An Introduction to State Quarters

Pulling quarters from circulation is a great way to explore our nation and build an attractive collection.

TATE QUARTERS are a wonderful introduction to America's history, culture and natural beauty. Some are miniature history lessons, with the coins of Virginia, Massachusetts, Delaware, New Jersey and Louisiana depicting important events in America's settlement, independence and expansion. Others portray enduring symbols, such as New York's majestic Statue of Liberty, Pennsylvania's Commonwealth statue and Maryland's statehouse.

Some issues depict magnificent natural landforms, such as New Hampshire's "Old Man of the Mountain" and Rhode Island's Narragansett Bay. Arboreal images abound, with Connecticut's historic Charter Oak, Vermont's maple and South Carolina's palmetto, along with the Georgia peach and the magnolia of Mississippi. North Carolina and Ohio quarters recall American accomplishments in aviation, while a few coins celebrate elements of American culture: Tennessee's music, Kentucky's horseracing and Indiana's auto racing. Taken together, the state quarters represent the people, places, events and activities that are important in American life.

The 50 State Quarters™ Program was introduced in 1999 and will continue through 2008, with new issues released about every 10 weeks in the order the states entered the Union. Quarters struck for circulation are made of copper-nickel by the Philadelphia and Denver Mints, and each coin carries a mintmark ("P" or "D"), located to the right of Washington's

portrait, to indicate where it was made. Designs originate at the state level, typically with significant input from the public. If your state's quarter has not yet been designed, you may be able to participate in the process.

As a collector, you can assemble an appealing set of state quarters, at very little expense, by looking no further than your pocket change. Probably the most popular method of collecting is to acquire one example of each state's design from each mint. To accelerate the process, you can look through rolls of coins, available for face value from

banks. When building

your collection, you should seek attractive and well-preserved

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A variety of albums are available for the state quarter series.

specimens. Remember, you can upgrade individual coins as you find nicer examples. Even if you've acquired the coins issued thus far, the pursuit will continue as new designs are released.

Don't worry if you have trouble finding certain states, or if pristine

specimens are elusive, because some great alternative sources are available. Coin dealers sell uncirculated state quarters, both current and past issues. for a modest premium. You also can obtain each vear's quarters in annual coin sets from the Mint. Uncirculated sets contain high-quality coins from Philadelphia and Denver, while proof sets are made at the San Francisco Mint (with an "S" mintmark). Proof state quarters, both copper-nickel and 90-percent silver, receive special treatment so that the design is boldly struck and frosty white against a mirrored field. Because proof and un-

circulated sets are available midyear, you can obtain some designs even before they are released for circulation. The Mint offers current sets only, while coin dealers sell both new and old sets.

Once your project is under way, be sure to protect your coins in high-quality storage containers, available from the ANA and most coin dealers. It's also important to keep contact to a minimum, holding coins only by their edges. By handling and storing your coins properly, you will preserve their beauty for future enjoyment.

Collecting state quarters is a great way to experience the pleasures of building and owning a coin collection. The state quarters truly embody the spirit of the motto they carry: "E Pluribus Unum" (Latin for "out of many, one"). With this series of coinage, our unified nation commemorates the diversity of its 50 states. As a collector, you will unify the many and varied state coins into one, superb collection.

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