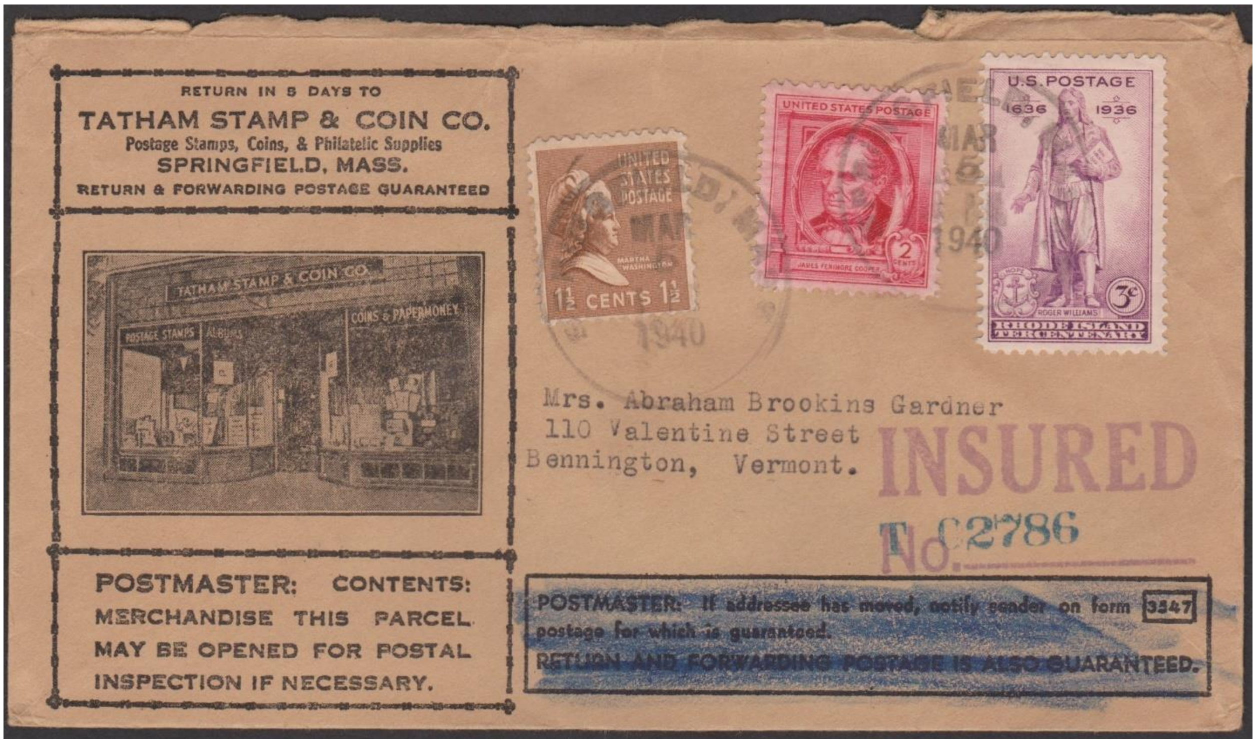
Tatham Stamp & Coin Company, Insured

By Patrick Crosby

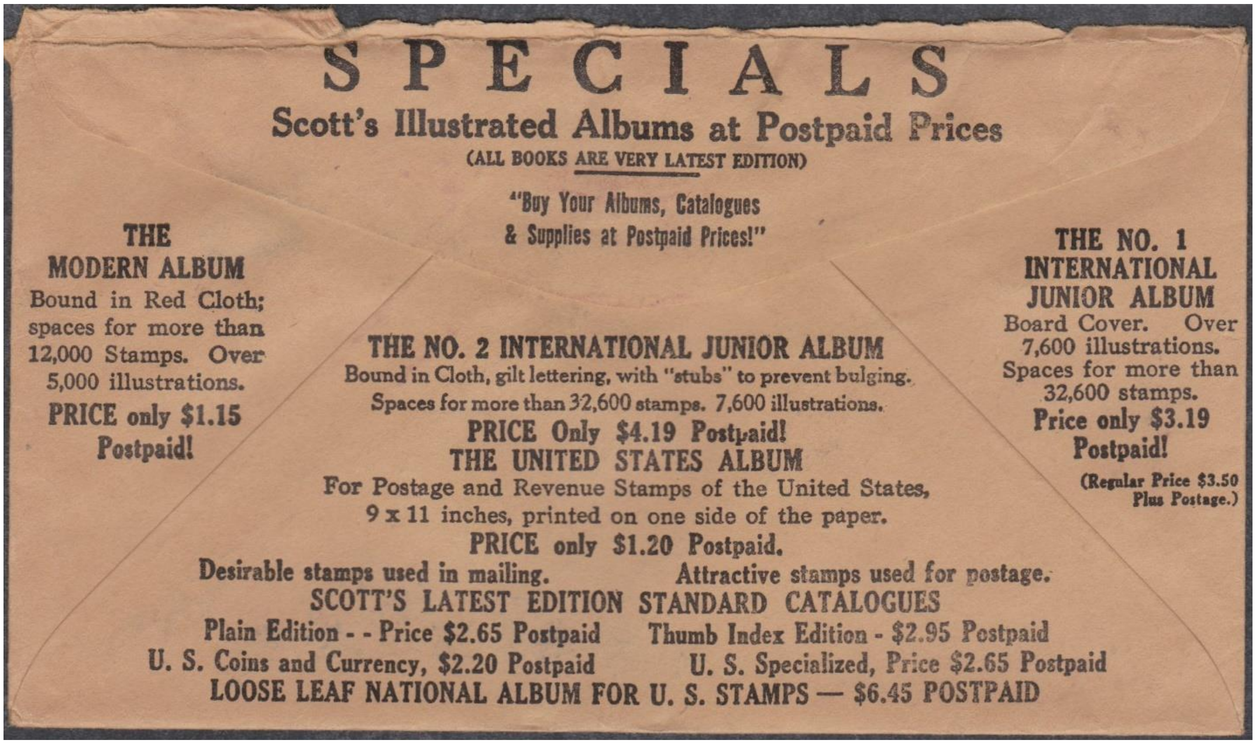
When I saw the storefront on the featured stamp and coin dealer's cover I wanted to walk inside, pull up a stool along the glass display cases and ask, "Do you have any boxes of covers I can look through?" But, alas, my cover is from March 1940, and by June of that year the dealer was in his new, not nearly as inviting, building.



Tatham Stamp &Coin Company of Springfield, MA, not only had a retail store but also sold extensively by mail all kinds of stamps, philatelic catalogs and supplies. The prices on the back of the featured envelope appear quite cheap. At $2.65 I could afford to buy a new Scott U.S. Specialized Catalog every year! Tatham also published and sold an annual coin catalog and many specialized postage stamp booklets including "The Postage Stamps of the Confederate States of America" and one on the two-cent 1893 Columbian Exhibition stamp. These "Tasco" brand booklets often contained all of the actual stamps being described.

But I didn't spend $1.65 just for a dreamy picture. This cover is "Insured" and I wondered why I don't own any other covers with Insurance Service? The reason is the service is available only for third and fourth-class items, not first-class mail, which has no intrinsic value. The cost of the insurance with up to $5 of indemnity was 5¢ but did not include any of the safeguards provided with Registry or Certified Mail Services which first-class and other classes of mail could add if desired.

Since the featured envelope contained stamps (merchandise), no written communication, and "May Be Opened for Postal Inspection", it could be sent third-class. First-class postage was 3¢/ounce for a letter in 1940, but two ounces could be sent for the third-class rate of 1½¢ if the sender was in no hurry since the third-class mail was the last to be processed.



Along with the return address the corner card includes "Return & Forwarding Postage Guaranteed." Forwarding is not included with third-class mailings. If needed and the addressee's forwarding address was known the item was to be forwarded with 1½¢ postage due (a second third-class mail fee, as if mailed anew). If the addressee refused to pay the postage due or if there was no forwarding address to begin with, then the item was returned to the sender who "guaranteed" to pay the return fee of 1½¢.

If Tatham Stamp & Coin Company wanted the new, forwarded address (if any) they would request a Form 3547 be sent to them by the post office with the mailing information. In this case they did not want to pay 2¢ for Address Correction Service and so they crossed out their guarantee at the bottom of the envelope in blue crayon.

It's reported that over the years some first-class mail patrons have uselessly paid for Insurance Service which postal clerks marked "Insured" in error. There are Tatham Stamp & Coin Company covers I've seen paying 5¢ for insurance service and 3¢ postage - not for first-class postage, but for up to four ounces of wonderful stamps at the third-class rate.

References:

Anthony S. Wawrukiewicz and Henry W. Beecher, U.S. Domestic Postal Rates, 1872-2011 (Bellefonte, PA: American Philatelic Society, 2011) [Available from APS].

***Patrick Crosby** is a member of the Nevada Stamp Study Society and collects U.S. postal stationery, stamps and postcards with an emphasis on postal history.*