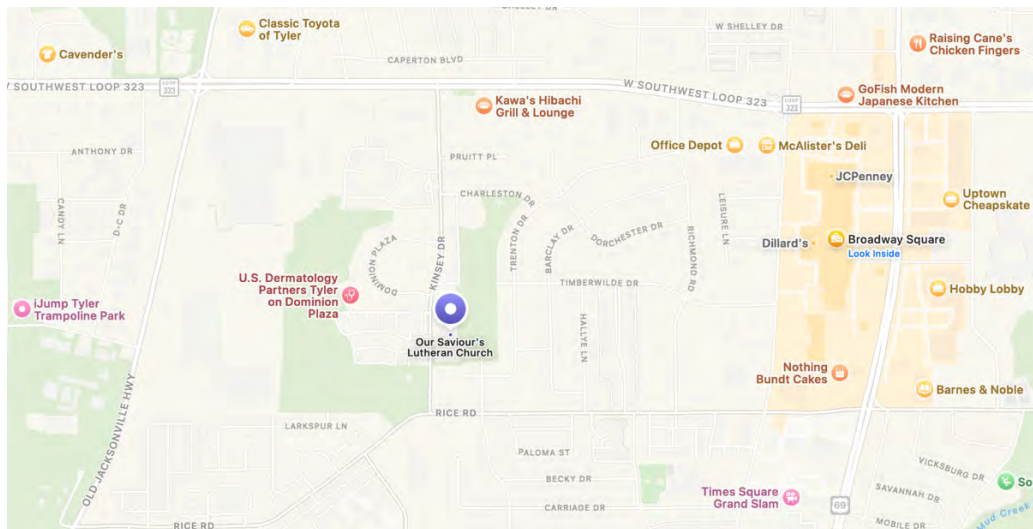


YOUR TWO CENTS WORTH – APRIL 2026



(Visit the Tyler, Texas Coin Club in person and on the internet at: tylercoinclub.org)

The Tyler, Texas Coin Club (TCC) meets on the second Tuesday of each month at 7:00 p.m. Please consider yourself welcome. Meetings include great fellowship, numismatic education, a brief business session, and a spirited numismatic auction. The TCC meets in the fellowship hall of Our Saviour's Lutheran Church at 4900 Kinsey Drive, Tyler, TX 75703. Enter the south parking lot from Kinsey Drive. From the parking lot, walk toward the south entrance doors and follow the sounds of fellow coin collectors to the Fellowship Hall!





NUMISMATIC NOTES Thoughts from Our President

Hello fellow club members:

I hope this presidential note finds you well.

This year seems to be passing by so quickly; as I write this presidential note, I realize that April is upon us. Time and truth continue to march forward.

Even though time is moving quickly, I'm so glad that we are living in a time where there is a wealth of opportunities concerning coins and paper money.

I would like to challenge us all to take advantage of enjoying our hobby and passion during this busy and fast-paced time.

As we move into the summer months, my hope is that things will heat up with enthusiasm for our upcoming meetings and our presentations at the meetings.

We all have something that we can contribute to our meetings. We all have a story to tell and things to share. I would like to encourage anyone who would like to take a shot at speaking to the group, to step up and please do so. Please just let me know if you are interested in speaking to our group, and I will be glad to put you on the schedule.

Likewise, if you have a story to share in writing, give that to Kern to include in an upcoming newsletter!

The time for coins is now; let's make the most of these exciting times.

As always, I would like to thank everyone who participates in being a part of our club.

Lastly, just a reminder that the Longview Coin Club's annual show takes place later this month (details are on page 9). Let's continue to support them by volunteering and/or attending their show as we have in the past!

Tyler Coin Club, You are the greatest!!!!

May God bless you and keep you until we meet again.

Richard

**TYLER COIN CLUB
(TNA District 12)
MEETING MINUTES**

Date: March 10, 2026

Meeting called to order at 7:00 pm by Vice President Kern Lunde.

Attendance Members: 43 Guests: 1 New Members: 4

Discussion of Agenda Items (Richard)

- The prayer was given by Allen Brown
- The Pledge of Allegiance was led by Randy White
- There were 4 new members joining the club:
 - Kyle Blair (member number 280)
 - Dominic Ditto (member number 281)
 - Ron Calahan (member number 282)
 - Larry Dalrymple (member number 283)
- Treasury Report by Royce: Balance of \$17,716.59. A deposit of \$5,315.00 for coin show tables and \$130.00 from member dues were recorded.
- Amy presented Gift Certificates to the members with March Birthdays, and also recognized members with March anniversaries.
- Upcoming Shows:
 - March 20 - 22: Texas Coin Show, Grapevine Convention Center
 - April 24 - 25: Longview Coin Show, Holiday Inn North, 300 Tuttle Circle
- Coin Show Update:
 - We are selling tables
 - We will have a sign-up sheet, and we want to recruit more club members to work at the coin show.
- Door Prizes went to Allen Brown, Rick George, Randy Martin, and Daryl Pritchard
- Joe Vincent gave a presentation on the origins of Humdinger and the Flying Eagle cent
- Kern displayed the "Panama Pill" coin featured in the March Newsletter
- Royce gave a presentation on the Texas Gold coin and Texas "Red Backs."
- Kern presided over the auction. 39 items sold
- The next Tyler Coin Club Meeting will be April 14, 2026
- The meeting was adjourned

TYLER COIN CLUB OFFICERS FOR 2026

President – Richard Graham

Vice President – Kern Lunde

Secretary – Amy Norris

Treasurer – Royce Jackson

HOW TO RECOGNIZE CLEANED COINS

(by Kevin Wang)

*[reprinted from American Numismatic Association's The Reading Room website
readingroom.money.org]*

Cleaning is the most common form of coin alteration that collectors encounter. Its prevalence is widespread and can decrease a coin's value by 50 percent or more, with extreme cases going down to 90 percent, depending on the coin and the severity of the cleaning. With that, a collector's ability to understand how coins are cleaned and how it can be identified becomes essential. Three of the most common types of cleaning are abrasive cleaning, polishing, and dipping. While these methods differ, they all permanently alter a coin's surface and originality.

Abrasive Cleaning

Abrasive cleaning is a process that physically scrapes metal off a coin's surface, leaving behind hairline scratches. This is the most common form of cleaning and is often done unintentionally. Many coins are rubbed with cloths, tissues, paper towels, etc., with the beholder having the mistaken belief that these "soft" materials are harmless and can remove some unwanted substance from a coin's surface. In reality, this wiping or rubbing risks damaging the coin and leaving behind fine hairline scratches. These hairlines can reach across the field into device areas, instead of conforming to natural wear patterns. Hairlines can be present on isolated patches of a coin rather than the entire surface when a spot or stained area is targeted. Uncirculated coins are especially harmed by this process, as the flow lines that make up a coin's natural mint luster are delicate and easily disrupted. Hairlines also show up more prominently on uncirculated examples when tilted in the light. It is important to note that abrasive hairlines should not be confused with die-polish lines. The most notable differentiator is that die-polish lines are raised, while abraded hairlines are recessed. It's also rare for die polish to occur on device areas of coins.



This 1932 Washington quarter has been subjected to abrasive cleaning, which left scratches on the president's bust and in the field. (Photo: Kevin Wang)

Dipping

Dipping involves applying a chemical solution to a coin's surface and removing a thin layer of metal. This method is most commonly used on older silver coins to remove toning, oxidation, or tarnish. This attempt to erase the passage of time gives the coin an unnatural brightness unbefitting of its age. A dipped uncirculated Morgan dollar can appear as if it were minted yesterday, ignoring over a century of environmental exposure. Dipped circulated examples display oddly bright surfaces; where there should be dirt and grime, there's bare metal instead. Many times, coins are dipped more than once or for extended periods. Overdipping coins creates flat, lifeless luster and a washed-out or chalky appearance, as the more a coin is exposed to the chemical mixture, the more surface metal is removed and the more damage occurs. Although dipped coins, done gently, can still be accepted and straight graded by grading companies, it more often than not decreases a coin's numerical grade as it sacrifices originality, and the dipping can reveal scratches and abrasions hidden by natural processes like toning.



This 1943-D dime has been dipped. Note the residual grime trapped in recessed areas missed by the dipping. (Photo: Kevin Wang)

Polishing

Polishing is a deliberate form of cleaning that's intended to create a shine on a coin rather than preserve it. Polishing involves repeated abrasion that removes metal to smooth the surface and increase reflectivity. Original flow lines are largely removed by this process to produce a glassy, uniform reflectivity. The abrasions also round out devices, lettering, and numbers, often missing the field area directly below. Polished coins mimic and can be mistaken for proof or proof-like examples, but lack the depth of reflectiveness and surface structure of true proof and proof-like strikes. As with abrasive cleaning, the entire coin is usually affected, so the bust of the coin also

becomes abnormally shiny and reflective, even when compared to proof coins. While polishing is an acceptable practice in the jeweler's toolkit, this does not carry over to coins, where greater emphasis is placed on originality.



Polishing often results in rounded lettering and a prooflike appearance, as evidenced by this 1946-D Lincoln cent. *(Photo: Kevin Wang)*

Look Everywhere

Two general tips that can be helpful in evaluating potential cleaning are to examine the rim of the coin in question and areas of complex relief. These places are more difficult to reach during cleaning, and the rim is often ignored completely. A coin that displays bright fields but has a toned rim or debris trapped near lettering should raise suspicion as being a potentially cleaned coin. These alone are not conclusive, but they serve as important red flags.

Cleaning is, unfortunately, a common practice in numismatics, often performed without truly understanding its consequences. Because cleaning alters a coin's surface and originality permanently, understanding how to recognize it is essential to building your collection.

NUMISMATIC INFORMATICS

(by Jim Mohon)

What is the largest denomination
Currency ever made by our nation?

(answer on page 10)

A CASE STUDY IN BUYING THE COIN, NOT THE SLAB!

(by Kern Lunde)

Whether you are a seasoned collector, or just a beginner, one cannot help but be fascinated with the early coinage of the United States. For years I had dreamed of owning a coin from the fledgling days of our country, from the 1790's. I now have three such coins in my collection, but one of them, the 1795 half cent, really illustrates the discipline of waiting for the right coin, always being sure to look past what the slab says and to believe what your eyes tell you about the coin itself.

As I have stated in previous articles, my focus is on building a nice 'type set' of United States coins. For those coins that are beyond my reach in the higher grades, I've decided that a nice VF coin would do, as long as it is honestly graded and shows enough of the design elements to showcase the beauty of the coin, and not just to 'fill a hole' in my collection.

Last fall I had the opportunity to bid on a PCGS-graded 1795 'punctuated date' (so called because of an errant mark which looks like a comma after the 1 [1,795]) half cent in VF-20. Such coins are available in higher grades, but we all have financial limits that dictate reality!

Below is the coin I won at Heritage Auctions last October. As you can see, it has honest wear consistent with a 'very fine' grade on both sides, but for the purpose of this article we are going to focus on the reverse. Particularly noteworthy for me is the fact that all the design elements are relatively evenly struck, although you can see some very slight weakness in the center of 'HALF CENT', but yet still clearly shows the full letters. If you are considering modern coinage, this seems very trivial, but if you have seen coins of this era on a regular basis, you will realize how unusual this can actually be.



Now on the next page, we will look at some other examples of coins that I passed up, not because the grade was not what I was looking for, but because the coin itself did not meet my criteria.



Both of these coins are also PCGS-graded 1795 'punctuated date' half cents in VF-20. Both are clearly substandard in strike as compared to my coin on the previous page. On the first one, note the weakness, not only in the center, but also in the word 'STATES' and in the denticles in the same area. The second example is nicely centered, including well-defined denticles all around, but some obvious problems around 'HALF CENT' in the center.

This last example is an NGC-graded 1795 'punctuated date' half cent in VF-20, but also with a CAC designation! Once again, the wear and weakness in the center have almost totally obliterated the words 'HALF CENT'. On this one, you would have had to look past both the slab AND the CAC designation.



I think you would agree that my patience paid off in this case. That 1795 half cent will be one of the centerpieces of my type set for years to come.

Do you have a favorite coin that has a good story about how and why you acquired it? If so, let me know and we can feature your favorite coin in a future issue of our newsletter!

FUTURE COIN SHOW EVENTS

April 24 – 25: The 3rd Annual Longview Coin Show, Holiday Inn North, 300 Tuttle Circle, Longview, TX 75605. Hours: Friday 12pm – 5 pm, Saturday 9am – 5pm. For more information, please email info@longviewcoinclub.com.

May 15 - 17: TNA Annual Coin & Currency Show, Will Rogers Memorial Center, 3401 West Lancaster Avenue, Fort Worth, TX 76107. Hours: Friday 9am – 6pm, Saturday 9am – 6pm, Sunday 9am – 3pm. Early bird tickets available for Thursday. Free parking; admission is \$3 or free with pre-registration (form available at www.tna.org). For more information, please contact Gary and Judy Dobbins, g.dobbins@sbcglobal.net, phone/text 214-498-9923.

June 5 - 7: Texas Coin Show, Grapevine Convention Center, 1209 S Main St, Grapevine, TX 76051. Hours: Friday 2pm – 6pm, Saturday 9am – 6pm, Sunday 9am – 3pm. Free parking; admission \$5 (Friday and Saturday) or \$2 (Sunday). For more information, email texascoinshows@aol.com.

June 20: Paris Coin Show, Lamar Avenue Church of Christ, 3535 Lamar Ave, Paris, TX 75460. Hours: Saturday 9am – 4pm. Free admission; free parking. For more information, contact Joe Vincent (P.O. Box 707, Paris, TX 75461 or 903-669-7942).

August 13 – 15: 18th Annual Tyler Coin Show, W.T. Brookshire Convention Center, 2000 W Front Street, Tyler, TX 75702. Hours: Thursday (dealer setup only), Friday 9am – 5pm, Saturday 9am – 5pm. For more information, contact David Holcomb (davidholcomb213@gmail.com or 903-570-3136).

August 21 – 23: Texas Coin Show, Grapevine Convention Center, 1209 S Main St, Grapevine, TX 76051. Hours: Friday 2pm – 6pm, Saturday 9am – 6pm, Sunday 9am – 3pm. Free parking; admission \$5 (Friday and Saturday) or \$2 (Sunday). For more information, email texascoinshows@aol.com.

November 6 – 8: Texas Coin Show, Grapevine Convention Center, 1209 S Main St, Grapevine, TX 76051. Hours: Friday 2pm – 6pm, Saturday 9am – 6pm, Sunday 9am – 3pm. Free parking; admission \$5 (Friday and Saturday) or \$2 (Sunday). For more information, email texascoinshows@aol.com.

December 11 – 13: Texas Coin Show, Grapevine Convention Center, 1209 S Main St, Grapevine, TX 76051. Hours: Friday 2pm – 6pm, Saturday 9am – 6pm, Sunday 9am – 3pm. Free parking; admission \$5 (Friday and Saturday) or \$2 (Sunday). For more information, email texascoinshows@aol.com.

FROM YOUR EDITOR

Do you have a favorite coin story or special memory related to coins? I welcome you to put your thoughts on paper and submit your story to share with the rest of the Tyler Coin Club. Please consider doing so and send your write-up to me at tylercoinclub-vp@outlook.com (please note new email address). Even if you don't want to write an article, I also welcome ideas. Is there a niche topic within numismatics about which you would like to know more? I can do some research and possibly write the article myself. I much prefer to include content that our membership wants to read. Thank you!

NUMISMATIC INFORMATICS Riddle Answer:

It was the One Hundred Thousand Dollar Bill;
Woodrow Wilson its "center-fold" does fill;
It is decorated with a gold seal,
For it's a gold certificate—for real!

