How To Collect Coins

Valuable Tips and Information

Littleton Coin Company
Serving Collectors Since 1945
Dear Fellow Collector,

Coins reflect the culture and times in a way no other artifacts can. Denominations teach us how to count when we’re young. Notable events and influential people worth remembering are honored on nearly all. But mostly, every coin represents the continuity between us, our parents, our grandparents and the next generation after us as history moves forward.

I learned this at an early age with my dad, who founded Littleton Coin. Every Saturday I’d go with him to the post office to pick up the mail. Then, we’d cross Main Street and walk down to Tilton’s Opera Block at No. 7. I’d help sort the orders or find the coins collectors wanted.

Funny story: When I was five, I stacked the high-mintage 1907 Indian Head Cents so high the column toppled over!

Later, when I discovered a 1955/55 Doubled Die Cent, I started searching through circulating coins in earnest. When the time came, I chose to major in history at college.

Ultimately though, collecting is about enjoyment, and it’s more satisfying when it is fun, easy and free of worry. This booklet gives you useful information to get you started and, I hope, spark your curiosity about the many fascinating ways to hold history in your hands.

Happy collecting,

David M. Sundman
Chairman

Welcome...

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David M. Sundman
Our history briefly told

Maynard Sundman turned his passion for collecting into a successful mail-order business, starting in 1945. He founded it on the three time-honored values of courtesy, trust and quality. Using exacting standards, coins, plus paper currency, are still hand selected and our supplies are made of the highest-quality materials.

The business flourished in the peaceful decades following the end of WWII and into the new century. Company growth prompted moves to ever larger locations. Littleton Coin is today situated on a 20-acre campus in the foothills of New Hampshire’s White Mountains. We generate an estimated $50 million annually and are employee owned by collectors for collectors.
In this rewarding hobby, collectors are meticulous and their expectations are high. Littleton’s tough grading standard means our highly trained staff of coin buyers and graders evaluate each coin by hand, or about 10 million annually. We reject nearly 50% of the coins we look at.

Logging over 100,000 air miles a year, our buyers meet with private collectors and dealers, and attend numismatic shows all over the country. They hold memberships in the American Numismatic Association, Central States Numismatic Society and Florida United Numismatists. If you’re looking for coins, notes or grades of currency you just can’t find, ask about our Special Request Service.

**Club members like our On-Approval Service**

By being so choosy, we’re able to promise every coin you buy from Littleton has met rigorous standards. Each piece comes with a 45-Day Money Back Guarantee of Satisfaction. You must be completely satisfied with every purchase you make from Littleton. If not, simply return it within 45 days in unaltered condition for a prompt exchange, or refund, whichever you prefer.

To this day, we continue to practice the time-honored values of courtesy and trust with Littleton’s Coins-on-Approval Service. This convenient mail-order program brings the coin store to you by letting you examine each coin for up to 15 days before you decide to buy. You purchase only what you want from any selection you receive, or none at all, and return it to us. You’re never obligated to buy, and you may cancel this free-examination service at any time or return it to us.
4 Most FAQs

Q: **When were coins first used?**
A: Archaeological research suggests Ancient Civilizations in Lydia and China were using metal coins as early as 700 B.C.

Q: **What were the first coins used in America?**
A: The Massachusetts Bay Colony issued the earliest silver coins in 1652: the New England silver Threepence, Sixpence and Shilling, followed by the Willow Tree and Pine Tree coins. The dominate foreign coin to circulate in the colonies during the 17th and 18th centuries was the Spanish silver real.

Q: **When did coin collecting attract popular attention?**
A: Philadelphia piano maker Joseph J. Mickley’s search for a 1799 Draped Bust Large Cent struck the year he was born is acknowledged as the formal start of collecting circulating U.S. coins. He wasn’t alone. By 1858, avid coin collectors founded the American Numismatic Society; Mickley was the first president.

Q: **What makes a coin valuable?**
A: Supply, demand and condition determine value. Coins struck with precious metals have a dual value – collector merit and intrinsic metal worth.

Four more factors that affect value:
- limited mintage
- estimated amount of coins that survived historic melts
- errors in the minting process
- age and scarcity

Want to know more? Visit our Learn Center! Scan QR code above
U.S. COIN FEATURES

**DENOMINATION**  
face value

**DATE**  
of ISSUE

**REVERSE**  
back or “tails” side

**OBVERSE**  
front or “heads” side

**LEGEND**

**MINT MARK**  
identifies where the coin was struck

**MOTTO**

*Denver “D” mint mark*
6 Easy Ways to Start

1. **Year Sets** – Ever since the U.S. Mint began striking coins for circulation in 1793, most issues have carried their year of production. It’s the number one easy way to start a collection based on a single denomination and every year it was issued.

   **Dates & Mint Marks** – The Congressional Act of 1835 established mint marks with the initial of the mint that struck the coin. (For more on mints and mint marks see page 8-9). First strikes occurred in 1838. Almost always, both the year and mint mark appear on the obverse.

2. **P&D Sets** – A popular two-coin starter category for coins issued every year by the Philadelphia “P” & Denver “D” Mints. These are the two workhorses of U.S. Mint branches that strike coins.

3. **PDS Sets** – Include issues pressed by the San Francisco Mint that has, since 1975, struck coins only for collectors.

4. **Mint Sets** – Feature coins struck in a specific year in Uncirculated condition.

5. **Proof Sets** – Feature coins specially struck on polished dies to attain extra-sharp frosted motifs against brilliant mirrorlike fields. These collector-quality sets are issued each year.

6. **Type Collection** – Thanks to our pocket change, the sixth easy way to get started is with the motif, or design, associated with a denomination. Usually, it’s what is on the obverse, or head of the coin. But sometimes it can be the reverse, or tail. There are more than 65 different types of U.S. coins honoring America’s history!

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**Key Date** –
Many coin series have an interesting variety because of their low mintage, survival rate, condition or demand. These become the key date, or must-have, of the series.

**1909-S VDB most famous key date**
Issued by the San Francisco Mint, the 1909 Lincoln Head Cent had a limited mintage of just 484,000. It included the designer’s initials VDB (Victor David Brenner) on the reverse. It rocketed to the top of collectors’ want lists after the mint pulled it from its release after just four days.
From 1790 to 1800, Philadelphia was our nation’s capital— a short, but important 10-year period in our formative history. The city was the seat of all federal decisions that affected how the United States would be governed initially, including the establishment of a uniform system of currency.

### Eight U.S. Mints Past & Present

#### Philadelphia, Pennsylvania
**1793-DATE, “P” MINT MARK**

As the first operating mint, coins struck in Philadelphia did not carry a mint mark. From 1942-1945, however, the “P” initial was pressed on WWII five-cent issues to indicate the use of silver as nickel was diverted for war munitions. But since 1980, all of Philadelphia's coins receive the “P” mint mark, except for the cent, which has its own exception. The “P” mark was struck on the 2017 cent. *(Pictured: 2nd Philadelphia Mint, 1833-1901.)*

#### Charlotte, North Carolina
**1838-1861, “C” MINT MARK**

The first branch mint, this facility was opened to strike coins from gold discovered in a mine in Midland, NC. In May 1861, the state seceded from the Union and the Confederacy briefly took over. But by October, with the Civil War well underway, the facility was converted to a hospital. Afterwards, it was downgraded to an assay office, and then closed in 1913.

#### Dahlonega, Georgia
**1838-1861, “D” MINT MARK**

A gold rush in northern Georgia prompted the opening of this branch in a town which takes its name from the Cherokee word for golden, talonega. An estimated $6 million in gold coins were issued here before the start of the Civil War. Stripped of its machinery by the state in January 1861, the Confederate Congress closed it that June.
New Orleans, Louisiana
1838-1909, “O” MINT MARK
The Crescent City was the site of the third southern branch mint to open in 1838, and the most prolific of the three. It operated from 1838 to 1861 and again from 1879 to 1909, striking over 427 million gold and silver coins.

San Francisco, California
1854-DATE, “S” MINT MARK
Discovery of gold in northern California, coupled with time and security issues to transport the precious metal to Philadelphia, led to opening a San Francisco branch. A larger location opened in 1874, a third in 1937. In 1955, circulating coins ceased to be minted for 13 years. From 1968 to 1974, it issued circulating coins while assuming most of Philadelphia’s Proof production. Since 2012, it has issued a select number of Uncirculated coins for collectors only. (Pictured: 2nd San Francisco Mint 1874-1937.)

Carson City, Nevada
1870-1893, “CC” MINT MARK
The Carson City branch was built to issue coins from the fabled Comstock Lode, the largest silver strike in U.S. history, and to diminish the costs, plus the risks, of shipping the valuable ore to San Francisco. It temporarily closed in 1885, reopened in 1889, and closed permanently in 1893.

Denver, Colorado
1906-DATE, “D” MINT MARK
After the 1858 discovery of gold on the Platte River, then part of the Kansas Territory, discussion for a second western branch mint started. Colorado became its own territory in 1861 and an assay office opened in 1863. It became a state in 1876, and the mint in the capital city finally issued its first coins in 1906.

West Point, New York
1984-DATE, “W” MINT MARK
Storing silver, gold and platinum, the West Point Bullion Depository opened in 1938. Its first mint mark appeared on a $10 gold coin commemorating the 1984 Olympics in Los Angeles. It became a branch mint in 1988. In 1995, it began issuing American Eagle Silver Dollars; in 1996, Roosevelt Dimes (in Uncirculated sets only), and in 2019, it struck quarters for circulation with the “W” mint mark.
U.S. Coin Guide

This chapter outlines the major design types by denomination & date of issue.

**Half Cents**
1793-1857

- **LIBERTY CAP**
  1793-1797
- **DRAPE BUST**
  1800-1808
- **CLASSIC HEAD**
  1809-1836
- **BRAIDED HAIR**
  1840-1857

The smallest denomination, yet nearly the size of a modern quarter. Minted in pure copper, the obverse featured a bust of Liberty, the reverse a wreath. In the beginning, it was useful for making change. But time passed. Goods grew more expensive, and so did copper. Shortly before the Civil War, it was discontinued in 1857.

**Large Cents**
1793-1857

- **FLOWING HAIR**
  1793
- **LIBERTY CAP**
  1793-1796
- **DRAPE BUST**
  1796-1807
- **CLASSIC HEAD**
  1808-1814
- **MODIFIED LIBERTY HEAD**
  1816-1857

With twice the copper of the half cent, large cents were large and heavy – greater in size than today’s quarter. As the price of copper rose in the 1800s, the large cent became too expensive to mint. In 1857, it was replaced by the small cent.
The Flying Eagle small cent was introduced as a pattern coin in 1856. It was struck for circulation in 1857. Minted for just 3 years, it was replaced with the Indian Head cent. That coin circulated through the 1940s.

In 1909, the Lincoln cent became America’s first circulating coin to portray a president. It initially featured the “Wheat Ears” reverse design, which was changed to the Lincoln Memorial in 1959. For the series’ 100th anniversary and the bicentennial of Lincoln’s birth in 2009, four different reverse designs were released. The Union Shield reverse debuted in 2010.

Two-Cent Pieces 1864-1873
The 1864 Coin Act called for a 2¢ copper coin. It was America’s first and only 2¢ piece. It also was the first coin struck with IN GOD WE TRUST.

Three-Cent Pieces 1851-1889
The 3¢ piece is the smallest of all silver coins. When the Civil War broke out in 1861, the public hoarded it, along with other coins. At war’s end, the U.S. Mint decided to strike the three cent denomination in copper nickel.

Well received, the new three-cent piece helped the nation retire 17 million Fractional Currency Notes issued during the Civil War. Plus, it propelled sales of the newly issued 3-cent stamp. But by 1889, the five-cent nickel was proving more useful and the three-cent coins were discontinued.
Nickel 1866-Date

In 1866, the first non-precious metal 5-cent piece was struck. In 1883 came the “V” (Roman numeral) nickel. The popular Buffalo (actually a bison) coin followed in 1913, and then the Jefferson obverse designed by Felix Schlag. From 1942-1945, five-cent coins were struck in silver as nickel was used for WWII munitions. In the Westward Journey Series (2004-2005), Joe Fitzgerald’s profile of our 3rd president appeared as the 2005 obverse, followed by Jamie Franki’s ¾ obverse profile in 2006.

Half Dime 1794-1873

Struck in fine silver, the “half dime” was smaller and weighed less than the nickel that replaced it. From 1866-1873, both the half dime and nickel were issued for circulation. The design for the Draped Bust, Capped Bust and Liberty Seated would be closely repeated in the early dimes.
Dime 1796-Date

The Barber dime obverse returned to the freedom cap design. The Weinman design that followed prompted an association with the Roman messenger god, Mercury. FDR’s support of the March of Dimes to find a polio cure was honored. Dimes were minted in fine silver until 1964.

Twenty-Cent Piece 1875-1878

The shortest-lived coin denomination in U.S. history! Why? Public complaints about its size and design similarity to the quarter prompted the mint to drop the 90% silver coin from circulation.

Quarter 1796-Date

The popular quarter is the most versatile U.S. coin type to collect. From 1796 through 1931, Liberty appeared in a variety of poses on the obverse and the eagle on the reverse. But after a design competition, John Flanagan’s profile of George Washington received such an overwhelming response that our first president has remained the quarter’s obverse since 1932.
Quarter 1999-Date

A new era of coin collecting took off when the mint inaugurated the Statehood Quarters Collection. From 1999-2008, every state was honored with a unique reverse and unveiled in the order it joined the Union. In 2009, six quarters were issued for the District of Columbia and 5 U.S. Territories. The obverse also was modified for this series, including the removal of the year.

National Park 2010-2021
In 2010, the mint launched a new series honoring America’s national parks and historic sites. Unique designs for all 50 states, D.C., and the 5 U.S. Territories were issued, and the obverse also was modified.

The second 2021 obverse design reverted to Flanagan profile. Reverse was a new version of Washington Crossing the Delaware.

U.S. Women 2022-Date
The latest quarter series scheduled to run through 2025 features U.S. women whose accomplishments changed the course of American history. The new Washington obverse was submitted in the original 1931 competition by sculptor Laura Gardin Fraser.
With its size and weight, the half dollar was the last large silver coin ever to circulate. Benjamin Franklin was the first non-president depicted on a U.S. coin.

*Did you know?* In honor of the nation’s Bicentennial celebration, 1975 and 1976 Kennedy half dollars were dual-dated 1776-1976 on the obverse, with a special reverse design featuring Independence Hall.
Dollars 1794-Date

Two-men teams at the Philadelphia Mint operated a screw press to issue a staggering 1,758 dollars in 90% silver from hand dies engraved with the Flowing Hair design. The one-day production took place October 15, 1794! The mythical Liberty next appeared in a Draped Bust design; this motif later found its way to copper and other silver denominations. From 1804-1836, no silver dollars were issued. From 1873-1885, silver trade dollars were minted for international commerce only.
**Dollars 1873-Date**

With silver found in the western territories, Morgan dollars ushered in a new era. They were struck in large quantities for mass circulation. A living female model represented Liberty with a freedom cap. The next wore a radiated crown on the Peace dollar, reflecting post-WWI optimism. Both designs were reissued on their centennial anniversary. The last large silver dollar for circulation honored WWII hero and 34th president, Dwight D. Eisenhower. In 1986, the mint inaugurated a bullion series in 99.9% pure silver for collectors based on Weinman's design for the half dollar.

**Small Dollars 1979-Date**

The Susan B. Anthony dollar launched the small-size dollar era. Issued in copper-nickel, it was the mint's first effort to recognize a female historical figure on a circulating coin. The suffragist had led the nationwide crusade to give women the right to vote.
**Small Dollars continued**

**Sacagawea 2000-2008**  
The Sacagawea dollar with the Soaring Eagle reverse represents the first time a child is shown on a circulating coin. The baby was her son, Jean Baptiste Charbonneau, born in 1805 during the Lewis & Clark Expedition.

**Presidential 2007-Date**  
The Presidential dollar series debuted in 2007. Though originally issued for circulation, starting in 2012, they were minted in limited quantities for collectors. New coins are struck two years after a president has passed away.

**Native American 2009-Date**  
In 2009, new Native American dollars started to feature one-year-only reverse designs. Each highlights contributions made by Indian tribes or individual Native Americans. On these dollar coins, the date and mint mark are incused on the edge.

**U.S. Innovation 2018-2033**  
Scheduled to run 15 years, this new series celebrates “quintessentially American traits – the willingness to explore, to discover, and to create one’s own destiny.” The one-year-only reverse designs in Uncirculated and Proof finishes, are struck for collectors. Each state, plus the District of Columbia and the five U.S. territories will be represented. All but the 2018 dollar will bear a privy mark on the obverse. The 2018 dollar is the only one to bear a cartouche on the reverse.
Between 1795 and 1933, the U.S. Mint produced gold coins in denominations of $1, $2.50, $3, $5, $10 and $20 for circulation, but always in small mintages. Today, those that survived the 1933 Gold Recall Order that made gold coins illegal to own during the Great Depression are among the most sought after and hard to find. That year also ended the circulating of U.S. gold coins. It wasn’t until 1974 that restrictions against gold ownership were lifted.

U.S. commemorative silver coins are authorized by Congress to honor important persons, locations and events in U.S. history. Mintage is always limited. After 1954, none were issued until 1982, when the George Washington half dollar was struck to pay him tribute on the 250th anniversary of his birth. U.S. Mint issues should not be confused with so-called “commemoratives” produced by private organizations, which are medals and not coins.
Collecting world coins from around the globe gives you a number of rewarding opportunities. You can travel far from the comfort of your home. You can recall historic events. Quite a few coins pay tribute to men and women who brought significant political and cultural changes to their countries. Several world mints produce bullion issues with motifs that reflect their nation’s heritage.

**Ancient Civilizations** – struck by hand more than 1,000 years ago from such empires as Byzantium, Greece, Rome, plus Egypt, Judaea and Lydia.

**Australia** – silver Kookaburra since 1990; silver Koala since 2007; silver Kangaroo since 2015. The silver and gold Lunar Series has followed the 12-year cycle of the Chinese zodiac since 1996.

**China** – the first 10 Yuan silver Panda was released in 1983; the first gold Panda in 1982.
Canada – first 5 dollar silver Maple Leaf was struck in 1988; the first 50 dollar gold Maple Leaf was struck in 1979.

Mexico – silver Libertad, or Angel of Victory coin, pays tribute to the creation of a constitutional republic after a long, bloody 10-year revolution for freedom. It debuted in 1982. Only the date changes each year.

Great Britain – the national personification is a helmeted female naval warrior holding a trident and shield. It has graced the £2 silver Britannia reverse since 1997.

South Africa – the Krugerrand was first minted in gold in 1967; silver issues were released in 2017. The name is a compound of Paul Kruger, the republic’s president from 1883-1900, and rand, the South African unit of currency.

New hobbyists like our World Money Collectors Club. It features legal tender coin sets in colorful, fact-filled display cards. Find out more here
Oklahoma Congressman Frank Lucas is building a type collection of coins produced by the U.S. Mint. He co-sponsored the bill that created the American Buffalo Commemorative Silver Dollar in 2001. He told Roll Call in 2011, “When it comes to quality, mechanical manufacture and the artistic images that are embodied on our coins, we need to work very diligently to leave an impressive historic record…it’s not just coins to put in the parking meter down on the corner. You are leaving a record of your civilization.”

NBA basketball legend Kareem Abdul-Jabbar not only collects coins, but he also served on the Citizens Coinage Advisory Committee as its first African-American member from 2017-2018.

Canadian ice hockey player Wayne Gretzky, considered the greatest player in the National Hockey League’s history, is another sports legend who collects coins.

Reality TV personality and co-host of the popular home renovation show Property Brothers, Drew Scott periodically mentions his interest in numismatics.

In 1995, the American Numismatics Association and Professional Numismatists Guild released an educational film. Narrated by Grammy and Tony Award-winning actor (and voice of Darth Vader™ in the Star Wars™ trilogy), long-time coin collector James Earl Jones said, “Each piece of money has a story to tell: the people, places and events portrayed on it, those who made it, the way it was made, and why it was made. Money: it’s history you can hold in your hands!”

Oscar-winning actor Nicole Kidman reportedly has an eye for ancient coins, while comedic actor Lily Tomlin donated hers to the J. Paul Getty Museum in Los Angeles.

Comedic actor and musician Jack Black talked about his collection of risqué coins featuring Lady Liberty to late-night talk-show host Conan O’Brien in 2017.
Modern Cameo Appearances

In the 2022 film *A Man Called Otto*, a 1964 quarter represents the moment the title character found love and why he carried it with him every day. In 1964, quarters were struck in 90% silver for the last time.

In the long-running television crime drama, *NCIS*, the team investigated the death of a retired Navy officer who left a rare, valuable and possibly stolen 1870-S Seated Liberty. The script cast the silver dollar as a rare 13th coin, but in reality, only nine are known to exist. A prop coin was used in the filming of this 2020 episode.

In HGTVO’s 2018 season of *Maine Cabin Masters*, lead carpenter Chase Morrill discovered a small bag of silver dollars left hidden in a former military barracks-turned-camp wall by his grandmother in the episode titled *The Morrill Family Bunkhouse*.

In the last 2008 episode of the long-running hit animated cartoon series, *The Simpsons*, Bart took up coin collecting. Homer’s son had all the Lincoln cents but a rare 1917 Inverted Double-struck “Kissing Lincoln,” also dubbed “the Smooching Cent.” The fake coin was the result of a striking error that caused two Lincoln profiles to be facing one another.

How modern coin designs are decided

Congress established the Citizens Coinage Advisory Committee (CCAC) in 2003. It advises the U.S. Treasury Secretary on themes and designs of all U.S. coins and medals. The CCAC serves as an informed, experienced and impartial resource, and represents the interests of American citizens and collectors. Members of the public may be considered for CCAC appointment.

Fellow Coin Collectors

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Starting with Ancient Civilizations, people have hoarded coins for various reasons. Back then, they were often put in clay pots and buried in walls or in the ground, hidden from marauding invaders and with the hope of retrieving them later. Fast-forward several centuries to the United States. A variety of events that prompted the secreting of currency included the Great Depression and the resulting distrust of banks. Here are four famous – and unusual – coin hoards Littleton was fortunate to purchase, plus one paper money collection.

**New York Subway Hoard**

Subway fare collector Morris Moscow and his brother-in-law and part-time coin dealer George Shaw amassed coins used in the New York City subway system from the 1940s through the early 1960s. After Shaw died, Littleton acquired a staggering assortment of early 20th century coins, including 166 1942-41 overdate Mercury dimes; 41 1916-D Mercury dimes; 25 complete sets of Barber dimes; 29 1918-19-D overdates of Buffalo nickels; 24 complete sets of Barber quarters, and 20 1913-S Barber quarters. This hoard was found in a bank vault in the early 1990s.

**Vermont Yankee Hoard**

Living in rural Vermont, Alexander and Imogene Miller appeared to be poor. Alexander still rode a 1903 bicycle to town and Imogene wore plastic bags for a raincoat. Yet, after their deaths, an estimated $3 million fortune was found on their farm. It included gold bars, silver ingots, stocks, Federal Reserve Notes, and in old cigar boxes, dozens of Morgan dollars, some still in Choice Uncirculated condition. In 1996, Littleton purchased the first-year Uncirculated 1878-S Morgans, the seldom-seen $500 and $1,000 Federal Reserve Notes, and the previously unknown Miss M.J. Drury token “good for one 5¢ cigar.”
Private Paper Money Collections
Thanks to a special purchase in 2018, Littleton acquired an outstanding collection of 1861 $2 Notes in possession of one family for over 150 years – all in Crisp Unused condition! Due to a severe Civil War money shortage, many southern states, cities and businesses printed their own currency. Because of a paper shortage, many of the notes in this private collection were produced on currency stock already printed on one side for an earlier financial institution.

Midwest MegaHoard
Bringing new meaning to “if these walls could talk,” in 1998, Littleton bought a coin hoard stashed inside the walls of a house of a recently deceased grocery store owner. Filling canvas sacks and 55-gallon drums, the coins were eventually estimated to weigh 7.6 tons and had not been seen in circulation since the 1950s. In the cache were 1.7 million Indian Head cents.

Big Sky Hoard
Soon after the 1971-1978 Eisenhower dollars series came to an end, a prominent Montana family quietly put away 223,000 of the last large-size dollar series struck at the U.S. Mint in Denver. For the next 30 years, most of the dollars remained undisturbed in original mint-sewn bags in a basement bank vault. In Uncirculated condition, this group was spared the nicks that sometimes occur when coins are transferred from a Federal Reserve Bank to a local bank. Littleton Coin purchased the hoard in 2011.
Quick Coin Grading Guide

Each coin is assigned a grade which represents its condition or state of preservation. The grade can be affected by how well the coin was made, how much contact with other coins it has experienced, how much it has been handled, and storage conditions, including temperature and humidity.

Circulated Coins

Circulated coins have been used in daily commerce, and will exhibit varying amounts of wear from handling. Average Circulated coins have a nice appearance, and though they do not meet our standards for Good or better, many of our customers find them appealing. Graded coins fall on a numerical scale from Good 4 up to Borderline Uncirculated 58. Pictured below are Morgan silver dollars in three of the circulated grades.

**Very Good**
All letters and date are clear. Most details in Liberty’s hair are worn smooth. One half of eagle’s right wing and one third of left wing are worn smooth.

**Very Fine 20**
Two thirds of hair lines from top of forehead to ear are visible. Ear well defined. Feathers on eagle’s breast are worn and only a few feathers show on eagle’s head.

**About Uncirculated 50**
Traces of wear on Liberty’s hair and the upper fold of the cap. Traces of wear on the eagle’s breast, legs, wing tips and talons. There may be abundant mint luster.

Littleton’s Chief Coin Buyer
Jim grading classic U.S. Coins
Uncirculated Coins
Uncirculated coins show no wear from handling, but have varying degrees of marks, abrasions or blemishes from contact with other coins in mint bags, contact with holders, or atmospheric conditions during storage. They are graded on a numerical scale from MS-60 (Mint State 60) up to Perfect MS-70. Pictured below are Morgan silver dollars in two of the Uncirculated grades.

Uncirculated MS-60
Show no trace of wear from handling but will have some marks and abrasions from contact with other coins in storage. Have full mint luster but may lack brilliance.

Uncirculated MS-65
Exhibit full original mint luster and strong eye appeal with only a few minor bag marks or surface mars that are not distracting. May be unevenly toned.

Proof Coins
The term Proof refers to a method of manufacturing, not to a grade. Proofs are struck in limited quantities with specially buffed and polished dies and coin blanks. Each Proof coin is struck at least twice, at slow speed and with extra pressure, to create exceptionally sharp designs against flawless surfaces. Proofs are specially handled and packaged for collectors.
How to safely store your coins
High humidity, air pollution, salt air and extreme temperatures can affect the surfaces of coins. We recommend keeping your coins in protective holders, display folders or albums, and storing them in an area of moderate, relatively uniform temperature. You can choose from protective 2” x 2” flip holders to sturdy ring binders made of archival material, with labeled spaces for dates and mint marks.

How to hold and examine coins
A coin should be held by its edge – the narrow “third side” of a coin on which it would roll – between the thumb and forefinger. This protects coin surfaces from fingerprints and natural oils in fingers and palms that can corrode coins over time. Many experienced collectors use soft cotton gloves when handling coins. See above.

Coins should never be cleaned
Inappropriate cleaning has harmed and decreased the value of collectible coins more than anything else. Cleaning can result in the permanent loss of original mint finish or color, and knowledgeable collectors and dealers can easily detect improperly cleaned coins.

“What I like most about doing business with Littleton is you are fair, honest and have the most complete line of coin accessories I have ever seen.
E.K., Acme, PA
Collecting Terms

Bag Mark – A mark on a coin from contact with other coins in a mint bag.

Bullion – Precious metal in the form of coins, bars, ingots, etc.

Business Strike – A coin intended for circulation (as opposed to a Proof coin made specially for collectors).

Clad Coinage – Coins with a core and outer layer of differing substances. Most modern U.S. dimes, quarters and half dollars feature a clad composition.

Commemorative – A coin of special design, issued to honor an outstanding person, place or event in history.

Condition – The physical state of a coin.

Counterfeit – A coin imitating a genuine article and intended to deceive.

Designer – The artist who creates a coin’s design (but may not engrave the dies).

Die – A piece of metal bearing the design of the coin. Two dies (front and back) come together against a coin blank to strike a finished coin.

Edge – The narrow “third side” of a coin on which it would roll.

Error – A coin improperly produced but not detected, and released by the mint.

Grade – Condition or amount of wear a coin has experienced.

Hairlines – Minute lines or scratches, often caused by cleaning or polishing.

Intrinsic Value (melt value) – Refers to the value of the metal in a coin.

Key Date – A scarce, more elusive date required to complete a collection.

Mint – A facility that produces coins.

Mint Luster – The dull, frosty, or satiny shine or finish found on coins, resulting from the centrifugal flow of metal as dies strike the coin blank.

Mint Mark – A small letter that identifies the mint that struck the coin.

Mint State – Same as Uncirculated.

Mintage – The quantity of coins produced.

Pattern – An experimental or trial piece, generally of a new design or metal.

Planchet – The blank piece of metal on which a coin design is stamped.

Proof – A method of manufacture by which coins are made using highly polished planchets and dies, often struck twice to accent the design.

Rim – The raised circumference of a coin’s obverse and reverse, circling the design and protecting it from wear (not to be confused with “edge”).

Roll – Coins packaged by banks or dealers in quantities: 50 cents, 40 nickels, etc.

Series – All dates and mint marks of a specific design and denomination.

Strike – The process of stamping a coin blank with a die bearing the design.

Toning – Coloration from chemical reaction to the air or other materials over time.

Type Collecting – Assembling one coin of each design and denomination.

Uncirculated – Without rub, friction or wear from circulation.

Variety – A minor change from the basic design type of a coin.
Collecting is an immensely satisfying hobby. Your sought-after coins deserve the best to organize, protect and display them. Our folders and albums are made in the USA from archival-quality and acid-free materials. Their pages feature precision die-cut, labeled spaces with dates and mint marks, plus information on mintage figures and series.

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Littleton Coin Company
Headquarters
1309 Mt. Eustis Rd.
Littleton, NH 03561
LittletonCoin.com