



# The Nor'wester

4th Quarter 2018  
October - November - December

## Community Currency



See <https://saltspringdollars.com/>  
for more info or to purchase Salt Spring Dollars.

**See article by Tony Kalt on pp. 10-11.  
ANACS submissions accepted at show – See back-cover ad.**

**PNNAWCC 14th Annual Fall Convention - October 19 - 21, 2018  
DoubleTree Lloyd Center Hotel - Portland, Oregon**



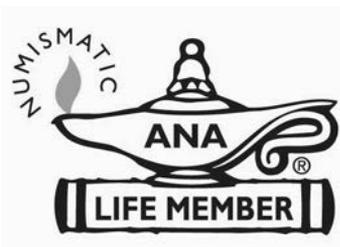
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For membership information please see page 6, the PNNA website, or attend the convention.



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## PNNA Dues

PNNA dues are assessed annually in January. If you have not yet paid for 2019, you will receive a reminder next year, however you are encouraged to pay early. Individual online-only dues are \$10; family groups and clubs are \$15. Life membership costs \$200. Add \$5/year for paper. For more information please see <http://www.pnna.org/info/membership.html>.

## INSIDE THIS ISSUE:

Welcome to Portland	<b>3</b>
PNNA President's Message	<b>6</b>
Coin Show and Event Calendar	<b>7</b>
Community Currency <i>by Tony Kalt</i>	<b>10-11</b>
ANA Summer Seminar Report	<b>14</b>
Washington State Fair Report	<b>14-15</b>

## PNNA Officers 2016-2018

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**Dealer Director** - Dennis Reed

**Editor/Webmaster** - Eric Holcomb

*Deadline for submission of material for 1st Quarter 2019 Nor'wester: December 15, 2018.*

### Inquiries

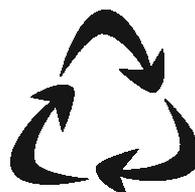
Email inquiries to [info@pnna.org](mailto:info@pnna.org).

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PNNA members may request advertising on the website sponsor page and/or in editions of *The Nor'wester* distributed at coin shows and conventions. For information, make inquiry to the address above or directly to the editor/webmaster.

### Privacy Policy

The new PNNA Privacy and Data Usage Policy, adopted by the board in July 2018, is available online at <http://pnna.org/info/privacy.html>.



Locally printed in Everett, Washington. When you are finished with this magazine, please recycle it or share it with another collector!

## Welcome to Portland!

by General Chairman and PNNA V.P. Ed Fischer

The Fall PNNA/WCC is one hot tamale in regional coin shows. In the last three weeks I have forwarded three table requests to our bourse chair. All from out-of-state or cross-country dealers. This, on top of the non-local regular vendors, gives the collector more variety to choose from. Add this to the great selection our local dealers can bring, and you can find just about anything. We are truly blessed in the numismatic community. The floor will be full!

Look for your "good luck" elongated cent. The design comes from the concepts of Daniel Wells, WCC Vice President. We are always looking for next year's design and gladly accept input. Who knows, you may have your concept immortalized. All elongated cents are given away free to everyone who attends.

The show will open on Friday for those willing to pay the early bird price while dealers are setting up. Bourse floor is located at the DoubleTree Lloyd Center. On Saturday and Sunday, the bourse opens at 10 a.m. Early bird opportunities will be offered at \$25 both days. *Please see the next column for details on the show hours.*

Education is the foundation of any healthy coin club and Portland is no exception. Ask any volunteer at the show or meeting and you can be directed to someone who is an expert in that area. And don't forget those just starting. Sometimes getting the info to the newbie will help them avoid the pitfalls we fell into as beginners.

Walter Ostromecki, ANA past president and board member, will be in attendance. As usual, he will operate the Young Numismatist (YN) scavenger hunt, with collectables and coins for beginners and young collectors. Walt always has great tales and insights for collectors of all ages. Stop and say hi!

In recent years the Willamette Coin Club has been instilled with new leadership. Some of the newer developments are the move to the Portland Chess Club building, new faces in leadership, creation of our nonprofit status and recently, a new website. All very exciting! The new website is now <https://pdxcoinclub.org>. Check it out. It will be expanding over the next year and the club is accepting articles and videos.



Hope to see you there. For additional questions, email me at [edoregon@comcast.net](mailto:edoregon@comcast.net), or call 503-507-6721.

Hours are (subject to change):

### Dealer/exhibitor set up and Early Bird entry:

Fri., Oct. 19, 3 - 6 p.m.

Sat., Oct. 20, 8 - 10 a.m.

Sun., Oct. 21, 9 - 10 a.m.

### Public entry:

Sat., Oct. 20, 10 a.m. - 6 p.m.

Sun., Oct. 21, 10 a.m. - 4 p.m.

## Additional Show Information

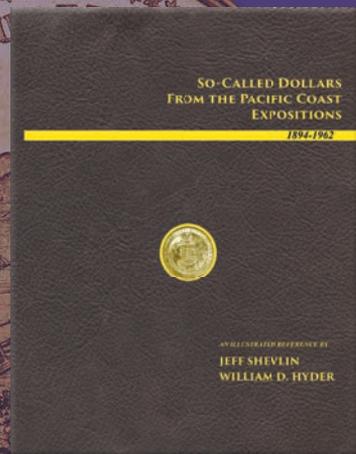
- Show location: DoubleTree Lloyd Center, 1000 NE Multnomah Street, Portland, Oregon, just a short walk from the Lloyd Center shopping areas. There is paid parking at the hotel and on surrounding streets. There are also a number of other hotels within a reasonable distance.
- Regular admission is only \$2.00 per day, and you might win something in the hourly door prize drawings. Early Bird admission is available at extra cost.
- See the PNNA website for a list of dealers.
- ANACS (grading service) will be at the show, with a bourse table. They will be accepting submissions, but there will not be a grader present. See their back-cover ad and the ANACS website ([www.anacs.com](http://www.anacs.com)).
- There will be a YN treasure hunt and other youth "family fun" and educational activities on Saturday and Sunday. They will be conducted by popular ANA Past President Walter Ostromecki.
- There will be judged collector exhibits and awards again this year. For additional information about collector exhibits at the PNNA conventions, including the exhibit applications, rules and judging criteria, please see the PNNA collector exhibits webpage at <http://www.pnna.org/exhibits/exhibits.html>.
- There will once again be souvenir elongated coins with a special design, and you can make your own with the PNNA's "penny press."
- Many thanks again to the Willamette Coin Club and their many dedicated members for hosting the show.

# NEW BOOK RELEASE

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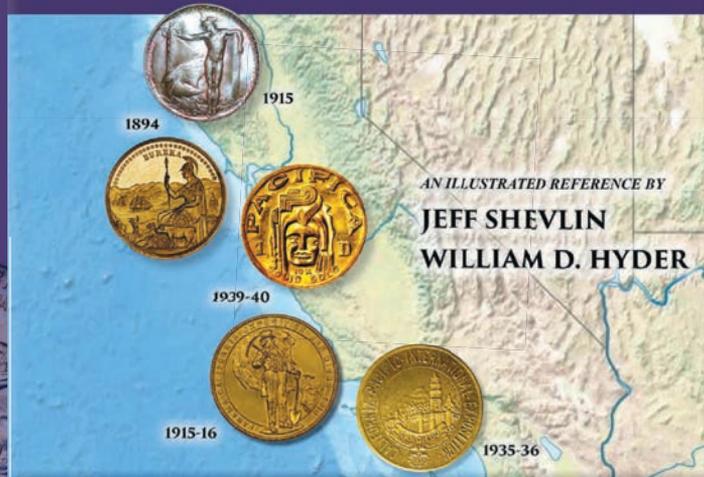
FORWARD BY Q. DAVID BOWERS

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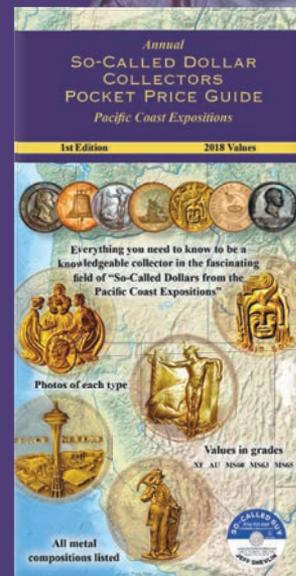
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- 1909 Alaskan-Yukon-Pacific Exposition
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- 1939-40 Golden Gate International Exposition
- 1962 Seattle World's Fair Exposition

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## PNNA President's Message

by PNNA President James Reinders

It was a real joy to get much of the board together for our summer board meeting ...

Numismatists in the Pacific Northwest are easy to count amongst the best in the country in their clubs, activities, and outreach – I can point to our vibrant local clubs, outreach programs including Puyallup, local shows, and educational activities including the sell-out of our upcoming numismatic seminar! Once again, September brought tremendous outreach in the Hobby Hall at the Washington State (a.k.a. Puyallup) Fair. Many thanks to all who helped staff the booth, and especially to Rick Schultz for organizing the schedule of volunteers and for personally staffing so many hours!

### ***Del Cushing***

I was saddened to learn of the recent passing of Del Cushing, a pillar of the Northwest numismatic community for more than half a century. Del was very active in the Northwest Token & Medal Society and the Boeing Employees' Coin Club, among others. Del was a former editor of *The Nor'wester*, and also curated the PNNA archives/collection until he passed the reins to Tony Kalt in 2016. Del will be missed.

### ***WCC/PNNA Fall Convention, and the SOLD-OUT Numismatic Seminar***

In October, we have the WCC/PNNA Fall Convention at the DoubleTree Lloyd Center in Portland, Oct. 20-21, with the sold-out *PNNA 2018 two-day Numismatic Seminar* on Oct. 18-19. While I'm disappointed that we had to start turning away a few who wanted to attend, I'm very pleased to have filled the class. As I mentioned in the previous issue, I would appreciate help providing feedback to the PNNA board on what and where you'd like "the next seminar." I definitely want to see us put something on in the Seattle area while I'm still president (my term ends in early 2020).

Across the country, other clubs have failed to fill classes which has made the ANA understandably cautious of proposals for local classes. A sign of strength in the Northwest is our ability to encourage continuous learning and participation! I'm especially grateful to the many local clubs who, in addition to the PNNA, sponsored scholarships for attending the seminar – a very worthy use of funds to promote education in our hobby!

### ***How do we promote our shows?***

We have strong show attendance in Portland and Tukwila, while many local shows across the country are challenged. I am a bit arrogant in thinking the Pacific Northwest has a secret sauce: we believe in inviting more to join in our fun! I would assert that there is plenty of interest everywhere, but that more *outreach* is important and it's a job with which we can all help. Over time, we've had dedicated people in our region build in-

terest in our shows, which in turn helps maintain attendance of great dealers, which in turn can draw in people, and so on. It doesn't happen magically – it happens from hard work, and careful planning.

A recent meeting of the WCC board showed a lot of interest in how to promote our coin shows. I like to think of it as two problems: (1) How do we remind fellow club members and others who have attended shows in the past about the show, and (2) How do we catch the attention of people who are not members, but have some level of interest in coins – and invite them to join us? For the former, we have mailing against lists that we have assembled over time. For the latter, we have used radio ads. They are not cheap, but they have shown signs of working. The WCC board is juggling their funds and expanding their efforts with some use of social media advertising, and other social media efforts. While these are first time efforts, they are a response to the increasing diversity of ways to reach people in a world with lots of distractions. We will be working to collect information from people who attend the show, on how they learn about the show. I'm personally very interested in any feedback on opportunities to promote our shows, and any feedback on what works and what does not work.

### ***Exhibiting, and the Salem Show, and beyond...***

I hope to get my act together and exhibit at the show in October. I'm always very interested to see the great collector exhibits we are blessed to have at the show. Whether you exhibited at Portland or not, I know that the Salem show in December is a great place to exhibit because the *Salem club gives away coins as exhibiting awards*. I never mind picking up a little gold or silver (I have received both over the years). I know the Boeing show in January, as well as the PNNA-Tukwila show in the spring are great places to exhibit as well. The best-of-show winner at Tukwila receives some money in assistance to help take the exhibit to the ANA show if they are so inclined. Exhibiting is not only fun, it can pay!

### ***Upcoming Board Meeting Dates and Locations:***

- Oct. 20, 2018 at the WCC/PNNA Portland Convention, DoubleTree Lloyd Center, Portland, Ore., at about 6 p.m. (earlier if everyone is ready)
- Jan. 19, 2019 at the Boeing Employee's Coin Club Show, Kent Commons, Kent, Wash., right after the show closes
- Mar. 16, 2019 at the PNNA show in Tukwila, at 8 a.m. (the annual membership meeting is after the show that same day)

Guests are always welcome to drop in on any board meeting - they are always open! The Board and Officers serve at your pleasure – please contact any one of us with your suggestions. We want to grow this organization and we want to better educate our members on the subject of numismatics.

There are many coin shows to enjoy this fall.  
See <http://pnna.org/calendar.html> for up-to-date listings.

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**PNNA Membership Information** — If you have questions about your PNNA membership or would like to join, please contact: Eric Holcomb, 1900 NE 3rd St STE 106 PMB 361, Bend, OR 97701-3889, phone (541) 647-1021, email [eric@holcomb.com](mailto:eric@holcomb.com). Individuals, families and clubs can join PNNA for 3 years and save money! See the PNNA website memberships page for details.



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*COIN SHOW and EVENT CALENDAR*

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## Community Currency *by Tony Kalt*

Community or Local Currency — what is it and just how does it work? In the simplest terms it is a secondary or complimentary currency that is used by a local chamber of commerce along with the national currency. To work within the laws of most countries it is also backed 100% by the national currency and is not a replacement for the national currency. In a few cases it is also backed by gold.

The purposes of a local or community currency are to promote local shopping and keep the money (and the profits) local versus supporting big chain stores that tend to send more of their money out of the local area. The currency designs typically showcase the local history and local artists to promote tourism.



*Chemainus (British Columbia) Dollar.*

So how does this work? First, a non-profit Monetary Foundation (MF) is created to control the program and be responsible for the creation and backing of the funds. The MF decides which (if any) community projects it wants to promote from the interest generated by the national money it has either in savings or in an investment account to cover the currency it has in circulation.

There are different models used by the Monetary Foundations in distributing the community currency. In the 100% model, on redemption to a bank to cash it in for national currency, the redeemer gets 100% of the funds back.

In the 90% model, the redeemer only gets 90% back with 10% going towards additional funding of the selected community projects. In a different 90% model, the purchaser gets \$110 in local currency for \$100 of national currency. When cashed back out for national currency, it takes \$110 of local currency to get \$100 national currency. This promotes longer circulation.

Some models include a two or three year expiration date on the issue of the currency. Money not redeemed (spent or traded in for newer local currency) is then turned into project funding. With some communities, the currency can be redeemed at any time during normal business hours while at other locations it's the first or last week of the month when it can be redeemed. In all the models, the main goal is to keep the currency in circulation as long as possible in the community.

Currency quality and artwork increase collectability generating more revenue for project funding. It is expected that 12% is collected and never redeemed.

It's been estimated that there are over 5,000 community/local currencies out there. So if you are going to collect, find the ones that interest you, either because of designs or city/region. Next decide if you want to collect the full set from that currency, or do you just want to collect \$1 or \$5 currencies. The other option is to collect by country. The decision is yours. In this article, I will mention U.S., Canadian, English and other European local community currencies.



*Eugene, Oregon Two Skinners.*

In my collecting experience, only a couple of community currency locations (MFs) decided to sell online to collectors. You do pay a premium for their uncirculated bills but you don't have to travel to their city or buy from eBay or another online auction. You can directly buy Chemainus and Salt Spring Island Dollars from their MF, or if you have a free weekend, take the ferry to Vic-

toria, rent a car and visit them. There you can purchase them for face value and see some of the artwork on their currencies. These two currencies don't have an expiration date. Other Canadian towns/communities with local currencies are Columbia Basin, Vancouver, Toronto, Calgary and Cochrane to name a few. In the U.S., Baltimore has an active community currency but will not sell directly to collectors or sell them from their online website (BaltimoreGreenCurrency.org) from my experience. Another U.S. community currency that I've come across is Eugene Skinner Dollars from Eugene, Ore. (website [www.eugeneskinner.com](http://www.eugeneskinner.com)). They have a 2 Skinner and 3 Skinner bill. I have been looking for other U.S. community currencies but not with much luck. I have found a few from New York that are no longer active and a couple that qualify more as tokens.

In my collecting, I have found some fun and interesting ones from England. Some are based on time units or minutes. For example the Calderdale Favours are based more on this "time banking" example with the basis of exchange being 1 Favour equal to 12 minutes. (At the time of the currency concept, 12 minutes was worth roughly 1 pound.) Denominations used were ¼, ½, 1, 2½ and 5 Favours. So 5 Favours would be about an hour's work and ¼ Favour is 3 minutes.

Another community currency from England is from the town or community of Bath. They called theirs "Olivers" and they were good for trade or services. One thing that makes them interesting is that the paper they use contained hemp, however, there is no THC in the paper from the hemp that would make it worth smoking. An Oliver was also the name of the local biscuit.

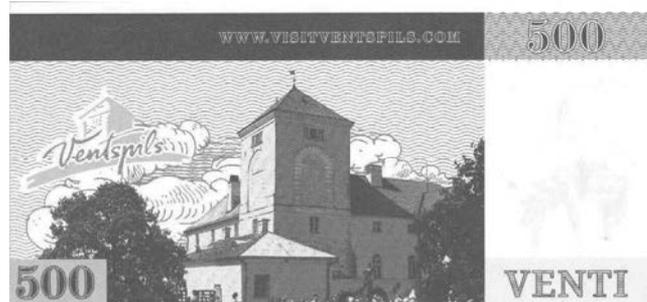
Both Calderdale and Bath community currencies are no longer in circulation as they were some of the first communities in England to try using community currencies. They showed some kinks that needed to be ironed out. Then along came Brixton (a district of south London, England) a few years later and they showed that the concept can work and is very active today. Brixton has a wide variety of designs and currency. Their currency expires every two years. When the expiration date gets close you can "upgrade/exchange" your older money that is about to expire for newer versions to have more spending life.

Another area in the U.K. that has community currency is Ekopia, Scotland. They have some nice designs. You can find examples of these online. Other countries/communities around the world include Germany, Croatia, Latvia (city of Ventspils) and more. I mention it to show there is a wide variety of areas and communities that make use of the local currency ideas for the collector in search of something new. So as I have mentioned some of these, you can see that there is a wide range of locations that have local/community currencies.

A lot of the currencies have their web address on the bills so you can look them up that way when you see a picture of the bill on the internet. If you can order directly from them, that tends to be the more affordable route to start and expand your collection. Besides, by looking at their website you learn more about the town and community that you are trying to get the local currency from.

Just like regular currency, community currencies have a variety of counterfeit features. These will vary from community to community but some of the various counterfeit features include microprinting, gold foil/embossing, watermarks, serialized, embedded holograms, polymer features, artist grade composite linen paper, and prism foil embossed. There are other features, but not every MF wants to share information about their currency for collectors and other to know.

One thing that really surprised me was how many of the local community currency groups (MF or Monetary Foundations) had no interest in selling their notes directly to collectors. They leave it up to the community opportunist to buy them and try to sell them online. Even with that as a minor setback, I still find it fun to collect local or community currencies. I've broken my collection more into regions which I've mentioned in the article. For only two of the locations have I bought the full range of currency they offer. For most of the England ones I collect mainly the 1 pound, but for Calderdale and Bath I have collected the higher currencies when I have found them available for a reasonable price.



*Ventspils, Latvia 500 Venti.*



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## ANA and PNNA News

### My Experience at the ANA Summer Seminar

*By Benjamin Mous*

This June I attended the ANA Summer Seminar, Session Two, in Colorado Springs, Colorado. After a four-day drive from our house in Issaquah, Wash., my mom, brother and I arrived at the campus of Colorado College, where the Summer Seminar was held.

I attended the class "Detecting Counterfeit and Altered Coins," taught by Bob Campbell and Brian Silliman. The class was held in a dark basement classroom filled with rows of incandescent lamps to examine coins.

First, we covered the various types of counterfeits, and the tools and processes used in their detection. I learned how to spot each different type of counterfeit based on its characteristic features. Then, we examined the diagnostics of genuine coins commonly counterfeited or altered. Next, we learned the general techniques for detecting counterfeit gold coins, both American and world. Finally, I spent the last one and a half days of class testing my newly acquired skills on the ANA's counterfeit coin detection collection. I sorted through hundreds of coins trying to figure out if they were genuine or not. This was the most valuable experience of the entire class, as I have never had the opportunity to compare so many genuine/counterfeit coins side by side. This real life, hands-on experience was vital to fully developing my counterfeit detection skills.

In addition to class, I attended many of the Summer Seminar's events. I went to a bull session on artificial toning taught by Bob Campbell. Bob showed us various artificially toned coins. At last, I understand how to tell an artificially toned coin from a naturally toned coin. The YN Benefit Auction was a lively and fun event run by YN Abigail Zechman. I was thrilled to receive a high-grade Roman Constantius II coin which was donated to me by an auction attendee. This is a fantastic addition to my ancient coin collection. I was also glad to meet and talk to many numismatists I had heard of, but never had the chance to meet in person.

I plan to use my newly acquired skills and knowledge to help me make better numismatic purchases. I am grateful to the PNNA for providing me with the scholarship that made this all possible.

### Washington State Fair Report

*By Richard Schulz, PNNA Fair Display Co-coordinator*

As I am writing this we are in the last week of the Washington State Fair and by all measures it is shaping up to be one of our best Fairs ever. Already we have seen more visitors and handed out more giveaways than ever before. In addition we have talked to more people about becoming collectors and joining a local coin clubs and advised more folks on how to deal with inherited collections. As a PNNA outreach event the Fair just gets better and better.



*Photo: Boeing Employees' Coin Club member Terry Kamm (seated) greets a family at the Fair.*

Part of the reason we've had such great success is due to our expanding our definition of kids. In the not too distant past our games and giveaways were aimed at the younger crowd. We still had interaction with the adults but kids were our focus. Now we are here for kids of all ages. We still have our extensive tray of pennies with dates back into the 1950s but now we also have boxes of "Wheaties" for older kids. On the first day of the Fair we gave a ninety-six year old kid a penny from the year he was born! You should see the beaming smiles on the faces of "kids" who can't believe we have their years. Making this connection often leads to questions about coins and collections and what to do with them.

Our display has grown year after year. I've begged the Hobby Hall managers for more floor space and they do the best they can but the result is mere inches when I'm looking for feet. Thus, for more display space, we've been forced to move up. For the past few years we've been getting donations of world currencies from visitors

who find their country of origin on our world currency map unrepresented. Last year alone we added over two dozen new countries. As a result our map has gotten impossibly full of notes. We had to increase the size of our map to four-by-six feet. This necessitated a four-by-eight foot display board. Here I must thank Gary Yurkas for engineering and building our beautifully framed map display. Due to Gary's skill and imagination we now have a display of world currencies that can be used at Many PNNA and member club functions throughout the year.



*Photo: The world currency map at the Fair.*

Our success at the Fair would not be possible without all the volunteers who joyously give of their time to staff our display for four hours, often covering several shifts. In total we had 56 volunteers this year. Thank you, ladies and gentlemen, for stepping up and supporting the PNNA and our hobby. I particularly want to thank our first-timers. I hope you had as much fun as I have had year after year and I also hope we'll see you at the Fair again next year.

There are a couple volunteers that I'd like to give special recognition to. Our display must be staffed whenever the Hobby Hall is open and every year there are a number of shifts not covered. These two have stepped up to fill in these holes in our schedule. Display co-coordinator Kevin Charboneau and Ron Patton have worked tirelessly both during the Fair and throughout the months leading up to the Fair making sure that everything works well and that every vacant shift is filled. They have gone way above any reasonable call to duty and the sacrifice of their time and resources have made our success in the Fair's Hobby Hall possible. Thank you, gentlemen.

One more thankyou goes out to the Washington State Fair Hobby Hall Group Coordinator Susan Knapp. It has been a great pleasure working with Sue and her people in the Hobby Hall. She strives to see to our needs and to ensure a great experience for all of our volunteers. Thank you, Sue. I hope we will be working with you for years to come. And how about a bit more floor space?

By the time you are reading this the Fair will be over for 2018, but it is not too early to start thinking about the 2019 Fair. I know Kevin, Ron and I are already thinking about 2019. One of the things we're thinking about is the need for more volunteers. Fifty-six sounds like a lot of volunteers until you realize that, ideally, the minimum number of volunteers for a shift at the Fair is two, and some of the weekend shifts should have three. For the 20 days of the Fair this means we should have at least 120 people in order to cover every shift. This is why in the spring I travel to as many coin club meetings I can to recruit volunteers. The volunteers we sign up year after year are not enough to fill our the schedule. We need new people to step up.

"What's in it for me," you might ask. Aside from the joy of supporting the PNNA and spreading the message of numismatics, you get free passes to one of the largest fairs in the nation. When you're not covering your four-hour shift you can do the Fair. Volunteers can park free in employee lots and for some with a need there are parking passes for closer lots. I think the biggest benefit though is the chance to interact with Fair visitors, both young and old, who wander up to our display. Every day we get thankyou's from parents, grandparents and others for being at the Fair and being accessible to kids of all ages. How about joining us next year?

The PNNA area is pretty large area and I know it can be tough to travel to Puyallup just to volunteer for a few hours. What if you had another reason to come. Do you have kids or grandkids living in the area that you haven't visited recently? Is it time for a mini-vacation to the big city? How about some late season baseball or early season football? This year the last event of the Pro Rodeo series before the finals in Las Vegas was held at the Washington State Fair. There will be a rodeo again next year. Are you interested? The Fair also has big time shows on its grandstand stage every day. One of our volunteers is first in line whenever the band Chicago is booked. The list of acts comes out in the spring about the same time I start recruiting for the Fair. Check the Fair website at [thefair.com](http://thefair.com) around April to see who will be at the 2019 Fair.

I hope to see you at the Fair next year. If you have any questions about the Fair, about our Hobby Hall display or about volunteering please email me at [richardf53@yahoo.com](mailto:richardf53@yahoo.com). Hope to see you next year.

**PNNA Board Meeting Minutes**—Minutes from past PNNA board meetings, including the summer meeting in July, are available on the website (<http://www.pnna.org/minutes/board.html>), or you may request copies of the minutes via the PNNA's information email, [info@pnna.org](mailto:info@pnna.org), or by writing to the address listed on page 2.

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