

Cupertino Coin Press

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Editor's Message

This month, we prepare for some exciting and important events going on in the coming months. Make sure to read through the whole issue because there is a lot going on. In March, the Board will present our proposed revisions to the by-laws for a vote by the members (page 2). Make sure to read through the by-laws (attached to the email) and make your voice heard at the March meeting. Also in March, our 2026 dues will be due (page 2) and we will elect our 2026 Board of Directors. Make sure to pay promptly so you can still receive membership benefits.

At the upcoming February meeting (13 February), Scott S. and David G. will host a Morgan Dollar grading contest (page 3), so be sure to brush up on your grading skills.

Also in this issue, Keith S. presents us with his thoughts on the value of the Lincoln Cent (page 4) and Dan S. quizzes us on circulating coins.

I am always looking for new content, so if you have an article written or are interested in writing an article, I'd be happy to work with you in publishing it. Additionally, if you are interested in reaching CCC members with an advertisement, consider placing one. The cost is only \$5 a month for a business-card sized ad. See page 6 for an example of an advertisement.

-Cam S.

Happy Birthday!

Happy birthday cheers go to our members with February Birthdays. Happy Birthday: Kevin A., Rob B., Art B., Don B., Jessica B., Alex C., Tomomi E., Audrey K., Lyle L., Jennifer L., Donovan L.-N., Gisela M., Emile M., Don P., Jerome R., and Gordon S.!



Contents:

Editor's Message- page 1

Happy Birthday!- p. 1

Upcoming Meetings and Events- p. 2

2026 Club By-laws Update- p. 2

Dues are Nearly Due!- p. 2

The Great Cupertino Coin Club Morgan Dollar Grading Contest is on!- p. 3

Making Sense of Cents- p. 4

Quiz Column: U.S. Circulating Coins- p. 4

General Meeting Minutes from 9 January, 2026- p.5

Quiz Column Answers from Page 4- p. 5

Board Meeting Minutes from 15 January, 2026- p. 6

Advertising Index:

Time Capsule Coins- p. 6

Make sure to tell our advertisers you saw their ads in the *Coin Press*!

Club News

Upcoming Meetings and Events

13 February: Presenter: Scott S. / David G.; topic: Morgan Dollar Grading Contest

19 February: Online Board meeting

13 March: Board Elections!; By-laws Vote; Presenter: Griffin G.; Topic: Club Year in Review

19 March: Online Board meeting

10 April: Officer Installations; 56th Anniversary Hot Dog/Polish & Potluck; Board Inductions (No guest speaker); 7 p.m. start

16 April: Online Board meeting

The Cupertino Coin Club will have their general meetings in person at St. Joseph's Church of Cupertino, located at 10110 N De Anza Blvd in Cupertino. Our presentations begin at 8:30 p.m. Meetings start at 7:30 p.m. unless noted. Meetings feature an auction, show and tell, and drawings, as well as a speaker.

Guests and youth are always welcome

2026 Club By-laws Update

By: the CCC Board

It is once again time to update the by-laws for the Cupertino Coin Club. The by-laws have been updated seven times in the 56-year history of the Club, and it was last done on January 21, 2015. A lot has happened over the years and in the way we run the Club. The by-laws need to reflect those changes.

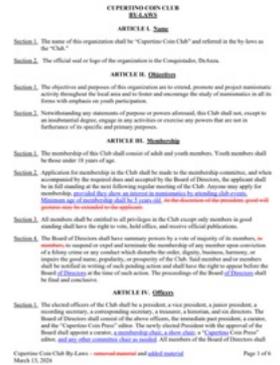
The CCC Board of Directors has worked hard and spent the last year reviewing, debating, conversing and rewriting what we think is best with the by-laws for the Club. We asked the club members to fill out a survey to help, and that feedback has been incorporated. It is now time that we bring the proposed by-laws before the Club membership for a vote of approval.

In the email sending this issue of the *Cupertino Coin Press*, you will also find a copy of the proposed by-laws in PDF format. Changes include blue underlined text as additions to the by-laws and red-strike through text is deletion from the by-laws. Please review them.

At the March 13, 2026 General Meeting, the Board will submit the by-laws for approval by the membership. Remember, to vote you must be a member in "good standing" (this means your dues are paid for 2025). Once approved, the new by-laws will be in effect immediately. Thanks for your attention and support.

Dues are Nearly Due!

Dues for 2026 are due on 1 April. Dues are only \$12 for adults and \$6 for youth. If you would like the printed newsletter, please add \$15 to your dues payment. To pay your dues, you may either mail your check to the club's PO Box address listed in the masthead or pay by cash or check to Membership Chair Al L. at a monthly meeting. To pay electronically by PayPal, first email cupertinocoinclub@gmail.com for instructions. Please make sure to pay punctually, so you don't risk losing your membership benefits.



The Great Cupertino Coin Club Morgan Dollar Grading Contest is on!

By Scott S.

Greetings! February's meeting will hold a Morgan Dollar Grading contest with prizes to be awarded!

Please bring your personal magnifying lens for the grading contest, it will help you tremendously. Lighted magnifiers are better as they will help you see.

The club will split into two groups—A and B. Each group will pair up in 10 groups of two people... so plan ahead for who you may want to pair up with!

Each group will have a unique box of 10 Morgan Dollars to be graded. They are all certified and slabbed Morgan Dollars, but the actual grade is hidden—so you will only see the Morgan Dollar. Your pair will only have one minute to grade each coin—you will need to evaluate each coin quickly—as you and your partner will have 1 minute in total. We will then rotate to the next coin in the lot and the timer begins again.

Just as we will discuss prior to the contest when we review grading procedures, that's pretty much how the grading firms work—they decide quickly what grade the coin will have, especially on common date Morgans. Your gut instinct is often your best guide. Further evaluation should only prove or disprove your hypothesis.

You and your partner will determine what grade you think the coin is—and write it down. Feel free to disagree, and each may record a separate entry that is different if you like—that's how the grading firms do it!

For the most part, the coins are commonly graded Morgans, but there might be a surprise or two!

At the end, the moderators David G. and Scott S. will review the actual grades assigned to the coin, you'll compare to your grade and then score the result. The goal is to get as close as possible to the actual grade. Prizes will be awarded accordingly!

A grading "cheat sheet" is attached to the newsletter as a PDF—it's two-sided, and has grades from Poor-1 through MS69. This is per the American Numismatic Association standard grading examples. You can also search online and get some grading hints for each level. Two of these charts per table will be available as print-outs, but you won't have much time to evaluate them vs. the coin.

Grading coins is challenging and even the experts get it wrong. Grading coins in volume is a business challenge—grading firms need to be profitable but they also need to be accurate.

Have fun, the results will surprise you—one way or another. See you in February.

www.money.org/morgan-dollar-coin-grading/

and if you have two hours you want to burn prior, here's a great video on grading taught by an ANA instructor: www.money.org/video/grading-101/

Your paragraph text



Making Sense of Cents

By Keith S.

Everyone knows that copper prices are way up. Especially those without power and water since someone stole their wires and pipes. This deals with the good ol' Lincoln cent everyone knows well. It's



followed the path of US silver coins that had the minting process changed because the cost to produce exceeds the face value of the target coin. Officially, it's been phased out of production and shortages are feared. Except that's all marketing BS. There are LOTS of Lincoln cents out there and the world isn't close to ending because of that issue. I know everyone reading this checks your change and can ID a COPPER L.C.! Sometime you don't even have to hit a Coinstar when using that old-fashioned cash payment method.

I had the chance to "look through" lots of L.C.'s from the SJCC Trailer Hoard (TM and Pat pending). The zinc cents were easy to deal with. As I sorted them, a place was reserved for the REAL special ones. Not too many I'm sad to say, but what came to be were really "wow." They will be available for preview the next two club meetings at SJCC and CCC. I did calculations so you don't have to and here's something useful: at \$6 per pound a copper cent is worth a strong \$0.04. Market forces say an older coin will command a premium. The physical form of a commodity can add a premium. A bulk purchase reduces the per-unit cost. Don't forget about sales tax and shipping. A copper cent weighs 3.11 gm and a zinc clad weighs 2.5 gm. A new copper cent can be moderately worn and lose 6% of it's weight. A random pound can contain 146 to 155 cents.

Here's what happens when copper prices change:

Price	pound value per cent
5.50.	0.037
6.00	0.04
6.50.	0.043

7.00 0.046

A recent survey of Ebay sold items shows the following LC mem 0.035, wheaties of the 50's 0.053, and 40's 0.09 Includes shipping, but not taxes, more than 20 data points used, Jan 15 2026. Now it's time to take action and experience that special feeling as you look at the date of that L.C. just handed to you in change.

Quiz Column: U.S. Circulating Coins

By Dan S.

1. Why aren't there any 1975-dated quarters?
2. In what year and on what denomination did the P mint mark make its debut on circulating U.S. coins?
3. After the "war nickels", what was the next U.S. circulating coin to feature the P mint mark?
4. Bullion coins (below) are notable for their high purity of a precious metal, such as gold or silver, most often with 99.9% or greater purity. Though similar sounding, billon coins are notable for their proportionally low content of precious metal, most often defined as <50%. What U.S. circulating coins can be considered billon given that definition?

Answers are on page 5



General Meeting Minutes from 9 January, 2026

By Steve C.

Club President **Gran G.** called our January general meeting to order at 7:33 p.m. and welcomed everyone. There were 32 adults and seven youth in physical attendance.

Don P. conducted our club auction, **Emile M.** was our auction chair. **Griffin G.** and **George R.** were our runners. **George T.** drew our winning Buyer's Prize ticket. **Martha D.** won the buyer's prize (0.999 fine 1-oz copper round, Bust design)

Announcements:

- **Gran G.** welcomed our guests.
- **Lyle O.** announced the upcoming coin shows:
 - January 16 and 17: Bill Green East Bay / Concord Coin Show at the Concord Plaza Hotel.
 - January 31 and February 1: Scott Griffin CoinExpo San Jose at the San Jose Double Tree Hotel.
 - February 13 and 14: Redwood Empire Coin Club 56th Annual Coin Show at the Sonoma County Fairgrounds.

A Youth drew our winning Attendance Prize ticket. **Laurin M.** won the attendance prize (0.999 fine 1 oz. copper round).

We wished happy birthday to our members with January Birthdays. **Mike R.** won the Birthday Prize (0.999 fine 1 oz. copper round).

Brian D. was our guest speaker this meeting, on the topic of "Are You a Collector or are You an Investor?"

Don Pannell introduced show and tell.

- **Martha D.:** Alaska Mint Eagle Medal
- **Griffin G:** ¼ ounce silver
- **Suzu T.:** Christmas in the Park Elongated Cents,
- **Bill H.:** 1871 Indian Head Cent,
- **Don P.:** Gobrecht Dollar
- **Brian D.:** Cuba gold
- **George T.:** Chinese gold
- **Preston C.:** first gold coin

- **Ken B.:** Counterfeit British banknote
- **Paul J.:** Victoria medal
- **Lucas H.:** large cent
- **Laurin M.:** vintage playing cards

Fred D. drew the winning show and tell prize ticket. Show and tell prize winner: **George T.** (0.999 fine 1 oz. copper round)

A break was called and drawing tickets were purchased. Drawing winners:

- **Martin:** 2015 U.S. Mint Proof set
- **Gran G.** 1964-D Washington Quarter, 1974 Eisenhower U=uncirculated silver Dollar
- **Martha D.:** 2006 U.S. Mint uncirculated coin set
- **Tom:** 1992-S Lincoln Cent PCGS PR69RD DCAM, 1944 Walking Liberty Half Dollar
- Grand Prize Winner: **Gran G.** 2012-P Australian Citizenship NGC MS 69

Our general meeting adjourned at 9:05 p.m.

Respectfully submitted,

Steve C.

CCC Recording Secretary

Quiz Column Answers from page 5: U.S. Circulating Coins

By Dan S.

1. The 1776-1976 quarters were minted both in 1975 and 1976; same with half dollars and dollars
2. 1942 on the 5 cent piece ("nickel") reverse. Due to the war time need for nickel, this coin did not contain nickel, rather it used a silver alloy; the large mint-marks were used to differentiate these "silver war nickels" from those minted earlier in 1942.
3. 1979 Susan B. Anthony dollar
4. Jefferson nickels of the WWII years (35% silver); Kennedy half dollars of 1965-1969.

Board Meeting Minutes from 15 January, 2026

By Steve C.

We had an online board meeting over Zoom. In attendance were:

- President: **Gran G.**
- Vice President: **Suzy T.**
- Treasurer: **Emile M.**
- Recording Secretary: **Steve C.**
- Corresponding secretary: **Al L.**
- *Coin Press* Editor, Youth President: **Cam S.**
- Historian: **Griffin G.**
- Board members (6): **Don P., Mike W., Dan S., Mike R., Steve T., and Art B.**

Club President **Gran G.** called our January board meeting to order at 7:33 p.m. and welcomed everyone. There were 13 board members and chairs in attendance.

Recording Secretary **Steve C.** reported nothing new.

Corresponding Secretary Al Lo reports correspondence received:

Magazines & newsletters

- January *The Numismatist* (ANA)

Treasurer **Emile M.** gave the treasurer's report. All was well.

Historian **Griffin G.** reports pictures will be uploaded from the January meeting.

Curator **Emile M.** reports nothing new.

Program Chair **Suzy T.** reviewed our upcoming club events; on 13 February, we will have a Morgan Dollar grading contest presented by **Scott S.** and **David G.**, on 7 March will be a Scout coin collection Merit Badge workshop, and on 13 March our general meeting will be our club year in review slide show by **Griffin G.** On 10 April is the club's fifty-sixth anniversary. It will be a potluck night and we will have our officer installation. On 26 April will be our show.

Membership Chair **Al Lo** reports: Applications:

- **Manish S.**; Birth month: March
- **Martin B.**; Birth month: February

The Board members voted and accepted the two new club members.

Coin Press Editor **Cam S.** would like everything for our newsletter by 30 January.

Facebook Chair **Suzy T.** updated the upcoming events, recognized members with January birthdays and welcomed our newest board member, **Art B.**, and mentioned the New Year and the upcoming coin shows.

Youth advisor **Emile M.** reports seven youth present at the January general meeting.

Nominating Chair **Emile M.** reports all but two board members have confirmed their continued positions for the 2026–2027 term.

Old Business:

We continued discussions about changes to the By-laws. We want a vote at the March 13th club meeting and need to attach proposed new bylaws to the February and March *Cupertino Coin Press* e-mail. We also need to have a final PDF of the bylaws to the *Coin Press* editor by 3 February. We need to create the article for 6 February coin press by 30 January.

Show Chair **Mike W.** reports on our coin show status. 48 tables are committed, with three still on the wait list. The ANACS representative is confirmed. All drawing prizes are secured; two 1/20oz China gold (raw), one 1/10oz gold, ten 2025 1oz silver club medals, six Franklin halves, slabbed uncirculated, for the hourly drawings. The show date is 26 April, 2026.

Don P. moved to adjourn. **Suzy T.** seconded.

President **Gran G.** adjourned our board meeting at 9:16 p.m.

Respectfully submitted,

Steve C.

CCC Recording Secretary





Poor 01: Date and mintmark barely visible (1884-CC), identifiable to type. Less than 5% of detail remains.



Fair 02: A date is visible. Rim worn heavily into lettering. Note "LIBERTY" is deeply engraved and visible at lowest grades.



Fine 15: Just over half of hair detail is visible. Most outer feathers on eagle outlined. Breast still flat. 50-60% detail.



Very Fine 20: Flat areas still seen above ear, and throughout hair, but most of major lines are clear. About 2/3 of hair is visible.



About Good 03: Rim worn well into the top of the lettering. 10-15% of detail visible.



Good 04: All lettering should be readable. Rims may be weak, incomplete, or touching tops of letters. 15-20% of detail visible.



Very Fine 25: Faint evidence of feathers on eagle's breast. Liberty's face starting to show roundness. 70-75% of detail.



Very Fine 30: Roughly three quarters of hair detail now visible on obverse. Virtually all of eagle's wings show good detail.



Good 06: The rim must be complete with few to no weak areas. Only deepest folds in devices show. 20-25% of detail visible.



Very Good 08: Outline of hairline above forehead now faintly visible. About a quarter to a third of hair detail shows.



Very Fine 35: About 80-85% of hair detail now clear. Feather detail now evident on eagle's head and neck.



Extremely Fine 40: Despite some flat spots, all major areas of hair show 85% to 90% of detail.



Very Good 10: Hairline above forehead now clear. Major folds in hair now visible. 33-40% of detail shows.



Fine 12: Some inner detail now can be seen in leaves of cap. Some detail now evident in upper part of wings. 40-50% detail.



Extremely Fine 45: Over 90% of detail remains. Eagle's breast still shows some wear, but reverse otherwise full.



About Uncirculated 50: Some finer inner detail now showing. Faint feathers over entire breast of eagle. 95-97% detail.



About Uncirculated 53: 97-98% detail showing. Some luster is now evident.



About Uncirculated 55: Only a light amount of rub shows on eagle's breast and hair above ear.



Mint State 65: Devices now show only minimal marks. A few scattered marks in fields, but coin is now considered quite nice.



Mint State 66: Just a few tiny marks remain in devices and fields.



About Uncirculated 58: Virtually full luster and all detail sharp. Just a bare trace of rub on very highest points.



Mint State 60: Heavy marks and scratches over entire surface. Note deep scratch in left field.



Mint State 67: A very few trivial marks can be seen. Excellent luster and strike.



Mint State 68: Close inspection is needed to find marks. Color, luster, and strike is exceptional.



Mint State 61: Numerous marks and scratches over surface. See deep cut over eagle's breast.



Mint State 62: Still a good number of marks, but fields are clearing up and no mark is particularly heavy. Some reverse spots.



Mint State 63: Enough marks in fields and devices to be very noticeable, but overall appearance is no longer heavily "beaten."



Mint State 64: Fields and devices are reasonably clean, with just scattered marks, most of which are light.



Mint State 69: At the threshold of perfection. Extraordinarily rare.