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Ways Of Finding Silver Coins

By MalaMaal.com

Ways Of Finding Silver Coins

Only coin collectors know about this; but you can still find 40% silver-clad half dollars in circulation today. Here is how.

Go to banks or savings and loan companies, and buy rolls of halves at \$10.00 each. Buy as many as you can afford, the more you buy the more you stand to find. Take them home and check them. Keep all halves made before 1971.

U.S. silver dimes, quarters, halves and dollars minted in 1964 or earlier are 90% silver. Then Kennedy half dollars of 1965 through 1970 have a 40% silver content. The 1970 half dollar was not released for public circulation, so any specimen of it would be a mishandled collector's coin or one which had accidentally been placed in circulation. A coin-collection is stolen and the coins are just spent as regular coins, especially by teenagers who do not know their numismatic value. Sometimes these teenagers just snatch a coin or two and go for a malted at the local drug store or malt shop. So always watch all your coins.

These 1970 half dollars command a sizeable premium.

Half dollars after 1970 have no silver in them with the exception of the proof and mint sets (which were not put into circulation – they were for collectors only.)

I have been a coin collector since 1964 and over all I have made money at it – however I collected, bought and sold everything.

I still find 40% silver halves, and once in a great while I find a 90% half. In addition to the banks and the savings and loan companies, I make it a habit to stop at small town banks, and especially country stores and ask them if they can or will sell me some half dollars. Usually they will.

Every time I make a purchase at any store, I ask them if they will sell me some or all the half dollars in their till. Most businesses are glad to get rid of them. No one wants to handle them any more. They all

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use quarters for making change.

Roll up all the halves that have no silver content and return them to the bank. Cash them in or trade them for more rolls or use them to buy groceries or other merchandise.

So keep at it and don't get discouraged when you go through several rolls and don't find any... The law of averages will even it up for you.

If you would like to join the most enjoyable and profitable hobby in the world, visit your local coin shops and attend some coin clubs, and coin shows. You should purchase a copy of A Guidebook of United States Coins, what the coin collector calls the RED BOOK.

You might also want to subscribe to a coin paper such as Coin World. Their address is: Coin World,

Sidney, Ohio 45367.

Good Luck!

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Coin Collecting: Coin Collecting Q&As

By News Canada

How do I determine if my old coins are worth anything?

Although there are exceptions, most old coins are not particularly valuable unless they are very well preserved. The best starting place for an idea of their worth is to visit the reference section of your local library. There are numerous catalogues, some for specific countries. A good general volume is the Standard Catalogue of World Coins. It offers a complete list of almost everything.

I understand older money is worth more than face value because of the silver content, is that true?

Canadian coins, from those with a face value between 10 cents and \$1, and struck before 1968 are between 50 and 92 percent silver, depending on the coin and year. They are worth a bit more than face value, depending on the price of silver. If coins are in good condition, the collector's value may be even higher.

Will I ever find anything valuable in my pocket change?

Possibly. In 1991, only 459,000 25-cent coins were struck (the annual number is usually closer to 100 million). 'Mint State' versions of these coins are worth about \$8. The 1973 25-cent coin and the 1969 ten-cent coin were also struck in smaller than normal numbers.

Are coins a good investment?

Yes and no. Some people have made a lot of money buying and selling coins, others have lost fortunes. If you are serious about investing in numismatics, first spend a bit of time learning. Most successful investors were knowledgeable collectors first. Good quality coins purchased at reasonable prices will appreciate, but probably no better or worse than other investments. The difference is that you'll be buying something you love, instead of things like shares in companies you know nothing about or T-Bills. Perhaps one day the coin you bought last year will have gone up in value, but the idea is to buy it so you can enjoy it now, and for as long as you own it.

For more answers to coin collecting questions, and ideas on what to collect, visit the Royal Canadian Mint website at

www.mint.ca

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