



A FREE GUIDE FROM HONEST ABE COINS · YUMA, ARIZONA

Before You *Sell*.

Which coins are worth more than face value, how to read gold and silver stamps, and how to get a fair price for what you have.

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HONEST ABE COINS · BUY AND SELL WITH CONFIDENCE

Coins worth more than face value

Until 1965, most U.S. dimes, quarters and half dollars were made of 90% silver. Many families still have them in jars, drawers and old coin books, often without knowing it.

Coin	Dates	Silver
Dimes, quarters & half dollars	1964 and earlier	90% silver
Kennedy half dollars	1965–1970	40% silver
“War” nickels, with a large P, D or S mint mark above Monticello on the back	1942–1945	35% silver
Morgan dollars	1878–1904 and 1921	90% silver, about 0.77 troy oz each
Peace dollars	1921–1928, 1934–1935	90% silver, about 0.77 troy oz each
Eisenhower dollars with an “S” mint mark, sold in collector packaging	1971–1976	40% silver (the ones found in circulation are not silver)
American Silver Eagles	1986–today	1 troy oz of .999 fine silver

The 2-second edge test: look at the edge of a dime or quarter. A solid silver-colored edge usually means it is a pre-1965 silver coin. A copper-colored stripe means it is a newer “clad” coin with no silver.

A rough way to think about it

Silver coins are usually bought by their silver content. One dollar in face value of worn 90% dimes, quarters or halves holds roughly 0.715 troy ounces of silver. That means a jar of old silver coins is often worth many times its face value, depending on the day’s silver price.

Our online calculator does this math for you with today’s price: **honestabeyuma.com** → Selling to Honest Abe.

Dates that can be worth far more than their metal

Some coins are valued by collectors for their rarity and condition, not their metal. Before anything is sold by weight, it should be checked for collector value. At Honest Abe Coins we look at collector value first.

Cents & nickels

- 1909-S VDB Lincoln cent
- 1914-D Lincoln cent
- 1922 “plain” cent (no mint mark)
- 1955 “doubled die” Lincoln cent
- 1943 cents struck in copper instead of steel (extremely rare; most 1943 cents are steel)
- 1937-D “three-legged” Buffalo nickel

Silver coins

- 1916-D Mercury dime
- 1932-D and 1932-S Washington quarters
- 1893-S and 1889-CC Morgan dollars
- 1928 Peace dollar
- Coins in original government proof sets and mint sets
- Error coins: off-center strikes, double strikes, wrong metal

Condition is everything. The same date can be worth a few dollars or thousands, depending on wear, luster and eye appeal. That is why we look at rare and graded coins in person rather than quoting them online.

Five rules for your coins

- **Never clean coins.** Polishing, dipping or scrubbing leaves scratches collectors can see and can cut a coin's value by half or more.
- **Keep coins in their original holders.** Mint packaging, proof boxes and graded “slabs” all add value. Don't remove coins from them.
- **Hold coins by the edges.** Skin oils leave fingerprints that can permanently mark the surface.
- **Don't pre-sort out the “junk.”** Bring everything. Coins that look ordinary sometimes aren't.
- **Keep the paperwork.** Receipts, certificates and old appraisals help tell a coin's story.

4 · READ THE STAMP

Gold & silver markings

Jewelry and silverware are usually stamped with their purity, often on a clasp, inside a ring band, or on the back of a piece.

Gold stamp	Pure gold
10K or 417	41.7%
14K or 585	58.5%
18K or 750	75%
22K or 916	91.6%
24K or 999	99.9%

Not solid gold: **GF** (gold filled), **GP** (gold plated), **RGP** (rolled gold plate), **HGE** (gold electroplate), or markings like “1/20 12K GF.” These have only a thin layer of gold.

Silver stamp	Pure silver
Sterling or 925	92.5%
900 or “coin”	90%
800	80% (common on European pieces)
999 or “fine”	99.9%

Not solid silver: **EP**, **EPNS** (electroplated nickel silver), **Silverplate**, “silver on copper.” “Nickel silver” and “German silver” contain no silver at all.

The magnet check: gold and silver are not magnetic. If a magnet grabs a piece firmly, it is probably plated over another metal. A piece that doesn’t stick is not proof of gold, though; we test every item before making an offer.

5 · WEIGH IT RIGHT

Weighing at home

A digital kitchen scale that reads in grams is enough for a first estimate.

- **Precious metals use troy ounces.** 1 troy ounce = 31.1 grams, heavier than a regular kitchen ounce (28.35 grams). Mixing them up makes an estimate about 10% off.
- **Jewelers often use pennyweights (dwt).** 1 dwt = 1.555 grams.
- **Weigh metal only.** Stones, pearls, weighted bases and clock parts aren’t gold or silver.

How buying prices really work

You deserve to understand an offer, not just hear a number.

Spot price

The “spot price” is the market price for one troy ounce of pure metal. It changes throughout the day, sometimes by a lot. Every honest offer starts there.

Melt value

Melt value is $\text{weight} \times \text{purity} \times \text{spot price}$: what the pure metal inside an item is worth on paper right now.

The offer

A buyer pays a share of melt value, because metal has to be tested, refined or resold, and prices can move before it is. Bullion coins in good condition usually bring a higher share than scrap jewelry. Collectible coins can be worth *more* than melt. Our online calculator applies our own buying rates to the live spot price so you can see an estimate before you visit.

Questions worth asking any buyer

- Do you test and weigh my items in front of me?
- Will you tell me the weight and purity you found?
- Is the offer based on today’s spot price?
- Did you check my coins for collector value before pricing them as metal?

Our promise: we explain how we reached every offer, and you are never pressured to sell. You can get an estimate online any time and ask us to hold that price with one tap from the calculator.

What to bring

- ☐ The items: coins, bullion, jewelry, silverware. Bring all of it; we will help sort.
- ☐ Original boxes, holders, certificates and receipts.
- ☐ A valid government-issued photo ID. It is required when selling precious metals.
- ☐ Your estimate from honestabeyuma.com, if you made one.

Appointments are welcome and can be requested online. Tuesday–Saturday, 10 AM–3 PM (Arizona time).



Honest Abe Coins

A little history. A lasting collection.

315 S Main Street, Yuma, AZ 85364

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Tuesday–Saturday · 10 AM–3 PM (Arizona time)

honestabeyuma.com

Get a free estimate in 30 seconds

This guide is general information to help you prepare, not an appraisal or an offer. Coin and metal values change with condition and market prices; every item is evaluated in person before an offer is made. © 2026 Honest Abe Coins.