



THE
SCANNER

SOUTH CAROLINA NUMISMATIC ASSOCIATION

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THE SCANNER

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TABLE OF CONTENTS

SUBJECT	PAGE
SCNA Officer and Board Member list	3
President Message	4
Editor's message	5
Coin Show Calendar	6
<i>Can We Afford Just One Pre-1800 United States Silver Dollar?</i> By Dr. Mark Benvenuto	8
Membership News - New Members	10
Application for Membership	11-12
<i>Those Most Awesome and Ugly Toned Coins!</i> By Bill Latour	14
In Memoriam	21
Club News	22-26
<i>Fact Sheet - 1943-1945 Canadian "Victory" Nickel</i> , By Steve Kuhl	29
<i>A Visit Back in Time to The Merchants' Bank of South Carolina at Cheraw - Walking in their Footsteps!</i> By Steve Kuhl	33
Austin M. Sheheen Young Numismatist Scholarship - Rules & Application	42
<i>The Buffalo Patrol</i> , By Will Gragg	44
<i>Fun, Education, Comradery – The 2019 SCNA Convention had it ALL!</i> By Steve Kuhl	47
<i>Collectors Are Going to Collect...No Matter What!</i> By Greg Capps	54
<i>Are Ya Goin' to the Show?</i> By Steve Kuhl	56
<i>Visiting the 1890s!</i> By Steve Kuhl	58
Advertising Policy, Rates, and Deadlines	69
SCNA Member Club List	70
Advertiser Index	70
48th Annual SCNA Convention Information	72

The *Scanner* is always looking for numismatic articles about coins, paper money, tokens, elongated coins, medals, exonomia, etc.

Please e-mail submissions to the *Scanner* Editor at scnnewsletter.com.

Address Changes/Corrections:

Return postage and re-mailing of the Scanner is cost prohibitive. Please send any address or name corrections to the SCNA Secretary: Pascal Brock, P. O. Box 693, Lugoff, SC, 29078 or pascalbrock@gmail.com.

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Letter from the SCNA President

President's Message

Let me thank the membership for your support and confidence in me as your choice for president of our outstanding organization. I will serve the SCNA to the best of my ability. Also, I wish to thank the membership, board, and officers of the SCNA for their tireless work ethic that continues to strengthen our association with the passing of every year.

It is my intention to attend as many SCNA member club meetings and coin shows as possible in 2020 in order to gain first-hand knowledge of the membership's desires and concerns relating to our organization.

The 47th year convention/coin show went off without a hitch, thanks to Bill Latour's ability to foresee problems and predetermine the solutions. American Numismatic Association (ANA) President Col. (Ret.) Steven Ellsworth's attendance for the opening ceremony was icing on the cake. We had more member volunteers than ever for registration, set-up and tear-down of the bourse, and the association owes you a special recognition and thanks. Please keep those smiling faces showing up as we will meet at the same location, The Greenville Convention Center, for at least the next several years.

I have already mentioned Bill, but Will Gragg wears many hats for the SCNA; he is a board member and association webmaster (sc-na.org), but at the convention he conducted the Scout coin merit badge program while simultaneously running the Young Numismatist (YN) program. Fortunately Will has delegation skills and past SCNA YN scholarship winner Joshua Lazenby led a team of teens to assist with the program. Will developed and built (with hammer and nail) the YN games, solicited donations, designed and printed the YN \$10 redeemable-for-coins coupons, and won 1st place in the adult exhibit competition. Please shake Bill and Will's hands and give them a heartfelt 'thank you' on behalf of the organization and all coin collectors.

A note to clubs: nominate your YN's for the SCNA scholarship to the ANA seminars in Colorado Springs, CO held in August of every year; nominate your deserving members for SCNA recognition, i.e., 'Numismatist of the Year'; nominate your club publications for SCNA/ANA awards; nominate your club for 'Club of the Year', etc. This is local newspaper printable, cost effective, recognition that does wonders to promote the hobby and organization. Please be aware of application cutoff dates and rules, some applications are printed in the "Scanner". Unfortunately, many years there are no applicants for SCNA awards and scholarships.

Let us be thankful for our freedom to pursue a hobby that brings so much satisfaction and joy to the collector, but let us also remember the men and women that defend America's freedom. I hope to continue a discussion on SCNA recognition of our veterans in my next message. Please attend as many SCNA club member shows as you can this year, refer to the 'Coin Show Calendar' in the "Scanner" for dates, times, and locations. I will see you there and thank you again for your membership in the SCNA.

Fraternally,



Bruce A. Getman, LM-150
President SCNA



From The Editor

Happy New Year Fellow SCNA Members!

Well it's finally here – 2020! Can you believe it? Seems like just yesterday we were “partying like it was 1999!” Although times may change, my love of numismatics continues to grow, especially in my role as Editor of this magazine! As this issue was being pulled together I reflected on the growth both I and the Scanner have experienced in the past year, and I see the trend continuing because of the contributions from others interested in sharing and growing our hobby! For example, in this edition we have many “meat and potato” numismatic articles covering a gamut of topics, from the recent SCNA Convention to Member Achievements to several educational numismatic pieces. I'd like to thank the following Contributors to this edition: Dr. Mark Benvenuto, Mr. Greg Capps, Mr. Will Gragg, and Mr. Bill Latour. Speaking of Bill, I owe him an apology and you a correction: In the October 2019 issue was an article titled “*Hidden Treasures in Modern Proof Sets (Really?)*” that I attributed to Mr. Bill Fivaz, when in fact it was written by Bill Latour. Sorry both Bills, I've no idea how I got mixed up!

This issue marks the beginning of my second year as Editor, and I am excited because there are many opportunities to research and write about numismatics. Those of you who know me know that I consider myself a numismatic historical researcher because I enjoy researching and writing about coins and currency. The Christopher Bechtler article in the October 2019 issue was the first example of my endeavor to document local and regional numismatic history, and this edition of The Scanner continues this focus with the article *The Merchants' Bank of South Carolina at Cheraw*. Several more articles are in the works, and I hope you enjoy reading them as much as I love researching and writing them!

As always, I want you all to remember that I am so very grateful to be the Editor of The Scanner and I hope that you find my efforts worthwhile, informative, and enjoyable!

Happy Reading and
Kind Regards,

Steve

scannewsletter@gmail.com



**Remember the Advertiser Index on
Page 70! It guides Readers to those
who financially support The Scanner.
Please patronize them!**

UPCOMING COIN SHOWS

Ever buy a coin from the internet, only to find out the picture did not reflect the coin you thought you were buying? Or worse, it was counterfeit? One way to eliminate this risk is to buy your coins from reputable Dealers at local coin shows! Go to the shows and support the Dealers that support you! Make it your personal commitment to attend three shows this year!

Do YOU Accept the “3X Coin Show Challenge”?!

Month	Dates	Shows	Location
Jan	24-26	Middle Georgia Coin & Currency Show	Georgia National Fairgrounds 401 Larry Walker Parkway Perry, GA 31069 Contact: Chip Davis at 478-320-7850
Jan - Feb	1/31 - 2/2	Low Country Winter Coin Show (SCNA MEMBER CLUB)	Exchange Park Fairgrounds, 9860 Hwy 78, Ladson, SC 29456 Dealers contact Richard Smith lmangie@aol.com or (843) 797-1245 www.lowcountrycoinclub.com
Feb	7-9	Charlotte Coin Club 50th Annual Show	Park Expo and Conference Center 800 Briar Creek Rd. Charlotte, North Carolina 28205 Contact: Gregory Field 704-293-4426 cell/text; gregory@charlotterarecoins.com http://www.charlottecoinclub.org/show.htm
Feb	14-16	50th Upstate SC Coin Show Sponsored by the Greenville and Parker Coin Clubs (SCNA MEMBER CLUBS)	Spartanburg Memorial Auditorium 385 N Church St Spartanburg, South Carolina 29303 Contact: DAVID BURZINSKI (864) 293-8416 http://www.upstatescoinshow.com/
Feb	27-29	American Numismatic Association's 2020 National Coin & Money Show	Cobb Galleria Centre 2 Galleria Pkwy SE, Atlanta, GA 30339 convention@money.org
March	6-8	Tennessee State Numismatic Society (TSNS) Show	Camp Jordan Arena 323 Camp Jordan Pkwy East Ridge, Tennessee 37412 Contact: Bob Hurst 321-427-6474 http://tsns.org/home/
Mar	21	Camden Coin Club (SCNA MEMBER CLUB)	Camden Recreation Department 1042 West DeKalb Street, Camden SC 29020 (Hwy. #1 South in Camden, SC) http://www.coinshows.com/camden-ccc.html camdencoinclub@gmail.com
Mar	21-22	Statesville Coin and Currency Show	Statesville Civic Center 300 S Center St, Statesville, NC 28677 Contact: Bill Brewer at 704-450-1639
Apr	17-19	Georgia Numismatic Association Coin Show	Dalton Convention Center 2211 Dug Gap Battle Rd., Dalton, GA 30720 Tom Youngblood: Tom.Youngblood@att.net or 770-815-4042 Chip Cutliff: chascoins06@yahoo.com or 770-639-0190 https://www.gamoney.org/coin-show/
Apr	18	Marion Coin Club, Marion NC	Marion Community Building 191 North Main St., Marion, NC 28752 Contact: Jeff Hicks at (828) 460-7867
May	2	Midlands Coin Club, Columbia SC (SCNA MEMBER CLUB)	American Legion Hall #6, 200 Pickens Street, Columbia, SC 29201 www.MidlandsCoinClub.com
May	15-16	Augusta Coin Club, Augusta GA (SCNA MEMBER CLUB)	COLUMBIA COUNTY EXHIBITION CENTER 212 PARTNERSHIP DRIVE GROVETOWN, GA 30813 JUST OFF I-20 EXIT 190 Contact Bourse Chairman David Chism @ 706-541-4143 or dchism@comcast.net; augustacoins.org
May	28 - 30	Greater Jacksonville Coin Club Annual Spring Show	Morocco Shrine Center, 3800 St. Johns Bluff S, Jacksonville, FL 32244 Michael Kehrt, (904) 214-3296, https://gjcc.net/ Matt Adams gjccpres2012@bellsouth.net
JUN	18-20	Carolina Coin & Stamp Show Concord, NC	Cabarrus Arena & Events Center 4751 Highway 49 North, Concord, North Carolina 28025 Contact: Bill Brewer 704-775-4672

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Can We Afford Just One Pre-1800 United States Silver Dollar?

By Mark Benvenuto

Silver dollars have been a mainstay for collectors of United States coinage for decades. It would be hard to believe that a person could attend any of our regional or national shows and not find numerous dealers with cases of Morgan and Peace dollars, often encapsulated, usually very beautiful. Even folks who live far from coin shops or shows can find excellent silver dollars available on-line or through a dealer's mail order catalogue. And even if we don't consider ourselves avid aficionados of silver dollars, their presence remains tough to ignore. Despite all this, when it comes to the earliest silver dollars of the United States, we often times just shake our heads, feeling that they are far too expensive. Let's do a bit of math though, and see if there might be some hidden possibility when it comes to adding an early United States silver dollar to our collection, giving us a "jewel in the crown", as it were. First, we need some numbers.

According to the standard reference books, there were 1,758 dollars produced in 1794, and 160,295 in 1795. After the design change from the Flowing Hair to the Draped Bust, there were 42,738 dated 1795, 79,920 dated 1796, and a mere 7,776 dated 1797. But in 1798 there were 327,536 minted and 423,515 in 1799. That laundry list tells us that of all the surviving pieces, most will be from 1798 or 1799. Indeed, a look down any of the big-name price lists shows us that anything before what is called the Draped Bust design with the Heraldic Eagle reverse is going to be furiously expensive. Let's focus then on these final two dates, and on the latter design.

Second, we need some historical reality. Painful though it may be, we should paint those just-mentioned numbers with the harsh reality of the long-gone day, as the eighteenth century turned to the nineteenth. The amount of silver in each United States silver dollar was enough back then that it was profitable to ship large numbers of them to the British Bahamas, have them melted, then bring them back as silver metal for re-coining. This strange phenomenon led to the long dry spell for the silver dollar denomination starting in 1804, and was only corrected by the time silver dollars were again coined for circulation in 1840. For collectors today this also means that all the numbers we just quoted are probably high compared to what really exists in terms of surviving silver dollars today. It also means that the price tags we see in weekly or monthly publications are probably more of a guideline than a hard-and-fast set of prices.

Third, let's do some modern-day math. With that warm up, we need to examine just what is needed to purchase a 1798 or 1799 silver dollar today. The price lists we referred to may not be perfect, but they are a decent guide to the prices of these coins in their mid- to high-end circulated grades. After all, a coin in a grade like F-12 is more likely to remain steady in price than

Continued

one in an MS grade. The reason for that is that an F-12 piece is more likely to be sold from a dealer directly to a collector, whereas any MS piece is more likely to go at auction – where prices can swing wildly.

As this is being written (the last quarter of 2017), the price for a 1798 or a 1799 silver dollar is listed as \$1,750 in F-12, and \$4,750 in EF-40. Right here, right off the bat, if you are the frugal type of collector who basically almost never purchases a piece for anything over \$50 (hey, don't be shy, plenty of us are members of that undeclared club!) those numbers are sticker shock, pure and simple. But let's chop them apart, just to see if there is something more palatable at which we can arrive. First, \$1,750 divided by 52 comes out to \$33.66. The number 52 is not random; it's the number of weeks in a year. Thus, if we can save \$33.66 per week for a year – the price of a tank of gas, or a meal out for two – we have saved up enough for one of these big silver pieces in a grade that has some moderate wear on it. No, it's not mint state, but it can still be an attractive coin!

Doing the math for the EF-40 piece, dividing \$4,750 by 52, the number we get to now is \$91.35. So, if we can save just under \$100 per week, we could land one of our earliest silver dollars in what most folks would consider an enviable state of preservation.

At the beginning we wanted to determine just whether or not owning one of these big silver discs is a possibility. We have come to two amounts that let us know just how much we'd have to save each week for a year. Some of us may think this is too much, and still pass these big guns by at a show, or just sigh when we hear of one going up for auction. Some of us may decide it's worth saving up. Some of us may do a bit more math and couple it with more patience, and realize that if we save for two years we only need to put aside half as much each week. Whatever the case though, it appears that the possibility of owning one of our young nation's first silver dollars is not an impossible dream!

Editor's Note: Although written in late 2017, the market for the coins Mark discusses has remained relatively stable, and the prices he quotes from 2017 are still fairly accurate. That said, his point is not about the current market price, it is about common collectors shifting perspective with respect to "affordability", a perspective that can result in ownership of one of these seemingly unattainable coins.

Editor's Note: Mark Benvenuto is a chemistry professor by day, who has enjoyed collecting U.S. coins since his dad got him started on it back in the 1960's. He also collects world coins and currency, with an emphasis on Germany, since he was stationed in Mannheim in the 1980's, when it was West Germany. He also enjoys collecting art medals, as well as ancient coins of Rome and Parthia.



1798 LARGE EAGLE \$1 MS

Image Courtesy of ngccoin.com at
<https://www.ngccoin.com/coin-explorer/early-dollars-1794-1804-pscid-45/1798-large-eagle-1-ms-coinid-16873>

MEMBERSHIP NEWS!

It is a pleasure to welcome the latest additions to our SCNA family! We welcome you and look forward to your active participation in this great organization! We trust your membership with SCNA will be a rewarding and educational experience for each of you for many years to come!

New Life Member: James Corbitt Chandler

New Regular Members:

*Richard Baker
Amanda Barnhardt
Ryan Barnhardt
John Cody Bennett
David Bingham
Chuck Blough
Norm Boggs, Jr.
Lauren Calderman
Robert Calderman
Randy Campbell
Robert Casaubon
Wayne Damron
Brian DeBartolo
George Fogle
Donny Dyer
Leola Dyer
Chris Grater
Robert Griffiths
Stephen Hart*

*Harold B. Harvey
Cynthia Hassell
Terry Lee Hassell
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Val Jacobson
Kimberly A. Justice
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Paul Landsburg
April S. Latour
Larry Lucree
Phillip Mangrum
Dennis McClain
Roger Michael McKinney
Larry Miller
Ron Moor
Brad Nealy
Dave Orshowitz
Del Parker
John William Plachio, IV*

*Chris Queen
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Cameron Rogers
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Sean Rogers
Vala Rogers
Troy Spence
William Stansberry
Michael Glynn Steem
Arnold Styles
Keith Turner
Wendy Turner
Rizikov Vladimir
Breck Wallace
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Bo Whitley
Eric Michael Williamson*

***Membership application is also available on
www.SC-NA.org!***

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Family (\$35)

Dealer (\$20) / Dealer Paperless (\$10)

Youth (\$10) / Youth Paperless (\$1)

Life (\$250)/ Senior Life* (60 and older) (\$150)*

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(Full name – please print or type): _____

Email Address: _____

Mailing Address: _____

City/State/Zip Code: _____

Phone Numbers: (C) _____ (H) _____

Birth Year (Adults) _____ Birth Date (if under 18): _____

Occupation: _____

Numismatic Specialties/Interests: _____

Local Club or Society Memberships: _____

ANA Membership Number (if applicable): _____

Type of Membership (Circle One): Individual (\$20) / Individual Paperless (\$15) / Family (\$35) / Dealer (\$20) / Dealer Paperless (\$10) / Youth (\$10) / Youth Paperless (\$1) / Life (\$250) / Senior Life (60 and older) (\$150)

- Annual Dues include mailing of three periodical SCNA Journals unless paperless membership is selected. SCNA Journals will still be available and posted on www.sc-na.org.

- Youth memberships are for ages 17 and under. The youth membership fee is a one-time fee and covers the youth until they reach the age of 18.

- Family Membership includes up to four individuals residing at the same physical address. Additional Family Membership information required on the reverse.

- Life Membership (< 60/60 & older): \$250.00/\$150 (After one-year regular membership.)

I hereby agree to abide by the SCNA Bylaws and Code of Ethics (posted on www.sc-na.org).

_____/_____
Signature Date

Signature of Proposer: _____ / SCNA No. _____

Send to SCNA Secretary, PO Box693, Lugoff, SC 29078

Date Received: _____ (SCNA Use)

SCNA Membership Number Assigned: _____ (SCNA Use)

Additional Family Membership Information:

Full Name (Please print or type): _____

Numismatic Specialties/Interests: _____

Local Club or Society Membership(s): _____

Birth Year (Adults) _____ Birth Date (if under 18): _____

Relationship to Primary Member: _____

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Signature

Date

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Numismatic Specialties/Interests: _____

Local Club or Society Membership(s): _____

Birth Year (Adults) _____ Birth Date (if under 18): _____

Relationship to Primary Member: _____

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Those Most Awesome and Ugly Toned Coins!

By Bill Latour



In most cases, natural toning of coins increases the coin's value when the toning enhances the eye appeal and presents the natural beauty of toning sequences. Similarly, ugly and especially false toning can detract from the eye appeal and decrease a coin's value. False toning of coins is usually an attempt to cover up cleaning or to 'hide' a distracting blemish. With some understanding of the natural toning processes one can easily determine a naturally toned coin from a falsely toned coin.

What is Natural toning? This is a term that describes the naturally occurring oxidation and discoloration that forms over years on the surface of coins from chemicals in the air acting on the metal. The type and colors of toning depends on a number of variables and can take months or years to occur.

What is False toning? This is any induced or unnatural oxidation or discoloration of a coin from forced exposure to chemicals, heat, or UV lights.

In very technical terms, natural toning occurs when varying wavelengths of ultra-violet lights reverberate within the microscopic molecular pores of the coin and across the surface of the coin. This reverberation includes the multitude of changing incident angles and subsequent remaining energy levels of the ultra-violet light waves as they dissipate in the pores of the coin and along the surfaces of the coin until all the energy is either absorbed or reflected back away from the coin. Similar to your old AM radio signal on your radio, the reverberations can propagate from pore to pore or creep along the surface of the coin.

In the case of your AM radio, this propagation is enhanced at night due to a denser and counter-reflective atmosphere so the AM signals have lower incident angles and propagated farther. Thus, you could hear those far-away radio stations better at night.

Similarly, the exposed areas of the coin will have more UV energy exposure and thus more toning ;whereas an area of the coin with its surfaces partially blocked will have less toning, and areas of the coin that are covered by anything that totally blocks UV light (another coin, for example) will have no toning. This is where 'rainbow' toners come from. As is true with tanning of human skin - where we can get a natural 'sun' tan from exposure to the Sun, a false tanning can be obtained at your local tanning facility. This concept stands true for coins - there are many falsely toned coins in the





market. With a little knowledge **you can tell the difference.** Key natural factors influencing the type and sequence of toning include the strength and incident impact angles of the ultra-violet light and the continual and cumulative lengths of exposure to the varying wave-lengths (frequencies) and energy levels of the ultra-violet light. Other factors are specific to the item being toned.

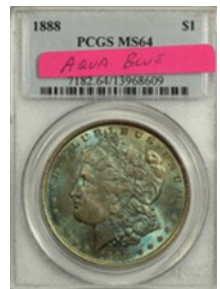
Coins are struck from planchet materials that are mixed at different percentages and can be struck at varying temperatures or pressures. The mean density of a coin and the molecular makeup of the materials from which a planchet are produced are considered standard for any specific type of coin, however, variations in metal flow during the striking process result in varying surface laminar densities. In general, the center of the coin will have the higher density as the metal flows towards areas of lower resistance, whether that be towards the rim or upward into the die recesses (designs) causing elevated surfaces on the coins. The elevated and periphery devices will have a lower resultant laminar molecular density thus impacting the type of toning they will be subject to.

This understanding is key in identifying falsely toned coins from naturally toned coins. For example, if you study a 'rainbow' toned coin and the individual colors as they cross devices on the coins you will notice *the colors shift out of line over the devices whereas the color differentiation line will remain straight on a falsely toned coin.*

Periphery toning can be natural or false, so how do you tell the difference? Natural periphery toning occurs with stacked coins with just the rim exposed. Some creep propagation can still occur between adjacent coin rims onto the obverse and reverse of the coin. The rim side of the periphery devices (outer edges of stars, lettering, etc.) will have more exposure than the inner side of those devices while the mesas on those devices will not, as they are nearly parallel to the incident angles of the UV light. Likewise, the inner recesses of the denticles on the obverse and reverse of the coin will have less toning as they are not subjected to direct UV light, only to refracted and reflected UV light.

False periphery toning from chemical leaching of dies and bonding chemicals used in production of coin storage books can make for some beautiful toning, albeit false toning. You can tell the difference by studying the inner recesses of the denticles and the die striation lines. *If the periphery toning is nearly identical in the recessed areas of the denticles to what it is on the elevated denticles the toning is likely 'leach' toning, AKA false toning.*

Continued





Similarly, if the discoloration follows striation lines farther inward on the coin, although lighter in color as it leaches inward as the dies leach out onto the coin, or if there is an abrupt edge to the discoloration you have a falsely toned coin.

Other natural factors include the type of storage and the atmosphere of storage, as each can influence and/or block UV light reverberations and propagation. For example, many Morgan dollars were stored in canvas bags for decades.

Those coins along the outer perimeter of the canvas bags have a gradient of toning that has occurred due to the blocking effects of canvas. Where the weaves were most dense less UV exposure occurred. Where the weaves were less dense more UV exposure occurred. These 'canvas' toners, especially those where one entire side of the coin was adjacent to the canvas, are actually quite rare and beautiful.

For a 90% silver coin to become a natural "Black Widow" (a deep black onyx color that looks like the black is 'inside' the coin and covers at least 90% of one side of a coin) can take 15 or more years to occur. These are likely the rarest of all naturally toned silver coins and can command hefty premiums. These coins progressed through the many color sequences discussed below.

Most "Toner Enthusiasts" collect a variety of naturally toned coins with a broad range of colors from gun steel blues, cinnamon browns, candy-apple reds, deep cherries, 'Fenway' Greens, brilliant autumn oranges, sunsets, kaleidoscopes, lavenders, burgundy wines and canvas and rainbows. Just as in any industry or hobby, the values of these 'toners' is dependent on eye appeal, technical grade, and supply and demand. The following are just my guidelines and opinions:

'Black Widows' are the pinnacle pieces of toning. "Deep pockets" will likely be needed to acquire one. Kaleidoscopes and Canvas toners run a close second and third in my book due to the rarity of these pieces. Expect Deep Mirror Proof-Like (DMPL) premiums for the grade.

Candy apple reds, deep cherries and 'Fenway' greens vie for the most stunningly beautiful colors and are also very rare when they cover 75% or more of one side of the coin. Expect closer (70%) to DMPL premiums. For example, technical grade value of \$100, PL \$200 and DMPL \$500. 70% of the \$300 difference between PL and DMPL is \$210 added to the technical value of \$100 results in a \$310 coin value. For those with the same colors but less than 50% coverage expect PL premiums.





Rainbows are easily obtainable, relatively common, and possibly the most beautiful as they can display the full range of toning and color sequences. Premiums range from PL to DMPL values for the technical grade dependent on percent coverage and orientation. Perfect rainbows (at top of coin) and especially 'rainbowls' (bottom of coin) will be closer to DMPL values for the grade while the remaining rainbows trend closer to PL values for the grade with a percent coverage difference above PL as discussed above. For example, a 20% coverage rainbow would be 20% above the PL based on the difference between PL and DMPL. Learn the natural color sequence as it may keep you from buying a knockoff false toner.

The gun steel blues (PL +30%) autumn oranges (PL + 20%), lavenders (PL + 20%), purples (PL), burgundy wines (PL), sunsets (light gold & yellows & light oranges & pinks) (PL), cinnamon browns (PL) typically run in the lower range. General toning characteristics of the metals in coins in use today:

- Copper –orange to reddish-brown to full brown to dark brown to nearly black.
- Nickel –Some light blues and oranges.
- Silver– Full spectrum of colors as discussed above.
- Gold – Bright yellow to orange, sometimes reddish color.
- Manganese – Gold to brown. Sometimes a light orange and blue.
- Aluminum–Silver to iridescent blue and orange.

Editor's Note: Bill Latour is the Owner of Low Country Coins in North Charleston, South Carolina. He is also a member of the Executive Board of the South Carolina Numismatic Association, and he serves as the Bourse Chairman for SCNA's annual Convention. He is a Life Member of the American Numismatic Association, Florida United Numismatists, South Carolina Numismatics Association, North Carolina Numismatics Association, and the Society of Silver Dollars Collectors. Bill may be reached by calling 843-763-3463 or e-mailing him at Lowcountrycoins1@bellsouth.net.





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Admission: Thursday and Friday, February 27 & 28, 2020, \$8 for adults, children 12 and under admitted free. Free admission for everyone Saturday, February 29.

WHEN:

Public hours: Thursday and Friday, February 27 & 28, 2020, from 10 am to 5:30 pm; Saturday, February 29, from 10 am to 3:30 pm.

WHERE:

Cobb Galleria Centre, Hall D, 2 Galleria Parkway, Atlanta, Georgia 30339

PUBLIC INFORMATION:

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	Saturday			
	Sunday	10:00 AM - 3:00 PM		

Contact: David A. Burzinski, Bourse Chairman
BMWDAVE1964@yahoo.com (864) 293-8416

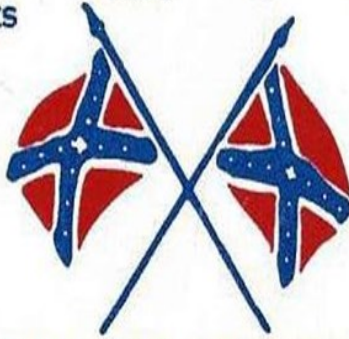
The Greenville Coin Club meets each Tuesday, and the Parker Coin Club meets each Thursday. Visit their websites at: www.greenvillecoinclub.club and www.parkercoinclub.org

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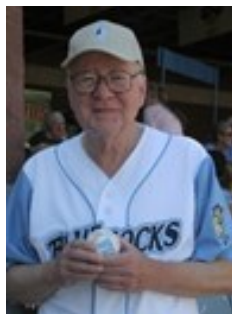
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IN MEMORIAM

Robert W. Ross III



Robert W. (Bob) Ross III, 77, of Wilmington, Delaware, died Tuesday, November 12, 2019. Bob joined the SCNA at its founding in November 1972 as charter member #3. In 1974 he became LM#3. In addition to the SCNA he was a member of the ANA, BRNA, TAMS, APIC, and METCA. Born in Richmond, VA, he was the oldest son of the late Robert W. Ross, Jr, & Mary Cooper Ross. Bob is survived by a son Robert W. Ross, IV (Robin Simpson, fiancée) of Newark, DE and daughter Melissa (Ross) Liott (David) of Vero Beach, FL. He is also survived by 4 grandchildren: Brett & Morgan Ross, Lindsey & Maggie Liott. He is also survived by a brother, Dr. Richard Lee Ross (Louise) and niece Caroline McCormack (John) and family, Cooper, Brady, & Kendall all of Richmond VA., and longtime, special friend, Adele Taylor. After graduating in 1964 from the University of North Carolina, Bob began his long and successful career with DuPont retiring in 1998 in the Human Resources department. Bob achieved the highest honors with the Boy Scouts of America while growing up in Kinston NC. Bob was an original season ticket holder with the Wilmington Blue Rocks for over 20 years. He enjoyed working and maintaining his large yard.

Kitty Griffin Norris



Kitty Griffin Norris, 73, wife of SCNA Board Member Samuel E. Norris, III, passed away on Sunday, November 10, 2019. Born in Greenville County, a daughter of the late Wiley Jones Griffin and the late Hazel Furguson Griffin, she was a loving wife, mother, and grandmother who enjoyed gardening, her pets, and spending time with family. She was a member of Saint Anthony of Padua Catholic Church in Greenville. Surviving, in addition to her husband, are a son, Eric Steven Norris (Nathalie) of Simpsonville; a daughter, Jennifer "Griffin" Smith (Scott) of Easley; sisters, Elizabeth Joan Nalley of Dacusville and Cynthia Boroughs (Doug) of Greenville; and grandchildren, Hazel Hill, Trevor Norris, and Collin Norris. She was predeceased by her parents and a brother, Buddy Griffin.

CLUB NEWS



Stephen James CSRA Coin Club News

COIN & CURRENCY SHOW!!



Saturday

SEPTEMBER 12, 2020

9:00 am - 4:00 pm



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CLUB NEWS

SCNA 2020 Election Results

Every year several SCNA Officer and Executive Board Member positions are subject to election per the SCNA By-Laws. This year's election resulted in a new President, a new Board Member, two returning Officers and two returning Board Members. The two newly-elected positions are:

PRESIDENT: Mr. Bruce Getman

BOARD MEMBER: Mr. David Burzinski

Continuing their service in their current positions for another term are:

FIRST VICE PRESIDENT: Mr. Steve Twitty

SECOND VICE PRESIDENT: Dr. Tony Chibbaro

BOARD MEMBERS: Mr. David Durham and Mr. Steve Kuhl.

Congratulations to all as you continue to lead the SCNA!

The SCNA Executive Board also wishes to express their appreciation and thanks for the service rendered the past two years by President Randy Clark (2018 – 2019). Randy led the team with spirit and heart, and was very

generous in sharing many innovative thoughts and ideas which moved SCNA forward. As a token of recognition Randy received an honorary gavel from incoming President Getman.



Getman and Burzinski being sworn in by SCNA Secretary Pascal Brock.



David Burzinski – new SCNA Board Member, but a familiar face to us all!



Passing of the Gavel, Clark (r) to Getman (l)



SCNA President Randy Clark with Gavel honoring his term of service.

CLUB NEWS

SCNA Annual Awards and Recognitions October 2019

Shown below are the many award winners recognized at the
2019 SCNA Convention! Congratulations to All!!



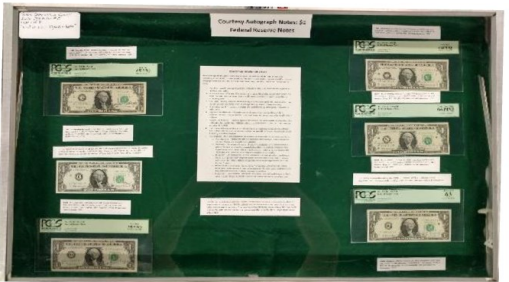
**2019 Numismatist
of the Year, Mr.
Arno Safran (r)**



**2019 Co-Clubs of the Year: The Augusta (GA)
Coin Club, Steven Nix, President (at left) and
the Stephen James CSRA Coin Club of Aiken
SC, Stephen Kuhl Past-President (at right).**



**Will Gragg (right) and his first place-winning Exhibit on Autograph
Notes, titled "What is your Signature Worth?"**



**Bob Moon (left) and his second place-winning Exhibit on
South Carolina Error Quarters**



CLUB NEWS



Greg Frayseth (right) and his third place-winning Exhibit on Hyperinflation in Germany, Westfalia, 1921 - 1923



Don Geddes (right) and his fourth place-winning Exhibit on African-American Exonomia



Bruce Getman (l) and Tony Chibbaro (r) share a laugh as Tony received recognition for his fifth place-winning exhibit on "S. M. Ward & Prospect Hill Plantation"

Not Pictured:

Cole Jones, YN – 1st Place Exhibit

Joshua Lazenby, YN – 2nd Place Exhibit "Coins of the German Empire"



CLUB NEWS

Augusta Coin Club News

AUGUSTA COIN CLUB 2020 SPRING SHOW

MAY 15th & 16th

FRIDAY 9:00 AM- 5:00 PM
SATURDAY 9:00 AM-5:00 PM

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Low Country Coin Club News

Club meetings held at the Armory, 5000 Lackawanna Blvd.

Low Country Winter Coin Show

January 31 – February 2, 2020

Exchange Park Fairgrounds
9860 Hwy. 78, Ladson, SC 29456

Fri. 12 PM – 6 PM
Sat. 9 AM – 6 PM
Sun. 10 AM – 3 PM



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CLUB NEWS

Camden Coin Club News



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2020 Spring Coin Show

Saturday March 21, 2020

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Hwy. #1 South in Camden, SC**

From 9am until 3pm

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Visit www.sc-na.org for more information on coin collecting and our show

Contact The Camden Coin Club at
camdenclub@gmail.com

South Carolina Numismatics Association 48th Annual Convention and Coin
Greenville Convention Center, 1 Exposition Dr., Greenville, SC
Oct. 29-31, 2020 - 10AM-6PM Friday & Saturday - 10AM-3PM Sunday

Fact Sheet: 1943 - 1945

Canadian "Victory" Nickel

"We Win When We Work Willingly"



1943 – 1945 Canadian Victory Nickel.

<https://www.ngccoin.com/price-guide/world/canada-5-cents-km-40a-1944-1945-cuid-1034444-duid-1257935>

- Struck 1943 to 1945
- During World War II demand for copper and zinc was high
- 1943 Cents made of Tombac – a type of Brass
- 1944 & 1945 coins made of steel and plated with nickel and chrome.
- Small number were not

chrome plated and have a duller appearance.

- Dodecagonal (12-sided) shape
- First non-standard circulating Canadian coin (other than commemorative dollars)
- Obverse: Bust of King George VI, facing left
- Reverse has "V" for Victory and the coin's denomination; Flaming torch in front of "V"
- Denticles on Reverse replaced by Morse code phrase: "We win when we work willingly".
- Design re-used in 2005 to commemorate 60th anniversary of V-E Day.
- Reverse was engraved to scale (most coins engraved at large scale and then reduced.)



1944 Canadian Victory Nickel – Missing Chrome Layer.

<http://www.coinsandcanada.com/coins-prices.php?coin=5-cents-1945&years=5-cents-1937-1952>

Continued

- Inexpensive Coin. NGC Values: MS-60: \$2.50; MS-63: \$6; MS-65: \$80 .
- Exception: Only known 1944 Tombac

U. S. Dollar Value by Grade for 1943 - 1945 Canadian "Victory" Nickel											
Year	Composition	Mintage	G	VG	F	VF	XF	50	60	63	65
1943	Tombac (Brass)	24,760,256	0.1	0.2	0.3	0.4	0.8	1.8	3.5	12	150
1944	Tombac (Brass)	8,000				85,000					
1944	Steel	11,532,784	0.1	0.2	0.2	0.5	0.9	1.3	2.5	6	50
1945	Steel	18,893,216		0.1	0.2	0.4	0.8	1.3	2.5	6	80

DATA SOURCE: NGC.com at <https://www.ngccoin.com/price-guide/world/canada-5-cents-km-40-1943-1944> and <https://www.ngccoin.com/price-guide/world/canada-5-cents-km-40a-1944-1945>

Specifications – 1944 – 1945 Canadian 5 cents

- Mintage:
 - 1944: 11,532,784
 - 1945: 18,893,216
- Alloy: Steel, plated with nickel (.0127 mm) and Chromium (.0003 mm)
- Weight: 4.54 grams
- Diameter :
 - Opposite Corners: 21.3 mm
 - Opposite Sides: 20.87 mm
- Edge: Plain / Smooth
- Mint: Royal Canadian Mint
- Designed and Engraved by:
 - Obverse: T. H. Paget, Thomas Shingles
 - Reverse: Thomas Shingles



1943 Canadian Victory Nickel – Tombac
<http://www.coinsandcanada.com/coins-prices.php?coin=5-cents-1943&years=5-cents-1937-1952>

Sources:

CoinsandCanada.Com

<http://www.coinsandcanada.com/coins-articles.php?article=world-war-ii&id=381>

Numismatic Guaranty Corporation:

<https://www.ngccoin.com/price-guide/world/canada-5-cents-km-40a-1944-1945-cuid-1034444-duid-1257935> and <https://www.ngccoin.com/price-guide/world/canada-5-cents-km-40-1943-1944-cuid-1034481-duid-1270165>

NOTE: The dots and dashes at the top of the Fact Sheet is the Morse Code on the nickel representing the phrase “We Win When We Work Willingly”

Editor’s Note: This fact sheet was developed following the purchase of this coin at the SCNA Convention in 2019. It was bought from Low Country Coins, and is an excellent \$2 history lesson! Many THANKS! To Mr. John Placko IV for sharing the history behind this coin to me.

CLUB NEWS



Midlands Coin Club

SCNA Life Member Club

Coin, Currency & Collectibles Show

Saturday, May 2, 2019

9am to 4pm

**** Free Admission ****

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There will be a Boy Scout Merit Badge Program starting at 10:00 AM.
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www.MidlandsCoinClub.com



Directions to the show:

FROM CHARLESTON: I-26 to I-77. North on I-77 toward Charlotte to Shop Road exit. * North toward downtown Columbia. Stay on Shop Road past *The State* newspaper to where it turns into Assembly Street. Bear right onto Assembly and continue North to Whaley Street (CITGO gas station on left, Subway on right). Right on Whaley until you reach the flashing red light at the top of the hill, American Legion Hall, across Pickens Street on left.

FROM CHARLOTTE: Take I-77 to Shop Road exit. * (see above)

FROM FLORENCE: Take I-20 to I-77 to Shop Road exit. * (see above)

FROM AUGUSTA: I-20 to I-26. East on I-26 to I-126 into downtown Columbia. Right on Assembly Street to Whaley (CITGO gas station on right, Subway on left). Left on Whaley until you reach the flashing red light at the top of the hill, American Legion Hall, across Pickens Street on left.

For more information call Jimmy Boland, 803-787-0363, 803-896-7721, or e-mail: jamesboland@scdps.net

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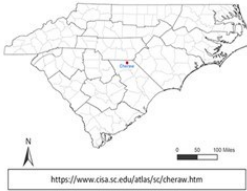
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A Visit Back in Time to The Merchants' Bank of South Carolina at Cheraw - Walking in their Footsteps!

© 2020 By Stephen Kuhl

Note: This article continues the Author's Numismatics In Our Neighborhood (NION)SM series, which explores the abundant local and regional numismatic history of America.

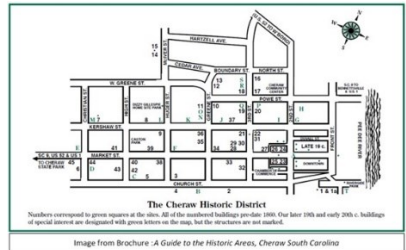


The year was 1833 and times were good in Cheraw, South Carolina! Nestled in the northeast corner of the state, at the navigable limit of the great Pee Dee River, Cheraw became the largest economic hub between Charleston, SC and north-central North Carolina.

In 1833 the Merchants'


Bank of South Carolina was established in Cheraw. Because of the regional economy this bank became the second largest bank in South Carolina, the largest being in Charleston. To fully understand this Bank's it is important that we first get a sense of Cheraw and its history.

Originally a region inhabited by Native Americans from the Catawba and Carolina Siousan tribes, European immigrants from England, Scotland, Ireland, and France began moving to the area in the 1740s. In the 1760s Joseph and Eli Kershaw were granted the region which today is considered Cheraw's historic district.



Old St. David's Church, Cheraw SC, circa 1770

This area saw a tremendous amount of armed conflict throughout its history. England formed the last Anglican parish in South Carolina – St. David's – in Cheraw in 1768. By the time of the American Revolution this area was highly polarized politically, and a civil war raged here throughout the conflict. With Cheraw being on the British line of defense, (which stretched through Camden, SC to Augusta, Georgia) control for this area fluctuated between the two opposing forces.



Olde English District

More Revolutionary War battles were fought in South Carolina than any other colony and many of them were in the seven counties (Chester, Chesterfield, Fairfield, Kershaw, Lancaster, Union and York) known as the Olde English District. The battles and the similarity to English town names give the north central area of the state its name.

<https://discoversouthcarolina.com/products/5241>

Continued



Grave Marker for 1st Lt. George Erasmus Coit, CSA
 October 27, 1838 – May 3, 1863
 Killed in battle near Suffolk VA in 1863.
 Son of J. C. Coit, first President of Merchants' Bank of
 South Carolina at Cheraw.
 Located in Old St. David's Cemetery, Cheraw SC
 © Original Photo, taken by Stephen Kuhl, August 16, 2019

More Revolutionary War battles were fought in South Carolina than anywhere else, and this district - The "Olde English District" – had more than its fair share. The Cemetery at Old St. David's Church holds the graves of soldiers from both sides of this conflict.

The church was built in 1770 and served as a hospital for both armies. It was also a hospital for the Confederate States of America (CSA) army, and many CSA soldiers are also buried here.

It took many years to recover from the devastation wreaked by the American Revolution, but by the early 1820s two technological innovations brought renewed prosperity to Cheraw: The Steamboat made navigation to and from Cheraw much more economically advantageous; and the Pee Dee River was bridged in 1824 which allowed for the flow of goods from counties east of the river into Cheraw for shipping. Although the bridge was washed away in 1826, by the end of 1828 it had been rebuilt.

1824 Rates to Cross the Pee Dee River Bridge at Cheraw, SC

- \$1 for wagon (\$26.53 in 2019 dollars)
- 6 cents (\$1.59) for a person with one horse, goat, or cow



INGLIS-McIVER LAW OFFICE
 Moved to the Green in 1947 from Front Street, this small office was one of the few survivors of the Confederate War explosion that destroyed Cheraw's business district. Built prior to 1838 when Alexander Gregg read law here, this was the law office of Henry McIver, later Chief Justice of the SC Supreme Court and John A. Inglis, chairman of the SC Ordinance of Secession Committee.

Unfortunately, in 1835 a devastating fire destroyed much of Cheraw's commercial district, and the ensuing recovery took 15 years. By 1850 prosperity had returned to Cheraw. By then Cheraw was also a "hotbed" of Secessionism. In fact, local attorney John Inglis, who authored the reso-

lution for South Carolina to secede from the Union lived and worked here. He became the Chairman of the Committee of Secession. He was supported by his partner, Henry McIver, a signer of the Ordinance of Secession and ultimately the Chief Justice of the SC Supreme Court.

The Civil War came to Cheraw at the end of the conflict. In 1865, Sherman's Federal forces invaded Cheraw and both land and river battles ensued against the CSA troops under the command of General William Joseph Hardee, a seasoned Commander with experience in several wars. The river battle at Laney's Landing saw the first and only action of CSA Gunboat Pee Dee. Following the Confederate's loss, the boat was sailed down river and scuttled two weeks later to avoid capture by Union forces.



Laney Landing, Cheraw SC

Unlike many South Carolina towns and cities occupied by Sherman, he did not destroy Cheraw – several sources maintain he found the townspeople genteel and aristocratic and the town itself beautiful, and this is why he did not burn it. Unfortunately, an accidental explosion of captured confederate munitions destroyed Cheraw’s business district, yet again.

Now that you have a grasp of the tumultuous history of this area, let’s return to the business of banking in Cheraw. The first bank - The Bank of Cheraw - was established in 1822, but it closed its doors in 1826. This left the prosperous area with no financial institution. While in operation, the Bank of Cheraw issued the following denominations, all of which are very rare and difficult to collect: \$5, \$10, \$20, \$50, \$100, and a Post Note (Check) payable at the Mechanics Bank in New York City.



As stated earlier, The Merchants’ Bank of South Carolina at Cheraw was built in 1833. Shown here is a 1910 postcard of the building, as well as a frontal exterior view of the building today (2020). With the assistance of Mr. David Durham (a member of SCNA’s Executive Board and a Regional Manager

for First Citizens Bank) and Mr. Greg Sander-son (Manager of the First Citizens Bank in Cheraw SC in August 2019) the author was able to tour the original bank and “walk in the footsteps” of many generations of numismatists, bankers, soldiers, and fellow South Carolinians! This is Numismatics In Our NeighborhoodSM in spades!



First Citizens Bank Cheraw, SC
Former Merchants' Bank of South Carolina

The Merchants’ Bank of South Carolina at Cheraw was chartered on December 19, 1833 with an initial capitalization of \$500,000, and it thrived despite several economic

Officers of Merchants Bank of South Carolina at Cheraw	
Presidents:	
J. C. Coit:	1833–1838; 1855-1857
James Wright:	1838-1855
J. Eli Gregg:	1857-1859
William Godfrey:	1859-1865
Cashiers:	
Hiram Hutchinson:	1833–1839/1840 ²
William Godfrey:	1840–1859
John Matheson (Mattison?) ³ :	1859-1865

downturns. Unfortunately, in 1860 the bank (like many in South Carolina including The State Bank of South Carolina) suspended Specie payment. They continued to operate and they paid their bills with bank-issued currency until August 1861, after which they used Confederate currency. Ultimately the bank closed on March 1, 1865¹. The populace in and around Cheraw was strongly sympathetic to the Secession, consequently during the Civil War Cheraw became a

Continued

haven for people (refugees) and things – such as military ordnance, supplies, and Confederate gold that was stored in the vault of Merchant’s bank! This three-story building had living quarters above the commercial space, and the Bankers lived here to defend the bank in the event of attempted robberies.



Views of original 1833 Vault.
Approximate dimensions: 5 feet wide, 8 feet tall (at ceiling peak), 12 feet deep.

Merchants’ Bank issued currency in eight denominations (\$5, \$6, \$7, \$8, \$9, \$10, \$20, \$50) and two distinct colors – buff and green (Merchants’ was an early adopter of using green ink as an anti-counterfeiting device.) The buff color notes are the earlier issues and are much rarer than the green notes.



Cheraw, SC- Merchants' Bank of South Carolina \$5 Dated Feb. 4, 1847 G2a Sheheen 259. Sold for \$411 in 2013.

One variety (Sheheen 260) has a second set of plate letters above the portraits

Here is a photo gallery of the notes issued by The Merchants’ Bank of South Carolina at Cheraw, starting with the \$5 Denomination. In addition to the \$5 notes shown here, there was a variation of the buff \$5 note which contains the phrase “Stockholders Are Liable” across the top. Austin Sheheen’s book *South Carolina Obsolete Notes and Scrip* contains an image of this note. Mr. Sheheen states: *No Specimens of issued notes of this variety have ever surfaced and it is presumed that after they were printed the bank decided against using them. They were later used for the “change notes”.*



Cheraw, SC- Merchants' Bank of South Carolina \$5 Sep. 15, 1857. Sold for \$84 in March 2018. Image courtesy of Heritage Auctions, HA.com



Cheraw, SC - Merchants' Bank of South Carolina at Cheraw \$10, Sept 20, 1850, Sheheen 271, Very Rare (3 or 4 known), Valued at \$500 in Fine; Could not find image on internet - Found a dealer with this note at SCNA Convention. Original Photo © Stephen Kuhl

As with the \$5 bill, the \$10 notes issued by the bank were also buff-colored in the 1830s-1840s, and transitioned to the green ink in the 1840s to 1850s .



Cheraw, SC - Merchants' Bank of South Carolina at Cheraw \$10 July 6, 1857 SC-60 G12a, Sheheen 272. PCGS Very Fine 25. Sold for \$94 in 2017.



Imaged by Heritage Auctions, HA.com

Cheraw, SC - Merchants' Bank of South Carolina at Cheraw \$20 July 24, 1857 SC-60 G16a, Sheheen 276. PCGS Very Fine 20 Apparent. Sold for \$79 in January 2017. There may be a proof version of this note, although no specimen has been found.

The 1830s original design buff-colored \$20 note is extremely difficult to locate. The only image found was in Austin Sheheen's book (see "Sources / References") and even this image is of a redeemed note that was canceled in the late 1800s. The green tinted \$20 note is much more common and available for the collector. The \$50 Denomination was not issued until the 1850s, so there are no buff-colored versions of this note.



Imaged by Heritage Auctions, HA.com

Cheraw, SC- The Merchants' Bank of South Carolina \$50 July 1, 1857 G20a Sheheen 278. Sold for \$431 in January 2008. A PMG VF-20 version sold for \$575 in April 2011. There may be a proof version of this note, although no specimen has been found.



Imaged by Heritage Auctions, HA.com

Merchants' Bank of South Carolina at Cheraw \$6 18__ SC-60 G6, Sheheen 262. Proof. PCGS Choice About New 58. Sold for \$3,055 in October 2015

Moving away from the more familiar denominations, the bank issued what today is considered "odd" or irregular denomination notes of: \$6, \$7, \$8, \$9. The original notes in these denominations are extremely rare, to the point where images of the actual notes cannot be found on the internet or in reference books. The \$6 note shown is a rare exception – this is an image of an actual \$6 bill from the Eric P. Newman Collection. This note sold in a Heritage Auction for \$3,055 in October 2015 .



Imaged by Heritage Auctions, HA.com

Reprint: Cheraw, SC - Merchants' Bank of South Carolina \$8 G8 Sheheen 267, PMG Gem Uncirculated 65 EPQ. Sold For: \$184.00 on Nov 8, 2011

The plates for these "irregular" denominations were found in the 1960s and used to make reprints of these notes. The reprints were done on white paper or white cardstock, and they are readily available, although a bit surprisingly their price can go into the upper two digits / low three digits for high-quality specimens.



Imaged by Heritage Auctions, HA.com

REPRINT: Cheraw, SC - Merchants' Bank of South Carolina \$7 18__ Sheheen 265. Sold for \$22

Continued

You might have noticed that the smallest denomination issued by this bank was \$5. Due to the shortage of coins during the Civil War (that resulted from hoarding copper as well as silver and gold) Merchants' Bank issued "change notes" in



REPRINT: Cheraw, SC - Merchants' Bank of South Carolina \$9 Sheheen 269 Crisp Uncirculated. Sold for \$97 in 2004

the denominations of 5 cents, 10 cents, 25 cents, 50 cents, and \$1. Mr.

Sheheen's book indicates these notes were handwritten on the blank backs of unissued denominations (see sidebar) and signed by President Godfrey in 1862. Mr. Sheheen stated in his book that - at the time of writing (2003) - he knew of less than a

Change Notes from the Merchants' Bank of South Carolina at Cheraw:

- 5 Cents: Sheheen-280; On back of \$6
- 10 Cents: Sheheen-281; On back of \$7
- 25 Cents: Sheheen-282; On back of \$8
- 50 Cents: Sheheen-283; On back of \$9
- \$1: Sheheen-284; On back of \$5 "Stockholders Are Liable" notes

dozen existing notes across the five denominations.

Buyer Beware! As was common at the time, there were various frauds being perpetrated in an effort to make money by fooling unsuspecting people. You may recall that The Bank of Cheraw was the first bank established in Cheraw but it shut down in 1826. By 1840 worthless notes from this defunct bank were being passed as notes from Merchants' Bank of South Carolina at Cheraw to such an extent that William Godfrey (then Cashier at Merchants') took out an advertisement in the Cheraw Gazette warning of the scheme.

Old Cheraw Bank.—Bills of this broken and defunct bank are now put into circulation. We have repeatedly heard of them in different parts of the country. They are of the denominations of \$2, \$5, \$10 and perhaps others; and signed G. T. Heary President, Richard Maynard Cashier. The present Bank at Cheraw is not called the Cheraw Bank but the Merchants' Bank of South Carolina, at Cheraw. All its bills bear the signature of J. C. Coit or J. Wright, as President; and either H. Hutcheson, or W. Godfrey, as Cashier.
Cheraw Gazette.

https://www.newspapers.com/clip/6484862/william_godfrey_cashier_of_merchants/

Another deception was perpetrated via the non-existent "Merchants Bank" (catalogued in the *Whitman Encyclopedia of Obsolete Paper Money, Volume 6*, by Q. David Bowers, as bank number W-SC-190) that issued counterfeit Merchants' Bank of SC notes in the 1840s and 1850s. In some instances they altered an actual note from another Merchants Bank (such as Merchants Bank of Mankato City, Minnesota – see valid note at left). They also counterfeited \$3 and \$100 notes (neither denomination was issued by Merchants' of SC—Cheraw) as well as the \$5, \$10, \$20 and \$50 notes.



Imaged by Heritage Auctions, HA.com

Mankato City, MN - Merchants Bank \$1 Sept. 1, 1854 MN-75 G2a, Hewitt A160-D1-2, Durand MNT-1. PCGS Very Good 10. Sold for \$200 in Oct. 2015

In its thirty-two-year history The Merchants' Bank of South Carolina at Cheraw issued eight regular-issue notes, albeit some with what we today consider "odd" denominations. They also issued five fractional notes early in the Civil War, but these are nearly

impossible to find. Earlier notes are buff in color and are very rare, including the “odd” denominations discussed earlier. Ornate green tinted notes and white reprints of the “odd” denominations from this bank are readily available and can be wonderful additions to a collection!

After the war the bank became an Inn and following this endeavor it is unclear what purpose the building served. Ultimately in the late-1950s / early 1960s, Mr. R. S. Rogers bought the building and turned it back into a bank. It was purchased by First Citizens of South Carolina in 1969, at which time the “horseshoe” was built around the historic structure.

Author’s Note: The NION series of articles is written to identify and highlight numismatic history at the local and regional level, because this history (as demonstrated by this article) lives and can be experienced even today! To walk through the original



© Stephen Kuhl, 2019
First Citizens Bank Cheraw, SC. “Horseshoe” (“U”) around building added in 1969. East, North, West sides. Formerly the Merchants’ Bank of South Carolina (1833–1865).

Grateful Thanks!!

Many thanks to these individuals who provided tremendous assistance to me, which allowed the development of this presentation:

Mr. David Durham, Regional Manager, First Citizens Bank; Member of SCNA’s Board of Directors; Owner of *Carolina Equity Investments and Numismatics* for giving me the idea for this presentation, for arranging the tour, and sharing his extensive numismatic knowledge with me.

Mr. Gregory Sanderson, Manager, First Citizens Bank, Cheraw SC for his time touring me through the facility and sharing his historical knowledge of the Bank and the Cheraw area.

Mr. Robert Wolfe, Director - Main Street Cheraw and Cheraw’s Marketing & Tourism Director, for sharing his area knowledge and the keys to Old St. David’s Church!

David Durham (L), Gregory Sanderson (R) on steps of the old Merchants’ Bank of South Carolina at Cheraw (built 1833)

Robert Wolfe outside Cheraw City Hall

was truly inspiring. And to go into the original vault, to walk its uneven brick floor – rutted from years of rolling carts of gold and silver in and out of the vault - was especially meaningful! The sense of history was palpable! I am very grateful to Mr. David Durham, Mr. Greg Sanderson, and Mr. Robert Wolfe, Cheraw’s Marketing & Tourism Director,

for their assistance in making this article possible! If you know of local numismatic history that you would like to share, please contact Stephen Kuhl care of SCNA’s The Scanner!

Footnotes:

¹ The exact date the bank closed was subjective, and resulted in a U. S. Supreme Court case heard in 1878. This case, *Godfrey vs. Terry* (97 U. S. 171) settled a dispute started when Terry bought over \$20,000 of Merchants’ currency post-war for pennies on the dollar and then attempted to force the Bank’s previous Stockholders to redeem the money for face value. Central to the decision was: 1) the definition of bank “failure” and 2) the date which this occurred at Merchants Bank of SC at Cheraw.

² Research for this article resulted in finding information which clarified the dates when Hutchinson and Godfrey each served as Cashier for Merchants’ Bank. Previous

Continued

reference material did not identify specific time ranges for the service of these two individuals. However, the news article cited in this article (with respect to Bank of Cheraw notes being passed for Merchants' Bank notes) was published in December 1840 and lists Godfrey as Cashier. It then follows that Hutchinson was Cashier from 1833 until 1839 or 1840 at the latest.

³ U. S. Supreme Court case Godfrey vs. Terry (97 U. S. 171) identified the Merchants' Bank Cashier in the 1860s to be John F. Mattison. Other references have his last name as Matheson.

Sources and References:

Whitman Encyclopedia of Obsolete Paper Money, Volume 6, by Q. David Bowers

South Carolina Obsolete Notes and Scrip, by Austin Sheheen, 2003

Original Photos by Stephen Kuhl

Currency Images courtesy of Heritage Auctions at www.HA.com and original photo by Stephen Kuhl



Great Pee Dee River, Cheraw SC.
Original Photo, taken by Stephen Kuhl, August 16, 2019

Newspaper Article from the Cheraw Gazette at https://www.newspapers.com/clip/6484862/william_godfrey_cashier_of_merchants/

A Guide to the Historic Areas, Cheraw South Carolina

Wikipedia: https://en.wikipedia.org/wiki/Cheraw,_South_Carolina

Merchants' Bank of South Carolina – Cheraw, South Carolina, SC Picture Project, <https://www.scpictureproject.org/chesterfield-county/merchants-bank-building.html>

The Cotton Tale of Cheraw, Sarah Spruill; https://www.cheraw.com/about_cheraw/town_history/the_cotton_tale_of_cheraw.php

United States Supreme Court Case - 97 U.S. 171 - GODFREY v. TERRY – 1878

General information on Cheraw: <https://www.cheraw.com/>

Pinterest for Postcard from 1910 of Merchants' Bank, Cheraw SC; <https://www.pinterest.ca/pin/540009811552536678>

Map showing Cheraw's location; www.cisa.sc.edu/atlas/sc/cheraw

Olde English District; <https://discoversouthcarolina.com/products/5241>



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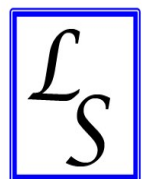
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TABLES F8 & F9

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Applicants for the Austin M. Sheheen, Jr. Young Numismatist (YN) Scholarship must be a member in good standing of the SCNA.

The applicant must be between 13 and 17 years of age. Previous SCNA Scholarship / Educational Grant Awards recipients are not eligible.

SCNA will decide each year what amount and number of scholarships are to be offered the following year conditioned upon funds being available for the scholarship. The local coin clubs can decide if club funds can be contributed to the SCNA scholarship winner(s).

YNs will be judged on their contributions to their local coin club, the SCNA and their accomplishments in school, religious institution or community activities.

The applicant must write a letter of self-nomination stating the reason(s) he/she would like to attend an ANA Summer Seminar. Also, the applicant must have at least 2 nominations with one being from a local coin club member or SCNA member who personally knows them. The other nomination should be from a school professional, religious institution or community leader who is involved with the nominee in one or more of these activities. Nominations should describe the applicant's contribution to the group. Any questions about the nominating procedure should be directed to the SCNA Secretary.

Application blanks may be obtained by writing or e-mailing the SCNA Secretary, Pascal Brock, P.O. Box 693, Lugoff, SC 29078 or e-mail at pascalbrock@gmail.com.

All completed documents must be postmarked or e-mailed by December 31. The winning applicant(s) will be notified within 30 days.

SCNA AUSTIN M. SHEHEEN, JR.
YOUNG NUMISMATIST SCHOLARSHIP APPLICATION

Date _____

Name of Applicant (YN)

Name of Nominee if Different from Applicant

Address _____

City _____ State _____

Zip Code _____

Telephone Number _____

E-mail Address _____

Date of Birth _____

SCNA Membership Number _____

If Club Nomination, Club name

I give permission for the applicant to apply for the SCNA Scholarship and attend the ANA Summer Seminar in Colorado if awarded. The decision of the Scholarship Committee is final. I also give permission to use and publish photographic images of the scholarship winner. Winners are asked to write a report on his/her ANA Seminar experiences.

Signature of Parent/Legal Guardian

Signature of Applicant (YN)

Completed application, self-nomination letter, at least 2 additional nomination / recommendation documents, and any other supporting material for this application must be returned to the SCNA Secretary by December 31 at:

SCNA Secretary, Pascal Brock
P.O. Box 693
Lugoff, SC 29078



From The Director

By Will Gragg, SCNA YN Director

The Buffalo Patrol (Or how small things really can make a difference!)

In the last issue I wrote about making collecting fun and using that to foster collecting. This issue I want to acknowledge how sometimes small things have big impacts!

In March / April of 2019 we began seeing heavy advertisements for the great American coin scavenger hunt. This effort focused on placing older coins and paper money back into circulation for people to find. The idea was simple - collectors and dealers were to place some coins into circulation and to “leave” some of these coins “hidden in plain sight”.

As the SCNA YN Director and a Boy Scout Merit Badge counselor, I am privy to some pretty neat stories concerning “finds” associated with the hunt, and how it opens young people’s eyes to coins. For this issue I am going to share one of those stories, which was relayed to me from a Scout father/leader appointed a new Patrol in Columbia, SC.

My son likes coins and coin collecting. In the spring I saw an article about coin shops / dealers putting coins out around Columbia, like a scavenger hunt, as an activity during National Coin Week.

Fast forward, to May of 2019. I took my new scout patrol camping for the first time since “crossing over” [“forming”. Ed.]. We went to Harbison State Forest for two nights. The Scouts wanted to pick a patrol name earlier, but I wouldn’t let them until they spent time together.

Saturday morning, while doing their Tenderfoot exercise, I posted a dad at a trail crossing for safety. While standing there he looked down and found.... not 1, not 2, but 3 Buffalo nickels as the boys ran past. Presumably part of the scavenger hunt I saw earlier! Inspired by the find the Scouts unanimously chose to become the “BUFFALO” patrol.

Those three coins are part of our patrol history and will go in the scrap book. We are thinking about getting them all buffalo nickels to make a necklace or something, to give to each member of the Patrol!

Just a cool story for the boys and how they came to be the Buffalo Patrol of Troop 10. Here is the flag they made. They are a good group of young men. “



I have invited their troop to attend a local club meeting so they can receive and learn about buffalo nickels. They are excited about the opportunity! Remember, small things DO make big differences. Keep searching, they are still out there!

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Fun, Education, Comradery – *The 2019 SCNA Convention had it ALL!*

By Stephen Kuhl



*President Clark &
Rev. Westberry*

The South Carolina Numismatic Association (SCNA) held its annual convention from October 25 through October 27, 2019 at the Greenville Convention Center in Greenville, SC. From the very start the atmosphere was full of excitement as Thursday was filled with dealer to dealer trading and shopping by the early birds and the

Volunteers who help set up the show!

With almost 90 dealers manning approximately 200 tables, the momentum continued to build on Friday. It started when the official opening ceremony took place at 10 a.m. An invocation was provided by the Reverend Daniel Westberry, Pastor at the Pentecostal Church of the Upstate in Greenville. This was followed by SCNA President Randy Clark and American Numismatic Association President Colonel Steve Ellsworth (U.S. Army, Retired) cutting the opening ribbon for the awaiting crowd. Friday's trading was brisk and there was an excellent crowd throughout the day!

Along the center aisle of the bourse floor was a section of tables containing numismatic exhibits entered into competition for trophies and gold and silver coins prizes. The exhibit topics were

varied and the competition was won by Mr. Will Gragg (L) for his display of auto-graphed courtesy notes.

On a more somber note, the SCNA lost five Life Members in the past year. Showing respect for the contributions of these individuals a memorial table was set up which held a single rose for each of these five individuals.



*President Clark &
Col. Ellsworth cutting the opening
ribbon*



Competition Trophies, Plaques, Coins!



Continued



Saturday the bourse opened again at 10 a.m. but there was also plenty of action in an adjacent room where three special seminars were held. First was a presentation by Mr. Wayne Damron (right) on *The Coins of the Bible*. Wayne discussed several



Marshall Goldstein
holding *Sestertius of Augustus Caesar*

key coins mentioned in the Bible, but even better, he had examples of each which he graciously passed around, allowing the audience to hold and photograph these pieces of history!

His seminar was followed by a presentation from Bob Moon (L), ANA award winner and well-known currency archivist and evaluator for Heritage Auctions. Bob's seminar was on *Collecting National Bank Notes*. He provided background on these notes as well as tips for successfully collecting. His talk was followed by an extensive question and answer exchange between with the audience.



The final seminar of the day was conducted by Tony Chibbaro. His topic was on *Collecting Tokens for Fun and Profit*. He focused on South Carolina tokens and he discussed the many categories of tokens available, such as military, lumber mills, cotton mills, bakeries, and saloons. He highlighted several tokens he had recently purchased

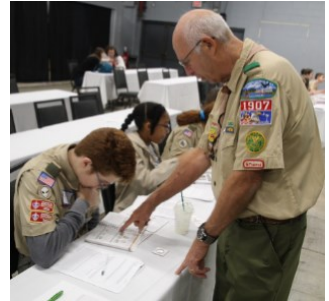
this past September at the Aiken show. These were three excellent presentations and they certainly were well-received by the audiences!



Will Gragg at YN Carnival with participants Kacey Paige (l) and Alexis White (r)

Throughout the convention Mr. Will Gragg, SNCA's Director of Young Numismatists, conducted a YN Carnival. YNs played games, answered quiz questions and were rewarded with free coins and with special gift certificates that they could redeem

on the bourse floor! They also received a free "goodie bag" full of numismatic items donated by the ANA and by SCNA members! As if this wasn't enough work, Mr. Gragg, supported by Volunteers, also conducted a Scouting Merit Badge clinic for twelve Scouts, some from as far away as Fort Bragg, North Carolina!



Volunteer Walter McGee of Greenville CC guides Scout Bryan Hanson of Troop 776, Ft. Bragg, NC



Sunday was the final day of the Convention and it started with an Awards Breakfast that was open to all SCNA members. This meal was well-attended

and featured a wonderful buffet breakfast of eggs, cheese grits, bacon, breads, granola, fruits and yogurts, coffee and juice. The Stephen James CSRA Coin Club of Aiken SC and the Augusta (GA) Coin Club shared Club of the Year

honors. Mr. Arno Safran was recognized as SCNA's Numismatist of the Year. Congratulations to these winners! Competition winners, YN and Adult, were also announced at the ceremony (see the SCNA News article in this issue for details.) A hearty THANK YOU! to all the participants in this competition – we appreciate the time and effort you gave to bring a wonderful learning opportunity to many of your fellow numismatists!



Pres. Clark and Mr. Arno Safran, SCNA Numismatist of the Year, 2019

Continued

Editor's Note: See the article in this edition titled "Visiting the 1890s" for coverage of a presentation Mr. Safran gave in 2019.

CALL FOR NOMINATIONS!

2020 Nominations are now being accepted for

The Memorial Robert W. Ross III Award for SCNA's YOUNG NUMISMATIST of the YEAR!

Eligibility Requirements:

Nominee must be no more than 18 years of age and must hold current membership in the SCNA and a local coin club.

Nominee must have demonstrated numismatic achievements, which must be described in written form and submitted as part of the nomination.

Nominations must be submitted by SCNA Member Clubs and received by August 14, 2020.

Send nominations to:

Pascal Brock, SCNA Secretary, P. O. Box 693, Lugoff, SC 29078

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Young Numismatist Samuel Geiter pulls 1908 Double Eagle winning ticket from bucket held by SCNA Secretary Pascal Brock. SCNA Board Member David Durham looks on in the background.

Sunday trading continued until 3 p.m., and then the show was closed with a raffle drawing for a 1908 MS-63 No Motto Double Eagle, drawn by Samuel Geiter, a young patron at the convention. Mr. Mike Plizga was the winner of this wonderful coin - way to go Mike! A consolation prize of an American Silver Eagle was awarded to five additional entries. As a reward for his efforts Sam received two silver coins – a 2016 Silver Proof Fort Moultrie SC quarter dollar (courtesy of SCNA) and a 2010 reverse proof Canadian Silver Maple Leaf (Courtesy of Steve Twitty and Lisa Daniels). Pretty good payment for five minutes of work!!

These three days passed very quickly, and offered a wide-variety of opportunities for the Patrons. It was especially meaningful that ANA President Col. Ellsworth graciously gave his time to discuss his organization, the future of the hobby, initiatives he is creating, and of course coins and currency! This was an invaluable opportunity to learn from one of the best!

Also meaningful was the participation of Mr. Patrick McCawley, Director of the South Carolina Department of Archives and History. As he



Sam with his "pay" for pulling the winning tickets - A 2010 Silver Maple Leaf and a 2016 silver proof Ft. Moultrie quarter!

has done for several conventions, Patrick brought many obsolete notes from South Carolina's past to sell to a craving public. The author spent an hour engaging in conversation between himself, Mr. McCawley, and legendary SC numismatist Mr. Hugh Shull, as we looked through the notes Patrick had brought. It was an amazing educational opportunity for the author!

As was mentioned earlier in this article, this show was supported by a large contingent of Volunteers. In fact, this show would be very difficult to conduct if it weren't for these selfless individuals who helped set up and take down the venue, who assisted the dealers, and who cleaned up during and after the show. As an incentive to for the volunteers, those that gave six or more hours (shown in ***bold italic*** text below) received a free American Silver Eagle!

Continued

This subset of twenty volunteers were also placed into a free drawing for a 1/10th ounce American Gold Eagle, which was won by Ms. Linda Rogers – Congratulations Linda! The SCNA is thankful to Messrs. Bill Latour (Low Country Coins) and Steve Twitty (PQ Dollars) for donating the ASEs and AGE – awesome gift, gentlemen!

With gratitude the Officers of SCNA recognize and thank all the Volunteers for their service!

Many Thanks to these Volunteers who supported SCNA's 2019 Convention!		
Arnold Styles	Doug Rayner	Kimberly Justice
Ashton Whitworth	Ed Kell	Larry Epps
Bob Orozco	Ed Overly	Larry Miller
C Blough	George Fogle	Linda Rogers
Cindy Hassell	George Huff	Mike Kell
D. Bingham	Harold Seals	Mike Plizga
Darral McClain	Hayden Bufilowski – YN	Rich Moore
Dave Bingham	Jack Lyle Jr.	Skip Gribble
David Williams	Jeff Barker	Steve Gilliland
Dennis McClain	Jerry Gohs	Terry Hassell
Don Geddes	Joe Kell	Von Pheanis
Don Hollingsworth	John Bennett – YN	Walter McGee
Doug Edwards	Joshua Lazenby – YN	

Hopefully you were able to attend the Convention and you have many fond memories of your experience! If you were not able to attend this year, the

2020 Convention (the 48th) will be held the last weekend of next October. Mr. Bill Latour, SCNA Board Member and owner of Low Country Coins in Charleston, SC was the Bourse Chair this year and he did an excellent job with the show. He will be the chair for the 2020 show also, so expect excellence to repeat! Finally, Heads Up! The SCNA is rapidly approaching its 50th anniversary in 2022! Planning is already underway and it will be an extra-special show. Be watchful for upcoming announce-



ANA President Col. (Ret.) Steve Ellsworth (l) and SCNA Bourse Chair Bill Latour (r)



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While you are there, please read our other article "Scrap Gold Secrets" and check out our inventory of over 20,000 coins and pieces of currency. All coins and currency are graded using the strictest of **American Numismatic Association grading standards by ANA certified advanced graders** and come with an unconditional no questions asked return policy in their original unaltered holders.

See y'all soon at LOWCOUNTRYCOINS.COM

Collectors Are Going to Collect...No Matter What!

by Greg Capps, NLG

I recently ran across an interesting item. A seemingly mundane mail correspondence addressed to the Philadelphia coin dealer, S.H. Chapman, on a postal card bearing the image of martyred President McKinley. The card was post-marked on September 24, 1906, in Alameda, California. Most students of history will recall that less than six months prior to this date a historic earthquake, tsunami, and fire (yes, all three!) ravaged this area leaving an estimated 3,000 citizens dead or presumed dead. It would take another four years before the area would recover from the destruction. The card reads:

930 Central Ave.

Alameda, Cal.

S.H. Chapman

Dear Sir

We all went through a terrible experience in the earthquake & fire of Apr. 18.

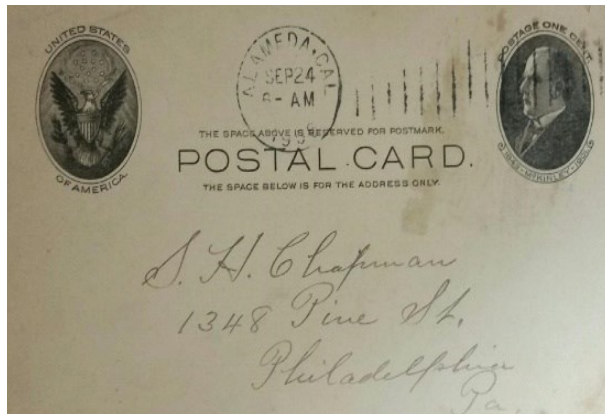
Two-thirds of city in ashes, we lost our store, home & eight flats in the Mission (author's note: Mission District)

We had to pass through what perhaps two hundred thousand did, & are now located in this small town opposite S.F. (author's note: Alameda is 14 miles across the bay from San Francisco)

Could you send me several Napoleon medals, not over the size of a dollar & with his head - not too expensive. Also two new Franc pieces with his profile Napoleon Emperor the other Republic France about 1808

Very Resp(ectfully)

A.A. Edgerly



On the surface, it seems bizarre behavior to seek out coins, or anything else for that matter, when all of this rubble and chaos was everywhere Edgerly looked. How many of us would act similarly? I would submit that a hobby is an escape, and inasmuch offers the collector that rare chance to leave a frustrating world behind and focus on what gives him joy. I guess we will never know whether Edgerly got those Napoleon pieces he desired. The card is marked over Edgerly's writing in pencil, presumably by Chapman's hand, "Ans(wered) 10/24/06."

Editor's Note: Greg Capps is the Coin Specialist at Brunk Auctions. He has spent the last ten years working with coins at the retail level. In addition to

writing articles for the SCNA's The Scanner, Greg's articles have appeared in The Numismatist, NCNA Journal, and the Journal for the Token and Medal Society. In 2015 he received the Autence Bason Literary Award. Greg's memberships include: American Numismatic Association, Early American Copper, Numismatic Literary Guild, Carolina Token Society, NC Postal History Society and formerly a Director position on the NCNA Board.

930 Central Ave.
Alameda Cal
S. F. Chapman
We all went through a terrible
experience in the earthquake
& fire of Apr. 1848.
Two thirds of city in ashes. we
lost our stone house & eight
flats in the Mission.
We had to pass through
what perhaps two hundred
thousand did, & are now
located in this small town
of S. F.
Could you send me several
Napoleon medals, not over
the size of a dollar & with
his head - not too expensive,
also two new franc pieces
with his profile Napoleon emperor
the other Republic France about
1808 - Very respectfully A. J. Edgerly -



Are Ya Goin' to the Show?

By Stephen Kuhl

Each year the American Numismatic Association (the ANA) hosts the National Coin & Money Show® (NMS). This gathering is one of the largest numismatic conventions in the world! At these shows there are numismatics galore, something for everyone - Coins, Currency, Exonumia, Tokens, Medals, and more! And of course, it is

attended by the world's preeminent Numismatists who are willing to share their knowledge and insight !

And those of us in the "Georgia-Lina" area are very fortunate because the 2020 show is being held just down the road in Atlanta, GA! Yep, a few hour drive for most of us will put us smack-dab in the middle of an excellent numismatic adventure! An ANA press release highlights some of the fun to be had at this show:



"At the family-friendly National Coin & Money Show® the public can see more than \$100 million of historic rare coins and colorful currency including a \$1 million penny, rare Georgia gold coins and paper money, and examples of misprinted currency – such as upside-down serial numbers. Sponsored by the nonprofit American Numismatic Association, more than 350 dealers will be buying and selling rare coins, paper money, gold and silver. Many of the experts will provide free, informal evaluations of the public's old coins and paper money. There will be educational seminars and a children's treasure trivia game."



Mismade \$1 million World War II penny.

"Among the special exhibits from the American Numismatic Association Money Museum in Colorado Springs, Colorado is one of the world's most famous rare coins -- one of the five known 1913-dated Liberty Head nickels. The face value is only five-cents but this legendary nickel is insured for \$3 million. Visitors can also see for the first time in Atlanta a unique

World War II era Lincoln cent made in 1943 of bronze alloy, rather than zinc-coated steel to conserve copper, that sold for more than \$1 million two years ago. Other exhibits include rare gold coins struck in Dahlonega, Georgia in the mid 1800's; examples of historic money issued by Atlanta banks a century ago; a fabled 1804-dated U.S. silver dollar insured for \$4 million; and an exhibit of "funny money" -- \$1 through \$100 denomination bills mistakenly printed with various errors, such as upside down or entirely missing serial numbers."

Continued



The show will be held at the Cobb Galleria Centre, Hall D, 2 Galleria Parkway, Atlanta, Georgia 30339 . Public hours for the show are

Thursday & Friday (Feb. 27 & 28): 10 am to 5:30 pm;

Saturday (Feb. 29): 10 am to 3:30 pm.

Admission for ANA members is free, but the ANA does ask members to register by January 31, 2020 so that they have ample time to make member name badges. ANA members may reg-

ister at this website: <https://www.money.org/NationalMoneyShow#register>.

Admission for the general public on Thursday and Friday is \$8 for adults, and children 12 and under are admitted free. On Saturday Feb. 29th it is free admission for everyone!

An added bonus is available on the two days just prior to the NMS - on Tuesday and Wednesday (February 25 & 26, 2020) the ANA will host a seminar called *Learn to Discern: Grading U.S. Coins*.

According to the ANA:

“Take the worry out of your numismatic purchases by becoming knowledgeable about how U.S. coins should be graded. Using the latest ANA and market standards, this seminar covers the basics of grading circulated U.S. coins, including the history and evolution of grading standards; analysis of a coin’s focal points; technical and market grading; how to determine initial signs of wear; and evaluating surface marks, strike, luster and eye appeal. Putting the fun back into fundamentals, this course demonstrates the art and science of coin grading and equips students to grade like pros.”

This seminar will be led by Mr. Rod Gillis, ANA’s Education Director and Mr. Bill Fivaz, co-author of *The Cherrypicker’s Guide to Rare Coin Varieties* (some may remember Bill came to the May 2009 SJCSRACC monthly meeting at Cedar Creek’s Clubhouse). The cost for this seminar is \$250 for ANA members and \$350 for non-ANA Members. Also please note that the Registration deadline is January 17, 2020. For more information visit the ANA’s seminar website at: <https://www.money.org/nationalmoneyshow/seminars>.

For more information about the National Coin & Money Show[®], go to the ANA’s website (www.money.org) or to the NMS website at (www.NationalMoneyShow.com) or give the ANA staff a call at 800-367-9723.



2020 National Money Show® Seminar
Register now for *Learn to Discern: Grading U.S. Coins*.

So, tell me, Are Ya’ Goin’ to the Show?

Visiting the 1890s!

© 2019 Stephen Kuhl



An 1890 Liberty Seated Half-Dollar, PCGS MS-68+ Courtesy of PCGS CoinFacts

Dateline May 2019. Or is it May 1890? The answer depends on your perspective! Renowned collector and educator Mr. Arno Safran took the members of the Stephen James CSRA Coin Club on an enjoyable numismatic journey through the 1890s

for their monthly Educational Program. Arno provided historical context and wonderful numismatic examples of the period from 1890 to 1899. He told the audience that *“the “Gay 90s” as they were called was a decade in which many of the recent inventions such as the phonograph, the telephone, the automobile and most importantly, the harnessing of the power of electricity were about to change and improve the way the human race had lived for thousands of years. But it was also a period of extremely low wages for the labor force along with massive immigration from mostly European countries, all competing for the low paying jobs which forced people to work ten hours a day, six days a week.”*

From a numismatic point of view, Arno reminded the audience that the 1890s was when the US coinage moved away from the Liberty Seated era (created in 1836 by Christian Gobrecht) to the classical coinage of Charles Barber’s Liberty Head designs. He also observed that since economic conditions were so tough, most of the coinage circulated heavily simply because the public couldn’t afford to save money, thus making high grade examples of some of the coins from this era scarce. Safran also noted that although theoretically a decade begins with a year ending in a “one” instead of a “zero”, common practice is to include the “zero year” as the start of a decade (sometimes you just shouldn’t bother fighting convention!)

For those who were unable to attend Arno’s wonderful presentation, here is a review of the 1890s supplemented with information and photos from his presentation and several other sources. Starting with the 1890 census, the population of the United States was 62,979,766 - an increase of 25.5% from the 1880 census. This was a historic moment in

Continued



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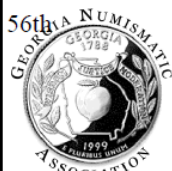
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the history of computing because this census was the first time an automated tabulating machine was used. This device, invented by Herman Hollerith, used punch

This equipment is representative of the tabulating system invented and built for the U.S. Census Bureau by Herman Hollerith (1860-1929). After observing a train conductor punching railroad tickets to identify passengers, Hollerith conceived and developed the idea of using punched holes to record facts about people

(W2135). Courtesy of IBM Archives at <https://www.ibm.com/ibm/history/exhibits/sint300/sint>



cards and electromagnets to perform the counting. Hollerith's company eventually became IBM.



An 1890 Liberty Seated Quarter, PCGS MS-68 Courtesy of PCGS CoinFacts

Liberty seated silver coinage was still being struck in 1890, its penultimate year. As a date, most of the 1890 coin denominations are considered fairly common in mint state except for two, the Liberty Seated

quarter, which is scarce and the "half" which is rare. The cent, nickel, dime and the Morgan dollar are considered common. In 1890, Charles Barber's Liberty nickel design (first introduced in 1883) was in its eighth consecutive year and the mintage was well over 16 million. The "with legend" sub-type of the Liberty Seated dime was struck from 1860 thru 1891

While the US Government kept punching out millions of Morgan dollars, the Philadelphia Mint only struck a small number of quarters in 1890. 80,000 were produced but the date is still somewhat scarce especially in high grade. The 1890 Liberty Seated half-dollar was even more limited – mintage was very low, just 12,000 pieces. Obviously this is one of the scarcer coins of the 1890's.

The year of 1891 saw several new inventions and accomplishments associated with the generation, distribution, and use of electricity such as Thomas Edison's first showing of a motion picture to a public audience (the convention of the National Federation of Women's Clubs). Later that year Edison would patent the radio. And in June, Alternating Current (AC) electricity was commercially transmitted for the first time by Lucien Nunn, Paul Nunn, and George Westinghouse. Their 6-foot wide Pelton water wheel driven power plant in Ames, Colorado transmitted 3000 volts of AC electricity 3 miles to the Nunn's mine.

By 1894 this plant was furnishing power to all the mines in the Telluride, CO area and became the foundation for the Telluride Power Company.



The Gold King Mine, site of the world's first long distance transmission of electricity for non-illumination purposes. Courtesy of Telluride Historical Museum.

In 1890 the US mint was using extensive amounts of silver to produce Morgan Dollars. In 1891 the coinage of the Morgan dollar decreased sufficiently to allow for much higher mintages of the quarter - 3.9 million struck at Philadelphia compared with just 80,000 the previous year. The half-

dollar fared only slightly better over the 1890 production levels - its mintage increased from a measly 12,000 to 200,000 pieces. All the other denominations (excluding gold) were compatible with the previous year's large mintages and are considered common dates. 1891 was also the



An 1891 Liberty Seated half-dollar graded MS-62 by PCGS. This piece has MS-64 eye appeal. Courtesy of Arno Safran

final year of Liberty Seated coinage. Shown here is a beautiful example of the last Seated Liberty Seated half dollar.

January 1, 1892 saw the opening of Ellis Island in the New York Harbor. This immigration center would be the initial point of debarkation for millions of immigrants over the next 60 years. Also in 1892, the Barber half dollar was introduced and struck at all three mints:



An 1892 Barber half-dollar graded MS-62 by ICG. Courtesy of Arno Safran

934,245 in Philadelphia, just 390,000 at New Orleans, and 1,029,028 in San Francisco. Charles Barber, who was an assistant engraver along with George Morgan (of Morgan Dollar fame) during the 1870's, was appointed Chief Engraver after the death of his father Chief Engraver William Barber (who served in this position from 1869 -1879.) Charles Barber designed four regular US circulating coins: the Liberty "V" nickel (1883) and the Liberty Head silver dime, quarter and half dollar (1892). Barber also created several commemorative coins, patterns, and medals. He served as Chief Engraver through 1917. The Barber dime, while similar to the quarter and half-dollar, has a number of differences.

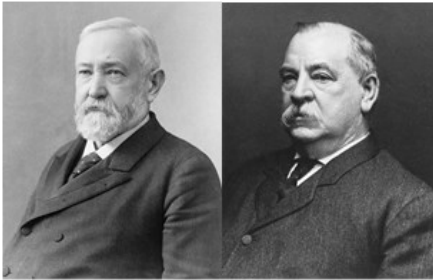
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Instead of stars circling the Bust of Miss Liberty on the obverse, the Legend “UNITED STATES OF AMERICA” appears in its place. On the reverse, instead of an eagle, 13 stars, and legend as on the other denominations, Barber continued to use the same wreath that appeared on the Liberty Seated dime.



An 1892 Barber dime and a 1893 Liberty Seated Dime. They have different obverses but the same reverse. Courtesy of Amo Sahian

The year 1893 ushered in significant economic turmoil for the United States. In the election of 1892 Grover Cleveland defeated Benjamin Harrison to become the 24th president on March 4,



William Henry Harrison (left) and Grover Cleveland (right). Both gentlemen hold presidential “records”: Harrison, the 23rd president of the United States, was a grandson of the 9th president, William Henry Harrison, creating the only grandfather-grandson duo to have held the office; Cleveland was the only president in American history to serve two non-consecutive terms in office (1885–1889 & 1893–1897).

1893. Two days earlier a world-wide economic crisis spread after a bank scandal and coup in Argentina severely impacted world trade. May of 1893 saw a collapse of the New York Stock Exchange leading to the US’ financial panic of 1893. This brought a “run” on banks, massive unemployment, and a subsequent four-year period of economic depression.

Despite the world’s economic turmoil, the Chicago World’s Fair (also known as the “Quadracentennial Columbian Exposition” commemorating the 400th

anniversary of Columbus’ “discovery” of America) opened in May 1893. In recognition of this anniversary the United States struck its first two commemorative coins in 1892 and 1893 - the Columbian Exposition half dollar and the Isabella quarter dollar. Chief Engraver Charles Barber designed these coins, amidst political intrigue between himself and Bertha Honoré Palmer, a contemporary advocate for women’s rights.



The 1893 Chicago World Columbian Exposition was held on 686 acres and was known as the “White City” because the buildings were constructed of white Alabaster. This building style proved to be very popular and was subsequently replicated throughout the United States for many years .

Mrs. Palmer, wife of Chicago millionaire Potter Palmer, used her position as President of the Board of Lady Managers for the Columbian Quadracentennial Exposition, to insist that women be represented via a commemorative quarter. She also proposed that Caroline Peddle, a student of Augustus Saint-Gaudens, prepare the design. Apparently this was a bit too much “input” for Barber and he selected Kenyon Cox to provide the initial sketches for the design of this coin .



A delicately toned 1893 Isabella Commemorative quarter graded PCGS MS-62. Courtesy of Arno Safran

Moving on to 1894, the economic turmoil begun in 1893 manifested itself in 1894 in worker protests and strikes. In April approximately 500 unemployed workers, led by Mr.



James S. Coxey

James S. Coxey, marched in protest from Massillon, Ohio to Washington, D.C. where they demanded the federal government assist workers by hiring them to work on public projects. Congress and President Cleveland refused and law enforcement officials arrested Coxey for trespassing on public property. “Coxey's Army” quickly dispersed upon his arrest.

In May of 1894 the economic conditions in the US coupled with the demands of George Pullman, owner of the Pullman Palace Car company, resulted in a wildcat strike by 3000 employees, which ultimately included approximately 250,000 workers in 27 states. In the early summer of 1894 over 10,000 law enforcement personnel - National Guardsman, Deputy Marshalls, and Federal troops- were sent to Chicago to help manage the situation. Unfortunately, on July 7th National Guardsman opened fire on a crowd of protestors and killed between 4 and 30 (estimates vary and the exact number is not known). Strict law enforcement followed and the strike ultimately ended. In addition to the loss of life and worker injuries, by the end of the strike the railroads had lost millions of dollars in business and destroyed equipment, while the workers lost approximately \$1M in wages.



Empty train station during the Pullman Strike (1894). Library of Congress, Washington, D.C

Continued

Shown here is a complete 1894 set, courtesy of Arno Safran:



1895 saw sports innovations such as the first US Open held by the US Golf Association and the first professional football game. Technically, professional football began in 1892 when the Allegheny Athletic Association

paid one player (former Yale guard Pudge Hefflinger) \$500 to play in a game against the Pittsburgh Athletic Association. However, the first truly professional game, played by teams whose members were all compensated, was played on September 3, 1895 in Latrobe, Pennsylvania between the YMCA of Latrobe and the Jeanette Athletic Club. Players made between \$10 and \$25 for the game and the YMCA team won by a score of 12-0. On the technical front, George Selden was awarded the first US patent for the automobile for his two-stroke engine, and construction on Boston's "Underground" rail system was begun. As for coinage, 1895 continued with the issuance of existing designs for the six non-gold denominations (cent through dollar).



1897 photo of the first professional football team – the Latrobe (PA) YMCA team.
Courtesy Pro Football Hall of Fame



The 1896-P Barber Half-dollar is considered the scarcest Philadelphia Mint date of the 1890s. This PCGS-63 specimen is magnificent for the grade. Courtesy Arno Safran

In the US presidential election of 1896 William McKinley was the Republican nominee. He supported transition to the gold standard and he was backed by the wealthy urban dwellers (of both parties) mostly in the northeastern states. Democratic nominee William Jennings Bryan (who was 36 years old) supported the silver

standard and was mostly backed by the farming community from the western and southern states because they believed that the importance of a silver standard was more beneficial to their financial wellbeing. While the popular vote was close, 51.0% for McKinley and 46.7% for Bryan, McKinley won the Electoral College votes by a margin of 95 votes - 271 to 176.

This win put the United States on track to adopt the Gold Standard, which was accomplished in March, 1900.

1897 saw the discovery of new natural resource deposits which spurred economic growth. In April oil was discovered in the Oklahoma Indian territories, initiating an oil boom

which would endure for decades. In Canada, the Klondike (or Yukon) Gold Rush began, which resulted in an estimated 100,000 people attempting to



Outfitters such as these shown here were certainly more commercially successful than the average Gold Miner!

migrate to this region. It is estimated that more than half of them never made it due to the difficulty of the trek. One person who did make it to the Yukon (and while he did not strike gold, he did find the foundation of his life and career) was Jack London (1876 – 1916). This adventurer / journalist / author worked the Klondike for a few years before returning home and becoming a successful writer.

Shown here is an 1897-P Barber dime which was graded MS-64 by PCGS. As Safran explained to the audience, he believes it should grade closer to MS-66 because of its sharp and spectacular surfaces. While it may be difficult to judge the grading for yourself in reading this article in print, an electronic version allows for magnification which, in the author's opinion, supports Arno's assertion.



Remember the Maine! This rallying cry symbolized the impetus for America's engagement in the Spanish-American War of 1898, and was coined following the sinking of the battleship USS Maine and the loss of 216 US Sailors in Havana Harbor, Cuba in February. By the end of 1898 the US had completed a blockade of Havana, destroyed the Spanish fleet stationed in the Philippines, and took control of Guam, the Philippines and Puerto Rico via a peace treaty between the two nations in December.

Continued

Natural Gold Nugget from the Klondike Gold Rush region.





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Wreckage of the USS Maine in Havana Harbor; Inset: Starboard bow view of the USS Maine. Courtesy National Archives

It is noted that in July the US also annexed the independent republic of Hawaii (after previously intervening in the affairs of the independent Kingdom of Hawaii, which culminated in the overthrow of the government of Hawaiian Queen Liliuokalani in January 1893). Quite an

eventful year for America, one which saw a large increase in America's territory and international power.

As the decade closed in 1899 (remember the convention – we started a year early so we are ending a year early!) the US found itself in a continuing war with guerilla forces fighting for independence in the Philippines - the same forces which previously fought against Spain and who thought America would immediately grant them independence following the conclusion of the Spanish-America war.



An 1898 Barber quarter with rainbow toning certified AU-58 by NGC. Courtesy Arno Seifman.

As was the case with the transition from 1999 to the year 2000, Americans in 1899 were filled with expectations and trepidation (everyone remembers the expected Y2K wholesale computer shutdown and ensuing chaos?). Some fears and some expectations were proven unfounded, but others were realized, such as the US adopting the Gold Standard. And even though 1900 facts are not supposed to be included in this article, it feels pertinent to state that the US Census of 1900 showed a population of 76,212,168 citizens, which represents a 21% increase over the population in 1890. These many years of exploding population were to set a course for America that was not foreseen, except perhaps by a few.

In economic terms, the 1890s were a period of deflation, where the US dollar actually increased in purchasing power. This deflation was due to the negative economic times, where supply outstripped demand and consequently prices lowered. A dollar in 1890 is equivalent to \$28.08 in 2019; a dollar in 1895 is equivalent to \$30.42 in 2019, and at the end of the decade, 1899, a dollar had the purchasing power of \$30.79 2019 dollars

Continued



A lovely 1899 Indian Head Cent graded PCGS MS-64.
Courtesy Arno Safran.

While Arno showed us many spectacular (and sometimes expensive) coins, shown here is perhaps one of my favorite coins from his presentation, in his words “a lovely gem 1899 Indian Head cent” certified MS-64 Rd by PCGS. I am not an Indian Head cent collector, so I can’t explain why

this coin appeals to me so strongly, but I will agree with the Arno’s adjective of “lovely”!

Arno expressed his feelings about completing a collection from the 1890s this way: “*Completing a coin denomination set from the “Gay Nineties” was extraordinarily challenging and extremely rewarding since the Barber nickels, dimes, quarters and halves had tremendous purchasing power and weren’t saved.*” Since many of us will not be able to complete such a collection, Arno’s sharing of his journey is greatly appreciated! As a fellow numismatist I express my feelings, which I am sure our Club members share, which is AWE of Arno’s numismatic knowledge and his willingness to share it!

Sources / References:

- PowerPoint presentation *The US Coins of the “Gay Nineties”*, by Arno Safran
- Historical factoids from America’s Best History website, located at <https://americasbesthistory.com/abhtimeline1890.html>
- Herman Hollerith’s tabulating machine, courtesy of The International Business Machines Corporation (IBM) historical archives at https://www.ibm.com/ibm/history/exhibits/vintage/vintage_4506VV2139.html
- Coxey: Ohio History Central at http://www.ohiohistorycentral.org/w/Jacob_S._Coxey
- Pullman Palace Car workers Strike related information from Encyclopedia Britannica at <https://www.britannica.com/event/Pullman-Strike>
- First professional football game: SB Nation Windy City Gridiron at <https://www.windycitygridiron.com/2009/6/11/906146/origins-of-football-1890s-to-1933>
- Photo of Latrobe, PA football team courtesy of Pro Football Hall of Fame, as contained in article *How the Pigskin Got Professional*, By Christopher Mendez, Spring 2010 located at <http://pabook2.libraries.psu.edu/palitmap/Football.html>
- Klondike Outfitters photo: <http://mrjovanoskiosocialstudies.blogspot.com/p/yukon-klondike-gold-rush.html>
- Photo of Klondike area gold nugget: Courtesy Gold Nugget Sales at https://goldnuggetsales.com/index.php?main_page=product_info&products_id=3370

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<p style="text-align: center;">CAMDEN COIN CLUB*</p> <p>Bill Blake, President Meets 2nd & 4th Tuesdays each month 7:00 PM The Mercantile, 1110 Broad Street, Camden, SC 29020 camdencoinclub@gmail.com</p>	<p style="text-align: center;">PARKER COIN CLUB*</p> <p>Mike D' Hoore, President Meets each Thurs. 7:15 PM Senior Action Center 50 Directors Drive, Greenville, SC 29615 Secretary/Treasurer Von Pheanis8/5/2019 vpheanis@yahoo.com www.parkercoinclub.org</p>
<p style="text-align: center;">CAROLINA COIN CLUB OF SUMTER</p> <p>Meets 3rd Tue of month at 7pm Sumter Recreation Center, 155 Haynsworth St. Sumter, SC 29150 Contact: Ken Lyles 803-775-8840 David Durham 803-468-3724</p>	<p style="text-align: center;">PEE DEE AREA COIN CLUB</p> <p>Ronnie Westbrook 2018 President Meets 2nd & 5th Monday monthly, 7 PM Shoney's Restaurant, Hwy 52 Florence, SC 29501 www.peedeearacoinclub.com</p>
<p style="text-align: center;">GREENVILLE COIN CLUB*</p> <p>Sam Norris, President Meets each Tuesday at 7:15 PM; Doors open at 6:00 PM Recreation bldg behind Salem United Methodist Church 2700 White Horse Road Greenville, SC www.greenvillecoinclub.club 864-293-8416 (Dave Burzinski)</p>	<p style="text-align: center;">STEPHEN JAMES CSRA COIN CLUB</p> <p>JJ Engel, President Meets 1st Thursday monthly at 6:45 PM Aiken County Library Chesterfield St., Aiken, SC 29801 Jim Mullaney, Secretary, PO Box 11, New Ellenton, SC 29809 www.aikencoinclub.org sjscraoinclub@gmail.com</p>
<p style="text-align: center;">LOW COUNTRY COIN CLUB*</p> <p>Lowell Knouff, President; 843-302-6210 Meets 1st and 3rd Wednesdays each month, 7:30 PM Club meetings held at the Armory, 5000 Lackawanna Blvd. North Charleston, SC 29405 John Plako IV, Secretary P. O. Box 62248 N. Charleston, SC 29419</p>	

ADVERTISER INDEX

NUMISMATIC DEALERS		NUMISMATIC SHOWS	
Dealer Ad	Page	Club	Page
Bruce's World Coins	20	ANA's National Money Show	18
Carolina Equity Investments and Numismatics	7	Augusta	26
Charleston Coin Exchange	27, 66	Camden	28
Chibbaro, Tony	59	GNA	59
Gilbert Coin and Collectible Exchange	71	Low Country	26
Leaphart Supply	41	Midlands	31
Low Country Coins	53	Upstate Coin Show	19
Massey, Donald Coins & Stamps	13	Stephen James CSRA (Aiken)	22
Mike's Error Coins	45		
PQ Dollars	32		
Sheheen, Austin	46		
Shull, Hugh	20		
Storage Zone	50		



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48th Annual SCNA Convention

Greenville Convention Center

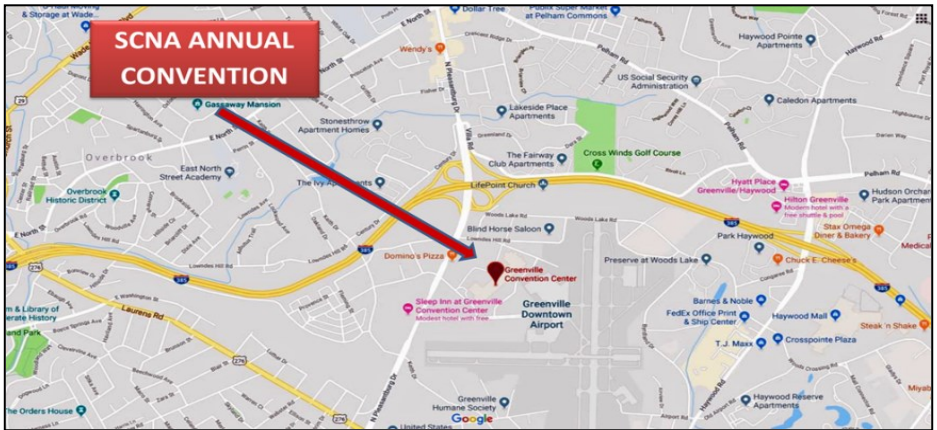
(Formerly the TD Convention Center)

Exposition Drive Greenville, SC 29607

Friday, October 30, 2020 10am– 6pm

Saturday, October 31, 2020 10am– 6pm

Sunday, November 1, 2020 10am– 3pm



The SCNA Young Numismatist Program will be held on
Saturday, October 31th.

This free event gives youth an opportunity to meet fellow collectors, learn about numismatics, build their collection, and enjoy the hobby we all love.



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