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How to value old silver coins

CCO/A. Different. Perspective/Pixabay Whether you inherited some from an older relative or you just picked up the hobby on your own, collecting old coins is a fascinating pastime that can teach you about history and culture. However, it can also be an expensive hobby to get into if you aren't sure where to find great deals. If you're a collector on the prowl for some cool vintage coins that won't leave you broke, look to these sources first: The first place for old coin buyers to search for great deals should be local neighborhood estate sales. Coin collecting is a hobby that is popular with older people, and when that collector dies, his or her family may not know what the coins are worth and throw them out in the estate sale. If you happen upon a coin collection, you can usually negotiate a pretty good price. But even if the owner of the estate wasn't a collector, you may still run into some antique coins. Check jacket pockets, jewelry boxes and other containers where someone may have hidden a few coins many years ago. You may just run into a real treasure. If you're not having any luck at the estate sales in your community, try your local antique shops. Unless the person who owns or manages the shop is also a coin expert, he or she is likely to underprice any coins that are up for sale. Because many antique shops are cluttered and filled with old treasures, you may want to take some extra time to look in hidden nooks and crannies here too. There may be a few old coins tucked away in containers, banks, pockets and other hidden spots that the antiques dealer overlooked when putting out the merchandise. Some dealers may even let you have these hidden gems because they don't want to deal with coins at all. What's better than a good deal on a coin? A free coin, of course. And if you own a metal detector, your chances of finding some outdoors are pretty good. Start in your own backyard, especially if you live in an older house. You never know if the previous owner buried anything in the backyard or just dropped something at some point in time. You can also try local parks, beaches and abandoned buildings in your community as long as you aren't trespassing. Old and abandoned churchyards are a great place to look, because many parishioners brought their coins for the collection plate at some point in time. Check spaces like creeks, rivers and under bridges too — they once made great hideouts for thieves, and some people toss coins into water to make a wish. Speaking of older homes, if you have a friend, relative or neighbor with an older home who doesn't mind letting you snoop around, you may also find some coins hidden around the property. You can offer to share your bounty if you find anything in exchange for a few hours playing around with a metal detector. Be sure to check dark places that people often avoid, like under the stairs, the attic and old barns and sheds. Check heavily trafficked areas in the yard, like walkways and sidewalks, where someone may have dropped coins out of their pockets while they walked. While you'd never want to sell your coin collection to a pawn shop, they can be great places to find great deals on old coins. The owner or manager at the pawn shop probably doesn't know much about coins and prices unless he or she is an expert or takes the time to do a lot of homework. Because pawn shops accept so many items, coins may seem pretty worthless to the owner in the grand scheme of things. On the flip side, not knowing how much a coin is worth can lead to overpricing as well, so if you run into this situation, find out if the pawn shop owner is willing to negotiate a deal. Of course, if you don't feel like investing in a metal detector or exploring your community, you can search for great deals on coins from the comfort of your home. All you need is a phone, tablet or computer. Online auction sites, like eBay, have plenty of old coins for sale, and you may just run into some excellent deals. Much like an estate sale or antique shop, the auctions may be listed by someone who is just trying to get rid of some stuff and has no idea how much it's worth. Or you may run into a fellow coin collector or dealer who is selling duplicate items or part of their own collection cheap to make some extra cash. Not every collector is into the same types of coins, so what they don't want may be just what you're looking for. 1 Don't Miss These 7 Must-See Stargazing and Celestial Events in 2021 2 8 Simple Ways You Can Make Your Workplace More LGBTQ+ Inclusive 3 What Is the Importance of Science in Everyday Life? 4 How Do Online Classes Work? 5 Items Left on the Shelves That Even COVID-19 Panic Buyers Didn't Want Heritage Auction Galleries, www.ha.com The first pennies minted in the United States were about the size of half dollar. They are known as large cents. Unfortunately, the rising cost of copper forced the United States to reduce the size of the penny and use less copper. In 1856 the first flying Eagle small cent was made. Unfortunately, the United States mint had trouble striking these coins properly. They were replaced in 1859 by the Indian head Penny. Find out how much your Indian Head Pennies are worth by using this table of coin values. Indian head pennies were first made in 1859. The United States mint continued to make those pennies until 1909. Heritage Auction Galleries President Lincoln was born in 1809. To celebrate the centennial anniversary of his birth, the United States Mint decided to produce a penny featuring a bust of Lincoln on the obverse. The United States Mint made the first Lincoln Wheat penny in 1909. The coin dies for the Lincoln cent were not ready for production in January of 1909. Therefore, the mint continued to make Indian Head pennies until they were prepared to produce Lincoln pennies. Discover how much your Wheat Pennies are worth by using this table of coin values. Heritage Auction Galleries In 1959, the United States Mint changed the reverse design of the Lincoln penny to featured the Lincoln Memorial. Frank Gasparro designed the Lincoln Memorial reverse to celebrate the 150th anniversary of Abraham Lincoln's birth. Learn what your Lincoln Memorial Pennies are worth by using this table of coin values. Heritage Auction Galleries The United States Mint first produced coins worth five cents in 1794. These very small coins were made of silver and were known as half dimes. The rising price of silver resulted in the last silver half dime being minted in 1873. A suitable substitute for the five-cent coin was first created in 1966. The coin has more copper than nickel in it. The composition of these coins has been unchanged since 1866 and consists of 75 percent copper and 25 percent nickel. Even though there is more copper than nickel, the coin is silver in color. Look up the value of your Shield nickels in this price guide. Continue to 5 of 20 below. Heritage Auction Galleries Liberty Head or "V" nickels were first produced in 1883. Unfortunately, the United States Mint did not explicitly put the denomination on the coin. It was just a V for five on the reverse. This led to unscrupulous people gold plating the five-cent coin and turning it into a five-dollar coin. Later that year, they added the word "CENTS" to the reverse of the coin. Coin values for all Liberty Head nickels are found on this price guide. Heritage Auction Galleries Before the United States Mint first produced Buffalo Nickels in 1913 the designs on American coins were very bland and stoic. President Roosevelt demanded that the coins of the United States be redesigned with classic and endearing art. This innovative design figured a portrait of a Native American Indian on the obverse and a rugged bison on the reverse. This ruddy design was an instant hit with the American people. Heritage Auction Galleries The United States Mint first produced the Mercury dime in 1916. Adolf A. Weinman designed both the obverse and the reverse. Production continued until 1945 where it was replaced with the Roosevelt dime. See if you have the rare and expensive 1916-D Mercury dime! Heritage Auction Galleries The United States Mint first produced Standing Liberty quarters in 1916. Herman A. MacNeill originally designed Lady Liberty with her right breast exposed. After about a year, the Mint modified the design to cover Lady Liberty with a coat of chain mail. The official reason given by the mint was that lady liberty is prepared for war given that World War I had just begun. Continue to 9 of 20 below. Heritage Auction Galleries The mint created the Washington quarter as a commemorative coin to celebrate the 200th anniversary of the birth of our first president, George Washington. The following year, the Great Depression had set in, and there was not enough demand to dictate the production of any quarters in 1933. When production picked up again in 1934, the mint decided to keep this favorite design on our twenty-five cent coin. Heritage Auction Galleries By 1965, the price of silver had risen to the point that 1/4 was worth more as scrap metal than its face value of twenty-five cents. To address this dilemma, the United States Mint changed the composition of the quarter from 90 percent silver and 10 percent copper to an alloy of copper and nickel. Although common, these coins are still widely collected by people across the country. The United States Mint By an act of Congress, the United States Mint started producing The 50 State Quarters in 1999. Every year five new quarters would be issued to feature a unique design on the reverse of the coin highlighting one of the fifty states. States were featured on the coins in the order that they joined the union. This coin program was the most popularly collected coin in the history of the United States Mint. Heritage Auction Galleries The United States Mint began featuring Benjamin Franklin on the half dollar in 1948. This design replaced the classic design of the Liberty Walking half dollar. Franklin half dollars were produced until 1963 when the Kennedy half-dollar replaced it. Although simple in design, this classic half dollar is a favorite amongst coin collectors. Continue to 13 of 20 below. Heritage Auction Galleries Use this value guide to find the current value of your Kennedy half dollars. The values presented in this guide are what you can expect a coin dealer to pay you for your coins. This easy to follow and understand guide will help you when you are ready to sell your coins. Heritage Auction Galleries George T. Morgan designed the United States silver dollars that were first produced in 1878. His design was met with criticism and ridicule from the American public. People referred to the American Bald Eagle on the reverse as "the buzzard." The coins were big and bulky, and the American public referred to them as "cartwheels." By the 1970s Morgan silver dollars became one of the most widely collected coins from the United States Mint. Heritage Auction Galleries In 1921, the United States was recovering from the effects of World War I. The American public was relieved that peace has returned to the globe. To celebrate this grand occasion, Anthony de Francisci created the Peace silver dollar. The obverse design is simple, yet dignified. The reverse features a majestic eagle facing towards the rays of the sun. Heritage Auction Galleries The United States Mint attempted to replace the large and bulky one-dollar coins with a small and compact coin design. Unfortunately, it was very similar in size and shape to the United States quarter. The obverse featured a stoic Susan B. Anthony. All these factors coupled together led to the demise of this experiment in small U.S. dollar coins. Continue to 17 of 20 below. The United States Mint Trying to ride on the coattails of the hugely successful 50 State Quarters program, Congress ordered the United States Mint to produce a series of one-dollar coins featuring each of the presidents of the United States. Four coins were issued every year until all presidents who have been deceased for at least two years were honored. The United States Mint United States Proof Sets are a great way to collect one of each circulating coin from The United States Mint. The mint has been issuing these coin sets regularly since 1936. Find out how much your proof sets are worth and how much would it cost you to assemble an entire collection. The United States Mint The United States Mint has been producing Modern Commemorative Silver Dollars since1983. These coins were made especially for coin collectors and did not circulate in everyday monetary transactions. learn the multitude of events and people commemorated on these collectible coins. The United States Mint The United States Mint annually produces sets of uncirculated coins for coin collectors. These include one of each coin made for circulation from both the Denver and the Philadelphia mint. These uncirculated coin sets were first produced in 1947 and are still being produced today. Certain United States coins were made out of silver at one time. Therefore, these coins have a certain intrinsic melt or bullion value. This is not a listing of how much it costs the U.S. Mint to make these coins, but rather a measurement of value based solely upon the metal content of the coin. This is useful information when trying to determine a coin's value. There are many factors that influence the value of coins and this is just one aspect of it. For example, if the price of silver rises to the point where it exceeds the face value of the coin, people remove them from commerce because they are worth more for their metal value than their face value. When the metal value of the coin exceeds the collector value, then the coin will be sold for its bullion value instead of its numismatic value. This page is not a legal endorsement of melting or defacing coins but serves to provide you with information on a coin's intrinsic metal value. The chart below will give you an approximate value of the silver content contained in United States coins. But, depending upon where you sell your coins, you will probably get a little less than the prices stated below. Most United States coins were made from 90 percent silver and 10 percent copper. In order for the refiner to retrieve the silver content from the coins, the coins must be melted and refined. This adds to the cost of retrieving the silver from the coins. There are many jewelry stores and miscellaneous shops that will buy your old gold and silver coins. In order for the proprietor to recuperate the cost of operating his store, he will charge a percentage for buying your coins that will be melted. You can expect anywhere from a 10 percent to 20 percent reduction in the cost below when you go to sell your coins. Many businesses that will buy your coins will pay a multiplier of face value when you go to sell them. For example, they may be paying 12.14 times face value for the coins you bring in. In other words, if you bring in \$100 worth of 90 percent silver United States coins, they will pay you \$1,214 (\$100 x 12.14) for your coins. This includes the discount price for refining the coins in order to retrieve the silver. For example, if the current price of silver is \$16.98 USD per troy ounce (t oz.). Coin Description Weight ASW Melt Value Jefferson Nickel, Wartime Silver Alloy (1942 to 1945) 35 percent Silver 5.00 g, 0.0563 t oz. \$0.96 Barber Dime (1892 to 1916) 90 percent Silver 2.50 g, 0.0723 t oz. \$1.23 Mercury Dime (1916 to 1945) 90 percent Silver 2.50 g, 0.0723 t oz. \$1.23 Roosevelt Dime (1946 to 1964) 90 percent Silver 2.50 g, 0.0723 t oz. \$1.23 Barber Quarter (1892 to 1916) 90 percent Silver 6.25 g, 0.1808 t oz. \$3.07 Standing Liberty Quarter (1916 to 1930) 90 percent Silver 6.25 g, 0.1808 t oz. \$3.07 Washington Quarter (1932 to 1964) 90 percent Silver 6.25 g, 0.1808 t oz. \$3.07 Barber Half Dollar (1892 to 1915) 90 percent Silver 12.50 g, 0.3617 t oz. \$6.14 Walking Liberty Half Dollar (1916 to 1947) 90 percent Silver 12.50 g, 0.3617 t oz. \$6.14 Franklin Half Dollar (1948 to 1963) 90 percent Silver 12.50 g, 0.3617 t oz. \$6.14 Kennedy Half Dollar (1964) 90 percent Silver 12.50 g, 0.3617 t oz. \$6.14 Kennedy Half Dollar (1965 to 1970) 40 percent Silver 11.50 g, 0.1479 t oz. \$2.51 Morgan Silver Dollar (1878 to 1921) 90 percent Silver 26.73 g, 0.7734 t oz. \$13.13 Peace Silver Dollar (1921 to 1935) 90 percent Silver 26.73 g, 0.7734 t oz. \$13.13 Eisenhower Silver Dollar (1971 to 1978) 40 percent Silver 24.59 g, 0.3161 t oz. \$5.37 American Silver Eagle \$1 (1986 to date) 99.93 percent Silver 31.10 g, 1.0000 t oz. \$16.98 America the Beautiful 5 Ounce Silver (2010 to date) 99.93 percent Silver 155.55 g, 5.0000 t oz. \$84.90

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