



Spring 2020

President's Message

Here we go again! A really 'big shoe' on May 14,15 and 16. Buy, sell, trade or get an appraisal from one of our many dealers . What ever your interests are coins, tokens, ancients or paper money there will be something for everyone. Also a supply dealer will be on hand for your numismatic needs. Don't forget the exhibits in the lobby along with free literature . If you wish to participate in exhibiting just e-mail me[denberube@yahoo.com] with your subject and how many cases are needed. Prizes will be awarded to each exhibitor.The nominations are still open for club of the year, numismatist and the Larry Gentile award just e-mail me with a paragraph or two with your intentions. The G.S.N.A. is still in need of a Secretary and Web master. Please feel free to contact the club. See you at the show.

Dennis Berube



GSNA Convention

May 14 - 16, 2020



Ukrainian Cultural Center
135 Davidson Avenue
Somerset, NJ

The GSNA Convention will feature US and world coins and currency as well as tokens and medals brought to you by dealers from across the country.

There will be meetings of the **EAC**, the **GSNA** and the **C4** on Saturday.

The **Liberty Seated Collectors Club** and the **Barber Coin Collector's Society** will have exhibits and educational programs.

We will have a program for **young numismatists** on Saturday at 10 AM.

Show Hours

Thur. 12 PM - 6 PM
Fri. 10 AM - 6 PM
Sat. 9 AM - 4 PM

Dealer Set-up:

9 AM to 12 PM Thur.
Early admission
badge, good for all
three days, is \$25.

Admission

Free to members of the GSNA
\$3 for non-members
Children - Free

Directions

Route 287 to Exit 10
Take Route 527 North
Turn left on Davidson Ave.
The Ukrainian Cultural Center
is on the right at 135 Davidson.

The GSNA Convention is a non-commercial show brought to you by volunteers from around the state. We welcome new members and volunteers to help us run the convention. For more information about the organization and for dealer contracts, visit the web site at www.GSNA.org.

Show info is also available at www.CoinShows.com

Show Chairman: James Ingram
PO Box 2393, Oak Ridge, NJ 07438-2393
973-534-3421



Guarantees and Opinions

By Peter Mosiondz, Jr.

Those of us who are of sufficient age may remember the old television commercial “Is it real, or is it Memorex?” The same question could be rephrased as, “Is it a guarantee, or is it an opinion?”

Some years ago, as I was reading Sloane’s Column a compilation of the noted philatelist George B. Sloane’s columns as they originally appeared in Stamps Magazine, I made some notes on his elucidation of the differences between a “guarantee” and an “opinion”. They pertain to our magnificent coin hobby as well as to our brethren in the field of philately. I believe they were as pertinent when written over 80 years ago as they are today. I’d like to share some of these comments with you and interject a few of my own thoughts on the matter. Mr. Sloane said then, and I heartily agree, that the word “guarantee” is the most carelessly tossed about promise in the hobby. Note that we are not speaking about “satisfaction guaranteed or your money cheerfully refunded” or words of similar effect. We are talking about the guarantees proffered about on the actual coins.

A seller may be perceived as honest and trustworthy but this is not sufficient in itself to warrant placing a guarantee on the item. It should mean that the item is absolutely genuine in all respects, including the omission of any enhancements made over the years to improve the coin’s appearance such as cleaning for example. A guarantee of this sort can only be made by a person thoroughly knowledgeable about the item being offered for the potential buyer’s consideration. The seller making the guarantee must know of his/her own knowledge that the coin possesses all the attributes that are claimed. Finally, and most importantly, the guarantee should be a lifetime guarantee; not one that is sheepishly claimed to be extinct with a disclaimer of “After 10 days all sales are considered final” or some such other statement.

A word on any marks such as nicks, gouges or deep

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scratches that appear on the coin is also essential on the paper version of the guarantee. We mention a paper copy because anyone worth his/her salt in proclaiming a guarantee should not hesitate to place it in written form.

Then we have what I term the “verbal guarantees”. This actually happened many years ago and was reported to me by one of my colleagues. At the time I was bourse dealer doing local shows every weekend. I remember selling a nice Good to Very Good 1895-O ten-cents piece to a collector with admonition that, although in my “opinion” the coin was genuine in all respects, including the mintmark, the buyer had the option to submit the coin to ANACS, NGC or PCGS for authentication. I cautioned the buyer that if he chose to do so I must be informed of that decision within five days. These exact words were placed on the sales receipt. Apparently, the collector never sent the



coin to any of the firms mentioned and grew tired of owning the coin. A year later he went to one of my friends and offered the same coin for sale with the proclamation that "It is guaranteed genuine by Pete Mosiondz".

So you see how the word "guarantee" gets bandied about so frequently.

In coin examinations and pursuant encapsulation from recognized expert authorities, there seems to be a misinterpretation of the words "opinion" and "guarantee" as the terms apply to the assigned grade. This false impression is certainly not emanating from the authorities; rather it is a misunderstanding of the two words by some collectors. Most, of course, know the difference but too many use these words interchangeably. The grading of the coin by one of these services is an "opinion". The fact that the coin has been encapsulated is a testimony to the "guarantee" of the coin's genuineness and the leading authentication services back this up with a solid buy-back guarantee as well if the coin later proves to be not genuine. No such guarantee can be placed on the grade for that is merely a consensus opinion of several experts in their field.

The collector is excited when the encapsulated coin is received. The next thing you hear is "The coin has been examined and graded by XYZ Grading Company and is guaranteed to be MS-64.

Of course collectors and dealers who have been around a while and know the hobby are not taken in by this mix-up in words. They know that the assigned grade is merely an opinion. But so many novices can and do get taken in.

A few words of caution are in order to all of the wonderful newcomers to numismatics. Save yourself potential headaches by understanding the big difference in our two words for today; opinion and guarantee. Also, for your own sake, take the time to learn how to grade.

Stack's Bowers Galleries to Present Further Rarities from the D. Brent Pogue Collection in March 2020 Baltimore Auction

Stack's Bowers Galleries is pleased to announce Part VI and Part VII of the now legendary D. Brent Pogue Collection. The Pogue Collection will forever be known as an incredible assembly of the very finest early American coins from 1792 through the 1830s. The five sales already completed featured this portion of the collection, almost to completion, with notable additions such as the fabulous collection of \$3 gold coins. Those apparent outliers were a foreshadowing of the upcoming sale scheduled for March 18-20, 2020, in Baltimore, Maryland.

Part VI of the D. Brent Pogue Collection will showcase his marvelous paper money collection comprising approximately 230 notes encompassing the areas of large size type notes, small size type notes and National currency. Many of the notes in the collection are among the finest examples known for their types. The collection was also assembled with an appreciation for serial number 1 notes and rare "Star" replacement notes. Among the monumental notes in the collection is the single finest graded \$100 "Baby Watermelon Note." The Fr.377 1890 \$100 Treasury Note is graded Choice Uncirculated 63 EPQ and sits atop the PMG census as the only uncirculated example of the type. In addition to the 1890 \$100, the cabinet also includes the second finest PMG graded Fr.376 1891 \$50 Treasury Note, designated Choice Uncirculated 64 EPQ.



The finest known “Spread Eagle” 1863 \$100 Legal Tender Note will also be offered in the D. Brent Pogue Collection sale, an Fr.167a graded Gem Uncirculated 65 EPQ. It is one of just two notes from all three Friedberg numbers that PMG has graded in the uncirculated range. A Fr.342 1880 \$100 Silver Certificate from the collection is graded Gem Uncirculated 65 EPQ and is the finest PMG graded example of the catalog number, as well as the finest of the type, which encompasses four different catalog numbers. The collection also includes the only PMG certified uncirculated large size \$500 Gold Certificate, a Fr.1216b 1882 \$500 Gold Certificate that has achieved the lofty grade of Gem Uncirculated 65 EPQ.

Additionally, the D. Brent Pogue Collection contains two remarkable First Charter National Currency notes from the First National Bank of Lincoln, Illinois, Ch. #2126. The pair is made up of a serial number 1 Fr.449 1875 \$50 and a serial number 1 Fr.462 1875 \$100, both graded PMG About Uncirculated 55. They represent the only First Charter serial number 1 \$50 and \$100 notes known to exist.

Part VII of the D. Brent Pogue Collection continues with other coin series which Brent collected quietly for his own enjoyment. This sale presents these areas of interest and displays far more diversity than has come to be expected from this collection. It is an exciting opportunity for collectors who desire this important American provenance, but found many Pogue coins financially out of reach. This sale includes pieces worth from hundreds of dollars to millions—truly something for everyone!

Still, the one guiding principle that will be evident in this presentation, as it was in prior Pogue offerings, is a commitment to quality.

Rare American historic medals make a small appearance, led by a pair of prized Libertas Americana medals, one in silver and one in bronze. The inclusion of these in the Pogue Collection points to an appreciation of history and medallic art as well as pure numismatics.

The coins range widely from small selections of superb half cents, led by a Red and Brown 1796 With Pole in MS-66, to small cents including affordable classics such as a 1909-S V.D.B. cent graded MS-66RB (PCGS). Even a modern 1960 Small Date cent graded MS-67RD (PCGS) is included! These are the beginnings of a basic type set, and representatives of many denominations are included. Thus, two-cent and three-cent pieces, half dimes, nickels, dimes and twenty-cent pieces follow. In each category, classic rarities will be found, as will basic type coins such as 1916 dimes, both Philadelphia and Denver issues in superb condition. With United States quarters, the dynamic changes, as this was clearly a Pogue favorite. Following a small selection of Liberty Seated pieces comes one of the most fabulous collections of Barber coins ever seen, truly special for its extraordinary quality as well as its aesthetic appeal. The collection is visually stunning, loaded with magnificent rarities, and even includes the occasional duplicate; there are two examples of the 1901-S, one MS-66+ (PCGS) and one MS-67+ (PCGS).

The offering of Standing Liberty quarters is extensive, though not quite complete, and



includes coins in a wide range of value from a 1929-S in MS-66+ (PCGS) to the famous 1918/7-S overdate in MS-65 (PCGS). Washington quarters follow, with a collection that, like the Barber quarters, is visually impressive and of exceptional quality, with spectacular toning found throughout. All are graded by PCGS and with rare exceptions are ranked as MS-66 or MS-67.

For half dollars and dollars, partial type sets feature high-quality coins, examples of which run the gamut from a 1964-D Kennedy half dollar in MS-66+ (PCGS) to an 1804 silver dollar. "An 1804 silver dollar?" one might ask with surprise. YES! The Pogue Collection included three examples of this most famous American coin. In this sale, Stack's Bowers Galleries is pleased to once again offer the famous Garrett specimen of this American treasure! As famous as this coin is, it is but one of the highlights of this landmark sale. Gold coins deliver even more important properties, with small selections of each denomination from gold dollars to double eagles. These begin with an 1849 gold dollar graded MS-67 (PCGS), and close with a 1927-S Saint-Gaudens double eagle graded MS-67 (PCGS). In between there are quarter eagles (including an 1841 Little Princess graded Proof-64 Cameo), a \$3 piece (an 1878 graded MS-67 by PCGS), a \$4 piece (an 1879 Flowing Hair graded Proof-66 Cameo by PCGS), \$5 coins (including a 1911-S in PCGS MS-66) and both the Wire Rim and Rolled Rim Indian eagles, each graded MS-67 by PCGS. With all this, the highlight is yet to be mentioned! One of D. Brent Pogue's most prized accomplishments was his complete set of 1854-S gold coins. Like the rest of this sale, even

this group represents great diversity in value, ranging from the 1854-S \$10 in AU-58 (PCGS), to one of the rarest coins in the entire American series, the finest known example of the legendary 1854-S half eagle! From the first Pogue sale to today, THIS is the coin many have been waiting to see, and it will not disappoint! It is stunningly attractive and graded AU-58+ by PCGS. It has not been offered publicly since the October 1982 sale of the United States Gold Coin Collection, formed by Louis E. Eliasberg, Sr. Just 268 examples were struck, and this is the very best of the tiny group that survive today.

Rounding out Part VII are some important pattern coins, including famous types such as a Gem Shield Earring quarter graded Proof-65+ (PCGS), a Schoolgirl dollar graded Proof-65 (PCGS), a Washlady half dollar graded Proof-67 Cameo (PCGS), and an 1852 Ring dollar in gold graded Proof-65 by PCGS. The D. Brent Pogue Collection Part VI, Masterpieces of United States Paper Money will be offered on the evening of Thursday, March 19, 2020 at the Stack's Bowers Galleries Official Auction of the Whitman Coin & Collectibles Spring Expo. It will be followed on Friday evening, March 20, 2020, by The D. Brent Pogue Collection Part VII, Masterpieces of United States Coinage.

For more information contact Christine Karstedt at ckarstedt@stacksbowers.com or visit the firm's website StacksBowers.com.



Proof or Mint State Franklin Halves – One, or Two Collections?

by Mark Benvenuto

The Franklin half dollar series can be a fun one to collect, in part because it is not extremely long and filled with rare, hard-to-find varieties, and in part because it is the last half dollar series in which each piece will be 90% silver. It also has a wonderfully large offering of proofs. It might be fun then to see just how available and affordable these proofs are – and how they stack up to the highest of what can be called the regular issue mint state coins of the same dates.

First, the proofs

The Franklin half dollar series saw proofs issued for almost every year. The design was first issued in 1948, and the first year with any proofs is 1950. Curiously, the six-figure mark for proofs, meaning the point at which they went over 100,000 pieces, was 1953. More than curiously – importantly – the seven-figure mark was crossed in 1957. And while it slipped a bit in 1958, that mark was crossed again in 1959, and kept this level of issue for the rest of the series. All that is important because any proof coin for which more than one million have been issued can be considered pretty common today. This in turn may very well affect prices, and by that we mean affect them in our favor.

Before we jump into prices, it is probably wise to discuss a bit of just how these pieces are catalogued. Virtually all price guides and reference books note a difference between PF and MS Franklins. But there is also what gets called the “FBL” designation. And there is the “DC” designation. The first means “full bell lines” on the reverse. These are coins struck to the fullest, with each line on the Liberty bell showing completely. The second means “deep cameo,” and refers to the best possible finish that a proof coin might have. Both tend to command higher prices than those listed in the on-line or print price guides.

Perhaps obviously, the least expensive of all the Franklin proofs, with or without any special designator, are going to be the 1961 – 1963 pieces. This final trio of years saw more than 3 million proof sets produced annually. Since they were shipped to customers in rather flimsy, plastic cases, many have been broken out of sets, and now can be collected individually. A person really needs to spend no more than \$200 to grab one of these most common of proof Franklins.

Going back in time means going up in price, since there are smaller annual pools of proof fifty-cent pieces. Going back to 1954, we’ll need to pony up about \$400 for one of the higher grade proofs. That’s not an impossible price, but it might be more than we wish to spend.

Next, the high end mint state pieces

It is one of the weird aspects of collecting certain series of coins that the proofs can often be less expensive than what we will call the high end mint state specimens. The reason though is that proofs are treated more carefully, from the moment they are struck, all the way to the folks receiving them who ultimately become their owners. Regular issues are minted, bagged, and moved to banks pretty swiftly. Along the way there are more than enough opportunities for the coins to pick up small nicks, scratches, and other blemishes.

That being said, there are several of the well-established price guides which do list Franklin half dollars in grades as high as MS-66 or even MS-67. In the MS-66 grade, several years command prices in the range of \$150 to \$200. Once again, that’s a pretty good price for a very attractive coin.

If we do choose to pursue the high end MS Franklins, it becomes interesting to note that there is no real correlation between the mintage for a particular year, and the price. Several dates and mint marks we might consider common end up having hefty prices, an example being the 1961-D. Over 20 million of this coin were produced, but an MS-66 example will run more than \$2K. What gives?



If the price of these mint state beauties is a riddle, the answer to the riddle lies in the third party grading services. Each of them maintains lists of how many of any coin they grade, and what that grade is. And coins listed as MS-66, or even MS-67, are going to be those that have been submitted for circulation. Apparently, coins like the just-mentioned 1961-D have not seen all that many submissions that have achieved this higher grade. We can only surmise that they were not struck up quite as well back in their day.

Overall, the best prices?

The term “best price” generally means “lowest price,” at least when we are buying a car, or furniture, or something of that type. But when it comes to high end Franklin half dollars, the best price is probably more correlated to what we are trying to collect. Is it a series of proofs? If so, it might be worth stepping down one grade, perhaps to PF-65 from a PF-66, in order to save some money. Are we trying to collect the best of the best when it comes to MS coins? If that’s the case, it’s definitely worth being patient, and seeing how high we can go in terms of grade, always keeping in mind how much we want to spend.

The final thought on high end Franklins might be this: Virtually all the MS-63 and MS-64 coins are still very attractive, can retain some mint luster, and cost no more than about \$50. Those are always going to be great prices for excellent coins. So, be it proofs, ultra-high-end mint state pieces, or the much more affordable MS-63 and MS-64 coins, the Franklin half dollars are a series that all of us might consider putting together – be it one collection, two, or even three!



Spring 2020



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If you have a topic you'd like to be covered in the Newsletter... write an article or submit your idea.

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GSNA Member Clubs

Atlantic City Casino Collectibles Club

Sundays at 11AM March 13, May 15,
September 18, November 20
Bally's Park Place Casino • Atlantic City, New Jersey
www.gaming-chips.com
Club Rep Charles Kaplan chas@ckaplan.com

Atlantic County Numismatic Society

Meets first Wednesday of the month from 7-9PM
Linwood Public Library 301 Davis Avenue
Linwood, New Jersey, 08221 (609) 926-7991
www.LinwoodLibrary.com www.accoins.org

Classical Numismatic Society

Meets second Saturday at 1 pm Haddon Twp. Public
Library McArthur Blvd • Haddon Twp., NJ

Clifton Coin Club

Meets first Thursday of the month at
Community Center Clifton, NJ
Club Representative Rich Cartwright
cartcoins@aol.com

Currency Club of Chester County

Meets third Tuesday 7 pm at First Nat'l Bank
High & Market Streets Chester, PA
Club Representative Joe DeMeo
joe.demeo@hhinc.org
www.currencyclubofchestercounty.org

Forks of the Delaware Coin Club

Meets first Monday 7 pm at Grace Lutheran Church
300 Roseberry St Phillipsburg, NJ
Club Representative Craig Steible

Garden State Coin Club

Meetings held First Saturday Every Month 6 p.m.
Auction starts at 7 p.m.

Behind Westville Library
1035 Broadway (at the intersection of Broadway &
Harvard Ave.) Westville, NJ 08093
Club Representative William Lee
WEL320@AOL.COM

Hackettstown Coin Club

Meets fourth Wednesday 7 pm at
Hackettstown Community Center
Route 46 Hackettstown, NJ
Club Representative James Ingram
jicoinsshows@gmail.com

New Jersey Numismatic Society

Meets third Monday 7:30 pm at
Madison Public Library
Keep Street Madison, NJ
Club Representative Ray Williams
njraywms@optonline.net

Northern Valley Coin Club

Meets fourth Tuesday (exception - no meetings in
April, July and August) 8:00 pm at
Demarest Methodist Church
109 Hardenburgh Ave. Demarest, NJ 07627
Club Representative Tony Mastice am21po@aol.com

Ocean County Coin Club

Meets first and third Thursdays (exception - first
Thursday of October)
Ocean Fire House, at the corner of Arnold and St Louis
Avenues - Point Pleasant Beach, NJ
Junior Program begins at 6:45
Regular meeting begins at 7:30
Club Rep Dennis Berube denberube@yahoo.com
www.occoinclub.org

Roxbury Coin Club

Meets 3rd Wednesday each month 7 pm at
Roxbury Public Library 103 Main Street,
Succusunna, NJ
Club Representative James Ingram
jicoinsshows@gmail.com



Summit/ Chatham Coin Club

Meets second Friday 7:30 pm at
Chatham Borough Firehouse
2 Firehouse Plaza Chatham Borough
Club Rep Derron Palmer derron2000@aol.com

Sussex County Coin Club

Meets second Monday 7:00 at
Ogdensburg Firehouse • 1 Firehouse Lane • Ogdensburg
NJ, 07439
Club Representative James Ingram
jicoinshows@gmail.com <http://sussexcoinclub.org>

Trenton Numismatic Club

Meets fourth Monday each month 7:00 pm-9:00pm
Hamilton Township Public Library
1 Justice Samuel A. Alito, Jr. Way
Hamilton, NJ 08619
Club Representative Joe Pargola
joe@pargola.com
www.trentoncoinclub.org

Watchung Hills Coin Club

Meets First Tuesday 7:30 pm (no meetings in August) at
Rolf's Restaurant 65 Stirling Road Warren, NJ
Club Representative
www.watchunghillscoinclub.org

West Jersey Numismatic Society

Meets the third Thursday at 7:00 pm
at St. Paul's Lutheran Church
Park and Dill Avenues Collingswood, NJ
Club Representative Dennis Helmer
d.p.helmer@comcast.net

Westchester Coin Club

Meets third Wednesday at
Eastchester Public Library
11 Mill Rd Eastchester, NY
Club Representative Jon Lerner
<http://www.coinhelp.com/page/page/694745.htm>

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