

PNC³



Coil Line

Journal of the Plate Number Coil Collectors Club PNC³

<http://www.pnc3.org>

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Whole Number 178

Frank Covey, President
16 Grandview Drive
Macomb, IL 61455
309-837-5218
president@pnc3.org

Board Members

John Peterson, VP	Ken Cherry, At Large
Tom McFarland Secy.	Scott Adams, At Large
Andrew Jakes, Treas.	Gene Trinks, Past Pres.

Harold A. Brown, Editor
909 Parker St.
Bowling Green, OH 43402-2107
419-352-7900 (halallen@wcnet.org)

Catalog discussion focus at meeting in Plymouth, Mich.

An extensive discussion of the catalog for Plate Number Coils dominated the Regional Meeting April 26 at the Plymouth Show in Michigan.

Members and guests (17 total) introduced themselves and shared collecting interests.

President Frank Covey and Past President Gene Trinks discussed the catalog project and provided background. Members shared their ideas and concerns. Following is a comprehensive list of issues discussed.

- The Sampler was intended as a prototype, a way to critique what we want and don't want in a catalog. "We want review and input on the content," Covey said.
- The catalog is a work in progress. It's going to get big and be expensive because it will be comprehensive. Buy what sections you want to control your costs. — Trinks.
- The PNC ID system is not meant to replace Scott numbers. — Covey.
- We need people with interests in special areas to share that knowledge and take charge of special areas. We need volunteers across the country to scan items at 400dpi or greater as .jpg files. Contact Covey to learn in which areas help is needed.
- "This is not just about building the catalog. This is not just one more catalog. We need to build an organization to maintain the catalog." - Covey.
- Breaking a catalog into sections means that members will have something on a regular basis and will keep the club from going broke.
- This is not intended as a profit-making venture. The Sampler did not break even. Part of this was due to postage costs and the licensing fee paid to Scott, which is good for three years. Prices will be adjusted on future sections to cover costs and possibly offer shipping options.

(Continued on next page)

Message from the President:

Oh! Columbus, OH

STAMPSHOW will be in Columbus, Ohio, Aug. 7-10. On Saturday, Aug. 9 PNC³ will hold it's Annual Meeting from 2 to 4 p.m. in room C115 of the Greater Columbus Convention Center.

PNC³ members in the Midwest and East should make a special effort to get to this one as the show is close to you. Typically, PNC³ members from all across the country gather at this event. Like our regional meetings, it's a time where you can see other PNC³ members face-to-face, show interesting items and find others with similar interests.

The Catalog Committee plans to have a laptop and scanner as we did at the Plymouth Regional Meeting to scan in additional material for our Catalog. Next month we hope to have a list of items we are specifically seeking.

The headquarters hotel is the Hyatt, which is adjacent to the Greater Columbus Convention Center. APS room rates are \$119 per night. Reservations must be made by July 7 by phoning 800-233-1234. This gets you the national Hyatt reservation center where reservations can be made. They can also tell you about parking arrangements. The Adam's Mark Hotel about 2/3 of a mile away has rooms for \$99 per night for a single or double. Call 800-444-2326 and ask for the STAMPSHOW rate.

PNC³ will have a table at the show all four days. The club pays a \$100 deposit for the table, but we get our money back if we can staff it at least 80 percent of the time. I will be at the show all four days, but could use help to staff the table. Show hours are 10 a.m. until 6 p.m. on Thursday, Friday and Saturday and from 10 AM until 4 PM on Sunday.

If you can help staff the table, please e-mail me at president@pnc3.org and let me know the days you will be at the show. I particularly need help Saturday as I will be in PNC³ meetings most of that day. Typically spouses help

(Continued on next page)

Columbus

(Continued from previous page)

staff the table during our 2 to 4 p.m. Annual Meeting time.

For those for whom Columbus OH is just too far, next year's STAMPSHOW will be in Sacramento, CA Aug. 12-15, 2004.

There will be plenty to see and do in Columbus. I hope to see you there.

- Frank Covey

Plymouth

(Continued from previous page)

- Certain standards will be maintained throughout the catalog.
- The catalog may eventually be available on a CD as a way to reduce printing costs. However, this is a problem because the present Scott license does not allow electronic reproduction. A CD isn't likely until several sections are completed.
- We have to produce something on a regular basis or people will lose interest. - Covey.
- Preliminary work has been done on a "Values List" that may replace the Linn's "Trends," price list. Information from about 10 dealers is being compiled. The work

- takes time and volunteers are needed. If this is successful and there is a demand, the list may be updated at six-month intervals. Linn's published the PNC "Trends" in 2002 but it isn't clear if they will do it again. There's no timetable on the "Values List" and its completion will rely on volunteers.
- Anyone interested in the working on the catalog, commenting on the Sampler or working on the values list should contact Covey at catalog@pnc3.org

Door prizes were provided by Joe Sedivy and Conrad Keydel. Jeff Fiszbein provided samples of a color-shift Kestrel coil to interested persons.

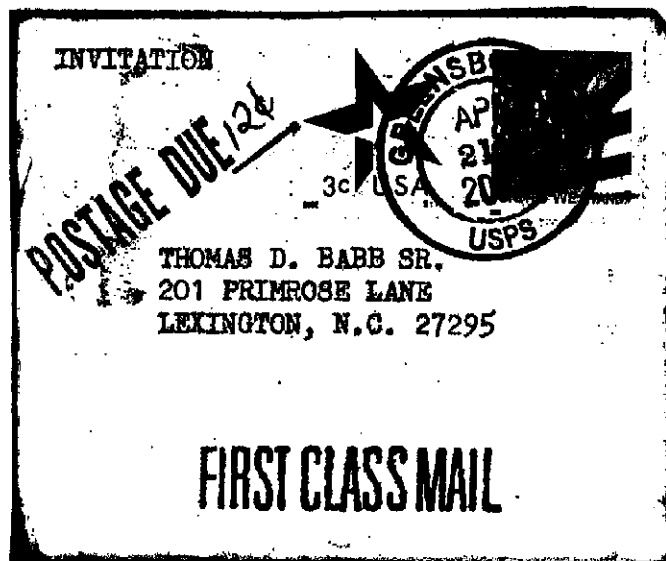
Unfortunately the Westfield Philatelic Unit no longer sets up at the show. The folks from that unit were in tune with coil collectors. The Plymouth P.O. had a good stock of commemoratives but only one coil, a 37c Flag #5555.

A couple of the dealers did have some older coil stock on hand, especially among the Transportation era. There were no PNC exhibits.

President Covey spent a lot of time after the meeting scanning items for possible inclusion in the catalog. There's a lot of interesting PNC "stuff" in the hands of members. Part of the goal of the catalog is to get this "stuff" recorded.

-Harold Brown

COVER OF THE MONTH



This tiny cover features a 34c Flag/United We Stand coil and a 3c Stars #S111 PS1. It measures only 2 7/8 x 3 3/8 and was assessed 12c postage due because it is a non-standard size. (Cover courtesy of Thomas Babb.) (If you have a candidate for *Cover of the Month*, please send a photocopy of your cover against a black background to Rob Washburn, P.O. Box 840, Skowhegan, Maine 04976-0840.)

SNIPPETS

By Alan Thomson

New Numbers

The lone new number this month is V24 from the 23¢ George Washington coil. The last three plate numbers from this issue, including V24, have been found mostly with the VP variety die cut. The PV type is appearing in far smaller quantities than the approximate 50/50 split they did (and should have) for previous numbers from Avery. We are still trying to find out why. --- USA Flag #7777 listed last month was a mistake. My apologies for the error. --- This month is the last time new numbers will appear in Snippets. The dual listing here and in the roll chart has become burdensome, so in the future please check the chart for new plate numbers.

Shoulder Shape Answer

We still don't have a positive written answer from BEP why its large roll coils sometimes have a final bottom die cut shape with a square shoulder and sometimes with a rounded one. Rich Nazar built a timeline chart for these big coil rolls and discovered there is a long transition period from rounded to square shoulders. The changeover period includes stamps that exhibit both types of shoulder. Rich presented this timeline to BEP and in a long phone conversation with one of the technicians in the coil processing section it came to light that there was a switch in the German makers of the die cutting plates that could account for the different shapes. Rich further learned that both makers' die plates were used interchangeably. A reason was also given for frequent die plate changes on the processor. Unlike the small roll die cutting that doesn't penetrate through the stamp paper to the underlying adhesive, the large roll plates actually cut through the paper and contact the adhesive, fowling the cutting plate. Frequent removal and cleaning is needed. The production timeline shows us that the original die plate maker used rounded shoulders and the second maker apparently used a square shape. All the most recent stamps have only square shoulders. Rich and I are satisfied we at last have an answer even if it's not in writing.

Name Change

You may have noticed in the paragraph above that I used the term "die cutting plate" rather than the long standing "die cutting mat". This change in names was another product of the phone contact with BEP. The person interviewed said the Bureau has always called the thin steel sheets, plates, rather than mats. Good. We'll change our terminology to match theirs. Once again, common usage aids in the communication process.

Blue Jay Alert

One of our members responded to an ad that offered a plate numbered strip of the 20¢ Blue Jay PSA coil with die cut omitted and no gum or backing paper. When the strip arrived our member found that the stamps all had blind die cutting that was shifted to the right and ran through the beak and down through the S of USA. Depending on where one looked, at the top or bottom of the stamp, the die impression varied from blind to entirely absent. The stamps went back to the seller, and the message here is to carefully check any Blue Jay strip claimed to be without die cutting. This particular Blue Jay strip may be printer's waste.

C and D Presses Gone for Good

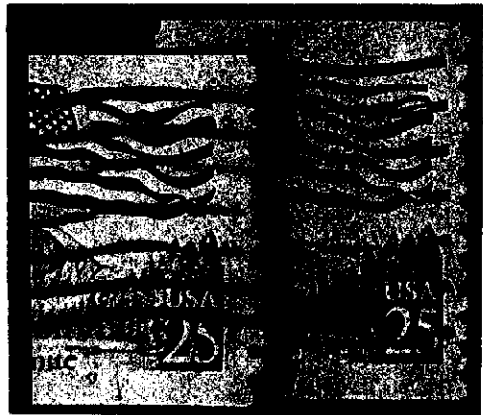
When someone at BEP wants to talk, just sit and listen. All sorts of tidbits emerge. That diverse phone conversation mentioned above yielded the information that the long mothballed C and D presses at the Bureau have been removed and cut up for scrap. No exact date was given, but another chapter in coil printing has come to a close.

Contract Stamp Printers

The Postal Service has announced its stamp printing contract winners for the next few years. Sennett Security Products, Ashton Potter and Avery-Dennison are the new contractors. Banknote Corporation of America and Guilford Gravure were not included. My guess is that Guilford will still be printing some coil stamps, even if the Guilford "G" isn't in the plate number. That company does a lot of sub-contracting.

Tall Coils

Every now and then the subject of tall coil stamps comes up, and we've treated it here before. This one is a little more interesting because the example sent by Charles McMullen, is not only unusually tall, but is sliced so the Yosemite #9 has a number and wide margin at the bottom and most of a 9 at the top. The slicing wheels, thin razor sharp disks that cut apart the rows of stamps in the printed web, were set with too much space between them for this row. The underlying stamp in the accompanying photo is 27mm tall while a normal coil is about 25mm.



Update for the Famous Five

A new stamp has been added to the group of difficult to find Flag Over Porch coils with the discovery of #88888 11/12. A new name other than "Escapees" is in order too because two of the five are now known in mint form, but in tiny quantities. Below is the latest reported count of the Famous Five. All are used except those designated PSS or PS1.

- #66666 10/11 - 12 singles, 2 covers.
- #66666 12/11 - 2 singles, 2 covers, 3 no # singles.
- #88888 11/12 - 2 singles.
- #78777 10/10 - 40 singles, 5 covers, 4 PSS.
- #13231A 10VP/10PV - 31 singles, 10 covers, 8 PSS, and 5 PS1.

If you haven't reported yours, send me a 200% photo.

CURRENT ISSUE NUMBERS & ROLL SIZES

05/10/03

AHT

KEY: A-100, B-500, C-3000, D-10000
 EP - EMBEDDED PHOS UT - UNTAGGED
 SP - SURFACE PHOS [xx] - NUMBER INTERVAL
 BK - BLOCK TAG (NL) - LINERLESS
 OA - OVERALL TAG * **NEW NUMBER**

Plate number intervals are shown in brackets following the stamp name. If more than one is indicated, the order is that in which the different printer's plate numbers are listed.

Example: Juke Box [24] for BEP, [14] for Sennett Security.

PRINTER PLATE NUMBER PREFIX LETTERS:

A - American Bank Note	S - Sennett Security Prod.
B - Banknote Corp. of Am.	V - Avery-Dennison
G - Guilford Gravure	None - BEP
M - 3M	

(37c) FLAG (SA) [24]

#1111 A
 #2222 A

37c FLAG (SA) [20]

#B1111 C, D

37c FLAG [14]

#S1111 A, C, D

37c FLAG (SA) [24]

#1111 A
 #2222 A
 #3333 A
 #4444 A
 #5555 A
 #6666 A
 #7777 A

37c TOYS (SA) [12]

#B11111 A
 #B12222 A

37c SNOWMEN (SA) [12]

#G1111 A (NL)
 #G1112 A (NL)

37c OFFICIAL [14]

#S111 A

1c KESTREL [24]

#1111 B, C (TYPE I)
 #1111 B (TYPE II)
 #1111 C (Type III)
 #2222 C
 #3333 C
 #4444 C

1c LAMP [14]

#S11111 C

2c WOODPECKER [24]

#11111 C, D
 #22222 D

3c STAR [14]

#S111 D

5c CIRCUS [48][24][14]

#1 B, C (OA) [52]
 #1 B, C (UT) [52]
 #2 C
 #A1 D
 #A2 D
 #A3 D
 #S1 D
 #S2 D (GLOSS)
 #S2 D (SHINY)
 #S3 D

5c TOLEWARE [14]

#S1111111 D

23c G. W. (SA) [12] [11]

#B11 A
 #V11 A
 #V13 A
 #V21 A
 #V22 A
 #V24* A

(5c) SEA CST (SA) [20]

#B111 D

(5c) SEA COAST [10]

#B111* B, D

(5c) WETLANDS [14]

S1111 C, D

(5c) WETLND (SA) [21]

#1111 C (light color)
 #1111 D (dark color)
 #2222 C, D
 #3333 C, D
 #4444 D
 #5555 D
 #6666 D

(10c) GREEN BIKE [14]

#S111 B, C, D

(10c) G. BIKE (SA) [21]

#111 D
 #221 D
 #222 D
 #333 C, D
 #344 C
 #444 C, D
 #555 C, D
 #666 C, D
 #777 C, D
 #888 D
 #999 D

(10c) ATLAS (SA) [20]

#B1111 D

(10c) LION (SA) [21]

#S11111 D
 #S22222 D
 #S33333 D

(10c) LION [14]

#S11111 B, C

(10c) E&S STD [24]

#11111 D
 #22222 D

(10c) E&S STD (SA) [21]

#11111 C, D
 #22222 D
 #33333 D

(15c) WOODY (SA) [21]

#S11111 D

(25c) DINER [14]

#S11111 D

(25c) DINER (SA) [21]

#11111 D
 #22211 C, D
 #22222 D
 #33333 D
 #44444 D
 #55555 D

(25c) JUKE BOX [24][14]

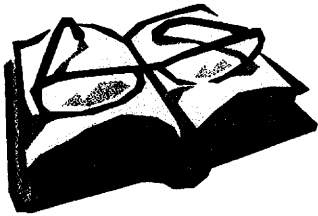
#111111 B, C
 #212222 B, C
 #222222 C
 #332222 C
 #S11111 D
 #S22222 D

(25c) JUKE (SA) [21][21][7]

#111111 C
 #222222 D
 #S11111 D
 #S22222 D
 #M11111 D (NL)

■ The Wetlands color differences on 1111 are in the stamp background.

■ The Kestrels differ in the order of color laydown. Colors are black, yellow, cyan and magenta. Type I sequence is BYCM. Type II is BCYM. Type III is YMCB. The color order shows in the plate number.



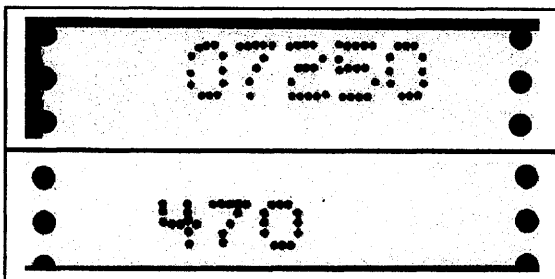
Catalog Corner



(5c) Seacoast WAG
PNC ID 2003-3

The non-denominated (5-cent) with water-activated gum (WAG) was issued March 19, 2003 in rolls of 500 and 10K.

This stamp has the same image as the self-adhesive version (PNC ID 2002-10) issued in October 2002 except the new image has 2003 in the lower left corner instead of 2002.



The pink backnumbers always appear 3 stamps to the right of the plate number. A top 5-digit (10K roll) and a bottom 3-

digit (from roll of 500) backnumber are shown in the previous column.

2002 Issues
Earliest Known Use

Issue	Plate No	EKU
5 c Toleware	S111111	
(37c) NDN Flag	1111	6/26/2002
	2222	7/1/2002
37c Flag	S1111	7/10/2002
37c Flag SA	1111	8/15/2002
	2222	9/14/2002
	3333	11/1/2002
	4444	1/2/2003
	5555	
	6666	
37c Flag SA Round Corners	B1111	7/6/2002
23c Washington PV	V11	10/30/2002
	V13	
	V21	
	V22	
	V24	
23c Washington VP	V11	1/4/2003
	V13	
	V21	
	V22	7/29/2002
	V24	
3c Star	S111	
37c Antique Toys	B11111	9/4/2002
	B12222	9/4/2002
37c Official	S111	8/7/2002
37c Snowmen	G1111	11/5/2002
	G1112	

New dates from the last reporting are shown in **bold lettering**. E-mail your EKU reports to catalog@pnc3.org or mail your report to: Frank Covey
16 Grandview Dr.
Macomb IL 61455-9705

Membership

Names of applicants are published for members to review. Any member who questions the suitability of a prospective member should contact the chairperson of the Membership Committee, James Markley, 100 Sparrow Drive #14, Royal Palm Beach, Fla. 33411 with the objection. The committee will recommend for or against membership.

New applicants:

Ken Horner (1690)
665 Iroquois St.
Oradell, NJ 07649-1221
(201) 265-5602 (evening)
kenhorner@imailbox.com

Frank W. Ingersoll, III (1691)
75 Soares Dr
Portsmouth, RI 02871-2914
(401) 683-9508 (evening)
franfrankie@yahoo.com

Reinstated:

John T. Dahlstrom II (790)
3144 N. Monticello
Chicago, IL 60618-6614
(773) 206-3778 (evening)

Changes of address:

David Bize (719)
18226 N Gardenview Dr
Sun City West, AZ 85375-5300

Lionel Garlini (733)
1110 3rd St NE
East Winatchee, WA 98802-4911

John Sakostis (1576) (summer address)
799 Park Avenue, Apt 9B
New York, NY 10021-3275
Sako8911@msn.com

Rob Kutz (1291)
610 Thimble Shoals Blvd., Ste. 102-A
Newport News, VA 23606-2598
Day Phone: 757-595-0123
cgtrader@earthlink.net

Deceased:

Joan Boyd (523L)

Recap:

Previous membership	761
New members	2
Reinstated	1
Deceased	-1
Dropped, non payment	0
New Total	763

PNC³ meetings and slide shows

A monthly listing of scheduled Regional and Annual Meetings will be published in *Coil Line*.

Regional Meetings are to be arranged through RMC Chairperson Tony Willson will coordinate PNC³ meetings and also supervise the PNC³ slide programs. Anyone who wishes to host a regional meeting or check out one of the slide programs can write to Willson at: 1041 Bradcliff Dr, Santa Ana CA 92705-2334. He can be reached by e-mail at: **ANTHONY.WILLSON@WORLDNET.ATT.NET** or by phone at (714) 544-6799.

He will make sure the editor is notified so that ample notice can be included in *Coil Line*. The local organizer can also submit additional information. Please work as far in advance as possible.

Upcoming meetings:

Annual meeting – Saturday, Aug. 9, Columbus, OH. – The Board meeting is at 9 a.m. in room D140. This is set up for a maximum of 15 persons.

The Annual Meeting is set for 2 to 4 p.m. in room C115. This room will hold 50 persons.

Headquarters hotel is the Hyatt, located adjacent to the convention center. APS room rates are \$119, with reservations to be made by July 7. Call 800-233-1234.

A block of rooms at the nearby Drury Inn is already sold out, but there are special show rates at the Adam's Mark hotel about 2/3 mile away. Call 800-444-2326 and ask for the STAMPSHOW rate of \$99 for a single/double.

No other meetings have been announced.

COIL LINE

Published monthly as the journal of the Plate Number Coil Collectors Club, also known as PNC³. Copy must be in the hands of the editor no later than the 15th of the month. The May issue was mailed April 24.

President: Frank Covey, 16 Grandview Dr., Macomb, IL 61455
president@pnc3.org

Distribution: Alan Thomson, P.O. Box 91, Northwood, NH 03261 or mrsnips@tds.net Mailed under Bulk Rate permit No. 1, Northwood, NH 03261. Contact Alan first about which back issues he has in stock. He may refer you to Charles Still at 15826 N.E. 184th St., Holt, MO 64048 for older issues. Please include an SASE. There is a modest charge to cover expenses.

Changes of address: Should be sent to and membership applications are available from Tom McFarland, Secretary, P.O. Box 756, Princeton Jct., NJ 08550 secretary@pnc3.org

Mailing list: Rental of the club mailing list is available. A one-time usage of labels costs \$50. Contact the secretary (above).

Dues: Are \$12 per year (\$17 for First Class mailing of *Coil Line*, \$17 for Canada and Mexico and \$22 for all others) and should be sent to Andrew Jakes, 2303 Horseshoe Ct., Grayslake, IL 60030-9327 treasurer@pnc3.org

Advertising rates: Are \$42 for a full page, \$24 for 1/2 page and \$12 for 1/4 page per issue. A check or money order made payable to PNC³ must be submitted with the advertising copy. All copy should be sent to the Editor, 909 Parker St., Bowling Green, OH 43402-2107.
E-mail - halallen@wcnet.org

Members are entitled to two free, 40-word ads per year. Word ads are available at 6 cents per word per issue to nonmembers and those members who have used their free ads.

Ads

PRICELIST AVAILABLE for 60c SASE, Used PNCs and strips. Bob Murrin, P.O. Box 10100, St. Petersburg, FL 33733-0100.

PNC USED SINGLES, used strips and MNH PS5s. Great prices! Visit <http://www.angelfire.com/ca5/HimesPNCs> or send SASE for details. John Himes, P.O. Box 453 Cypress, CA 90630-0453.

PHILATELIC ARTS ANNOUNCES the July 15th, 2003 publication of Philatelic Arts 2003-04 Guide to Collecting PNC Stamps. Over 230 pages of full color images and info about PNC stamps. Includes all pnc stamps issued through 2002. Includes a 28 pg. full color essay on FOP plate numbers and die-cut varieties. Prices given for used singles, and mint strips and much more. Send Pre-orders postmarked no later than July 3rd, 2003 and enter to win a #2915A FOP 88898 10x10 valued at \$230. Get details by writing to Philatelic Arts, 370 Saw Mill Rd, Guilford CT. 06437 or visit my website at www.philatelicarts-pnc.com. PNC Guide Retail \$44.50. Pre-order Price until July 3rd \$40.00 SAVE \$4.50. ORDER SOON! Add \$4.50 S&H to all orders.

IMPERF PAIR SALE – 368 XF, \$90; 1893 B XF, \$60; 1402 A XF, \$35; 1519 A VF, \$30; 1843 A VF, \$55; 1897 A VF, \$40; 2165 a XF, \$80; 2265 A XF, \$50. Donald Jacobs, 47 Phillip Dr., Arnold, MO 63010.

TRADE MY PS5s all VF-XF for my wants in used singles, all VF-XF, Cat. For Cat. Most of my haves and wants are from 1990 to 2002. Send want list and SASE to: Paul Silveri, 10031 SW 223 Terr., Miami, FL 33190-1583.

ALL MEMBERS ARE entitled to two free 40-word ads per year. Additional ads are available at six cents per word, per month. Copy is due by the 15th of the month preceding publication.

Issue:	<i>Tiffany Lamp</i>
Item Number:	781500
Denomination & Type of Issue:	1-cent definitive
Format:	Coil of 3,000 (1 design)
Series:	N/A
Issue Date & City:	March 1, 2003, Biloxi, MS 39530
Designer:	Derry Noyes, Washington, DC
Art Director:	Derry Noyes, Washington, DC
Illustrator:	Lou Nolan, McLean, VA
Modeler:	Donald H. Woo
Manufacturing Process:	Gravure
Engraver:	Southern Graphic
Printer:	Sennett Security Products (SSP)
Printed at:	American Packaging Corporation, Columbus, WI
Press Type:	Rotomec, 3000
Stamps per coil:	3,000
Print Quantity:	210 million stamps
Paper Type:	Nonphosphored, Type III
Adhesive Type:	Water-activated gum
Processed at:	Unique Binders, Fredericksburg, VA
Colors:	Magenta, Yellow, Cyan, Black, PMS 5747 (Green)
Stamp Orientation:	Vertical
Image Area (w x h):	0.72 x 0.810 in./18.28 x 20.57 mm
Overall Size (w x h):	0.87 x 0.962 in./22.10 x 24.43 mm
Full Pane Size (w x h):	N/A
Plate Size:	616 stamps per revolution
Plate Numbers:	"S" followed by five (5) single digits (every 14 stamps)
Marginal Markings:	N/A
Catalog Item Number(s):	781520 Strip of 5 — \$0.05 781530 Strip of 25 w/plate no. — \$0.25 781540 Full coil of 3,000 — \$30.00 781562 First Day Cover — \$0.76

Pre-Publication Order Form
Philatelic Arts 2003-04
Guide to Collecting Plate Number Coil Stamps

Philatelic Arts is pleased to announce the publication of the 2003-04 Guide To Collecting Plate Number Coil Stamps on July 15, 2003

The Guide contains full color pictures of all U.S. plate number coil stamps through the year 2002.

Illustrations clearly show the difference between collectible varieties.

The Guide is spiral bound and will lay flat when opened. It's 8 1/2 x 11" format has clear protective plastic covers.

The Guide has over 230 pages of information. 28 pages are devoted to a full color visual essay on Flag Over Porch PNC Numbers and varieties.

New section on errors and freaks and oddities.

Updated prices for Used singles, mint strips of 3 and 5 are included.

Space is provided to record your holdings for used singles, PS1, PS2, Strips of 3 and 5, and FDC's.

Informative articles and illustrations to help you understand how and what to collect including the new die-cut varieties.

Index's by Scott number and Denomination

Glossary of Terms expanded.

Included is a \$5 credit coupon for use on your first order of stamps from Philatelic Arts.

Included is a re-usable coupon for discounts of between 10-25% on subsequent orders.

WHY WAIT!
PRE-ORDER YOUR COPY TODAY
AND SAVE!

www.philatelicarts-pnc.com



Pre-Publication Price Savings
Retail Price after
July 4th will be \$44.50
Pre-Order Price of \$40.00 until 7/03/03
SAVE \$4.50

I would like to pre-order _____ copies of the Guide. I have included my check or MO for \$40 plus \$5.50 S&H for a total of \$45.50 per copy. Please send my copy to

NAME _____
Address _____
City _____ St. _____
Zip _____

Make Check or MO, payable to
Philatelic Arts
370 Saw Mill Rd.
Guilford, CT, 06437
Shipping will begin July 15th, 2002
No Credit Cards at this time!