



Turtle Times

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Our History is a Treasure: Chapter Thirty-Eight *By Jan Otten*

Hot cross buns!
Hot cross buns!
One a penny, two a penny,
Hot cross buns!
If you have no daughters,
Give them to your sons.
One a penny, two a penny,
Hot cross buns!

Okay, admit it — you read that in a sing-song rhyming way. What later became a nursery rhyme actually began a long time ago as a street cry for hot cross buns which were traditionally associated with the end of the Christian season known as Lent and were eaten on Good Friday.

And how does this "penny rhyme" relate to our current history chapter... Pennies? We've all recently heard the news about the unprecedented decision by the U.S. Treasury to cease production of the one-cent coin we refer to as a penny! The denomination of a penny has been part of American currency for over 230 years. It was one of the first coins produced after the U.S. Mint was established in 1792. Why has the end of the penny come to pass? What led to its discontinuation?

The demise of the penny essentially has become an economic and financial decision based on its steady loss of relevance due to the rise of digital payments and cashless transactions and more importantly, as of 2024 the cost to produce a single penny was 3.69 cents. This is nearly four times the value of the coin. It is reported that in 2024 the U.S. Mint incurred a loss of over \$85 million due to the production of approximately 3.2 million pennies and it is estimated that its discontinuation will save taxpayers tens of millions of dollars annually.

What else has happened to the penny? Apparently, some retail businesses, vending machines, and places like toll booths no longer accept them. They wind up being left in tip jars, lost in couch cushions, or collected in containers at home when we empty our pockets and purses of coins at the end of the day. Some folks are so annoyed by them that they actually toss them in the trash. Sadly, the penny has become unpopular and irrelevant in today's fast-paced world.



The final penny coins were struck on November 12, 2025 at the U.S. Mint location in Philadelphia, PA. It is important to note that it will be a very long time before we don't see pennies in our everyday lives and that they most certainly will continue to be honored as legal tender. Estimations are that there are approximately 300 billion still in circulation, far exceeding the amount needed for current everyday commerce.

What will the retirement of the penny mean to retailers? According to the *Bullion Exchanges*, it is expected that retailers will implement a system of rounding up or down to the nearest five cents for customers paying with cash. Methods already in use for credit and debit cards will not change with totals calculated to the exact cent. The U.S. Treasury and the IRS will issue updated guidance to state and local tax authorities ensuring sales tax calculations remain compliant and consistent. The *Bullion Exchanges* also reports that though consumers may initially experience minor confusion or concern, studies from other countries that eliminated their lowest-denomination coins suggest that the public quickly adapts, and the financial impact is statistically neutral over time.

It has been stated that the retirement of the penny is without a doubt a defining moment in American coin history. As consumers, collectors, and businesses adapt, over time there will be more discussion about modernizing U.S. coinage and the cost-effectiveness of low-denomination coins. Today's fast-paced, digital-first economy has drastically diminished their relevance.

Here's an interesting and fun little challenge for you...Many years ago, a co-worker of mine was taking a college course, and the professor gave each of the students a penny and the assignment was to imagine that if an archeologist a few hundred years into the future finds this penny, what would it tell him about the history of the place that created it?

Okay, now get a penny, a polishing cloth, and magnifying glass. Put on your thinking cap, and let's see what you can determine. I've added some suggestions.....

- Holding the coin and looking it over it appears to be made of copper. So, the people producing it mined copper.
- Using the magnifying glass, the first thing to note on the obverse (front) of the coin, is the profile of a man. This means that the area producing this coin possibly honored men.

- The man has a beard and is wearing a suit jacket suggesting trends during the era of the coin. His demeanor appears to be serious.
- The next thing noted is words at the top of the coin "In God We Trust." These people revered a deity of some kind.
- Next, note the word "Liberty" which indicates "freedom."
- The words on the coin are in the English language therefore an English-speaking people.
- There are numbers on the coin which indicate a numerical system of some kind, e.g., 2017.
- Below the numbers is the letter "D". What could that indicate? We know, but what would the archeologist think?
- The figure of the man and the letters and numbers are raised indicating press or mold of some kind were used in making the coin.
- On the reverse (back) side of the coin is the outline of a building or monument indicating a style of architecture of the period.
- At the top of coin are the words "United States of America!" Could this be the name of the country of origin?
- Between the above quote and the top of the monument building are the Latin words "E Pluribus Unum", meaning "Out of many, one." This indicates that the creators of the coin were educated and that something from many parts

came to be one. Since it says "United States of America" it would suggest many states making one united country.

- Beneath the monument are the words "One Cent." Could this be the value of the coin?
- If this country has coins with a value, there is some system of exchange in place. Perhaps trading the coin for something of worth.

Certainly, if you take the time to look at the coin you will find more indications of what the archeologist of the future will learn about the era from which this coin was created.

Because we're from the time this coin was minted, we know that there are many versions of pennies dating all the way back to 1792. The vast majority of the billions of pennies in circulation are worth just that, one penny. But through the centuries since pennies first came to be used some have come to be worth a whole lot more to collectors due to some design flaw or printing error or in some cases the rarity due to production of low volumes especially during wartime when copper was needed for the war effort.

During WWII in 1943 copper was in short supply and vital for ammunition, like shell casings, so the U.S. Mint switched to making pennies from steel. They tested other materials like tempered glass and plastic before settling on steel with zinc plating. The zinc outer coating was added to prevent the coins from rusting.



Continued on page 6.



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Good day Hobe Sounders...

Are you retired, but want to continue to learn new things, meet new people, and have some fun, but without a huge commitment?

Are you a young professional, climbing that ladder to success, but lack confidence and in need of some leadership skills?

Are you a young adult, just starting out in the workforce and want to continue your education while having time to pursue your goals?

Are you a parent with youngsters with whom you'd like to feel more confident when communicating with them?

I've got a suggestion for each of you, no matter your goals!! Right here in the community of Hobe Sound is a wonderful, 101-year-old organization that offers all of these opportunities with a low bi-annual fee, a very reasonable time commitment, a most convenient location, populated by friendly and interesting people in a very supportive atmosphere, all with the added bonus that it's fun!

Hobe Sound Toasters, Club #1206922, is one of over 14,200 clubs around the world encompassing approximately 270 thousand members. Toastmasters International was founded in the year 1924 by Dr. Ralph Smedley. He realized that young men of that time needed to learn skills to make them more confident and able to present themselves well in the working world. He founded Toastmasters in a YMCA in Santa Ana, California. That club, Club #1, still exists. Smedley's program flourished after a few tries, and it has spread throughout the U.S. as well as around the world to about 148 countries. Each club follows essentially the same format and the outcome for those who participate is amazing.

It has evolved with time and come up to speed with computer generated programs but still follows the original format and intent of Ralph Smedley. It is hugely successful as a bridge to education, self-confidence, and fun.

Some clubs meet for breakfast, some for lunch or dinner, but Hobe Sound Toasters is an evening meeting on the 2nd and 4th Tuesdays of every month from 6pm to 8pm. It starts and ends on time (that's part of the discipline of the format.) Each meeting offers the opportunity to take a role and help with the meeting, or attendees can just sit back and enjoy the event as it unfolds. There are other occasions to meet in larger groups for conferences and contests, but that is strictly up to the individual to attend or not as they see fit. The Hobe Sound Bible College has been very generous over the years since 2008 when the Hobe Sound Toasters club was founded to allow the use of one of their classrooms to hold meetings. The

Hobe Sound Toasters is open to the public and welcomes guests to visit a couple of meetings giving them the opportunity to see if they would like to become part of the organization. When the decision is made to join there is a small fee to be a member that is collected two times a year, April 1st and October 1st. Should the new member join in between those dates the fee is pro-rated based on the date of joining.

If your interest is piqued! If you think you'd like to give it a try! Come for a visit and see what you think. I'm certain you'll be impressed and want to be part of this interesting group of your neighbors right here in Hobe Sound.

Please contact the local club's founder

Rich Otten

dancensound1@gmail.com
or call him at 561-385-3715.

He'll be happy to give you more information.



Richard Otten, DTM*, is presented a certificate by Laura Friedman, DTM, in recognition of his presentation at a Toastmasters Leadership Institute event.

*Distinguished Toastmaster

The Barn Artists 27th Anniversary Show

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The Jan and Dan Show

Thursday, February 19, 2026 – Jan Otten and Dan Mackin

Renowned local artist Dan Mackin and local Hobe Sound History author, Jan Otten, will relate some interesting facts about the joys and tribulations of publishing their books and a collaborative effort that occurred along the way. They will share stories that led to Dan's published work and to Jan's book, Our History is a Treasure, Hobe Sound, Florida, a Jewel on the Treasure Coast. Dan and Jan plan to keep it light while sharing their stories so that we will learn a little and at the same time laugh a little.

The Wilderness World of Trapper Nelson, "Tarzan of the Loxahatchee"

Thursday, March 19, 2026 – Erin Mullen-Oliver

Ms. Mullen-Oliver, Program Specialist for Jonathan Dickinson State Park, will take us on a journey back in time to the years Trapper Nelson lived in our area, 1930-1968. The program will include a Power Point presentation as well as historic photos. This is a great opportunity to learn about Trapper Nelson's fascinating life, living and working along the Loxahatchee River.

House of Refuge: Place of Hope

Thursday, April 16, 2026 – Catherine Larsen

Ms. Larsen, Keeper of the House of Refuge, will share stories of this historic 150-year-old structure, the oldest building in Martin County. Built as a sanctuary for shipwrecked mariners and travelers at a time when access to our area could be accomplished only by sea, this is the last of 10 such facilities that were once active along the Atlantic Coast.

Please note: All speakers are subject to change or cancellation.



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5

The Steel cents are a distinctive silver/gray color. There were a few very rare copper 1943 pennies produced in error that are the traditional brown and are quite collectible. The steel/zinc pennies were only minted for one year and then in 1944 a few were made in error again creating some very collectible coins of value.

The study of collecting coins, paper money and medals is referred to as numismatics (nu mis mat iks). The person who studies numismatics is a numismatist. Archaeological evidence suggests that coin collecting has existed since the ancient Roman empire. And some believe that Caesar Augustus may even have been the very first collector of coins.

If you decide to begin coin collecting, the website *Profile Coins & Collectibles* recommends you begin by selecting a theme. A few suggestions are: Time Period, Coin Finish, Denomination, Mint Mark, Artist, or Error Coins. By choosing a theme they suggest you will be able to narrow your search and figure out exactly what to look for.

If you feel the urge to start hoarding 2025 pennies or buying boxes of them from sellers who try to convince you to "grab those coins while you still can before they disappear", think about it first. Apparently, some are offering a box of 25 brand-new 2025 pennies for \$1,000, despite the fact that the box is worth no more than the face value of \$25. Note that experts say, "anyone paying inflated prices for these pennies is most likely wasting money." There are scammers out there taking advantage of what is reported in the headlines—so, buyer beware. Heed the old proverb, "Penny Wise, Pound Foolish," meaning "one is careful in small matters while being wasteful or extravagant in large ones." It was first recorded in the eighteenth century representing how people can focus on being stingy with small amounts of money but may be wasteful with larger sums.

And that leads us to some other really fun idioms and proverbs relating to the penny:

- *A penny saved is a penny earned*—attributed to Benjamin Franklin, saving money is as useful as earning it.
- *Take care of the pennies and the pounds will take care of themselves*—encouraging you to be mindful of small expenses and suggesting that small savings will eventually accumulate into significant wealth.
- *In for a penny, in for a pound*—indicating that since you have already started a task you might as well finish it, regardless of the cost or effort.
- *A penny for your thoughts*—a simple way of asking someone what they are thinking when they appear quiet or lost in thought.
- *A bad penny always turns up*—an unwanted person or thing will inevitably reappear, such as how mistakes or nasty habits can return to bother you.
- *Cost a pretty penny*—describes something that is very expensive or costs a lot of money.
- *Find a penny, pick it up, and all day long you'll have good luck*—supposedly especially true if you find it face up. We always say if it is face up "keep it", but if it's reverse side up, "give it away."
- *Pennies from heaven*—refers to unexpected good fortune or money that arrives seemingly by chance or divine intervention.

Also, there's the fashion statement related to the penny—Penny Loafers. Research shows that apparently they evolved from Norwegian fishermen's moccasins, with the Bass shoe company in the 1930s calling them "Weejuns" (a play on the word Norwegian.) They became popular on college campuses because of the ease of putting them on and the distinctive diamond cutout in the strap across the vamp (the top, front section of the shoe where the laces would be on a traditional shoe). By the 1950s they became "penny loafers" when students began inserting pennies into the strap's slit. Legend says this was initially an inconspicuous way of always having money for an emergency phone call (yup, apparently at one time that's all a phone call cost.) This fashion became even more popular as famous people like actor James Dean, Elvis Presley and JFK were noted wearing them; not to forget Michael Jackson in his famous "Thriller" video. Penny loafers have long since transitioned from college campuses to everyday fashionable footwear for both men and women, still popular today.



Robert Sheie CC BY 2.0

Another trend related to the penny is putting one in your shoe. Especially for brides, symbolizing good luck, wealth and prosperity. This tradition originated in the Victorian era as a custom for the bride to carry a silver sixpence for fortune. Later the custom was more simply replaced by a penny.

And finally, why do we call the one-cent coin a "penny"? According to GovMint, it comes from the British penny, widely used during the colonial period prior to the establishment of the U.S. Mint in 1792. Once the United States began producing its own one-cent coin the term "penny" was just naturally adopted by Americans who were accustomed to the word when referencing the one-cent coin that was similar to the British small denomination coin used in everyday transactions. Officially, the name of the U.S. "penny" is "cent" from the Latin *centum*, meaning hundred.



Coining room at Philadelphia Mint 1903

TRIVIA OF INTEREST

- The British penny was made of pure copper and was larger in size than the U.S. one-cent coin.
- Until 1982 pennies were primarily made of 95% copper and 5% zinc. Then, due to the rising cost of copper the composition was changed to 97.5% zinc with only a thin plating of 2.5% copper. This coating has kept the coin at its familiar reddish-brown color.
- The modern zinc penny weighs approximately 2.50 grams while the older copper pennies weigh approximately 3.11 grams.
- The Mint will continue to produce numismatic versions of the penny in limited quantities for historical and collector purposes.
- With the retirement of the one-cent coin, it is possible that the five-cent coin that we call a nickel, may be the next coin to be eliminated. Apparently, the nickel is even more costly in relative terms to produce than the penny....nearly fourteen cents which is just about three times its face value. For the time being, the nickel remains in production but if future evaluations show continued losses and minimal consumer reliance, the U.S. Treasury may make the determination later on to cease production of that coin as well.
- Did you know....that other low denomination coins were previously eliminated? Yes, the half-cent, three-cent and 20-cent coins were retired in the 1800s.
- With its headquarters in Washington, DC, the U.S. Mint has four active coin-producing facilities: Philadelphia, PA, Denver, CO, San Francisco, CA, and West Point, NY. The bullion depository, responsible for storing the nation's gold, is located in Fort Knox, KY.
- If retailers are finding it difficult to handle transactions without the penny, perhaps they could hold a contest or offer a discount to anyone bringing in the pennies they've been collecting in jars or forgotten in the bottom of a drawer.

Penny Puzzle

Every answer contains the word "Penny/Pennies."

1936 Bing Crosby hit _____

Japanese toy cars popular in
the US in the 1980s _____

She thought the sky was falling _____

1976 thriller about four men who
lose their life savings to a swindle
and team up to steal the money back _____

Antagonist of Stephen King's
1986 Novel *It* _____

Small stakes poker _____

One-twentieth of a troy ounce _____

Tin, six-holed woodwind instrument _____

Batman's butler _____

American department store
founded in 1902 _____

She played Laverne DeFazio to
Cindy Williams' Shirley Feeney _____

High school student turned sleuth
who also sporadically works as a
reporter for her father's newspaper,
The Riverview Star. _____

Amusement venue filled with
coin-operated games and
novelty machines _____

Free community periodical
that advertises items for sale. _____

Former Magic, Suns, Knicks,
and Heat four-time NBA All-Star. _____

Cheapskate _____

1968 American Western film
starring Charlton Heston _____

1984 Lionel Richie hit _____

Early bicycle with very
large front wheel _____

Careful about small amounts
of money but not about large amounts _____

Inexpensive, serial publications
originating in 19th-century Britain _____

Music Drama featuring "Mack the Knife" _____

1941 melodrama starring
Irene Dunne and Cary Grant _____

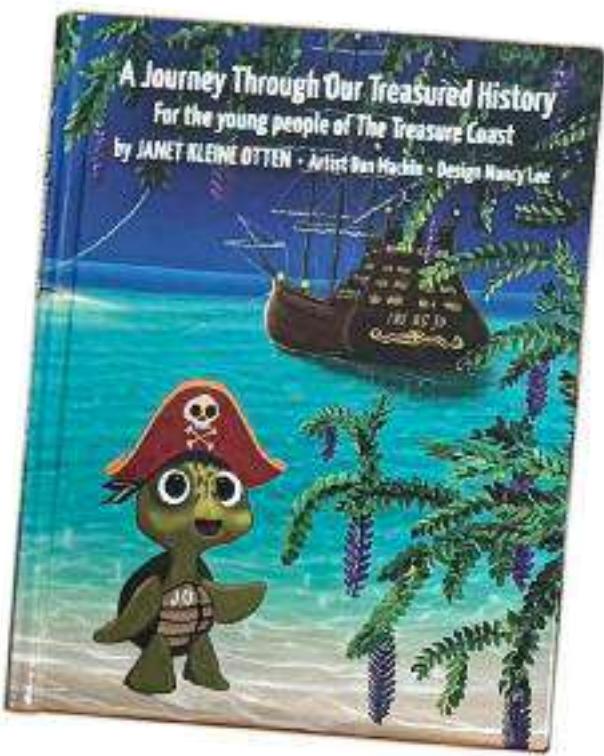
Secretary to James Bond's
superior officer M. _____

The flip side of "Strawberry Fields
Forever" describing the signs
along a street in Liverpool _____

Selling well under value _____

We are excited to announce the publication of our newest book.

Follow along as JO takes the young readers in our community on a journey through the history of Hobe Sound and the Treasure Coast and encourages them to begin journaling to keep track of their own history-making adventures.



Also available is a plush version of JO as a companion for the journey! Stop into the Hobe Sound Beach Shop to get your copy of the book and the soft and cuddly JO.



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Penny Puzzle Answers

1936 Bing Crosby hit *Pennies from Heaven*
 She thought the sky was falling *Henny Penny*
 Antagonist of Stephen King's 1986 Novel *It*
Pennywise
 One-twentieth of a troy ounce *Pennyweight*
 Batman's butler *Alfred Pennyworth*
 She played Laverne DeFazio to Cindy Williams' *Shirley Feeney* *Penny Marshall*
 Amusement venue filled with coin-operated games and novelty machines *Penny arcade*
 Former Magic, Suns, Knicks, and Heat four-time NBA All-Star. *Penny Hardaway*
 1968 American Western film starring Charlton Heston *Will Penny*
 Early bicycle with very large front wheel *Penny-farthing*
 Inexpensive, serial publications originating in 19th-century Britain *Penny Dreadfuls*
 1941 melodrama starring Irene Dunne and Cary Grant *Penny Serenade*
 The flip side of "Strawberry Fields Forever" describing the signs along a street in Liverpool *Penny Lane*
 Japanese toy cars popular in the US in the 1980s *Penny Racers*
 1976 thriller about four men who lose their life savings to a swindle and team up to steal the money back *Not a Penny More, Not a Penny Less*
 Small stakes poker *Penny Ante*
 Tin, six-holed woodwind instrument *Penny whistle*
 American department store founded in 1902 *JCPenney*
 High school student turned sleuth who also sporadically works as a reporter for her father's newspaper, *The Riverview Star*. *Penny Parker*
 Free community periodical that advertises items for sale. *Penny Saver*
 Cheapskate *Penny pincher*
 1984 Lionel Richie hit *Penny Lover*
 Careful about small amounts of money but not about large amounts *Pound wise but penny foolish*
 Music Drama featuring "Mack the Knife" *The Threepenny Opera*
 Secretary to James Bond's superior officer M. *Miss Moneypenny*
 Selling well under value *Pennies on the dollar*



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Relationships

Reflecting on my many relationships: with objects, people, places, things, and concepts. Relationships change over time but the relationship with food lasts forever. Food, essential for our body and mind.

Recently, I was talking to my cousin about alphabet letter-shaped children's cookies. A way to teach children the alphabet. "Not good," she exclaimed. "Food is not a reward for good behavior and learning." She believes in instilling in a child a healthy relationship with food, fuel and nourishment for the body. The eat to live concept.

My brain went into warp speed. What is my relationship with food? Do I eat when I am hungry? Stress-eating of cookies?

The eat to live, not live to eat concept, uncommonly simple but foreign to me. My freaky food fixes include ice cream, nature's perfect anytime food snack. Food is my emotional support animal, soothing my stressed-out soul. A totally, unhealthy food relationship. Time to act, not just think about my relationship with food.

My relationship with food was molded in my childhood. Can I change my relationship with food and end stress eating? The answer is a resounding yes! Being mindful and honest about my

relationship with food, ending this food-reward system of behavior, is a good start.

Change is hard but the ultimate reward of having a healthier relationship with food is gaining a healthier mind and body. Guidance from your healthcare provider and/or dietician is ideal.

Time to reflect on our different relationships including our relationship with food and embrace the eat to live concept. For more nourishing information, check out DrMarleneMD.com

Dr. Marlene Smith, MD

Educator, Author,
 Family Practice Physician
www.DrMarleneMD.com



References:

Cleveland Clinic Health Essentials, (May 9, 2024), The Importance of Understanding Your Eating Habits, <https://health.clevelandclinic.org/eating-habits-and-the-psychology-of-food>
 Parente, L., (September 22, 2020), *Parting is Such Sweet Sorrow: Saying Goodbye to an Eating Problem: How to Change Your Relationship with Food*, Balboa Press.

Chapter Thirty-Eight Crossword

Across

2. What is a title of a person who collects coins?

4. For what did a bride carry a silver sixpence.

11. At what city location of the U.S. Mint was the final penny struck?

12. 1943 pennies were made of what?

13. What state is responsible for storing the nation's gold?

14. The commonly used name for the one-cent coin?

16. After 1982 was the American penny made of more copper or less copper?

17. The word cent comes from Latin centum meaning what?

20. There are several idioms and what relating to pennies?

21. What is the front of a coin called?

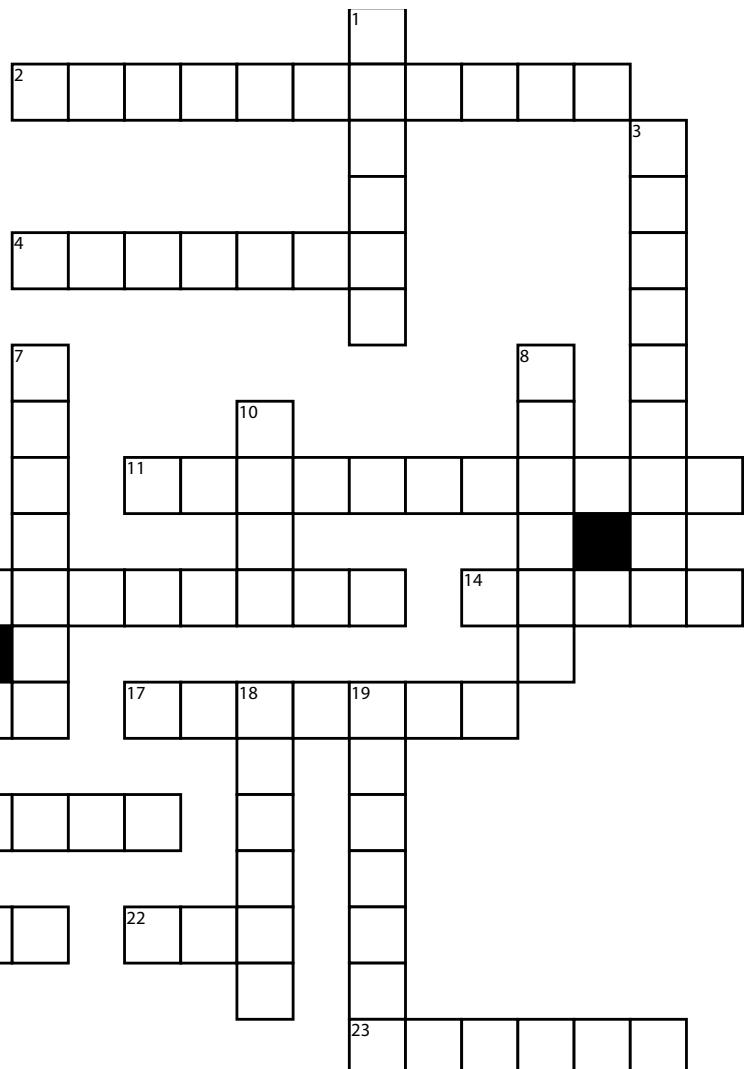
22. For how many years was the steel penny produced?

23. According to Ben Franklin, A penny saved is a penny what?

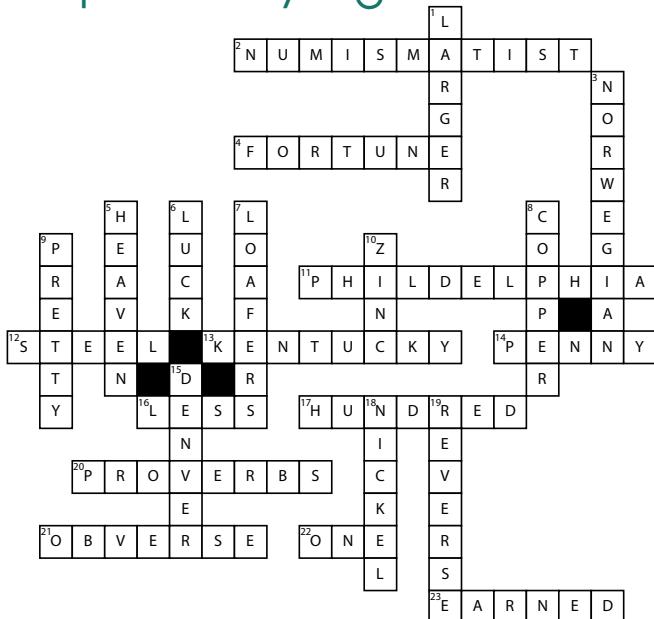
5
9

Down

1. Was the pure copper British penny larger or smaller than the American penny?	12		
3. Weejuns is a play on what word?			
5. Where do pennies come from signifying unexpected good fortune?			
6. For what reason would you put a penny in your shoe?			
7. What type of shoe fashion is related to pennies?	20		
8. What was needed during WWII for producing shell casings for ammunition?			
9. Something expensive is said to cost what kind of penny?	21		
10. What was the coating for 1943 pennies to prevent rust?			
15. What city in Colorado is the U.S. Mint located?			
18. What might possibly be the next coin to be retired?			
19. What is the back of a coin called?			



Chapter Thirty-Eight Answers



A little Trivia from Dictionary.com

flummox [fluhm-uhks] verb. to bewilder; confound; confuse. Are you **flummoxed** regarding two Hobe Sound Beach Shops on Bridge Road? Well, be **flummoxed** no more! There truly are two amazing shops! The original shop on the south side located at 9128 SE Bridge Road and the new Hobe Sound Beach Shop a little west of the original shop on the north side at 9045 SE Bridge Road. Stop into either or both shops for some eye-popping extraordinary resort wear and gift items including a great men's department. You'll be glad you did.

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Senior Fitness: Wednesday at 10:00 a.m.
A Heart for Handwork - A Sewing Circle: Thursday at 1:00 p.m.
Bible Study: Tuesday at 11:00 a.m. & Thursday at 4:30 p.m.
Mission Dinners: 2nd Friday each Month
Community Garden
Fenced Dog Park

WE ARE ON FACEBOOK LIVE
every Sunday morning at 10:30 a.m.
 Give us a call or visit our website for more information.
(772) 546-5043
www.heartofhobesound.org



Read **Turtle Times**, including all previous issues, online at hobesoundbeachshop.com

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