



## TWO CENTS WORTH

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Member of A.N.A # C-1122583, C.S.N.S # R 11789, I.L.N.A. # C-2718

**Our next meeting (#406) is Monday March 7, 2016**

**Program: TO BE DETERMINED**

Meetings 1<sup>st</sup> Monday each month at the Hillside Community Center, 1 Lind Street, Hillside, IL 60162, one block West of Wolf Rd, one traffic light North of Roosevelt Rd, (just west of Proviso High School).

**The Hillside Coin Club Membership list is kept confidential**

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IN  
THE **LOUPE**

*as 'eye' see it*

*By Jim Maurer, Secretary*

Here is a good article about collecting silver (from coinweek.com)



## [2016 Canadian Silver Maple Leaf](#)

Silver bullion is no longer just an investment vehicle but also a hobby that countless “Silver Stackers” take part in every day. It might sound strange to think of the shiny metal as a hobby, but “Silver Stacking” has evolved the metal into something more. Let’s see how...

“Silver Stacking” is what collectors and investors call the act of stockpiling silver. This name seems quite appropriate. People all around the United States and other parts of the world [buy silver bullion](#) and call themselves “Silver Stackers” as they consistently add more precious metals to their portfolio, participate in online silver communities, and share videos and photos of their progress. There are a couple of ways to become a “Silver Stacker” yourself.

### Consistency

The most common type of stacker is the one who consistently adds various types of silver bullion a personal stockpile. The great part about this path is that no budget is too large or too small as one can purchase any quantity they choose whether it be a Monster Box of American Silver Eagles or a single [2016 Canadian Silver Maple Leaf](#). These purchases are often made on a monthly basis, which allows for a steady increase over the course of the year. This stacker simply enjoys watching his or her investment grow in size as time goes on.

### Variety

The next type of silver enthusiast is the one who buys various different silver bullion items with unique designs to take silver stacking to a whole new level. This path is a hybrid between precious metals investing and coin collecting. This has been made possible as many [special minted items](#) that feature beautiful designs and finishes are available on the market. This type of “silver stacking” is definitely more expensive than the previous one as many specially designed products cost more money over spot than many other “generic” silver bars and rounds.

### Why Silver?

Silver is at multi-year lows of just about \$15 an ounce allowing investors to buy more than triple the amount they could during the highs of 2011. With the metal down around 70% from its approximate high of \$49, silver bullion is showing some investment potential for appreciation. Another consideration must be the gold-to-silver ratio. The current ratio is about 78-1 which is quite high. It is believed that a high gold-to-silver ratio points towards silver being an undervalued asset. This number is achieved by dividing the price of gold by the price of silver. People are taking notice of the potential as seen with the recent numbers released from the United States Mint. Last year 47,000,000 Silver Eagles were sold and last month 5,954,500 were sold. To say the least, these numbers are astronomical and are at all-time highs. Demand for silver is rising steadily as other investments like the stock market are not proving themselves. The fundamentals for silver are quite strong, and the metal has definitely proved itself so far this year with its price jump.

### Silver Stacking Favorites

“**Silver Stackers**” love silver bullion in all shapes, sizes and origins. Here are some products typically seen in a “Silver Stack:”

- American Silver Eagles
- [Canadian Silver Maple Leafs](#)
- RCM and Perth Mint Limited Edition Products
- 90% and 40% U.S. silver coins
- Privately minted silver, such as Bullion Shark Bars and Rounds

Bullion dealers like [Bullion Shark](#) offer special pricing for people who commit to its “**Silver Stacking Program**.” All you need to do is lock in at a dollar amount you wish to buy every month and you will save money on premiums with every purchase. This allows collectors and investors to add more silver bullion to their portfolio with the money they save on premiums or pocket the savings. People who participate in this program also have the opportunity to join in on the Bullion Shark Blog along with all of [Bullion Shark’s social media communities](#).

The great part about “Silver Stacking” is that you design your own method. You can choose to only buy small denominations or large quantities whenever you have free cash. “Silver Stacking” is definitely more popular than “Gold Stacking” because of its lower cost allowing for a larger “stack”. This is a great way to invest in the precious metals and have fun at the same time!

#### [Minutes of our meeting on February 1, 2016:](#)

Our 406th consecutive meeting was called to order at 7:10 pm by our President, Kevin M, who led us in the Pledge of Allegiance. There were 30 members and 1 guest in attendance.

Minutes of the January meeting were approved as posted in the newsletter.

**OLD BUSINESS:** We are still looking for presenters at future meetings. Elliott K. reported that David Greenstein is happy to present at one of the meetings, date to be determined.

The following is a calendar with some of our programs filled in. Would you like to be a star? Consider being one of our monthly program presenters! See any of the officers for details.

**MAR OPEN**

**APR BIO OF AUGUSTUS SAINT GAUDENS**

**MAY CANADIAN COINS**

**JUN OTHER HOBBIES**

**JUL PEST FREE PICNIC OPEN**

**AUG MEMBER AUCTION**

**SEP OPEN**

**OCT WHITE ELEPHANT AUCTION** (good of the club)

**NOV OPEN**

**DEC CHRISTMAS BANQUET**

**NEW BUSINESS:** Harold E. will represent the ANA in presenting a program during National Coin Month. Portage Park Library, 5108 W. Belmont, Chicago at 6:30pm on 4/20/16. Call 312.744.0152 for details.

If you haven't already done so, it's time to pay your 2016 dues of \$ 15. Thanks!

**SHOW AND TELL:**

**Alan M.** showed a nice selection of notes, including \$5 and \$10 Gold and Silver Certificates, \$1 and \$5 Hawaii notes, Yellow seal North African emergency bills and some Brown Seal Chicago notes.

**Sharon B.** always has interesting stuff to show us! This time it was some souvenir manatees from the FUN show, as well as some lovely coins from Liberia with a railroad theme.

**Jim W.** our newest member had a nice 1907 \$5 "woodcutter" bill, a 1923 \$1 Silver Certificate "horse blanket", a 1928 \$5 United States Note, a 1934 \$10 Federal Reserve Note from the Chicago Bank. He also had a stack of Iraq notes that were obsolete, which he passed around for whoever wanted one. Thanks Jim!

**Mike B.** showed a state quarter folder that he modified to accept the National Park series of quarters. Great idea Mike!

**Jim D.** presented a copy to the club of a DVD he did for the last ANA convention. He also gave everybody a circulated buffalo nickel with the stipulation that we spend it in the hopes of getting more interest in coin collecting. If anyone has a story to tell, please bring it up at the old business portion of our meeting.

**Kevin M.** showed off a "Superman" coin from Canada, part of a series of comic characters. Fun stuff!!

We would encourage any of you who may have something of interest to your fellow club members to bring it with you to a future meeting and share it.

**BREAK FOR SWEETS:** Whatever would we do without them?

**MAIN EVENT: EXPERTS' GUIDE TO COLLECTING PAPER MONEY**

First up was **Melissa G.** who showed quite a nice selection of interesting (and beautiful notes). She was very organized and well-informed on the subject. Her criteria for collecting is "pretty"- and they were!!

Next was **Harold E.** who could have had an armed guard to protect his collection. He had several notes with lots of zero's on them! He also had an impressive collection of STAR notes.

**David G.** also had a \$500 note. We know he didn't pay less than \$ 500 for it (ha, ha)

**Mac W.** finished up with a great collection of \$ 2 notes with many different varieties. He also answered many questions from the club and showed a 2004 Series A note from the DALLAS bank that was missing the green seal, making it a nice error note to be on the lookout for! Finally, he recommended [www.uspapermoney.info](http://www.uspapermoney.info) for any who want more information.

#### **RAFFLE PRIZES WINNERS:**

Jim W.	1808 Vermont State Bank \$1 bill, retail value of \$ 35
Russ W.	Silver Eagle
Russ W.	1851 Large Cent VG, retail value of \$ 25
John G.	Mystery envelope (paper money I'll bet)
Mike B.	1943-S UNC Mercury dime
Kevin M.	3 assorted Liberty Seated dimes, retail value of \$ 20
Jim D.	2 Walker Halves with story card
Kevin M.	4 Assorted Barber Dimes (90% silver), retail value of \$ 17
John G.	1967 Mint Set with historical highlights
Albert M.	UNC 1976 \$ 2.00 bill, retail value \$ 5
Don Welch	1748 Dutch "Duit" New York Penny

**RING TOSS WINNERS:** Kevin B, Kyle K, John F, Don W

**MEMBER PRIZE** ?????, Franklin half

**SPLIT THE POT** Sharon B. (\$ 10)

**MEETING WAS ADJOURNED AT 9:04**

**UPCOMING COIN SHOW SCHEDULE:**

**February 21. Itasca. NOISE 3rd Sunday Coin Show.**

**February 25-27. Tinley Park C.C.**

**February 28. D'Atri Auction Downers Grove**

**February 28. Will County Coin Club 57<sup>th</sup> Annual Show**

**March 6. Palatine. 1st Sunday Coin Show.**

**March 13. Countryside. 2nd Sunday Coin Show.**

**March 20. Itasca. NOISE 3rd Sunday Coin Show.**

**March 20. Springfield. 27th Annual Show**

**April 3. Palatine. 1st Sunday Coin Show.**

**April 10. Countryside. 2nd Sunday Coin Show.**

**April 10. D'Atri Auction Downers Grove**

**April 17. Itasca. NOISE 3rd Sunday Coin Show.**

**April 27-30 CSNS Annual Show Schaumburg**

**May 29. D'Atri Auction Downers Grove**

**June 26. D'Atri Auction Downers Grove**