

The SJ CSRA CC of Aiken, SC meets on the 1st Thursday of the month at the Aiken Public Library

Pres. Steve Kuhl
V.P. Pat James
Sec. Jim Mullaney
Treas. Chuck Goergen
Sgt. in Arms: Jim Sproull



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Web site: Susie Nulty (see above.)

Volume 17, No. 12

the Stephen James CSRA Coin Club, Founded in 2001
Monthly Newsletter

December, 2018

Our annual pre Xmas dinner party is Wed., Dec. 5 at the Red Pepper Grille in Aiken

2018 Best Year for members' presentations of Show & Tells and programs

2018 Club Meeting Schedule

Jan. 4	Apr. 5	July 5	Oct. 4
Feb. 1	May 3	Aug. 2	Nov. 1
Mar. 1	June 7	Sept. 6	Dec. 5

Since its inception, our club has always been special because the members who formed the club back in March-April of 2001 were determined to highlight the educational aspects of numismatics over merely acquisition. When the editor attended his first meeting in November of that year, he was treated to an outstanding program on *Collecting the Tokens of South Carolina*. by Tony Chibbaro, a former President of the SCNA

Having been a collector of US Hard Times Tokens over the years, one could identify with this aspect of numismatics referred to as **Exonumia**, the Collecting of tokens, medals and scrip (a form of paper money not issued by the government). In addition to his talk, Tony brought several copies of his just published book on the subject which the author purchased.

Since that first impressive meeting, the editor has attended most of the SJ CSSRA CC meetings over a seventeen year span and has observed during the past three years an increase in the number of members who are not only bringing items from their collection for the Show & tell segment of the meeting but also participating in presenting numismatic



Tony Chibbaro showing tokens
At a past SJ CSRA CC show

programs with the result that all the club members can actually look forward to each upcoming meeting as if one were going to a new movie, play or concert, it' just that interesting and enjoyable.

The Collectible US Coins of 1838- (180 Years Ago)

By Arno Safran

1838 Coins- Obv: Top: 50¢ and two 25¢s; Bottom: 10c, 5c & 1c
[Magnify to 200% to see details more clearly.]



The 1830's were the decade of great change in our change as our coinage designs were altered dramatically from 1836 through 1840. In 1836, the steam press replaced the screw press at the Mint and the first coin-type issued was the Reeded Edge half-dollar. It replaced the larger size Lettered edge Capped Bust half.. After a hiatus of twenty-four years, the silver dollar reappeared with a completely new design type engraved by Christian Gobrecht. Gobrecht was brought in to assist Chief Engraver William Kneass but when Kneass suffered a stroke in 1835 and was unable to continue Gobrecht became the Chief Engraver pro-tem. In 1835, Gobrecht started to tinker with improving the Coronet large cent by narrowing Miss Liberty's neck. On the final day of 1836, the new Seated liberty dollar type with no stars on the obverse was released. In 1837, the Cap-Bust half-dime and dime were replaced by the Liberty Seated dime with *no stars* on the obverse. In 1838, stars were added to the half-dime and dime but only at the Philadelphia Mint while the just opened New Orleans Mint struck the *no stars* version., The older Capped Bust quarter was replaced by the new Liberty Seated quarter but *with stars* on the obverse.

(Continued on page 2, column
The Coins of 1838 (excluding Gold)
 (Continued from page 1, column 2)



1838 Coins –Rev: Top: 50¢, 25¢; Bottom: dimes half-dime & cent
 [Magnify to 200% to see details more clearly.]

Gobrecht’s original conception for the Liberty Seated dollar and subsequent dime and half dime obverses was based on sketches made by the renowned painter Thomas Sully who portrayed Miss Liberty seated on a pedestal holding a pole with a Phrygian cap without stars. The reverse of the dollar was based on a sketch by Sully’s friend and artist colleague Titian Peale showing an eagle soaring upward in a sea of stars.



The original 1836 Gobrecht \$1.00 Judd-60 (NGC-AU-58)
 [Enlarge to 200% to see details more clearly]

The dollar coinage of 1838 shows a slight departure from the original concept. The sea of stars surrounding the eagle on the 1836 issue has been removed from the reverse and thirteen stars have been inserted in traditional fashion around the seated figure of Miss Liberty on the obverse, a questionable revision since the design on both sides is arguably slightly weakened by the changes.



An 1838 Gobrecht \$1.00 Judd-84 R-5 original graded PCGS PF--64
 With stars on obv; soaring eagle no stars on rev.

[Courtesy of PCGS’ COINFACTS] [Magnify 200% to view details.]
 Only 25 1838 proof Gobrecht dollars are known and all are patterns (including restrikes), placing the coin into the virtual non-collectible category for 99% of ardent collectors, so unless you have upwards of five figures in your discretionary budget, it is unlikely this issue will become part of your 1838 year set. The Proof-64 specimen shown at the bottom of column 1 was taken from the PCGS’ COINFACTS web site.



1838-O no stars and 1838-P with stars Liberty Seated 5¢ & 10¢ coins
 The “no stars” grade Fine-12 and the “with stars” AU-50 & XF-40 respectively attesting to the scarcity of the “no stars” varieties.
 [Magnify to 200% to observe details more clearly.]

In 1838, the New Orleans Mint opened but struck only the new Liberty Seated dimes and half dimes with the *no stars* obverse. Apparently, the Mint officials received word too late to execute the changes adding stars. Instead, all 1838-O dimes and half dimes appear as virtual replicas of the 1837-P *no stars* issues save for the date and added O mint mark. With a mintage of just 70,000 for the 1838-O *no stars* half dime compared with the 2,225,000 for the 1838-P *with stars*, the tiny 1838-O 5¢ silver piece is a scarce item indeed. The mintage differences between the two 1838 dime sub-types are not as large; slightly over 400,000 for the 1838-O *no stars* compared with just under 2 million for the 1838-P *with stars*. Nevertheless these two varieties provide a challenge for the collector interested in acquiring both 1838 5c and 10c transitional date sub-types.



1838 Capped Bust (ICG XF-45) and Liberty Seated (PCGS-AU-50)
 [Enlarge to 200% to see details more clearly]

The reported mintage for the 1838 Capped Bust quarter was 366,000 but it is not considered scarce although somewhat pricey above XF-45. The Liberty Seated quarter that replaced it later in the year had a reported mintage 406,000 and while only somewhat higher is priced slightly less than the Bust quarter across the grading spectrum becoming quite expensive in the higher circulated and mint state grades. There are two minor sub-type varieties on the Liberty Seated type. On most specimens, the eagle’s talons are only mildly curved while a recently discovered scarcer variety shows the talons sharply curved.



mild sharp

(Continued on page 3, column 1)

The Coins of 1838 (excluding Gold) continued



An 1838 Reeded Edge Half Dollar grading AU-58 by PCGS
Its significance for that year was the change from
50 CENTS to HALF DOL. on the reverse. [Magnify to 200%]

The largest actual circulating silver coin of 1838 was the 1838-P Reeded edge half dollar with 3,546,000 minted compared with the extremely rare 1838-O of which only 20 are known. The type and size of the 50¢ coin had been modified and reduced in diameter from 32.5 mm to 30 mm two years earlier in 1836. In 1838, the denomination on the reverse was changed from 50 CENTS to read HALF DOL. It is an attractive coin and generally affordable in the higher circulated grades. A half dollar in 1838 had the purchasing power of \$12.50.

The copper coinage of 1838

In 1836, a small number of proof coins were created for the final year of the Classic head half-cent before it was suspended once again primarily due to lack of usage.



An 1838 Coronet Large Cent N-6, R1 grading AU-50
[Magnify to 200% for details.]

This left the Coronet type large cent as the only circulating US copper coin once again. More than 6.3 million large cents were struck in 1838 and the date is extremely common and collectible in all circulated grades. The cent served as the workhorse of our pocket change for the average American much as the quarter dollar does today. In fact, the cent had the purchasing power of 25¢ back then. Unlike the cents of 1837 in which some had plain hair cords and others beaded, all 1838 cents have the beaded hair cord variety fashioned by Christian Gobrecht.

While it is unlikely the moderate income collector could afford the 1838 Gobrecht pattern dollar or any of the gold coins struck in this transitional year, it would be possible to assemble a set of 1838 coins in most of the denominations shown; from the cent thru the half-dollar. Both 25¢ types along with the *with stars* obverse sub-types of the dimes and half dimes up to XF-45 condition are attainable without having to break the bank as it were. The real challenge is to find lower

grade examples of both the *no stars* 1838-O half dime and dime that are problem-free as well as pleasing to the eye.

The Uncollectible US Coins of 1838



An 1838 \$2.50 gold quarter Eagle graded MS-64 by NGC
The coin realized \$14,100 at a Heritage auction
held in March, 2017 at the Baltimore Convention Center
[Magnify to 200% to see details more clearly.]

In 1838, all three gold denominations authorized in the Coinage Act of 1892 were struck for the first time since 1804 as the production of the ten dollar gold eagle was resumed that year. In addition to the Philadelphia Mint and the newly opened New Orleans Mint which was authorized to strike only silver issues, two other Mints opened that year, one in Charlotte, NC and the other in Dahlonega GA, each authorized to strike only gold issues. The coin shown above is an 1838 quarter-eagle, (\$2.50) struck at the Philadelphia Mint. The coin was 18.2 mm in diameter and had a mintage of 47,030. It is scarce today, especially in mint state such as the certified MS-64 example shown above which sold at auction for more than \$14,000 .



The rare 1838-C quarter eagle certified MS-62 by NGC
It sold for \$22,015 at a Heritage auction held in April, 2010

The 1838 Charlotte Mint produced what is referred to as the older head version of the \$2.50 quarter eagle but with a mintage of only 7,880 it is extremely scarce across the grading spectrum. Upon enlarging the page to 200%, notice the large C mintmark above the date below the Bust of Liberty. No quarter-eagles were coined at the Dahlonega Mint in 1838.



The obverses of the 1838 & 1838-C \$2.50 coins shown side by side
Observe the subtle differences in the stars, nose and hairstyle.

In, 1838 a quarter eagle was legal tender for \$2.50 but had the purchasing power of \$68.00.



An 1838-P Classic Head \$5.00 Half-eagle graded MS-63 by PCGS
The coin sold for \$8,400 at a Heritage auction
Held at the FUN Show back in January, 2018
(Courtesy of PCGS' COINFACTS and Heritage Auction Archives)

The reported mintage for the 1838-P half-eagle was 286,588, so technically it should be considered a common date, but only up to XF-45 condition. Above that grade, the coin is expensive.

(Continued on page 4, column 1)

The Uncollectible US Coins of 1838

(Continued from the previous page)



An 1838-D \$5.00 half-eagle graded AU-55 by PCGS

The coin realized \$25,850 at a Heritage Auction held in April, 2017
[Enlarge page to 200% to view details.]

The reported mintage for the Dahlonega Mint issue of the 1838 \$5.00 gold half-eagle shown above was 20,583. It was the first half-eagle to be struck at the recently opened north Georgia mint. The coin usually comes well struck but unfortunately for most collectors the date is very scarce grading AU or higher. The example above received the certified grade of only AU-55 yet is exceptional for the grade forcing the winning bidder to pay more than \$3,000 over the retail price in order to acquire the specimen. The majority of 1838-D \$5.00 survivors are in the VF-20 to XF-40 category and though less expensive still range from \$3,500 to \$7,000 for a worn coin that is far less impressive than the AU-55 specimen shown above.



An 1838 Liberty Head \$10.00 gold eagle graded AU-58 by PCGS

The coin realized \$64,625 at a Heritage Auction held Aug, 2016 at the ANA Convention [Enlarge page to 200% to view details.]

The resumption of the \$10.00 gold eagle in 1838 after a 34 year hiatus sported a brand new Liberty-head design created by Christian Gobrecht. The coin was produced only at the Philadelphia Mint that year with a reported mintage of just 7,200 pieces. As a result the date is scarce in most circulated grades and rare to extremely rare from AU-55 thru mint-stare.

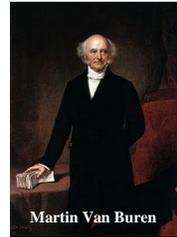
Both the weight and the size of the \$10.00 gold denomination were reduced from Robert Scot's original Turban Head/ Heraldic Eagle design-type struck from 1797-1804. The weight was reduced from 17.50 grams to 61.718 grams and the diameter from 33mm to just 27mm, quite a big difference, but as no eagles had been probably seen for more than generation and a half, nobody seemed to care about the devaluation.

With so few viable survivors of the date, the 1838 \$10,00 gold eagle is beyond the means of 90% of collectors in all grades and closer to 99% involving specimens graded above MS-60. In 1838, \$10.00 had the purchasing power of \$272.00.

The 1830s appeared to have a booming economy supported by the industrial revolution and westward expansion

but by late 1836 there were signs that the conditions might be changing as too many land grants were being backed by promissory bank-notes and not "specie" or "hard money", in other words, silver or gold coins.

The Political Climate of the Era



In 1838, Martin van Buren was serving as our Eighth President of the United States. He succeeded the highly controversial Andrew Jackson who had served two terms from March 4 of 1829 to March 4, 1837. During his first term, Jackson had been highly successful as it was a time of westward expansion along with the continuing industrial revolution that were creating new jobs and opportunity for those who sought it.

But when Jackson gave his now infamous executive order known as "The Specie Circular" in 1836 which "required all payment for government land to be paid in either gold or silver" many state and rural banks with insufficient sums of hard money with which to support their loans went bankrupt. Five weeks after Van



1837 Anti-Jackson Hard Times token



Cartoon reviling Jackson & Van Buren

Buren assumed the presidency, "the panic of 1837" began causing a severe economic recession that lasted until 1844

when Van Buren lost his bid for reelection.



The collectible portion of an 1838 year set shown in a line from the cent to the half-dollar
From left to right, Coronet 1c, Liberty Seated *no stars* and *with stars* half-dime and dime, Cap Bust and Liberty Seated quarters and Reeded Edge half-dollar
[Magnify to 200% for details.]

With the exception of the Liberty Seated quarter which was acquired by the author in 2012 at the Georgia Numismatic Association convention, all of the other 1838 denominations were obtained at a variety of local and regional shows during the 1990s when prices were much lower. All of the 25 known 1838 Gobrecht dollar patterns were out of reach and the three gold denominations are scarce to rare and quite expensive.



Several members presented items in the Show and Tell portion of our monthly meeting. Here are the items we got to see. Many thanks to all the presenters!

J.J. Engel shared some collectible cards from the WWII era that had been packaged with Wing Cigarettes. This series had a surprising popularity at the time and was expanded to a second, then a third series of cards.



Member Typhany Nordeen examines the Wing Cigarettes Cards and Albums.

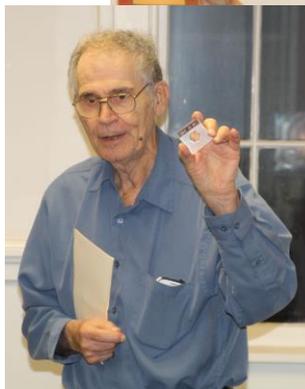
Sergeant-At-Arms Jim Sproull shared a “Star dollar” he found on the shore near Charleston – a sand dollar!



Newsletter Editor Arno Safran shared two 1870 Shield nickels – one Proof and one Circulation strike



An 1870 Shield nickel graded MS-64 by PCGS

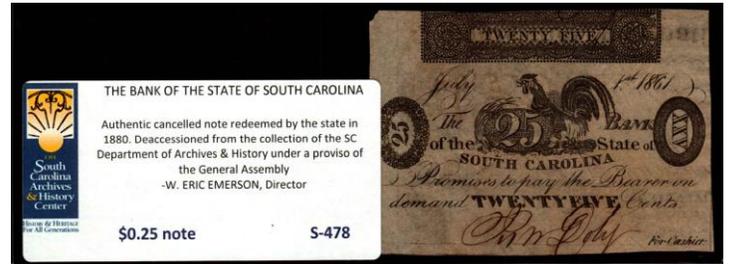


Arno also shared a birthday card that he had given his mother decades ago in which he had inserted a 1903 Indian Head cent (MS-63 RB). His mother had retained the card for many years and it made its way back to him after she passed away.

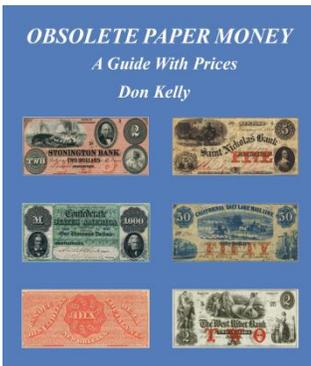
Todd Starbuck shared a set of the silver reverse coins the U.S. Mint produced in 2018.



Steve also brought some cancelled notes he had obtained from the State of South Carolina Department of History and Archives, which had a table at the SCNA Convention. This organization is cataloging a tremendous cache recently identified in the basement of the SC capitol. Here you see SC fractional currency dated July 1, 1861 (just months after the Confederacy fired on Ft. Sumter in Charleston Harbor). In looking at the reverse of the note, one sees the currency was printed on the back of the uniface Bond issued by the Louisville, Cincinnati and Charleston Rail Road Company

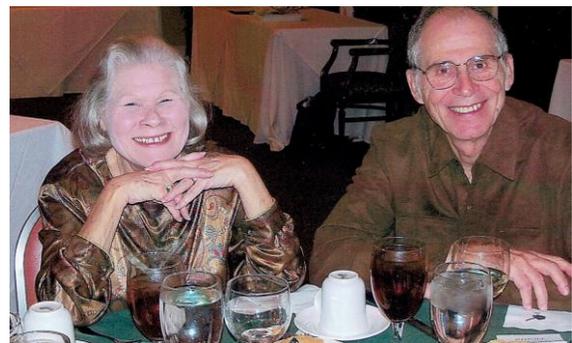


Club President Steve Kuhl shared an encyclopedia of obsolete notes authored by Don C. Kelly in May, 2018. Steve acquired this reference book at the SC Numismatic Association’s state convention in Greenville last month. As Steve reminded the audience – “buy the book before you buy the bill.”



**Publication date:
May 22, 2018**

***In Memoriam
Vilma Christian Safran***



A memorial service will be held for Vilma Safran, Club Member and beloved wife of Arno Safran. All are invited to attend, to remember Vilma and honor her memory. She was a wonderful, caring, and loving woman.

**Saturday, December 8th at 3:00 PM
Unitarian Universalist Church of Augusta,
3501 Walton Way Extension,
Augusta, GA 30909.
(Directly opposite First Baptist Church of Augusta.)**

America's Greatest Gold Hoard?

© Stephen Kuhl, December 2, 2018

Members of the Stephen James Central Savannah River Area Coin Club were recently treated to an educational program by Club Secretary Jim Mullaney on the mysterious hoard of gold coins called the "Saddle Ridge Hoard." In this article we will use "SRH" as an abbreviation for Saddle Ridge Hoard.

Quantity of denominations found in the Saddle Ridge Hoard:

1373 \$20 Double Eagles

50 \$10 Eagles

4 \$5 Half-Eagles

As relayed by Jim, in 2013 a couple was walking on their property in the Sierra Nevada Mountains of California, which is known as "gold country" (but not for the reason discussed here).

Apparently this couple had walked this route many times, but this time they spotted something different – a rusted metal can poking out of the ground. They dug the can out of the ground, and to their surprise it was very heavy for its size. They were soon to discover why – it contained buried treasure – gold coins!



The couple obtained hand tools and a metal detector and began searching in the area in which the can was found, and lo and behold they located another seven cans of gold coins! This lucky duo found a total of 1427 gold coins with a face value of \$27,980, which,

adjusted for inflation would have been worth approximately \$837,000 at the time they were buried!

Date Range: 1847 – 1894

54% (776) of the coins were from just 5 dates

77% of the coins were categorized by 12 dates

The coins were dated between 1847 and 1894, indicating that the coins were buried between these dates. Mullaney presented some interesting statistics for these coins (see sidebars).

The coins were conserved by Kagin's, after which they were graded by the Professional Coin Grading Service (PCGS). These slabs have a special gold label on the slab, as shown here:



The grading resulted in a trove of "finest known" examples – At least 14 San Francisco minted double eagles from this hoard have been listed as finest known for the given date / mint combination:

YEAR	# OF COINS	PCGS GRADE	RANKING
1866	1	MS62+	Finest Known
1877	1	MS65	Tied for Finest Known
1888	6	MS64	Tied for Finest Known
1889	2	MS65+	Tied for Finest Known
1892	3	MS65+	Tied for Finest Known
1894	1	MS65	Finest Known

Said Ron Guth in PCGS CoinFacts: "The Saddle Ridge Hoard of gold coins contained only a single example of the 1866-S No Motto \$20, but it was a doozy. At PCGS MS62, it became immediately the best example known of this scarce issue."¹

The 2019 Redbook indicates that only 120,000 of these coins were minted, and their pricing for this coin stops at MS-60, which is listed at \$155,000. No Auction data was found for the MS62 version; however, estimates found online indicate the coin is thought to be worth about one million US dollars.



Ron Guth also wrote for PCGS CoinFacts that “The Saddle Ridge Hoard of gold coins boosted the population of 1877-S \$20s by thirty-four examples, one of which was tied for finest known at PCGS MS65. Three others tied for Second Finest honors at PCGS MS64.”²



While there are no public auction records for the PCGS graded coins, a NGC MS65 graded coin sold for \$29,900 in January of 2009 (which means it was not a SRH coin, since this sale occurred four years before the hoard was discovered).

Subsequent to classification of the SHR 1877-S double eagles, another example from the AWA

Collection – Hansen Collection was graded as



MS65+ by PCGS. When comparing photos of these two coins, the SRH coin looks better, at least to the Author, given the MS65+ has spots of discoloration on both the obverse and the reverse.

Sixty-two 1888-S double eagles were found in this hoard, of which six tied for finest known PCGS MS64. Of the 1427 coins found, 422 of them (30%) were the 1889-S \$20 coin, which significantly increased the known population of this coin, especially in Mint State specimens. Two were graded MS65+ by PCGS and are tied for finest known.

US Mints Represented:

Carson City

Dahlonega

New Orleans

Philadelphia

San Francisco

Records of Heritage Auctions show two NGC MS65 sales (same coin? Maybe, maybe not): 2014: \$30,550; 2015: \$17,625. PCGS estimates the value of this coin to be \$32,500.

There were 178 1892-S double eagles in this cache, with three being finest known, graded at MS65+. PCGS shows 83 coins in this population with Mint State condition: 5 MS65, 16 MS64, 33 MS63, 26 MS62, and 3 MS61. The price estimates for these coins ranged from \$1400 to \$20,000. Finally the 1894-S double eagles from this hoard also ranked right at the top. PCGS Shows a single example as MS65 (valued at \$20,000), four MS63s, 12 MS62s, and one each MS61 and MS60 coming from this stash.



After being conserved by Kagin's and graded by PCGS, the owners had to decide how to sell these coins, which had an estimated value of \$10 million dollars. Rather than using one of the typical auction houses they chose to use Amazon to sell them! Modern times!



Jim Mullaney

Jim's presentation included showing the audience and discussing numerous examples of the coins that were found. Then he transitioned into a discussion on whether these coins had retained their value or not. The consensus was that sometimes they did, and other times they did not (an example of this was seen above, with respect to the prices

paid in 2014 and 2015 for the NGC MS65 1889-S double eagles).

The Club members found this presentation to be very interesting, and it stimulated several discussions and

a good deal of knowledge transfer. One long point of discussion was the speculation on who assembled this hoard, how and why they did it, and what happened to cause them to never retrieve their stash. The Author's theory is that this person was a merchant who received these coins in exchange for goods, and lacking a bank (or not trusting banks or not trusting that the banks wouldn't be robbed) they used the



Kelsey Ford shares some theories on the origins of the Saddle Ridge Hoard with Tim Stirrup

metal can method - instead of the mason jar method - of wealth preservation! Needless to say, there were many fun theories bandied about!

Jim wrapped up his presentation with several slides discussing coin hoards found in the US. It turns out there have been many hoards found, some with more coins (like the 600,000 silver dollars of the LaVere Redfield Hoard) but none with so many gold coins worth so much as the Saddle Ridge Hoard. It was an excellent presentation and the Club is grateful to Jim for putting it together. Much more information is available on the internet should the reader want to find out more about this topic.

Sources / References:

- 1) PCGS CoinFacts
<http://www.pcgscoinfacts.com/Coin/Detail/108945>
- 2) PCGS CoinFacts -
<http://www.pcgscoinfacts.com/coin/detail/8984>
https://en.wikipedia.org/wiki/Saddle_Ridge_Hoard
<https://coinweek.com/opinion/saddle-ridge-hoard-thoughts/>

The Saddle Ridge Hoard, By Jim Mullaney

STEPHEN JAMES CSRA COIN CLUB

Regular Meeting November 8, 2018,
Aiken County Library

President Steve Kuhl called the regular meeting of the club to order at 6:45 p.m.

Jim Sproull reported that there were 22 members present and 1 guest. Jim announced information concerning several upcoming coin shows in the vicinity. Marion Engel won the members' door prize, a 2018 Silver Eagle, and Pat James won \$18 in the 50-50 drawing.



Member Marion Engel proudly shows the 2018 American Silver Eagle while Charles Rappold (foreground) and Todd Starbuck (background) look on.

A motion was made by J. J. Engel, seconded by Willie Simon, and passed to dispense with the reading of the October 2018 meeting minutes. A copy will be on file with the other club records, and a

copy will appear in the club newsletter.

The treasurer's report for November showed a balance of \$1834.46.

Arno Safran reminded the members of the meeting of the Augusta Coin Club at 7 p.m. on the third Thursday of the month (November 15) at the Sunrise Grill, West Town Market Square on Washington Road in Martinez, Georgia. The program there will be on the US Coins of the Great Depression. Arno also reminded us that the Augusta Club's fall coin show is coming up on November 16 & 17 – 74 tables have been sold for the show.

Our coin club's Christmas dinner will be held in place of the normal monthly meeting. The dinner is on Wednesday, December 5th at the Red Pepper off of Silver Bluff Road starting at 6:00 PM.

Reservations for the dinner are due by Friday November 30th.

Jim Mullaney presented a program on *"the Saddle Ridge Hoard"*. Discovery of this hoard of over 1400 gold coins in California in 2013 shows that it is still possible to find buried treasure. The quantity of gold in this discovery was surpassed by the stunning condition of quite a few coins in the hoard. 13 specimens from the hoard are now listed as the finest known for that date/mint combination by PCGS.

Following the monthly auction, the meeting was adjourned at 8:45 pm.

**Respectfully submitted,
Jim Mullaney, Secretary**

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