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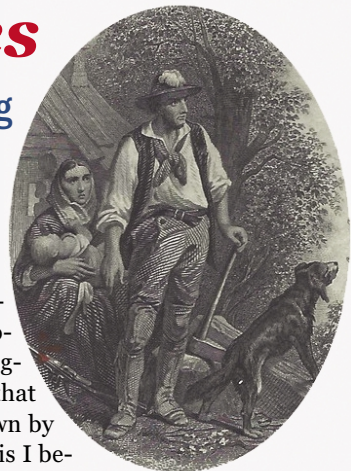
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Collecting Large Size Notes by Series

Wood Chopper Notes Challenging By Sergio Sanchez

The hobby of Paper Money collecting is an exciting and a very educational experience. There are many ways of collecting Paper Money, such as by Type, Seal, Denomination, Date, Series and many more. I would like to take this opportunity to write about collecting by Series or Signature Combinations. There are many series that include multiple Signature Combinations, known by their Friedberg Numbers, within the Series. This I be-





Woodchopper Series - Front

lieve is the most challenging way to collect, as there are some Friedberg Numbers within the Series which are sometimes so scarce that it can take months or years to be lucky enough to acquire one. But this is what makes it fascinating, setting a goal and accomplishing it while learning and having lots of fun doing it. This is my experience when I completed a Series.

I have been fortunate enough to complete some different Series and I would like to share with you my thoughts on one of my favorites - The Pioneer Family, also known as the "Woodchopper" Series. This is a \$5 Legal Tender Note Series issued from 1869 through 1907. It includes 29 different Friedberg Numbers and 24 different signature combinations, starting with the famous "Rainbow \$5" FR. 64, and continuing on the last number of the Series, FR. 92. This Series was issued in 1869, 1875, 1878, 1880 and 1907. It also contains various types of seals and red or blue serial numbers.

Some Friedberg Numbers are very

scarce and extremely hard to come by. It took me about two years to complete my set, which I have in AU to Gem examples. I'm still working on upgrading to finish a Choice Uncirculated to Gem Collection of "Woodchoppers." Patience is required; sometimes you just have to wait, as some of these pieces have a population of just a few Notes known, and a fraction of these are in uncirculated condition.

Below you will find a chart of the Friedberg Numbers with the census report as of October 2015, by Track & Price Currency. This census gives us an idea of which Friedberg Numbers are rare and which are the most common. Notice that as of October 2015, as few as 27 sets could be completed; this includes all grades. So, as you can see, we will have to wait in line to obtain an FR. 66 in uncirculated condition, as the census shows that only two have been reported. This confirmed by P.M.G and PCGS third party grading services population report.

If we were to compare this with our

\$5 Legal Tender "Woodchopper Series" (1869-1907)

Current Track & Price Currency Census as of May 1, 2015

Friedberg Number	Total Reported	UNC. Reported
64	737	446
65	71	36
66	27	2
67	140	98
68	158	113
69	224	157
70	64	26
71	143	97
72	182	79
73	238	191
74	169	92
75	28	4
76	82	13
77	90	4
78	41	20
79	113	68
80	324	175
81	152	94
82	67	9
83	288	52
84	257	27
85	575	138
86	71	22
87	598	138
88	1328	181
89	153	23
90	434	26
91	7788	695
92	322	74

counterpart in coin collecting, this is a minute amount in comparison to the number of Morgan Dollars, Lincoln Cents, Buffalo Nickels, etc.

So, after you analyze this, when you go out to acquire some of these better numbers, you can expect to pay more. When a dealer quotes you a price for a scarce issue, remember that the *Greensheet* is giving you a guide within

a grouping for the most common Note within the group. Some better Friedberg numbers are going to trade for multiples of common issue prices. When you get an opportunity to acquire a better number, buy it if you can, for it may take some time before you will find this number again. The more collectors who join the hobby, the harder it will be to find these pieces. At today's prices, we are still getting a bargain in comparison to coins.

The bottom line is to enjoy yourself, have lots of fun and cherish your collection no matter how you decide to collect; I know I do.

Sergio Sanchez is the current president of Professional Currency Dealer Association PCDA, consultant for Paper Money Guaranty (PMG) and founded Sanchez Currency. He has published several articles appearing in Currency Dealer Newsletter, participated in television interviews and panels at currency & coin shows. He compiled pricing of rare and high grade for the Whitman Encyclopedia of US Paper Money, Guide Book of United States Paper Money by Arthur Friedberg, Whitman Official Red Book of United States Paper Money and Bank Note Reporter. Sergio is one of only four individuals to broker a sale of a US Bank Note for over a million dollars. Visit SergioSanchez.com.



Woodchopper Series - Back

In Order To Form a More Perfect Union?



Analysis and Review
By DEI

We the people of United States, apparently in order to form a more imperfect union, obliterate Justice, destroy domestic tranquility, provide for the common defense, promote welfare and food stamps, mock the blessings of liberty to ourselves and provide and an avalanche of debt to posterity, do ordain and establish this constitution for the United States of America.

Actually it was composed like this:
We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

Currently the national debt of United States is approaching \$19 trillion or \$155,000 per taxpayer. That's only what the federal government owes.

The estimated total debt in the United States of all governments' state local and individuals (including credit cards & mortgages) is almost \$66 trillion. That is over \$200,000 per citizen or in excess of \$800,000 per family. The average amount of liquid savings per family is \$7800. The median annual income is \$29,000.00 annually.

The total annual spending by the US federal government has increased 107% since the year 2000; the total debt of states, localities, and INDIVIDUALS has risen by 144% since 2000. The total personal debt is also up a 107% since the year 2000. Unfortunately since 2000, the increase in the US gross domestic product has only increased by 87%. The Gross Domestic Product (GDP) is the basic measure of the market value of all final value (retail or selling price) goods and services **produced within our borders** (a topic for another day).

The annual budget deficit is not expected to fall much below half a trillion dollars annually, through the year 2020. If that is so, another \$2.5 trillion dollars will be added to the national debt, or another \$7000 dollars for every man, woman and child in America, by 2020. Based on the current trends these esti-

mates may be wildly understated. As debt rises, so does the interest that must be paid on it. In fact, depending on market interest rates, the interest on the national debt may double to 500 billion or half of a trillion dollars. **This is just about what we spend on the defense of this nation.**

There is a finite (assuming printing worthless paper stops working) amount of money available. The more the governments use, the less there is available for business growth, technological advancement, and research and development. These efforts create jobs, keep our military the most powerful in the world, free us from diseases, and increase the quality of life. In short, help *insure domestic tranquility and provide for the common defense*. Additionally job growth

causes taxable income to rise and therefore government revenues increase. Recently, *when employment was at its lowest, the annual deficit hovered at \$1 trillion. That's double this year's expected deficit.*

Over \$2.3 trillion of our annual budget is spent on a combination of Medicare/Medicaid, social security, and income security which includes unemployment compensation, welfare and food stamps. The defense budget which we hear so much about is **one-quarter** of that amount. Now, if we cut all defense spending we would eliminate the annual budget deficit. Of course then we would need to go around the world and bow to the other world leaders - although I think we experimented with that **How can this nation be secure when in excess of \$6 trillion of our debt is held by other**

countries? recently.

On second thought, maybe it would be easier to reduce the \$2.3 trillion (social programs) to a paltry \$1.8 trillion. That would now put the cost of defending ourselves from those who seek to destroy us at slightly more than one-quarter of social programs. Nowhere in the US Constitution (or the Federalist papers) does it suggest that government operated social programs should cost four times the amount it does to defend ourselves. In fact the authors of the constitution and the people who founded and built this nation, *came for the chance to be free, to construct lives and*

How can this nation be secure when in excess of \$6 trillion of our debt is held by other countries?

to support their families WITHOUT government direction.

How can this nation be secure when in excess of \$6 trillion of our debt is held by other coun-

tries? The total annual trade deficit of United States now stands at almost \$800 billion, nearly half of that is a result of trading with China.

What else has increased since 2000? Small business regulation has exploded. In 1995, President Bill Clinton decided that small businesses needed help. He and the Republican Congress created the most important legislation ever to strengthen small businesses, the Small Business Regulatory Enforcement and Fairness Act. *Small business by the way, provides more than half the jobs in the US.*

President Obama said that "small businesses have always formed the backbone of the American economy. These entrepreneurial pioneers embody the spirit of possibility, the tireless work ethic, and the simple hope for something better that lies at the heart of the

American ideal.” And yet, each year another 800 new rules with a direct effect on small business have been created since 2009. That is only Federal regulations. In fact, during the first term of this administration, the “Code of Federal Regulations” increased by 11,327 pages. *The climate for businesses must improve. Businesses create the jobs. This is not politics. This is economics!*

To the eventual democratic nominee for president, we offer some sage advice from the 1992 campaign of the 42nd president of the United States: “It’s the economy, stupid!”

What can we do?

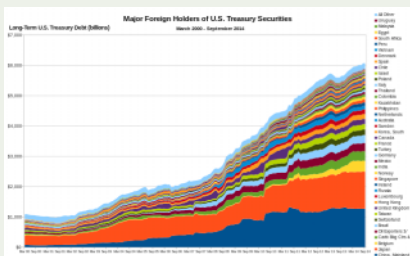
A large part of the problem is that ***we, the people, must accept our responsibility*** in this mess. The “great recession ‘was not created just by the “greedy bankers.” It was also created by greedy people who thought they “entitled” or were going to be the next real estate mogul. As individuals, we must increase our savings and ***we believe that includes gold, silver and platinum based assets.*** Some argue that gold and other precious metals and things made of these metals are the only real currency.

World history bears out that under the worst of conditions rarities of all types are sought after. The human condition suggests we want what others cannot have. Ask the Nazi’s why, in spite of their Aryan beliefs, they stole the art created by the French.

We must all vote. Sadly, only 50% of those eligible to vote actually vote during a presidential election year. Only about 25% of us vote during the primaries, when we the field is narrowed to two. The off year elections yield a 30-40% turnout. State and local elections see even lower voter turnout.

People died for your right to vote! Voting is the only way to insure our representatives are doing their job. Clearly most of them are not really afraid for their job. Being an elected official was never intended to be a career! ***We, the people,*** have allowed them to do this to our nation. If your representatives do not do what is best for this nation, vote them out of office. Eventually, we will have the right people in office.

The annual budget deficit must fall! During his tenure Thomas Jefferson cut the annual budget in half and doubled the size of the country in the process. The politicians on both sides of the aisle tell us it cannot be done. That is nonsense! It can be done, it must be done. The word will go out, the free rides are over!



What are the real alternatives? Quantitative Easing? The practice of the US government issuing bonds and printing money to buy them? Continuing to print money, with nothing backing it up, to pay the debt WILL continue to devalue our currency. ***Market devaluation*** means waking up one morning to find all your \$10 bills are now worth \$1.00. It can and has happened to many nations ***in modern history.*** ***By the way, to write a trillion dollars, in numeric form, requires twelve zeros and a 1, that’s 13 digits total. Most calculators including desktops and handhelds are not capable of that. Even the iPhone 6 cannot handle 13 digits.***

“Raise taxes on wealthy!” is the cry most often heard, this would solve all the problems. Wrong. They don’t pay enough. Well let’s see, According to IRS data and the CBO (Congressional Budget Office), the top 10% of all income earners pay nearly 70% of all the federal income taxes collected. The top 1% of all earners pay almost one-third of all income taxes collected by the IRS. That would seem to be a “fair share.” In addition, since it is the wealthy that consume the most, they are paying the largest share of the endless list of consumption taxes, like sales, use, and luxury taxes, taxes on fuel, alcohol, tobacco, excise and import duties.

Although raising tax rates will not provide the solution, creating a more efficient tax code is probably in order. There are many inequities and ineffi-

ciencies in the tax code. The tax code is so cumbersome that the cost of operating the IRS has become absurd. Based on the CCH standard tax reporter, there are 73,954 pages to comply with when filing your tax return.

Finally, this is not nor was it intended to be a socialist nation. If you wish to live in that environment, pick a country that is and move there.

So who can correct this nation’s course?

“We the People of the United States, in Order to form a more perfect Union...”

This review was prepared by the staff of DEI Numismatics, a Nevada company which includes experienced financial, economic and numismatic professionals. 800-208-1810 or 928-444-3111.

Winged Liberty or Mercury Dime?

New Age Design

By Cindy Mohon

Authorized by the Coinage Act of 1792 the dime (first spelled as disme) was produced with five different basic designs between 1792 and 1916. The designs from 1792 to 1892 featured beautiful, but often maternally looking Lady Liberty. The sturdy Seated Liberty ultimately looked very similar to the de-



signs on British coins. In 1892, Barber created an image of Lady Liberty that has a strong classical

Elsie Stevens was the model for Weiman’s Winged Liberty Dime



profile which is rather masculine in appearance. These designs were strongly influenced by the designs on French coins and Hellenistic sculpture. His designs were used on the dime, the quarter and half dollar from 1892 to 1916 so these coins were used in daily commerce throughout the country for about 25 years.

In the intervening quarter century the U.S. politics, business, culture and arts had changed dramatically. The public was quite ready for a dramatic change in the design of U.S. coins.

The era's refreshment of the designs of U.S. coinage included: *Copper, nickel and silver coinage*—Lincoln/Wheat small cent (1909); Buffalo nickel (1913); *Gold coinage*—Indian Head quarter and half eagle, Pratt's incused design (1908); Indian Head eagle, St. Gauden's design (1907); St. Gauden's double eagle (1907).

Artists, medalists and mint officials were hard at work to produce art and commemorative coinage for the 1906 S.F. Pan Pac Exposition which was hailed as a new age featuring a heady artistic combination of Neo-classical, Beau Arts and the beginnings of Art Deco which bloomed after the Paris Exposition in 1920. Change was most literally "in the air."

It was in this atmosphere that the process started for replacing the designs of half dollar, quarter and dime. Mint Director Robert Woolley, accompanied by the Chief Engraver Charles Barber, met with the Commission of Fine Arts; and explained to them his own interpretation of the Coinage Laws which he felt resulted in the need to change all of the designs of the dime, quarter and half dollar. Since the Commission rejected Barber's designs, three independent sculptors (Weinman, MacNeil and Polasek) were selected to submit designs

for consideration. These designs could be used on any of the obverses and reverses of the three denominations with the exception of the reverse of the dime which, by law, could not have an eagle although this image was required on the half dollar and quarter. Ultimately MacNeil's designs were selected for the obverse and reverse designs of the quarter. Adolph Weinman's designs were chosen for the dime and the half dollar.



Mercury statue

Polasek was out of the running. These three newly designed denominations were first issued in 1916.

Although Weinman never disclosed the model for Liberty on his dime and quarter designs, there seems to be considerable circumstantial evidence that the Winged Liberty dime was based on a 1913 bust for which Elsie Stevens modeled. The face of Victory found in the Weinman 1909 Baltimore sculpture *Union Soldiers' and Sailors' Monument*



Roman Republican, p. Aelius Paetus, AR denarius, 138 BC, Roma. Head of Roma wearing winged helmet.

also bears considerable artistic semblance to Winged Liberty on the dime designs. Weinman was a student of St. Gaudens and his Walking Liberty bears a thematic resemblance to the \$10 and \$20 gold coin obverse designs.

Weinman's rendition of a strong profile with tight curls and a Liberty cap fitted with wings promoted the general public opinion that Liberty resembled Mercury who was the messenger of the Roman Gods. Weinman stated that the winged cap symbolized "liberty of thought" and denied any connection with the ancient messenger Mercury; however, the die was cast—and the popular name for the coin has remained "Mercury Dime" as designated by public and collectors. The rendition of feathers on the low relief coins was a style utilized by both St. Gaudens and Weinman—as they found the effect attractive. Their targeted audience certainly agreed.

The Winged Liberty (or Mercury Dime) is praised as one of the most beautiful of the U.S. coins. It introduced an age of innovation which represented this great nation in the most perfect of ways. Weinman's Walking Liberty was

equally loved. The reverse designs on both coins present a unique symbolism with both a message and pride of nationality. Weinman is praised for his practical design of the coin in the lettering and the edge. Some slight re-design was done at the mint because of the complaints of the vending machine industry. The coins have worn extremely well and hold their designs against the wear and tear of commerce. One of the few technical problems with the coins was related to metal distribution at the center of the obverse/reverse composition. Since the high point of the obverse and reverse designs are in close proximity, metal sharing resulted in frequent failure of a full strike of the center bands on the fasces. This created a collector's category called Full Band (FB) or Fully Struck Bands (FSB) Mercury dimes; and these coins are valued more highly than those which are not fully struck. As the dies grow old in their use, sometimes the obverse edge lettering will migrate softly toward the edge of the coin; but this is a common issue for many coins as the Mint would push the limits in order to get maximum use from their dies.

As a collectible set, Mercury dimes are undoubtedly one of the most popular. The set has enough date range (1916-1945) and mintmarks to make it a challenge. Availability of most dates is feasible. The key and semi-keys are limited in number with 1916-D being avidly sought. The major variety is the 41 over 42 which was struck at the Philadelphia and the Denver mints.

I strongly recommend this series as an early endeavor because the Mercury Dime:

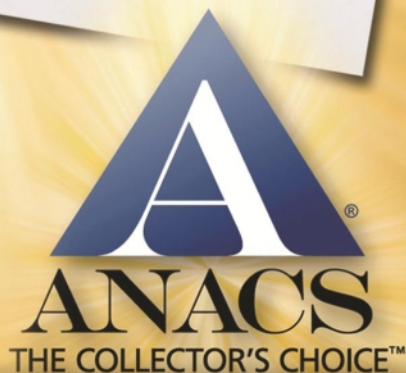
- ♦ Is strikingly beautiful;
- ♦ Is abundant in the market both certified and raw—which keeps both prices and risk *comparatively* low;

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- ♦ Has elements which require knowledge of the series such as “over- and under-valued” allowing the collector to research the market and the series (which is one of the most pleasurable activities of collecting); and....
- ♦ Requires that the collector train both his/her grading abilities in order to select the coins which meet his/her own standards rather than just the technical elements. (Yes, you do need to grade your own coins even in the age of third party grading services).

So.....go forth, my friends: Learn, Treasure hunt, Bargain, Make friends and—most of all— **Have Fun.**

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Cindy Mohon founded P&M Rare Coins in 1986. In the late 90's, she and Gloria Peters authored The Complete Guide to Shield and Liberty Head Nickels. This was the most advanced reference book published at that time on nickels and the 1913 Liberty Head nickel. Mohon has had numismatic articles published in Coin World, The Centinel and Winning Ways. Her article "Great Earthquake of 1906...the Granite Lady" won an award from Central States Numismatic Association. ●

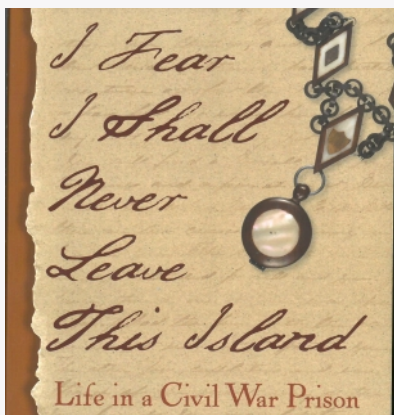
I Fear I Shall Never Leave This Island

Life in a Civil War Prisoner of War Camp and Related Money Issues
By Susan Trask

Imagine an island off the shore of Sandusky, Ohio in Lake Erie. Now imagine that island is Johnson's Island, a prisoner of war camp for captured Confederate Officers during the American Civil War. Being imprisoned here kept



Memorial monument on Johnson's Island



them separated from enlisted men and greatly mitigated the potential for escape. So, what was their life like? How did they spend their days? And what about the potential for escape?

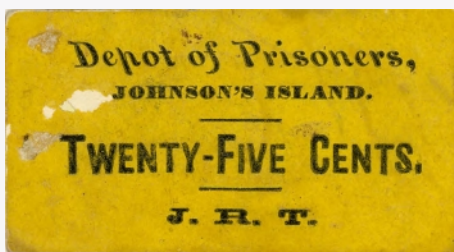
From the Johnson's Island of Civil War years to the Island as it is today, we will discover what archeologic digs have unraveled to shed light on this one piece of Civil War history and its connection to money used during the war. We will travel back 150 years as this lecture includes photos of the island, barracks, and the Sutler's Store where the prisoners purchased items to make life a little easier, or bartered for essentials.

We will read letters sent to loved ones and friends, revealing much about how they whiled away their hours playing chess, whittling or making jewelry from hard rubber. How did they stave off illness and what of those fellow in-

mates who were not fortunate enough to live through the harsh winters? We will look into their plans for escape, many thwarted... a few successful and some comical.

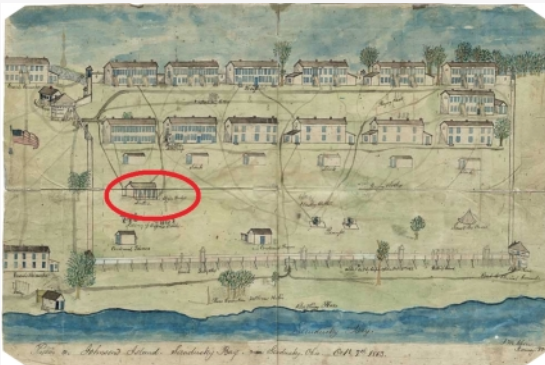
And what of Johnson's Island today? Author, Civil War Historian and professor at Heidelberg College, Dr. David Bush, shares his insights and missing links to the island's past with us in his book "I Fear I Shall Never Leave this Island." In this work, Bush chronicles how the island was initially purchased, details the building of the military base and describes the cemetery memorializing the dead officers.

He brings us up to date on this fascinating island and its importance in the history of America's most important war and what we learned from it.



Johnson's Island chit.

Susan Trask has served two terms on the Civil War Token Society's Board of Governors, 16 years on the executive committee and is Editor of the Civil War Token combined Civil War Token Journals, Whitman's Guidebook to Civil War Tokens by Q. David Bowers. ●



Map of Johnson's Island, showing Sutler's store.

Treasures of the Atocha:

A Diver's Perspective

By David Vapnitsky

I believe Arthur C. Clarke said it best “Nothing, except perhaps the landing of a flying saucer in one’s backyard, is quite so disruptive of everyday life as the discovery of sunken treasure. There are very few people in the world who can confirm this...but by a series of most unlikely events I happen to be among them.” I, like Mr. Clarke, was part of a group who recovered Sunken Treasure. The shipwreck sites I worked was the 1622 Atocha and Santa Margarita.



The Atocha is arguably the most famous of all Spanish galleons salvaged in our time and was the almiranta of the 1622 fleet. The fleet left Havana several weeks late and ran afoul of a hurricane. Eight of the 28-ship fleet were lost, wrecked on the reefs between the Dry Tortugas and the Florida Keys or sank in deeper water. The Spanish were never able to salvage what was one of the richest galleons ever to sail.

The cargo of the Atocha did not see light again until 1971, when the first coins were found by the now famous salvager Mel Fisher and his divers, who recovered the bulk of the treasure in 1985. The treasure found is today valued at over 600 million dollars! There



were chests of pieces of eight, over 1000 silver bars, gold bars and gold chains. Numbered among the forty tons of gold and silver reclaimed by the Treasure Salvors team were some 114,000 Spanish silver coins known as “pieces of eight” and over 1000 silver ingots.

Nine bronze cannons were found by Mel’s son Dirk early in the salvage. Sadly one week later his boat capsized and he and his wife and another diver were drowned. Mel continued his search for the Atocha to honor his son.

When I first met Mel Fisher I was 14 years old. I had a chance to pose with Mel, and before the photo Mel said “hold on a second”. Mel reached into his pocket and pulled out a solid gold bar from the Atocha. Mel placed it in my hand as the photo was taken. Even since then I have had “Gold Fever.”

Relive with me the adventures I encountered, and there were many! Imagine securing a vessel over the Atocha worksite as a tropical storm develops into a hurricane. Another time, I dived



Atocha treasures

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BOURSE MAP



SCHEDULE OF EVENTS

Thursday Dec 10

12:00 noon Dealer Registration and Exhibitor Set-up

12:00 noon Visiting Dealer Admission

7:00pm Show Closes to Dealers

Friday Dec 11

9:00am Dealer Entry

10:00am Open to Public

6:00pm Show Closes to Public

6:30pm Show Closes to Dealers

Saturday Dec 12

9:00am Dealer Entry

10:00am Open to Public

10:30am **What Color Are Your Assets? Coin Portfolios** – Lawrence Goldberg

Saturday Dec 12

12:00 noon **Life in a Civil War Prisoner of War Camp and Money Related Issues** – Susan Trask

2:00pm **Treasures from the Atocha: A Diver's Story** – David Vapnitsky

6:00pm Show Closes to Public

6:30pm Show Closes to Dealers

Sunday Dec 13

9:00am Dealer Entry

10:00am Open to Public

1:30pm ANACS Submission Center Closes

3:00pm Show Closes to Public

7:00pm Show Closes to Dealers

53rd Annual Las Vegas Numismatic Society Coin Show
MAY 13-15

Las Vegas Numismatic Society Fall Coin Show
SEPT 23-25

The Vegas Show
DEC 9-11

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Ed Powell



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Continued from page 15

into a 20 foot sand blown hole and climbed out barely escaping being buried alive. One might be saying at this point “why would anyone want to do this?” Being and living out at sea and recovering artifacts that are world class museum pieces made it all worthwhile. Thirty years have passed and my work days with Mel and his salvage company, Treasure Salvors, are still some of the highlights of my life!

Spain was one of the global powers of its day and trade routes were well established to bring silver and gold from the New World. Because of this, Caribbean and US coasts are prime areas attracting treasure seekers.

Unesco estimates that there are over three million shipwrecks on ocean floors worldwide.

You won't want to miss the actual display of authentic Atocha treasure. Shipwreck coins, an unbelievable gold chain, huge silver bar and other historic artifacts will be exhibited at The Vegas Show, December 11-13

David Vapnitsky was a member of Mel Fisher's diving team. Fisher spent a decade hunting for shipwreck treasure off the coast of Florida at great personal loss. In the summer of 1985, he discovered part of a Spanish galleon Nuestra Senora de Atocha that brought in over 450 million in gold, silver, coins and precious jewels. Fisher's famous phrase was “Today's the day!”

Spending Dad's Coin Collection

By Allen Rowe

Being involved in coins, I have heard numerous stories over the years of children raiding their parent's coin collections, only to waste the coins on something frivolous only to later wish they had the coins back. When I recently bought and sold a rare 1873 no arrows Carson City quarter I was struck by an epiphany. What if someone from the early days of Carson City had their coin collection raided?

A few years ago I was privileged enough to buy and sell an 1876-CC 20c piece that had seen a fair amount of wear. The coin housed in a NGC XF details holder had obviously seen some



wear and tear before it was saved into the collecting world. In researching the issue I discovered that there were two such examples that had made it into circulation. Other than that the only known coins seem to have come from a hoard that was probably sent back to the assay commission.

Recently I was able to procure the 1873-CC no arrows that Leon Hendrickson of Silver Towne discovered back in 1996. This example came housed in a NGC Fine details holder. The coin obviously saw a fair amount of circulation and even withstood some unfriendly conditions as well. While researching this coin I found that there was only one other circulated example known, an XF coin. Again there were three more known in uncirculated, with the assay commission being the likely source.

When one thinks of how the known coins survived it is easy to theorize how the assay coins were saved. Both issues were sent to the assay commission after being struck only to have the issues rendered moot with a melt order put out. Since the issues were to be melted there was no reason to assay the ones sent in, hence the uncirculated coins entered the collecting community.

The coins that we now know of from circulation are yet a different story. Having now researched two very rare yet similar issues from the same era an idea

comes to mind. What if an employee of the mint was saving coins only to have them raided and spent by a misguided child? If a contemporary collector of the time was building a set for himself, that tribute would be a wonder find for today. But, if one had collected only to have them spent later, either through pilferage or mistake, spending dad's collection would make a pretty darn good story too.

Any way you look at it, having a coin that is as rare as the 73-CC no arrows quarter or 76-CC 20c that saw circulation meant that it had to have passed through many, many hands. Hands that did not even realize at the time that they were holding a potential fortune. In the collecting world I think that this makes these coins all the more fascinating. And if my theory is true, oh what little Johnny spent for his gum-balls!



Allen Rowe, Owner and Head Numismatist of Northern Nevada Coin has been interested in coins since he was ten years old. This grew over the years into a definite passion for coins and after receiving his degree in medical sciences he decided to follow his heart, opening Northern Nevada Coin in 1993. Allen reflects, "After all these years I still look forward to going to work and especially which new coins I will get to see that day. Having handled nearly every coin that had been minted in the United States and many great foreign rarities, experience has taught me to appreciate every aspect of collecting and dealing in coins." ●



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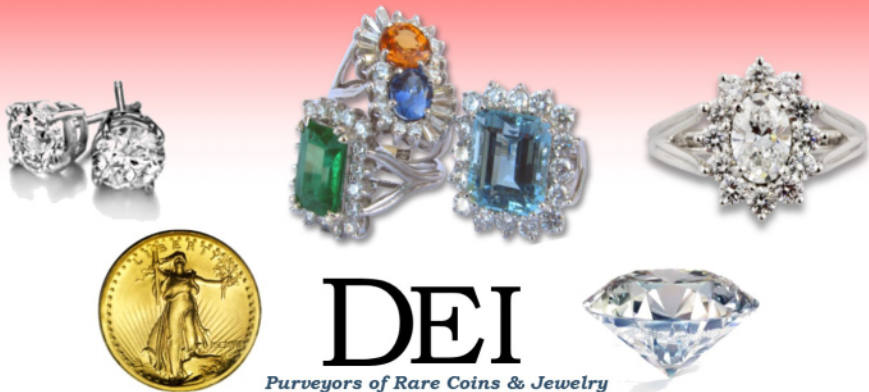
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