

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

SJ CSRA Coin Club of Aiken  
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Volume 17, No. 5

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

May, 2018

Our next meeting is Thursday, May. 3, 2018 at 6:45 PM in the Aiken Public Library

## What collectors Need to Know about Wholesale Coin Prices

### 2018 Club Meeting Schedule

Jan. 4	Apr. 5	July 5	Oct. 4
Feb. 1	<b>May 3</b>	Aug. 2	Nov. 1
Mar. 1	June 7	Sept. 6	Dec. 13

### What are actually reliable Wholesale coin prices?

For over half a century, coin dealers (and advanced collectors as well) have been using one particular periodical called the **Coin Dealer Newsletter**, (AKA, *the Grey Sheet*) for a reliable guide to wholesale coin prices. Over the years the periodical has evolved from a mere weekly Bid and Ask dealer's wholesale price sheet to a combination of weekly, monthly and quarterly issues that list wholesale prices for virtually every US coin denomination and type from 1793 to the present. The only serious problem the writer has observed is the **omission of a number of important intermediate grades.**

Today's grading system is based on the original grading scale proposed by Dr. William Sheldon, author of "Penny Whimsy" a revision of an earlier book which covered all large cent varieties from 1793 thru 1814. Sheldon framed his grading scale from Poor-1, an extremely well worn large cent to MS-70, a perfect uncirculated lustrous coin that is sharply struck and free of blemishes which the author suggested was worth 70 times more than the lowest grade. Sheldon's designated grades were listed as Poor-1, Fair 2, Very Fair, 3, Good, 4-6, VG, 7, 8 & 10, Fine, 12 & 15, VF, 20 & 30, XF, 40, AU-50 (for *About Uncirculated*) and Mint State, 60, 65, & 70.

Since professional coin certification began in 1986, rare coin grading has become a lot more sophisticated with the addition of even more numerical grades listed between each grading classification. The problem with the *Grey Sheet* is that the publishers not only omit the newer numerical grades such as VF-25 & 35, XF-45 or AU-53, and 55, sometimes even 58, but many of the Sheldon's original lower ones such as Good-6, VG-10, and Fine-15. Such omissions make it more difficult for both the dealer and collector to determine the "Bid"/"Ask" wholesale value of a particular coin. Recently, CDN combined their Bid sheets with a more inclusive retail grading monthly publication but if one is attempting to evaluate the worth of a collection, the approximate whole sale value is extremely important to know.

### Year Sets Satisfy Short Term Collecting Goals

The US Coins of 1928 : 90 Years Ago By Arno Safran



The obverses of a 1928 Year Set (excluding gold)  
[Magnify page to 200% to view coin details.]

By now most readers probably have observed a central theme behind many of the lead articles in the newsletter; "Year sets". People can identify with year sets because they commemorate anniversaries such as a birth, a wedding, a particular achievement or the passing of a loved one.

With prices for US obsolete type coins grading AU 55 to MS-64 fairly high, the year set also allows the collector to focus on a small number of coins to achieve completion which enhances collector satisfaction. This being 2018, the author has chosen significant years ending in eight as subjects for the past several articles. This month we cover the coins of 1928. This was the last year all six denominations (*the 1¢ thru \$1.00 coins*) were produced for circulation during the roaring 1920's. The set represents an interesting challenge for serious numismatists as it contains two uncommon dates, the 1928-S Walking Liberty half dollar and the 1928-P Peace dollar which are very expensive in mint state, above MS-62. The challenge is to attain an attractive example within the grade one can afford.

(Continued on page 2, column 1)

### The Coins of 1928 (excluding gold)

(Continued from previous page)



#### The reverses of a 1928 Year set (excluding gold)

[Magnify page to 200% to view coin details.]

Ninety years ago our nation was reveling in the joys of a record stock market, general good times and world peace. President Calvin Coolidge began the year assuring the American people that the tremendous increase in bank loans used for purchasing stocks with only 10% down was the result of a “natural expansion of business in the securities market” and not a threat to the economy. After all it was the “Roaring Twenties” and things were getting “better and better”.

Despite the good times, some of our coinage denominations were struck on an irregular basis during that decade. However, in 1928, the Mint produced all six lower denominations; the cent through the dollar along with two of the four gold denominations; the \$2.50 quarter eagle and \$20.00 double eagle. Today, both gold dates are relatively common but costly due to the higher gold prices still being generated.



A BU 1928-P Lincoln cent certified MS-64 RD by PCGS  
134,116,000 were minted.  
[Magnify page to 200%]

During the nine-twenties, the largest mintages usually were produced at the Philadelphia Mint. 134.1 million cents were coined there as compared with just 31.1 million at Denver and only 17.2 million in San Francisco. According to the current PCGS COINFACTS, retail price index, a 1928-P Lincoln cent graded MS-64 is valued at \$80.00, almost twice the “Bid” price listed at \$45 in the *Coin Dealer Newsletter's* monthly supplement. Most similarly certified graded specimens--of which there are many--sell for less than full retail. The date is usually found to be well struck with thousands of examples still existing in this condition.



A 1928-P Indian Head Buffalo nickel graded MS-64 by PCGS  
The Philadelphia mintage was 23,411,000.  
[Magnify to 200% to view details.]

With 23.4 million struck, the 1928-P Indian Head/Buffalo nickel mintage dwarfs the 6.4 million struck in Denver and the 6.9 million coined in San Francisco with the result that the price disparities between the three are even greater for the nickel than the cent. According to *CoinFacts*, a certified MS-64 1928-P nickel is currently listed in MS-64 at \$120, for the 1928-D, \$175 and a whopping \$900 for the 1928-S. According to dealer David Hall, the 1928-D nickel is actually more common in mint state but the prices are still higher than a 1928-P



A BU 1928-P Mercury dime with full bands graded MS-65 by PCGS  
19,480,000 were minted  
[When magnified 500% the fully split bands are revealed.]

With the exception of the 1944-P and 1945-P issues, most *Mercury* dimes made at the Philadelphia Mint were well struck with many found exhibiting fully split bands along the center of the fasces on the reverse. The *Coin Dealer Newsletter* weekly lists the 1928-P dime certified MS-65 exhibiting full bands at \$250 with *CoinFacts* retail figure of \$325. The 1928-D with a mintage of just over 4 million and 1928-S with 7.4 million and 1928-S are both considerably more expensive.



Left, a 1928-P Standing Liberty Quarters grading MS-64 FH  
and at right, a 1928-D SL certified MS-64 by PCGS with almost FH

One of the best buys in numismatics today is the Standing Liberty Quarter. Designed by Hermon MacNeil and first released in 1916, this attractive Liberty Standing type underwent three modifications. Most collectors are aware of the differences between the Type 1 (1916 & 17) and Type 2 (1917-24). Beginning in 1925, the date was recessed to prevent early erosion. Like the *Mercury* dime, fully struck SL quarters carry a premium if the strike is sharp displaying a full head. P-Mint dates tend to be more common but there are exceptions, for despite a mintage of 6,336,000 for the 1928-P, the 1928-D with only 1,627,000 coined, are equally priced if not full head pieces.

### The Coins of 1928 (excluding gold)

(Continued from previous page)



**A 1928-S Walking Liberty Half Dollar certified AU-55 by PCGS**  
1,940,000 were minted only at the San Francisco Mint  
[Increase size to 200% to observe details.]

During the 1920's the half dollar actually circulated, so a recorded mintage of almost 2 million for the 1928-S was no guarantee that there would be plenty of uncirculated examples a generation hence. Roll hoarding by dealers began in 1934 and by 1941, Walking Liberty halves saw far less circulation than the earlier portion of the series (1916-1933). In 1928 as with 1927 and 1923 before it, half dollars were struck only at the San Francisco Mint and these were noted for their weak strikes. While the better struck P mint *Walkers* show Liberty's left hand across her mid section displaying the thumb and forefinger, those struck at the San Francisco facility are so weakly struck that the hand appears flat with little detail. The certified AU-55 coin pictured above shows very little wear but no one would mistake it for a mint state specimen. Nevertheless, it is attractive example of a scarce date. This specimen was acquired at the FUN show in January, 2014. for a reasonable price, far less than what a MS-62 would cost/ and has already risen in value above the retail figure paid.



**A BU 1928-P Peace \$1.00 - Only 360,649 were minted.**

The three key dates of the Peace dollar series (1921-1935) are the 1921 (with 1,006,473 struck), the 1928-P (with a mintage of just 360,649) and the 1934-S, (mintage of 1,011,000), just slightly more than the 1921. [Both the 1927-P and 1934-P dollars had mintages of less than a million but were saved, and are not considered rare.] Unlike the 1934-S which is considered scarce to rare grading MS-60 and higher, the 1928-P starts out at the gate in the lowly technical grade of VG at a hefty wholesale price and rises steadily to well beyond a any common date Peace dollar grading MS-63. Many fall within the MS-62 category which often display a pale grayish color compared to MS-63 examples which are more lustrous.

The 1928-P Peace dollar shown was acquired in August, 2013 at the Blue Ridge Numismatic Association show held in Dalton, GA. For those who wish a lower-priced alternative, try seeking a 1928-S Peace dollar. With a mintage of 1.6 million it is a more common option and in MS-63 is a lot less expensive than the Philadelphia mint issue.



**A certified 1928 year set (excluding the two gold issues)**  
Increase size to 200% to observe details.]

### The Election of 1928



**Herbert Hoover and Al Smith campaign in the Election of 1928**

1928 was a national election year, Calvin Coolidge, 30<sup>th</sup> President of the United States who succeeded to the presidency upon the sudden death of Warren Harding in 1923 and won election in his own right in 1924, uttered his now famous words, "I do not choose to run in 1928". The Republican Party apparently took him at his word, nominating Herbert Hoover. With the nation still basking in the glory of a booming economy and a run away stock market, the Democratic Party believing they had little chance at defeating any Republican in 1928 decided to give the nod to Governor Alfred E. Smith of New York. Smith, the only Catholic to receive the nomination up to that time was soundly defeated by Hoover in the election receiving only 87 electoral votes to Hoover's 444. Of course, we all know what happened in October of 1929. Had the election gone the other way, could the stock market crash have been prevented? Probably not!.

After 1928, *excluding the gold issues*, the number of coin denominations issued per year began to decrease; five in 1929, the cent, nickel, dime, quarter and half dollar; four in 1930, the cent, nickel, dime and quarter as *the Great Depression* deepened, just three in 1931, the cent, nickel and dime and just two in 1932, the cent and the quarter. Our coinage of 1928 represented the last full year of the 'good times' during the "Roaring Twenties" symbolized by some of our most artistic design types.

## Beauty is in the eye of the Beholder

By Stephen Kuhl, April 28, 2018

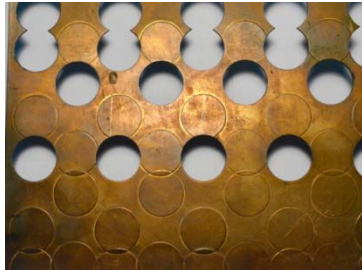
OOPS! Aw shucks, I made a mistake! You made an error! In most circles, making an error is a cause for consternation, perhaps triggering embarrassment or provoking an apology. But in the world of numismatics, finding an error is a source of happiness! Whoever created the adage "beauty is in the eye of the beholder" must have been a Numismatist!

Mr. John Kolmar and Mr. Jim Sproull recently presented an educational program on the types of errors that can be encountered (or sought!) when coin collecting. Their talk defined and showed examples of the many types of errors, which can be grouped broadly as Planchet, Die, or Strike Errors. Their discussion included the following topics:

*Boyet, my beauty, though but mean,  
Needs not the painted flourish of your  
praise:  
Beauty is bought by judgement of the eye,  
Not utter'd by base sale of chanmen's*

### Planchet Errors:

Clipped Planchets - Curved and Straight – A clipped error coin exists because there was a mistake when making the planchet. Coin planchets are stamped from a rectangular sheet of metal. When the planchet stamping die is too close to the edge of the sheet, a straight clip planchet will occur; when the stamping die stamps a planchet too close to a previously stamped one, a curved clip will occur.



Partially punched planchet strip containing outlines of clipped planchets  
<https://sullivannumismatics.com>



Examples of Curved and Straight Clipped Planchet error coins - <https://www.fleur-de-coin.com>

Defective Planchets – The planchet sheet may be defective for a number of reasons, such as when dirt, foreign material, or impurities are introduced when the planchet sheet is made. The foreign material can produce a sheet that has holes or is missing some, or all, of a layer (called a lamination error). Three examples of these types of errors are shown below:



Sample of defective planchet  
<http://www.lincolncentresource.com>



Sample of defective planchet -  
<http://coinauctionshelp.com>



Lamination error on 1921-S  
Morgan Dollar -  
<https://sullivannumismatics.com>

**Incorrect Planchet** - The most basic type of planchet error is when the wrong planchet is fed into a press, such as when a dime planchet is fed into the press when cents are being minted. Because planchets are fed via a feeding tube sized for the coin being minted, and the collar of the coin is also sized for the given denomination, these conditions restrict this type of errors to only occur when the planchet is smaller than the coin being minted. As an example, using the 11 cent piece shown, a dime-sized planchet (or in this case an actual dime itself) fit inside the cent-sized feeder tube and collar. For this particular coin, we know that the cent image is over struck on a dime since a cent planchet will not fit in the dime sized feeder tube or collar.



Example of two errors – an incorrect planchet and an overstrike error: 11 Cent Piece 1995-D Cent struck on struck 1995-D Dime, Graded MS67 by NGC.  
<https://coins.www.collectors-society.com>

### **Die Errors**

**Die Breaks – Cracks and Cuds** – Through use, minting dies may crack and actually break during their working life. Die cracks typically start out small and become bigger with age. When a cracked die is used to mint a coin, the planchet metal will flow into the crack, creating a raised error on the coin. A “cud” occurs when the die actually breaks, leaving a void when the coin is struck. Since there is no die face, and hence no design elements, in this section, the corresponding portion of the coin will be featureless. There are many different types of cuds, to include: Irregular, Ovoid, Crescent, Circumferential, and

Rim to Rim cuds. A good reference website to learn about cuds is [Cuds-on-Coins.com](http://Cuds-on-Coins.com).



1975-D Cent with cud on the left where the piece of die shown broke away.  
*//www.ngccoin.com. Photo courtesy of Dave Camire of NCS and Andrew Steiner of Harlan J. Berk, ...*

**Double Dies** – A doubled die is a variety that is created during the die making process. Consequently, the doubling will appear on every coin struck from that die. The error occurs when the die or the hub (used to make the design impression on the die) shifts during the image transfer process, imparting two distinct images on the finished dies, which then are transferred to each coin struck. Usually doubling of the design elements is most noticeable in the lettering and / or the numbering. The most famous example of this type of error is the 1955-P Double Die Obverse Lincoln Cent.

**Manual Die changes** – In some cases an error is introduced when the die undergoes changes to the design as a result of maintenance or human error. A famous example of a maintenance-related error is the 1937-D Three-Legged Buffalo nickel, where one leg of the animal was essentially removed from the design by polishing of the die. Another common example is the overdate error, which applies to older coins minted when the dates were manually punched into the dies. In this case an incorrect date is over stamped with a new number. There are many examples of this error, one of the more popular (and expensive) being the 1942 over 1 Mercury Dime.



1942 over 1 Mercury Dime error  
[www.pcgscoinfacts.com](http://www.pcgscoinfacts.com)

### Strike Errors:

**Mechanical Doubling** - This type of doubling, (also known as strike, ejection, shelf or shift doubling) is not the result of the design on the die being doubled. Rather, this type of doubling happens when the die is not fully seated, allowing it to move during striking. This creates a flat, shelf-like doubling which is much different than the doubling resulting from a die error. Typically a coin with this type of error has much less value than a double die error coin.



Clashed Die error on 1881-O Morgan Dollar. <http://www.1881o.com/clashing.html>

**Clashed Dies** – During minting, if the planchet is missing, it allows the anvil and hammer dies to strike each other, which typically causes damage to both dies. Generally, some element(s) of one die will be transposed onto the other die. Subsequent coins made using the damaged die(s) will show the changed design.

**Broad Strike** – When the collar

(used to contain the planchet when a coin is struck) is missing from the coin press, it allows the planchet metal to expand during the strike, typically resulting in a coin that has swelled beyond the normal size for that denomination.

**Double Strike** - In the normal process of striking coins, a blank planchet is struck once by the dies, and then it is ejected and replaced by another planchet to be struck. If, after striking, the coin is not ejected properly it can be struck again (or more times). This multiple striking typically results in some of the design elements being repeated on the coin.



Example of cupped Broad struck 1997-P dime. [www.coincommunity.com](http://www.coincommunity.com)

**Off Center Strike** – This occurs when the planchet is not centered in the holder during striking, resulting in a coin with an off-center image. Usually the more off-center, the higher the value of the coin; however, the date must show on the coin, otherwise the value will be significantly reduced. Off center strikes are a fairly common error, relatively speaking.



Off center strike, 1999-P Cent. <http://www.coinforums.com>

**Struck Through Errors** – Sometimes a foreign object will get into the minting press. If this object comes between the planchet and the striking dies, then an outline of the object will be imparted onto the coin. These errors are very rare and typically unique, given they are the result of a transient foreign body in the press.



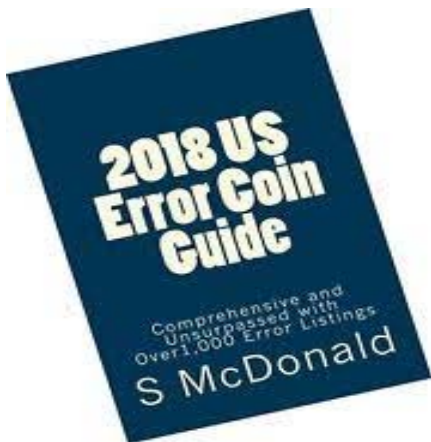
Example of strike through error 199X-D Kennedy Half-Dollar. [www.pinterest.com](http://www.pinterest.com)

A final topic discussed by John was the subject of value. One difficulty in collecting error coins (and currency, for that matter) is being able to establish a value for a given item. While there certainly are categories of errors, as defined above, by their nature error coins are rare and often are of varying degree. This leads, in many cases, to difficulty in establishing a value for any given item. The author recalls reviewing three examples of 11 cent pieces (dimes over struck by cent dies) which varied significantly in price based on how full, and how centered, the overstrike was. John reminded the audience to “buy the book before you buy the coin” and showed us one key reference he uses.

**Author's Notes:**

John Kolmar started collecting coins when he was 8 years old. One of his aunts had jars full of wheat pennies that she gave him. Going thru them sparked his interest in coins. He also had an uncle who would send him coins to expand his collection. John's interest in error coins started around the same time. He found some error coins, which spurred his desire to learn more about them. John gained much of his knowledge by subscribing to a monthly journal about error coins. While John's collecting activities took a back seat for many years while he raised a family, he routinely checked his pocket change for errors, and occasionally he found one. With more time available now, John continues to research and catalog error coins.

Jim Sproull's numismatic collecting interest also began at an early age. When he was eight or nine years old a neighbor who owned a local gasoline station would let Jim "borrow" rolls of coins to search for interesting items, which he would swap for routine coins, and then he would return the rolls. This pattern continued through high school, after which Jim's coin collecting efforts took a breather as he began a family and a career. Fascinated with history, Jim's collecting interest spans a broad spectrum: Shipwreck coins, Jefferson nickels, Peace dollars, foreign silver coins (for their beauty and inherent value), and more recently, error coins.



Error coin reference book used by Kolmar

**STEPHEN JAMES CSRA COIN CLUB**

Regular Meeting April 5, 2018, Aiken County Library

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

Jim Sproull reported that there were 19 members present and 1 guest. Jim announced information concerning several upcoming coin shows in the vicinity.

Vilma Safran won the drawing for the members' door prize, a 2018 U.S. Silver Eagle.

A motion was made by J.J. Engel, seconded by Chris Nordeen, and passed to dispense with the reading of the March 2018 minutes. A copy will be on file with the other club records, and a copy has appeared in the club newsletter.

Treasurer Chuck Goergen reported that the Club's bank balance was approximately \$2105.42.

The club's April 5 program was on *Error Coins*, by John Kolmar and Jim Sproull.

The program for our May 3 meeting will be a currency quiz prepared by Pat James.

Garry Naples agreed to do the annual audit of the clubs books.

Chuck Goergen distributed a copy of a proposed FY18 budget for the club.

Steve Kuhl informed the club that Roger Worpell was in ICU at the Aiken Hospital due to an unexpected illness and asked us all to include him in our prayers.

Several members presented Show & Tells.

Kelly Nordeen won \$17 in the 50-50 drawing.

Following the auction, President Kuhl adjourned the meeting.

**Respectfully submitted,  
Jim Mullaney, Secretary**

## Eclectricity at the SJCSRA Coin Club! By Stephen Kuhl, April 27, 2018

Eclectricity was experienced this April at the monthly meeting of the Stephen James Central Savannah River Area Coin Club! What is Eclectricity, you ask? Can't find "Eclectricity" in Merriam Webster Dictionary™? Well, it is defined as:

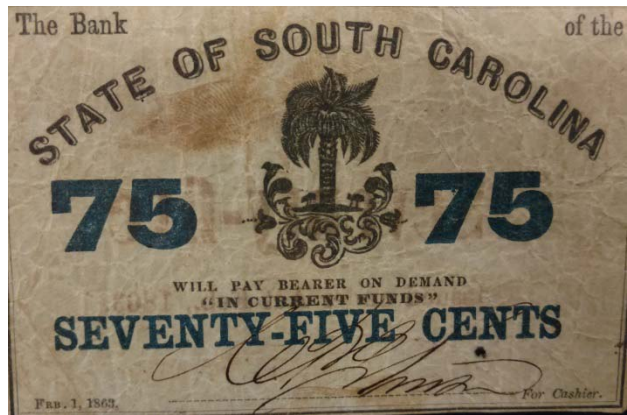
*Eclectricity* – Noun, \ e lec tri city \ i-□klek-□tri-sə-tē

**Definition of Eclectricity:** *The excitement derived from holding a wide variety of interesting items.*

All right, I admit it - I made this word up. But I didn't make up the feeling! In the April meeting we had several "show and tells" that illustrated the varied collecting interests our organization has. As many of you know, Show and Tell is one of my very most favorite aspects of our Club. I am continually amazed at the diversity and uniqueness of the items brought and shared by our members. I enjoy learning and the knowledge I gain, as each item is discussed and passed around the room for close inspection. Please enjoy the following photos from this event, and a big THANK YOU to all our presenters!



Close-up of Garry Naples' 10 cent SC



A 75 Cents 1863 South Carolina Fractional note shown by Garry Naples



Garry Naples showing a 10 Cents 1863 South Carolina Fractional Currency



Garry Naples showing Austin Sheheen's book *South Carolina Obsolete Notes and Scrip*





Arno Safran with a 1895 Dime, graded MS64 by PCGS. Steve Kuhl and Chuck Goergen



Safran's 1894 PCGS MS65BN Indian Cent



Obverse of Arno Safran's 1895 MS64 Dime



Reverse of Arno Safran's 1895 MS64 Dime



Steve Kuhl showing the new 2018 Proof \$5 Breast Cancer Awareness Gold Coin



Howard Hillman presenting the "Mint's Ugliest Nickel" - a 1963- Brown Jefferson



Obverse of Howard Hillman's "Ugliest Nickel" - just as it came from the mint



Obverse of 2018 Breast Cancer Awareness \$5 Proof presented by Kuhl



Reverse of 2018 Breast Cancer Awareness \$5 Proof

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## Coin dealer John Rosinko, who once owned *Clein's Rare Coins*, returns to the CSRA

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**COFFEE / TEA HOUSE**

The editor would like to welcome back John Rosinko. John was formerly the proprietor of *Clein's Rare Coins* prior to Wayne Damron before moving out of the CSRA in 2000. John has returned to the area and has purchased the ownership of the *Augusta Coin Exchange* from the previous owner, Larry Lucree. We wish John all the best!, Editor.