

The “Do’s” and “Don’ts” of Coin Collecting

Even the most experienced numismatists would do well to reacquaint themselves with the basics of coin handling and storage.

by Bill Fivaz
LM 1100

THE FOLLOWING IS presented primarily to help beginning numismatists understand a few of the basic do’s and don’ts of coin collecting. However, new and old collectors alike should benefit from this review. I hope that the pointers given here will lessen the possibility of harming a coin through improper handling, storing and cleaning, and at the same time enhance your enjoyment of the hobby.

The Task at Hand

PROBABLY MORE COINS have been ruined over the years by improper handling than any by other cause. Needless to say, there is a *right* way and a *wrong* to hold a coin.

Coins should always be held between the thumb and index finger, with those two fingers touching only the *edge* of the coin. Never touch the obverse or reverse surfaces. Your skin contains a certain amount of oil, leaving behind fingerprints that can ruin a coin in a relatively short time. There’s no way to remove unsightly fingerprints without being able to tell that the coin has been cleaned, so it’s a good idea to get into the habit of holding a coin properly—even one that is well circulated—at all times.

Always make sure your hands are completely dry and clean. In some instances, particularly if you have exceptionally moist hands or if you are examining a proof coin, cotton gloves should be worn for extra safety. These can be purchased from your local drugstore for about \$1 a pair. Don’t wolf down a chicken salad sandwich or snack on potato chips while looking at coins. If you do, you’ll be sorry later.

As a collector, I encourage you to talk *about* your coins, but please don’t



Fingerprints can ruin a coin in a relatively short period of time. Unfortunately, they can not be removed without leaving signs of cleaning.

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talk *over* them. Tiny droplets of saliva often are expelled when you speak and later may show up on a coin as spots that are difficult if not impossible to remove. Don't forget to turn your head when you sneeze or cough, and wait a few seconds before going back to examine the coin. Be especially respectful when examining other people's coins.

Finally, it's very important to hold the coin you're examining over a *soft* surface (a folded towel will do in a pinch), so that if you drop it, the coin will be somewhat protected.

Shedding Light on Coin Examination

OF VITAL IMPORTANCE once you've learned how to hold a coin is knowing how to look at it. I highly recommend that you first study a coin with your naked eye to gain an overall impression before using a magnifying glass or loupe. If the coin doesn't make a good first impression, chances are it won't look any better under a magnifier!

The recommended magnification for grading is 5x to 7x, preferably the latter. Anything higher than this is overkill, as you simply can't see enough of the coin's surface at one time.

A popular magnifier is the Hastings Triplet, a loupe made by Bausch & Lomb. This magnifier has precision-ground lenses and little or no distortion at the outer edge. Though somewhat expensive, it is well worth the investment in the long run. Error and variety collectors sometimes prefer a higher magnification than that recommended for grading, frequently using a 10x or 16x glass or even a camera lens.

When looking through a magnifier, hold the glass near your eye at a comfortable distance and bring the coin toward you until it comes into focus. Keep both eyes open for easier focusing. If you hold the glass close to the coin at a distance from your eye, you narrow your field of vision dramatically and limit your ability to observe important features on the coin.

Proper lighting also is very important when studying a coin. The ideal light source is a 100-watt, incandescent bulb situated about 3 feet from the coin, or a 50-watt bulb about 1 foot away (many collectors use a small, high-intensity lamp). Avoid fluorescent lighting, as well as the ultra-bright overhead lights found in some jewelry shops, whenever possible, as they



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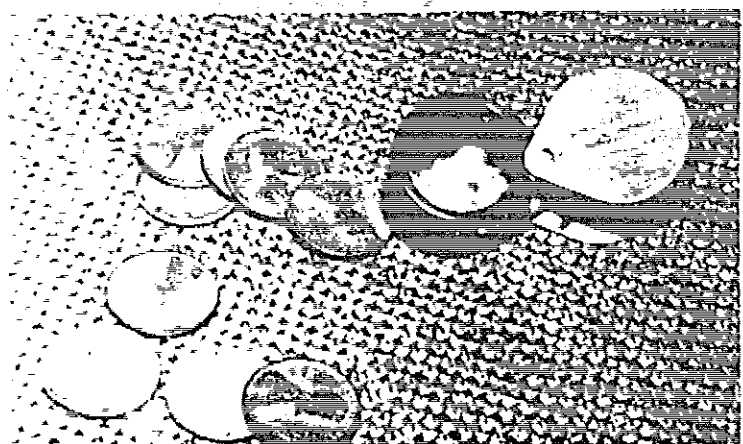


Don't eat or drink when examining coins. You could be sorry.

add a false brilliance to many coins.

Rotate and tip the coin so that light reflects from as many angles as possible. On a high-grade specimen, first determine whether or not it is uncirculated by closely examining the first points of wear. Wear often is signaled by telltale color differences on high points in the coin's relief. Prepare ahead of time by learning these areas and the striking characteristics of each series you intend to collect. This is important, as you must know *where* to look on a coin as well as *how* to look at it. And don't forget to look at the third side of every coin—the edge. Remember, sight is a faculty, seeing is an art.

Sometimes the use of a good stereomicroscope is recommended, especially if you are trying to determine if the lines on the surface of a coin are raised (such as die polish) or incuse (such as hairlines or scratches). A stereomicroscope is also valuable when checking for alterations, such as added mintmarks, or confirming diagnostics of genuine specimens.



Housing Your Coins

NOW THAT YOU'VE invested some money in your collection, you'll want to preserve it as best you can. A good, short-term way to house coins is in mylar "flips." Be sure the flips contain no plasticizers or softening agents, however. The most common softening agent is polyvinyl chloride (PVC), which, when exposed to heat and/or humidity, will quickly turn your coins into green, sticky monstrosities. The PVC will eat into the coin's surface and cause irreparable harm, often making valuable coins virtually worthless.

Mylar flips, though chemically safe, are stiff and

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very brittle, and care should be taken when inserting or removing coins. Scratches can be prevented by placing the coin in a polyethylene bag and then inserting it in the mylar flip.

Mylar also is used in 2 x 2-inch cardboard holders, which usually are closed with staples. Always flatten down the pointed ends of the staples so as not to scratch coins in adjacent holders. Be sure to take out the staples (usually two will suffice) before attempting to remove coins from these holders. Many coins have been permanently ruined by scratches from staples.

When a high degree of protection is not required, coins can be stored safely in 2 x 2-inch paper envelopes. Plastic tubes are excellent for storing rolls of coins. One of the more popular tubes is translucent and squared on the outside to make stacking easier.

A popular holder on the market is the Kointain, a two-piece mylar capsule that fits tightly around the coin and allows you to handle it without actually touching the coin's surfaces. The Air-Tite holder is similar to the Kointain but features a black, neoprene ring that holds the coin firmly in place.

Hard plastic holders are excellent for long-term storage of high-grade collections or even single coins. These holders should be inspected regularly, however, to insure that they have not deteriorated in any way.

The encapsulated products offered by many grading services (including ANACS) protect coins from improper handling but do have some negative features. First, because they are sonically sealed, the holders sometimes trap unnoticed contamination in with the coin. If you spot such contamination, there's nothing you can do to halt the chemical reaction but break open the holder, which voids the grading opinion. Second, the holder conceals the edge—that important third side—of the encapsulated coin. Finally, many collectors prefer examining the "raw" coin so they can get an unobstructed view of the surfaces, allowing light to reflect directly from the coin itself.

Various types of albums also are available for storing your coins. The first were Whitman coin boards, introduced in the late 1930s, followed by the familiar blue Whitman folders, which most of us probably used during our first few years of collecting. These albums offered little protection, as the obverse was exposed.

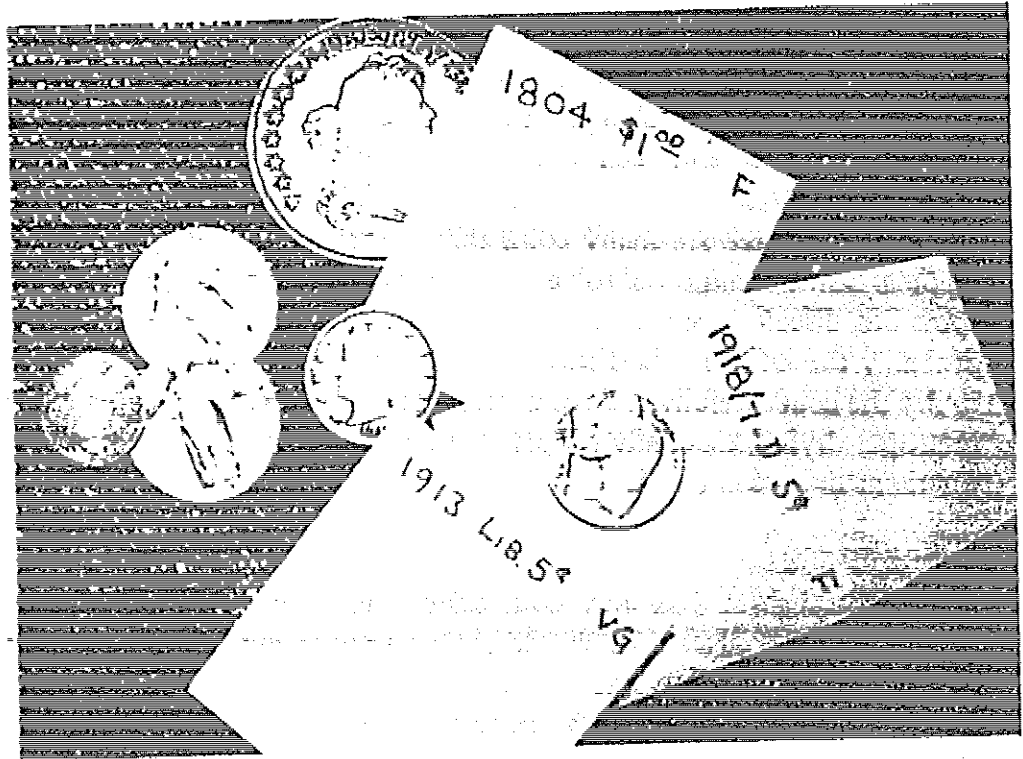


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The scratches on this coin resulted when it was slid into and out of an album with acetate "slides" covering the front and back of the coin.



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Later, albums with acetate "slides" covering the front and back of the coin openings were marketed. These, however, were harmful because the hard plastic strips often scratched the coins as they were slid into and out of the album.

Cleaner Isn't Better

MANY OF YOU have asked at one time or another, "Should I clean my coins?" The best advice is "Don't!" Innumerable coins have been ruined by cleaning that was intended to improve their appearance.

Collectors have attempted to clean coins by almost every means imaginable (and some you just wouldn't believe): pencil erasers, toothpaste, steel wool pads, copper cleaners and chlorine bleach, to name but a few. For silver coins, the most popular cleaning method is dipping. Although dipping sometimes improves the overall appearance of a coin, it's easy to overdip and destroy the original luster of a piece. If you see a coin that shines like the front bumper of a '57 Chevy, chances are it's



Be careful when attempting to clean your coins. Hairline scratches can result from improper drying, especially on proof coins.

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OD'ed—"Overdipped."

Overdipping results in a coin that looks lifeless and washed out, totally devoid of its original brilliance. It is important to remember that any dip is a form of acid, and each dipping strips away some of the coin's surface metal.

Of course, there are many coins that you shouldn't even think about dipping. Some commercial solvents that have a good track record for silver coins can discolor copper or nickel pieces. If you must clean gold coins, probably the safest method is to use mild soap and warm water. Be sure to dry the coin carefully and completely. Hairline scratches can result from improper drying, especially on proof coins. Use a soft cloth or towel and *pat* them dry—don't rub!

Safe and Sound

HOW AND WHERE you store your coins is just as important as collecting them in the first place. We should always keep in mind that we are only caretakers of these numismatic treasures for the collectors of the future.

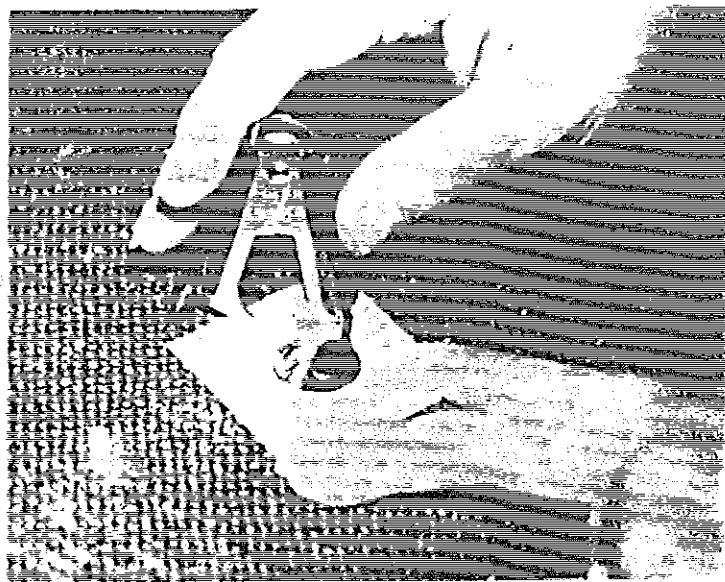
Coins should be stored as far away from heat and humidity as possible. Both of these factors, particularly when combined, have a very negative effect on numismatic collectibles. A safe-deposit box in your bank is probably one of the best places to keep your coins, provided it is dry and not subject to severe variances in temperature. Some products on the market claim to help control tarnish when placed in the storage receptacle along with the coins. Bags of silica gel retard humidity but must be replaced regularly.

Storing your collection at home can be risky. If your collection is especially valuable, you should install a reliable home-security system. A good combination safe that withstands fire is a wise purchase. It's a good idea to conceal it in a closet or piece of furniture, so as not to draw attention to it.

If you don't have the added security of a safe, be sure to store your coins in a well-hidden place, out of sight of cleaning people, repairmen, exterminators, or anyone else who has access to your home. Lock your coins in a file or desk drawer. Never hide them in the attic or in your dresser drawer under your shirts.

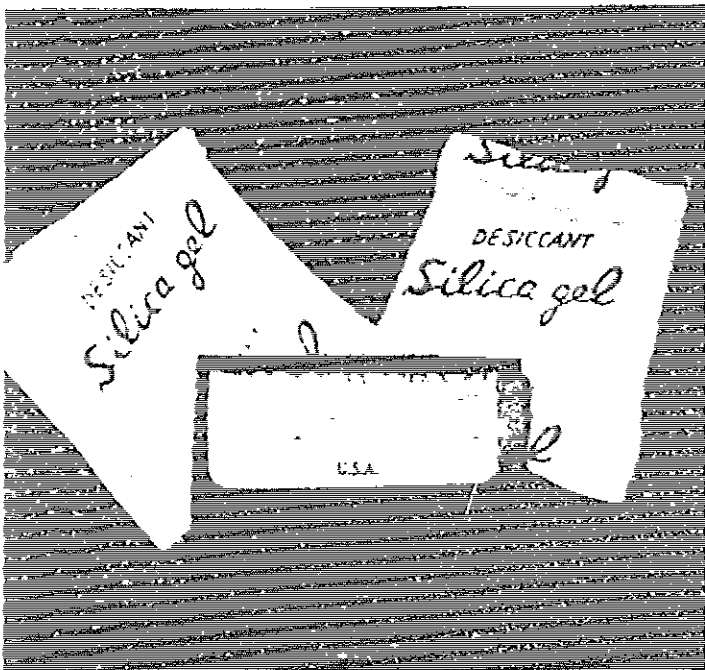


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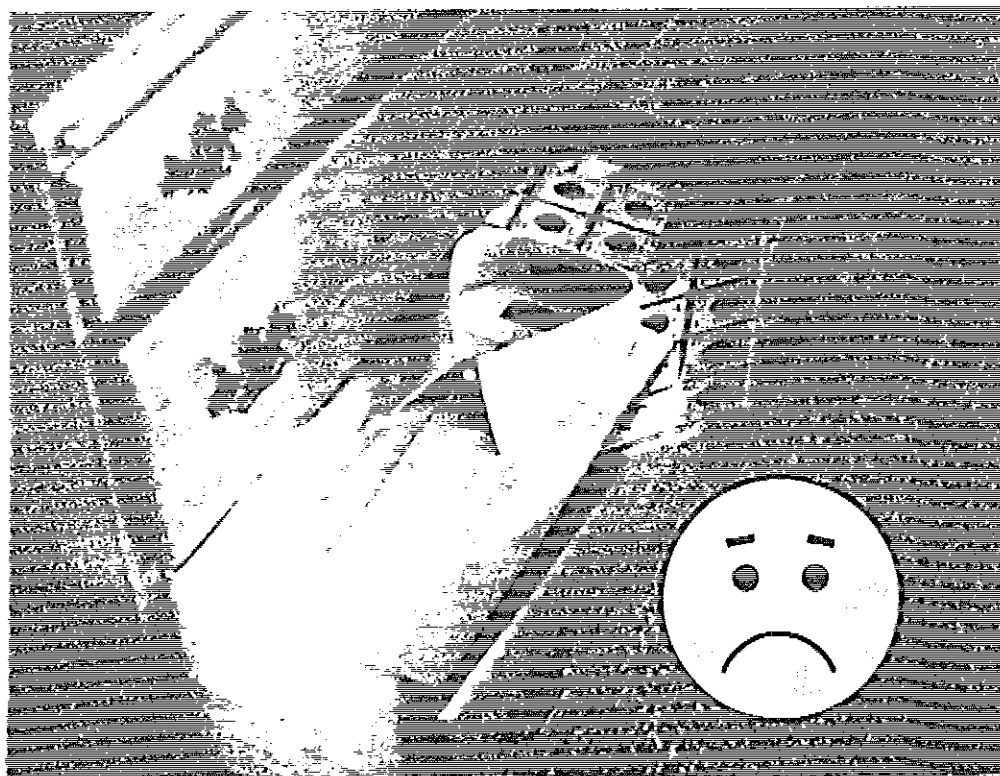


Again, be sure to check your coins periodically to make certain they are not exposed to chemical hazards. Don't assume that everything is okay just because your coins were fine the last time you inspected them.

Take care of your coins. Even if you're a seasoned numismatist, it doesn't hurt to be reminded of the do's and don'ts of coin collecting. Sometimes we overlook the obvious! Remember, everyone is a darn fool at least five minutes of every day. The wise man does not exceed his limit.

Born in Fulton, New York, ANA Governor Bill Fivaz is employed by Nestle Foods as sales manager for the southeastern United States. A collector for more than 35 years, he is a recipient of the ANA Medal of Merit and Krause Publication's Numismatic Ambassador Award and has served as an instructor at ANA Summer Seminars since 1980.

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