



Inside this issue:

Hot Off the Press!	2
President's Coiner	2
Memorable Vacation 2008: Part 2	3
Sacagawea	4
Lodz Ghetto Money (continued)	5
One the Periphery	6
WIN Announces New Website	6

The Pilgrims made seven times more graves than huts. No Americans have been more impoverished than these who, nevertheless, set aside a day of thanksgiving. ~H.U. Westermayer

Lodz Ghetto Money (continued on page 5)

By: Alexandra Troxell

During the Holocaust in WWII, Jews and other minorities were removed from the general population. They were gathered together in a section of the city called a ghetto and were forced to live there. There were several ghettos scattered throughout Europe, and many of them issued their own scrip. The most extensive issue of ghetto scrip was in Lodz, Poland.

Located in Western Poland, Lodz began as an agricultural town many centuries ago, the earliest records of the city being from 1332. In the next five hundred years Lodz grew into a diverse textile community. Poles, Germans, Jews, Czechs, and Silesians all made homes in this 'Land of Promise.' By the nineteenth century, it was the second largest city in Poland (after Warsaw). Growth was brought to a screeching halt when WWI began. The town was wrought with devastation, and the economy was ruined. Enormous efforts were made in the way of education, however. Lodz was the first town in Poland to institute an educational system. But again, the town's developments were halted by war when Germany invaded in 1939.

Lodz was already within the borders of the Reich by 1940, when the Nazis marked off the town's ghetto in the Old Town and Batuty district, the poorest section of town. It was the first large ghetto to be forcibly established in Poland. In the first three months, 160,000 Jews were gathered into the Lodz Ghetto, now renamed Litzmannstadt after a German General who died nearby in WWI. By May, the barbed-wire

fence surrounded the ghetto, and by July they were issuing official Ghetto currency.

When Jews were brought into the camp, they were required to turn in all their money, whether it be German Marks or Polish Zlotys, and exchange it for Quittungen. The Quittung, or receipts, were only good inside the ghetto, so they discouraged trade for goods from outside the ghetto. They also enabled robbery by the Nazis. At any time, a Nazi could raid a home and take whatever they wanted in exchange for much less valuable receipts.

Mordecai Chaim Rumkowski, Elder of the Jews, was put in charge of printing the notes. He was an orphanage director pre-war and essentially ran the ghetto during the war. He was a peculiar man in that he cooperated extensively with the Nazis (unlike any other man in his position). His fellow Jews hated him so much for this that he eventually had to have bodyguards follow him everywhere to protect him from attacks.

Ben Edelbaum, in his book *Growing Up in the Holocaust*, recalls using the 'Rumkis.' The notes were given this nickname out of spite, and are referred to by this name often by those who actually used them in the ghetto. Edelbaum's reference to these notes, along with many others', proves that they did indeed circulate and were used in daily life.

Rumkowski originally hired a man named of Brauner, a well-known Jewish artist, to design the notes. However, he fired him after he returned with designs of a man

Hot Off the Press

This month's meetings are November 1 and 15. The general meeting starts at 7:00 pm, and the YN meeting starts at 6:30 pm on November 1. The November 1 general meeting educational program will be by Ron Wichman and refreshments will be provided by Jane Thomas. The November 15 program will be by Alex Troxell with refreshments by Bill Fossil.

Thanks to Roger McKinney for his presentation at the October 4 meeting, and thanks also to Peter Arata and the Club for providing refreshments.



To volunteer to do a program or provide refreshments for an upcoming meeting, please contact Norman Thomas, 770-381-8770 or e-mail jltandnot@msn.com.

This is **your** newsletter. The editor needs new material and welcomes the opportunity to review your original article for publication. Articles can be sent by e-mail to Alex Troxell at frog-girl8_11@msn.com.

President's Coiner

By: Chip Cutcliff

The end of the year is quickly approaching. If you're old enough to have noticed, the older you become the more quickly time passes. Not that the clock actually spins faster, but rather, each year passed becomes an ever-decreasing percentage of one's total life. However, the year is not gone yet, and that means that interesting things are just around the corner!

Such as, the winners of our annual Bullion Game! Who would have thought just 7 months ago that the leaders in both the gold and silver categories would be the person who guessed the **lowest amount?** And the lowest guesses, at least for today, are far **above** the actual metals lows. Gold has dropped about 27.5 % since its' high back in March, but silver has dropped 56% in the same time! My early congratulations to who ever is closest to the bid amounts listed on Kitco at days end November 31st.

Speaking of gold and silver, everyone out there that follows the numismatic press probably realizes that the Mint has officially announced that it is concentrating its' production efforts on just the one-ounce gold and silver bullion coins for the rest of the year? The fractionals (tenth, quarter, and half ounce coins) have been discontinued for at least the rest of 2008. If you believe that bullion coins can have numismatic value (and I have seen this in numerous cases), you might want to buy or hang on to any fractional pieces that you have dated 2008. They may be more valuable in the immediate future since stock in dealers' hands will quickly sell through, if it hasn't already. This goes for

the fractional Buffalo gold coins especially, since they are a new design for 2008. Could it be a one-year issue design? We'll know in 2009. The one-ounce coins are the hardest to come by at present, and carry the lowest premium over melt, though this may be as high as \$85 or better. The tenth ounce coins are the most available at present, but they are also the more costly to purchase, in percentage over melt, running as high as 40% above. With gold and silver at lows we haven't seen for some time, and the stock market way down too, now is probably a good time to pick up a little gold and silver to hold for the future - if anyone has it to sell!

Club elections are coming up, and so far we have just one new nominee, for YN director. We also need at least one nominee for the YN representative to the board. Although all officers and board members have expressed their interest in running again, please don't be afraid to make nominations and run against them if you like.

Remember, our year-end club Christmas party is around the corner, Saturday, December 13 at 2:30. A sign up sheet was started at the last meeting, and will be on the officer's table during all meetings up until the event. Please sign up early if you think you can come so that we can provide the party provider with a head count as soon as possible.

Finally, what did you think about our "Auction Night"? We're looking for input to see if we want to do it next year. Also, remember to hand out those numismatic goodies with trick or treat and let me know how many you did.

Memorable Vacation 2008: Part 2

By: Terry Troxell

As you can tell my wife Colleen; son Tommy; and niece Alex all had a great week on Jekyll Island. We all walked the beach, rode bikes, did a dolphin tour (didn't see any on the tour though), and had a great relaxing time.

In my wife's article, she talked about the sea turtle laying its eggs on the beach. But we did so much more. The kids went shrimping with a net from the shore (Our dinner that night was fresh shrimp that the kids caught). On that same trip to the beach, Tommy had dolphins swimming with him just beyond the shrimp net. They would swim toward him at a fast speed, and then turn just feet from hitting him. He loved it. Colleen decided it was a great time to get a tan, and the same goes for Alex.

Not being a swimmer I thought it would be a great time to get some halves from the local banks. I went into Brunswick, and went to five banks and got three hundred dollars in halves, so it worked out pretty well. I got \$38 in 40% Silver, and \$6 in 90% Silver. So that was a bonus treat for me. But aside from getting half dollars from banks, I learned some facts about the island's history.

Best known as a playground for the fabulously wealthy, Jekyll Island has also lured men to its shores since prehistoric times. Some of the first residents were the Guale Indians (pronounced Wuale). The Spanish, French, English, and pirates all occupied Jekyll Island between the 1500s and late 1700s. Private landowners came next; they built fortunes raising "Sea Island Cotton" up until the Civil War.

The Golden Age was next. It began in the late 1800's when a group of Northern millionaires bought the island as a private retreat. The Jekyll Island Club as it was called flourished for almost a century. Some of the owners were the Rocke-

rells, Vanderbilts, Morgans, McKays, Good-years, and Pulitzers. The first transcontinental call was placed from the island. But the biggest thing to come out of Jekyll was the U.S Federal Reserve.

The Jekyll Island Club was chosen as the place to draft the plan for control of the money and credit of the people of the United States. The island was chosen not only because of its isolation, but also because it was the private preserve of the people who were drafting the plan.

To give you an idea of how rich these people were, The New York Times noted on May 3, 1931 about the death of George Baker. "The Jekyll Island Club had lost one of its most valuable members. One-sixth of the total wealth of the world was represented by the members of the Jekyll Island Club. "

Now, I am not going to bore you with a lot of the theories about what all happened at that time, but the Federal Reserve is what came out of the meetings on Jekyll Island. I am not sure who owns or controls it, but it was done in secrecy. Several books have been written about the issue. They include *Secrets of the Federal Reserve*, *The London Connection*, and *Federal Reserve-The Enemy of America*. Just a factoid, when the members of the Jekyll Island Club set up the Federal Reserve, they made every bank that wanted to participate take stock in the Federal Reserve and in them. Also, they made it to where London controls some of the U.S Federal Reserve. Jekyll Island has come from Indian and swampy island to the birthplace of the Federal Reserve, to a great place to vacation with the entire family. That is just some of the activities that we did while we were on Jekyll Island.

Thanks for reading!

Sacagawea

By: Roger McKinney

Sacagawea or Sacajawea was a Shoshoni Indian girl and the only woman to accompany the Lewis and Clark Expedition to the Pacific from 1805 to 1806. She was born in either 1784 or 1788, probably in Idaho. She was captured as a young girl by the Hidatsa Indians, who gave her the name Tsakakawias, mean Bird Woman. Her Shoshoni name was bo-i-naiv, meaning grass maiden. Her name is also spelled Sacajawea and Sahcargarweah.

Sacagawea was betrothed in infancy, but she was captured by the Minnetarres when she was a child. She was then taken to North Dakota and sold or gambled away to a Frenchman, Toussaint Charbonneau, who was a trapper and a trader. She became his wife and with whom she was living in the Dakotas when Lewis and Clark reached there.

In 1804, Charbonneau was engaged as a guide by Lewis and Clark, and Sacagawea and her newborn baby accompanied the expedition. They spent the winter at Fort Mandan, where Sacagawea's son, Baptiste, was born on February 11, 1805.

Sacagawea acted as an interpreter (though some doubt that she was a guide), taught the men to find edible roots and medicinal herbs, pointed out occasional landmarks that were familiar from her childhood, made buckskins and moccasins, and in general was an invaluable aid. Sacagawea displayed a remarkable ability as a guide, leading the way in her own country, which she had not seen since her childhood. On one occasion, she rescued from an overturned canoe the records of the expedition.

She led the party to her own people on August 17, 1805, where she was immediately recognized. In the Rockies the expedition party encountered a band of Shoshoni led by Saca-

gawea's brother. Her shrewd sense and good counsels prevailed over her brother's determination to destroy the whites for their goods. He subsequently provided them with horses and supplies. Finding all of her people dead except for her brother and the child of a dead sister, she immediately adopted her sister's child, and according to custom of her people never admitted that her sister's child as other than her own. Sacagawea accompanied the party to the Pacific Ocean, which was reached on November 7, 1805, and returned with Captain Clark by way of Yellowstone, which region she knew well. Upon return to Minnetarre country Charbonneau refused to accompany the explorers to civilization, and Sacagawea remained there with him. She then disappeared.

Records of Sacagawea's death are confused. Charbonneau had two Indian wives, one of whom died in 1812. But an old woman who claimed to be Sacagawea and who had remarkable knowledge of the expedition died on an Indian reservation in Wyoming on April 9, 1884. Sacagawea has become an American heroine; there are more monuments to her than any other American woman. Perhaps the best known statue is the one in Washington Park in Portland, Oregon.

Lodz Ghetto money (continues from page 1)

standing in the rising sun breaking the chains attached to his wrists. In his place, Ignacy Gutman designed the seven note series. The notes have similar designs, with slight variations in color and images.

Though not as obvious as Brauner designs, Gutman's notes are laced with symbolism. The background, while easily mistakable for simple intersecting lines, is actually a fence comprised of hundreds of small Jewish stars. Some notes even have borders of barbed wire. The notes also depict a seven-armed menorah, an ancient symbol of Judaism. A seven-armed menorah was originally used in Jerusalem in the first ancient temple and is a symbol of Israel, "a light to all the nations," according to the *Torah*.

It was very sophisticated currency. The notes were done in lithography, and some even had watermarked paper. They also had unique security features on each bill along with an anti-counterfeiting warning. Counterfeiting may seem like an irrelevant concern in a ghetto, but not for Lodz. Before the notes were even released, they were being forged. Raughberger made 5,500 copies of the Two Mark note. He was caught very quickly due to two large mistakes on his part. One, he left out the one security feature, a dot printed between the 'M' and the 'a' in Mark, and two, he released his notes before the actual issue was released! He was put on trial and sentenced to a year in prison. Soon after his trial, however, he was deported to a concentration camp where he was either killed or recruited to Operation Bernhard, a huge Nazi counterfeiting of British Pounds.

Litzmannstadt was the only German ghetto or concentration camp to issue coins. They were actually minted in the ghetto by inmates and henceforth stand as a memorial to those imprisoned there. The coins were issued mainly out of sheer need, but it is also rumored that the Nazi official in charge of the ghetto issued them because he himself collected coins. Fifty Pfennig was the smallest denomination of note, but many merchants as well as the post office dealt in smaller numbers; stamps, for instance, only cost ten pfennig. So Rumkowski asked Hans Biebow, one of the Nazi 'big-wigs' if he could mint coins, and he was granted permission.

Rumkowski wanted to keep things interesting, though, so he started a little competition amongst the local artists. Whoever came up with the winning design for the coins received a small reward, a supplement to their sparing rations. The first contestant was Szwarc. Biebow rejected his designs for reasons listed in a letter he sent to Rumkowski:

The coin is the same size as the 10 Pfennig German Coin. The number "10" has the same form as that on the German coin. The use of German oak leaves along with the Star of David is intolerable. The corn ears on the reverse are also undesirable. Therefore I

command as follows. In order to avoid the waste of metal, the coin should be much smaller. The design of the number "10" must be different from that of the German "10." It must be smaller and with a longer cross-barred 1. The oak leaves are to be deleted, and the use of other symbols is unnecessary. However, a row of stars may be used. The ears of corn on the reverse must be removed. Before you prepare a new die, I would like to have the design submitted to me so that unnecessary work in manufacture be avoided.

Glezer, a renowned engraver, was the second contestant. Biebow turned down his sketch also, saying:

The Jewish Coat of Arms cannot be represented on a ghetto coin. The ten-pfennig metal receipt must be simple, as I indicated in my letter sent to you on 26th June 1942. Your design is, herewith, being returned to you.

The third and final contestant was Pinkus Szwarc, an artist and mint employee. His designs were simple, to appease Biebow. The obverse bears the legend "*Quittung über 10 pfennig*" (receipt for 10 pfennig) and the reverse bears the Star of David inscribed with the year 1942 and a reference to Rumkowski around the edge. They were made of standard magnesium alloy, a very reactive metal, so most surviving coins are corroded.

Over time, with deportations increasing in size and frequency, the conditions grew more and more tragic. Ten-pfennig coins grew less and less useful as the economy fell and prices rose. Another problem with the coins was their physical composition. Magnesium is very flammable, and as the price of matches became outrageous, people used their coins not as money but as fire-starters. So higher denomination coins were issued all the way up to 20 Mark.

Along with the official coin and paper issues, there were several coupons, chits, stamps, and rations that were used in the ghetto. Some of these came from the Post Office in Lodz. The ghetto had a complete postal service that issued its own stamps and chits for small change. It even ran packages and letters to and from places outside the ghetto, on a fairly irregular basis.

While this extensive monetary system seems sophisticated, it is merely a cover for the horrific conditions endured by those who inhabited the ghetto. It was the first large ghetto to open and the last to close. When the ghetto was liberated in 1945, there were only 900 people left of the more than 200,000 that had passed through Lodz during the war. Some survived after their transfer to concentration camps, some did not. It is a horrible part of our history, but learning about it through any means, money or otherwise, will help us remember those that were lost and hopefully keep us from repeating the past in the future.

On the Periphery

By: Sandra Troxell

The air has turned crisp and the leaves are whispering secrets as they glide crazily down from their perches in the trees. Fall has truly begun. Some may tout spring as the season of love, but true romance comes from fall. The trees burst forth passionately with red, yellow, gold, and orange. The moon seems to loom larger in the sky. Evening comes quicker, meaning more snuggle time in front of a crackling fire. Candles are lit, starting with jack-o-lanterns, progressing to holiday dinners. And you start to wonder where you put those warm gloves you bought last year.

These days are truly precious gifts. Stay up late with family and friends. Enjoy every last minute you can. In no time at all, the rush of the approaching

holidays will be upon us! It's coming, you know it is! You've seen those blow-up Santas lurking in department store backrooms on your way to the restroom. Quicker than you can say "Trick or Treat," the television announcer will be proclaiming how many shopping days are left. Then it's on Visa, on MasterCard, on American Express! Off to the mall, on to the outlets, hit the drive-thru window when you can.

Okay, deep cleansing breath everyone. It's still autumn. We haven't even changed out of Daylight Savings Time yet. Remember to fall back when the clocks fall back, preferably into a really big pile of freshly raked leaves. Make a determined effort not to get caught up in the mad dash. Savor each moment like it was a piece of chocolate. Let it melt in your mouth. And remember to share it with the people who warm your heart. Fall all over yourselves!

Women In Numismatics Announces New Website

(Atlanta, Georgia)—Women in Numismatics (WIN) has announced its new web site at www.womeninnumismatics.com, created in partnership with Whitman Publishing.

WIN was founded in 1991 as a non-profit organization dedicated to the promotion of numismatics among women through encouragement, education, and networking. The group's magazine, *Winning Ways*, is published three times yearly and features scholarly numismatic articles.

Whitman Publishing, in business as a numismatic publisher since 1934, produces the *Guide Book of United States Coins* (the popular "Red Book") and other popular and scholarly numismatic titles. The company also manages the annual Atlanta Expo and the thrice-yearly Baltimore Coin and Collectibles Conventions.

WIN president Lorraine Weiss said, "While we recognize the many achievements already made by women to the field of numismatics, we also acknowledge that women still have much to contribute to the hobby."

Whitman Publishing designed the new web site for WIN (www.womeninnumismatics.com), and supports the group in other projects. Whitman is working with the WIN board and *Winning Ways* editor Katie

Heinrich.

"We see great promise in this exciting new partnership," said Whitman president Mary Counts. "About 85% of the Red Book's readers are men, but that number is changing. More and more women are coming to coin and collectibles shows. We want to encourage that participation in a great hobby."

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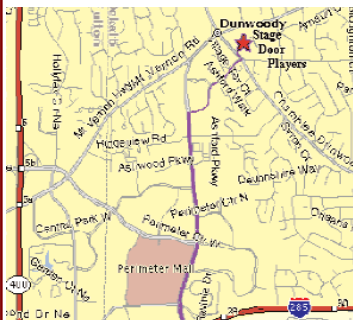
Alexandra Troxell, Editor
Barry Kurian, Copy Editor

WHO: Collectors of coins, paper money, tokens, and medals. Especially wanted are young, beginning collectors and anyone wanting to know more about the hobby and have fun doing it!

WHAT: Every meeting features educational programs, coin auctions, refreshments, and fellowship with other collectors. And, we would like you to be part of the fun! In addition, the club offers Young Numismatist (YN) programs, free advice on coin grading and authenticity as well as this monthly newsletter.

WHEN: Meeting at 7:00 PM on the 1st and 3rd Saturdays each month at the North DeKalb Cultural Arts Center, 5339 Chamblee-Dunwoody Road, Dunwoody.

WHERE: The North DeKalb Cultural Arts Center is located at 5339 Chamblee-Dunwoody Road approximately one block South of Mt. Vernon Rd and Chamblee-Dunwoody Rd.



Meeting Schedule

2008	2009
August 2 & 16	January 3 & 17
September 6 & 20	February 7 & 21
October 4 & 18	March 7 & 21
November 1 & 15	April 4 & 18
December 6 & 20	May 2 & 16

Metropolitan Coin Club of Atlanta

Founded 1964

The MCCA Newsletter is the official publication of the Metropolitan Coin Club of Atlanta and is published monthly. For more information call Ron Wichman at 770-394-4103, write P.O. Box 76090, Atlanta, GA 30358, or visit www.mccatl.org. Annual membership dues are \$10. All rights reserved. Entire contents Copyright ©2008 Metropolitan Coin Club of Atlanta.

Purpose

To encourage and promote the science and history of numismatics through discussion, investigation and study of coins, currency, stamps, medals, tokens, and financial systems of the world, to encourage and assist beginners and new collectors, to foster the interest of youth in the subject, acquire and disperse numismatic knowledge in the form of books and other publications, and to cultivate an atmosphere of numismatic fellowship among club members.

ANA T60 · GNA CL112 · FUN 17596 · BRNA LM14

Show Calendar

Tennessee State Numismatic Society, October 31-November 2, 2008, Camp Jordan Arena, I-75, Exit1A (1st Exit), Arena is ~1/4 mile on left, Chattanooga TN. Call Gayle Pike, 901-327-1703 or cell 901-210-7669, pikegk@aol.com.

Whitman Baltimore Coin and Currency Convention, November 20-22, 2008, Baltimore Convention Center, Baltimore, MD, Thu: 2PM-6PM, Fri/Sat: 10AM-6PM, Call David Crenshaw, 404-214-4373, email info@whitmanexpo.com.

Application for Membership

Regular (age 18 and up) \$10 Student (age 17 and younger) \$1

Name (please print) _____

Street _____

City _____

State _____

Zip _____

Telephone _____

Email _____

I herewith make application for membership in the MCCA subject to the Bylaws of said Club. I also agree to abide by the Code of Ethics adopted by the Club.

Signature of Applicant _____

Signature of Parent or Guardian (required for applicants age 17 and younger) _____

I collect: _____

Other collecting interest: _____

Mail completed application and payment to:

MCCA, P.O. Box 76090, Atlanta, GA 30358-1090

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