

Hometown Nationals from the First National Bank of Vidalia

Raiden Honaker

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Let's take a trip down to southern Georgia to a small city in Toombs County known across the world for their famous sweet onions. You guessed it, in this article we are going to take a look at National Bank Notes from Vidalia, Georgia. I have been looking forward to this issue as this is my beloved



hometown where I lived for 18 years. I planned on writing about Vidalia's Nationals later this year, however with the recent, long-awaited addition of a 1929 Series example I couldn't contain my excitement and figured now is the time! Vidalia is located approximately one hour southwest of Macon. Although it is the largest and most populous city in Toombs County, it is interestingly not the county seat, as that honor belongs to Lyons. Before Toombs County was founded as the 144th county in 1905, the Sweet Onion City was a part of Tattnall County. Vidalia was founded on January 1, 1890, and was known as "Jenkins Station" prior to its foundation.

As a refresher from my first *GNA Journal* article, whenever I first discovered that Vidalia issued Nationals when I was a preteen is what sparked and started my interest in US paper money. That being said and just as one would suspect, a large and small example from The First National Bank of Vidalia were on the top of my want list since I was a kid, so the quest to obtain the notes ahead was very

GNA Young Numismatist Places 3rd in 2023 YN Literary Award Winners

The 2023 ANA Young Numismatist (YN) Literary Awards were announced during the ANA's annual Summer Seminar Banquets. The three award categories are generously funded by Whitman Publishing and named after authors dedicated to educating the next generation of numismatists.

The **Bill Fivaz Young Numismatist Literary Award** honors writers who are aged 8 to 12. Here are this year's recipients.

- In first place was **Adam Gilles** for "Romulus and Remus."
- **Samuel Sternberg** placed second, "The Dusk of Glory in US Circulating Coins."
- In third place was **Caleb Black, of the GNA**, with "Chinese Silver Pandas."

This is Caleb's second literary award. He also placed third in the Bill Fivaz Young Numismatist Literary Award category in 2022.

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“Hometown National Bank Notes” (continued from page 1)

much anticipated. That anticipation and determination did indeed pay off, although it was not an easy task, so let’s jump right into the notes themselves.

Charter #9879, The First National Bank of Vidalia, was chartered on October 26, 1910, and was founded by the bank’s first President, William Owen Donovan (1860-1928). On his dime the bank was built, and was designed by architect Ivey Crutchfield, who has



numerous works listed on the National Register of Historic Places. From 1910 to 1925, Donovan served alongside Cashier George Sumner Rountree (1887-1955). After Donovan stepped down as President due to health reasons, James Wesley Sharpe (1855-1932) took over and served alongside Rountree until the bank closed their doors in 1931 due to the depression.



As one would assume, The First National Bank of Vidalia did not issue a large number of Nationals in their two decades of life. A grand total of 6,893 sheets of 1902 Series \$10-\$10-\$20 subject sheets were issued. Among those 1902 Date Backs and Plain Backs are stamped

signature varieties of Rountree-Donovan and Rountree-Sharpe, with the latter being the scarcest as the pair served together for only three years before small size Nationals were introduced to replace their large counterparts. The first Vidalia National that I acquired was several years ago in the form of a 1902 Plain Back \$20. This beauty was quite the addition, as this is the single finest Vidalia National reported, boasting a grade of PMG Very Fine 30. The stamped signatures found on this example are those of Cashier Rountree and President Donovan. This is one of only a meager 9 large size Nationals reported in the National Bank Note Census for CH# 9879, which is an exceptionally low survival rate out of the 27,572 1902 Series Nationals issued for this Vidalia bank.

Once I acquired my Vidalia large size, I knew that I still had a tough challenge ahead in finding a Vidalia small size. These 1929 Series Nationals are much rarer than their large counterparts. Why is this the case? The answer to this question is because The First National Bank of Vidalia only issued a small quantity of 1929 Series Nationals for a short period of time, which was only a little over 2 years from 1929 until the bank went belly-up in

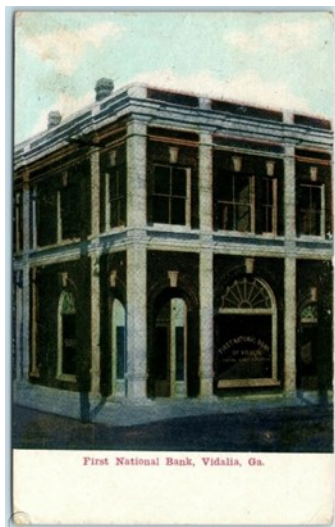
Continued on page 6

1931. Just to compare, CH# 9879 issued large size for 19 years against 2 ½ years for small. In that span of time, 628 6x\$10 sheets along with 185 6x\$20 sheets were issued for a grand total of 813 sheets, a minuscule number. Today, only four of those small size notes survived the jaws of redemption and destruction. Just last month I finally added one of those four surviving examples to my collection, which was a joyous moment to finally complete a large and small set from my hometown. This long-awaited addition came in the form of a Type 1 \$20 bearing the signature combination of Cashier Rountree and President Sharpe, and certainly faces up nicely for the assigned grade of PMG Very Fine 20.

The old First National Bank building still stands to this day and has essentially remained completely original to how it appeared when it was first built 113 years ago. A few weeks ago, during a trip to visit my family, I brought along my Vidalia notes and reunited them with the building they once sat in. The reunion certainly made for a great photo! (see below) One wonders when the last time they passed through the hands of a teller inside that bank. To pair with the notes themselves I have also acquired cancelled checks and two different vintage postcard scenes depicting the bank. As I've mentioned before, the pairing bank ephemera to go alongside the notes can really make them come to life and make for a "complete" and appealing display and set.



The long-awaited reunion



Postcard of FNB, 1911

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Seven Great Dimes, Six Great Prices

by Mark Benvenuto

The continuing new designs which are appearing on our modern quarters tend to keep collectors looking for new releases, which can be a lot of fun. The search for neat coins from change is part of the hobby that had faded from view for quite a while, before our quarters revitalized it. But this continued focus on our largest workhorse coin means that the other three – the cent, the nickel, and the dime – are often overlooked when it comes to any type of collecting excitement. So, let's look where no one else is right at the moment, at our humble dime. Specifically, let's see if a person can put together a relatively simple type set, and see if we can do so affordably.

One: modern proof Roosevelt dime

Our current design for the ten-cent piece is the artistry of Mr. John Sinnock, and has been with us for almost eighty years. Since 1965 this has been a silver coin in color only, being composed of a copper-nickel alloy cladding a copper core. But in 1992, when the Mint started pounding out proof sets with silver coins once again made of actual silver, the return of precious metal to the dime became part of an annual offering, at least for those of us who collect proof sets. A person can pick up a modern silver proof dime as a solo coin today; but this means someone has broken it out of a proof set. That shouldn't deter us from making this the first in any type set, though. Nor should the price, as they are all quite inexpensive. Something like \$20 will land us a great looking example.



Continued on page 9

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“Did you know...volume 36”

by Chip Cutcliff

Did you know... that current U.S. coins and currency DO NOT HAVE TO BE ACCEPTED FOR PAYMENT under many circumstances? Have you been to a sports arena recently where the concessions only accepted plastic? Seen a business with a sign that says “Credit/debit cards only”? How can our “Legal Tender” NOT be accepted for payment? There are some contributing factors, but the primary one is the payment clause printed on all Federal Reserve paper money, which reads “This note is legal tender for all debts, public and private”. Ever think about what the words actually mean? It seems most people concentrate on the “legal tender” verbiage when we should be concentrating on the “all debts, public and private”. If I were to “loan” you money that you agree to pay back at some time in the future, this is a debt. If your water bill comes once a month and it states what you owe for the water used the past 30 days, this is a debt. If Visa bills you for charges put on your card over the last 30 days, this is a debt that you owe. A Debt is something that you have been provided in the past that is payable in the present, or future. When you purchase an item and payment is made at the time of purchase (point of sale), where you are given what you pay for, this is NOT A DEBT. You are not paying for something that you were previously given. So, buying a hot dog and drink at a concession stand, groceries at a supermarket or a TV at Costco where payment is provided at the time you pick up the merchandise is NOT an example of a debt owed. Meaning, they are not required by law to accept your coin or currency. Most businesses probably don’t know this, even as we move towards a cashless society. Those that do, like vendors at sports stadiums and arenas (the first places I’ve found to completely refuse paper or coin) have decided to switch to plastic because of the benefits to their type of business. The often under-trained, temporary status of the employees of these businesses no longer have to handle cash. There can be no theft of cash or loss from poor handling practices. Deposits are transmitted electronically at the end of the shift or day and funds are immediately available in banking accounts with no deposit slips, adding machines, or visits to the bank needed. The 2.3% average fee paid to use plastic for payment is a far smaller cost than the direct loss of money and time expended to use legal tender. I expect we will see much more of this in the immediate future. Even the American Numismatic Association pushes the use of “their” credit card which provides the organization some additional funding .

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Two: classic proof Roosevelt dime

There are plenty of proof Roosevelt dimes made from the just-mentioned copper-nickel clad, but let's look at a pre-1965 proof Roosevelt when it comes to the second dime for our type set. From the first year of issue of what often gets called the modern proof sets, in 1950, up to 1957, the number of sets skyrocketed from 51,386 to over a million. Since a million makes just about any United States coin a common one, it's no surprise to find that the cost of something like a 1957 proof Roosevelt can still be about \$25. What is much more surprising is that the 1950 actually costs only about \$100. That's a pretty good price tag for a rather uncommon dime.



Three: Proof Mercury dime

Let's say it straight up: collectors love the Mercury dime. This classic image has been reprised on our palladium bullion coins, honored with a gold centennial commemorative, and slapped on who knows how many private one-ounce silver rounds and other such non-official issues.



It might therefore be a surprise to know that there are a few proofs among this coveted series.

From 1936 to 1942, the Mint did manage to produce some proof sets, always in numbers that are tiny when compared to the modern program.

In 1940, for example, there were 11,827 sets minted. By 1942, the number had risen to 22,329. The almost shocking surprise



here is that we might just be able to find ourselves one of these as a proof for about \$200. Admittedly, that purchase is not pocket change for most of us. But compare that price to the fabled 1916-D Mercury dime rarity in any condition, and we have to admit this is a serious bargain.

Continued on page 12

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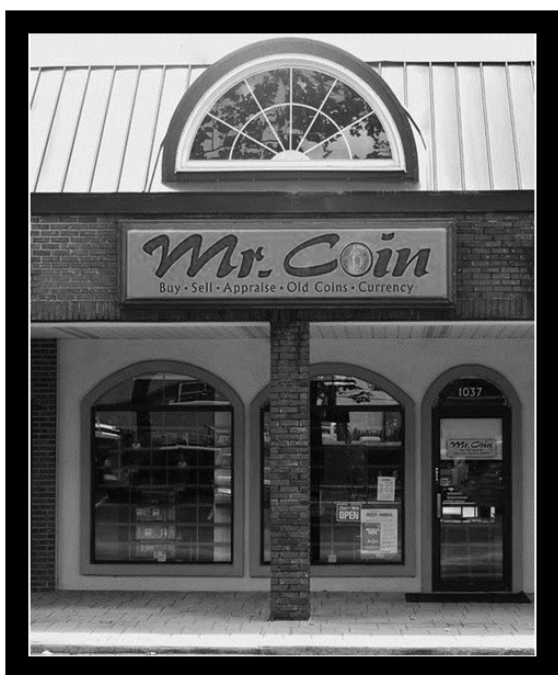
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Did you know... that it appears that the U. S. Mint has broken trust with it's collector base by reducing quantities of coins that were already being delivered under the subscription program? When the Mint started its' subscription program, there was no notice from them that they could/would presale through subscription ALL of a scheduled release, leaving none of it available for sale at the actual release date. What collector could have even imagined this scenario? The P/D/S 3-roll set of the Significant Women in History quarters is the case in point. Through subscription, the U.S. Mint presold every planned set. The aftermarket of the rolls was HUGE, with the "S" rolls selling for more than \$100 each. After the Mint realized what had happened, they came back and made the announcement that they were reducing all of previous subscription numbers awarded and placing these reclaimed roll sets back in stock, making them available for resale to additional collectors. Actually taking the rolls from one group of collectors (speculators?) and providing for redistribution. Where this should be considered a win for the average collector, it sets a questionable precedent for the Mint. What will be the next "hot" item where the aftermarket of apparent speculators drives prices up and convinces the Mint to un-do what it has already done?



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Four: high-end Barber dime

The Barber dimes seem fated to live in the shadow of the Mercury dimes, but that might be an advantage for us. The standard reference books and websites all indicate that there were some proof Barber dimes issued almost every year for this series. Only in 1892 did the total for proofs exceed one thousand pieces, which means we might think each one will be screamingly expensive today. It's true that these gems tend to cost \$500 - \$600 each. If that's too rich for our blood, that's understandable. A consolation prize – if that's the right term for it – is that many of the common date Barber dimes cost only about \$125 in a lower mint state grade. Sure, these are not proofs. But they are not ugly ducklings either.

**Five: high-end Seated Liberty dime**

When we move back to the Seated Liberty dimes, we move into a series that has some years and mint marks with enormous mintages, as well as some where the production of dimes must have been nothing more than an afterthought.



Picking just two examples to prove our point, the 1876-S has a mintage of over 10.4 million pieces, while the 1867 saw only 6,000 pieces produced. As might be expected, that common piece with the 'S' mark from the West Coast costs only about \$200 as a mint state coin, while the much less common 1867 will be at least a \$1K

purchase, even as a heavily worn specimen. Clearly, the common dates are ones we might well be able to afford.

Six: good looking Capped Bust dime

The Capped Bust dimes may qualify as one of the least collected series in United States coinage, although we'll let folks weigh in with other possibilities. Even though a few years in this relatively short series did log mintages of more than a million,



there are always hefty prices associated with virtually all of them. This is the first ten-cent piece of any in which if we wish to keep our costs down we'll have to slip down to a grade such as very fine, or VF-20. Here we can snag a piece for perhaps \$125, maybe a tiny bit less. We'll admit, the look will not be anywhere near the proofs we have just considered. But a classic piece of silver like this in a grade such as VF-20 can still have a certain charm to it.

That's a wrap for Low Country 2023 Summer Coin Show

Despite some torrential downpours, the Low Country Coin Club's Summer Show floated successfully through the weekend. The biggest problem was dealers having to dodge the rain as they unloaded their vehicles, but as always they left Sunday evening pleased with the end results.



Saturday was a great day for the Show, not quite an overall record attendance, but our youth attendance was a record. Robert Catron, along with 9 other dealers, coordinated a Scavenger Hunt for the Young Numismatists. This was a first in the history of the Show, and everyone was excited. We had 36 youth participate, and as soon as it was over most were ready for more. In addition to the coin hunt, a Boy Scout Coin Collecting Merit Badge session was held on Saturday afternoon. This class was lead by long-time club member Chris Staubes, in total 27 Boy Scouts earned their certificates.

Besides all the wheeling and dealing among the dealers and visitors, the Low Country Red Cross held a blood drive Friday afternoon at the Coin Show. A special drawing just for the blood donors was held on Friday evening with a 1928 Horse Blanket for the prize. Our own Lowell Knouff took that bill home.

Winners of the semi-annual Club Raffle were Sean (last name unknown) who won the \$5 gold, Brenda McDowell won the 3 Morgan dollars and Billy Baker won the 2023 American Silver Eagle. Three certified MS70 2023 American Eagles were given as daily door prizes and 12 door prizes were won by others attending during the 2 ½ day show.

This was also the final show for the Bourse Chairman, Richard Smith. Richard officially retired after organizing more than 20 shows, at the August 2, 2023 club meeting. Richard's replacement has not been officially appointed yet, for more information regarding the Low Country Coin Club or its semi-annual shows, please checkout www.lowcountrycoinclub.com or the club's Facebook page for more information.

The next Low Country Coin Club Show will be February 2 – 4, 2024.

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"Seven Great Dimes, Six Great Prices" (continued from page 12)

Seven: any Draped Bust dime

Okay, we have arrived at the earliest the dimes of a young United States Mint. Issued most years between 1796 and 1807, with a major redesign of the reverse after the very first year, none of these little guys are common. Not one. The biggest production run was in 1807, when 165,000 of them were minted. Even



getting our hands on one of these in a heavily worn condition will run us about \$500. That's a hefty amount of money for a dime with very little design left on it.

Overall?

Having done a hop through more than two centuries of history, we can see we have seven great dimes within that time, six of which probably qualify as affordable. The ever-changing designs of our quarters might keep many of us in the collecting community occupied, but our dimes certainly need not be forgotten.

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For more information contact Bourse Chairman:

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Directions to ROBINSON'S Coin Shop

From Atlanta,
take I-75 NORTH to
South Marietta Pkwy.
(Exit 263)

Looping under I-75,
go WEST for 2.7 miles
on S. Marietta Pkwy
(the South Loop)

Directly before passing
under the (railroad)
bridge, turn RIGHT
on Atlanta Street

Go NORTH for .3 miles,
Robinson's is on
the RIGHT before
entering the Marietta Square.

