



THE SCANNER

THE OFFICIAL PUBLICATION FROM

**THE SOUTH CAROLINA
NUMISMATIC ASSOCIATION**

VOLUME 52, No. 1, FEBRUARY 2024

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THE SCANNER

THE OFFICIAL PUBLICATION OF THE
SOUTH CAROLINA NUMISMATIC ASSOCIATION

VOLUME 51 No. 3, OCTOBER 2023

**Promote your
numismatic or
non-numismatic
business in SCNA's
award-winning magazine**



“The Scanner”

***First Place (2020) and Second Place (2022 & 2023) winner of
ANA's Outstanding Electronic Club Publication Contest!***

SUBMITTAL DEADLINES:

February issue: December 1st

June issue: April 1st

October issue: August 1st

Contact Editor Steve Kuhl:

PO Box 293, New Ellenton, SC 29809

SCNANEWSLETTER@GMAIL.COM / 803-645-1769

**MAKE YOUR PLANS TO ADVERTISE IN THE INNOVATIVE
2024 SCNA SHOWTIME GAZETTE!**

**This large-format flyer will be extensively issued across the
Southeast in the summer of 2024, in anticipation of the October
2024 SCNA Convention.**

AD COPY AND FEE PAYMENT DUE BY 4/1/24

ADVERTISING

What better way to promote your business than to advertise while supporting a worthwhile, non-profit organization? Since its inception in 1973, the SCNA has been promoting and furthering the cause of numismatics in the Southeast. The goal of any business is to maintain serious, repeat customers. We are proud to be a destination for serious collectors. Collectors and dealers who are serious about being informed about happenings in the state and the country in relation to coin collecting come here. They visit this site and subscribe to the SScanner journal. Now you can support this organization that benefits the numismatic community while reaching an audience filled with serious-minded individuals.

POLICY

The policy is that an advertisement will run for three (3) issues. The only changes for these issues will be to change the telephone number, address or e-mail address. Advertisements are important to us in order to defray the costs of producing and mailing The SScanner. The SCNA and the advertising dealers would appreciate your mentioning to them that you have seen their ad in this journal. The SCNA reserves the right to refuse any requested advertisement should the proposed ad be determined, at the sole discretion of the Editor, non-compliant with SCNA rules or standards.

RATES* FOR REGULAR SCNA JOURNAL

(Black & White image in printed copy of The SScanner)

(3 ISSUES PER YEAR)

HALF PAGE: \$100* PER YEAR / FULL PAGE: \$150* PER YEAR

Ad costs prorated if published in less than three issues / year

***Rates subject to change at the discretion of SCNA.**

For current rates, contact the SScanner Editor.

CONTACT INFORMATION

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DEADLINES FOR SUBMITTALS

<i>Issue:</i>	<i>Deadline:</i>
February	December 1st
June	April 1st
October	August 1st

Items received after deadline may not be printed in the following issue.

SCNA MEMBERSHIP RATES

Membership application is available in this edition of The Scanner, and online at www.SC-NA.org!

Annual SCNA Dues:

Individual (\$20) / Individual Paperless (\$15)

Family (\$35)

Youth (\$1)

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

*Life Memberships:**

Individual: (\$250)

Senior (60 & older) (\$150)

*Club (\$150) **

**Eligible after 1 year of regular membership (in any category) in good standing*

Grow our hobby—sponsor a new member today!!!!

Considering “going green” via paperless membership!

Address Changes/Corrections?

Please send address or name changes to: Stephanie Durham, Membership Chair, at steve@pqdollars.com

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& YN Director & SCNA & Webmaster

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bmwdave1964@yahoo.com

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North Myrtle Beach SC 29597
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Matthew Hudson

SCNA Convention Exhibits Chair

Steve Kuhl

Scanner Editor
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803-645-1769
scnanewsletter@gmail.com

Announcing the 2024 SCNA Officers & Governors



SCNA OFFICERS

Stephanie Durham, Will Gragg, Bill Latour, Mike Smith, Randy Clark, Glenda Pruitt, Walter Ford, David Durham, Marc Kosanovich, David Burzinski. Not Pictured: Bob Moon, Gene Pruitt, Matthew Hudson



SCNA MEMBER CLUBS (*Denotes Life Member Club)

ANDERSON AREA COIN CLUB

Bruce Getman, President; 706-436-9577
Meets 2nd Monday 7:00 PM
Jo Brown Center (behind Old McCants Middle School)
101 S. Fant St., Anderson, SC 29624
Contact : Linda Rogers Secretary rogers5122@sbcglobal.net
AACC Mailing Address: PO Box 213, Hartwell, GA 30643

MIDLANDS COIN CLUB*

Will Gragg, President
Meets 2nd Thursdays, 7:00 PM
Columbia International University, William Jones Building
7435 Monticello Road, Columbia, SC 29203
PO Box 8212, Columbia, SC 29202
www.midlandscoinclub.com / MidlandsCoinClub@gmail.com

AUGUSTA COIN CLUB

Shelby Plooster, President
Meets 3rd Thursday monthly at 7 PM
Sunrise Grill 3830 Washington Rd. Augusta, GA 30907
Contact Glenn Sanders, 803-663-6557
www.augustacoinclub.org / augustacoinclub@gmail.com

MYRTLE BEACH COIN CLUB*

Rick Ciano, President, 843-742-5280
Meets monthly on 1st & 3rd Tuesdays@ 6:30 PM
2987 Church St, Myrtle Beach SC, 29577
(Disabled American Veterans (DAV) building)
Rick.Ciano-macv42@gmail.com

CAMDEN COIN CLUB*

Pascal Brock, President
Meets 4th Tuesday of each month 7:00 PM
The Mercantile, 1110 Broad Street, Camden, SC 29020
www.camdencoinclub.com
camdencoinclub@gmail.com
803-713-5311

PARKER COIN CLUB*

Mike Kell, President
Meets each Thurs. 7:15 PM, Doors open at 6:30 pm
Taylors Recreation Center, 200 W. Main Street, Taylors, SC 29687
Mike Kell: 864-270-0559 / aandm496@yahoo.com
Secretary & Treasurer: David Willams, 828-446-7022
gileshokie2000@yahoo.com
www.parkercoinclub.org

CHEROKEE COUNTY COIN CLUB

Meets 3rd Tuesday each month, 6 PM - 7:30 PM
131 Daisy Lane, Blacksburg, SC 29702 (The Pillow Shop)
Donnita Earls (Secretary) EarlsBraniff@AOL.com
(864) 415 - 5142
P. O. Box 620, Grover, NC 28073

PEE DEE AREA COIN CLUB

Ronnie Westbrook, President
843-616-4824
Meets 2nd & 5th Monday monthly, 7 PM
Western Sizzlin Steakhouse
2688 David McLeod Blvd, Florence, SC 29501
www.peedeearcoinclub.com

GREENVILLE COIN CLUB*

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)

STEPHEN JAMES CSRA COIN CLUB*

JJ Engel, President
Meets 1st Thursday monthly at 6:45 PM
South Aiken Presbyterian Church, 1711 Whiskey Rd., Aiken, SC 29803
www.aikencoinclub.org / sjcsracoinclub@gmail.com

LOW COUNTRY COIN COIN CLUB*

Randy Clark, President. 843-367-0141
Meets 1st and 3rd Wednesdays each month, 7:00 PM
Midland Park Community Center
2429 Midland Park Road, North Charleston, SC 29406
John Plako IV, Secretary
P. O. Box 62248 N. Charleston, SC 29419

SUMTER COIN CLUB

Meets 3rd Tue of month at 7pm
Patriot Park Pavilion, Patriot Park
380 General Drive, Sumter, SC
President: Jeff Goodall
P.O. Box 3439, Sumter, SC 29151
sumtercoinclub@gmail.com

WWW.SC-NA.ORG

www.facebook.com/SCNumismatics

www.instagram.com/sc_numismatic_association/

twitter.com/SC_Numismatics



From the Editor

Welcome to the February 2024 edition of The SCanner! This issue marks the beginning of my sixth year as your Editor, and what a joy it has been! The February issue is always my favorite because it is where I get the opportunity to report on all the happenings of the previous year's SCNA annual convention. And this year marks a new approach to this reporting – a twelve-page photo collage documenting the people and numismatic wonders that were encountered during this event. I truly hope you enjoy the memories evoked by the images presented!

In addition to the collage we have three interesting articles provided by familiar contributors Mark Benvenuto, Will Gragg, and yours truly. Mark's article *Best of the Barbers – Three Great Possibilities* explores options for obtaining eye-appealing examples of the Barber dime, quarter, and half-dollar at relatively good prices. Will has given us a YN Corner article on Jefferson Nickels that is instructive and informative. This is a companion piece to an article Will provided in 2019 that covered the basics of collecting this series, and which can be found online in the June 2019 issue of The SCanner at the SCNA website (www.sc-na.org). Finally, my contribution, *A Mississippi Mystery! 1861 Hernando Railroad & Banking Company \$20 Note* is one of the first in-depth numismatic research articles I ever wrote (and one of my favorites!). This literary piece explores the circumstances surrounding an 1830s note from Mississippi that found a second life in the early years of the Civil War.

Mark your calendars for the end of October, 2024 when SCNA presents our 52nd annual Convention and Coin Show! It was just announced that there will be two ANA technical Seminars presented at this year's convention: Intermediate Grading of U. S. Coins and Counterfeit Detection - Classic Fakes and Chinese-made Counterfeits. More information, including how to register, is contained in this issue of the SCanner, as well as on SCNA's and ANA's websites, respectively.

Finally, I'd be remiss if I didn't mention that the October 2023 SCNA Officer and Governor election resulted in a slew of new talent in leadership roles! As you encounter the following folks, please give them your congratulations and support:

Ms. Glenda Pruitt, Recording Secretary

Ms. Stephanie Durham, Membership Secretary

Mr. Walter P. Ford, Governor

Mr. Mike Smith, Governor

Mr. Matthew Hudson, SCNA Convention Exhibits Chair

I hope you enjoy reading this issue, and I look forward to seeing everyone at the SCNA Convention at the end of October!

Steve Kuhl

Editor, 803-645-1769, scnanewsletter@gmail.com

SCNA NEWS!

2024 SCNA Officers and Board of Governors

2024 SCNA Officers and Board of Governors for 2024 will be as follows:

Officers:

President: Randy Clark

First Vice President: David Durham

Second Vice President: Bill Latour

Treasurer: Bob Moon

Recording Secretary: Glenda Pruitt

Membership Secretary: Stephanie Durham

Board of Governors:

Term Ending 2024: Will Gragg, Marc Kosanovich,
Gene Pruitt

Term Ending 2025: David Burzinski, Walter Ford, Mike Smith



The 2023 SCNA Convention featured an ANA Exhibit Judge Certification class that was jointly sponsored by the GNA, SCNA and NCNA. Mr. Joe Boling, ANA Chief Judge, Mack Martin GNA Chief Judge and Dennis Schefutzel SCNA Chief Judge were the instructors. 10 people attended and 3 were certified as ANA Judges in the category they choose. Everyone learned a lot from the experience. Apprentices spent 1.5 hours in class, then judged 15 different Exhibits on the SCNA bourse Floor. Their grading sheets were turned in for evaluation for review and consultation with the head Judges. So now NCNA, GNA and SCNA have additional qualified judges to help improve their exhibit programs!



ANA EXHIBIT JUDGE CERTIFICATION CLASS

OCT 26, 27 2023

SCNA CONVENTION

GO TO SC-NA.ORG FOR INFO



INSTRUCTORS:

JOSEPH BOLING
ANA CHIEF JUDGE
MACK MARTIN
GNA CHIEF JUDGE &
DENNIS
SCHAFLUETZEL
SCNA CHIEF JUDGE

SPONSORED JOINTLY BY:

GEORGIA NUMISMATIC ASSOCIATION
NORTH CAROLINA NUMISMATIC ASSOCIATION
SOUTH CAROLINA NUMISMATIC ASSOCIATION



Don Hollingsworth Awarded Honorary SCNA Life Membership!



Sam Norris, Greenville CC President, Don Hollingsworth, & Darral McClain GCC VP

The Officers and Executive Board of Governors recently conferred a SCNA Honorary Life Membership to Mr. Don Hollingsworth in recognition of the countless hours he has served supporting the activities of the SCNA over many years. The recognition was bestowed at the December 5th, 2023 holiday meeting of the Greenville Coin Club. SCNA President Randy Clark and 2nd Vice President Bill Latour travelled from Charleston to Greenville to present the award. They were

joined in the ceremony by Sam Norris, GGC President, and Darral McClain, GCC VP. Bill Latour made the following remarks:

Most of you know me as the SCNA Bourse Chairman and some may know me as Low-country Coins. If you didn't catch on to what Mr. Clark just discussed, the fact that the SCNA has only awarded 11 people, in its 51-year history, the Honorary Life Membership Award. Well, let's just say that the Honorary Life Membership Award is the most prestigious award that can be given to the most devoted of the SCNA members.

Although you don't have to be an SCNA Board Member to receive this award, such has been the case since the SCNA was established 51 years ago. You just have to demonstrate, through years of commitment and leadership, that you stand by the SCNA in promoting this great hobby of ours. I wanted to come see all of you to express my sincere gratitude for those of you who have supported the SCNA Convention as volunteers. Please stand if you have been one of those volunteers, whether you were helping with the registration desk, control of dealers during the check-in and unloading process, or you helped with setup and breakdown of the convention. To each of you, and I wanted you to hear it directly from me, my sincere thank you for the many jobs well done!

There is one of you who has been supporting the SCNA with setup and breakdown and has been there by my side, and the previous Bourse Chairman's side, for some 15 years. This individual has demonstrated true commitment to the SCNA, by volunteering for both setup and breakdown of the show as well as supporting the front registration area. He Has routinely showed up during the show just to make sure his band of volunteers were in place and ready for their positions, and to help wherever help was needed.

Continued

His can-do attitude, self-drive, leadership and coordination of setup and breakdown has been key to ensuring the proper and timely setup of the convention and he has no doubt been the key volunteer in ensuring the SCNA's success with material setup of the convention for many years. In recent years, I would simply ask the status of any particular element of convention setup and he would simply reply that he already had it taken care of or already had it in progress. He was always one step ahead of me!



Latour and Hollingsworth share a laugh!

Don, would you please join Randy and I? With great respect for Mr. Hollingsworth's leadership, commitment to the SCNA, and efforts in actively coordinating all volunteers on the bourse floor, I would like to personally thank you. I STRONGLY recommended Mr. Don Hollingsworth be approved as an HONORARY LIFE MEMBER of the SCNA, and by unanimous vote, the SCNA Executive Board approved this recommendation!

Following Bill's remarks, President Clark made the following proclamation:

In recognition of outstanding service and commitment to the SCNA as the primary SCNA Convention lead volunteer and coordinator of convention material setup and breakdown for the past 15 years, the South Carolina Numismatic Association is proud to present an HONORARY LIFE MEMBERSHIP to Mr. Donald Hollingsworth, on this, the fifth day of December, 2023. This is only the 12th time this award has been made in SCNA's 51-year history! Congratulations and well-deserved, Don!



President Clark congratulate Don Hollingsworth on receiving the 12th SCNA Honorary Life Membership

2023 SCNA Convention Raffle Winners!



Mr. Glenn Sanders was the lucky winner of the 1925 St. Gaudens Double Eagle, graded MS63 by NGC. Congratulations Glenn! Five American Silver Eagles (ASEs) were also awarded as consolation prizes. The winners of these five coins were: Shirley Massey, Dolores Vankolnitz, Michele Jewett, Mitchell Boyce, and Stefanie Durham. Congratulations to all!

A special "Dealers-Only" 5050 drawing was also conducted and David Robinson was the lucky winner—he received \$750!

Don Walden was awarded a free table at next year's convention!



Mr. Will Gragg designed another excellent South Carolina Numismatic Association Gift Certificate that were awarded to YNs that participated in the Coin Carnival and other events at last October's convention. This edition was based on the 1922 United States \$10 Gold Certificate. A small number of these certificates were slabbed, as shown here. Nice Job Will!



COUNTERFEIT DETECTION SEMINAR OCTOBER 2024, GREENVILLE SOUTH CAROLINA!

The SCNA is proud to announce we will be hosting Mr. Brian Silliman as he presents the *Counterfeit Detection: Classic Fakes & Chinese Made Counterfeits* ANA seminar. You may recall that last year this seminar was cancelled at the last moment due to unforeseen circumstances. The SCNA is thankful to have another opportunity to present this important knowledge-transfer forum in 2024! **As is the case with many ANA seminars, space is limited to 24 attendees, and the deadline to register is 9/15/24, so don't hesitate— make your reservations today by registering online: <https://info.money.org/counterfeit-detection-scna> or register by phone: 719-482-9848**

**EXPAND
YOUR KNOWLEDGE
THROUGH ANA SEMINARS**



COUNTERFEIT DETECTION: CLASSIC FAKES & CHINESE-MADE COUNTERFEITS

SEMINAR DATES: Thursday and Friday,
OCTOBER 24-25, 2024

In conjunction with: South Carolina Numismatic Association's 52ND Anniversary Convention



This class will debut one of the largest collections of Chinese-made counterfeits of United States colonials, coins, tokens, bullion and bars. Hundreds of never before seen, recently made examples will be available to examine along with the ANA's Counterfeit Detection set of older and highly deceptive fakes. This seminar will teach counterfeit detection of Key Date and Mintmarked coins, US gold coins, and the latest wave of deceptive Chinese-made counterfeits. There will be both digital presentation and extensive hands-on coin examination.

INSTRUCTOR: Brian Silliman, professional numismatist, Brian Silliman Rare Coins, and former NGC grader/conservator and ANA authenticator/conservator.

TIME: 9 a.m. - 5 p.m. **DEADLINE TO REGISTER:** September 15th

LOCATION: Greenville Convention Center, 1 Exposition Dr. Greenville, SC

Disclaimer: Please do not make travel arrangements until the seminar has been confirmed on or before September 16. If there is not enough registration, there is a possibility of seminar cancellation. **Convention Seminar Cancellation Policy:** The American Numismatic Association reserves the right to cancel this seminar. In the unlikely event of cancellation, the ANA will issue a full refund of the registration fee, but will not be responsible for any other charges incurred by the registrant due to the cancellation of the seminar. Registrants canceling more than two weeks (15 calendar days or more) before the convention seminar may receive a refund less a \$50 cancellation fee, or keep a credit with us for a future seminar without penalty. Registrants canceling less than two weeks (14 calendar days) before the convention seminar are not eligible to receive any refunds. Registrants have the option to keep a credit with us for a future seminar minus a \$50 cancellation fee. Registrants who fail to attend without advance notice will forfeit all funds.

2024 COUNTERFEIT DETECTION REGISTRATION & PAYMENT

Make checks payable to: ANA, 818 N. Cascade Avenue, Colorado Springs, CO 80903-3279

COUNTERFEIT DETECTION: CLASSIC FAKES & CHINESE-MADE COUNTERFEITS Please check appropriate rate	PRICE
<input type="checkbox"/> ANA MEMBER RATE	\$250
<input type="checkbox"/> NON-MEMBER PRICE	\$350

PAYMENT OPTIONS

Check Visa MasterCard AmEx Discover

Name _____
Street _____
City _____ State _____ Zip _____
Daytime Phone _____ ANA No. _____
Email _____

Name on Card _____
Card Number _____
Expiration Date _____ CVV _____ Billing Zip _____
Signature _____

REGISTER BY PHONE: 719-482-9848

QUESTIONS: Contact us at 719-482-9848 or email seminars@money.org

AMERICAN
NUMISMATIC
ASSOCIATION

SCNA NEWS!

SCNA's Officers, Governors, and Bourse Chair proudly announce South Carolina Numismatic Association's 52nd Annual Convention and Show!

"Largest in State"

COIN SHOW



South Carolina
Numismatic Association
52nd Convention & Show

October 24-26, 2024

10 AM – 6 PM Thursday & Friday
10 AM – 4 PM Saturday

Greenville Convention Center
1 Exposition Drive, Greenville, SC

FREE Admission & Parking

- Coins, Currency, Tokens, Medals – US & World
- Sales of 2022 SCNA 50th Anniversary Medals
- Coin Books & Supplies, Old & New Jewelry, stamps
- Competitive, Rare & Informational Exhibits
- BSA Scouting Merit Badge Program (Sat. 10 AM)
- Young Numismatist Coin Carnival for kids
- Third Party Grading Services on site (ANACS)
- SC Depart of Archives & History
- Family Friendly, something for everyone



Over 200 tables!

Bourse Info, e-mail:
lowcountrycoins1@bellsouth.net

Merit Badge Info, e-mail:
scna_webmaster@yahoo.com



Visit www.SC-NA.org for more details

MEMBER CLUB NEWS!



Ready for a new year!

The Low Country Coin Club has a new slate of Board members and is ready for the future.. Preparation for the February 2 – 4, 2024 show is well underway with nothing but good things ahead.



Low Country Coin Club 2024

Front Row, left to right:

John Tormanen, Vice President; Chris Brenner, Club Historian/Board; John Placko IV, Secretary; Maurice Snook, President; Marc Kosanovich, Treasurer
Second row, left to right: Don Beck, Board; Lowell Knouff, PR/Board; Alex Gilchrist, Board; Randy Clark, Board

Sumter Coin Club Board Member Rob Wilson attended the February 2024 Low Country Coin Club show, and provided this report: This is for some of y'all who might not have made it to the Low Country Coin Club show held 2-4 Feb in Charleston. I attended Saturday, Feb 3. There were quite a few dealers with a good mix of material. The attendance was really good while I was there and most seemed to be happy. I was able to pick up a couple of pieces for my Liberty Nickel and Standing Liberty Quarter collections so I was happy! One thing I did notice was a lot of younger kids there with their parents. Most of them were participating in a "coin treasure hunt." There was a list of coin related questions they had to answer. To help with the answers they would go to participating dealers for one of the questions on the list and the dealer would give a little history lesson on a particular series to help them answer correctly, then they would receive a coin. When they completed these questions, they had quite a haul plus learned a little along the way.

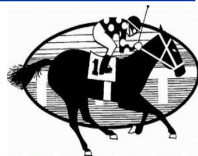
~ Rob Wilson, Sumter Coin Club

Thanks for the report Rob! Ed.

MEMBER CLUB NEWS!



Camden Coin Club



The Camden Coin Club is looking forward to hosting its 2024 spring Coin show on March 22 & 23, 2024. Dealer drive-in set up on the evening of March 21 and features a great southern catered meal for \$10.00 per person. To get to the show take Exit 98 off I-20 and drive toward Camden. The arena is about two miles on the right just passed Camden's Historic Revolutionary War Park. We do have some space still available for dealers. We have 24-Hour security for setup and both days of the show. For more information, please contact us at camdencoin-



CAMDEN COIN CLUB

Member of American Numismatic Association, Life Club of the South Carolina Numismatic Association, and the Blue Ridge Numismatic Association

2024 Spring Coin Show Spectacular

Friday & Saturday, March 21 & 22, 2024

Camden City Arena, 420 Broad Street Camden, SC

Friday – 9am until 5pm; Saturday - 9am until 3pm

ANACS Grading Service

Security Presence All Day!

Hourly door prizes each day

(Silver Eagles each hour and 1/10 Gold Coin last hour each day)

50/50 Raffle Both Days

Live Radio Broadcasting Both Mornings

For more information:

<http://camdencoinclub.com/events> or www.sc-na.org

Contact: camdencoinclub@gmail.com

MEMBER CLUB NEWS!



As we open a new year, we reflect on 2023. It was a great year for the club. We had two successful 2-day shows, participated in a Hettie Anderson lecture and helped/assisted at the SC Homeschool Expo. The club recorded over 100 members for the first time, and we saw an increase in meeting participation.

We raffled off two gold coins at each show in 2023 and plan to continue this tradition. Our drawing for the 1911-s \$20 Gold coin was held on January 11th at our first meeting in 2024. The winner was Mr. Darren Navis, who recently moved from California to Columbia. He bought the ticket at our September Coin Show! Darren is seen here proudly displaying his winning coin with MCC President Will Gragg.

Mr. Don Hollingsworth (below, left) was the lucky recipient of the 1/4 ounce AGE that was the prize associated with MCC's efforts to raise money in support of the MCC's celebratory activities honoring Ms. Hettie Anderson



We didn't have a meeting in December instead decided to celebrate our great year with a Pizza party and pot-luck dessert. We had over 45 people in attendance, and it was great to celebrate the club's success with everyone.

The club is working with the SC State legislature to honor Hettie Anderson sometime in this spring. There is a lecture

scheduled for February 24th at the SC Department of Archives and History to honor women of South Carolina. Will Gragg, our club president, will be working with Karen Strickland again to talk about Hettie Anderson. Click this link below to order your tickets today.

Our first show of 2024 will be held May 10th and 11th (Friday & Saturday) at the Embassy Suites by Hilton, 200 Stoneridge Drive, Columbia, SC, and will include a Scout Merit

badge seminar led by Will Gragg. There will be a “show Only” gold coin raffle again as well as membership specials. We hope to see many of you there. We will have over 64 tables and 30+ dealers. Something for everyone.

The MCC is also sponsoring a final event to recognize the numismatic significance of Columbia's own Hettie Anderson. On Thursday, March 14th at 1100 the MMC is hosting a remembrance of Ms. Anderson at her gravesite, where the MCC & SCNA-provide grave marker was placed past year. The event will feature comments from keynote speaker Senator Darrell Jackson. This event will be at the Elmwood Cemetery, 501 Elmwood Rd, Columbia. See the flyer on **page 30** of this issue



SC Senator Darrell Jackson

We always invite you to join the fun in Columbia every second Thursday of the month at Columbia International University (William Jones Bldg.), 7435 Monticello Road, Columbia for our monthly meeting, program and auction. More details concerning club activity can be found on our website at www.MidlandsCoinClub.com. You can also find us on popular social media platforms: <https://www.facebook.com/MidlandsCoinClub>, <https://www.instagram.com/>



LCCC Coin & Currency Show!

FREE ADMISSION & PARKING
SATURDAY IS KIDS DAY!!
RAFFLE & DOOR PRIZES!

July 26 - 28, 2024

**Exchange Park
Fairgrounds
9860 Hwy 78
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Facebook: Low Country Coin Club

Friday 12 PM – 5 PM
Saturday 9 AM – 5 PM
Sunday 10 AM – 3 PM



Join Us!



MEMBER CLUB NEWS!



Pee Dee Area Coin Club

Sumter Coin Club President Jeff Goodall provided the following report of a recent numismatic event he attended:

A numismatic event worth a bit of “crowing” about!

The Pee Dee Area Coin Club (of Florence, SC) holds a club member “SWAP MEET” on every 5th Monday of the year. So, this past Jan 29 was a 5th Monday and we met at Ron Westbrook’s Carolina Cards & Coins, a new coin shop in Darlington SC. (5th Mondays in 2024: April 29, July 29, Sept 30, Dec 30). This was my 3rd time to one of these 5th Monday Swap meets and it was the best attended so far – I would estimate there were roughly 15-20 collectors at Ron’s shop for about a two-hour great time of jaw jacking and coin swapping (3 from SCC attended as well)! There were 4-5 enthusiastic kids included who were already “COIN NUTS” like the rest of us! Fantastic initiative by the PDACC – and it’s starting to click in a big way!

The PDACC meets the 2nd & 5th Monday monthly, 7 PM, at the Western Sizzlin Steakhouse, 2688 David McLeod Blvd, Florence, SC 29501. Contact President Ronnie Westbrook at 843-616-4824. Visit the website at www.peedeearcoinclub.com

Augusta Coin Club



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MEMBER CLUB NEWS!



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MEMBER CLUB NEWS!



SUMTER COIN CLUB

"SUMTER COIN CLUB" on FB

Annual Coin Show

Saturday, October 19th, 2024
9:00 AM until 3:00 PM

*****FREE Admission*****

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You can e-mail us : SumterCoinClub@gmail.com

Venue and date subject to change, check our Facebook page for up to date information

MEMBER CLUB NEWS!

Sumter Coin Club

What an incredible year it's been and it's only February! We started off with a RECORD Jan 2024 monthly attendance of 37. Over this past month, two board members participated in a 2+ hour interview with the "The Sumter ITEM" staff (reporter & photographer) for a Sumter Coin Club feature in an upcoming "LAKESIDE" magazine edition. We've opened a new Sumter P.O. Box (**P.O. Box 3439, Sumter, SC 29151**).

We're researching 3 potential larger coin show venues and 3 larger-capacity meeting locations. We are now updated on the national level "Coin Zip" website (Coin Shows, Clubs, Dealers) which list our monthly meeting dates and future show info.

On Jan 20, we distributed by email our new SCC voluntary-based "SCC Social Roster" for our club members to learn what areas of numismatics their fellow members enjoy collecting. 15 Members have taken advantage of this members-only club benefit and have listed their collecting interests and contact info (either email, phone, or both).

We approved new bylaws and selected a new slate of 2024 officers-board members who are ALL eager to make OUR club the absolute BEST it can possibly be President: Jeff Goodall, Vice President: Brandon Fino, Secretary: Mitch Johnson, Treasurer: David Durham, Board Members at-large: David Raxton, Dwayne Thompson, & Rob Wilson. **We thank the leadership of SCC past President Glenn Heimburger and past Treasurer Tom Horner** – both of you deserve to be in the "SCC Hall of Fame!" When someone needed to step up and take the reins to keep this club alive back in 2021, Glenn and Tom answered with enthusiasm. Thank you both for the many personal hours you put into keeping the Sumter Coin Club alive – its success today is literally because of YOUR efforts!

We've added a new "50-50 CASH Raffle"! Tickets are \$2 or 5/\$10. The winning number drawn will receive 50% of the kitty, the club retains the other 50%. In general, we plan to offer a more DIVERSE selection of raffle prizes and perhaps a little STRONGER in value. Also, we are looking at Parker Coin Club's "State Quarter Bingo Raffle" for possible implementation at our club. Our NEW pre-Auction "last look" 10-15 break will also serve a dual purpose for those who want to buy last minute or additional raffle tickets as well as mark those auction lots of interest. Our new club treasurer will run and manage all raffles and fundraisers within the club. Any suggestions or comments in this matter are welcomed and may be directed to David.

***We meet the 3rd Tuesday of the month at 7pm at the Patriot Park Pavilion,
380 General Drive, Sumter, SC.***

***Contacts: Sumter Coin Club, P.O. Box 3439, Sumter, SC 29151;
SUMTERCOINCLUB@GMAIL.COM***

**A Concurrent Resolution by The SC Legislature
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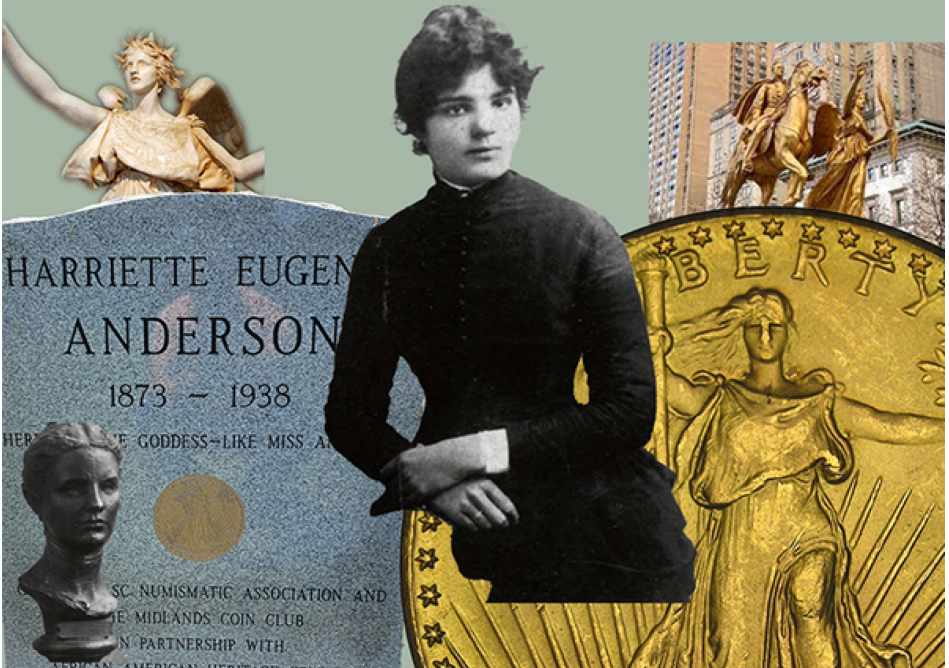
Hosted by the Midlands Coin Club

Thursday March 14, 2024

Elmwood Cemetery

501 Elmwood Avenue, Columbia, SC 29201

11:00 AM - Senator Darrell Jackson (presenting)



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SCNA Convention Volunteers Kelly & Typhany Nordeen, Aiken SC, and General George Washington (Mr. Curt Radabaugh) at the 2023 SCNA Convention

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As a New Collector, try Jefferson Nickels!

As I became a first-time collector back in the 1970's, I was able to put together about 90% of a Jefferson nickel folder from circulation and that includes a stunning 1938 that looked brand new! I used to bug my parents for their change to search. I would ask my mother drive me to the bank where I would purchase rolls of nickels with my allowance or "grass cutting" money. Since these nickels were not made with silver

(with one exception), they were never hoarded or saved in great quantities. Not to mention the design never changed from 1938 until the point I started collecting. Obviously, the US nickel has changed a good bit since 2004, but all dates and mintmarks are still fairly easy to find in circulation. As an adult, I often find myself saving anything older than 1960, but with all the changes made in the early-2000's, they make a fun type set to assemble! I have thousands of older nickels that I let kids or YN's search through to fill free folders I give away at our Kids Coin Carnival at the SCNA's convention and show every year!

YOUNG NUMISMATIST



CORNER

By Will Gragg
SCNA YN Director



Original Felix Schlag Design, 1938 - 2003
Picture courtesy of PCGS www.pcg.com

Let's start with a little history. According to Wikipedia The "Jefferson nickel" has been the five-cent coin struck for circulation by the United States Mint since 1938, when it replaced the Buffalo nickel. Designed by artist Felix Schlag and issued without a major design change from 1938 until 2003, the copper-nickel coin's obverse featured a

left-facing profile depiction of Founding Father and third U.S. President Thomas Jefferson and an image of Jefferson's Virginia home, Monticello, on the reverse.

This 66-year long stability of design came to a crashing halt in 2004! This year saw a transition where the obverse retained Schlag's Jefferson bust, but the reverse image was changed to a Peace Medal design. This makes



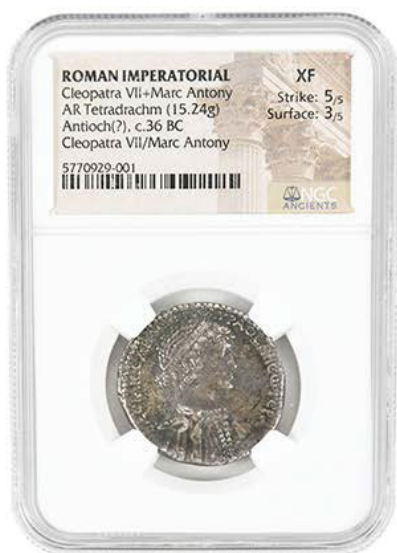
2004 Schlag Obverse, Peace Medal Reverse
Courtesy PCGS at www.pcg.com

the 2004-P Peace Medal design a one-year type.

Continued

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Interestingly, the reverse design was changed again later in 2004, this time to depict a keel boat. So there are two – one-year transitional type designs for the nickel in 2004!

These changes were just the beginning! 2005 saw the advent of a new portrait of Jefferson on the front of the coin. Designed by Joe Fitzgerald, this coin shows the



2004 Keel Boat Reverse
www.pcgs.com



2005 Obverse

Photo courtesy
www.littletoncoin.com

bust of Jefferson in profile, though this time it is facing to the right. And like 2004, two reverses were used in 2005 -

one showing a majestic American Bison (the buffalo was the most popular design in 2005 as it is reminiscent of the old Indian Head nickel design prior to the Jefferson series), the other a panoramic coastline scene titled "Western Waters". The 2004 and 2005 Jefferson nickels were part of the US Mint's Westward Journey Nickel Series™ commemorating the bicentennial of the Louisiana Purchase and the subsequent exploratory journey of Meriwether Lewis and William Clark. These coins can be collected individually from circulation, or can be purchased as sets in special Mint packaging. 2006 saw both sides of the coin change, and this latest design has been in use for more than 20 years!. The obverse was designed by Jamie Franki and portrays Jefferson facing forward; the reverse shows Schlag's Monticello.



2005 Bison Reverse

www.pcgs.com

Since these were free of silver, with one exception, they look the same as they do today. For a special treat, when searching through nickels look for ones that appear a dull gray, almost silver, in appearance. These are typically older and are very easy to pick out.



2005 Western Waters Reverse, www.pcgs.com

The United States was involved in World War II during the 1940's, and in 1942 the composition of nickels was changed because of the war. This was due to the need for nickel for the war effort. According to Wikipedia "As nickel was a strategic war material during World War II, nickels coined from 1942 to 1945 were struck in a copper-silver-manganese alloy which would not require adjustment to vending machines. They bear a large mint mark above the depiction of Monticello on the reverse." These are easy to identify by these large mintmarks.

Continued



35% Silver "War Nickel"

Photo courtesy USA Coin Book www.usacoinbook.com

The "silver war nickels" were made from late 1942 until 1945 and are 35% silver, 56% copper, and 9% manganese. The large mintmark on the back was done in an effort for easy identification so the government could go back later and recover the silver after the war. It is important to mention that in 1942 nickels were minted

in both the original composition (approx. 64 million) and the 35% silver composition (approx. 91 million). The silver ones will have the mintmark above Monticello while the ones made of nickel will not. This creates a neat variety for 1942.

Except for the silver war-time nickels, the mintmark for the Jefferson nickel was always located on the reverse to the right of Monticello. Absence of a mintmark meant it was made in Philadelphia, "D" indicated Denver and "S" indicated San Francisco.



1939-S Jefferson Nickel

"S" Mintmark: San Francisco Mint

Picture courtesy Coin Study www.coinstudy.com



Jefferson Nickel
1968-2003

"D" Mintmark
Denver Mint

Then it switched to the obverse in 1968 as shown to the left. In 2005 (see photo on previous page) the mintmark remained on the front of the coin, but moved to appear



Jefferson Nickel
2006-Present

"P" Mintmark
Philadelphia Mint

under the word LIBERTY. In 2006 the mintmark was moved yet again (the fifth location for this series of coin) to be under the date on the obverse.

Picture courtesy Coin Study www.coinstudy.com

Continued

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As you can see, this is a long series and has many types, some that are silver, and many design changes. It is a relatively inexpensive set to put together in circulation grades. As I said earlier, you can complete a good portion from circulation. The only real key date in the series is the 1950-D. This was because of a low mintage. Wikipedia reports “When it became known that the Denver Mint had struck only 2,630,030 nickels in 1950, the coins (catalogued as 1950-D) began to be widely



2020-W 5C Deep Cameo PCGS PR70DCAM www.pcgs.com

hoarded. Speculation in them increased in the early 1960s, but prices decreased sharply in 1964. Because they were so widely pulled from circulation, the 1950-D is readily available today” so these are still easy to find from your local coin shop.

In 2020, the Mint created two collector-only Jefferson Nickels with a “W” made at the West Point Mint. These were not entered into circulation and if you wanted one you had to buy the US Proof set. Wikipedia describes the pair as “A proof 2020-W nickel was placed in the clad proof set and a reverse proof 2020-W nickel in the silver proof set. Plans to include an uncirculated 2020-W nickel in the annual uncirculated coin set were abandoned due to the COVID-19 pandemic.”



2020-W 5C Reverse Proof PCGS PF70, www.pcgs.com

A new design is coming in 2026! The Circulating Collectible Coin Redesign Act of 2020 was signed by President Donald Trump on January 13, 2021. It provides for special one-year designs for the circulating coinage in 2026, including the nickel, for the United States Semi-quincentennial (250th anniversary). It will be exciting to see what they come up with! Come see me at the SCNA Annual Convention in October and I will have bags of nickels for you to look through.



Editor’s Note: The SCanner previously published an article by Will Gragg on the basics of collecting Jefferson nickels, including a checklist of the coins by year and mintmark, ideas on sets that can be assembled, and references for help in building a collection.. This article can be found in the June 2019 issue of The SCanner. Visit the SCNA website at www.sc-na.org to access back issues of The SCanner.



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COIN SHOW CALENDAR

Month	Dates	Shows	Location
Mar	14-16	ANA National Money Show	Colorado Springs Colorado www.https://www.money.org/NationalMoneyShow/
Mar	22 - 23	Camden Coin Club, Camden SC (SCNA MEMBER CLUB)	Camden City Arena, 420 Broad Street Camden, SC http://www.coinshows.com/camden-ccc.html camdenclub@gmail.com
Apr	19 - 21	Georgia Numismatic Association Coin Show	Dalton Convention Center; 2211 Dug Gap Battle Rd., Dalton, GA 30720; Tom. Youngblood@att.net or 770-815-4042 Chip Cutilff: chascoins06@yahoo.com or 770-639-0190 https://www.gamoney.org/coin-show/
May	10 - 11	Midlands Coin Club (SCNA MEMBER CLUB)	Embassy Suites; 200 Stoneridge Drive, Columbia, SC 29203 Bourse Chair: Mike Smith (803) 447-3441, or Andy Shaw: (803) 422-4821. email: MidlandsCoinClub@gmail.com
May	17 - 18	Augusta Coin Club Show (SCNA MEMBER CLUB)	Columbia County Exhibition Center; 212 Partnership Dr., Grovetown GA 30813; Bourse Chairman: Steven Nix; Phone: 706-267-9602; fleetwoodcoins@hotmail.com ; augustacoinclub.org
Jul	11 - 13	18 th Annual Summer FUN Convention	Orange County Convention Center 9800 International Drive, Orlando, Florida 32819 http://www.funtopics.com/summer-fun.html#ConventionInfo
Jul	26 - 28	Low Country Coin Show (SCNA MEMBER CLUB)	Exchange Park Fairgrounds, 9860 Hwy 78, Ladson, SC Contact: Richard Smith, lmanjie@aol.com or (843) 797-1245 www.lowcountrycoinclub.com
31-Jul	Aug 3	65th Annual Blue Ridge Numismatic Association Show	Dalton Convention Center; 2211 Tony Ingle Pkwy, Dalton, GA 30720 Show Coordinator: Katie Williams (423) 401-8363
Aug	6 - 10	ANA Worlds Fair of Money	Chicago, IL https://www.money.org/worldsfaireofmoney/
Sep	13 - 14	Midlands Coin Club (SCNA MEMBER CLUB)	Embassy Suites; 200 Stoneridge Drive, Columbia, SC 29203 Bourse Chair: Mike Smith (803) 447-3441, or Andy Shaw: (803) 422-4821. email: MidlandsCoinClub@gmail.com
Sep	21	Camden Coin Club, Camden SC (SCNA MEMBER CLUB)	Camden City Arena, 420 Broad Street Camden, SC http://www.coinshows.com/camden-ccc.html camdenclub@gmail.com
Oct	4 - 6	NCNA Annual Convention & Coin Show	Cabarrus Arena & Events Center 4751 Highway 49 North, Concord, North Carolina 28025 Contact: Perry Siegel, (704) 488-4787, herakles@herakles-inc.com
Oct	12	PEE DEE Area Coin Show (SCNA MEMBER CLUB)	SIMT Building Florence-Darlington Technical College 1951 Pisgah Road, Florence, South Carolina 29501 Contact: Pat Patton, 803-403-5607 or 843-413-9373 http://peedeearaeoinclub.com/
Oct	19	Sumter Coin Club (SCNA MEMBER CLUB)	Bethesda Church of God - Fellowship Hall 2730 Broad Street, Sumter, South Carolina 29150 Contact: Glen Heimburger, 803.316.3899
Oct	24 - 26	SC Numismatic Association's 52nd Annual Convention & Coin Show! SHOW DAYS: THURS, FRI, & SAT.	TD Convention Center 1 Exposition Drive, Greenville, SC 29607 Bourse Chairman Bill Latour, Phone: 843-532-5089; Lowcountrycoins1@bellsouth.net

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Photo Collage: SCNA Celebrates another successful Annual Convention and Show!

The following photo collage shows some of the many highlights experienced at SCNA's 51st Annual Convention and Show that was held at the end of October 2023. Many thanks to all the participants, especially all of the Volunteers, without whom the show

OUR PEOPLE!



Top to Bottom, Left to Right: Member breakfast, Kosanovich & Clark with Dealer 50-50 kitty, The Mastriani's with bagels!, Hugh Shull, Burnie Acuff & Mike Maino, Don Hollingsworth at the exhibits, Gen. George Washington (Curt Radabaugh) & Rick Raffone

SCNA 2023 Show Volunteers

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Scott Stewart
 Selena Corbett
 Skip Gribble
 Steve Gilliland
 Susan Gribble
 Typhany Nordeen
 Von Phennis
 Walter McGee
 Will Head



Left: Sam Norris congratulates Jerry Gohs on winning the Volunteer Award 1/10th oz AGE

The Raffle



Above: Mark Lighterman ANA VP, Gen. George Washington, Gene Pruitt, SCNA Governor



Above: Double Eagle winner Glenn Sanders



Left: Stephanie Durham winner of one of the 5 ASE consolation drawings.



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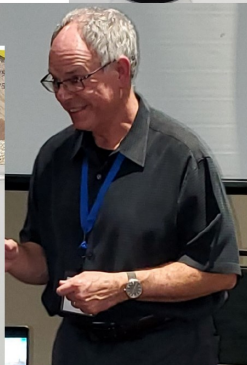
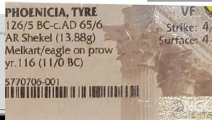
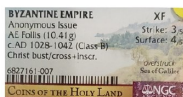
**Top: Bill Norfleet, Oklahoma City, OK;
Far Left: Instructor Rod Gillis; Left: Lydia Roxburgh, Gilbert, SC**

Super Saturday - Session 1

12:30 - 1:30 Room 104

"Coins of the Holy Land"

Tom Wood



Super Saturday - Session 2

2:00 - 3:00 Room 104



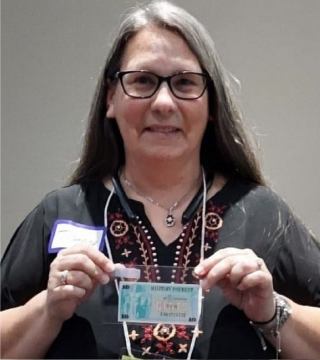
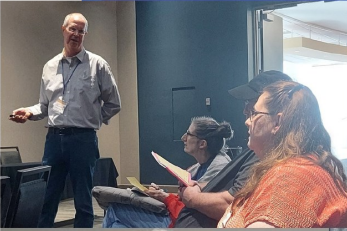
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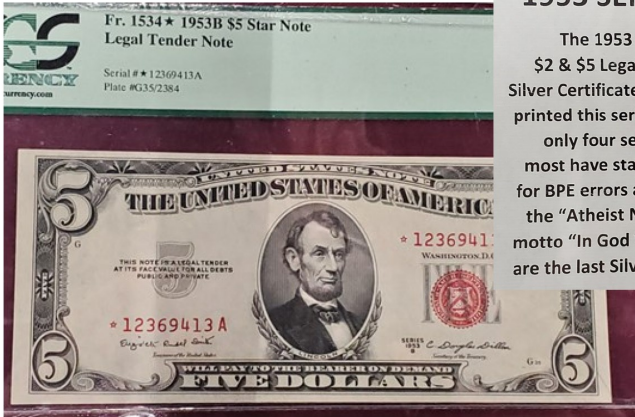
The Exhibits

COMPETITIVE EXHIBITS	
EXHIBIT NAME	PRESENTER
A SELECTION OF SERIAL # 1 NATIONAL BANK NOTES FROM NY STATE	ROBERT MOON
BORN IN THE USA - FOREIGN COINS MINTED BY THE US MINT	JOHN PLACKO IV
GEORGIA'S RECONSTRUCTION BONDS	MACK MARTIN
NUMISMATIC BOOKMARKS IN TIME	WILL GRAGG
OBSOLETE CHATTANOOGA ERROR NOTES	DENNIS SCHAFLUETZEL
OPA TOKENS	DUANE HIGGINS
SECRETARY OF THE US TREASURY - ANDREW MELLON	CHARLES AMBRASS
SERIES 1953 US CURRENCY	RANDY CLARK
THE CAPITAL STOCK OF THE WORLD'S COLUMBIAN EXPOSITION	RUSS FRANK
THE WORLD'S SMALLEST WORLD'S FAIR...AND ITS EXONUMIA	TONY CHIBBARO
TO TEACH IN SCHOOL - GEORGIA TRAINING SCRIP	LAVONDA PROVEAUX
NON-COMPETITIVE EXHIBITS	
EXHIBIT NAME	PRESENTER
HISTORICAL TIMELINE OF CAPPED BUST HALF-DOLLARS	GREG CHEEK
MEDALLIC IMAGES OF FORT SUMTER, 1861	TONY CHIBBARO
THE BARR FACTS	RANDY CLARK
THE RISE AND FALL OF GENERAL NATHAN G. "SHANKS" EVANS	TONY CHIBBARO
YN EXHIBITS	
EXHIBIT NAME	PRESENTER
THE MORGAN DOLLAR - AMERICA'S COIN	HAMPTON MOORE

Stocks of the World's Columbian Exposition



1953 Series Notes



1953 SERIES US CURRENCY

The 1953 Series US Currency contain \$2 & \$5 Legal Tender notes and \$5 and \$10 Silver Certificates. Bureau of Printing & Engraving printed this series from 1963 to 1965. There are only four sets of signature combinations, most have star notes, which are replacements for BPE errors and defects. These are the last of the "Atheist Notes" which do not include the motto "In God We Trust". The \$5 and \$10 notes are the last Silver Certificates issued by the BPE.

Barr Notes

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 MONEY GUARANTY S/N B51189870* pp H

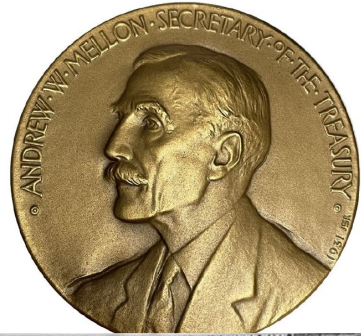


General Nathan "Shanks" Evans



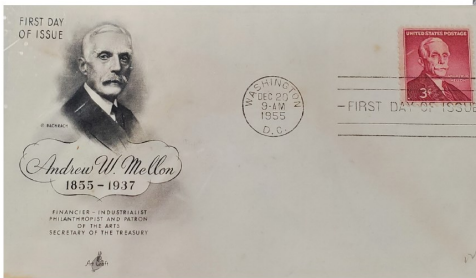


\$10,000 Federal Reserve Note
Series 1928 Fr. 2230
8 notes printed (2 in museum)



\$10,000 Gold Certificate
Series 1928 Fr. 2411

Andrew Mellon



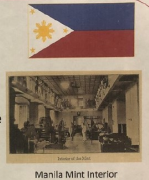
Foreign Coins Minted by the US Mint

50 centavos coins, honoring U.S. General Douglas MacArthur, Commander of the Liberators of the Philippines.



Philippines U.S. Administration

Following the American victory in the Spanish-American War, the U.S. found itself the administrators of the Philippines. The first Filipino coinage under U.S. Administration was issued in 1903, based on the Spanish-colonial peso. These coins were produced at the San Francisco Mint until 1920 when a branch of the U.S. Mint building in Manila was opened with new equipment built in Philadelphia. This was the only overseas U.S. Mint branch. As liberation seemed imminent, all three U.S. Mints began producing coinage to be issued in 1944 and 1945. The last coins for the Philippines struck at the U.S. Mint were a pair of 1 peso and 50 centavos coins, honoring U.S. General Douglas MacArthur, Commander of the Liberators of the Philippines.

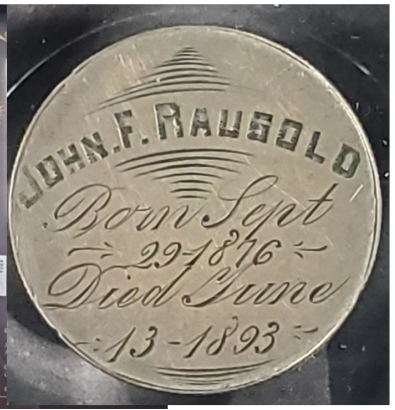


SAUDI ARABIA

To pay workers of Arabian American Oil Company, and to solve a silver coin shortage in the early 1940's, Saudi Arabian King Abdul Aziz ibn Saud requested the U.S. Mint produce silver coins. 80,440,000 silver 1 riyal coins were minted by the U.S. Mint in Philadelphia from 1944-1949. Three million of these coins were enroute to Saudi Arabia aboard the Liberty Ship S.S. *John Berry* in 1944 when it was sunk by a German U-Boat 125 miles off the coast of Oman. This is one of about 1.3 million Saudi riyals which were recovered from the wreck in 1994.



John Raubold Love Token



Medallic Images of Fort Sumter



Reverse inscription
TO MAJ. ROBERT
ANDERSON, U.S.A.
FROM THE CITIZENS
OF NEW YORK CITY,
AS A SLIGHT TRIBUTE
TO HIS PATRIOTISM.



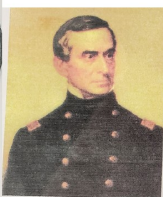
Reverse inscription (top right):
FORT SUMTER WAS EVACUATED,
WITH ALL THE HONORS OF WAR,
AFTER A MOST HEROIC DEFENSE BY
MAJ. R. ANDERSON,
WITH A GARRISON OF 75 MEN,
AGAINST A TERRIFIC BOMBARDMENT
OF 30 HOURS BY RIFLES
BY THE SO. CA. REBELS NUMBERING
8000



Reverse inscription (bottom right):
ONE FLAG AND ONE UNION
NOW AND FOREVER

Also offered in the Northern states as mementos of the battle were similar strikings of smaller medals. Struck in copper and white metal by an unknown dieinker, these strikings are cataloged in Hibler & Kappen's 1963 reference work *So-Called Dollars*. Listed with a rarity rating of "extremely rare" the white metal specimen at the top right is given a catalog number of HK-11. The copper striking at the left is not listed, nor is the bottom right specimen in white metal.

Soon after Maj. Anderson's surrender, early numismatist and coin dealer Augustus B. Sage commissioned prominent dieinker George B. Lovett of New York City to commemorate the battle. Specimens were struck in copper and a silver-washed white metal. Sage most probably offered these for sale to the general public, but may also have presented Anderson and his men with special strikings.



Kentucky-born Maj. Robert Anderson (left) led the Union forces inside Fort Sumter. Brigadier General Pierre G.T. Beauregard (right), from the state of Louisiana, was in command of the Confederate forces firing on Sumter. Interestingly, Beauregard was a former pupil of Anderson's at West Point. Sources: *Fort Sumter, Avault of War*, 1984.

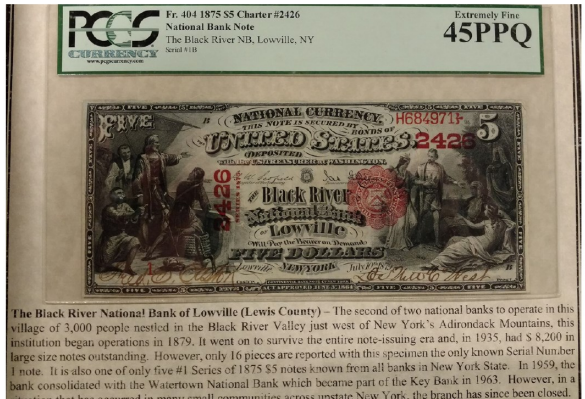


OPA Tokens

Morgan Dollars - America's Coin



NY State First Notes



The Black River National Bank of Lowville (Lewis County) – The second of two national banks to operate in this village of 3,000 people nestled in the Black River Valley just west of New York's Adirondack Mountains, this institution began operations in 1879. It went on to survive the entire note-issuing era and, in 1935, had \$ 8,200 in large size notes outstanding. However, only 16 pieces are reported with this specimen the only known Serial Number 1 note. It is also one of only five #1 Series of 1875 \$5 notes known from all banks in New York State. In 1959, the bank consolidated with the Watertown National Bank which became part of the Key Bank in 1963. However, in a town that has prospered in many small communities across upstate New York, the branch has since been closed.



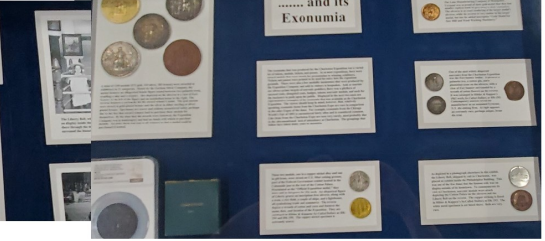
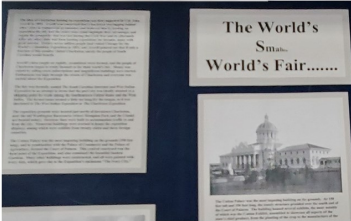
SC Interstate & West Indian Exposition



Encased cents were first manufactured in the late 1890s and quickly established themselves as popular good-luck pocket pieces. A total of four different types were made for the Charleston Exposition. All feature 1901 or 1902 dated Indian Head cents inside an aluminum collar, around which are inscribed various "good luck" sentiments or inscriptions advertising the Expo. The two figural pieces, one shaped like a chamberpot and the other a goblet, were manufactured by Geo. H. Jung and Co. of Cincinnati, a leading maker of tokens and medals. The goblet-shaped encasement is extremely rare.



These two medals, one in a copper-nickel alloy and one in gilt brass, were struck on U.S. Mint coining presses, part of the Federal Government exhibit located in the Colonnade just to the west of the Cotton Palace. Proclaimed as the "Official Exposition medal," they were sold to fairgoers for 25¢ each. An allegorical figure of Liberty graces an inscription-free obverse, along with a train, a rice field, a couple of ships, and a lighthouse, all symbolizing trade and commerce. The reverse depicts a wreath of cotton and corn and features the name, date, and location of the Exposition. They are cataloged in Hibler & Kappens *So-Called Dollars* as HK-294 and HK-295. The copper-nickel specimen is extremely scarce.



And the Winners are.....
1st Place (top): Mack Martin, Georgia Reconstruction Bonds;
2nd Place (Middle): Bob Moon, New York State First Notes;
3rd Place: Russ Franks (not pictured) Columbian Exposition Stock Certificates;
1st Place YN (Bottom): Hampton Moore - Morgan Dollars - America's Coin



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Best of the Barbers – Three Great Possibilities

By Mark Benvenuto

Editor's note: Prices referenced in this article were current at time of writing (early 2022).

When it comes to collecting classic United States silver, the Barber design which graced our dimes and quarters from 1892 to 1916, and half dollars from 1892 to 1915, always seems to be somewhere in the shadows when compared to a couple of other series. For example, Adolph A. Weinman's design for the Mercury dime remains a classic image that is routinely in the limelight. People really go for that design, and for trying to get the best of the best of them. Likewise, the MacNeil design for the Standing Liberty quarter remains a collector favorite almost a century after it was last issued. And Mr. Weinman's Walking Liberty half design, well, what hasn't already been said

about it? It has been reprised as our one-ounce silver bullion coin design because it is considered one of the best designs ever put on a United States coin. Let's see though if the buzz surrounding these three series might not mean there are some great Barber pieces out there at what might be called decent prices.



1907 Barber Dime, PCGS MS65

Courtesy PCGS: www.pcgsc.com/auctionprices/Item/1907-10c/4842/2327715789872910472

First, the little Barber dime: The Barber design came roaring out of the gate in 1892, with a mintage of over 12 million for the dimes. That's a hefty enough official tally that just about anyone who wants to get into this series can afford a few. And that in turn means that any of the dates for which more than 10 million were coined is probably common enough that the price tags will be rather low. Indeed, worn examples of any of these ten-cent pieces will often cost less than \$20 per coin. But we don't want worn, we want the best we can get, yet still at a price that won't drain our wallets.

With these ideas in mind, it is probably safest to look at the most common Barber dime in the series, the 1907, with 22,220,000 to its official Mint tally. However we stack 'em, that's a lot of dimes. If we want one of these in a much better state than something worn, well, something like \$125 will land us one in mint state, or MS-60, grade. If we move up to a truly gorgeous grade like MS-65, the price rises to about \$400. That may seem like too much for a single, classic dime. But then again it may not.



Contributor Number
42088887

1907 Barber Dime, PR65

Courtesy PCGS at <https://www.pcgsc.com/auctionprices/Item/1907-10c/4891/4225338079480693592>

Continued

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To throw one further neat bit of information into this, there are proofs for almost every year of the Barber dimes, including the 1907. The price tag for one today can be as low as... get ready for it: \$525. This may not seem all that low at all, but let's consider that the total number of proof dimes for 1907 is just 575 pieces. This then is an extremely low price for a remarkably rare coin. If we can find one, this would be a tremendous piece to add to any collection.

Next, moving up to the quarter: The Barber quarter also came out of the gate with a rush, in this case a rush of just over 8.2 million pieces in 1892. The quarters too had some years of more than 10 million minted, although not as many as for the dimes. To be fair though, there were also several years for which more than 8 million were produced.



1899-P Barber Quarter, PCGS MS65
Courtesy Stack Growth at <https://auctions.stackgrowth.com/lot/view/6-36062/1899-barber-quarter-ms-65-pcgs>

In short, there are plenty of Barber quarters from which to pick.

If we do the same examination of a single Barber quarter that we just did for the dimes, we actually come up with figures that might be considered even more surprising. Picking the most common in this series – the 1899 – we find that there were 12,624,000 million minted by the main facility in Philadelphia that year. As with the dimes, these twenty-five cent pieces don't cost all that much in some worn condition. The just-mentioned \$20 will still buy something. But going to the MS-60 grade, the cost will be closer to \$250. Moving up to the hard-to-find and very beautiful MS-65, the price goes

up to \$750 – and by the way, anyone gunning for this should opt for a piece that has been encapsulated by a reputable third party grading service, to prevent any potential buyer's remorse. But a proof 1899 Barber quarter, for which only 846 specimens exist? Believe it or not, the price is still \$750, although in the grade of Proof-63.



1899 25 Cents, PCGS PF63 Cameo
Courtesy PCGS at <https://www.pcgs.com/auction/coins/item/1899-25c-cam/854685/2598120950897485490>

We have to pause for a moment and think about the idea of an 1899 MS-65 Barber quarter costing \$750, and the screaming rarity of a PF-63 of that date costing the same thing. It may seem like there is no logic to this, but we can actually dig out a bit. That bit is that very few collectors are focusing on the Barber quarters specifically as proofs. Thus, because the market appears to be so thin, the price is far below what a person would normally imagine for such a rare piece.

Continued

Finally, the big sibling of the trio, the Barber half: Moving up to the biggest of the Barbers means moving up in prices once again, or so a person might believe. First, there are no years in which these half dollars saw 10 million or more minted. The biggest number in the entire run of Barber halves is the 1899, just like the quarters, with a



1899 50 Cents, PCGS MS64
 Courtesy PCGS at <https://www.pcgs.com/auctionprices/entry/1899-50c/54831-4306518915798851528>

total of 5,538,000 pieces. As with the smaller denominations, a person can land a worn piece for only a small outlay – this time about \$40 for something like a very good, or VG-8, example. Moving up to MS-60 means moving up to about \$575. Yet the biggest jump in prices here is between MS-64 and MS-65, a jump from about \$1,100 to \$2,250. But what about that proof?

When it comes to the 1899 Barber half, as a PF-63 coin, the price is \$1,100 (at least as this is being written). There is no typo here. The MS-64 and the PF-63 grades happen to command the same price. The reason why probably has more than just the collector demand behind it, or lack thereof. In this case, the size of the half dollar is probably such that few can be found today with no marks at all on the fields, simply because the fields are large. Larger coins tend to show bag marks more readily than smaller ones,



1899 50 Cents, NGC PF63
 Courtesy Stack Bowers at <https://auction.stackobowers.com/lot/view/0-019301899-barber-half-dolla-proof-63-ncg>

and they can be most obvious on the fields. Still, the idea that a proof costs the same as the uncirculated version is astonishing, especially when there are only 846 of the proofs listed on the books. The price may seem high, but it's far less than what just about any collector might expect.

Overall? The Barber design may be in the shadow when compared to other classic United States silver coins. But wow, we have just seen that there are at least three amazing possibilities when it comes to common Barbers in uncommon conditions. There may very well be more.



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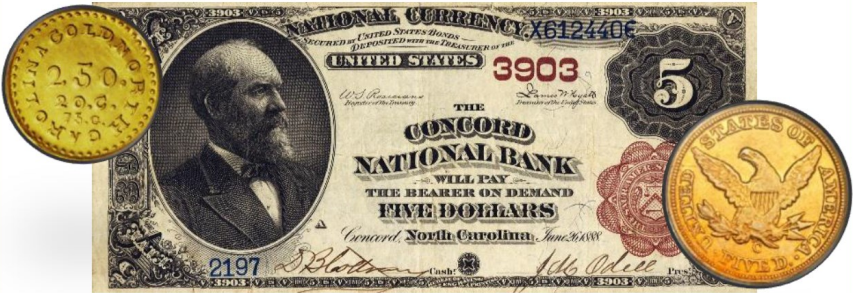
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A Mississippi Mystery!

1861 Hernando Railroad & Banking Company \$20 Note

By Stephen Kuhl



Desoto County and Hernando Mississippi:

Per the Treaty of Pontotoc in 1832 the Chickasaw Native American Tribe agreed to give the U.S. Government all their land east of the Mississippi River and settle themselves west of the River with their own government. This agreement is commonly referred to as the Chickasaw Cession.

This note was purchased at the South Carolina Numismatic Association Convention at Greenville SC, in October, 2015. This article explores the origins and history of the issuing institution, as well as the mystery presented by the issue date of this note.



In this agreement the United States agreed to pay the Chickasaw nation all the money raised from the sale of the land, after deducting the cost of selling the property. The Chickasaw ceded nearly 6.3 million acres to the US Government. The parcels were to be sold to the highest bidder, with a minimum price of \$3.00 an acre. On January 25, 1836, a 640 acre parcel (one square mile) was awarded to Chickasaw member Til-Look-Hi-Yea, which he then offered for sale. Mr. Edward Orne, a commissioner of the Boston and Mississippi Cotton Land Company, bought thousands **Continued**



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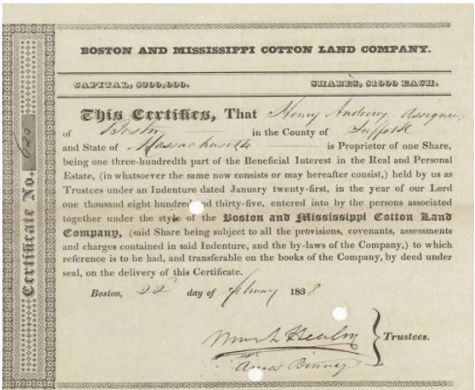
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of acres following the Chickasaw Cession, to include Til-Look-Hi-Yea's land. Mr. Orne completed the deal on June 16, 1836. At its organization on February 9, 1836, DeSoto County stretched from the Tennessee state line on the north to the Panola County line on the south; from the Mississippi River and Tunica County on the west to Marshall County on the east. Two months later, in August 1836, Orne donated 40 acres of the land he purchased to be used as the Desoto county seat, which was to be named Hernando. The original plan for



Cancelled Boston and Mississippi Cotton Land Company Stock

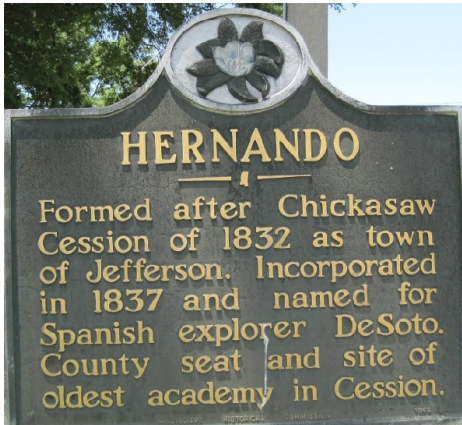
The Indian Removal Act was signed into law by President Andrew Jackson on May 28, 1830, authorizing the President to grant unsettled lands west of the Mississippi in exchange for Indian lands within existing state borders.

Library of Congress
[\[https://www.loc.gov/rr/progrm/bib/ourdocs/Indian.html\]](https://www.loc.gov/rr/progrm/bib/ourdocs/Indian.html)

Hernando consisted of a square forming the center of town, with five streets parallel to each side of the square.

As seen on this historical marker, Hernando was originally founded in 1832 as Jefferson, and became Hernando upon incorporation in 1837. Jefferson was renamed Hernando by action of the Mississippi State Senate, in order to avoid confusion with other post office names in the state. Today Jefferson, MS is a small unincorporated area located approximately 90 miles south of Hernando. Also, Jefferson County is located approximately 250 miles south of Hernando, along the Mississippi River near Natchez, MS.

During this time cotton was becoming the most lucrative crop produced



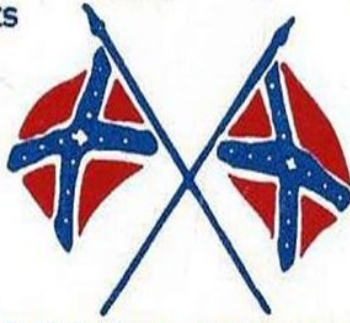
in America – perhaps you will recall the phrase “Cotton is King!” However, it appears that it was even more profitable to buy and quickly sell (today known as “flipping”) the land that was to be used to cultivate cotton than it was to actually farm the land and produce cotton.

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Consequently there were many companies engaged in the speculative practice of buying up the land from the Chickasaw Cession in order to sell it at a profit to future cotton farmers.

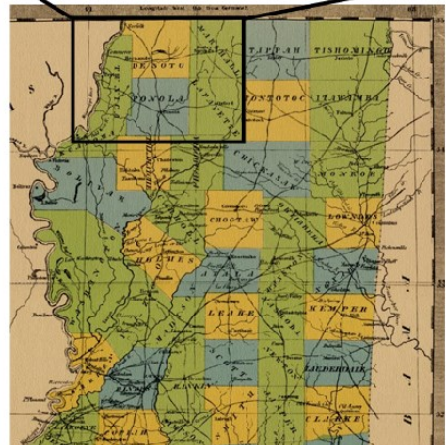
Norfolk
Commerce
Hernando
Peyton



The Hernando Railroad and Banking Company

A consortium led by Orne formed the Hernando Railroad and Banking Company to build a railroad from Hernando to Norfolk, Mississippi, (on the Mississippi River just south of the Tennessee state line.) The company was chartered by the State on May 13, 1837. An amendment to the Charter on February 9, 1838 changed the terminus and authorized construction of the line from Hernando to Peyton, MS. At this time Peyton was a busy port on the Mississippi River west of Hernando (Peyton of the 1830s no longer exists). Apparently the competition to be the terminus of this proposed

Continued



railroad was fierce, most likely because it bore the promise of economic recovery for the winning location because it would bring trade, jobs, taxes, and a chance to escape the dire prevalent economic conditions. This was evidenced by another plan to build the railroad from Hernando to Commerce Landing, the Mississippi River port located on the west side of Commerce MS.



Commerce was located in Tunica County directly west of Hernando, and approximately halfway between Peyton to the south and Norfolk to the north. Today Commerce MS has been absorbed by the development of the casino industry. Illustrating the level of competition to win the Railroad's terminus, United States Congressional records published in 1839 contained an entry showing a statement of the Bank's account, in which it was detailed the Bank was to receive a percentage of the proceeds for land sales in Commerce, Mississippi in return for making that town its terminus.

Specifically a footnote stated: *"It appears that Messrs. Fletcher and Bridges, the original owners of the land at the point on which this town [Commerce] is located, agreed to give the Hernando Railroad and Banking Company a certain portion of proceeds of the sale of lots in said town, in consideration of the company's making that point the termination of the railroad as contemplated in their charter."*

Although the South started early to build railways, it concentrated on short lines linking cotton regions to oceanic or river ports, and the absence of an interconnected network was a major handicap during the Civil War.

[https://en.wikipedia.org/wiki/History_of_rail_transport_in_the_United_States]

Economic Conditions:

In the 1830s, and especially from 1837 to 1843, America was in a period of severe economic depression. A principal impetus was the wild speculation associated with the sale of lands available due to the recent resettlement of Native Americans, such as the Chickasaws and Choctaws in Mississippi. Other political and financial factors were also in play at this time and, combined, these conditions culminated in an economic "panic". The Encyclopedia Britannica defines an economic panic as an "acute financial disturbance, such as widespread bank failures, feverish stock speculation followed by a market crash, or a climate of fear caused by economic crisis or the anticipation of such crisis." Such was America in 1837.



Hard times token, late 1830s; privately minted, used in place of one cent coin during currency shortage; inscription reads "I Take the Responsibility", shows Andrew Jackson holding a drawn sword and a coin bag emerging from a strong box.

[\[https://en.wikipedia.org/wiki/Panic_of_1837\]](https://en.wikipedia.org/wiki/Panic_of_1837)

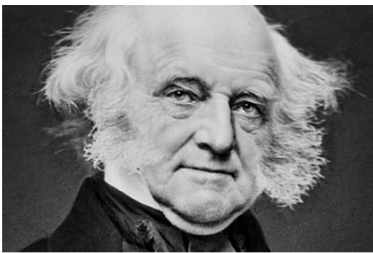
Failure of the Bank:

In 1836 President Andrew Jackson's issued the Specie Circular, which was an attempt to mitigate the impacts being seen from the land speculation boom. This Executive Order was implemented by his successor Martin Van Buren, and made gold and silver the only form of payment that the US Government would accept for the sale of public lands, since much of the currency in circulation at the time was not backed by actual capital. With the implementation of this Executive Order, land speculators needed to have access to a steady supply of gold or silver in order to stay in business.

Given the economic panic and the constraint of the Species Circular, obviously 1837 was hardly an auspicious time to start a ban. While in retrospect it seems that the seeds of failure were sown prior to the chartering of the Bank, the Bank's demise may have been accelerated by decisions of the Bank's officers. An examination of historical records shows the following series of events: In September 1838, Commissioners (Inspectors) authorized by the Mississippi State Legislature attempted to examine the Bank's books. They were unsuccessful, for reasons which will soon become clear.

The previously mentioned 1839 US Congressional Records provide some insight on the circumstances preceding the Bank's failure. These records document correspondence between bank officials and State regulators. In a letter to the Regulators on December 13, 1838, J. N. Bybee [the Bank's Cashier] invited the State regulators back to inspect the books of the Bank, following a failed audit attempted the previous

Continued



Martin Van Buren, 8th President of the US (1837-1841)

While the US was prosperous when elected in 1836, the financial panic of 1837 began less than three months after his inauguration on March 4, 1837.

September. He offered the following explanation for why that audit had not been completed: *“...the president of this institution was unable to exhibit the funds of the bank at the time the commissioners made their examination on the 28th day of September last, because the money belonging to the bank being in the hands of Henry F. Samuel [one of the directors] for safe-keeping, was in another town, subject to the order of the board; and there being not a sufficient number of directors present to make a board, the president was unable to comply with the requisition of the commissioners at that time.”*

On that same September day Mr. Samuel (the one who supposedly held the money in safe-keeping) accompanied the Commissioners to Holly Springs, MS (approximately 35 miles due east of Hernando) where the money was said to be available for inspection, however, the records stated simply that he “made no exhibit”. In the December 13th letter Mr. Bybee also provided a rationale for why the funds were not made available in Holly Springs:

“The stock was taken in the notes of unincorporated banking institutions, Brandon and other bank notes, according to the testimony. It will be seen, by an examination of the foregoing statements, that 203 directors of 21 banks owe the banks they direct nearly as much as one-half of the entire circulation of the 25 banks. This, however, is only their immediate liabilities as payor to their own banks; but as they often have paper discounted for their benefit, without appearing liable either as principal or endorser, and many of them have extensive accommodations in each other’s banks, we are unable to state the full amount of bank credit used by these 203 directors.”

In the “Panic of 1837” New York banks suspended payments in gold in May and then panic ensued – more than 600 banks failed and approximately 800 banks suspended payment in specie.

Apparently the Bank’s seven Officers were responsible for 58% (\$220,860) of the liabilities. Given the explanations provided by the Bank above, one could seriously question the solvency of the bank.

Even from a novice’s perspective the two quotes above seem quite financially irregular when viewed through the lens of today’s highly controlled financial system, but it appears to have been an accepted practice at the time. One can surmise that these behaviors significantly contributed to the economic collapse of the late 1830s, and certainly to that of this Bank. Ultimately State regulators were able to examine the Bank’s books. The “United States Commercial and Statistical Register, Volume 2” shows the following condition of the Hernando Railroad and Banking Company, as examined by State Commissioners on July 16, 1839:

Continued

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State chartered private banks were authorized to print and circulate their own currency, supposedly in amounts relative to the money held on deposit in the bank. With little regulation in effect, abuse became the norm – banks loaned paper money with abandon, many issuing notes against non-existent deposits.

- ◆ Chartered capital: \$1,000,000;
- ◆ Capital paid in: \$50,000 [this was a mere 5% capitalization]
- ◆ Resources of \$507,992.12
- ◆ Liabilities of \$380,415.89.

Public documents printed by order of the US Senate in 1840 contained a table that showed the Hernando Railroad and Banking Company had suspended payment in species (gold and silver) in 1839, which meant that they did not have the ability to

purchase public lands that were for sale. This was a clear indicator that the Bank's business model was on the verge of failure.

In the first year of his term, Mississippi Governor Alexander G. McNutt signed a law creating the Union Bank of Mississippi, hoping it would help the state's economic woes. This bank issued \$10 million in bonds that were used to address debt – both public and private - to include Mississippi chartered banks. Unfortunately this new bank failed the very next year due to the lack of entities willing to buy the bonds owing to solvency concerns with respect to this new bank.

Gov. McNutt's annual statement given in 1841 focused on the condition of financial institutions in Mississippi and followed the failure of the Union bank and the repudiation of its bonds (which was not resolved until 1890.) In this message Governor McNutt stated the following, which stakes a position in stark contrast to his initial attempt to deal with the "Hard Times":

"The present situation of our banks, places it beyond their power to furnish a sound currency, or aid in the indebted portion of the community by further loans. Justice to their creditors, debtors and stockholders, and to the State, imperiously demand that they be placed in liquidation for the benefit of all concerned. The bank law of last February was too feeble in its provisions to command the regard [attention] of the bank directors. In accordance with its provisions, I issued my proclamation, declaring the charters of the following banks to be forfeited, to wit:The Hernando Railroad and Banking Company....."



Alexander G. McNutt, Twelfth
Governor of Mississippi,
1838-1842

Source: Mississippi Department of
Archives and History

Continued

At the time of Governor McNutt's 1841 statement, the treasury of the State of Mississippi held a "whopping" \$20 of Hernando Railroad and Banking Company currency. Obviously the forfeiture of this money was of little consequence to the State. One suspects it was not the same perspective for the common stockholders.

Currency Issued by Hernando Railroad and Banking Company

As was customary for state-chartered banks in America at the time, the Hernando Railroad and Banking Company issued its own currency. In addition to the \$20 note that is the subject of this article, evidence shows that the bank issued \$5 and \$10 denominations as shown. No examples or references were found that the bank issued \$1 notes. The Bank Note Reporter mentioned a 2008 auction of \$50 and \$100 printing plates for the Bank, but no examples of these bills were found by the author while researching this article.



Description of \$20 Note:

- ◆ Uniface;
- ◆ Banner at Top and Bottom: "TWENTY" in a succession of rectangular boxes;
- ◆ Note Series "A"; Number 1784;
- ◆ Left side of Bill: Commerce and Ceres (Roman Goddess of Agriculture) with cornucopia, sitting on crates on dock, barrels of goods nearby, sailing ship in the harbor to left, steamship in river to right;

- ◆ Right side of bill: “XX” at top middle right; Steam locomotive in background; Bales of cotton and barrels of goods in the foreground;
- ◆ Payable to J. S. Benton or Bearer;
- ◆ Center: The Hernando Railroad and Banking Company; Center: Twenty Dollars;
- ◆ **Dated: August 21, 1861**; L. B. Lusk, Cashier; C. B. Preston, President (Research was unable to verify the identity of these Bank Officers);
- ◆ Printer’s Imprint below President’s signature: Rawdon, Wright & Hatch, New-York.

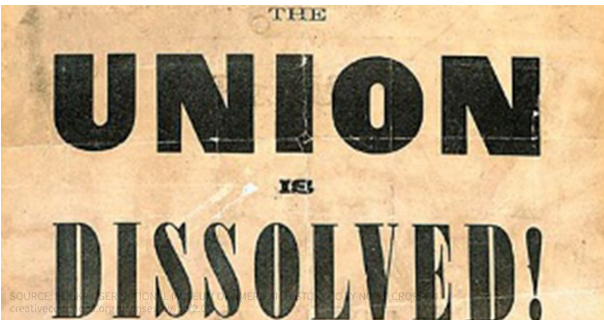


Possible origins of this note:

Given the background presented, it is now necessary to consider how or why the subject note came into existence, and whether the one acquired (and subject to this research) is real or counterfeit. Let’s systematically explore the possibilities. We’ll start by postulating that the bill is counterfeit.

Perhaps this note is a Contemporary Counterfeit. A contemporary counterfeit note is one which imitates / copies legitimate currency and is passed for face value at the time the legitimate note was circulating. This does not seem to be a likely explanation since this note is dated more than 20 years after the Bank failed. It simply does not seem plausible that someone would attempt to issue a contemporary counterfeit under those circumstances – i.e., why spend the time and resources to counterfeit a note from a failed bank?

It might be that this note was counterfeited and circulated by the agents of the US Government or Union loyalists during the American Civil War (which began in April, 1861) as



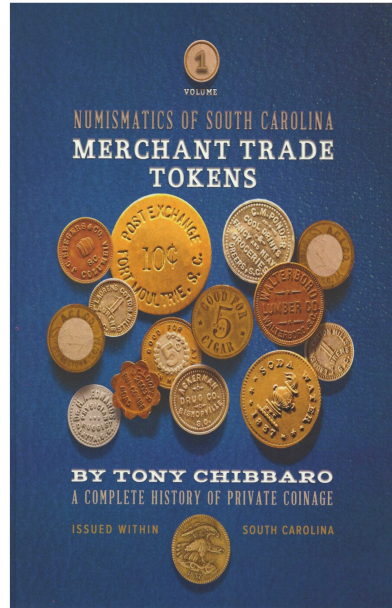
a way to cause disruption. In fact, the practice of issuing counterfeit money for that very purpose was a warfare technique practiced during most wars, including this conflict. In this case, one should question how effective a war fighting

Continued

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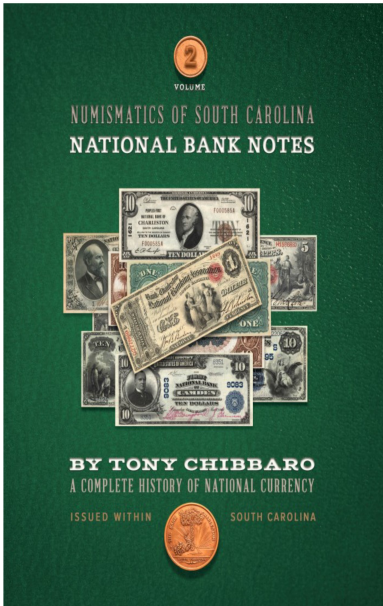
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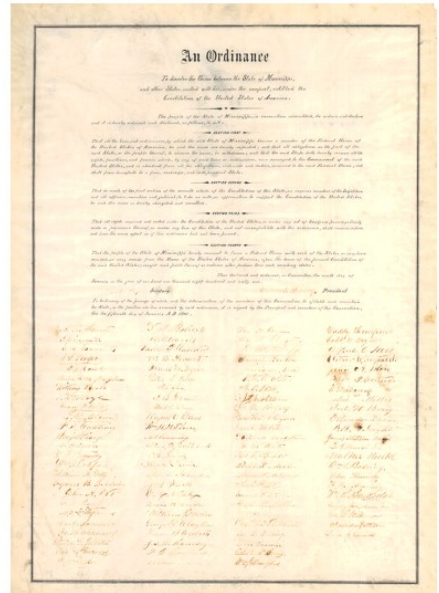


strategy this particular instance might be. There are at least three reasons to discount this theory: 1) Certainly no one in the local community, knowing the history of the bank, would likely accept the note. 2) Perhaps people geographically removed might consider the currency to be legitimate, but knowing the precarious financial times, it is doubtful that “out of area” notes would be accepted. 3) To be truly disruptive, large quantities of the notes would have to be issued, and there is little evidence to support this – very few examples of this note have been found.

One more point with respect to counterfeiting: In 1983 Mr. Richard T. Hooper, in his article titled *Railroad Notes and Scrip of the United States, the Confederate States and Canada* wrote: “*Strangely enough, the common practice of altering and counterfeiting obsolete bank notes did not seriously affect the railroad issues. Very few such spurious notes are to be found.*”

Possibly this note is a modern counterfeit - a modern day replica of the historical note? On the surface this explanation has some credence because, from a collectible perspective, there are some instances where contemporary counterfeits of obsolete currency are now worth more than the actual note, especially if they were in circulation when the original note was in circulation and if they are rarer than the original. This might be sufficient motivation to create a modern day forgery of this bill. However, one must remember that the intent of counterfeiting is to maximize profit – to produce sufficient quantities of either a well-known, often circulated note (such as the American \$100 bill) or a much sought-after collectible in order to maximize the return to the counterfeiter. In the case of this note, it seems hardly likely that someone would go to the time and the effort to produce a realistic fake of a very little known note that has limited potential for profit, given the bills’ obscurity and limited collector market.

Continued



Mississippi Ordinance of Secession, January 9, 1861

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In fact, the catalogue of actual notes issued by the Hernando Railroad and Banking Company is very thin – only a few examples of notes from this bank have been found in any denomination. The Whitman Encyclopedia of Obsolete Paper Money, Volume 7, assigns a Universal Rarity Scale (URS) rating of 6, indicating it is thought only between 17 and 32 examples of this note exist.

Accepting that for the reason-
ing given above that forgery of
this bill is probably unlikely,
one must contemplate then
that this note is an actual issue.
In the desperate times
following the commencement
of hostilities, when citizens of
the South found the pre-war
currency they held would not
be honored (at the same time
that the Government of the
Confederate States had not
printed and put sufficient cur-
rency into circulation) it is feasible that the people would use whatever was available to them as a medium of exchange. Perhaps this note was used as currency?



In 1861 the citizens of the southern states were fairly desperate for some form of normal or familiar currency, and it is reasonable to assume that the local population in Hernando, Mississippi might accept this note. Logically, for this to be an actual 1861 issue, stock of the original note printed in 1839 needed to be available. And not only did stock need to be available, but it had to be accessible to persons who had credibility to issue the note in a location where it would be accepted and recognized as currency - i.e., that it had value and would be accepted for exchange of goods and services at that location and time in history.



**Brig. Gen. Samuel Benton, CSA
(Possible Payee?)**

Research of the signatures on the note (Lusk – Cashier; Preston – President; Benton – Payee) did not find a direct connection to this bank or Hernando, Mississippi. The closest potential connection is that of the Payee – Mr. J. S. Benton. Records were found of a Mr. Samuel Benton, who was a prominent lawyer from Holly Springs, MS. He was an attorney, newspaper

publisher and politician. He served as a Colonel in the Confederate States Army and saw action in several battles during the Civil War. He was promoted to Brigadier General two days before his death in July, 1864 following the battle of Atlanta. Benton County MS was named after Gen. Benton. Could this note have been issued to General Benton or one of his relatives at the outbreak of the war?

While it is impossible to reject that this note exists due to deliberate fraud at the outbreak of the Civil War, as seen below research has found some documentation concluding that the bill was intentionally issued at the start of the war due to the lack of available Confederate States or State of Mississippi currency.

In 1969 the Society of Paper Money Collectors (SPMC) published an article by Mr. Everett K. Cooper titled Paper Money issued by Railroads in the Confederate States of America. In this article Mr. Cooper explains that numerous railroads in the Confederacy issued notes after the hostilities had begun, and he included the Hernando Railroad and Banking Company was one of them. His article stated "The \$20 note, with handwritten date, was issued after the hostilities had commenced seriously, but it is of a style and engraving indicating pre-war printing." It is observed that his research did not address nor draw the same conclusion for other denominations issued by this bank, only the \$20 bill that is the subject of this article.



\$20 Hernando Railroad & Banking Company note, dated November 7, 1839 (top), compared to August 12, 1861 dated version of this note

Continued

Upon very close examination of this note (paper, printing style, acidic ink, comparison to its companion notes, etc....) it appears to be an original note printed in 1839, with the anomaly of having a hand written date of August 21st, 1861. The existence of this note supports the research Mr. Cooper performed nearly 50 years ago. Considering the research and the physical characteristic of the note as presented, Readers are encouraged to conclude for themselves. What is your answer to this "Mississippi Mystery"?

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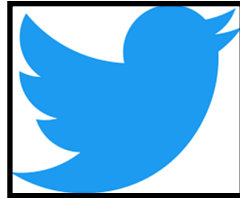
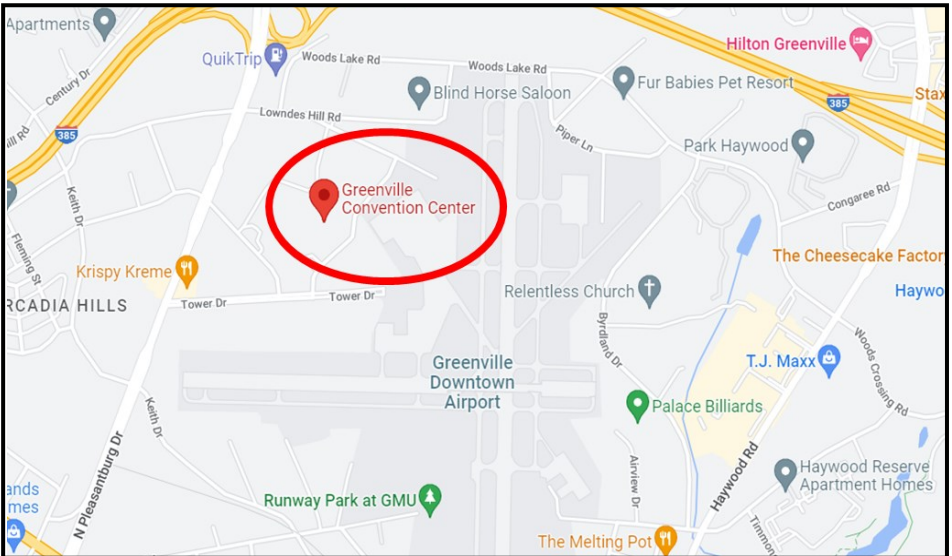
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