

Top Tips of the Trade

The Ultimate **Expert Guide** to Stamp Collecting

- ✓ How to buy: How to Sell
- ✓ Catalogue Value: Common Misconceptions
- ✓ How to Insure Reasonably
- ✓ Which Accessories Do You Really Need?
And Much, Much More...

DPR? It's NEW!
from **UPA V.I.P.**

see back cover

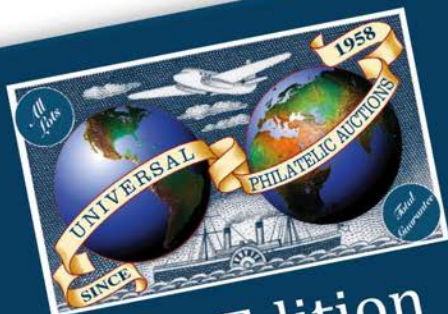
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Welcome to Tips of the Trade

◀ ANDREW PROMOTING PHILATELY ON
THE ALAN TITCHMARSH SHOW ITV

My intention is that you will benefit from my 56 years as a philatelist and 52 years full-time as a professional stamp dealer. During this time I have already experienced two previous down-turns of the economy and aim to pass on to you the benefit of what I have learnt.

Some tips may appear insignificant to an experienced collector, but incredibly useful to somebody just starting out on their journey through our wonderful hobby. However, taken together, I believe that they will be of benefit to all collectors; so please forgive me if some 'stamp trade tips' benefit beginners, whilst others may benefit advanced collectors. Each 'tip' will benefit and be of greater or lesser relevance to some collectors, more than others.

Andrew McGavin

Managing Director: Universal Philatelic Auctions,
Top-Up Twenty, Omniphil & Avon Approvals,
Avon Mixtures, UniversalPhilatelic (eBay), UPA-Global (eBay),
UPA-Online (eBay), UPACollectables (eBay)

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UPA,
4, The Old Coalyard, West End, Northleach
Gloucestershire GL54 3HE
England • Tel: 01451 861111
Fax: 01451 861297

info@upastampauctions.co.uk
www.upastampauctions.co.uk

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All tips: Author: **Andrew McGavin**
Managing Director,



1

Should I insure my stamps?

One of the reasons that have prompted me to offer you these 'stamp trade tips' is the first tip below:

THIS is how I lost £12,000 over forty years ago due to my inexperience. It was 1976, I was 22, the stamp business was strong and I had already been offered 3 jobs by other stamp companies. My first and only stamp employers sold 'bulk' wholesale 'cto' type material – or rather they bought too much of the same and sold too little of it, so there were massive residues of stock 'overhangs' in the cellar – which apparently they could not sell

They recognised that to keep me interested I would probably respond to a 'challenge'. So they set up a new limited company with no money in it! Here's the 'deal' that I was offered and accepted; you sell our unsold stock and you can buy and sell whatever you want with the proceeds. They would own the company – but I would get a percentage of it dependent upon how well I got on.

I can remember thinking "Wow – what an opportunity". So, I set to, enthusiastically selling the unsold stock at profitable prices, swapping with other dealers against their surpluses to broaden (my!) stock. Within a year I had managed to 'convert' low calibre duplicated bulk stock into high calibre 'one-off' type material – similar to that we sell today in our auctions. The value had reached £14,000. In those days £14,000 was a lot of money.

I asked 'my investors' about insurance. The office was in Kilburn – and according to them the location – being somewhat 'rough' was uninsurable against theft. They had 'accidental' insurance cover only; "besides who would want to steal our bulk stocks – they'd need a removal van".

Two months later the premises were robbed. Unsurprisingly the only material taken was the high calibre stock that I had worked so hard during the previous year in building up. I was left with just £2,000 worth (a major factor which

influenced the next phase of my stamp career).

Only then did I discover that you can insure virtually anything if you go the right way about it.

So for those of you whose collections are uninsured – you would be surprised how little 'dedicated' stamp insurance costs – as little as £40 a year is the cost of insuring the average collection. Take a tip from me – this is money well spent – BUT here's a supplementary tip -don't (whatever you do) add your collection onto your household contents insurance – we have a client whose collection was stolen recently, who is currently embroiled in a claim with a household contents insurer who is being offered literally nothing – based upon a technicality. He is about to lose £6,000 unless the Ombudsman rules in his favour. Update: He lost £6,000.

Who do we recommend?

Our previous insurers closed when the owner retired. After considerable research, we now insure with Naomi and Chris at Wardrop & Co Ltd., PO BOX 13097, Halstead, CO9 9BR, United Kingdom ... insurers (for overseas subscribers to 'Stamp Trade Tips' there are sure to be specialist insurers in most major countries) – it should prove money well spent and considerable peace of mind. We have no financial affiliation. We recommend them and hopefully they recommend UPA. You can find them at: www.wardrop.co.uk/ Telephone: Naomi: 01376 563764, Chris: 07815 137495 or email a request: Naomi@wardrop.co.uk Chris@wardrop.co.uk

Just to give you an idea of how little this may cost you depending upon your circumstances or location: £6,000 = cover costs c.£22.50 pa + Insurance premium tax (IPT), £10,000 = cover costs c.£37.50 pa +IPT ♦



2

What should I collect?

With so many themes and countries to collect, it can be difficult to decide where to start ...

WHEN I started collecting in my pre-teens I collected GB commemoratives. I loved them – but soon I had run out of stamps to collect that I could afford – apart from buying new issues from the Post Office! My collection stagnated but by then I had been ‘hooked’ by the idea of buying and trading stamps. Most collectors don’t become stamp dealers – but collecting can easily ‘dead-end’ if insufficient thought is given in the first place as to what to collect and how much it all costs.

It is possible to collect without spending any significant money – but your first thought should be – “how much do I want to spend and how much can I afford to spend?”

Match your budget to the country or theme you are thinking of collecting

Now you’ve worked out a budget – do you want to collect inexpensive ‘fun stamps’? If so, you’re unlikely to see much of a financial return – but you’ll have a great time along the way. I can remember visiting a collector in the East Midlands – he had filled a complete wall of his spare bedroom from floor to ceiling with 250 albums. His was an interesting goal – to see how many different stamps he could collect and mount into his albums without spending much more than 10p (15 US cents) per stamp. In this way he had collected 100,000 different stamps, many had cost nothing, but he and his wife were ‘downsizing’ and the collection had to go.

After accepting £2,200 he told us that the best offer he had received was £1,800.

He’d bought cheap albums but they had cost

almost as much as the stamps. What do you do with 100,000 different relatively inexpensive stamps? Just posting each album would have cost between £5 and £8 each. In the end we paid an ‘outworker’ to strip the stamps back out into individual country bags for our clients to pick from, and so the process started all over again!

He had a wonderful time collecting – but there was no way that he could have recouped his outlay.

The moral is you’ll only recover a good percentage of your outlay, or perchance more than your outlay over a long period – by mainly collecting more expensive stamps that dealers and auctioneers can afford to describe, price and handle individually.

Start with the cost of collecting. How much is your budget? If it is relatively small – ‘fun’ stamps may be all that you can afford. What do you expect from your collection? – are you looking for a ‘return’ from your outlay? Do you view your collection as an investment – or are you simply not concerned about how much it will be worth when you come to sell it? Match your budget to the country or theme you are thinking of collecting. Consider that demand for higher quality earlier stamps pre-1950 can exceed supply, whereas – if you buy a modern set from a Post Office – next time they will print one more. Supply of modern stamps often exceeds demand, apart from well publicised exceptions. Finally do a little research of price lists on-line and check availability of the country/theme – before making a final decision as to what to collect. ♦

At UPA, we have multiple philatelic selling systems, serving beginners through to specialist collectors worldwide. Visit our website to find out more...



3

Which Accessories do I need?

Are you using the right tools and do you really need those expensive accessories? We explain all ...

THE new collector is faced by a bewildering array of albums, accessories and gadgets at a wide range of prices. The items you need and will benefit from owning – and the ones which you can easily do without – will depend on what you collect, to what level of specialisation and to your own personal tastes.

Here's what you need to start with and what we use:

- 1. A Loose-Leaf Stock-Book System** such as a 4 ring binder with 'hagner/prinz' style leaves (single side leaves may cost a little more – but are best. Plastic type leaves should be avoided – they can look and feel cheap, stamps can be more easily damaged in them). Loose-leaf systems are flexible permitting re-arranging with minimal re-organisation.
- 2. 'Fixed Leaf'** stockbooks look lovely but are more useful for duplicates. Don't buy expensive albums until you have a collection that justifies them – many collectors' interests change within a short period of starting to collect.
- 3. Tweezers** 'Spade-end' are better than 'pointed' ones to start with.

Check how finely 'honed' the spades are when they 'meet' – too thick may be too difficult for you to pick stamps up off a flat surface. 'Showgard 903' is a good spade-end tweezer which we have used for 35 years. They only cost a couple of £'s. 'Showgard 903' tweezers and Prinz stamp hinges are our preference



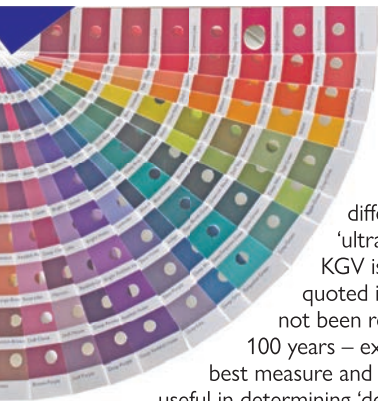
- 4. Magnifying Glasses** Good magnifiers are not expensive and are a vital piece of equipment which will repay their purchase price many times over. The one you need will depend on what you want it for and some collectors will find it useful to have three or four. A handy pocket-magnifier is useful for taking to stamp fairs, to check that you are buying the right stamp and that it is in the condition you are looking for.

For everyday use, 10 x magnification suits most people and is good for checking for plate flaws and varieties.

Higher magnification, such as the x35 'mini microscopes' are useful for checking papers (chalk-surfaced or ordinary, for instance) and for confirming the method of printing (litho or gravure), features which can have a profound effect on a stamp's value.

You should be aware that prolonged use of any magnifier will cause eye-strain and it is here that the electronic and computer-based magnifiers come into their own, because you are looking at a computer screen, rather than squinting at the stamp itself. Something like this should prove invaluable to 'platers' of GB line-engraved.

- 5. Colour Keys** Once again Gibbons is the only one worth buying – but beware – colours are only a 'guide' – an 'ultramarine' in SG for Gambia is

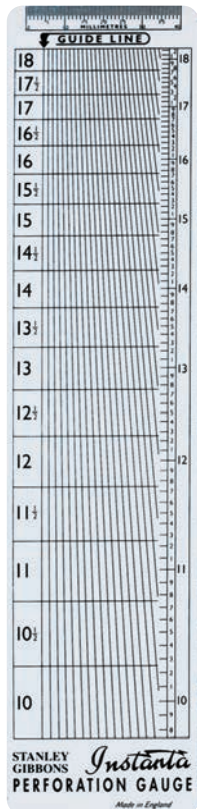


different from an 'ultramarine' in GB KGV issues. Colours quoted in catalogues have not been re-calibrated over 100 years – experience is the best measure and the 'colour key' is useful in determining 'deep' shades from 'dull' shades etc.

6. Perforation Gauge There is only one worth purchasing – Gibbons 'Instanta' – this is superbly accurate - but it takes a bit of getting used to/perseverance. Don't use the 'dot'

type perforation – it's not accurate enough.

Electronic perforation gauges are useful if you have a lot of stamps you want to go through, as using the Instanta can be time-consuming. You should be aware though that they may give a 'reading' which does not conform with catalogue listings – in which case you will probably need to double-check with the Instanta anyway.



Digital Perforation Reader

DPR? It's NEW!
from UPA V.I.P.!

see back cover



De-mystifying Philately

7. Ultra-violet Lamps. If you are a specialist collector of modern stamps of almost any country, you are going to need one of these to check for phosphors, fluorescent papers, etc, but this is one area where you should avoid the cheap option.

'Chinese' types of UV lamp, where the bulb is not shielded from your eyes are potentially harmful to your eyes and are not very good anyway.

One of the problems with UV lamps is that they are most effective in a darkened room – something not normally available at your local stamp fair! – but the new Stanley Gibbons Dual Wave UV Lamp overcomes this problem very effectively, is safe to use and the bulb has a much longer 'life' than the Chinese 'wand' types – well worth the extra cost.

Of course any stamp collector will prefer to spend his money on stamps rather than accessories – but if you have the right equipment it will last you for decades and will pay for itself many, many times over.





7. Watermark Detectors Once again, your requirement will depend on what you collect and how many stamps you are checking at a time. If you collect early GB or colonial issues, it's fair to say that you may not need a watermark detector at all, as holding the stamp up to the light or placing it face down on a dark card will probably tell you everything you want to know.

Sometimes a little 'help' is required and then we resort to the old-fashioned watermark fluid and a watermark tray. We use Prinz 'Super-Safe' and a tray which costs less than £20. Some collectors are unhappy about putting fluid on their stamps which is understandable, and prefer the Instactor, which takes a bit of time to master, but once you've got the hang of it you can use it to check a lot of stamps quite quickly and

without the fuss of waiting for the liquid to evaporate off your stamps!

For modern issues, with unclear watermarks on chalk-surfaced papers, you are best off with an electric watermark detector, as they are often the only means of being sure what you have. Both the Stanley Gibbons Detectamark and the Safe Signoscope T1 Professional are very good, once you have got the hang of how to use them.

They do have a couple of limitations (on top of the price!) which are that the back of the stamp needs to be free of hinge remains, they will only take one stamp at a time and they are slower to use than other methods – but find one inverted watermark and whichever one you choose, it's probably paid for itself! ♦

Note: Don't use benzine – some battle-hardened dealers use benzine or lighter fuel – you can often tell a mint stamp that has been dipped in these, by 'suffused' colour into the surrounding paper. Some of these fluids will 'melt' a plastic watermark tray. You can use 'Super-Safe' on MINT as well as used stamps – it does not affect the gum and dries in moments. Always experiment on cheap stamps first. Replace the top tightly – it evaporates quickly.



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4

Which stamp catalogue should I use?

Find out which catalogues are really necessary in our quick guide:



As the old 'general' catalogues have become larger and larger, with the world's postal administrations issuing more and more stamps each year, publishers have split them up to meet the needs of collectors who are, increasingly, only collecting a limited period or group of countries. The choice of catalogues is therefore getting larger and few people will be able to afford to have 'one of each'. So once again you will need to choose the right one for you.

One thing we should say at the outset is that it may be a false economy to rely on out-of-date catalogues, as the prices will be unreliable and you will be missing out on the latest information and research which is incorporated in each new edition. So once you have decided which catalogue you like best, always get the new one as soon as it comes out if you can afford it. You can often recoup part of the cost by selling off the old one to someone who is less concerned about being up-to-date.

SG Great Britain



Great Britain 'Concise'
Catalogue Strongly recommended. £39.95



Collect British Stamps
Recommended as a general guide.

If you are in any way serious about collecting British stamps you probably need the more detailed 'Concise', but if you want to collect British stamps

in a more general way, this is a handy guide, which certainly contains much more information than it used to in the old days. However, there is outstandingly better value to be had by spending more on the SG Great Britain 'Concise' Catalogue at £39.95. The 'Concise' is an outstanding catalogue – if you collect GB this is the catalogue you need to buy.

SG Great Britain Specialised 'Queen Victoria' (Volume 1, Line Engraved), Four Kings (Volume 2)

Strongly recommended for specialist collectors and dealers only. Absolutely essential reference works for specialist collectors, but most collectors using pre-printed albums – such as 'Lindner' 'Lighthouse' 'Davo' etc - should find the SG GB 'Concise' catalogue more than adequate for their needs.

Collecting British First Day Covers?

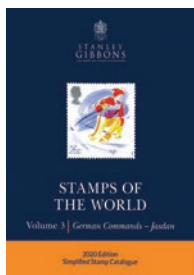
Forget SG, forget all of the prices that you see in Collect British Stamps – there is only one catalogue to buy: Adrian Bradbury *BFDC Collecting British First Day Covers* catalogue £37.95 including postage from: www.bfdc.co.uk.

BUT, whilst this is an excellent reference catalogue, please use 'completed' eBay searches of real prices realised, not 'hoped' for unrealistic prices, in order to research the British FDC market for FDC's from 1953 onwards.

SG Commonwealth & British Empire Stamps 1840 – 1970

Commonly referred to as 'The Part One' – £94.95 Strongly recommended. If you are serious about collecting stamps from the British Empire and Commonwealth, this catalogue is essential. Many of our collector clients buy this catalogue every other year. Some buy it second-hand – and others wait to see if SG have it on 'offer' when the new one supercedes. This is the only catalogue to buy if you collect 'B.E.' pre 1970. NB: The existence of this catalogue strengthens the case for collecting pre-1970 issues only.





'Stamps of the World'
Recommended for
General World
Collectors £275

Stamps of the World

Recommended if you are an 'all world' collector. Originally called the SG 'Simplified' Catalogue, Stamps of the World (SOTW) still holds good to that principle – but instead of a compact little volume, it is now a six-volume monster with a price tag to match! Of course, being simplified, it ignores such features as shades, watermarks and perforation differences, listing only those stamps and miniature sheets which are 'face different', sometimes combining into one set, stamps which, in other catalogues belong to two or more sets, taking the cheapest one of each. This makes arriving at a 'set price' for a group of stamps rather difficult, which is why SOTW does not attempt to do this.

Nevertheless, SOTW is the catalogue you need if you are collecting worldwide issues on a simplified 'design only' basis.

SG Commonwealth / Single Country / Area catalogues – RED banded Recommended especially if you collect through to recent issues.

Although this may sound like an advertisement for Stanley Gibbons – in the UK they have just about got the catalogue market 'sewn up'. I used to dislike their 'softback' A4 format yellow/red British Commonwealth area catalogues – eg 'Cyprus, Gibraltar & Malta' in one volume – but now I like them – simply because they are detailed, comprehensive, cover sensible 'groups' of countries in single volumes – that you are likely to collect. Most important of all is that these catalogues run right through to the latest issues available and for what they are – they are relatively reasonably priced.

SG Foreign Catalogues for Europe and the rest of the World – GREEN or BLUE banded Covers. Recommended.

Other catalogues

For specialist collectors of European and the Rest of the World – 'Michel' catalogues are far more detailed

– e.g. numbers printed and other information not available from 'SG' is often included – but if you are in the UK, collectors and dealers basically refer to SG which has the advantage, for us, of being in English! Real specialists will probably possess the appropriate SG catalogue + the appropriate Michel (German), Yvert (French), Scott (USA) catalogue.

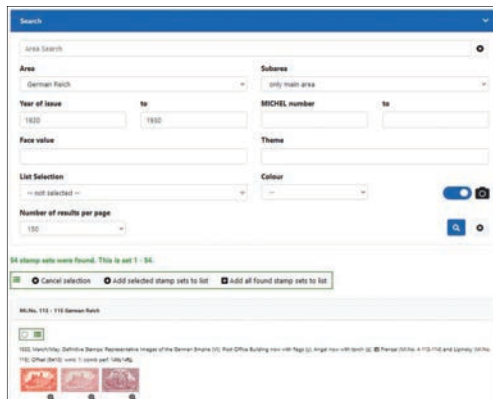
MICHEL started it's new English language series with a small but very popular German collection area. Other European collection areas will follow.

The information and price quotations of these new books are up-to-date thanks to the MICHEL online database.



MICHEL German Reich In 2021, some of the most popular German collection areas as well as other often collected areas worldwide will be published in English

Collectors with several collection areas can now also use the MICHEL online database in English. This database has the same content as the printed MICHEL volumes and provides additional features for the search of stamps such as by country, year of issue or MICHEL-Number. Search results may be stored in individual lists. The MICHEL online database is regularly updated. ▼



It is now possible for all English speaking collectors to rely on the secured information and counterfeit warnings from MICHEL! ♦

5

The Importance of condition

Stamp Condition is vital, so always buy the best quality you can afford

AT least three factors affect the saleability of your collection:

1. Country / subject popularity
2. Scarcity
3. Condition

In this tip I am focusing upon condition for the simple reason that, if a stamp is not in good condition in the first place – then it will not be worth a high percentage of catalogue value (unless like the famous British Guiana 1c black/magenta it is unique).

Over the last 40 years of philatelic trading it has become increasingly obvious that the price 'spread' between poor quality and finest quality has increased almost beyond recognition.

In our auctions, each item is offered with an unique reducing estimates system – till the stamp, cover or philatelic item is sold – or is given away. This system creates a transparency of prices which is virtually unknown outside of eBay. Time and again you may see a second quality stamp unsold, reduced, unsold, further reduced ... until, sooner

or later, the stamp reaches a lower price that collectors deem it such a bargain as to bid upon it and the stamp is sold.

However, given that same stamp in top / high quality – if you don't bid upon it the first time, it is unlikely to be there for a second. Invariably, astute collectors recognise that stamp as rare in that condition, so that, for example, in America 'exhibition class' stamps (often accompanied by certificates stating a 95-100% example) command huge multiples of catalogue value.

Such a market can become so 'rarefied' as to lose all sense of perspective – but the principle holds true – usually the dealer's profit margin on a second quality stamp is far greater than that upon the same stamp in high quality – so the return upon your original outlay is higher for high quality stamps.

Moral:

1. Only buy the best quality stamps that you can afford.
2. Consider availability and the cost of the rarest stamps that you will need when determining which area period/subject you are going to collect. ♦

Penny Blacks are often considered high value, but this is entirely dependent on the condition of the stamp. Naturally, this is subjective. We've used some of our own stock as examples to show the difference, from average to superb condition...



AVERAGE USED
No / tiny margins



FINE USED
Clear to good margins



VERY FINE USED
Good margins,
neat postmark



SUPERB USED
Large margins, defined
postmark



6

Catalogue prices: some common misconceptions

Catalogue values are not always the most accurate measure of a stamp's value

CERTAINLY once or twice a week, and sometimes even more often, we receive phone calls and sometimes letters – all based on misunderstandings about the ‘values’ given in stamp catalogues – and, being UK based, most concern Stanley Gibbons catalogue prices.

Before we look at some of the reasons why the price shown in the catalogue is unlikely to be the price you can expect to receive when you come to sell your stamp, let me just ponder one of those peculiarities of human nature.

Why is it that, faced with a range of potential values for their stamps, based on differences they do not understand, such as paper, watermark or perforation, inexperienced collectors will always assume that their stamp is the most valuable/expensive one? Surely logic should tell them that the most valuable/expensive option is more highly priced because it is much less common than the cheaper ones and therefore their stamp is much more likely to be the cheapest variety – not the most expensive.

The simple fact is that, unless you know otherwise or have a certificate to prove your stamp is ‘the good one’, it is always safest to assume that it is the most common variant. When you come to sell, any reputable dealer or auction house will tell you if you have something which is better than you thought it was – which will come as a nice surprise – but in the meantime always err on the side of caution.

Even assuming that your stamp is correctly identified, however, there are a number of other factors which will have an impact on its real value, as opposed to its catalogue value.

1. Quality The cheapest ‘1d black’ may catalogue £375 – but we sell poorest examples for as little as £20 or less, whilst in our latest auction we offer the best used example that we have ever seen – certainly a 1 in 50,000 exhibition quality

example – which as I write is going to realise over £1,000 for a stamp catalogued £350.

2. Quantity If a collector possesses 100 of the same stamp catalogued 50p each, this duplicated range cannot be worth £50 when you can purchase them in our ‘buy one – take one free’ penny mixes, and other collectors possess hundreds of thousands more.

Mis-identified stamps A common problem; all philatelists (including us) can be wrong. We learn something more each day we work with stamps, that is the joy of stamp collecting.

To be fair to the catalogue publishers and editors, reading the ‘small print’ warns collectors of these issues – but a percentage of collectors persist in their perception that their collection (which has cost very little indeed) is worth a great deal of money. Many never read the small print.

All Catalogue Editors need to attribute a value to every stamp. It depends upon whether the ‘Catalogue Publisher’ sells stamps – or merely sells catalogues. In the case of SG it is made plain that you can order any of the stamps in their catalogues – consequently lower catalogue prices reflect handling costs, not value. Indeed “the lowest price charged for individual stamps or sets purchased from Stanley Gibbons Ltd is £1” – potentially it costs 50p to bank a cheque and probably £5 for ‘SG’ to generate an invoice – so thousands of £1 orders would create something of a problem.

Over the course of 50 years full-time philately, I have handled, bought and sold, many millions of stamps. Consider that, with some knowledge and experience the most valuable ‘find’ that I have made and sold is £1,500 – those that find £50,000 worth of Bermuda ‘Perots’ at a car-boot sale have indeed won the ‘philatelic lottery’. With stamps, as in many things in life, money goes to money, unless you are incredibly lucky; if you have spent little in ‘real’ terms, or added little value by the possession of knowledge then it may be unreasonable to expect much return from the sale of your stamps. ♦



Understanding Quality

Discover how to assess the quality and value of your stamps

HOW do you recognise and understand quality? Of course the easy answer is 'experience', but how do you gain experience when you have not physically handled a particular type of stamp?

There is no substitute for seeing or handling a stamp 'in the flesh', but stamps possess an unusual quality that makes them so suitable for sale upon the internet and for posting and trading throughout the world - they are basically flat. Over the past 10 years I have bumped into a reasonable number of antique dealers who blame the internet, and eBay in particular, for the demise of the 'antique shop'.

Apparently the 'transparency' of information and values upon the internet has 'finished off' the high street 'antique shop' as many remember it. Certainly I know this to be true of certain types of antiques in the U.K. - dealers could 'hide' in their own mystique of knowledge gained over many years of trading, visiting auctions, even museums, that many collectors would be unable to access during normal working hours. Additionally most collectors had an unreasonable 'fear' of attending and purchasing at 'public auction' - citing all manner of 'old-witch' tales - where they might 'touch their nose' and end up winning a lot they could not afford!

Those days of the 'old boys club' of dealers are gone, and the transparency of the internet, apparently, is the reason. But, something different happened along the way with stamps - stamp values were always that bit more transparent in the first place due to their being so well catalogued by Stanley Gibbons and other publishers. In 1980 there were an estimated 300 stamp shops in the UK - today there may be just 30. Stamp collecting and stamp dealing went 'underground' long before the internet took hold. Antique dealers average price of an item might well be £100's - whereas most stamp shops average price might be pence or a few £'s.

So most stamp dealers were forced to adjust to their market conditions of selling by low-overhead

methods - from home or office, by mail or at fairs/exhibitions - which is why stamps have uniquely adapted and transferred themselves so well to sale by postal auctions and upon the internet.

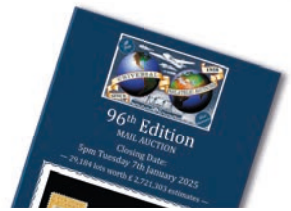
The internet is the key starting point to how to learn about stamps and assess quality. Stanley Gibbons makes a start at the front of their 'physical' catalogues by giving an illustration by appearance of good, fine, very fine, and superb quality of an imperforate stamp based upon appearance only. But it is so easy now being on-line to compare quality by image against description. Put a little quality time aside and start by visiting the websites of the more 'expensive' dealers who retail on-line. Look for high quality and see the high prices requested. Now, open another 'browser window' and go to eBay. Start searching for similar, even the same catalogue number stamps in differing conditions. Read the descriptions compare the starting prices, and put some of these items in your 'watch' category. Be prepared for a shock.

You are going to see the most horrendous variances between descriptions, prices and realisations.

Unless you are 'watching' items from the most respected 'main-stream' dealers on eBay - pay absolutely NO attention to sellers with 100% eBay ratings. Yes, your purchases will be delivered - but on the face of it - what you see on the front of the stamp is what you get. There are thousands of eBay sellers with little or no knowledge of what they are selling and thousands with knowledge who know that what they are selling is not what it is 'cracked-up' to be.

I see dealers with 1,000+ feedback 100% ratings offering items described as fine used which are merely average. Be aware that the oldest 'trick in the game' is to describe 'good' as 'fine', 'very fine' as 'superb', and so on. Stamps easily trap the unwary in this respect.

Have you been horrified at what you have seen? Certainly we are - regularly. We don't profess to be perfect - and with 20,000 lot quarterly auctions we are always going to make our share of errors too - but never deliberately and always guaranteed by prompt full refund or credit if required. →



➔ But, over the years, one of the most important and overlooked aspects of ‘understanding quality’ that I have noticed is, amazingly, that many collectors do not carefully examine their purchases but, more than that, they don’t appear to know ‘how’ – and that is perhaps because nobody has ever explained ‘how to train your philatelic eye’.

How have I reached this rather fundamental conclusion? I have lost count of the times that I have handed over a x10 magnifying glass to collectors, inviting them to look at the stamp we are examining together.

Most collectors do not realise that the focussing distance of the most practical magnifying glass is actually having their eye and the ‘glass’ approximately one to two inches from the stamp. That is how close you need to get in to examine the detail of a stamp.

Understanding this opens so many doors to what you are actually looking at and what you may start looking for.

Now that you are perhaps thinking of examining stamps closer up than before, start by consciously selecting a point that you will consistently start from – say the top left north west (NW) corner – then actually work your way ‘clockwise’ around the stamp. What you are now doing is ‘disciplining’ your eye to work to a pattern – you’ll be conscious of this to begin with – but soon it will become an unconscious efficient process which will prove invaluable when looking for varieties.

1. Start by examining the perforations all of the way round the stamp, are any too short, ‘pulled’ or missing? Don’t forget to look for ‘closed tears’ – or even scissor cuts. Closed tears are easily missed – but easily detected if you look for fine lines emanating from the perforations and running into the design.

TIP – flex the stamp gently, but not with your fingers! – a good time is when filing the stamp into a mount or stockcard.

Depending upon scarcity of the stamp, one pulled out/missing perforation upon a commonly available stamp is not acceptable when you can so easily have a perfect example. The scarcer and older the more ‘forgiving’ you can become.

2. Now examine the margins/centring of the design to the perforations or the width of margins of an imperforate stamp. How off-centre a stamp are you prepared to have in your collection? This can have a big impact upon price in classic issues, and in modern issues – do you need it – when you may relatively easily obtain better.
3. Next, look for thins or pinholes - not just upon the reverse – but also for facial abrasions. Thinning has one of the heaviest impacts upon price. Hold the stamp against good quality background light – preferably a ‘daylight’ type bulb. Invest in a good quality desklight – seldom seen when we visited collectors to value their collections.
4. Now, check the colours of the stamp – are they ‘true’ – how do they compare with other stamps in your collection. Beware of faded stamps; consider the period of stamp you are working with – for example Queen Victoria GB often have crayon marks (from registered envelopes) – stamp ‘improvers’ often ‘reduce’ such marks in an attempt to reduce their overall impact upon the stamp’s appearance.
5. Is the stamp ‘toned’ – if mint – is the gum creamier than it should be. In this area – everything is ‘relative’ – toning on a modern stamp within the last 50 years is pretty unacceptable as it is unnecessary to accept it. Earlier stamps – a degree of overall toning becomes more acceptable and in some cases virtually the only quality available. But, beware of tone/rust spots – these can be severe. As with everything the degree of severity affects the price. Remember that some stamps the gum was always brownish, creamy or off-white. In the British Empire KGV1 ‘key types’ high values, for example, a brownish streaked gum often indicates an early printing which actually went to the colonies.
6. Toning in used stamps (NB NOT mint stamps) – this can be minimised, even eradicated by careful repeated application of an increasingly difficult toxic product to obtain – but once obtained lasts for years. Until recently it was supplied under the name ‘Fox-it’; the product’s chemical name is ‘Chloramine T’. Powder form is best, which you



Quality
Sought –
naturally



can test mix with water at very weak strength. It can still be bought online via eBay as I type. Always test on cheap stamps first. Be careful – ‘fox-it’ type products are a bleaching anti-fungal – apply from the reverse in repeat applications (dried in between each application) watch for fugitive facial colour ‘leaching’.

- Creasing – look for creases – minor bends/ gum bends are common in classic issues and in some cases hard to purchase the stamp without such. In used stamps – particularly the ‘top’ end a pressed out crease can as much as halve the value of the stamp, sometimes more. Look for a crease as you would look for a phosphor band – let the light from your desk lamp glance across the surface of the stamp. Remember that all creases are not vertical – diagonal, even horizontal are common.

Victorian/classic stamps are likely to have the highest chance of bearing a crease. A crease can convert an ‘exhibition’ appearance stamp to an ‘also-ran’ worth 50% or less. Be aware that heavy creases are often ‘pressed out’ – so the crease could be a ‘finer’ line. ‘Improvers’ use ‘hydraulic presses’ these days to eradicate creases.

- Look at the postmark – is it a beauty? The Americans have a philatelic phrase which has ‘travelled’ – SON – otherwise ‘socked on the nose’ – probably the finest quality of a used stamp is a full crisp clear cancel beautifully positioned and with perfect balance/harmony between adhesive and postmark. However there are many who term a contemporary part CDS (circular date stamp) cancel as the finest quality sought – particularly clear of profile is highly desirable in typically heavily cancelled stamps.

Queen Victoria line-engraved issues such as the 2d blue – no matter how ‘sound’ the stamp, the heavier the cancellation, the lower the resale price.

Finally consider that a combination of defects – whilst acceptable in the unique British Guiana (which recently realised £6 million in public stamp auction) – are less and less acceptable in lesser high-flying stamps. When you are considering the value of a stamp, it helps not to think of ‘how many £’s or \$’s to deduct for this or that’

– as this is a sure-fire way to confuse oneself. Instead think in terms of ... is this a super-fine stamp – in which case you may think to yourself it’s an X % of catalogue value example, incrementing down to it’s a ‘space-filler’ with multiple faults worth say 5% to 10% of catalogue value to you – or no value at all to you if it lowers the tone of your collection too much.

By adopting a systematic approach to examining stamps you will soon ‘train your philatelic eye’ so that all of what I have written automatically, effortlessly and enjoyably becomes second nature to you. If you start to think how faults relate to value this will stand you in good stead when understanding quality. ♦

Compare the examples below to see how the quality can vary. We offer a free scans service for all our auction lots, so you can be sure of the quality you are bidding on...

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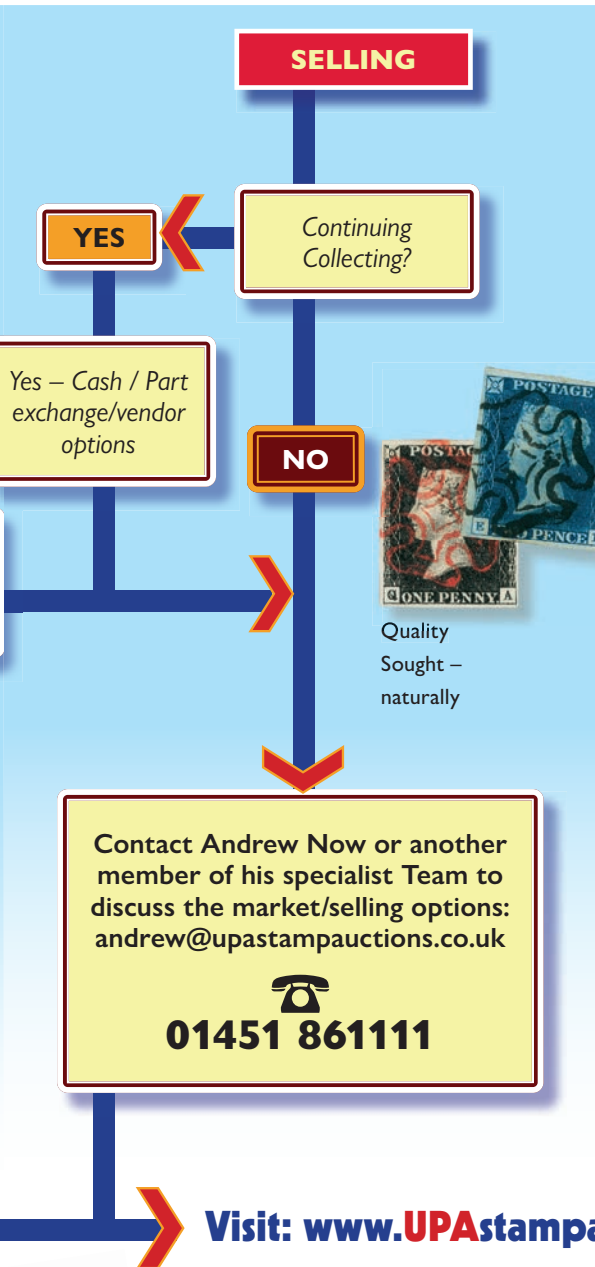
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De-Mystifying Philately – QUIZ



'money spent in the wrong way soon mounts up ...'

Successful and enjoyable collecting depends upon understanding the relationship of your budget to your interest.

Offers and services can be confusing can't they, and money spent in the wrong way soon mounts up.

In philately, sometimes it is hard to decide which way to go. Your passion may exceed your resource, so just what may be best for you?

Often, it is not what you collect but how you collect

This is the reason why my team and I have devised this quick and easy philatelic route-map QUIZ which does not ask you what you collect – but helps you to determine by your answers just which type of collecting service may best suit you ...

Presently you may find few philatelic companies other than UPA which can offer you integrated philatelic selling systems, but obviously once you determine which philatelic services best suit your collecting interest – you may have a clearer idea of which way is best to go – depending upon your levels of specialism and philatelic budget, of course

Check out our Philatelic QUIZ right now and see for yourself. To select your choice, visit our website or call my team



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Buying stamps at auction: the public auction

Auctions can be mysterious for the newcomer, but they don't have to be ...

WHERE stamps are concerned really there are only 3 different types of auctions that matter: Public – Postal – Internet. These days Public and Postal auctions also have ‘internet presence’ which can blur the edges, but we’ll deal with Public auctions first:

Public Auctions A ‘public’ auction is as it sounds – an auction – transparent by virtue of it being held in public, often thought of as a ‘room’ auction at which collectors and dealers attend. Public auctions also accept bidding by post, fax, telephone and often internet.

I don’t expect to be ‘popular’ for some of my comments – but in many ways public auctions benefit the person who is able to attend – to the detriment of persons who cannot. This may not be true so much of well described and photographed sets and singles – but where miscellaneous lots such as ‘box’ lots and large collections are concerned there is no substitute for not being present – unless money is no object.

Part of the problem is due to the nature of the public auction – most auctioneers main focus is upon lots selling (unsold lots are not profitable) – so there is a temptation to do less work and under-estimate the value of lots. This temptation is heightened by the desire to advertise afterwards

that a lot estimated at £1,000 realised £5,000. In fact those with knowledge who had viewed the lots and were present in the auction room already knew which lots were, in their opinion, under-estimated.

It is not hard to see why – with mixed lots and collections – the ‘remote’ bidder who has not viewed has little chance of winning – it takes a lot of ‘chutzpah’ to place bids for 5 x estimate when one has not seen the stamps. Public auctions also prefer to sell lots to room bidders – they are paid immediately and there is less packing or posting as buyers usually takes the lots with them.

So, all of this explains why public auctions are so popular with dealers and collectors who are able to attend. Generally speaking good public auctions can fill the room with bidders – all eager to bid on apparently under-estimated lots and sometimes over-estimated lots too. The opportunity to snap up a bargain is motivating. However this is one of the most important places for ‘*caveat emptor*’ – buyer beware – to be borne in mind. Possibly there may be guarantees offered of the descriptions of sets and singles – but collections and mixed lots are a different matter. Study the small print, most often what you buy is not returnable. Buyer really must beware and even if you are in the room and have viewed what is an important lot to you – being the last viewer before the auction is always reassuring.

Beware the ‘buyer’s premium’ too, never forget that in most

public auctions the price at which the lot is ‘hammered’ down to you is not the price that you pay. Buyer’s premiums are the auctioneer’s commission charged to the buyer – in many cases with VAT added these premiums can be close to 25% over the ‘hammer’ price. You need to bear this in mind – that ‘cheap’ lot may not be such a bargain when almost 25% is added to the cost. Historically, payment by credit card may be charged an extra few % too.

Being ‘wrong-footed’ can also be expensive. Let’s say you have decided that the maximum you will bid is £120 on a lot. You put your hand up to bid. Somebody else is bidding or the auctioneer indicates that he has a bid ‘on the book’ from a ‘remote’ bidder. The bidding rises, alternating between you and another bidder – all of a sudden the auctioneer calls £120 – and it is not your bid. Stop bidding and somebody else has bought your lot for the price you are prepared to pay – make another bid and the next bid ‘step’ could in some auctions be as much as £20 – you have been ‘wrong-footed’ and now have to bid £20 more if you wish to try one more bid.

To ‘combat’ this or just to try and gain the ‘upper hand’, some ‘old-hand’ experienced bidders may try to intimidate by calling out a much higher bid – well ahead of where the bidding has reached, pushing the auctioneer to the new level – and intimidating other bidders to drop out.

Many experienced bidders and dealers simply will not waste their time by staying for the auction,

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Buying stamps at auction: postal auctions

In this internet age postal auctions may seem old fashioned, but they offer many advantages.

wishing to keep tight control of their bids – so that even the auctioneer is unaware of how much they are prepared to bid – they employ the services of an experienced ‘auction agent’ who represents them in the room.

An auction agent can save them time, travelling costs – and money if they buy below top bid – all for just a couple of percent or less of the total spent, or a ‘fixed’ fee. An agent may be a good idea if your bids are very high against estimate. Most countries have highly respected auction agents – ask and we will point you in the right direction.

Generally speaking auction agents only cover public auctions - postal auctions usually offer other positives with the disadvantage of restricted viewing.

In summary – public auctions provide a valuable service, and the opportunity for distinct bargains, usually for those attending. Best advice is to bid cautiously until gaining confidence. ♦



De-mystifying Philately

A ‘**POSTAL**’ auction is as it sounds – bidders are not present for the auction. In our auctions a significant percentage of bidders still bid by post, however a substantial number submit bids by e-mail, by telephone, on-line via our website, and even a few by fax.

Unlike eBay, postal auctions are not ‘live’. In fact there is a strong argument that making a postal auction ‘live’ /transparent by use of ‘live’ internet accessibility creates a ‘public’ presence that disadvantages all others who submit bids by traditional means and wait for their results after the closing date.

Postal auctions are popular for a variety of reasons. One of the main differences between ‘Public’ and ‘Postal’ (often called ‘Mail-bid sales’) auctions is that the postal auction is not as transparent as public auctions theoretically are. To mitigate this, the best postal auctions offer guarantees that public auctions are unable to offer or even match. These guarantees can make bidding at postal auctions safer than bidding at public auction.

Good postal auctions will offer you the next best thing to being ‘in the room’. They will offer photocopies of lots or a scan service, and a free phone call-back ‘expanded description / condition report’ by a qualified stamp describer/expert, so that you will feel that you have actually seen the lot, even though you have not. Obviously there are limitations to the number of lots that they can describe on this basis – which is why the best of them will offer you an unqualified satisfaction or full

refund guarantee – even on ‘mixed lots’ which is unheard of at public auction.

Few postal auctions have vendors. Most postal auctions offer their own stamps for sale which is why the best can afford to eliminate the huge ‘buyer’s premiums’ that most public auctions charge and include VAT so that there are no extra charges whatsoever – other than the cost of delivery perhaps. This compares favourably to public auction where VAT taxable lots + buyer’s premiums and other costs can increase the hammer price by as much as 35% to 40%!

One of the major advantages of bidding at good postal auctions is that they often ‘bridge the divide’ between the larger collections that dealers and room bidders purchase at public auction and ‘retailers’ – presenting opportunities for collectors to purchase individual stamps / sets / items at less than prevailing retail prices. This makes sense when you consider that in order for retailers to sell stamps from their lists they have to maintain stock levels: this costs money. Postal auctions will sell whatever they can purchase without such constraints – and as their overhead is spread over a wider range of hopefully faster →



10

Buying stamps at auction: live internet auctions

The internet has revolutionised many parts of our lives ... including the sale of stamps

→ moving stock – they can afford to offer collectors the opportunity to bid – and hopefully purchase at below retail prices.

Bear in mind that many postal auctions can have lots starting from as low as £1 – and some present lots to many thousands of pounds so that postal auctions are one of the best places to find unusual material that can lift an ordinary collection to the 'extraordinary'.

Often overlooked is the unusual flexibility that postal auctions offer collectors. Standard services offered by the best allow the collector with a budget – say £100 – to bid on as many lots as he/she wishes in any order of priority so that you can bid on lot 10,000 first and lot 1 second. Computers can handle such flexibility – as well as requests such as either lot x or lot y – but one lot only. Given your £100 budget the computer will stop your purchases as close to below that limit as possible. Finally they can offer the flexibility of spreading payments over instalments and many can absorb credit card charges.

So what are the down-sides of the postal auction system? There are relatively few provided as always that you are dealing with a reputable company. Such companies know that their reputation lies in the hands of collectors and will strive to deliver well described material at market prices which You, the Collector determines and can be below retail. ♦

OBVIOUSLY there are different types of on-line bidding and buying – so let's separate them into 'LIVE' and 'STATIC'.

Live Internet Auctions Let's define 'live' as you can bid till the very last second that bidding closes upon a lot. Ebay dominates this space and Delcampe, a European 'ebay' competitor, is developing. I could write a book about selling on-line, buying is theoretically simpler but also fraught with potential problem. No matter all the reassurances you are given, internet bidding at live internet auctions is very much a case and place of *Caveat Emptor* – buyer beware.

The main 'protection' for buyers is theoretically the feedback system. Yet I have seen internet vendors with 1,000 + positive feedbacks from buyers – not a negative in sight – and the stamps/items they are selling are obviously not what they state them to be. Sometimes it is a case of 'naive' vendor and 'naive' buyer – but others it is deliberately setting out to deceive.

Beware when all you see is a picture – and next to no description – live internet bidding is like the 'Wild West' – theoretically regulated, practically unregulated. Punishment for bona-fide vendors breaking the rules can be draconian – but crooks don't care – they just open up new accounts. We know because we block some from bidding – and months later they

bid again using a new account.

A few years ago – we sold a wonderful reprint of a Great Britain Queen Victoria 10 shilling correctly described for what it was – a reprint. Within 2 weeks we found our stamp offered on-line – our photo and the on-line photo were identical, being offered as the original printing which is far rarer. We notified potential bidders who were bidding on that stamp. You can't do that today – bidders identities and e-mail addresses are hidden to all except the vendor. You can notify the vendor and service providers – but don't always expect a fast response. The item can be sold and paid for before / if anything positive actually happens, and often nothing positive happens. Internet crooks are fleet of foot than service providers and authorities.

Bidding with reputable long established philatelic companies that sell in other ways apart from the internet may provide additional reassurance.

Despite all safeguards it is not always possible to be sure that you are bidding with a reliable vendor ... but most transactions go through ok – it may be more a question of getting your money back when things go wrong.

Bidding On-line When you are actually bidding on-line and the last few seconds to closing time are counting down – many vendors,

The Collector's **Secret Weapon** Knowledge is **Power**

understandably, are rather keen to see how much their item sells for, so like bidders – they may be constantly clicking their 'refresh' button to see the action. This gives us an insight into what happens. 'Refresh' speeds can be fast or slow – so often it is possible to lose that lot that you have been bidding on by just a few seconds and a few pence or pounds more than you were prepared to pay.

Don't take it for granted that if you bid £50 and it sold to somebody else for the next bid step of say £52 – that that is all the winner was prepared to pay. If you are kicking yourself ... take our advice – live on-line bidding at eBay is secure so that you can place a £100 bid on that £50 item and you can be the £52 bidder/winner. Of course you really need to be prepared to pay that amount as somebody else may think similarly.

Evolve a 'live' internet bidding strategy. 'Register' your interest in one of two ways – either elect to 'watch' the lot – or bid the minimum upon it if you know you want it anyway. You will receive

outbid notices ... and can, if you wish, increase your bids further as closing time approaches.

Many lots that have lots of 'watchers' (and only the vendor can see how many potential bidders are watching) – have mini-bidding battles taking place in the dying few moments of the auction closing. Bidding at this stage in small increments is the best way to lose the lot. You have two choices – either place your maximum bid earlier and watch what happens ... or use one of the on-line 'sniping' services that have sprung up to improve your chances of winning.

We think the best 'snipe' services work ... but even then there is no guarantee of success and if you read the 'small print' of such services there are various reasons why. Our recommendation if you are really keen to win is to register a low on-line bid personally – if the system accepts your bid then you know that there are no reasons why the vendor will not accept your business. For example the vendor's settings may forbid sale



[www.upastampauctions.co.uk/
current-auction](http://www.upastampauctions.co.uk/current-auction)

and delivery to your country, or if you do not have a PayPal account – or you may be 'blocked' for some other reason.

Then during the days before the auction closes monitor what happens and finally register higher/highest bids shortly before the auction closes ...

This has the disadvantage of revealing your hand earlier – but your highest bid is all you can ever pay. Using a 'snipe' system keeps your cards closer to your chest ... and does not let another bidder gradually increase his bids against yours. Your 'snipe' comes in the dying few seconds or even second – the full force of your bid is employed only then – so that there is a chance that you save against the maximum you are prepared to pay.

The plain truth is that no auction system is perfect. Your best answer is to experiment on lots that are less important to you – so you know what to do when it really matters. ♦





11

Buying stamps at auction: static internet auctions

A quick guide to bidding on-line with an auction house

THEORETICALLY bidding on-line with an auction house, whose auction closes at a specific time, is relatively straightforward, but there are still a few things to look out for...

It may sound somewhat 'simple' but the most important thing is to ensure that you get a 'receipt' e-mail for your bids from the auction. E-mail is theoretically secure but not always reliable and placing bids on-line into a secure server/website is still no guarantee that your bids are registered correctly. You need an electronic receipt.

Naturally you still need to check out the auction's policy upon the following checklist:

1. Is there a buyer's premium – if so how much?
2. Does the buyer's premium include VAT/Sales Tax or is this an extra cost?
3. What is their postage and delivery charge/policy?
4. Critically – what is their returns policy on lots that are described which you have not viewed? Is this acceptable to you? Additionally – do they have a different policy for lots which have been photographed in their catalogue? Be careful – some auctions do – they will not accept returns for faults visible on the photograph, so it pays to check and to look very carefully at the photo..

Never take it for granted that because a stamp/lot has been

illustrated that it is without visible fault. Some auctions deliberately fail to mention 'visible' defects – assuming that the photo/illustration deals with the problem of 'short perfs' for example – or centring.

However, there are some auctions where static and live internet bidding collide.

Increasingly, we are pressured by 'internet savvy' bidders who wish to see the transparency of 'live' bidding, but fail to appreciate or understand that over 95% of Collectors bidding do so conventionally, placing confidential bids by mail, fax, telephone or internet submission.

For conventional bidders it is a level playing field. In our postal auctions we refuse to offer internet 'snipers' the opportunity to outbid conventional 'mail' bidders.

Be aware though that there are some mail auctions that discreetly offer this service to internet bidders – so that internet bidders are at a positive advantage over conventional bidders. In effect this is a similar advantage to those that the Collector or Dealer has when they are attending a public auction – they can see for themselves how under-estimated (or over-estimated) a lot really is. Descriptions only tell part of the story.

Perhaps the best way to

separate such 'collisions' in our way of thinking is to realise that when one is bidding at Public Auction this is effectively an instantaneous process – so bidding by phone, or live internet submission 'dovetails' perfectly into this auction process.

Similarly when bidding at a 'live' internet auction – the 'playing field' is level as all players can only participate in the same media.

Collisions of bidding 'culture' only start to manifest themselves when the postal-auction arena is 'clouded' by the offer/lure of new technology – to the advantage of computer-savvy bidders and to the detriment of the conventional bidder who submits his bid 'waiting to learn of the outcome'.

When you are next bidding at a postal auction/mail-bid sale – check out their bidding policy – does anyone have an unfair advantage over you? ♦

At UPA, we will provide free scans or condition reports, plus all our lots are guaranteed, so you can bid confidently.



De-mystifying Philately

12 How should I store my stamps?

How you store your stamps once they are yours is a vital part of the hobby ...

EACH year my company is offered to buy many hundreds of stamp collections and as the years go by I have lost count of how many of them have been incorrectly stored.

Judging by what we see – damp, environment, improper storage (even cigarette smoke) must cost collectors literally millions of pounds annually on a national/global basis. It is extraordinary how many collectors advise that their stamps are in perfect order and how many are not.

This is not a statement to alarm collectors – but to inform. Take a good look at your collection. How is it stored? Is it in a cupboard near to the floor? Often this is not a good place to store your collection – especially if your house is damp or areas are unheated.

It never ceases to amaze how even valuable collections may be badly stored. I remember visiting the owner of a very valuable collection which we purchased. Some of the stamps were worth literally thousands of pounds each. They had all been stored in albums inside black hawid-type strips – surely this was the perfect method to store valuable stamps?

Perhaps it would have been, except for two important ingredients which had been added to the cocktail of storing those rare stamps: each album leaf was inserted inside a 'plastic' exhibition protector – now what could be wrong with that? Perhaps nothing if the collection had been kept in a

stable environment and the leaves had been regularly 'aired' – but it hadn't – and worse still each hawid mount in which each stamp was inserted had been 'glued' to the album leaf – with a 'rubber-based' glue, not light 'lick-moistened' as they are designed for ...

Think old sellotape – sometimes it breaks down into a gooey gluey substance that never dries and indeed it never had – doubtless the plastic exhibition-protector sheets had 'incubated' the glue – so it never had stabilised (are you old enough to remember those batteries we left in torches that 'leaked' all over the place?) and the gooey glue had literally leached around the ends of the hawid mounts and insidiously 'reached' the perf tips of some of the valuable stamps.

That small decision probably cost thousands.

Take another collection which arrived a few weeks ago. The stamps had been stored with great care. Doubtless when they entered the stock-book they were perfect – but it was a very old stock-book – and the stamps had never once been checked or moved probably in over twenty years – yet, amazingly the collection had been added to each month until only a few months ago.

Those early stamps had toned around the perfs – in fact it was not immediately obvious – until we moved a stamp and a yellow-brown outline of where the perforations had been was indelibly imprinted onto the stock-leaf (which also smelt slightly musty).

Take our advice – take a close look at your stamps, how they are stored, where they are stored ... and if they are housed in one of those incredibly cheap 'chinese type' stockbooks which were so prevalent 20+ years ago ... consider moving your stamps now, especially if they are mint. ♦





13

How do I value my stamps?

Do you remember the average percentage of 'catalogue value' that you have paid for your stamps over the years? It may be unrealistic to expect that return when you come to sell ...

WHEN it comes to selling their collections, collectors often inform us that they are looking for as much as 40% of the 'SG catalogue' value. It is possible for a dealer to pay such levels – but only when the market justifies for scarce/very desirable material in high quality – and not for general collections in poorer condition and incomplete or inconsistent quality sets. Collectors can usually buy such stamps at these levels – so to expect to sell at such levels to the trade would be an impossibility.

No two collections are identical, therefore UPA offers a tailored valuation service, so we can handle your collection in the best way. Contact us to discuss your requirements...

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Dealers are often viewed with suspicion when it comes to selling – sometimes this may be justified – many times it may not. I recall a recent home visit some considerable distance away. Generally speaking, after spending a couple of hours assessing a collection – dependent upon its size and value – we may have a reasonable idea of the potential so that we feel we are ready to enter into a preliminary discussion of our view of the collection and solicit the views of the owner and the price levels that they are hoping to achieve.

By that time I had seen enough to know that we could not possibly pay even as much as £10,000 for the entire collection I was able to ask the owner, with some confidence – were they looking for £10,000 or more for the collection for an immediate payment ... because if the owner was looking for £10,000 upwards I would not need to spend any further time viewing the collection.

I had already invested more

than 2 hours concentrated viewing time, giving the collector feedback as the valuation progressed, and knew that it was still 2 hours journey time to get back to the office.

The owner assured me that they were not looking for £10,000 for the collection – so I carried on viewing and an hour and half later was in a position to discuss what our company could offer – in the region of £7,000. Presenting this opinion I was now able to ask how much the owner wanted for his stamps. The answer – £10,000. Gently reminding the client of our earlier conversation I made a final offer of £7,500 and suggested that he obtained another offer from a well established company. He told me that he had already been offered £7,000 but the dealer wanted to pay over a period of time. I suggested he try another company prepared to pay immediately.

To cut a long story short – six months later we received a call from the client saying he was prepared to accept £7,500 – when could we call to collect? Hopefully a happy ending for client and dealer alike – but expecting to sell at the price paid proved an impossibility – the stamps were simply not in good enough quality – catalogue prices may have risen – but not far enough when it came to lower quality/less desirable stamps. ♦

14 How do I sell my stamps?

When the time comes to sell some or all of your stamps, there are a number of different ways ...

TRADITIONALLY there are five different ways to sell your stamps:

Part 1

1. The Stamp Dealer or Stamp Auction buying on their own account.
2. Dealers 'runners'.
3. Private Treaty – the idea of Private Treaty is that collectors 'place' their collection with a dealer or auction that charges a small commission (or the buyer a commission) to purchase the collection outright. Historically 'Private Treaty' has acquired notoriety as an excuse for the company handling the transaction to 'buy-in' the collection for themselves. Fortunately things are more transparent now.
4. Selling through auction on your own account – the auction house charges you a commission and handling costs.
5. Finally – the internet now permits you to sell your stamps on-line upon your own account via internet giants such as 'eBay'.

In selling your stamps there are two principles to understand. Collectors want to buy stamps that are missing in their collections: this is why Dealers exist. Dealers buy collections to 'break-down' into usually smaller units that collectors need for their collections: generally

speaking breaking down for sale into small/smaller units adds 'value' and profit for the dealer.

Some collectors are 'hoarders' and will buy general lots – other collectors will buy intermediate sized collections in order to 'extract' the stamps they want and then 'turn' the balance back for resale to dealer or auction. The idea that collectors will buy large complete intact collections at retail prices is quaint and outmoded. In almost 40 years of dealing I have seen few intact collections purchased by collectors and continued by new collectors. Collectors enjoy creating their own collections. Few collectors have the budget to purchase a substantial intact collection and develop it still further.

Know the strength of your collection

Choosing who is best to approach to sell your stamps or handle them depends upon your knowing the 'strength' and merits of your collection. For example, on a basic level – if your collection consists of all different modern British sets that you have bought from the Post Office at 'face value', the last thing you want to do is send this collection to auction.

All you will be doing is paying an auction's commissions – up to 35% for them to sell your stamps, most probably, to a dealer below 'face value' – who will use a fair percentage of them upon commercial correspondence.

A few phone calls to dealers will elicit the percentage of 'face value' that the trade is paying for stamps that there are too many of – because the Post Office has recently printed and sold them.

Just don't forget to ask if there is anything 'better' in the period that you are selling – that may command a higher price. ♦



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15 How do I sell my stamps?

Discover the pros and cons in selling your stamps directly to a dealer or a stamp auctioneer

THE merits of 'direct sale' are often under-estimated by collectors. Direct sale, intelligently handled, may yield considerable benefits. For example we recently purchased a modest collection at a major London auction which was estimated at £4,000 to £5,000. Remember in our last tip, when we talked about 'know the strength of your collection' ... this collection was the kind that no public auction house could afford to 'break' on behalf of the owner – so it was offered intact as one lot. Inevitably no collector would purchase such a diverse collection – so the 'trade' was bidding against each other in order to purchase. Finally we purchased the collection for £8,158 including 20% buyer's premium. The collection actually sold for £6,800. The auction's commission charged to the buyer was £1,358.

Part 2

But that's not the end of the story. Did the seller receive £6,800? NO, the seller received £6,800 less the seller's commission which unless specially negotiated was a further 17.62% inclusive of VAT. That's a further £1,198 to be deducted from the £6,800 sale price. The owner will have received £5,602 upon a collection sold to us for which we paid £8,158 ! 45% MORE was paid for the public auction to sell the collection to a stamp dealer. £2,556 more was paid that the collector did not receive.

I can hear you saying that Auctions exist so that buyers compete to pay more for your stamps – it's true – but some collections simply are not suited to being sold via public auction. All you are doing is paying an auction to ensure that dealers compete

to purchase your collection but there are imaginative ways that you can obtain more from dealers without going to auction – and have the benefit of certainty too, whilst not waiting up to 6 months for your money, for example...

A valuable collection was offered to us earlier this year. We're allowed to write what happened without revealing any confidences. Unfortunately the Father had died leaving one of his two Daughters £25,000 and the other Daughter his Stamp Collection – a very difficult situation as you might imagine. Believing the collection may be valuable, unusually, 3 different dealers visited to value it. All 3 dealers incurred costs (in our case, 6 travelling hours and 260 miles) so none

was happy to leave an offer on the 'table' for the next dealer to pay £50 more and purchase the collection – what was the client to do allowing fair play to all? We suggested an 'auction' monitored by the owner of the collection – not hard to conduct in the age of landline and mobile phones... and opened the bidding with a £20,000 bid.

The 3rd Dealer dropped out – the 2nd dealer had just finished viewing the collection so was actually on the client's premises. He bid £21,000, we bid £22,000 and so it went on until bidding 'narrowed' to £500 increments and finally we purchased the collection for £27,500 and travelled 260 miles again to collect it and pay for it. The client thanked the 2nd dealer for his time and participation with a small ex-gratia payment. Fortunately a happy ending for the client – amazingly, more than her Sister, it could so easily have been a different outcome.

But what if that collection had been publicly auctioned as one lot or 7 volumes + residue? For the client to have been better off the trade would have had to pay more than £40,000 ... an unlikely scenario. The moral – know the strength of your collection and 'pick' the right people to participate in its purchase. ♦

16 How do I sell my stamps?

Dealers' runners and private treaties are lesser known but nevertheless important aspects of selling your stamps ...

In Part 2 of 'Selling Your Stamps' we discussed the advantages of direct sale to dealers and how with careful handling and awareness of the 'strength of your collection' it is often possible to obtain more for your collection selling directly to dealers than by selling through auction.

Part 3

In Part 4 of 'Selling your Stamps' we'll discuss the potential advantages and disadvantages of selling through auction on your own account but in this article we'll deal with two lesser known but nevertheless important aspects of selling your stamps the first being Dealers 'runners'.

Before you even start to try selling your stamps; preparation is all. Do some research. Draw up a list of whom you consider as a possible target to sell / handle your collection then consider:

Before you even start to try selling your stamps; preparation is all. Do some research.

Why have I chosen those dealers/organisations?

Here's something to think about ... for the best part of 20 years I watched the same advertisements extolling the merits of selling to this or that particular dealer ... but try as I might – I never

once saw an advertisement by those companies to sell stamps. This was in 'pre-internet' days – nowadays people trade on the internet with all manner of weird and unusual trading names, sometimes to disguise who they actually are – but in those days traditional selling 'avenues' were shops, stamp fairs, auctions, approvals, and retail/mail-order lists.

So why was it impossible to find out how those dealers actually conducted their business? The answer was simple – they sold to other dealers and rarely, if ever, sold to collectors – they were Dealers 'runners'. Now for you to part with your beloved collection to the first dealer that you contact does not necessarily mean that you have made a mistake, but if that dealer writes you out a cheque ... and almost before the ink has even dried on it (probably before you have presented the cheque at your bank) he or she is at the nearest big dealer 50 miles away being paid a profit upon the price you sold your collection for - this is NOT in your best interest.

So what should you be looking for? You should be looking for

an organisation / dealer that you can see and understand how they can see and understand how they conduct their business. Dealers that sell to other dealers are unlikely to be paying the best price.

Private Treaty: What is it?

The idea of Private Treaty is that collectors 'place' their collection with a dealer or auction that charges a small commission to sell their collection outright. Sometimes it is claimed that the Buyer will pay the commission so that the collector pays no charges whatsoever. Historically 'Private Treaty' has acquired notoriety as an excuse for the company handling the transaction to 'buy-in' the collection for themselves. Maybe collectors and dealers should forget the concept of private treaty in favour of an open approach whereby the dealer/auction explains that they are purchasing on their own account ... or will charge a small percentage for handling/passing the collector/collection to a more appropriate buyer. ♦



De-mystifying Philately



17 How do I sell my stamps?

Find out about the benefits and risks of selling your stamps via auction ... important aspects of selling your stamps ... to a dealer or a stamp auctioneer

REMEMBER we previously discussed the importance of knowing the strength of your collection. This is never more important than when making the decision to consign your stamps to auction. We have touched upon this in previous 'Stamp Tips of the Trade'. The most important thing to remember – is 'who buys complete stamp collections at auction?'

Part 4

Collectors want to buy stamps that are missing from their collections: Dealers want to buy complete collections to break out individual stamps/sets to supply to collectors. By breaking collections into individual parts dealers add value/profit. When you consign your collection as one lot to auction – 9 times out of 10, it is a dealer that will be buying it. Unless you are a collector that purchases collections, extract the stamps you need, and sell on the rest – you will be looking to buy specific stamps, sets or small 'runs'.

So what is wrong with consigning stamps to auction? Nothing, if it is the right kind of stamps. For example – you need to 'quiz' the auctioneer selected as to what he/she is actually going to do with your stamps. Let's give you an example. A few weeks ago we purchased a 'Birds' thematic collection from public auction. We paid the auctioneer exactly £1011.50 but the actual price the stamps were 'knocked down' to us was exactly £800. The buyer's premium was 26.4375% – and that was before the increase in VAT. If we purchased the same collection today – the buyer's

premium would be 27% !

And did the collector realise £800? NO. Even if the collector was charged just 12% + VAT selling commission – at today's rate the collector would receive £685. Imagine, this collection has been sold to a dealer for £1011- by an auction who has put no money on the table and yet made a gross profit of £326 on the transaction. The dealer that paid £1,011.50 expects to make a profit. It follows that if you can approach the right dealers in the right way – then you can expect to eliminate much of the money that you pay for that auction to offer your stamps to dealers. Please refer to 'Selling your Stamps?' Part 2 for suggestions as to how this may be achieved for more valuable collections.

The 'funniest' thing of all was that the auction does not even pack your purchases we had to pay another £35 for a company to collect the stamps, package them and deliver them to us by parcel delivery!

The point is that unless your collection includes valuable stamps/sets that the auctioneer

agrees to extract and offer individually, you are paying an enormous percentage of the value of your stamps for that auction to sell to dealers.

But, if your collection is one basically comprised of rarities – then an argument can be made for offering your collection individually lotted. In this way you are going to reach collectors and if yours is a 'named' collection often there is a 'kudos' value/premium that stamps with provenance achieve.

However – so large are the major auctions selling and buyer's premiums today that even with collections of rarities, leading dealers can often offer to pay in excess of a fair auction estimate immediately – without risk, uncertainty of unsold lots, and immediately. The simple answer is get the auction to underwrite the minimum NET amount that they will guarantee you receive ... and then see by how much the 'trade' will improve upon this. Then you make a fully informed decision. ♦

18 How do I sell my stamps?

One of the reasons that have prompted me to offer you these 'stamp trade tips' is the first tip below:

In Parts 1 to 4 of 'Selling your Stamps' we discussed the advantages and disadvantages of four different ways to sell your stamps.

Part 5

In all of these there were the common threads of best methodology of selling to dealers and what to avoid if you are thinking of consigning your stamps for sale by public stamp auction.

Here in Part 5 we discuss the merits and demerits of 'DIY' – do-it-yourself – i.e. you selling your stamps direct to collectors. Ultimately, apart from selling to colleagues or members of your stamp club/circuit, there are really only 2 ways – the 1st of which is placing advertisements in stamp magazines to sell direct to collectors – (please take our word for it) does not bear thinking about for collectors.

Let me explain: advertising in stamp magazines is expensive. In some monthly magazines it can cost the best part of £1,000 (US\$1,500) pro-rata per page to advertise. It can take years to 'build' trust and 20+ years to build databases of over 20,000 collectors. In the same way that one 'swallow does not make a summer' – one advertisement costing many hundreds of pounds/dollars will not usually 'yield' more than 20 responses from collectors (often less), and that may be for a 'free offer' in the first place. Philatelic advertising 'pays' as part of an overall marketing campaign – not 'stand-alone'.

No. The answer to your quest to sell direct to collectors lies on the internet. This is where you employ the might of 'eBay/Amazon/Delcampe' to locate your clients for you. Naturally you pay a commission to do so when you 'list' an item for sale and a commission when you sell it ... but these represent a fraction of your selling price and your items for sale are found directly by buyers who are likely to be collectors.

Of course this sounds like 'manna from heaven' and in many ways it is; but nothing is that simple in life otherwise we would all be millionaires. Take eBay – it is hard to imagine a more demanding taskmaster/ environment. If you are not serious about selling on-line – take our advice – don't bother, the 'learning curve' is steep. You won't be successful without opening a 'Paypal' account and if you are dilatory about photographing / describing stamps, answering queries, posting the goods and accepting returns you will be severely punished by your clients who 'expect' to buy one evening, pay on-line and have their stamps delivered all within a few days at most. Remember your eBay clients have the power to 'rate' you and all others

can see. Internet auctions are transparent – and certainly on eBay you cannot 'rate' your clients or retaliate. You must be a committed seller offering superb service. Depending upon what you are selling it can take months to build up sufficient high rated 'feedback' to build client 'trust'.

We often purchase collections from 'eBayers' who have literally given up, but if this has not deterred you, you will be hard pressed to find a better avenue to 'reach' collectors directly - but be prepared as some items will sell for more than you expect, whilst others will sell for far less.

'On-line' price comparisons are easy and unscrupulous/ naive sellers (often still with high feedback ratings) are commonly seen selling mutton dressed as lamb which easily undermines the price of similar high quality items you may be selling.

So this brings us to the end of our 'Selling Your Stamps' series of tips. The purpose has been to cogently 'inform' collectors of the variety of options open to them when disposing of their collections ♦.





19

De-mystifying 'Unmounted Mint/Never Hinged (UM/NH)'

Discover more about collecting unmounted mint stamps in our quick guide ...

WHEN a collector tells you that they only collect unmounted mint and they are looking for an unmounted mint 1d black you know that things are getting out of control ...

How many unmounted mint 1d blacks exist after 180 years!

Or, what about the collector who collects unmounted mint 'fine used'? An impossible condition contradiction.

So what is UM/NH and how should it affect our collecting?

Europeans have another term for Unmounted Mint - Post Office Fresh - often symbolised by **. Perhaps, in a way, combined with the American Never Hinged this sums up the expected condition of the stamp. UM/NH has become the philatelic industry 'gold standard' that many collectors collect by and unfortunately this can lead to all manner of problems, as we shall see, but first ...

Time – past, present, future is the arbiter of condition and acceptability.

For those 'Stamp Tips of the Trade' readers who are overseas – forgive the illustration of periods set by British Monarchs! Other countries will have their own 'defining break-points' – but much of what follows will 'translate' into other countries/areas.

QEII 1952-2022

Although some may not think it – if you collect stamps from the last 60 years – these are modern. If you are collecting mint stamps

– you should purchase UM/NH stamps. By choosing to hinge (mount) your mint stamps – you are making a statement that you are less concerned about 're-sale value' – and if you purchase mounted mint sets of the last 60 years or so – you should be paying considerably less than UM/NH. SG catalogue prices are for UM/NH.

KGVI 1936-1952

It should not be forgotten that Stanley Gibbons (SG) catalogue prices are still for UM/NH. For GB issues SG catalogue prices are often considerably above current Dealer prices – but British Empire sets often command / realise a far higher percentage against SG catalogue. Supplies of these are far more limited than for British stamps of this period.

Collecting UM/NH KGVI becomes increasingly expensive. As a rule, GB should be collected UM – whereas British Empire is equally popular (and widely collected) in mint hinged condition as well as UM/NH. You may well be thinking – what do we base this statement on? It is based upon our desire to buy – and that is based upon demand from collectors. Interest is fast increasing in KGVI – many collectors confine themselves to this period.

KGV 1910-1936

1936 is regarded as the end of the 1840>1936 'classic period'. It is a good 'break-point' at which to define a collection.

Let's examine British issues – this is where, working backwards, SG starts to price mint stamps in hinged condition – as well as UM/NH. There is good reason for this – UM/NH is considerably scarcer. This is reflected in SG prices – up to 150% higher for UM/NH. Larger quantities of British stamps were printed – so that, even with this premium, it is possible – with care – to collect UM/NH.

But, beware – with premiums being significant – there is an increased likelihood of your purchasing the lightest of hinged stamps, from a less than scrupulous source, as an UM/NH. This is also the period where 're-gummed' issues are more likely to start surfacing. A re-gummed stamp – is as it sounds – gum has been added to make it appear better than it was – or original gum has been redistributed. In both cases – study of the gum upon the cheapest stamps of the period should assist detection.

Such price differentials is one reason why I personally like handling mint hinged stamps – you know what they are! However, these differentials are as nothing to some other countries – consider a German Deutsches Reich at £3 hinged against £26 UM/NH! Consider the temptation for some to 'dress mutton' and sell as 'lamb'.

Supply Your Passion, Control Your Budget – Naturally, Collect Stamps of The World!

British Empire 1910-1936

SG rightly does not price this material in UM/NH condition. UM/NH will sell for high percentages of SG catalogue price, but so will the

finest lightly hinged material.

Re-gumming is not so often seen as in mainstream country issues, the main danger is to purchase a stamp so lightly hinged that it appears UM/NH.



QV – KEVII 1840-1910

British Issues – SG again gets it right by pricing UM/NH from the 1887-92 'Jubilee' issues onwards. Yes, earlier genuine UM/NH exists often from/in larger multiples – and dealers price and sell it at significant premiums – but pre 1887 it is not practical, or affordable for most, to collect UM/NH – this is where those that collect unmounted mint 1d blacks – may have lost touch with reality.

It is possible to purchase very high quality mint Queen Victoria – but it comes at a significant price. 'Spacefillers' (second/third quality) are often available from as little as 10%, or less, to 20% of catalogue upwards.

British Empire 1840-1910

SG prices for fine mint hinged quality only. UM/NH exists but is basically the highest quality and is rarely available. Finest mint lightly hinged is the best standard to aspire to own. Once again – be

careful; UM/NH may simply be the lightest hinge imaginable.

And finally – what of that rare condition – unmounted mint fine used? Never forget that a postally used stamp will have no gum. Thus, a stamp hinge on the reverse will not affect the reverse, and in many cases (although not recommended for earlier material – 'fugitive colours' for example may 'run'), a stamp hinge can be lightly removed or soaked off. A CTO (cancelled to order) stamp – may have full gum upon the reverse – but this is not a requirement of being a used stamp.

Whatever you do, always buy from a reliable source, one that you know is committed to stamps and to their collectors. Cheapest is not always best. ♦



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