

Summer 2021



# The Coin Courier

"Official Publication of the Baltimore Coin Club"

Baltimore Coin Club, P.O. BOX 43681, Baltimore, Maryland 21236

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## BALTIMORE COIN CLUB OFFICERS

President:  
Vice-President  
Treasurer  
Secretary

Ken Finkerbinder  
Keith Connor  
Tracy Ibberson  
Fred Cook

## BCC Notes:

BBC membership has lost some prominent members recently with the passing of Joe Adam, BCC Treasurer on 17<sup>th</sup> August 2020 and Ronald Sheridan on 8<sup>th</sup> August.

Whitman has on their internet schedule the following Coin & Collectibles Expos (March date and June 3-5 2021 has been canceled due to authorization from Maryland authority). Whitman announced the presentation of **Baltimore Winter Expo November 18-20,2021**

## US MINT Information:

The Apollo 11 United States coin won the Coin of the Year (COTY) Award. The COTY is an internationally conducted competition presented by *World Coin News* and *Numismatic News*

## President's Message

Welcome back to all members. It has been a long year and hard for everyone. Sadly, long term member and club officer Joe Adam passed away on 17 August 2020. He will be missed. Tracy has agreed to be our treasurer as we begin our regular meetings on the first and third Thursdays of each month. As in the past we will start the auction at 7:45 PM. Grace United church has agreed to allow us to begin meetings but we are limited to no food or beverages on site (carry ins are ok). As we start meetings masks are required in the church indoors and now the mayor has mandated masks for all indoor activities; ie: our meetings included. We have agreed to begin presentations in the first meeting in September with topics for the September meeting being Half Cents by Fred cook and myself. The Whitman show is scheduled to be on 18, 19, and 20 November. IT IS IMPORTANT FOR EVERY ONE WHO CAN, TO STEP UP. We are dependent on this income to keep our club going...Bill, as usual, volunteered to make sure all goes smoothly. This will be a 3 day show with no Sunday show. Let us hope Covid does not shut us down again!!!

Ken Finkenbinder

## **WHEN GOLD COINS CIRCULATED IN BALTIMORE**

by Sandon L. Cohen

I have read assertions that pre-1933 U.S. gold coins were seldom used in day to day transactions except perhaps in the West and even then mostly during the nineteenth century. It is likely true that the circulation of gold coins and silver dollars declined as currency issued and backed by the U.S. government became more available. Nevertheless, I am the recipient of evidence--both in the form of remembered spoken words and actual coins--that U.S. gold coins circulated in Baltimore during the 1920s.

My maternal grandfather and his parents immigrated from the Ukraine to Baltimore in 1920, and my grandmother, to whom my grandfather was engaged, followed in 1922. From about 1922 until 1928 my grandparents and great grandparents operated a corner grocery store on St. Paul Street that largely served their fellow Jewish immigrants. My grandmother told me in the 1970s, after I had begun collecting coins, that the store received five, ten and occasionally two and a half dollar gold pieces in payment as well as other coins and currency. She related that on one occasion a customer spent what appeared to be "a little shiny penny" that upon further inspection turned out to be a two and a half dollar gold piece. When I asked my grandmother whether twenty dollar gold pieces were spent in the store, she responded that she was unaware that this denomination existed, which is consistent with the current understanding that the twenty dollar coins were mostly used for international and inter-bank transactions. Gold had been coveted in Europe, so my grandparents saved the gold coins they received in the store insofar as they could afford to do so.

The Gold Surrender Order of 1933, among other exemptions, permitted the retention of \$100 in face value in gold coins for each family member. My grandparents thereby legally retained \$85 face value in five and ten dollar coins, consisting of five dollar Liberty Head coins dated 1881, 1885, 1897, and 1906-D; five dollar Indian Head coins dated 1909-D, 1910, and 1911; ten dollar Liberty Head coins dated 1881 and 1899, and ten dollar Indian Head coins dated 1907, 1910-S, and 1911. These coins by today's standards would grade Extremely Fine 40 to About Uncirculated 58 but exhibit fewer bag marks than the similar circulated or uncirculated pieces that have been repatriated from overseas after many years in bulk storage. In 1973 my grandmother gave me as a Bar Mitzvah gift the 1907 Indian Head ten dollar coin, which is nearly uncirculated but impaired by a few edge nicks. My

uncles subsequently gave me the 1906-D and 1909-D five dollar coins and the 1910-S ten dollar coin. The other eight coins have mostly been distributed among my first cousins.

My grandparents also passed down a few other coins that they had purportedly received at the grocery store. My grandmother explained that these coins were retained either because they were unusual or had been rejected by the store customers as "funny money". These coins included an 1863 copper nickel Indian cent worn to Good 4 details and with scratches and rim damage, and two Liberty Seated quarters--an 1873 with arrows in Good 4 and an 1875 with a Good 4 obverse and an About Good reverse. There were also mostly well worn foreign coins such as an 1846 British shilling and an 1849 Dutch 25 centimes, of which I am also in possession. I can only dream about the higher grade more contemporary U.S. coins that would have been received in that 1920s store without thought of being saved.

While accounts like this one are sometimes dismissed as "apocryphal" and are subject to inaccuracies that develop through the passage of time, they are nevertheless important to preserve memories that would otherwise vanish.

### What Did You Collect During the Pandemic?

CO collected: Over the past year, I have been building my Franklin Half Dollar and Silver Roosevelt Dime (1946-64) Mint State sets. I have also looked through numerous boxes of quarters for the 2019 & 2020 West Point quarters.

AE collected: I, having started from scratch, largely built my US typeset in VF or better grades (mostly uncertified). Got a total of 123 coins in the set out of 145 planned.

The only things left to collect are rarities in the \$1000+ price range. Which I am actively fishing for on eBay, as there are occasionally very good deals to be had. ;)

Words from the Past - #38

*By: Don Curtis*

*The Year was 1946*

Excerpts from minutes of past Baltimore Coin Club meetings as written by  
the club Secretary-Treasurer R.C. Hall

**October 17, 1946** - The meeting of the Baltimore Coin Club was held in the Peale Museum Building. The meeting was called to order at 8 PM with 28 members. Minutes of the previous meeting were read and adopted.

There being no reports of committees, the meeting was turned over to Mr. Heiserman, Program Chairman, who introduced Dr. Edward Plummer. Subject of the evening was Porcelain Coins and Medals. Following a most scholarly address, the Club gave Dr. Plummer a rising vote of thanks.

An auction was held netting the Club \$1.29 commission.

**November 7, 1946** - The regular meeting of the Baltimore Coin Club was held on November 7 with Vice President Heiserman in the chair taking the place of President Sheckells, who was absent.

The Program Committee announced that the November 21 meeting would be addressed by Dr. Schaeffer, and that the December meetings would be held December 4 and December 11, respectively, with no auction on the later date.

Mr. Schultz reported for the Membership Committee that Mr. Roland H. Seville had applied for membership.

Mr. Smythe commented on an analysis he made of a box containing 363 pennies, all prior to 1931.

Mr. Heiserman read an article on English Coinage.

Mr. Cook commented on the Roosevelt dime, calling attention to the initials of engraver, "J.S." – J. Sinnott.

Auction following the meeting netted the Club \$1.96.

## Stunning junk box find



The news article [here](#) about a genuine 1776 Continental dollar purchased for 56 cents from a dealer's junk box of coins and other assorted numismatic pieces is proof that great finds await lucky collectors.

*Coin World* staff members and others in the hobby routinely receive inquiries from individuals who believe that they have found a rare coin. The 1776 Continental dollar is among the most frequently encountered pieces, based on our email inbox. As you might expect, such pieces are replicas of some kind, either crude cast pieces produced before the Hobby Protection Act of 1973 was enacted (that law requires numismatic replicas to bear the word "COPY" on the obverse or reverse) or better quality struck souvenir pieces. However, I do not recall a genuine 1776 Continental dollar ever before surfacing as a junk box find.

Over the years, I have encountered other stories that seem too good to be true but actually turn out to really be true. My favorite is the discovery of a 1974 Lincoln cent experimental piece struck on a bronze-clad steel planchet.

That piece surfaced after its owner called me in mid-1994 to tell me a story that seemed impossible yet had a strong element of truth. The caller said he had worked at a Pennsylvania steel mill in the mid-1970s when Mint officials, including Mint police officers, arrived with bags of the 1974 bronze-clad steel cents to be destroyed in the mill's furnaces. During the destruction of the cents, a bag split open and some of the coins had scattered on the mill floor, where they were scooped up by mill employees despite the best efforts of the Mint police to prevent them from doing so.

## 3 oz. Pure Silver Diamond-shaped Coin – Forevermark Diamond - Mintage: 700 (2020)



### Specifications

- **No.**175254
- **Mintage**700
- **Composition**99.99% pure silver
- **Finish**matte proof
- **Weight (g)**92.5
- **Diameter (mm)**30.8 (length) x 30.8 (width) x 21.2 (height)
- **Edge**n/a
- **Certificate**serialized
- **Face value**50 dollars
- **Artist**Susanna Blunt (obverse)

## Editorial: Numismatic Discussion 'This or That'

A collector is a person who collects things of a specified type, professionally or as a hobby. A collector can be someone who assembles an array of items because of the historical significance. Are you a collector or numismatist? Do you assemble a collection because of artistic values or do you collect everything and anything? Can you consider yourself as a general collector of modern coins and paper money? If you consider yourself an advanced collector, then you assemble a collection of certified coins and paper money. Do you participate in on-line and other commercial auctions?

The numismatic future difficulties could become relativity in a few years from present time. Let us commence our journey at Home Depot and your favorite supermarket where they have multiple isles for 'self-check-out' and most scanners require a credit or debit cards for payment. Younger people use their various plastic cards for purchases and rarely carry more than a few dollars on their person. So, how can numismatic groups interest younger generations? We have attempted to interest our children and grand-children to become future numismatists with very little success as they eventually develop advanced technical interests in electronic games and athletic activities. There are multitude people approaching senior age, who wonder what interests that they can seek during their retirement years,

Numismatic groups should make attempts to appeal to females in developing their interest in the different numismatic fields. Of course, history has displayed that numismatics has been a male dominant group. Numismatic societies and news media have many females employed at their facilities with some individuals having little or no interest and knowledge of coins or paper money. Women can be the next major group in numismatics!