Ten Notes Worth Noting

Paper money reflects America’s economy, as well as our country’s rich history.

1) $20 Federal Reserve note, Series 1995. Federal Reserve notes have dominated U.S. currency for the past few decades, and the Series 1995 $20 note strongly resembles its predecessors dating back to the 1930s. However, change is evidenced as security features were incorporated into our paper money.

2) $20 Federal Reserve note, Series 1996. The Series 1996 $20 note includes a larger portrait, watermark and color-shifting ink.

3) $20 Federal Reserve note, Series 2004. The Series 2004 issue employs background color. Other denominations have seen similar transformations, with further evolution likely.

4) $20 United States note, Series 1953. United States notes were first issued in the 1860s to finance the enormous costs of the Civil War. It took a Supreme Court case to establish their legality and nearly two decades for the economy to recover from the inflation they induced. But 20th-century issues were routine. This common note features a distinctive red Treasury Seal, with Jefferson pictured on the face and Monticello on the back.

5) $1 Silver Certificate, Series 1923. From the late 19th century to the mid 20th century, silver certificates circulated as substitutes for the silver dollars languishing in Treasury vaults. The Series 1923 was among the last large-size notes, measuring 7.5 x 3.13 inches compared to 6.14 x 2.61 inches for later issues.

6) $1 Silver Certificate, Series 1937-B. These bills have blue Treasury Seals and carry the familiar portrait of George Washington from the contemporary $1 Federal Reserve note.

7) $10 Gold Certificate, Series 1928. Paper money backed by gold was common until the circulation of gold coins ended in the 1930s. Like all small-size $10 notes, this Gold Certificate portrays Alexander Hamilton on the face, with the Treasury building on the back. Its gold-colored Treasury Seal evokes its golden roots.

8) 10-cent fractional currency, fourth issue. Paper money with denominations of less than $1 circulated widely in the 1860s and 1870s. Bills replaced the metallic money hoarded during the economic chaos and aftermath of the Civil War. Many fractional issues are commonly available today, including this 10-cent note featuring a bust of Liberty.

9) 50 National Bank note, Series 1929. National Bank notes were issued by thousands of federally chartered banks from 1863 to 1935. With issues from Abbeville, Alabama, to Zillah, Washington, it’s likely that one of these notes will pique your interest. National Bank notes carried the issuing institution’s name and a standard design on the face. The Series 1929 $5 note, with a portrait of Lincoln, is a nice example of this type.

10) $1 Silver Certificate, Series 1935-A, “HAWAII” overprint. This note represents a particularly interesting intersection of history and numismatics. HAWAII is printed in small type on the face and in large type on the back. The front displays a brown Treasury Seal. With these distinguishing features, the notes easily could have been demonetized if the islands and their cash had fallen into enemy hands.

Most of the notes in this article cost $20 or less; the others typically are available for $50 to $75 in circulated condition. As pieces of money, they represent the evolution of the American economy, and as works of art, they reflect our country’s colorful history.
You'll find a wealth of wonderful collectibles when you explore them.

Learn More...

The following references include prices, photographs and important background information:

- Paper Money of the United States by Arthur and Ira Friedberg.

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