

## The SJ CSRA CC now meets at the South Aiken Presbyterian Church at 1711 Whiskey Road

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



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

Sept, 2021

Our next will be on Thursday, Sept 2 at 6:45 PM at the South Aiken Presbyterian church Gymnasium

## Due to the Delta Variant, please wear face masks inside

### 2021 Club "Zoom" Meeting Schedule

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

### Collecting Early US Commemoratives



A 1918 Lincoln Commemorative half-dollar  
graded MS-63 by PCGS, OGH

Our first series of commemorative coinage was produced from 1892 thru 1954. In the earlier years, a number of them were the creation of our Chief Engravers such as Charles Barber and George Morgan. While most commems were struck on the half-dollar, some appeared on the quarter, the silver dollar as well as the gold \$1.00 and \$2.50 quarter-eagle and finally on a \$50.00 gold coin struck to commemorate the Panama-Pacific Exposition, held in 1915. It would not be until 1926--in celebration of our sesquicentennial--when the last gold denominations would be used. In 1918, the year that the Illinois centennial half-dollar was created, most commems that were coined were usually struck on half-dollar planchets.

The coin shown above celebrates the 100<sup>th</sup> anniversary of Illinois entering the Union in 1818. Abraham Lincoln was the state's most famous citizen. The example shown in a PCGS old green holder might grade MS-64 today. 100,058 were distributed and the commutative is quite common and affordable. The obverse was engraved by Chief Mint Engraver, George Morgan. The reverse shows a rather modern bald eagle alit on our national shield above a field of grain and was created by John R. Sinnock--who became the next Chief Engraver of the US Mint upon the death of Morgan in 1825. Sinnock is best known for the Roosevelt dime first struck in 1946.

### Collecting a US silver dollar Coin Type Set By Arno Safran



A 1795 Flowing Hair Silver dollar, B-2, R2 graded Fine-15 by PCGS  
[Enlarge page to 150% or fill monitor screen to view details.]

Pictured above is our first silver dollar coin type. It was created by Robert Scot, the first chief engraver of the US Mint. The Flowing Hair type was first struck in 1794. It had a diameter of 39-40 mm and a reported mintage of just 1,758 pieces and is very rare and beyond the means of most collectors in all grades. An AG-3 specimen will cost \$40,000 while a MS-60 is currently priced at \$1,000,000 according to the *Red Book*. That doesn't mean one cannot acquire the type, because fortunately, the Flowing Hair dollar was produced again in 1795, this time with a reported mintage of 160,295 and is affordable in the grade shown, Fine-12 to 15.

The author obtained this coin, "raw" back in February of 1995 at a monthly show held in Mount Holly, NJ across the Delaware River, slightly north of Philadelphia. The dealer who sold the coin was well known to the author since he had acquired a number of lesser expensive coins in the past. The dealer graded the coin Fine-12. Years later, the author sent it in for certification and it came back in a Fine-15 holder. It's now worth 4X higher. This specimen appears natural for its age and wear, with attractive evenly worn surfaces. The overall details of the coin type are clearly shown and there are no cuts or scrapes on either side of the piece. In 1795, a silver dollar had the purchasing power of \$21.30.

(Continued on page 2, column 1)

## Collecting a US dollar Coin Type Set

(Continued from page 1, column 2)



A 1795 Draped Bust-Small eagle Silver dollar, B-14, R3 graded Fine-15 by PCGS

One of the nice things about residing in the Delaware river valley was the plethora of monthly shows. A month later, there was another show; this time held in Montgomeryville, PA, a town roughly thirty miles northwest of Philadelphia just off the Pennsylvania Turnpike, AKA I-76. Here, the author came across another 1795 silver dollar but it did not have the same obverse design. The diameter of 39-40 mm and silver to copper ratio remained unchanged but this new type displayed a more majestic and attractive version of Miss Liberty on the obverse known as the **Draped Bust** type. It too was graded Fine-12, and appeared as a perfect match to the **Flowing Hair** coin-type.

The author's interest in these two dollar coins occurred in 1995, the year that represented their bicentennial, and his goal was to acquire attractive circulated examples of the five 1795 denominations (*sans* gold) that were on the cusp of affordability. These included the **Liberty Cap** half cent and large cent, the **Flowing Hair** half-disme, half-dollar and silver dollar and the **Draped Bust** dollar shown above that replace it.

It has been said that Lady Anne Bingham, nee Willing, an attractive socialite of Philadelphia and later wife of Senator William Bingham, was the inspiration for the dollar coin. At left is a sketch of Anne Willing in her late teens. The renowned portrait painter of the period, Gilbert Stuart supposedly painted Mrs. Anne Bingham while she was vacationing in Rhode Island, which became the stimulus for engraver Robert Scot's Draped Bust coinage design.

Ann Willing as a teen

It was later in 1795 when Scot replaced the Flowing Hair version of Miss Liberty with the Draped Bust obverse. The small eagle still appeared on the reverse, although not quite the same.

Only 42,738 of the new type were struck that year but enough were saved which is why the value is slightly lower in price than the former Flowing Hair design of the same date.



Mrs. Anne Bingham

Within three years, Scot made another change on the dollar.

## The Great Heraldic Shield Reverse combined with the Draped Bust Obverse was a masterly improvement



A 1798 Transitional pairing of the Draped Bust dollar with the small eagle reverse on top and Heraldic large eagle reverse below

In 1798, the Philadelphia Mint struck 327,536 Draped Bust silver dollars, but a small fraction of these still portrayed the small eagle on the reverse. Of those, 30,000 showed the original 13 stars on its obverse while just 10,000 were struck with 15 stars as a result of Vermont and Kentucky having recently entered the union. If one subtracts 40,000 from the 327,546 struck in 1798, the number of coins produced that year with the Heraldic Eagle reverse comes to 287,536, still a fairly larger amount. As a result, the 1898 *small eagle* sub-type is considered scarce to rare due to its low survival rate and most examples usually surface in grades from Fine to VF-25 while the 1898 dollar with the Heraldic eagle reverse is considered common. This explains disparity in the grades of the two examples although the cost of each coin were virtually the same.

## The Latin American Variant



A 1799 8 Reales (\$1.00) struck at the Mexico City Mint [Enlarge page to 150% or fill monitor screen to view details.]

Back in 1992, the author acquired this VF graded Mexican **Peso** featuring King Charles III of Spain for just \$40. The type was struck from 1791 thru 1808 at the Mexico City Mint and had virtually the same silver content as our own dollar coinage. It circulated heavily here since our supply of silver for coinage was rather puny back then.

## Collecting a US dollar Coin Type Set

(Continued from page 2, column 2)



**A 1799 Draped dollar with Heraldic Shield, B-13, R6  
graded VF-30 by PCGS**

[Enlarge page to 150% or fill monitor screen to view details.]

There is nothing unusual to the eye regarding the 1799 Draped Bust/ Heraldic dollar shown above except it has an interesting story to tell. With a reported mintage of 423,515, the date is considered the most common of the entire series, (1895-1803. *(The date, 1804 would not appear on the dollar coin until 1835.)*)

Away back in June of 1992, the author was attending a meeting of the Trenton Numismatic Club of New Jersey. A few dealers always set up at the meeting and one of them had the coin you see above in an Anacs 35 holder. After the meeting the author asked the dealer what he wanted for it. He replied, "\$550"! It's a common date, but I just got the coin tonight and want to check to see if it a better die variety or not."

Around 4:30 the following afternoon the author phoned the dealer and asked him what he discovered. He said, "Arno, I have bad news for you!. It's a **Bolender R6**; quite rare and I need \$650 for it I responded, "**DONE!**" and since we lived only 15 minutes apart, I drove over and picked up the coin. **In 2013**, I sent it to PCGS and asked them to check the variety which turned out to be correct and although it was returned in a **VF-30 PCGS holder**, it's worth well over \$3,500 today.

*Bolender was a dealer back in the 1950s who specialized in Bust dollars and wrote a book on it long before Q/ David Bowers more recent two-volume tome on United States Dollars in which the same coin variety is catalogued BB-151 and it is still considered the rarest varieties of the 1899 date in the series.*

On the previous page, at the bottom of column 2 is a 1799 Latin American dollar showing the bust of the Spanish King Carlos IV with the author mentioning a price tag of just \$40. It was acquired exactly one month after the purchase of the 1799 Draped Bust dollar shown above but due to the enormous difference in the price, the author became interested in Latin American coinage with the result that he discovered a goldmine of gorgeous coins at very reasonable and affordable prices.

In 1804, the Mint continued to strike 1803 Draped Bust dollars but none were dated, 1804 since it was already decided to suspend the striking of silver dollar coinage which would not officially resume on a consecutive yearly basis until 1840, five years after the famed 1804 Draped Bust/ Heraldic dollar was struck. This occurred in 1835 along with the re-striking of the Draped Bust \$10.00 gold eagle, neither of which were intended for circulation but as part of a complete group of US coin denominations dated 1834--from copper thru gold--to be presented to foreign potentates in different parts of the world.

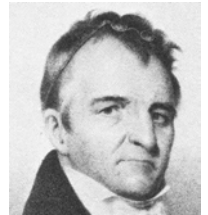


The obverses of the 1834 US uncirculated coin set presented to the King of Siam, which in addition to the 1804 dollar, shows the re-striking of the 1804 \$10.00 gold eagle in the upper right and a small Andrew Jackson Medal--to its left--who was serving in his second term as president at that time.



**Robert Maskell Patterson**

artist, Thomas Sully to draw up a sketch which then, Chief Engraver William Kneass adapted.



**William Kneass**



**An 1825 British Penny, left, & Thomas Sully's sketch for his version of the Lib. Std. obverse design for the new dollar coin, right**



**Christian Gobrecht**

The result was masterpiece of the finest proportions .

(Continued on page 4, column 1)

## Collecting a US dollar Coin Type Set

(Continued from page 3, column 2)



**An 1836 Gobrecht Liberty Seated dollar graded AU-58 by NGC**  
[Enlarge page to 150% or fill monitor screen to view details.]

Upon Kneass's inability to continue functioning as the chief engraver, Gobrecht was given the task of completing the work of designing the new Liberty Seated dollar coin with the result that on the final day of 1836, 1,000 business strikes were released for circulation, a number of which were presented to President Andrew Jackson and congressional leaders. Many numismatists considered the coin to be merely a pattern but due to the copious research numismatic scholar Robert Julian did on the coin's history which first appeared in *Coin World* in 1982, the 1,000 released pieces were considered business strikes intended for circulation.

In July of 2002, while surfing the internet, the author observed the coin shown above on a renowned national coin dealer's web-site. He had been an occasional purchaser of other coins offered by the dealer at a number of major shows, so the dealer sent him the coin via FedEx overnight mail and upon receiving it, immediately sent him a check as he realized--based on the high grade and strike and problem-free surfaces, such a coin was "a keeper for life!" The value of the coin has since doubled in price.

Alas! All good things sometimes come to an end!



**An 1840 Liberty Seated \$1.00 graded AU-50 by Anacs**  
[Enlarge page to 150% or fill monitor screen to view details.]

The saga of the Gobrecht Liberty Seated dollar, alas, went through many trials between 1836 and 1840 before the final design was approved for production. During the four year period, the lower silver denominations from the half-dime thru the half-dollar went through minor to major alterations as their designs gradually passed from the Capped Bust type to the Liberty Seated which consisted of transitional date pairings from major to subtle from 1837 thru 1840. These changes were first carried out in 1837 on the half- dime, and dime, in 1838 on the quarter in 1839 on the half-dollar in 1840 on the dollar. .

In 1838, an English engraver named Robert Ball Hughes was brought into the mint to revise Gobrecht's obverse design, which resulted in the widening and flattening out the Liberty Seated figure on all the silver denominations, save for the half-dollar. The reverse still remained an unsolvable problem, forcing Patterson to revert back to using John Reich's spread eagle design which first appeared in 1807 and would last through 1891 on our silver coins and 1907 on the gold coinage.



**Robert Ball Hughes**

To make matters more confusing for collectors, restrikes of the various trial pieces of the Gobrecht dollar continued to be re-struck for collectors during the 1850s and '60s showing the eagle either soaring upward or in a horizontal position with the 1836, 1838 or 1839 date.



**The dollars of 1873, the Liberty Seated with motto, graded AU-55 by PCGS, the gold Indian Princess dollar graded MS-61 by NGC and the first year of the Trade dollar graded XF-45 by PCGS**

As a result of the Coinage Act of 1873, a number of coinage denominations were discontinued, one of which included the



**William Barber**

Liberty Seated dollar which since 1866, adorned the motto **IN GOD WE TRUST** above the eagle on the reverse. Replacing it was the new Trade dollar designed by William Barber which was legal tender for just five coins. The tiny gold dollar was first coined in 1849 due in part due to the Gold Rush and engraver James Barton

Longacre made subtle changes ending in 1856 with the Indian Princess type dated 1873 shown between the two silver dollars. The three examples displayed are affordable and still attractive as graded if one saves up for them prior to attending a major show



**James Barton Longacre**

(Continued on page 5, column 1)

## Collecting a US dollar Coin Type Set

(Continued from page 4, column 2)



**An 1879 Morgan dollar graded only MS-63 by PCGS ?**  
[Enlarge page to fill monitor screen or 150% to view details.]

In 1878, the Bland Allison Act gave the western silver mining companies an enormous economic boost since one of the



**George Morgan in later years**

major provisions of the new law was to strike multi-millions of silver dollars on an annual basis. George Morgan was an engraver working along side his contemporary Charles Barber whose father William Barber, the Chief Mint Engraver at that time, and was

asked to create the new dollar coin that in essence, replaced not only the Trade dollar, although it continued to be struck in proof only for collectors

The young woman who posed for the obverse of the coin was Anna Williams, who was a school teacher of primary grade children in one of the Philadelphia Public schools system.

**Anna Williams**



Morgan's **\$4.00 gold Stella** pattern. It was 22mm in diameter.

While the face on the Morgan dollar doesn't exactly resemble Miss Williams, the 1879 Coiled Hair \$4.00 gold **Stella** shown directly above, does, which Morgan created in the same year, as the dollar shown at the top of the page. Despite losing her job for posing, Anna Williams acquired lots of fame as "the girl on the silver dollar".

The Morgan dollar was struck from 1878 thru 1904 and once more in 1921 in five different mints during its tenure. A collector of modest financial means can actually **complete a complete date set** with most specimens certified between MS-63 or 64. The three exceptions are the low mintages 1893, '94 and '95 --due to the economic depression that occurred during those years--which are affordable up to AU-50 or 55.



**A BU 1921 Morgan \$1.00 and Piece Dollar**  
[Enlarge page to fill monitor screen or 150% to view details.]

In 1920, Farran Zerbe delivered a paper before the members of the ANA convention proposing that the government issue a new dollar coin embracing the embodiment of "Peace" due to the regrettable horrors resulting from World War I. Sculptor, Anthony de Francisci won the competition to create the coin and placed his attractive young wife, **Theresa de Francisci** on the obverse. The reverse displayed a large bald eagle perched on a rock with the word **Peace** below it.



**A 1928 Peace dollar graded MS-63 by PCGS**  
[Enlarge page to fill monitor screen or 150% to view details.]

The Peace \$1.00 was struck from 1921 thru 1928 at three mints, Philadelphia, San Francisco and Denver, then again in 1934 and '35 before being retired due to low circulation. The 1928-P used to be considered the key date of the series but the 1934-S has overtaken it in grades from AU-50 and above in Mint state grading MS-65 and above. The Peace dollar would be the last **US silver dollar intended for circulation**. The dollar types that followed were clad. **The current silver dollar eagle is a bullion coin** based on what an ounce of silver is currently worth between 24 and 25 times than an actual dollar bill.

**STEPHEN JAMES CSRA COIN CLUB**  
**Regular Meeting Thursday, August 5, 2021**

Past President Steve Kuhl, sitting in for the absent current coin club President J.J. Engel, called the regular meeting of the club to order at 7:00 p.m. The Club members enjoyed attending the new meeting site at the gym at the South Aiken Presbyterian Church (SAPC). There were 12 members and 2 guests in attendance, and member Bob Sanborn attended via Zoom from Indianapolis.

Steve Kuhl won the member door prize drawing, a 2017 ¼ oz silver Mexican Libertad.

Sgt at Arms Jim Sproull reported the upcoming area coin shows include the following:

**August 20-22, Blue Ridge Numismatic Association's Annual Convention, Dalton, GA Convention Center**

**August 27-29 : Upstate Coin Show, Spartanburg Memorial Auditorium, Spartanburg, SC**

**September 18, Camden Coin Show, Camden, SC**

**October 9, Pee Dee Area Coin Club Show, Florence Darlington Technical College, Florence, SC**

**October 16, Midlands Coin Club Show, Columbia International University, Columbia, SC**

**October 23, Sumter Coin Club Show, Bethesda Church of God Fellowship Hall, Sumter, SC**

**October 29-31, South Carolina Numismatic Association's 49th Convention & Show, Greenville, SC,**

A motion was made by Willie Simon, and seconded by Sonia Hillman, to dispense with the reading of Minutes of the July 2021 meeting. A copy of the July 2021 Meeting Minutes will be on file with the other club records, and a copy appear in the Club newsletter.

**Treasurer Chuck Goergen** reported the Club's July 2021 bank balance was \$1,114.34.

**Old Business**

Jim Mullaney related that he was working on archiving the coin club's monthly educational programs which were now being recorded by Zoom when he sets up the Zoom program for those attending the monthly meetings via the internet. This would allow the coin club to share its excellent programs with the ANA Library.

Steve Kuhl related that there was also a wealth of numismatic information available from the **ANA Webinar and You Tube Catalogue** including **multiple series and forums**. Steve shared examples of available programs.

Treasurer Chuck Goergen reported that Garry Naples had completed the audit of the coin club's financial records and found a minor discrepancy, but they discovered it was caused by one of them looking at ending the accounting on the last day of the month, and the other ending it on the first day of the following month. They reported that with that issue resolved, all looked proper with the club's treasury audit.

**New Business:**

Steve Kuhl reported that the September meeting's program would be given by Jim Mullaney on the Brookgreen Gardens Medals

On behalf of the Club, Steve Kuhl welcomed SCNA President Randy Clark and SCNA, also Historian Bob Brenner to our August meeting. Randy, who is also a member of the Low Country Coin Club, often attends the meetings of other local coin clubs to learn what is happening around the state at the local club level and to share events and plans occurring at the state level. Randy spoke about the speakers at the SCNA Convention including Augusta, GA, coin dealer Wayne Damron and our club's Steve Kuhl. Randy also mentioned the gold coin raffle and great YN Program with YN exhibits which will be at the Convention in October. SCNA Vice President Steve Kuhl will have the raffle tickets for the \$20 Saint-Gaudens gold coin available for \$10.00 each at the September coin club meeting. Randy said that the \$20 Double Eagle gold coin, which contains nearly an ounce of gold and is considered one of the most appealing coins ever produced by the U.S. Mint, has a current fair market value of approximately, \$2,000.

**Show & Tells:**

Chuck Goergen shared his beautiful new acquisition, a slabbed 2013 First Strike Silver Eagle \$1 graded MS-70 by PCGS. The coin was made at the West Point Mint, but did not have a "W." Chuck got the coin from an on-line auction for \$70, which with the buyer fees finally cost about \$85.00,

**The Program:**

The August program on Hobo Nickels was presented by Kelsey Forde. Kelsey joined the coin club about three years ago and her interest in hobo nickels was sparked as she has explored the world of numismatics. She began by explaining that the "hobo nickel" is a sculptural art form involving the creative alteration of coins, with many different denominations having been used in many countries from the 18th century or earlier. **The term hobo nickel became generic much later when due to its low cost and portability, this medium was particularly popular among hobos altering the Buffalo nickels which were first minted in 1913.**

It is generally considered that there are **four main classes of these types of coins**, with the altering of coins first dating to 1750 or earlier. The first class is commonly thought to be prior to 1913.

Kelsey noted that circa 1850, the most common form of alteration was the "potty coin" engraved on U.S. Seated Liberty coinage modifying Liberty into a figure sitting on a chamber pot. The classic Hobo Nickel era was from 1913 to 1940. The U.S. Buffalo nickel coin was favored because of its size, thickness and relative softness, as well as the Indian head design lending itself more readily to alteration. About 100,000, or possibly a great many more classic hobo nickels were created from

**STEPHEN JAMES CSRA COIN CLUB**  
**Regular Meeting Thursday, August 5, 2021**

1913 to 1980. However, more classic old hobo nickels were made from 1913-dated nickels than any other pre-1930s date. One of the most famous artists of hobo nickels was Bertram Wiegand, known as Bert, who began carving nickels in the teens. Another famous hobo nickel engraver was George Washington Hughes, known as Bo, who carved from the late teens up to 1980.

Kelsey said it is commonly thought that the next class of Hobo nickels was from 1940 to 1980, a transitional period when the Buffalo nickel was gradually replaced by the Jefferson nickel, although it is seen that is one veteran nickel carvers such as Bo and Bert continued making hobo nickels in the classic old style. By the end of the 1970s, most Buffalo nickels had disappeared from general circulation, and the majority of engravings were performed on worn coins. Bo had to obtain Buffalo nickels from coin dealers, some of whom commissioned carvings. Kelsey related that during this 40-year period, many new carvers appeared, and style and subject matter became decidedly modern and much more diverse, with some of these new artists using new techniques such as power engravers and vibrating tools.

The fourth class dating from 1980 on is known as the **Modern Hobo Nickel era**. In 1982 a book on the subject of hobo nickels, predominantly on Bo and his carvings, was published by numismatist, Del Romines, and articles on hobo nickels began appearing which seemed to result in new prolific artists entering the field, many copying Bo's style, although there were also many non-traditional subjects. The Romines book attracted not only new artists, but many collectors of the sculptured coins. Kelsey was able to show in her power-point presentation examples of the classic and modern styles.

Kelsey related that valuation of hobo nickels has always been problematic as there were scant resources for collectors with relevant information. In 2001, Stephen P. Alpert published the **Hobo Nickels Guidebook** for the Original Hobo Nickel Society, and the 5th printing of this volume was in 2020. This spiral-bound book with photographs and illustrations presents an up to date guide to hobo nickels and their values. Both classic old hobo nickels and modern creations are presented, with information on how to tell them apart and the grading of the coins, as well as the factors for valuation.

The **Original Hobo Nickel Society** authenticates and grades the nickels, using a five-rating scale, from crude to superior. The hobo coins made by Bert and Bo remain the most sought-after by collectors.

Some of the modern coins can be found on line for very modest amounts, the classic nickels are affordable if not plentiful in supply, and a hobo nickel engraved by "Bert" Wiegand brought a price of \$31,800 in an auction this year conducted by Heritage Auctions.

Kelsey passed around her own hobo nickel and copy of the Guidebook.

Acting President Kuhl thanked Kelsey for her informative and enjoyable presentation.

Visitor Randy Clark won \$17.00 in the 50-50 raffle drawing and generously donated his winnings back to the coin club.

Steve Kuhl reminded the members that the next meeting would be on September 2, 2021, and adjourned the meeting at 8:20 p.m.

*Respectfully submitted,*  
**Jim Mullaney, Secretary**

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