

Disposing of a collection

A guide for the collector in estate planning

A guide to the heirs on what to do with an inherited collection



American Helvetia Philatelic Society

www.swiss-stamps.org

A guide for the collector in estate planning

Help Your Family or Nominated Estate Representative

First, read the section “A guide to the heirs on what to do with an inherited collection” to appreciate what your heirs are faced with upon being told they have inherited your stamp collection. With that in mind, follow the advice given below.

As a stamp collector and philatelist you have enjoyed building a collection, developing an exhibit and acquiring philatelic literature. You understand you are a temporary custodian of your collection and one day your album will be closed as you are “Returned to Sender”. Be helpful to your family or estate representative if they will have the responsibility of disposing your collection and philatelic material. This article considers how to prepare your collection for later disposition.

Prepare an Inventory

Prepare an inventory of your philatelic collection. Describe the items in a list or chart that generally describes the contents, matters of particular significance or value (see the example at the end of this section), and an estimated catalog value or fair market value. Be accurate and realistic with your valuations, as you understand that collections generally may be purchased for less than catalog value. Incorrectly valuing your collection will not provide realistic expectations for your estate beneficiaries.

Attach a copy of the Information Notice given at the end of this section to the inside front cover of each album or set of albums. This will alert whoever is handling your affairs as to the potential value of the contents so that they don’t get tossed out.

Organize your collection and the inventory. It is unnecessary to list every stamp or item, but your inventory should include different collections or exhibits, a description of the albums and summary of the contents and the nature of other individual items and literature. The inventory should also list where the items are located, whether in a bookcase or cabinet at home or a safe deposit box at a specific bank. Note the items of particular interest and if any items have expert certificates. For an example of a philatelic inventory, read “Appraising a Stamp Collection,” by Richard Colberg in Appendix I, For additional suggestions read “Estate Advice” in Appendix II.

This philatelic inventory, the Important Notice (given at the end of this section) and a copy of “A guide to the heirs on what to do with an inherited collection” should be kept with the inventory of your other assets (eg., financial accounts and retirement accounts, life insurance policies, and other property). Also, maintain a physical copy of the inventory with your collection and an electronic copy with your personal records.

Make a Plan

Consider how your collection should be distributed. Are there portions of the collection that could be used to promote stamp collecting? If so, identify the youth organizations or stamp clubs to receive such items. Have you promised any of your items to fellow collectors? If so, identify those items clearly for later disposition. Determine whether the laws of your state allow a list disposing of “tangible personal property” to be attached to your Last Will and Testament (which you should have as a fundamental

matter), where you may identify specific parts of your collection to be given to another at your passing. If you want your family to benefit financially from the sale of your collection, then you need a plan.

As a collector of Swiss philately, consider whether the market for your material is Switzerland or Western Europe (where you may have purchased many items). Consider the US or foreign dealers or auction houses that can best sell certain portions of your collection. Remember the AHPS for either a donation or sale of items through its auctions. Understand that disposition of your collection may involve a combination of methods.

Communicate your Plan

Communicate your plan with your family or nominated estate representative. Give them a “tour” of your collection to show them what you have and provide them with your written plan. Explain the needed care of your collection and that storage in rooms with temperature extremes or humid conditions is harmful. Explain that selling your specialized collection with furniture at an estate sale is a bad idea, that those Swiss airmail covers are not just old envelopes, and that dumping the whole collection on the internet with a \$1.00 starting bid is foolish. The AHPS has developed an informational sheet to be included with your collection that states whom to contact or how to dispose of your collection and philatelic materials. Include that document in a conspicuous place with your collection.

Alternatives

Alternatively, you may save others the responsibility and effort and dispose of your collection yourself. You will have the pleasure of introducing a youth to the hobby, to provide a friend or fellow collector with a special item, or best market your material to others who can care for and appreciate your collection as you did. In this way, you can further contribute to the hobby and maximize the sales proceeds to help provide for your ongoing necessities of life, that may include Swiss travel and more stamps.

Summary

Prepare an inventory, make a plan and communicate your plan to dispose of your stamp collection, so that your family may benefit financially and other collectors and philatelists may become the next ones to enjoy your valued stamps and materials.

IMPORTANT NOTICE REGARDING MY STAMP COLLECTION

In the event of the sale or disposition of my stamp collection and related material, please contact the following organizations or individuals for assistance:

- American Helvetia Philatelic Society at secretary2@swiss-stamps.org or
American Helvetia Philatelic Society
Post Office Box 15053
Asheville, North Carolina 28813-0053
- American Philatelic Society, Estate Advisory Service, 814-933-3803, ext. 201
- Other [eg. Trusted individual, dealer, or auction house]

Attached is an inventory of my collection and material. I have provided important information, including items of significance or note. Where I have stated a “catalog value” it reflects retail prices of the aggregate of individual items and the cash value of the collection or individual items may be different.

INFORMATION NOTICE (to be attached to the inside cover of each album or set of albums)

This album (or the following set of x volumes) contains

(provide a brief description of the contents with emphasis on any special item(s))

and should not be discarded without due consideration of the “A guide to the heirs on what to do with an inherited collection”.

Sample description of a particular item of value.

Item name: 1870 Ballon Monte Paris – Lausanne - Frankfurt

Detailed description: Blue folded letter with 20 cent blue and 10 cent bistre stamps, postmarked Paris 17 Nov 1870 and Neuchatel 28 XI 1870 on the face, receiving mark Neuchatel 27 XI 1870 on reverse

Why important: During the 1870-1871 Siege of Paris of the Franco Prussian war, the Parisians used hot air balloons to carry mail across enemy lines for onward transmission to its destination. This item is unusual in that it was originally addressed to Lausanne, Switzerland from whence it was forwarded to Frankfurt, Germany

Acquisition Source: Auction, probably European

Acquisition Date: Probably before 2000

Approximate amount paid: Probably about \$400

Suggested sale venue: Swiss Auctioneer such as Roelli, Corinphila

Date location confirmed: Feb 2020

Where located then: Swiss Fondue 2020 exhibit

Attest: none

It looks like this:



Notes

A guide to the heirs on what to do with an inherited collection

A guide to the heirs on what to do with an inherited collection*

The very first thing you MUST do is view the YouTube video "Inherited Stamps".

<https://youtu.be/44LJFCRntcE>

Keep the Collection Safe Until You Decide

While other more pressing concerns may need precedence, storing the stamps in your attic or basement is not a good idea. Make sure that you keep the collection in a cool, dry place. Humidity or moisture can destroy the value of a collection. Albums should be stored upright, rather than standing on their side (pressure on an album will sometimes cause the stamps to stick to the page).

Tips for deciding what to do with the collection

Determining what the collection is worth

The value of the collection probably has the greatest impact on how you should proceed, but how do you determine this?

Things to look for - instructions from the owner, an insurance policy, or an inventory list. These items would definitely help in determining the worth of the collection.

If there was no guidance provided with the collection, GET SOME HELP. Consider contacting an APS Dealer or Local Club near you or attend a nearby stamp show. The collection needs to be viewed in-person. Descriptions on the phone or in emails are not productive. Visit one of the following directories to find connections near you.

APS Dealer Directory (/Dealers)

APS Local Club Directory (/Collect/Clubs)

Events Calendar (/Collect/Shows-Events-Calendar)

A member of a local club may help with determining whether the collection has enough value to warrant the cost of an appraisal. If you take the collection to a dealer, be sure to clarify to the dealer that you are not requesting an official appraisal unless you are prepared to pay a fee - see appraisals below for more information. NOTE: if you ask a dealer to come to your home to review the collection, the dealer may expect to be paid - be sure to discuss this in advance and agree upon an amount.

Many individuals with little knowledge about postage stamps worry that they will not be offered a fair price. The vast majority of dealers are trustworthy but it is a good idea to verify that a dealer is a member of the American Philatelic Society, the American Stamp Dealers Association or the National Stamp Dealers Association as these organizations have established codes of ethics. If you are still concerned about receiving a fair price for your stamps you might consider visiting more than one dealer or attend a nearby stamp show (see our Show Calendar (/Collect/Shows-Events-Calendar)).

*Reproduced from <https://stamps.org/services/inherited-a-collection> with permission from the American Philatelic Society.

This would provide you with the opportunity to offer the material to several dealers and compare how much they will pay.

Appraisals

A formal appraisal may not be needed unless required for legal purposes. A formal appraisal could cost \$75 to \$250 an hour and provides no guarantee that the material can be sold for the valuation provided. Most appraisals are performed by stamp dealers so again feel free to use our Dealer Directory noted above. Before arranging for an appraisal, make sure you agree on the cost of the appraisal and the basis for valuation of the items (resale value or replacement value). Most appraisals do not require development of a complete inventory. The appraiser will focus on the more valuable items in determining the appraisal - so don't be surprised when you do not receive a full inventory or if little time is being paid to relatively common material. Most collections primarily consist of relatively common material and most of the value comes from a small portion of the collection.

What to do with the Collection

Once you have determined an idea of the value, you have several options.

Keep It

First, you could keep the collection for yourself.

Pass it on to a Family Member

If you have determined the collection has relatively little value, you may wish to consider giving it to a child, grandchild, or other relative. While the monetary value may be small, the educational value and fun that may be derived may be large.

Donate It

Many organizations gladly accept donations and some such as the APS are IRS approved non-profit organizations so that you may claim a tax deduction. Visit our donation pages (/Support/Donate/Inkind-Gifts), for more details. It is advisable to check with the organization for their needs.

Sell It

Many people ask the best way to sell their collection. Unfortunately, there is no single best way for every collection. Key factors include the relative value of the items to be sold, the amount of time you wish to invest in selling the material, and how quickly payment is required.

If You Decide to Sell the Collection

Public Auctions

- For individual items valued in the hundreds or thousands of dollars many individuals find public auctions to be most appropriate. Assuming the auction is well publicized thousands of collectors and many stamp dealers should receive a catalog with a picture of the item and the opportunity to bid. Of course higher priced items may be sold to a dealer. And generally this brings immediate payment

while selling at a public auction will likely require three months or more before payment is received.

Stamp Dealers

- Most mid-priced material, say from \$1 to \$100, is sold to stamp dealers (/Dealers) to resell to their customers. Your collection could be sold as one unit, or if you have the time, you may wish to sell parts to different dealers. For example, a dealer specializing in Latin America would likely pay more for your Mexican stamps than general U.S. dealers, a Postal History Specialist may pay more for covers, etc. Of course if you choose to break the collection up this will require more time and effort on your part.

NOTE: We recommend obtaining more than one offer before selling and we encourage you to take your time - do not let anyone pressure you into a sale. If a potential buyer requires you to make an immediate decision, you are probably better off passing. It is not unreasonable to expect an offer to be valid for 30 days. We have seen too many times where the heir of an estate makes a hasty decision and regrets selling soon after the sale. So take some time, discuss it with family members, and be sure. Sometimes these items have more of a sentimental value than you realize until they are gone.

APS Estate Advice

If the individual who owned the collection was an APS member who passed away within the past year, the APS may be able to connect the heirs with one or more of the 200 member volunteers who could come and view the collection and provide advice. You may contact the APS Estate Advisory Service by clicking here (</Contact/Contact-Email?Emailrgary@stamps.org>) or calling (814)933-3803 ext. 205. Please remember that this service is for heirs of APS members only!

Appendix I

Appraising a Collection*

*Reprinted from the May 2020 issue of *The American Philatelist* with permission from the American Philatelic Society and author Richard Colberg.

Appraising a Stamp Collection

(Especially in times of crisis)

by Richard Colberg

This may seem like an inappropriate time to be thinking about appraising your stamp collection — after all, the stamp market has slowed to non-existence except for online selling, and few people are heading out and about to meet appraisers in person. However, as many people might find themselves with extra free time, the time may be ripe to think seriously about organizing your collection and undergoing the (frankly) arduous process of creating an inventory. My goal is to manage your expectations and walk you through the mechanics of appraisal from my own professional experience.

An appraisal is an opinion of value based on facts. There are several reasons one would need or want an appraisal: estate tax filing, insurance, donation, equitable distribution, (i.e. divorce). Not all appraisals arrive at the same valuation. The two most common valuations are *fair market value* and *retail replacement value*. Catalog value — whether Scott, Stanley Gibbons, Yvert & Tellier, or whatever catalog is your preferred source — is almost NEVER the appraisal valuation.

The I.R.S. definition of *fair market value* is: "the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts." *Retail replacement value* is that price for which you could go out into the retail market and replace the item today. As you can see, catalog value does not appear in either definition.

Estate and donation appraisals always use fair market value. Equitable distribution gets a value very similar to fair market value. Insurance appraisals get retail replacement value.

An effective date for the appraisal must be specified. For donation appraisals, the effective date is the date of the actual donation. For insurance appraisals, the effective date is the policy date. For estate appraisals, it is either the date of death or the alternate date of death (date of death plus six months). Or, in the case of a damage or loss appraisal, the date of such loss or damage. The estate attorney will generally choose this date.

Get Organized

Before we get into the mechanics of the appraisal, we need to get organized. There are two main reasons for getting organized. The first is that you need to know what you've got. Most stamp collections are a mess! Most appraisals — estate or otherwise — that I walk into have no organization whatsoever. Without prior organization (which can be time-consuming, yes), people in this situation, even thoughtful collectors, are really at a loss as to where to start. So, do yourself a favor and organize your collection. The second reason for getting your collection organized is that if you don't, the appraiser will. And, he'll be on the clock! Time is money, as they say.

It is best to prepare an inventory of your collection. An entry of "One Scott U.S. album" is not sufficient. But an inventory listing every stamp you own is TMI in today's jargon (too much information). You should list each album, binder, stock book, etc., and write a brief explanation of what each contains. If there are especially noteworthy items, these should be noted. The more detail, the better. If you know the catalog value of the contents of these items, include it along with the name of the catalog and the year it was published, (Figure 1).

If you think your collection is valuable (who doesn't?) you should consider insuring it. You'll be better able to name an insurance value if you organize your collection and get an insurance appraisal first.

This can prevent over- or under-insuring your collection. This directly affects the insurance policy premium. An appraisal may also be needed to determine the value of an insured damage or loss.

If you find yourself in the position of estate executor, let the estate attorney guide you as to whether an appraisal of the stamp collection is needed. I hope it goes without saying that you need to take proper care of the collection. Avoid excessive heat, cold, or moisture.

Figure 1

My Philatelic Inventory (An Example)

ITEM	VALUE
U.S. mint and used collection in two Harris Liberty albums. Note U.S. possessions in the back of the first album.	\$60,000 ECV
Canada mint and used collection in two black 3-ring binders.	\$10,000 ECV
Great Britain mint and used collection in Green Scott Specialty album. Note extensive collection of plate numbers on Victorian stamps.	\$35,000 ECV
Canada Railway Post Office cancellation collection. An 8 1/2" x 11" box plus a couple of smaller stock books.	\$500 FMV
Mexico postal stationery collection on exhibit pages; approx. 160 pages. Includes a 3-frame exhibit of express company envelopes.	\$5000 ECV
Baltimore Carrier stamps on exhibit pages plus a few loose items.	\$4000 ECV
U.S. FDCs in five White Ace cover albums. The value is in the airmail FDCs.	\$500 ECV
France mint and used collection in four red stock books.	\$1000 FVM
French revenue stamp collection in red stock book plus duplicates in a 3- ring binder.	\$10,000 ECV
Collection of stamps and FDCs for Independent Postal Service of America.	\$50 FMV
Old 1954 world wide stamp album.	\$25 FMV
Collection of used U.S., Great Britain and Canada in four boxes of glassines. All numbered by Scott number.	\$50 FMV
Collection of G.B. security overprints on G.B. stamps, approx. 400 items.	\$50 FMV
French railway cancels. 3-frame exhibit on exhibit pages.	\$300 FMV
U.S. mint sheet folder with 100 3, 4, &5-cent sheets. Face value = \$122.50	\$50 FMV
U.S. plate blocks in three White Ace P.B. albums. Face value = \$187.50	\$75 FMV
Cigar box full of U.S. used on paper.	\$0 FMV
Philatelic library. Approx. 150 books, hard and soft cover. Est. FMV = \$5/book.	\$750 FMV
Philatelic soft cover auction catalogs, approx. 50 items.	\$0 FMV

Notes:

Specify name and year of any catalog used.

ECV = Estimated Catalog Value.

FMV = Fair Market Value. Generally specified by an appraiser. This is the price that an item would sell for in the open market. It is NOT catalog value. Many times it is an auction value.

The Process

You need to find a "qualified appraiser." This is someone who has the education and experience to write philatelic appraisals. A qualified appraiser should also be USPAP qualified (Uniform Standards of Professional Appraisal Practice). These standards are established by the Appraisal Foundation, a U.S. government body. This certification must be renewed every two years. The appraiser should also be a member of a professional appraisal organization like the Appraisers Association of America (AAA).

These organizations may also be contacted in order to find a qualified appraiser in your area at www.appraisersassociation.org.

Once you have decided upon an appraiser you should expect to sign a contract for the services. The appraiser's fees will be enumerated in the contract. **Yes, you must pay for an appraisal.** The fee is usually based on an hourly rate. A fee based on the value of the collection is a conflict of interest and must be avoided. And, if the appraiser, up front, offers to buy the collection or offers a reduced fee if he can buy the collection, show him the door! This is a conflict of interest and professionally taboo.

The following language appears in my appraisal reports: "To my knowledge and recollection, I have performed no services, as an appraiser or in any other capacity, regarding the particular object(s) that are the subject of this report within the three-year period immediately preceding the acceptance of this assignment. I have no past, present, or contemplated future financial or other interest in the appraised property."

The appraiser will have to personally inspect the entire stamp collection. This cannot be done from photos or computer scans. As you should know, condition is everything. The appraiser must note condition and will have to see both the front and back of each item to be appraised. The appraiser doesn't have to write down the catalog number of every stamp in the collection but will have to have a good reason for not doing so. Here's where we must say, **get real.** It is not economically practical to spend any time evaluating several hundred stamps with a minimum Scott value of 25¢ each. The appraiser can easily lump these into one larger entry in the appraisal report.

Technically, every item listed in an appraisal report should be accompanied by three or more comparables. Comparables are examples of sales prices for similar items. Thus, if your copy of a U.S. C3a is being appraised, the appraiser will have to list at least three different C3a sales in the recent past. If this is an IRS appraisal, photos of those comparable sales are also required. (Figure 2)

The appraiser is not an authenticator. We assign valuations based on the readily apparent identification of a stamp or cover. As an appraiser I will routinely check stamps with a perforation gauge if that is an issue for identification. I will not, however, use watermark fluid to check for watermarks. I will also use a color gauge when appropriate. If you've got expensive items where identification could be an issue, get certificates of authenticity and keep them with the stamps.

In this digital age, there are some helpful things for appraisers that did not exist when I first started performing appraisals over 25 years ago. Many stamp auction companies now archive their sales. The appraiser can search these archives for comparables. One good source is Siegel Auction Gallery's Power Search-. You can enter a specific stamp by catalog number and even specify a range of dates to be searched. Eastern Auctions in Canada is another good archive source.

Once the appraiser has examined the collection, they will list everything on an appraisal report with the appropriate valuations for each item or group of items and a total indicated. The valuation section will be followed by an analysis section. This is very important. It is the appraiser's rationale for why they



Figure 2. If I ever find myself having to appraise a C3a (which is truthfully an unlikely scenario!) I would use images from recent sales as comparables. This is courtesy of Siegel Auction Gallery's Power Search¹¹¹ – a useful resource for appraisers and collectors alike.

chose the values given. Market conditions will also be discussed. More about this later. The appraisal process takes time. Depending on the size and complexity of the collection the inspection phase could take hours or days. The valuation and report preparation will typically take 2-3 times as long as the inspection phase.

An appraisal report is a rearward-looking document. The valuations are based upon historical activity. An appraisal report will specifically state that it makes no claims about values going forward. That said, however, there can be issues. Our current world climate, with COVID-19, is a good example. Except for online sales, there is no market. Stamp shows have been cancelled for the foreseeable future; even the APS headquarters are closed, except for internet sales and other remote APS services!

I recently performed two estate appraisals where the dates of death were in September and October 2019. These were to be the effective dates of the appraisal reports and both appraisal reports were written using those dates. At that time, the stamp market was in fine shape. Now, in March-April 2020, the estates are trying to sell the collections and are finding no markets. The internet auction market seems to be alive, but I'm finding that estimates given by the auction houses are very cautious. One appraisal report was delivered before the stamp market disappeared and one after. For the first one I'm doing some client hand-holding. They need assurance about what to do. For the appraisal delivered after the collapse, I recommended in the appraisal report that they wait until after things cool down if they can.

Most appraisals that I conduct require a lot of travel in order to physically inspect the material. In this climate, it is unreasonable to expect an appraiser to catch a flight, Scott Catalogs in tow, to another city. However, in the case that an appraisal is necessary during this crisis, there are a few additional considerations. All surfaces – including albums – would have to be sanitized. The appraiser would have to wear surgical gloves. All in all, the best course as I see it is to postpone the appraisal and, if necessary, apply for an extension to the estate filing deadline.

Expectations

As stated earlier, an appraisal is an opinion of value based on relevant facts. You as a collector must be realistic in your expectations of the appraised value of your collection. Who of us buys stamps at the full catalog price? Then, why should we expect that, magically, our collections are now worth full catalog value? If a dealer is to be able to sell stamps at a discount from catalog value, they must buy that material at a price below their offering price to you, the buyer. We must also be realistic with our heirs. We do them a disservice if we lead them to believe that our collections are worth a fortune if they really aren't. Because, after you're gone, your heirs will expect to sell your collection for this "fantasy" fortune. As an appraiser, I've been in too many encounters with distraught executors over a less-than-expected appraisal valuation. You must understand that huge collections of U.S. mint sheets and plate books, post-1940, are worth less than face value. First day covers, post-1940, have very little value. And, an awful lot of stamps in the average collection have the minimum catalog value of 25¢. Keep in mind, this is just a hobby!

The Author

Dick Colberg is a retired forensic engineer and has been a stamp collector for 70 years. He is an exhibitor and philatelic writer, here and in France. He is also a certified philatelic appraiser. Dick can be contacted at AappraiseStamps@gmail.com.

Notes

Appendix II

Estate Advice*

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Notes



Protecting the Future of Your Collection

Leave Instructions for Your Heirs

We frequently hear from the heirs of former members asking for assistance in disposing of a member's collection. While we do assist through our Estate Advisory Service, it is much more likely that your wishes will be fulfilled if you plan ahead. With advance planning you may minimize estate taxes, better ensure that your collection is distributed in accordance with your desires, and help get maximum value from your material.

First things first! Stress that the collection needs care. Storage in a basement or attic for two years may be very detrimental. And, if your collection is insured, be sure to provide policy and contact information. The careful planning of one's estate requires the preparation of an inventory, an honest evaluation, a plan for distribution, and selection of an administrator.

Inventory

Keeping your material organized will insure that it can be easily inspected and the better items identified. That is why one of the most important documents is an inventory of your collection. Don't panic, this does not necessarily have to be a complete list of stamps and other items – but it should include different collections or exhibits, number of albums and title of their contents, the nature of loose stamps, literature, etc. The list should also identify the location of the items (book case in stamp room, bank vault, etc.) and if any items have expert certificates.

Honest Evaluation

A common mistake is that the collector has not shared an honest evaluation with anyone else. We

hear far too many horror stories about collections for which the value was hidden from other family members who, not realizing the collection represented significant value, simply pitched it. And it is also not uncommon to hear about the crestfallen spouse who believes the collection of modern U.S. First day covers is worth 550,000. If you don't want the value of your collection known while you are alive, at least provide a reasonable estimate in the documents you leave behind to be opened after your death. In making an inventory, list catalogue value, replacement value, and estimated price that might be realized at a forced sale.

Plan for Distribution

Ask yourself a few questions:

Do I want to pass my collection on to others?

Do I want portions that may not have much value used to promote stamp collecting to kids?

Have I promised any item(s) to a fellow collector?

Do I want my family members to benefit financially from the sale of my collection?

Whatever your designated wishes, it is important to provide precise written instructions. It is also beneficial to provide a list of any dealers or auction houses that you wish to be used or that are familiar with dealing with similar material.

Also indicate any friends who know the material and might be willing or have agreed to help prepare your material for sale. Remember, your heirs may get swamped with alleged promises, so protect them by providing a written record of any designations and relevant contact information that can be easily found and shared with your administrator.

Select an Administrator

Many individuals designate a family member as executor for their estate, but if your family has little philatelic knowledge you may be better off choosing a trusted friend who understands your collection. Precise instructions on specific items may prove difficult to implement without a basic knowledge of stamp collecting. There is nothing that prevents you from designating a "sub-executor" for your philatelic collection who is different than the main executor. If you do not have anyone you feel comfortable with appointing as your philatelic administrator, you may refer your heirs to the APS Estate Advisory Service and provide details of how we can be reached.

Planning Resources

Estate Advisory Labels— Self-stick identification labels are available free to APS members who want their heirs to use the APS Estate Advisory Service — Call 814-933-3803 ext. 201.

APS has an online Dealer Directory ([/Collect/Dealers](#)) and Chapter Listing ([/Collect/Clubs](#)) available to help find individuals who would be interested in purchasing your collection.



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