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# *TennCoin News*

## *Apr - Jun 2014*



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## Message From The President

Here in Chattanooga it has been a mild summer so far. We have had too much pollen but with ample regular rain. I hope everyone has had a good spring.

Ron Burgess a dealer from Ohio passed away from a heart attack and we will miss him. A lot of prominent people in our hobby are getting on up in age a good thing for experience but we really need to work with young folks to guarantee the future in coin collecting.

There is really not much to talk about as most shows I have attended things has been slow. Now that school is out I look for better attendance. Get out there and find that coin that you have been wanting and have a safe summer.

Jim Ford

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Photos of March 2014 Spring Show



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***Numismatist . Authenticator . Author . Numismatic Specialist . Researcher***

## Collecting Confederate Paper Money, Field Edition 2014, The Standard Guide to Confederate Money, By Pierre Fricke, Reviewed by John and Nancy Wilson

This new reference on Collecting Confederate Paper Money, Field Edition released in January, 2014 by Pierre Fricke updates his Field Edition published in 2008. This 2014 edition is hardback (6X9), in full color with 576 pages. It has new updated prices, which include slabbed pieces from PMG and PCGS and includes an excellent blueprint for each type. It also includes pricing for the Trans-Mississippi reissued notes along with the easy to use, "type picture ID appendix for beginners," with updated commentary on the market, and an improved photo grade section. Pierre Fricke explains the different updates in this book from the 2008 reference. He discusses his purchases using the old Grover Criswell reference and learning from Dr. Douglas Ball and others.

**The Market in 2003-2013.** Pierre Fricke takes you through the ups and downs of the market during these years. He said he sold his CSA type collection in 2004 and that the market was weak in 2005. When his reference "Collecting Confederate Paper Money" was released in 2005 it changed the market. His market analysis comes from coin shows, auctions, price lists and interaction with other collectors and dealers.

The "Story of Collecting Confederate Paper Money," by Stephen Goldsmith, is a repeat of the information that was contained in the 2005 Pierre Fricke reference. Mr. Goldsmith reminisces about his close friendship and working alongside Dr. Douglas Ball and others. After Dr. Ball passed away, Goldsmith brought in Pierre Fricke to help catalog the Gene Mintz collection of Confederate notes.

The author covers several ways of collecting such as a Type Set which would consist of one example of each of the 70 officially-issued major types. He feels that before you buy your first note you should have certain references and he covers them. He also thinks you should consider your goals, join paper money organizations and most importantly learn about modern fakes and bogus notes and others. Mr. Fricke covers the catalog systems that were used in the 19<sup>th</sup> Century and discusses the numbering systems of Chase, Criswell, Bradbeer and how this reference is needed if you are going to collect CSA notes.

Continued on page 5.

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**Collecting Confederate Paper Money, Field Edition 2014, The Standard Guide to Confederate Money,  
By Pierre Fricke, Reviewed by John and Nancy Wilson (continued)**

The issue series explains the Acts which approved the seven different Series of CSA notes that were issued. Notes of a particular type all share a single major design, date of issue and denomination combination, and is indicated by a "T," followed by the number. This is the Criswell type numbering system. The few possible types that are unknown are mentioned along with the comment that there have been no new type discoveries in many decades. Fricke defines varieties as a unique combination of differentiated obverse plate and paper types. He says that, literally thousands of minor differences will be found within the types and varieties of CSA money. This reference focuses on significant historical and new varieties. Minor variations are beyond the scope of this work. The author summarizes the "major new varieties" such as the new Wookey Hole Mill watermark, Whatman watermark, and inverted back discoveries.

**Printing and Man-Made Errors** explains what these interesting errors are. The few different types of paper employed by Confederate printers are also listed. Watermarks are words, numbers or symbols embedded into paper to help deter counterfeiting. Nine enlarged figures show you what the watermarks will look like when held up to a light. Information on the companies that produced the notes along with the firm's biographies is given. The three methods that printers used to print notes are lithography, typography and intaglio which are covered under plate layouts.

**Collecting Sheets of Confederate Notes** explains how sheets were made and how they are graded. He discusses how counterfeit notes were produced as souvenirs or to be placed in circulation as the real thing to disrupt the CSA finances. The types of dangerous counterfeits are listed along with their creators. Some backs are printed on genuine Confederate notes that are believed not to be contemporary to the period. The author then explains that these (backs) were added by various third parties after the war for purposes mostly unknown.

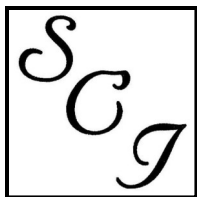
**Continued on page 9.**

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## From the Editor's Desk

By the time that you receive this newsletter summer has arrived. Hopefully it will not be as hot as the winter was cold this year.

With the additional page that was added to the Newsletter the last issue, there is a very high need for additional articles. So if you have any articles that you have written in the past that we can use send them to the myself. If you have an area that you would write about just put pen/pencil to paper and send them in. As you can see it takes quite a few articles to fill these pages and any help that you can provide would be appreciated.

If you have any suggestions or recommendation for the Newsletter just let me know either call (321-258-0325) or email (rblackman@cfl.rr.com).

If you can attend any local coin shows in your area please do. They will be worth while and by getting to know the dealers that would be a great benefit.

As always be safe and aware of your surroundings when you are traveling to and from a show.

Take care.

Ron Blackman

## What's Happening

**August 2, 2014** Coin Show. Rothchild Conference Center, 8807 Kingston Pike. Knoxville, TN. (PH: 865-660-8692) Email: [beavercreekcoins@bellsouth.net](mailto:beavercreekcoins@bellsouth.net)

**August 15-17, 2014.** Blue Ridge Numismatic Association 55th Annual Convention. NW Georgia Trade and Convention Center, 2211 Dug Gap Rd, Dalton, GA. Email: [rblackman@cfl.rr.com](mailto:rblackman@cfl.rr.com)

**September 6, 2014** Coin Show. Rothchild Conference Center, 8807 Kingston Pike. Knoxville, TN. (PH: 865-660-8692) Email: [beavercreekcoins@bellsouth.net](mailto:beavercreekcoins@bellsouth.net)

**September 6-7, 2014** 55th Annual West Tennessee Coin Show, Madison County Agricultural Extension Service Auditorium, 309 North Parkway Jackson, TN (PH: 731-394-3972). Email: [trime1865@yahoo.com](mailto:trime1865@yahoo.com)

**October 4, 2014** Coin Show. Rothchild Conference Center, 8807 Kingston Pike. Knoxville, TN. (PH: 865-660-8692) Email: [beavercreekcoins@bellsouth.net](mailto:beavercreekcoins@bellsouth.net)

**November 1, 2014** Coin Show. Rothchild Conference Center, 8807 Kingston Pike. Knoxville, TN. (PH: 865-660-8692) Email: [beavercreekcoins@bellsouth.net](mailto:beavercreekcoins@bellsouth.net)

If you are aware of local shows that are not listed contact Ron Blackman Email: [rblackman@cfl.rr.com](mailto:rblackman@cfl.rr.com) and provide information needed.

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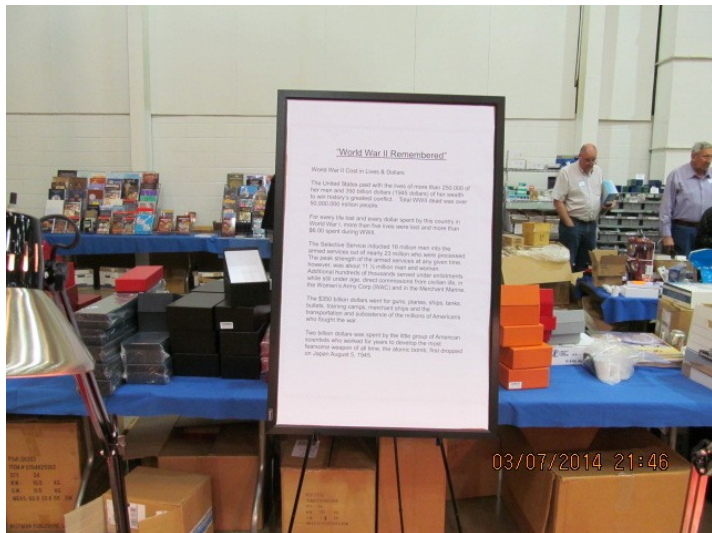
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**10 AM** Show and Exhibits opens for Public  
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**1 PM** YN Program and Auction (Check lobby for details)  
**3 PM** YN Program and Auction (Check lobby for details)  
**6 PM** Show closes  
**6 PM** NCNA Awards Dinner & Membership Meeting

**Sunday, October 5, 2014**

**8 AM** Bourse open to Dealers  
**10 AM** Bourse opens for Public  
**11AM** YN Program and Auction - (Check lobby for details)  
**1 PM** YN Program and Auction - (Check lobby for details)  
**3 PM** Show Closes

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## INFORMATION TID BIT

There is one exception that the US Mint has struck the 1 cent coins every year from 1793 to the present. A private manufacturer in Great Britain supplied the copper planchets that was shipped to America to produce the U.S. cents. Due to the War of 1812, America placed an embargo that prevented any additional shipments of planchets to America. The last shipment of planchets arrived in May 1812 and the war lasted to the early part of 1815. By this time the Mint's on-hand supply was exhausted. Therefore no 1815-dated cents were struck. With signing of the Treaty of Ghent and the ending of hostilities between Great Britain and the United States in 1815, shipments of the copper planchets to America resumed but did not arrive in time to strike the 1815 dated cents.



**Collecting Confederate Paper Money, Field Edition 2014, The Standard Guide to Confederate Money,  
By Pierre Fricke, Reviewed by John and Nancy Wilson (continued)**

**Modern Facsimiles and Bogus Issues, Advertising Notes and Confederate Bonds** close out this section. Facsimiles were created during the War and are known as contemporary counterfeits. The “Confederate Treasury” publishes a type set of CSA notes that the author says has a remarkable likeness to real money and will help you compare your notes to the example on their pages. The site is located at: [www.confederatetreasury.com](http://www.confederatetreasury.com) After the war, many merchants printed advertising on the back of the uniface notes. The author says that around 1900, facsimiles of Confederate paper money with advertising began to appear and are readily discernible from real Confederate paper money. Confederate bonds mentions that Dr. Douglas Ball published the landmark Comprehensive Catalog and History of Confederate Bonds in 1998. Pierre Fricke includes an updated rarity and price guide for Confederate bonds in Appendix A.

**The Two Dimensions of Grading and Technical Grading** Taken together, the author explains the technical part of grading which is the state of a note due to circulation and the other is eye appeal such as, folds, tears, badly trimmed, ink burns through notes, stains, repairs, alterations or other impairments.

**Collector-Oriented Grading and Market-Oriented Grading** is explained. The collector-oriented grading is designed to differentiate notes, especially at the high end, so that collectors get a clear picture of the note. The market-oriented grading will tend to push notes up the grading scale anywhere from half, to one and a half grades, though it also may yield the same grade as collector oriented grading in some cases. PCGS, PMG and other grading services are covered with illustrations (face and back) of notes from gem uncirculated new 66 to Very Good 8 and what to look for in determining the grade of the note. Condition Qualifiers describe the eye appeal and overall appearance of a note. Cancelled Notes are illustrated along with the kinds of cancellations.

**Condition Census – The “Top Guns”** covers a listing of the finest known examples by type and variety in a ranked order. A rarity table from R-1 100,000+ known – very common right up to R-16 (None Seen and None seen in living memory) is given. Rare varieties would be represented in Rarity 10 to 16 and Non Collectibles designation is something all of us wish we would find. A price guide for PCGS and PMG graded notes is included in this reference. The fascinating venue of Ebay for purchasing and selling, and their policies including grading are talked about.

**Collecting Confederate Paper Money Today – A Closer Look** covers the different ways people are collecting CSA paper money and costs associated with putting together a 70-note type set. Some collectors assemble an 1864, 1863 or 1862 Type Collection(s) or a 64 Major Type Note Collection. The “Great Rarity” Collection is also mentioned and the author states nobody has yet completed this set.

Trans-Mississippi Re-Issues is a well done section that gives you all the available information on them. Several enlarged illustrations will also help you to determine if any of your notes have the Re-Issued stamp and or if you want to collect them what to look for. Mysterious Date Stamps and the Trans-Mississippi explains the red date stamp which will be found on these notes. The Trans-Mississippi Catalog and Values for the known types is given. The Summary of Ways to Collect CSA Paper Money gives the reader the approximate number of people who completed their sets. One way is a type set of Dec 1862, April 1863, or Feb 1864 series.

**THE CATALOG** contains the 70 different regular issue types along with the two mysterious “fantasy” notes and is the “nuts and bolts” of this reference. It contains the most comprehensive list of Confederate currency. For all 72 Types you will find, authorization dates, excellent illustrations, known serial numbers, collector and market prices, rarities, dates, grades, tips, survival rates, and grading service prices (from VG to Unc).

**Continued on page 10.**

**INFORMATION TID BIT**

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**Collecting Confederate Paper Money, Field Edition 2014, The Standard Guide to Confederate Money,  
By Pierre Fricke, Reviewed by John and Nancy Wilson (continued)**

**Appendix A** – Confederate Bonds contains Grading CSA Bonds and Trans-Mississippi Bonds. The only other reference that lists Confederate bonds is the Dr. Douglas Ball reference which was published by BNR Press in 1998. Mr. Fricke updates that reference with current values in conditions from good and very good up to extra fine. The Ball and Criswell numbering system have the prices given along with a Fricke Rarity guide.

**Appendix B** – Pages from Dr. Ball's Original Manuscript. These four pages out of the 300-page manuscript represent some of Dr. Ball's research on Confederate paper money.

**Appendix C** – A comparison of grading styles. The columns have the grade presented and style of grading.

**Appendix D** – A variety number cross-reference. All the Criswell and Fricke Type numbers are listed along with the number's which have been delisted.

**Appendix E:** Quick Finder The face of all the types are illustrated in color, including the fantasy female riding reindeer.

**About the Author – Pierre Fricke** After 35 years as a collector and dealer is considered an expert in the field of Confederate paper money. He also has collected in other fields including Fugio cents by Newman number, 1796 cents by Sheldon variety, Civil War-era US large type notes, and others.

The reference is well laid out in an easy to read and understand manner. We know that our small type collection of CSA paper money will now have new numbers and current prices placed on the holders. The price postpaid is \$40, and you can ask for a personalized and signed copy. For information on purchasing this reference, you can contact the author: Pierre Fricke, P. O. Box 1094, Sudbury, MA 01776 or visit [www.csaquotes.com](http://www.csaquotes.com) or Email – [pfricke@csaquotes.com](mailto:pfricke@csaquotes.com)

**TID BIT**

Did you know that a hurricane played a major role in the release of the famous 1955 Lincoln, doubled die cent?

The famous, and valuable, 1955 doubled Die cent was struck from an obverse die that bears strongly doubled images of the DATE, LIBERTY and IN GOD WE TRUST. The doubling is the result of a mishap in the manufacture of the die. All coins struck from this "doubled die" bear identical doubling.

Amazingly, Mint officials inspecting the coins during a midnight to 8 a.m. shift at the Philadelphia Mint caught the doubling on the cents before they shipped them to the Federal Reserve Bank. Due to the shortage of cents caused by Hurricane Diana and with the 20,000 plus doubled die cents had been mixed in with that shift's other 10 million freshly minted cents, Mint officials released the coins rather than melting an entire shift's production.

**'Dobe Dollar**

Shortly after the violent years following the Civil War, the Texas drovers who pushed longhorns up the Great Western and Chisholm trails to Dodge City and Abilene was very suspicious of paper money. This stems from their experience with Confederate currency. If silver dollars or California gold pieces were not available then they would accept Mexican pesos for their pay. The drovers called these 'dobe dollars. These circulated freely between the Rockies and Mississippi long after the foreign coins lost their legal tender status.

**TID BIT**

Did you know that the Washington quarter was the first clad coin to be placed in production on August 23, 1965 and the first clad coin to be released to circulation on November 1, 1965. Do you remember where you were during this time? I do, I was stationed in Libya, North Africa during this time.

## **MS-60, 61 and 62—The Misunderstood Grades**

**By Bill Fivaz**

Low grade uncirculated coins .... Good, bad or dangerous??

Well, it all depends on how you look at it. If you want a mint state coin and really don't give a hoot about eye appeal, then a MS-60 specimen might be right up your alley. You must understand going in, however, that when you purchase a MS-60, you're buying an ugly and problem coin for one reason or another.

What makes a MS-60 a MS-60? It may have lousy (or no) luster from mishandling or over dipping, or even from improper storage. Or, it may have so many contact marks that it looks like it took a 500 mile ride in the back of a gravel truck. In short, it's really not a very attractive coin, but, there's no wear on it. Conceivably, however, a MS-60 coin could garner less than a mint state price because it's so ugly. Bottom Line: a MS-60 coin is a bad coin.

Okay, how about the MS-61 and MS-62 grades? In reality, there's very little difference between a MS-60 and a MS-61 specimen. It's just a little less ugly. When we reach the MS-62 grade however, we should start becoming concerned with low-end, mid-range and high-end specimens.

Remember that there is quality in every grade. A low-end 62 is marginally better than a MS-61, while a high-end MS-62 is closer to a MS-63, generally a pretty collectable coin.

At this point I should probably point out that there are two ways to arrive at the MS-62 grade.

1. The luster/marks/strike concept: A coin may garner the MS-62 grade from a third party grading service due to less than average luster (possible from dipping), more than average contact marks (especially in the prime focal areas), a weaker than average strike, or a combination of all three of the above, resulting in diminished eye appeal.
2. The slight wear concept: You read it right—wear on a “mint state” coin. We're now talking about a technically graded AU-55 or 58 coin that would market grade a MS-62. Stay with me, here..

A coin graded AU-55 or AU-58 under the technical grading system should actually be a MS-64 or 65 coin with just a little wear on the high points. If it had more contact marks, poorer luster, etc., factors that would lower it within the mint state grade to a MS-63 or lower, it should be graded lower on the AU scale, say to an AU-53 or AU-50.

However, because it has the positive attributes that would cause it to be graded MS-64 or MS-65 if it didn't have just that little wear, it is a much more attractive piece, and therefore has better eye appeal. In other words, it would fit much better in a mid to high grade uncirculated set than would a MS-60 or MS-61. Enter market grading.....

Market grading, which is what all third party services use, takes into consideration what it would bring (sell for) on the market because of this eye appeal. They then grade it accordingly. This is why so many technical AU55/58 coins now reside in MS-62 holders—that's the price the coin would command on the open market. Bottom line: When you send a coin for grading, the services price the coin, they don't grade it!

Your best bet then would probably be to buy either a very high-end MS-62 piece that has no wear on it and a few contact marks, etc., or a MS-62 coin that is really a MS-64/65 with just a tad of wear and good eye appeal. It's your call—and your money.

## **WANTED ARTICLES FOR TSNS NEWSLETTER**

If you have always wanted to try your hand as a writer, TSNS Newsletter is looking for you. You do not have to be a professional writer to have an article published. Just put your thoughts in writing and submit to TSNS Newsletter Editor for publication in the Newsletter. You can write about your experience at a show (either good or bad), some of your favorite coins or any area of Numismatic that you are familiar with. You can easily share your thoughts and experience with other members of the numismatic community.

You can submit your articles to the Editor (Ron Blackman) via email: [RBlackman@cfl.rr.com](mailto:RBlackman@cfl.rr.com). If there are any questions/concerns just send an email.

Thanks, Ron



## HARD TIMES IN BUFFALO –THE 1830's

by Bill Groom

The so-called “Hard Times” era basically began with the election of President Andrew Jackson in 1832. Jackson, believed that private banks possessed too much financial power. Consequently, he withdrew the government’s treasury funds from the Second Bank of the United States. Money then became scarce, resulting in the failure of many banks and financial institutions. Merchants, bankers and local enterprises then began to issue and use their own paper money and tokens. As businesses failed and were then unable to redeem their notes, the hard times worsened. The tokens typically served to advertise a business, express patriotic feelings or make satirical jibes at the Jackson administration. At least the tokens possessed a cent’s worth of copper!



The above, Buffalo banknote was issued by Benjamin Rathbun, whose signature appears in the lower, right corner. He was the leading citizen-entrepreneur in Buffalo, NY and much local history is attached to the note; this, as can be found in *Buffalo: Lake City in Niagara Land* by Richard C. Brown and Bob Watson.

Brown and Watson portray Ben Rathbun as looking more like a clergyman than the master builder he was. Though Rathbun kept a low profile, never before or since has there been a builder in Buffalo who matched Rathbun's empirical accomplishments. Most of Buffalo in the 1830s, in fact, could be said to have been Rathbun-built. In 1835 alone, he put up 99 buildings, 52 of them stores and 33 of them dwellings. He built the first American Hotel on the west side of Main Street. He built the jail. He built the four-story Webster Block. He built the Darrow Block, commercial buildings, private residences, a Unitarian church and more.

To support his seemingly endless building program, Rathbun operated stone quarries, brick plants, and machine shops. He had grocery stores and dry-goods establishments. He ran stagecoaches and horse-drawn omnibuses. He had his own private bank, the Commercial Bank that issued bank notes over his signature. Rathbun subsequently moved too fast and too far, speculative excess, borrowing money beyond his own substantial means. His “house of cards” was also built upon deception and forgery. When the smoke of the scandal had cleared and the extent of the skullduggery was sorted out, it was found that Rathbun had a total of \$1.5 million in forged notes.

Rathbun had not done the forging himself, but he was aware of it. His brother Lyman masterminded the forging; his nephew, Lyman Rathbun Howlett, was the master forger. Buffalonians, never dreaming that young Howlett was up to no good, knew him as a cute little fellow of 14 or 15 who rode a pony about the streets. Actually, he was so clever that he could execute a forgery under the very eyes of the bankers, and he was riding his pony on what turned out to have been his errands of mischief.

By the time the Rathbun bubble burst, young Howlett and his Uncle Lyman were long gone. Benjamin Rathbun took the rap for all of them. While he was awaiting trial, Ben was incarcerated in the very jail he had built for Buffalo. Found guilty at trial, he was sent to prison for five years. When he had served his time, Rathbun went into the hotel business in New York. Buffalonians still thought so highly of him that, to many of them, to stay at any hotel in New York other than Rathbun's was unthinkable.