

Growing Up To Be A Coin Collector!

By Jack Haddock

#CM-0009

Born in Reno, Nevada in September of 1941, I started a long list of experiences, which resulted in my becoming a “coin collector.” I guess there are a couple of good things about getting older; you can give advice that no one wants and be forgiven, and you get a few modest discounts. Anyway, the free advice is, “make some good memories as you live your life.” Well, here are the reflections of my years enjoying coins.

It started at the age of twelve when I was hauled down to my father’s bar and given the job of rolling up the nickels and dimes that were taken out of the two slot machines he had. My pay was \$2, which was to be taken from the coins I rolled. Dad suggested I keep the old ones for someday they might be worth more than face. I might inject here that my Dad had taken the family to Mexico for vacation and bought me a hand crafted pottery bull about the size of a football. Yes, the bull was a bank; hollow inside with a slot on the top to put the coins in, but no other entry was available except by hammer. The bull would probably be an “Antique Road Show” item by now but the hammer eventually would have the last word.

Every Saturday I did my chore, keeping the Buffalo nickels, a few “V” nickels, and the silver War nickels. Amazingly, I found several 1875-S twenty-cent pieces in the nickel slot, which I really liked. I liked the Barber dimes and I had many early Mercury dimes to choose from. My favorite was an obvious mistake I found in a Mercury dime that had the date of 1942 with the last digit from my birth year (1) under the “2”. I didn’t put that one in my bull for several days. These were my “saving money” years with a coin

collector's twist.

I was fourteen when the real excitement started. I lived on the outskirts of Reno (about fifteen blocks from downtown), and next door to my house was a vacant lot with boulders the size of cars. It was a great place to play Cowboys and Indians. One cold and windy fall day I was climbing around on the rocks by myself. I really wanted to get out of the wind so I hunkered down between some rocks and discovered what looked like a cave entrance. I moved some of the dirt and was able to make an opening large enough to enter. When I stuck my head inside, an area about five-foot square was revealed, all surrounded and covered with the huge rocks. What a neat discovery! The bottom of this "secret" room was covered in sandy dirt, which I sifted through with my bare hands – just killing time. Oops! I found a coin! It was a well-worn but readable 1853 *With Arrows* half dime. I couldn't get out of the "secret room" fast enough to go show my mother what I had found. My parents were unable to find anyone in Reno who could tell them anything about my half dime. I call this experience my "digger and research" time in becoming a coin collector.

Finally, during a trip to San Francisco, my Dad took me to a coin shop on Geary St. I learned about the half dime I had found; became the owner of a *Red Book*; purchased two rolls of 1955-S pennies and a 1955 proof set. I was now a coin collector.

I've often wondered who left that half dime in those rocks, but that's a story we'll never hear.

After spending days in my newly acquired *Red Book*, I had to get a knife and work over my bull. I actually had saved some pretty good coins but was unable to get most of the coins out until later in life when the "hammer" happened!

Somehow, I made it to high school and a new chapter began in the

coin collecting world. Even though my Mom was always sewing my jean pockets up short because of the hole the silver dollars would make, I loved those dollars. I had a job so I had a little money to play with. My friend and I would take \$20 every Saturday and walk downtown. Into a store we'd go, get twenty silver dollars, and meet at the curb to see which ones we needed to put a silver dollar collection together. We added something nearly every weekend, including some from the Carson City Mint.

An occasion that I remember well happened one day when I went into a savings and loan and bought a roll of dollars from the teller. We sat on the curb, really, really unhappy since all of the dollars were brand new 1902-Ss, which though we needed one for each of our collections, sent us back into the next store to get our twenty dollars in silver exchanged back into currency so we could continue. Those were sure fun times. The scarcest dollar I found during this time of collecting was an Uncirculated 1896-S, which I still have today. I never found in circulation: an 1879, 1885, 1889, or 1893 Carson City but I had a good time looking.

My father noted my interest in silver dollars, and had a silver belt buckle made for me for my sixteenth birthday. It had my initials on it with the reverse of a Carson City dollar showing in the center. The dollar was Uncirculated and showed the obverse of the dollar on the inside of the buckle. Of course, my Dad and I then had matching belt buckles – with an 1890-CC dollar as the focal point.

While attending the University of Nevada-Reno, money was scarcer, and I moved to bags of pennies to entertain me in slack times. I found Indian heads and all the dates in the Lincoln cent series, including a 1909-S VDB and a 1914-D (they were both counterfeits). Since I came very close to putting the whole set of Lincolns together, I spent my extra cash at coin shows buying a 1909-S VDB for \$100, but it

too ended up to be a counterfeit. The 1914-D and the 1955 Double-die were great buys.

Out of college, and in need of a job, I took the first one offered, which was an officer trainee for First National Bank of Nevada. It was 1963, and my first job was to be a vault teller. This was the time in numismatic history that the liquidation of silver dollars held in the Federal Reserve vaults was to take place.

Most bank branches ordered bags of dollars from the Federal Reserve, selling them to customers (or employees) so they could be searched for silver dollar treasures. Then the dollars removed would be replaced and returned to the branch that was selected to send them back to the Federal Reserve. Yep, that was the branch where I was the vault teller. I got in pretty good shape moving all those bags around – pallets full of silver dollar bags about five feet high.



1890-CC Morgan silver dollar in circulated condition.

The good part for me was I didn't have much extra cash so I couldn't have bought many of the dollars anyway. The good news was that my branch was in a low-income section of Reno, so many of the dollars I took over the window were not picked over and provided

an interesting selection to choose from. I managed to accumulate a roll of “CC” dollars in just a few weeks. I became somewhat obsessed with “CC” dollars at that point and remember buying a roll of circulated 1878-CCs for \$60. Fellow bankers brought out the jealous bones in my body when they bragged about the 1893-S, 1889-CC, or Seated Liberty dollars they had found. I managed to acquire some 1895-S, 1894-O dollars, and an 1885-CC. I had finally grown up to be a collector at this point.

Thus, I became a collector like many of you. The Carson City Mint always has had a special tug and I couldn’t help but own some gold, and better coins from there. In later years having some money to pursue the coin collecting hobby, I managed to put a great type set together; a complete set of high grade Morgan dollars; a complete and “real” Lincoln penny collection; as well as acquire many coins that I really enjoyed. The real story is “growing up” to the point where I could say I am a true numismatist. I have the best of memories of developing my appreciation of coins, and as you age you will find that those memories are as terrific and valuable as any of the coins you may have owned.

(Images Courtesy of Southgate Coins)