# Collecting Standing Liberty Quarters 

by Thomas Coulson


1916 Standing Liberty Quarter

The Standing Liberty Quarter was introduced near the end of 1916 alongside the Winged Liberty (or 'Mercury' Dime) and Walking Liberty Half Dollar. These were among the last coin denominations to receive a modern 20th Century design that was mandated by president Theodore Roosevelt a decade earlier. The quarter was the work of Hermon MacNeil who was an accomplished sculptor. MacNeil's Liberty is a powerful figure, looking to the east with a mindful eye on the war in Europe being fought at the time. She carries a shield; and is ready to intervene. She also carries an olive branch to signify her willingness to keep or restore peace. The Standing Liberty Quarter's reverse depicts a flying eagle. It was one of only a few United States coins to exhibit a flying eagle. The design was quite beautiful and well received by most citizens. Some, however, objected to Miss Liberty's exposed breast on the earliest version of the coin.

Despite its aesthetic appearance, the Standing Liberty Quarter had several design problems. The design was elaborate enough that it was difficult to make satisfactory strikes of the coin. Many coins (sometimes the majority of a particular issue) were softly struck and lack full details; especially at Miss Liberty's head. A greater problem was the placement of the coin's date in a space unprotected by a rim device. This caused the date to completely wear off the coin after a relatively short time. Some argued that the reverse design on the initial coin was a bit too cluttered. The coin was modified on a few occa-


1917 Type 1
Standing Liberty Quarter Reverse


1918-D Standing Liberty Quarter Reverse sions to help remedy these shortcomings. The stars were re-positioned on the reverse in 1917 along with the addition of chain mail on the obverse to cover Miss Liberty's exposed breast. Miss Liberty's head was redesigned in 1917 two times and unfortunately, the change made the striking matters worse. In 1925 the date area was recessed into the coin to help protect it against wear. These modifications were modestly successful. The issue of strike was never resolved, however. Softly struck coins lacking detail exist throughout the series' run. It is not surprising that the Standing Liberty Quarter was discontinued after only 14 years in favor of the new Washington Quarter made to commemorate the 200th anniversary of that president's birth.

The Standing Liberty Quarter occupied a brief but very eventful period in United States history. At the series' beginning, the Republic was about to intervene in the Great War. After two hard fought years, the United States played a key role in negotiating the peace and structuring the World Order for the next two decades. At the same time the Nation was gripped by a tragic flu pandemic. The World also suffered a deep recession as an after effect of the War from 1920 to 1922. Prohibition created millions of new back yard outlaws as the Nation's thirst for alcohol still needed quenching. Sensational events in crime, sports, entertainment and technology made headlines. The radio came to the forefront. Lindbergh crossed the Ocean. The United States economy and equities markets exploded after the recession and many enjoyed the life of excess as a result. Yet deflation was a problem that many in rural areas suffered. At the series' end, excesses were too much for the Nation and the economy burst. The Standing Liberty Quarter was last struck at the beginning of the Great Depression in 1930. The coin might have been struck in 1931 but for the want of demand.

Standing Liberty Quarters were issued in ample quantities throughout the years. All coins are available, but the 1916 and 1918/17-S (overdate) Standing Liberty Quarters are scarce and expensive. The 1919-D, 1919-S, 1920-D, 1921, and 1923-S issues are all scarce as there was little demand for coinage in the wake


1918/17 -S Standing Liberty Quarter of the recession. (Also, Production was more focused upon Peace Dollars at the time.) The 1926 and 1927 San Francisco issues are also difficult to find in high grades as most were well used. That is an issue with most Standing Liberty Quarters as coins circulated until the dates were gone. Fortunately, for most of the dates (except for those mentioned above) many coins still exist in high grades. The Standing Liberty Quarter series is a joy to collect because of the coin's true beauty and the challenge of pursuing the scarce coins (and the highest quality coins).

As a tribute to the aesthetic coin issues of 1916, the U.S. Mint offered commemorative issues of the Mercury Dime, Standing Liberty Quarter and Walking Liberty Half Dollar made of pure gold in 2016. The Mint did an excellent job of reproducing the beauty of these issues.

Liberty Coin Service stocks a diverse selection of uncertified and PCGS and NGC certified Standing Liberty Quarters for sale.

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1924-D Standing Liber-
ty Quarter MS65 PCGS

## 1. The Basic Collection

A complete Standing Liberty Quarter is comprised of 38 coins. Most of them are attainable at a reasonable price. A good way to assemble the collection would be to acquire the most reasonably priced coins first and work towards the key date coins later. My opinion is that one should collect Standing Liberty Quarters in a higher grade. I suggest a minimum grade of Extremely Fine and if affordable, collect Mint State grades. The beauty of the Standing Liberty Quarter design is simply not apparent when collecting worn coins. In addition, the type I and II coins (1916-1924) are problematic because of the placement of the coin's date. Coins can often have solid design details (very fine) and display only a wisp of a date or no date at all. (I have even observed a couple of Denver Mint Standing Liberty Quarters approaching mint state with virtually unreadable dates! I believe they were 1924-D's!)

# How to Collect Standing Liberty Quarters - Four Different Ways 

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Progression of wear on non-recessed dates

To begin the collection, start with the type III recessed date (1925-1930) coins first. For a circulated collection, purchase nice matching extremely fine to almost uncirculated coins. If you purchase uncertified (raw) coins, be careful to avoid coins with cleaning. All the coins in this date range except for the 1926-S, 1927-D and 1927-S Standing Liberty Quarters will likely cost $\$ 75$ to $\$ 125$ each. The remaining three coins will be more diffi-


1928 -D Standing Liberty Quarter cult to find. The ' $27-\mathrm{D}$ is about $\$ 250.00$; and is more common in uncirculated grades than in extremely fine and about uncirculated condition. The '26-S is not much scarcer in almost uncirculated than in uncirculated condition. It is a more expensive coin in higher grades. Expect to pay around $\$ 500.00$ for an AU coin. The 1927-S Standing Liberty Quarter is the key to the later date series. A choice almost uncirculated coin will fetch at least a few thousand dollars. They are available in auctions on a regular basis, though. Some collectors may wish to defer the purchase of the '27-S Quarter and acquire more of the earlier dates first due to its high cost.

An uncirculated collection would be fun to assemble and the finished product will look very impressive. Nice, flashy specimens of virtually all of the late dates are readily available for around $\$ 225$ each in MS-63 grade to around $\$ 400.00$ for MS-65 graded coins. Purchase nice consistently, flashy white coins for this group. Look for coins with good head detail and if you can purchase coins with full head details at a modest premium, consider doing so. I recommend purchasing uncirculated coins graded by the Professional Coin Grading Service (PCGS) of the Numismatic Guaranty Company (NGC). The two expensive uncirculated coins of the late date grouping are the 1926-S and 1927-S Standing Liberty Quarters. Neither can be considered particularly rare as they are available for sale on a regular basis. They are comparatively scarce and popular enough to command healthy premiums. The '26-S is affordable with a little saving. Expect this coin to cost $\$ 1200.00$ to $\$ 3000.00$ for a nice mint state specimen. The ' $27-\mathrm{S}$ is far pricier. This coin will cost about $\$ 5000.00$ for a nice uncirculated specimen to possibly $\$ 15000.00$ for a gem. Again, many collectors might want to purchase several of the earlier date coins first before collecting the 1927-S Standing Liberty Quarter.

Once the later date coins of the series have been collected, work back through the earlier type I and type II quarters (1916 to 1924). Several of these are scarce and pricier than the later dates. The same rules apply to the earlier dates as they do to the later coins. Purchase nice, evenly matched circulated coins in extremely fine or about uncirculated grades. Buy mint state coins in PCGS of NGC holders and look for well struck coins if possible. Buy coins at a grade before a price jump. (If a MS-64 coin is $\$ 500$ and a MS-65 is $\$ 1200$, buy the MS-64 coin. If a MS-64 coin is $\$ 500$ and a MS- 65 coin is $\$ 650$, buy the MS-65 coin.) Purchase Full Head coins if you can get them at modest premiums.

The coins in this date range that are the most affordable (\$100-\$250) in almost uncirculated and $\$ 500.00$ or less in at least one of the MS-63 to MS-65 grades are:

| 1917, Type I ${ }^{*}$ | 1918-D |
| :--- | :--- |
| 1917-D, Type I | $1918-$ S |
| 1917-S, Type I | 1919 |
| 1917, Type II | 1920 |
| 1917-D, Type II | 1923 |
| 1917-S, Type II | 1924 |
| 1918 | $1924-$ D |

*(This is the easiest date to find with a full head strike)
These coins are scarcer than most of the later date Standing Liberty Quarters, yet quite reasonably priced.

The remainder of the collection, save for two coins are scarcer and more expensive than the former group. They are sometimes difficult to locate, but always available for a price given patience. The 1920-


1919-D Standing Liberty Quarter MS65 PCGS D, 1920-S, and 1924-S Standing Liberty Quarters are still reasonably priced in high circulated grades ( $\$ 300$ or less); though they may be surprisingly tough to locate. In mint state grades, this group of three coins start at around $\$ 1,000.00$ each. The 1919-D, 1919-S and 1921 Standing Liberty Quarters are the next tier with almost uncirculated coins priced at north of $\$ 1,000.00$ and mint state coins starting at a couple thousand dollars. The 1923-S is a key to the early dated coins. The '23-S is slightly more than the last group with coins ranging from $\$ 2000.00$ to $\$ 4000.00$ in almost uncirculated to mid-range mint state. While not cheap, these coins are all within reach of a dedicated collector that will save up to purchase them.

The final two coins of the collection are very scarce, though still available on a regular basis. These are the 1916 and 1918/17-S Standing Liberty Quarters. Both coins are expensive enough to be out of reach to many collectors. Some may choose not to purchase the two coins and call the collection complete without them. There is some rationale to this. The 1916 is a pseudo pattern coin. It was struck in small numbers $(52,000)$ late in 1916 and released with the first 1917's almost as an afterthought. The


1918-S Standing Liberty Quarter 1918-S date can be filled with the '18-S quarter and not the overdate. The 1916 will likely be one of the last coins acquired. A nice circulated piece will cost north of $\$ 10,000.00$ and an attractive uncirculated coin will be $\$ 25,000.00$ or so. The overdate will be priced similarly except that coin is far more expensive as a gem (MS-65).


2016 1/4 oz. Gold Standing Liberty Quarter

The final touch on the Standing Liberty Quarter collection is the addition of the $2016 \frac{1}{4}$ Ounce Gold Standing Liberty Quarter. While it is neither a contemporary circulating issue nor a coin of the same metal, the Mint faithfully reproduced the artistic quality of the original coin. As a bonus, the 2016 issue can presently be acquired for a very modest premium to is gold value. This coin is a worthwhile addition to the original collection.

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## 2. Full Head Standing Liberty Quarters

Assembling a collection of full head (FH) Standing Liberty Quarters ups the ante considerably. Many collectors want to own the finest specimens of an issue possible. For a Standing Liberty Quarter, this entails buying specimens that are as close to fully struck as possible. Coins that exhibit full head details are indicative of good striking quality. There are even gradations of full head details. A coin can have a $100 \%$ full head (very rare) or a full


1917-D Standing Liberty Quarter Full Head head with $90 \%$ to $100 \%$ full details (more common). Additionally, there are
many coins that have details very close to a full head, yet fall just short in an aspect that would allow for the FH designation. Full head Standing Liberty Quarters are very difficult to find for many issues in the series. This is true for two reasons. First, the Standing Liberty Quarter design is very detailed and the head is naturally near the edge of the coin where striking pressure may be weaker than in the center of the coin. Second, the Mint's quality control was less than optimal in


1920 Standing Liberty Quarter Full Head the 1920's especially at the Denver and San Francisco Mints. Strike issues abound for nearly every type of coin made at branch mints during that era. Denver and San Francisco Mint Lincoln Cents from the 1920's are often very mushy and bereft of detail. Buffalo Nickels are often the same. (I have seen some 1925-S nickels so poorly made they are missing the mintmark!) Mercury Dimes are perhaps the best in strike; though those often lack the full reverse bands collectors like to see. Standing Liberty Quarters have issues with the head and sometimes the date being poorly struck. Walking Liberty Halves are rarely seen as full strikes and many s-mint issues have weak skirt lines. Clearly, in addition to design issues, mint production techniques also contributed to the lack of detail on Standing Liberty Quarters.

The Head of the Standing Liberty Quarter was redesigned three times throughout the series. The 1916 issue displays Miss Liberty's hair unencumbered as if it were blowing in the wind. The hair details on the coin were not fine at the outset, so full head details on a 1916 quarter are scarce. A quarter must exhibit full separation of Miss Liberty's hairline to receive a full head though the actual hair detail does not need to be fully present. In 1917, the hair detail was modified such that Miss Liberty's hair is now braided. This change made her hairline better defined, thus far more full head strikes exist. The 1917 Philadelphia Mint issue is actually more common with full head details than without them. The Design was once again modified in 1917. On the latter 1917 design through 1930, Miss Liberty is embellished with a cap and wreath of three leaves in her hair. Full Head detail for this type again includes a separated hairline. In addition to the hairline, the three leaves must be distinctly separated and there must be a hole visible at the location of Miss Liberty's ear. In all circumstances, a coin may still be able to receive a full head designation without being fully struck. Some weakness or 'blending' in the hair or head elements may be present and the coin can still receive a 'FH' mark so long as the above-mentioned criteria are met. However, there is often a dramatic difference between a coin that is merely a full head and a coin that is fully stuck ( $100 \%$ ) full head. If you can find such a coin, expect to pay an enormous premium for it.


1920 Standing Liberty Quarter MS65FH PCGS

Prices for Full Head Standing Liberty Quarters are quite variable, but one trend is apparent. As grade levels go higher and there are fewer coins in certified holders, prices increase exponentially. A Standing Liberty Quarter with a MS-63FH or MS-64FH designation might trade for a 25 to 50 percent premium over a non-full head coin. The same issue in a MS-66FH or a MS-67FH could trade for two or five or even ten times the price of the same coin in a non-full head coin. This makes sense as collectors vying for the finest collections are apt to want the full head versions of the highest grade coins. Competition for the few coins out there is strong. Pricing in this series has undoubtedly been accelerated at the top end full head scale with the advent of registry set collecting. The one exception may be the overdate quarter. The highest grade full head specimen of the 1918/17-S is MS-64, while several gem non-full head coins also exist. The gem non-full head coins bring very strong premiums too.

The relative scarcity of Full Head Standing Liberty Quarters can be summarized as follows:

| 1917, Type I | 1917, Type II |
| :--- | :--- |
| 1917-D, Type I | 1929 |
| 1917-S, Type I | $1930-$ S |

These coins are more common with full heads than without full heads. Premiums for full head coins are modest:

| 1916 $^{1}$ | 1919 |
| :--- | :--- |
| 1917-D, Type II | 1925 |
| 1917-S, Type II | 1927 |
| 1918 | 1928 |
| 1918-D | $1929-$ S $^{2}$ |

These coins are significantly scarcer as full heads. The coins here are about a third less common to half as common as non-full heads. Premiums are moderate to very strong for full head coins:

|  |  |
| :--- | :--- |
| $1918-S$ | 1924 |
| 1920 | 1926 |
| 1921 | $1928-$ S $^{2}$ |
| $1923-S$ |  |


${ }^{1}$ Prices are not so dramatically different on this date and services seem to be lenient on FH coins.
${ }^{2}$ A hoard of MS-67FH coins exists that keeps the price of high grade coins depressed.

These coins have only a small percentage of total coins with a full head designation. However, they are common enough that they do not trade at extremely high prices:

1923 - Non-full heads outnumber full heads by about 8 to 1
1924-D - Non-full heads outnumber full heads by about 7 to 1

This group of coins are either scarce in all grades or full head coins are scarce to rare. Full head coins fetch robust to huge premiums due to their short supply:

| $1918 / 17-S$ | $1926-\mathrm{D}^{1}$ |
| :--- | :--- |
| $1919-\mathrm{D}$ | $1926-\mathrm{S}$ |
| $1919-\mathrm{S}$ | $1927-\mathrm{D}$ |
| $1920-\mathrm{D}$ | $1927-\mathrm{S}^{2}$ |
| $1920-\mathrm{S}$ | $1928-\mathrm{D}^{3}$ |
| $1924-\mathrm{S}$ | $1929-\mathrm{D}$ |

${ }^{1}$ The relative rarest FH of the series - non-full heads outnumber full heads 45 to 1 .
${ }^{2}$ Big premium for full heads because of rarity and key date status.
${ }^{3}$ Non-full heads outnumber full heads 19 to 1.

Collecting Full Head Standing Liberty Quarters is not for the economically faint of heart. All coins are available for sale on a regular basis but competition for the finest specimens is fierce. Reach for your checkbook!

## 3. Coins of the Great Design Renaissance (1900 to 1930)

At the direction of president Theodore Roosevelt, the United States embarked on a radical change in the Nation's coinage starting in 1907. Coin designs were modernized and streamlined to dramatic effect. Renowned artist Augustus Saint-Gaudens was called upon to launch the transformation. He created the stunning $\$ 20.00$ Gold coin that bears his name. He added the $\$ 10.00$ Indian as well. Within a decade the U.S. boasted the new Quarter Eagle, Half Eagle, Lincoln Cent, Buffalo Nickel, Mercury Dime, Standing Liberty Quarter, and Walking Liberty Half Dollar.

These coins had new design elements for a new century. Wire rims replaced denticles at the border. Thin, sleek numerals replaced the thicker, stocky numerals on the old designs. Tapered, dish-like fields enhanced the effect of sleekness. Design features became dynamic rather than static. Standing and walking figures replaced plain heads. Flying eagles replaced simple, representative ones. The new coins had a depth and texture absent on the previous designs. These coins were art; and they must have been mind-blowing to the citizens encountering them for the first time!

This transformation was not limited to the United States, however. The U.S. was not even the pioneering Nation in this movement. President Roosevelt was reacting to new beautiful designs throughout the world when he addressed the need for change in United States coinage. The earliest of these modern designs appeared in Europe during the late 1890's. There were many remarkable and artistic designs that debuted in this era. Making a collection of the most beautiful designs of this renaissance would be creating one's own personal art gallery! Better yet, these miniature artworks can be acquired for a very modest cost compared to other forms of art.

A collection of artistic coin designs can be very open-ended. Whatever you appreciate will make a fantastic collection. Here is a list of my favorite coins of the Great Design Renaissance from 1900 to 1930:

France, $1 \& 2$ Franc (1898-1920) - 'Marianne' was one of the pioneers of the new design movement. This national personification of France is depicted striding confidently toward the rising sun. Sound familiar? It is very similar to the Walking Liberty Half Dollar. The Marianne design initially appeared as a French symbol during the First Republic in the 1790's. The coin design was so popular it was reprised in the 1960's on the demifranc, franc, 5 franc and later the 10 franc. A stylized version of the design


France 1915 1 Franc is presently used on the French Euro coinage.

United States, Twenty Dollars (1907-1933) - The Saint Gaudens $\$ 20.00$ or 'Saint' is gen-


1916-S Saint Gaudens \$20 erally regarded as one of the most beautiful coin designs created in the United States. The Obverse portrays a confident standing Miss Liberty. The reverse, a wonderful and majestic flying eagle. The first year of issue (1907) featured a high -relief design reminiscent of classical Greek and Roman coin designs. While stunningly beautiful, it was impractical for commerce and discontinued after only one year. Like the Marianne design above, the Saint-Gaudens Liberty has been reprised in the current American Gold Eagle series.

Italy, 1 Lira and 2 Lira (1908-1917) - Italy featured some of the most beautiful coinage in the World in the early 20th Century. Most of the designs draw upon the subject matter of Ancient Rome-Italy's glory days. The 1 Lira here depicts the goddess Victory driving a Quadriga. These coins are technically close to perfect. The design is detailed, artistic, and wonderfully executed. (The 5 Lira Design of 1914 is the crown sized version of this coin. It is also very beautiful but unfortunately quite rare and expensive.)


Italy 1916-R 2 Lira

Mexico, 1 Peso (1910-1914) - The 'Caballito' is another remarkable attractive design. This


Mexico 1913-Mo 1 Peso Caballito coin depicts a Liberty persona riding on horseback with the sun's rays in the background. The Caballito was issued as a commemorative coin to observe the centenary of the Revolution against Spain. It is considered by many to be one of the most beautiful designs of the era.

United States, Standing Liberty Quarter (1916-1930) - MacNeil's Standing Liberty design definitely deserves to be included on this list of beautiful coins. Like a few other coins on this list, the design was modified in attempt to resolve design and strike issues. It is unfortunate that the type was so short-lived.


United States, Walking Liberty Half Dollar (1916-1947) - Weinman's Walking Liberty


1917 Walking Liberty Half Dollar Half Dollar is an iconic U.S. coin design. The 1916 and 1917 issues are the most attractive coins of the series. The design of Miss Liberty is more delicate in those years. The luster in those two years is also distinctively different. These coins display a finely pebbled, sandblast appearance which makes the coins look more medallic. Like many coins on this list, the design was reused later on the American Silver Eagle (1986-present) because of its popularity.

United States, Peace Dollar (1921-1935) - The Peace Dollar was a commemorative issue to mark the end of the first World War. The 1921 Issue, struck in high relief, is the most attractive coin in the series. The beauty of Miss Liberty, the high relief, and the texture of the coin's surface all combine to create a dramatic appearance. The high relief design proved to be too impractical for regular use, so the design was modified in 1922. The subsequent issues while attractive, were not as appealing as the 1921 design. Additionally, striking issues plagued the Peace Dollar series.


1921 Peace Dollar

Mexico, 2 Peso, (1921) - This coin was issued to commemorate the Centennial of Indepen-
 dence from Spain in 1821 after a decade long revolution. The design depicts the Angel of Independence against a backdrop of mountains. The design was popular enough to be reused on the Mexico Libertad Series from 1982 to present.

Mexico 19212 Pesos

Mexico, 50 Peso, (1921-1947) - This coin is called the 'Centenario' as it is a 100th anniversary commemorative issue of Mexico's independence. The design is similar to the 2 Peso coin listed above. The reverse depicts a different eagle. Artistically speaking, the 2 peso is a bit more balanced and pleasing compared to the 50 peso. The 50 Peso coin is quite attractive though.


Mexico 192150 Pesos

Albania, 5 Franga Ari (1926-1927) - This is the most attractive of the entire series of Albanian


Albania 1926-R 5 Franga Ari coinage of the 1920's. Its large, crown size format and simple but aesthetic design is outstanding. The entire series from the 5 Qindar Leku to the 100 Franga Ari is remarkably beautiful! The designs were the work of Giuseppe Romagnoli. He also designed much of the Italian coinage of the same era which is also beautiful! Also, it is fun to say that you have a coin with the head of King Zog on it!

Italy, 5 Lira, 10 Lira, and 20 Lira, (1927-1935) - This series is a continuation of the artistic designs issued in Italy 20 years earlier. Again, the themes draw upon Roman History. The 5 Lire has a Roman Eagle (which was later used as the model for Flanagan's Washington Quarter). The 10 Lire depicts a charioteer driving a biga. The 20 Lire depicts a Littore greeting a seated figure that is the personification of Italy. These coins are also the work of the talented


Italy 5 Lire artist Giuseppe Romagnoli.

Iceland, 10 Kronor, (1930) - The Iceland issues of 1930 were commemoratives observing the


Iceland 193010 Kronor 1000th anniversary of the Althing ( Icelandic Parliament); the oldest Parliament in the World. It is a remarkably beautiful coin! This coin was issued as part of a three coin set along with a 2 Kronor and a 5 Kronor coin. All three coins have a distinctive antiqued finish. The 2 Kronor is also quite beautiful. The 5 kronor is nice, though not so attractive as the other two coins.

## 4. Type Set of U.S. New and Old Designs

A collection of the new Theodore Roosevelt influenced coin designs and the old 19th Century Designs would be a fun collection. Purchasing a nice, mint state example of each coin would make an impressive looking lot. The collection would include:

Indian Cent (1859-1909)
Liberty Nickel (1883-1912)
Barber Dime (1892-1916)
Barber Quarter (1892-1916)
Barber Half Dollar (1892-1915)
Morgan Dollar (1878-1921)
Liberty Quarter Eagle (1840-1907)
Liberty Half Eagle (1839-1908)
Liberty Eagle (1838-1907)
Liberty Double Eagle (1850-1907)

Lincoln Cent (1909-present)
Buffalo Nickel (1913-1938)
Mercury Dime (1916-1945)
Standing Liberty Quarter (1916-1930)
Walking Liberty Half Dollar (1916-1947)
Peace Dollar (1921-1935)
Indian Quarter Eagle (1908-1929)
Indian Half Eagle (1908-1929)
Indian Eagle (1907-1933)
St. Gaudens Double Eagle (1907-1933)

## Read more about Standing Liberty Quarters

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