

## A PERSONAL VIEW : THE COLLECTOR - TRADE RELATIONSHIP (AND RESPONSIBILITY)

The title above is mine (editor) but reflects the theme and content the following article submitted by Michael Dodd. Although the article is the personal view of the author I am happy to publish it and suggest it should be required reading by both collectors and trade alike. What can be seen as “words of wisdom” as is so often the case are essentially commonsense, but again as is so common it requires somebody with the courage and integrity to speak up and reveal things / practices for what they are.

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**Preface:** The hobby of stamp collecting seems to be stronger than ever, based on anecdotal commentaries from online forums, marketplace listing and selling numbers, the growth in online philatelic activities like YouTube channels, Facebook groups and Twitter pages, and even attendance at shows both virtual and, we can expect, live exhibitions now there is apparently some easing of gatherings previously restricted because of Covid.

This is good for stamp sellers and stamp collectors. Good, that is, as long as collectors are able to be confident in their buying decisions. Perhaps it is time philatelic bodies took time to better understand the philatelic marketplace.

The quality of many philatelic bodies in, for example, the UK, USA, Canada and Australia is high with dedicated professionals working hard to deliver philatelic knowledge and services. But, is there a recognition and clear statement of objectives to support the stamp collector, to provide consumer protection initiatives for the stamp collector. It may be said there are none. Why not? one might ask.

The opinions expressed in this writing are mine and mine alone. I use the IPDA as a professional association as the focus because I believe the IPDA is the only philatelic body that intentionally focuses on the quality of sellers providing philatelic services to the consumer, the stamp collector, with a consumer protection mindset.

### Why is the IPDA Needed?

This is the short answer: Consumer protection.

This is the long answer: so collectors can learn about stamps – if they want to – and buy stamps for their collection from trusted sellers – if they want to - and be confident they are buying stamps that are correctly described and fairly priced - if they want to.

This is to say, collectors will not be treated unfairly and by predatory selling practices or unethical sellers.

Complicated? Maybe. It could be argued that it is the right of everyone to spend their money as they wish. If they are not acting very sensibly in the eyes of some, that is their fault, their own doing and their prerogative to do so and should not be judged, one way or the other, by others.



Fig 1

Fig 2

Fig 1 - MNH Buy it now for 35c, just one of many to choose from. Fig 2 - Buy it now for \$95 with a certificate for ..."XF-SUPERB 95..." NB colour as per the online images.

It may also be said that sellers can do as they wish. Why should someone suggest that a seller’s practices are unfair, unethical, predatory even? Freedom of expression etc, perhaps?

Why should a body like the IPDA care? Answer: Because sometimes people need to be helped to learn and understand about what it is they are spending their money on, so they do not get tricked by less than honest and scrupulous sellers. That is one point of view.

Let me digress to make the point.

There are rules and regulations, and even behaviours that are unscrupulous, and are legislated against.

An obvious USA example is The Credit Card Accountability Responsibility and Disclosure Act of 2009. This provides protection to consumers.

Simple. Consumers need protection from unfair and unscrupulous behaviours.

This is a federal statute passed by the United States Congress and signed by US President Barack Obama on May 22nd, 2009. It is a comprehensive credit card reform legislation that aims

*"...to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes."*

The bill was passed with bipartisan support by both the House of Representatives and the Senate.

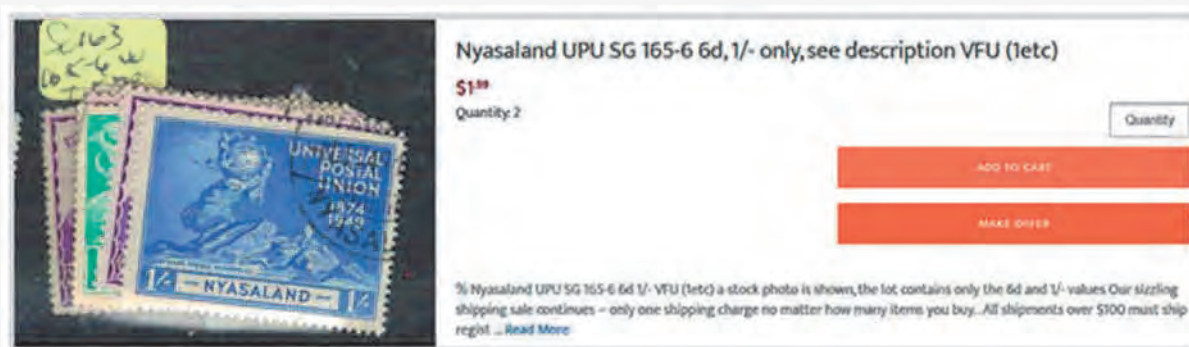


Fig 3 - Customer saw this listing and asked the seller for a scan of the stamps they would be buying. Reply from seller: "the set is under \$2 so I do not have the time to show you the entire set before you purchase it" - although it also clearly says only two stamps for sale.

Then again read the listing carefully- One of the stamps for sale is hardly visible at all, but then again, it goes on to say the image is just a stock photo and the buyer will only receive a 6d and 1/- value. In other words, the buyer has no idea what they might be buying.

Imagine the scenario - new credit card - limit \$200 - Bank says too small a limit for us to bother telling you the interest rate, or annual fee.

The bill was also an Act to amend the Truth in Lending Act which was signed into law in 1968 to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes. In simple terms, The Truth in Lending Act is a means to protect consumers from unfair and predatory lending practices.

What is the difference between passing laws to protect consumers from unfair and predatory lending practices, and more recently credit card dealing and issuing practices, and the requirement to protect stamp collectors from unfair and predatory selling practices?

Answer, maybe: The fact that the majority of the population are not affected by the stamp selling business. True. Or the value of the transactions maybe low, although seeing some of the ridiculously high prices some sellers put on their descriptions one might even question that point of view.



Fig 4 - exactly as listed - some fantasy we might think?

No one is of the naive view there will be legislation to protect stamp collectors, although there are various laws addressing misrepresentation of products for sale in most countries as far as I know, but they are ignored by all the major online ecommerce sites providing marketplaces for stamps for sale, it would seem.

Having said that, I should add that most online marketplace have Terms and Conditions which, on the surface, would protect consumers, the stamp buyer, but if one looks into what is offered for sale and how it is allowed to be described in a selling listing, these terms and conditions are obviously not adhered to on any scale.

Let us just look at one more piece of legislation, this time in the UK. The Consumer Rights Act (2015).

This act brings together the rules regarding the supply of goods, services and digital content, when the contract is business-to-consumer (B2C). It aims to protect consumers against poor-quality products and unfair business practices or contract terms.

It is extremely comprehensive in coverage but let's look at just one aspect; Product Description: the Act makes it clear that the description a seller provides for every item they offer for sale must be accurate, whether in-store or on a website. From colour and dimensions to the features the item has, this needs to be correct to avoid misleading consumers. This can very easily be applied to the selling of stamps and the descriptions given in the sales listing.

So, how do stamp collectors get protected against unfair and predatory selling practices? Basically, they do not. There is no protection at all.

Collectors might buy stamps from IPDA dealers, or dealers with an accredited standing in the philatelic

community. That is a step towards ensuring there is some credibility attributed to the seller so therefore perhaps some protection to the buyer.

One point of view is that we need to promote the IPDA values, ethics, standards and internet selling guidelines. That is why we need to grow the IPDA membership as there are hundreds if not thousands of genuine honest and credible stamps sellers listing and selling stamps through these online marketplaces, and, it is only the goodwill and individual ethical values of those sellers that ensures a fair and honest buying experience.

However, there are hundreds, and counting, of sellers who are not acting fairly and with integrity or complying with what most of us think of as ethical values.



Fig 5



Fig 6

Selling a stamp with a scanned image that is just not what the stamp looks like is a common failing on the part of the seller. Maybe a result of the scanner or camera, but more than likely a deliberate adjusting of the image colour or brightness by the seller to make the image of the stamp look more desirable. Fig 5 shows the image of the stamp listed for sale. Fig 6 shows the image of the stamp as received. The actual stamp is of the colouring as shown in this image; there has been no colour adjustment.

There are many who are just plainly either dishonest, or ignorant. If dishonest they need to be exposed. If ignorant they need to be willing to learn good, fair and honest practices, and through the IPDA we can help that to happen – if the seller wants it to happen of course.

One could make the point that it is up to the buyers to be knowledgeable enough about what they are potentially buying or bidding on. Yes one could. But where do we draw the line?

By example, in 1965 Ralph Nadar published *Unsafe at Any Speed: The Design Dangers of the American Automobile*. This book attacked the American automotive industry for prioritizing design over consumer safety and led to the passing of the National Traffic and Motor Vehicle Safety Act in 1966.

Should Americans have just let safety continue to decline and road deaths to increase? Or should they have done something to protect the consumer? We know the answer.

I am not suggest selling stamps is on the same scale as selling cars, but the principle that consumers should not be taken advantage of stands whatever the product. Consumers have a right to know they are being treated fairly.

And being a member of the IPDA is one small way we can give that to the consumers we call stamp collectors, our customers.

The IPDA does not simply accept anyone who applies to join to become a member and promote they are IPDA members who buyers can trust. Not like so many of the larger stamp societies we all know about. It is our process to review an application that adds credibility to the IPDA as a professional Association, and by doing so give the stamp collecting community the confidence they are buying from a credible seller.

There are laws and standards offices around the world to protect consumers in most aspects of life.

But when it comes to philately, in this internet age anyone can become a stamp seller. Anyone with an internet connection and a phone camera or scanner and some “old stamps” can become a stamp seller -irrespective of their knowledge about stamps. And, where far too many already established collectors and sellers can, without question, take advantage of the unsuspecting new collectors or less experienced collectors by offering poor quality stamps at what might at first appear to be hugely discounted prices.

Unfair and predatory practices prevail unquestioned by the marketplaces that also profit. Quality, credible sellers suffer, as do the buyers, although it takes time for the impact on the buyer to be seen.



Fig 7



Fig 8

Fig 7 - Sc 107 ( SG 196) No reverse image available – 29 bidders Listed as “VF +50% Sound”

Fig 8 - Sc 107 (SG 196) colour as issued - available for less than 10% cat

Does the buyer know they have bought a spacefiller? with short perfs, with the colour very faded from what it should be – it is a fugitive ink issue as we all know I am sure. Does the buyer know they will never get their money back and one day they will be told it is basically junk?

How sad for the buyer when for a few bucks more they could have purchased a reasonably nice copy from a choice of very highly qualified sellers, IPDA members included? Obviously, the buyer did not do much research. No one protecting the consumer here, was there?

One more, for another type of example. This lot (Fig 9 shows part of the Lot) of 81 stamps that was offered for sale with a 1c starting bid, yes for the 81 stamps.

81 stamps for 1c plus shipping, ok might be useful for the beginner collector.

Although to be honest most of these can be picked up for free somewhere or another.

But let's look more closely. Of the 81 stamps 10 clearly were damaged. Fig 10 shows a few of the damaged stamps

Damaged to the extent they should be in the garbage, not even as space fillers as the stamps look to be of the of minimum catalogue value.

So we are down to 71 stamps. Then study the cancels and the overall condition of the

stamps, as best can be studied from the images shown in the listing.

Certainly no reverse images. Although perhaps we would not expect that for such low value stamps.

What would a potential bidder be looking at? May be just the number of stamps. Certainly nothing else.



After 11 bids this lot sold for USD \$10.50 plus shipping





The seller was no doubt very happy having moved 81 stamps that basically were worth little to nothing.

The buyer will one day find out they have wasted their money as there is as close to basically no resale value in what they bought and now in their collection.

If the buyer is pleased now that is good and perhaps all that matters. Is it a question of buyer beware? or is it a question of misleading the buyer?

Or is the question simply, has the consumer been protected from unethical selling practices? I would suggest, No, of course they have not.

One might be thinking buyer beware. I doubt that was the reasoning that was allowed to continue in the automotive industry or the financial industry that caused the passing of consumer protection legislation.

Why should it be the position to take in the philatelic industry? Well it is, sadly it is, and perhaps something should be done about it.

My stamp collecting days began back when, and these (Fig 11) were the first stamps my father bought me, well not the phosphors I will admit. They came into my collection later. Although not like this.



Fig 11 - So there you have it -- double the cat value and then offer 80% discount to end up with an offer price that is still higher than some other sellers. Ethical? I think not. Unfair and misleading? of course it is. And, are they really the Phosphor issue? Not from this scan of the stamps.

Tell me again why the Truth in Lending and Credit Card and National Traffic and Motor Vehicle Safety Acts came into force? Yes, to protect the consumers.

Isn't it time the IPDA stepped up to the task of trying to protect the stamp collector, the consumer more openly than we have done in recent years?

Isn't it time other stamp societies and organizations did the same thing? Can anyone tell me why they are not doing so?

So what is the IPDA doing about it? One small step to start with.

The IPDA has a motion on the March 2022 AGM to ask members to vote on making changes to the IPDA website so that we as an Association can provide services, guidance and support to the global stamp collecting community. Not only just for IPDA members but all stamp collectors.

It is a small step but perhaps it will help motivate other philatelic groups, societies and clubs to consider doing something similar.

The stamp collector as a consumer should have the respect of the society they live in and have the protection afforded to all members of society, just like car buyers and bank customers. Why not?