

The Cincinnati Numismatist

Volume XCI, Issue XI

November 2021



The next meeting of the Cincinnati Numismatic Association will be held at 7:30 p.m. on Friday, November 12th, at Coins +, located at 225 East 6th Street in downtown Cincinnati. The building is closed in the evenings so members need to arrive between 7:00 and 7:30. If you arrive later than 7:30, a phone number that you can call will be listed on the door. You will also be able to attend this meeting via Zoom. Members will receive an email invitation and meeting password.

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The Best of the Morgan Dollars?

By Mark Benvenuto

Collecting Morgan dollars is a passion for many, and a fright for some. Those passionate about them probably enjoy both their beauty and that passion, while those a bit scared of the series are most likely put off by the prices of some of the rarities and key dates within the set. So why not approach the series from a slightly different starting point? Instead of trying to assemble some date run, why don't we look at assembling just a few of the best a person might reasonably afford? Let's see what's out there.

When it comes to the best a person can get, the real upper flakes of the upper crust, we automatically think of proofs. There are definitely quite a few proofs within the Morgan dollar series, all of them beautiful. For the collector with the means, they are not out of reach. But any of the proofs will ring in at a minimum of a few thousand dollars. While the coin will be beautiful, many

of us will argue that the price is not. So, it might prove wiser to look at some of the best circulating pieces, and do some price checking there.

The 1879-S is not the most common of the Morgan dollars, but with a mintage of just over 9 million, it certainly qualifies as a common date within the series. The cost for one in a low mint state grade is probably \$50 - \$60, which is not bad at all. But if we make the leap up to the much more desirable grade of MS-65, the price doesn't really jump to some stratospheric height. In MS-65, this coin only runs about \$150. That's a pretty good price for a coin that still gazes back at us with the same look as the day it was minted.

Before we go too far from the starting line, a word or two is in order about how to buy such high end mint state Morgan dollars. The word is: certified. Even if you are one of the true-to-the-core collectors



2021-2022 Meetings

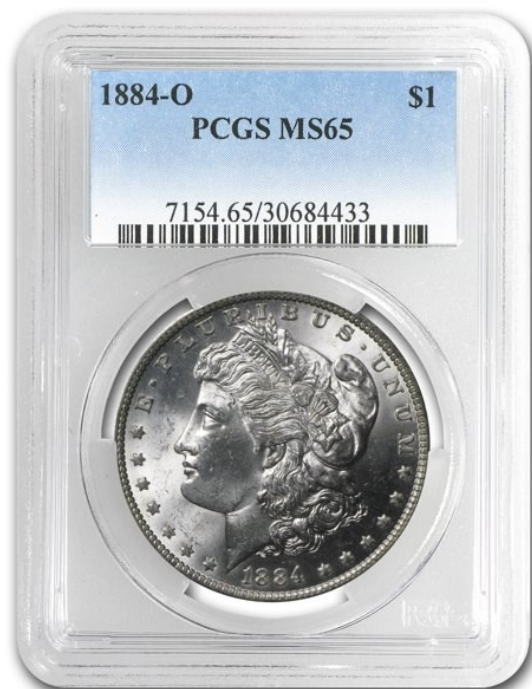
Date	Presenter	Date	Presenter
August 20th Friday	Open	December 10th Friday	Annual Charity Auction & Christmas Dinner
September 10th Friday	Patrick Hipple		
October 8th Friday	Extended Show & Tell	January 14th Friday	Open
		February 11th Friday	Open
November 12th Friday	Bruce Smith	March 11th Friday	Open

who think that third party graded coins are for folks who can't do the grading themselves, when laying out this much for a single piece, it's worth buying it with what we can call the guarantee that comes with it. The third party grading services have had three folks agree on a grade before a coin is slabbed. And so, buying certified versions of any Morgan dollar we talk about here is a hedge against any sort of buyer's remorse when the times comes to sell.

The 1881-S is another Morgan dollar that is about as common as they get – yet that is not the highest mintage of the entire series. With 12.7 million of them produced, anyone who wants one can get one pretty easily. Once again, in MS-65, this piece rings in at about the same price as our first choice – this time \$175.

For those of us who think these prices are already too high, and that they seem to be climbing, we'll note that for the 1881-S, there is a big price drop as we go from an MS-65 piece down just one number to an MS-64, to less than half the cost. Now the choice becomes one of price versus look. After all, there's no way to claim that an MS-64 Morgan dollar is going to qualify as some kind of ugly duckling. It will still be a beautiful coin. Yet plenty of folks want that best possible piece, and are willing to pay the extra for the step up.

Next on our list is the 1884-O, the first Morgan we have that comes from down in the Big Easy. This too is a very common date and mint mark within the series. Coupled with the fact that New Orleans coins don't tend to carry a premium because of the 'O' on them, we find that once again something like \$150 will land us an addition to our expanding group, again in the MS-65 grade.



To get to our next beauty, we'll have to skip a few years. Landing at the 1896, our first Morgan dollar from the main Mint in the City of Brotherly Love, we are looking at another dollar with a hefty mintage. That means that once again we have something like an MS-65 coin for only \$150. Also, since this is a Philly coin, the drop to the MS-64 sibling is a truly huge one. We should be able to land a '96 in this "lower" grade for less than \$100.



At this point, we have assembled a quartet of gorgeous Morgan dollars, and can easily expand to more, but there are two missing pieces. First, we do not have a single 'CC' marked coin in the line up. The reason for that is simple: they're expensive. Yes, we could snag one for about \$150 – but in a low grade like VG-8. Even when the Carson City coins are made in good-sized numbers, like the 1890-CC, the '91-CC, or the '92-CC, collectors love them enough that the prices will always be high. Second, we are missing any of the 1921's. This is a bit harder to understand, as they have the biggest mintages in the entire series. But it seems like the 1921, the 1921-D, and the 1921-S didn't have as many strike up to the high standards that equal a grade like MS-65. If we want to add this trio to our growing assembly, we can do so for about \$100 per coin, but the grades will be MS-64 or MS-63.

The Morgan dollar series can be a daunting one if we choose to try to assemble a full date run, or the even more challenging date-and-mint-mark run. But when it comes to finding just a few with a gorgeous look, this series can definitely be a passion, and still be a lot of fun.

Mississippi Steamboat Vignettes Depicted on Obsolete Banknotes

By Barry W. Siegel ANA# 1211796



This two dollar note is from The Bank of DeSoto in Nebraska. It operated from 1857 to 1862 before failing.

State chartered banks, counties, individual companies and turnpikes issued their own paper currencies from 1782 to 1866. This supplied capital in a young, rapidly growing nation. These currencies, today called "obsolete or broken banknotes", were supposed to be backed by hard money (gold and silver coins) and bonds on deposit. The value of these notes was frequently discounted the further away from the source it was used.

Because of fraudulent activities, such as counterfeiting, many Americans including Abraham Lincoln did not trust this monetary system. During the American Civil War, the Lincoln Administration started issuing U.S. government banknotes as the only legal currency. Obsolete banknotes, when issued, were taxed 10% starting in 1865. This onerous tax stopped the issuance of further obsolete bank notes.

Vignettes on obsolete banknotes depicted ways of making a living, various modes of transportation, Native Americans, mythological scenes, famous people and the progress of our nation.

Steamboat vignettes are shown on the three obsolete banknotes featured in this article. The Bank of DeSoto in Nebraska operated from 1857 to 1862 before failing. Waubeek Bank, ca. 1857, was a fraudulently operated bank in Nebraska. Of the ten Nebraska banks listed in Haxby, only the Bank of Dakota, which moved

to Omaha and became the First National Bank of Nebraska, did not fail.

Ramsey County Bank in Minnesota (1858) was organized but did not receive any banknotes from the auditor's office and apparently did not open. Of the forty-eight banks in Minnesota listed in Haxby, only six became National Banks.

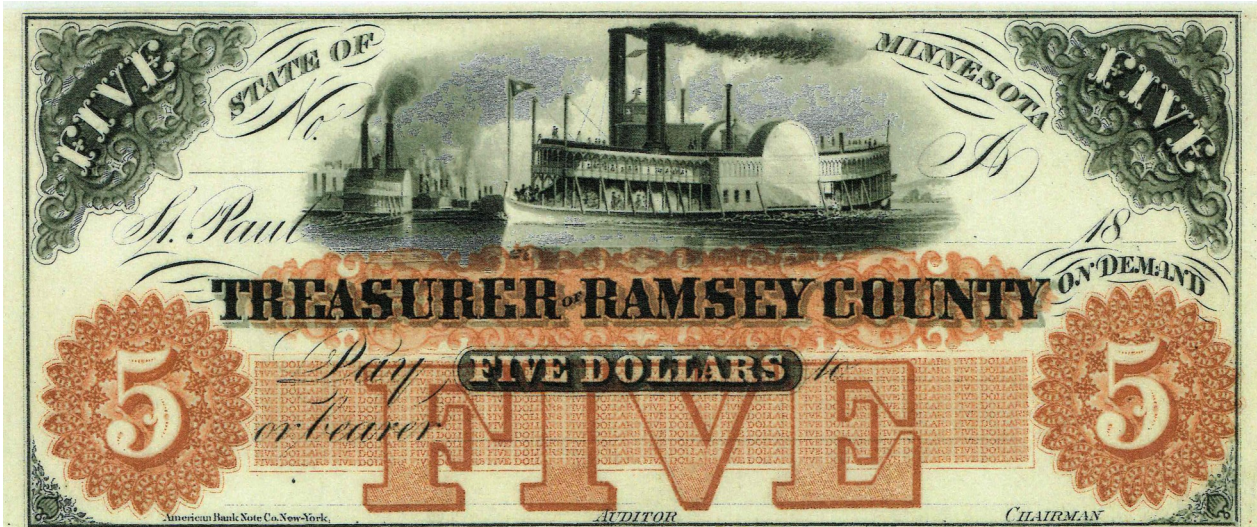
Rivers of the Mississippi drainage system provided thousands of miles of passage through the heartland of America to move passengers and cargo (up to 80% more economically) depending on the season. Previously, flatboats and keelboats could move cargo by drifting with the downward current, but the steam powered engine was needed to travel up river against the current efficiently. The first steamboat on the Ohio and Mississippi rivers was in 1811. By the time of the Civil War in 1861 there were more than 700.

Major steamboat construction sites were at Pittsburgh, Cincinnati and Louisville. Cincinnati constructed close to thirty new steamboats every year in the 1840s and 1850s.

Steamboats were basically moving warehouses. In the high cotton season four hundred pound bales of cotton were stacked five or six deep and up to a dozen high on the perimeter of the main deck which was often extended by "guards", cargo platforms hung from the



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edge of the hull extending its width up to seventy-five percent.

Sometimes only the pilot's house and smoke stacks could be seen from the shore.

Mississippi steamboats needed very shallow drafts. They were up to 300 feet long drawing only one to five feet of water fully loaded. About 80% of a steamboat was built above the waterline of cheap lumber like pine since the average lifetime of a steamboat was only about five years. The main deck just above the water line was used to carry cargo and non-paying passengers who worked for their fare by loading and unloading cargo and loading wood for fuel twice a day.

Slave owners could also hire out some of their slaves for similar work including as firemen to stoke the high-pressure engines which were located close to the paddle wheels.

On the main deck was located a large central parlor for serving drinks and food and a dance stage. Higher decks were for passenger cabins and the crew quarters were on the top deck. A still higher pilot house allowed the captain to navigate the river, avoiding sand bars, other boats, river debris, sometimes including whole trees that eroded from the riverbanks, underwater snags, and sunken boats.

Steamboats were also the home of gamblers and con-men and provided the fastest way for runaway slaves to travel north seeking freedom.

Many steamboats were destroyed by boiler explosions caused by poor maintenance and running the boiler at too high a temperature and pressure for greater power and speed. It was usually never known how many human lives were lost due to boiler explosions.

About five hundred vessels were destroyed in the 1800s due to accidents. In 1865 near Memphis the three boilers of the "Sultana" exploded causing an estimated 1200 fatalities.

Owners could insure their steamboats for only three-fourths their estimated value which discouraged fraud. Owners of cargo could purchase insurance for their property with claims paid out at current market value.

Steamboats were slowly phased out by the coming of railroads which could carry greater amounts of freight faster and more economically.

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Research and your American Numismatic Association (ANA) membership

By Michael Rice

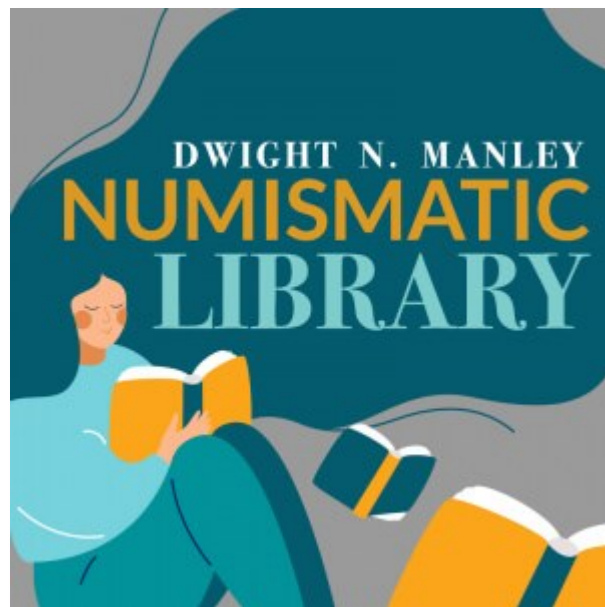
I am currently working on a series of articles for *The Cincinnati Numismatist* on the topic *Eagles: National Symbols and as Depicted on Coinage*. While doing the research, I found myself wanting to pass on a few tips to members planning on writing articles for our newsletter. At first, I started to include the information, as an aside, in my upcoming eagle article. Then, I figured it better not to unnecessarily clutter that article! The following might not be news to you, but for what it is worth.

First, ANA members can digitally access every issue of *The Numismatist*, the ANA's monthly magazine, from 1888 to the present. I have used that resource for my articles, and invariably find useful information. Just access www.money.org/numismatist/portal, login with your ANA member number, and register. The ANA describes the resource as follows: "The online editions look exactly like the printed originals, allowing you to experience *The Numismatist* in its historical context—something the average website can't offer. Each archived page can be downloaded and printed, as well as bookmarked, cited and referenced by registered users."

For my upcoming eagle series, I located around five articles in the archives that I plan to use for reference. I will highlight one to illustrate the usefulness of *The Numismatist* online archives. An article in the October 1917 edition of *The Numismatist* covered an American Numismatic Society exhibition of coins and medals depicting eagles. Not only was the information right on point with my current research; it was just fascinating to

read how someone covered a topic I am currently working on, over one hundred years ago!

Second, members can utilize the ANA's Dwight N. Manley Numismatic Library. Email them at library@money.org or register online and request items from the library catalog. The library has a wide selection of numismatic books available for checkout and use in your research.



The library will ship the materials to you, but of course you pay the shipping charge. Not a bad deal when the book you need is rare and/or expensive. I tried to use the service once, but unfortunately the library was not doing checkouts at the time due to the pandemic. They seem to be up and running again for online checkouts, and I plan on checking books out in the future.

Third, ANA members can email the library with research questions. I emailed them recently in the hope there was a comprehensive book describing the history of eagles on coinage. The good news, they responded very quickly; the unwelcome news, that book does not exist. However, the library manager informed me of an exhibit

held at the University of Cambridge's Fitzwilliam Museum a few years back titled: The Eagle on Coins: Divine King of the Birds and Symbol of States.

I was excited about what I might find from that exhibit, so I emailed Fitzwilliam's Department of Coins and Medals. Once again, a very quick response, but alas, the exhibition's content is currently unavailable online, due to website reconstruction and Fitzwilliam's had no written information from the exhibit to send me.

In short, you will run into roadblocks in your research. Yet, there are people ready and eager to help if possible. A good place to start is by using your ANA membership.

Lowball Collecting and Hoards of Coins

By Bob Heeg

Lowball Collecting

When I first found out what lowball collecting was, my first reaction was "are you kidding me?" For those unaware, lowball collectors seek coins on the lowest side of the grading scale. For them a grade of PO-01 is the sweet spot. Here is a look at what lowball collectors love. When I look at this picture I cringe! Have you ever seen a gold coin, an Ike dollar or Kennedy Half look like they do in this picture? What's the attraction?

After I almost hyperventilated, I stepped back and did some research. That research changed my perspective of lowball collecting and I think I understand it. Lowball collectors prefer a coin that has been used by real people experiencing real history - and used a lot! They are attracted to coins with a strong and tangible connection to history. The idea of an MS70 coin that was never touched and stored away in a vault for 100 years is not appealing to them. You must admit that what they call "slicked out" coins can be beautiful in an inexplicable way. Which brings up a weird dichotomy that some slicked out coins must be artificially made because the coins (like Kennedy halves) haven't had enough circulation to create a PO-01 graded coin. They call these "pocket pieces" because they carry a pocket full of change

to wear them down, sort of like a rock tumbler in your pants. It also creates a bond to these pocket pieces since they are experiencing life and history with the collector. The longer they carry them, the stronger the bond. This

type of collecting is not my cup of tea but I can at least understand it. And think of all the coins lowball collectors can buy with minimum investment! Long Live the Lowball.

Hoards of Coins

We have heard much about the 2020 coin shortage which continues today. The pandemic is certainly partly responsible but there are other reasons as well. The U.S. Mint is trying to catch up and even releasing Kennedy halves into circulation - not done for 20 years! (since 2001)

In addition, the ongoing discussions of discontinuing the Lincoln cent due to rising costs have induced many to automatically save all pre-1982 copper pennies. I read about a guy who believes he can sell \$100 of pennies for \$176 after shipping costs. This guy says he has amassed over \$276,000 in face value of pennies, waiting for the penny to be discontinued so it would be legal to melt them. Besides the law preventing the melting of current US coins there is another obscure law that makes



it illegal to carry more than \$5 of pennies out of the country. Really? Yes!

So how many hoards are out there? Are you hoarding pennies or junk silver? I confess I have a small hoard of pennies and junk silver but the more I think about it I may be better served to sell my pennies and junk silver and buy some coins to enjoy and enhance my collection. Silver is at about \$22 an ounce and copper is about \$4 an ounce - not a bad price. Or perhaps I can sell my junk coinage to a lowball collector! Do you know any?

2022 NATIONAL COIN WEEK

ANA Press release

Suggest a theme for 2022 National Coin Week!

Money has served as a canvas for some of history's most beautiful and popular visual masterpieces. Master artists have long been called on to produce striking coin designs emblematic of a kingdom or country. Today, talented artists around the world create designs for coins, medals and paper money that inspire, commemorate, and convey ideas and emotions.



The ANA wants you to suggest a theme for the 99th annual National Coin Week, April 17-23.

Submissions should focus on great artwork featured on numismatic objects, and the artists who create it. The ANA member who provides the winning entry will receive a 2022 American Eagle proof silver dollar. Themes should be short (no more than eight words) and easy to remember. Past winners include "Money, Big & Bold," "Remarkable Women, Catalysts of Change," and "Discover the Past, Envision the Future."

Submissions must be received by Monday, Nov. 22.

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Call 1-800-514-2646 and use code **CLUB2021**

Offer valid for new ANA members only or those that have not been members the previous 6 months.

AMERICAN NUMISMATIC ASSOCIATION

This sweet deal expires 12/31/2021

Club News

The next meeting of the Cincinnati Numismatic Association is on Friday November 12th. Our speaker will be Bruce Smith from the Columbus Club. His presentation will be "Colonial Coins 101." Since Bruce is traveling a substantial distance to be our speaker please show your appreciation by attending the meeting.

The meeting will be in person but the Bar Association has instituted a new policy. Here is the message received from the Cincinnati Bar Association, manager of the building.

Current CBA Policies

Hamilton County Public Health (HCPH) released a statement highlighting the substantial spread of COVID-19, specifically the delta variant, in our community. To align with this updated guidance, the Cincinnati Bar Association has updated our policies.

Masks/Social Distancing:

For now, masks are required in all common areas of the CBA building.

Event Policy:

The following language will be included in any CBA event-related emails and promotions:

The CBA is following Hamilton County Public Health and CDC Covid-19 guidelines to keep our staff, members and guests healthy. To attend a CBA in-person event:

Stay home if you have tested positive for COVID-19, are waiting for COVID-19 test results, have COVID-19 symptoms, or if you have had close contact with a person who has tested positive for or who has symptoms of COVID-19.

Wear a mask at all times when inside the Cincinnati Bar Center.

The Coin Club can meet on October 8th, but masks will be required, in keeping with all CBA events at this time.

The signage on the front door will be changed to reflect the mask policy.

Members can also attend via ZOOM and will receive an email invitation and meeting password.



The Christmas Dinner

Meeting is on Friday December 10th. Save the date! This is our annual Christmas dinner and children's charity auction. We will also have a limited number of items up for auction for the club's benefit. Because their food was such a hit last December, we will work with Bridgetown Finer Meats to cater the dinner.

Any item is accepted for the auction, numismatic or not. We will feature some of the items that will be in the auction in the December newsletter. If you are planning on donating an item for one of the auctions and would like to preview it in the newsletter send a brief description and maybe a simple photo to cincycoins@gmail.com.



Dues notices for 2022 were included with the October issue of the newsletter. This follows the same schedule as last year and helps to collect dues in a more timely fashion. Memberships not renewed by January 1st will lapse.

If you have already paid or have paid for some number of years in advance you will receive a thank you for prepaying instead of a dues notice. Dues notices are not issued for life members. You can save time and postage by paying for multiple years of dues in advance or you can convert to a life membership for \$175 and never have to pay dues again!

If you accepted the challenge of writing an article for the newsletter by taking a challenge envelope and are having difficulty identifying the item or researching it, don't hesitate to ask for some help. Send an email to the editor, David Heinrich, and he will assist you.

We are looking for presenters for meetings for 2022. Share your passion with the club! Every numismatic subject can make a good presentation.

If you are not receiving the monthly email meeting reminders and would like to, send your updated email address to cincycoins@gmail.com.

A few of the 2022 75th-edition Redbooks are still available. The personalized bookplate will have the same copper seal as last year. The price remains the same, just \$15 plus \$3 for delivery by media mail. There is an order form on the next page. You can order by email and pick up and pay at the meeting to avoid the shipping cost.

BECOME A MEMBER!

Since 1930, the Cincinnati Numismatic Association has been the gathering organization for coin collectors and other numismatic specialists in the Cincinnati area. Its purpose has remained the same, to foster knowledge of numismatics and a fraternal spirit among those who pursue the study of coins, currency, tokens, medals, and exonumia.

Meetings are held once a month, on the second Friday at 7:30 pm. The meeting location is at the Cincinnati Bar Center, 225 East 6th Street, in downtown Cincinnati on an upper floor of the building. You can also attend the meetings via Zoom. Meetings consist of numismatic presentations given by numismatists from among our membership and from other experts in their fields from around the country. Show and tell and light refreshments are also part of our meetings.

Club dues for adults are \$10 annually and \$3 for Juniors. This is certainly one of the best values in numismatics.

Membership Includes a subscription to **The Cincinnati Numismatist**, the club's monthly publication. In 2006, 2007, 2016, 2017, 2018, 2019 and 2021 the publication received first place in the ANA's competition for Outstanding Local Numismatic Publication.

YES! I want to join the CNA!

- ☐ 3 year membership (\$29) ☐ Life membership (\$175)
☐ 1 year membership (\$10) ☐ 1 year Junior member (\$3)

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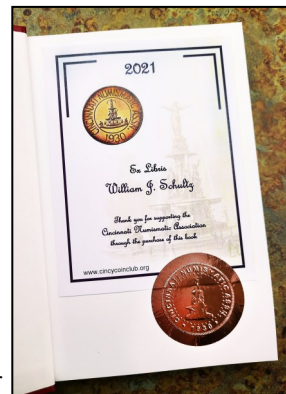
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(DO NOT FILL OUT THE FOLLOWING LINES)

Member Number _____ Date Paid _____

Redbooks and more!

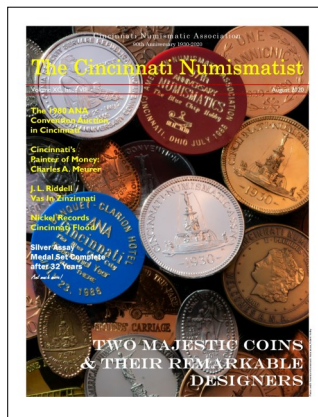
Redbook Purchase the new 2022 75th edition Redbook (and or the 2022 Bluebook) with a personalized bookplate through the Cincinnati Numismatic Association and help support the club's educational programs. The hand embossed seal is real copper. The cost is only \$18 including delivery. Use the form below and mail it in. Your Redbook will ship by media mail or you can save three dollars and pick it up at a meeting. Why not order copies as gifts for friends or relatives!



Medal Copper examples of the Cincinnati Numismatic Association's 90th-Anniversary medal are available for \$10 including postage. Only 250 were struck at the Osborne Mint in Cincinnati, the oldest private mint in America.

Special Issue

The 60 page 90th-anniversary issue of *The Cincinnati Numismatist* is available for \$7 postage paid. Printed in full color on heavy glossy paper. This special issue includes exclusive articles by well known numismatic authors.



☐ Shipped Redbook (\$18) ☐ Picked-up Redbook (\$15)

☐ Copper Medal (\$10) ☐ Special Issue TCN (\$7)

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The Cincinnati Numismatic Association was founded in August of 1930 and consisted of thirty-five members including numismatic notables such as B. Max Mehl. The first CNA President was Herbert A. Brand. The CNA was founded for the purpose of hosting the 1931 American Numismatic Association convention. Since then, the CNA has hosted the ANA convention three times, in 1942, 1980, and 1988. The CNA also hosted the 1998 ANA Spring show.



The Cincinnati Numismatist
is an ANA award-winning publication

Numystery

By: Colonel Green

Why do the coins of Canada have date, denomination and name of country on the reverse?

Numystery answer:

Back in the 19th century when Great Britain had colonies scattered all over the world the Royal Mint put all this information on the reverse so that the obverse, which were fully hulled, could be used for multiple colonies. For example, the cents of Prince Edward Island had the same obverse as the half pennies of Jamaica.

Coin Show Schedule

Monthly

Cincinnati Greenhills Classic Coin, Currency, Stamp, Jewelry & Watch Show, American Legion Hall, 11100 Winton Rd, Cinti, OH
Last Sunday, 10:00 am - 3:30 pm
numismaniaofohio@gmail.com

Monthly

Columbus Coin, Stamp & Card Show, Makoy Center, 5462 Center St., Hilliard, OH 10 am - 4 pm
Third Sunday, over 18 \$2 admission
drich@columbus.rr.com

November 7

Clark County Semi-Annual Coin Show. Windy Knoll Golf Center in the Derby Banquet Center, 500 Roscommon Dr. Bring Mask Directions: At I-70, Exit 52. turn North on U.S. 68 go to St. Rte. 41, exit East to Bechtel Ave, turn left (North) on Bechtel go to 500 Roscommon Dr. on your right, go to Windy Knoll Golf course and Derby Banquet Center on left. Hours: Sun.

10 am-3:00 pm Bourse Dr. Gary Lau,
PH: 937-206-4943

November 13

The 14th Annual Marion Coin Club Fall Coin Show at the Grant County 4H Fairgrounds east of Marion, IN on State Highway 18. Free Admission Hours are 9 am. to 3 pm. Coins & paper money on display, gold & silver bullion, 27 dealers, 60 tables, food & refreshments available, buying & selling, hourly Door prizes. Website: marioncoinclubin.tripod.com

December 3rd & 4th

The 62nd Annual I.S.N.A. Coin Show Indianapolis Marriott East Hotel & Convention Center, Liberty Hall, 7202 East 21st Street, Indianapolis, Indiana 46219 FREE admission, parking, and youth auction. Door prize drawing Raffle prize drawings. Public hours: Friday 10:00 am – 6:00 pm Saturday 10:00 am – 5:00 pm, Youth Scavenger Hunt starts at 10 am Youth auction: Saturday – 12 pm

January 6th-9th

The 67th annual FUN Convention will be at the Orange County Convention Center. 9800 International Dr., Orlando FL 32819. North/South Bldg Hall NB, Orlando, Florida. The show in January is renowned for being the bellwether event on the numismatic calendar. With over 1500 dealers, Heritage Auctions, exhibitors and over 10,000+ of the most avid collectors, the FUN show kicks off the year on a high note. Make your plans early to attend this monumental numismatic event! More information at www.funtopics.com.

Want To Be Published?

If you have an article that you would like to have published in the newsletter, **PLEASE** mail it to; C.N.A., PO Box 888, Miamitown OH, 45041 or email to cincycoins@gmail.com