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LIFE INSURANCE DEPARTMENT STAMPS

The New Zealand Government Life Insurance Department is, as its name implies, an insurance office operated by the state. It was established in 1869, and competes as a normal trading organisation with non-state companies in the New Zealand insurance market.

In one respect, however, it is unique, having since 1891 (with one short break which will be mentioned later) had distinctive postage stamps for use on its own correspondence. Like other government services, the Life Insurance Department had used the franking system, and paid an agreed sum annually to the Post and Telegraph Department to cover its postage costs for the year. In 1891, however, the Postmaster-General's report revealed a dispute over the amount due by the Insurance Department for postage. Agreement proved to be impossible, and as a result the Life Insurance Dept. decided to prepay postage in the future by using stamps.

At this time, there were no general "Official" stamps in use in N. Z. (the stamps overprinted O. P. S. O. appeared soon afterwards, but their use was limited to official correspondence to overseas countries). The Life Insurance Department argued that a distinctive design would minimise the risk of fraudulent use (for instance by employees on their private correspondence), and that special stamps would also advertise its services.

So the "Lighthouses" were born. A lighthouse was chosen as the centrepiece of the design to symbolise security, strength and permanence, and lighthouses have remained the central motif of all stamps issued for use by the Department.

When the first stamps overprinted "Official" were introduced in 1907, much of the justification for special Life Insurance Dept. stamps disappeared, and the Lighthouses were withdrawn from use. The L. I. Dept. used the ordinary "Officials" from 1907 to 1913, when it obtained permission to use its own stamps again, a privilege it still enjoys today.

The first designs - with the letters "V. R." incorporated - comprised six values, $\frac{1}{2}$ d, 1d, 2d, 3d, 6d and 1/-, and first printings of all values were on De La Rue paper with the close-spaced watermark (that is, with 4mm between the foot of the letters N. Z. and the topmost point of the star). This paper thus became known as the "Life Insurance" paper, although it is probably more generally known to collectors for its use in some printings of the contemporary Second Sides. A glance at the C. P. Catalogue listings will show that, while the three lower values subsequently went through a variety of changes of paper and perforation, the original printings of the 3d, 6d and 1/- were sufficient to last for the entire life of the issue. In the writer's opinion (based on experience), there can be few stamps whose catalogue value gives a less accurate indication of scarcity than these three. Particularly in unused condition, all three are rare. Covers showing proper usage of the stamps (of any denomination) are even more elusive, and highly desirable.

By 1905, the plate for the 2d value needed replacement due to wear, and since the Royal Cypher was out of date (Queen Victoria having died in 1901), a new die was cut without the letters V. R., and other minor alterations were made to the design. The 2d in this design, and printed in brown-red, appeared in 1905, and was followed by the 1d (in blue) in 1906. Both of these had very short lives, because as has already been mentioned, all Life Insurance issues were withdrawn in favour of ordinary Officials at the end of 1906.

When the Life Insurance stamps were re-introduced in 1913, the same "No V. R." design was used, but no 1/- value was issued, and all other values appeared in colours conforming with the colours of the normal postage stamps of the period. An extra value - the 1½d - was introduced in 1917 because of the wartime rise in postage rates, and further colour changes were made in the 1½d, 2d and 3d. It is interesting to relate all of these alterations to those in the definitive issues of K. G. V.

Plate varieties abound in the "No V. R." issues, and the 3d is of special interest, because three quite distinctive types recur apparently at random throughout the sheet.

In 1947 the first pictorial Life Insurance set was issued. All values portrayed New Zealand lighthouses with the exception of the 3d, which depicted Britain's Eddystone (presumably because it is the most famous of all "lights"). These stamps were recess-printed by Messrs. Bradbury Wilkinson & Co. Ltd., and philatelically they are notable for a number of re-entries, particularly in the ½d and 1/- values.

It was with the issue of this set that the precedent was established of allowing the public to use the Life Insurance Dept. stamps on the first day of issue only. Otherwise L. I. Dept. stamps are valid only for postage on Departmental mail to inland addresses.

When N. Z. currency was decimalised in 1967, the Pictorial Lighthouses were surcharged in the new currency, and this provisional series is most notable for the varieties of paper on which the stamps were printed. Most catalogues list only two different papers (distinguishable by the altered position of the watermark), but there are certainly three varieties, all clearly distinguishable without reference to the watermark, and without recourse to U. V. lamp or other artificial aid. These papers are best described as (a) coarse, "toned"; (b) cream; (c) white.

The provisionals were duly superseded by a new pictorial set in 1969, depicting five further N. Z. lighthouses, and this set remains current today.

Like so many of the "sideline" issues of New Zealand, the Life Insurance issues are full of interest, and offer opportunities of forming a collection which is compact and unlikely to get out of hand due to a proliferation of issues, yet is capable of expansion to as wide an extent as the individual collector wishes (or his patience will allow!)

Acknowledgement is made to Volumes 1 and 2 of "The Postage Stamps of New Zealand" (published by the Royal Philatelic Society of N. Z.), whence much of the background information for this article was drawn.

LIFE INSURANCE ISSUES

"V. R." designs

C. P.	S. G.		
X1a	L1	½d lilac, perf 12 x 11½, 4mm wmk, used.....	25p
X1b	-	½d purple, perf 10. Scarce shade, used.....	£1.10
X1e	L13	½d purple, perf 11, used.....	14p
X2b	-	1d blue, perf 12 x 11½, 7mm wmk, used.....	£1.10
X2d	L11	1d blue, perf 10 x 11, used.....	39p
X2f	L14	1d blue, perf 11, wmk upright, used.....	2p
X2h	L17	1d blue, perf 11, wmk sideways, used.....	2p

C. P.	S. G.			
X2j	L20	1d blue, perf 14 x 11, wmk sideways, mint.....	£1.38, used.....	39p
X3a	L3	2d red-brown, perf 12 x 11½, 4mm wmk, used.....		55p
X3b	-	2d red-brown, perf 12 x 11½, 7mm wmk, used.....		£1.10
X3c	L9	2d red-brown, perf 10, used.....		17p
X3d	L15	2d red-brown, perf 11, wmk upright, used.....		17p
X4a	L4	3d brown, used, fine.....		£2.20
		Do. not quite so fine, but good copies, each.....		£1.65
X5a	L5	6d green, used, fine.....		£4.40
		Do. not quite so fine.....		£2.75
X6a	L6	1/- rose-pink, used, a little off-centre.....		£5.50

No "V. R." designs

De La Rue paper, perf 14 x 15.

C. P.	S. G.		m	u
X7a	L24	½d green.....	22p	14p
X8c	L25	1d red.....	44p	11p
X9a	L26	1½d black.....	£1.10p	66p
X9b	L27	1½d orange-brown.....	11p	-
X10b	L28	2d purple.....	£1.65	-
X10c	L29	2d yellow.....	55p	50p
X11a	L30	3d yellow-brown.....	£1.65	-
X12a	-	6d pink.....	£1.65	-

Cowan paper, perf 14 x 15.

X7b	-	½d yellow-green.....	-	42p
X8d	L25a	1d carmine-pink.....	55p	22p

Cowan paper, perf 14.

X7c	L32	½d yellow-green.....	17p	8p
X8e	L33	1d scarlet.....	44p	22p
X10d	L34	2d yellow.....	17p	-
X11b	L35	3d chocolate.....	55p	-
X12b	L36	6d pink.....	£2.20	£1.65

Wiggins Teape paper, single wmk, perf 14 x 15.

X7d	L24a	½d yellow-green.....	3p	8p
X8f	L25b	1d scarlet.....	33p	17p

Wiggins Teape paper, mult. wmk, perf 14 x 15.

X7e	L37	½d yellow-green.....	11p	27p
X8g	L38	1d scarlet.....	12p	-
X10e	L39	2d yellow.....	15p	66p
X11c	L40	3d chocolate.....	38p	£1.10
X12d	L41	6d pink.....	55p	55p

1947 Pictorials

X13a	L42	½d green/orange.....	50p	25p
X13b	-	½d green/scarlet.....	30p	-
X14a	L43	1d blue/grey-olive.....	2p	2p
X15a	L44	2d grey/navy blue.....	3p	6p

C. P.	S. G.		m	u
X16a	L45	2½d ultramarine/black	11p	-
X17a	L46	3d mauve/blue-green	4p	7p
X18a	L47	4d sepia/yellow-orange	12p	10p
X18b	L47a	4d esparto paper	5p	5p
X19a	L48	6d sepia/ultramarine	6p	15p
X20a	L49	1/- brown/blue	10p	10p

1967 Provisionals

C. P.	S. G.		m	u
X21a	L50	1c on 1d, coarse paper	3p	-
X21b	L50a	Do. cream paper	4p	-
X21c	-	Do., white paper	25p	-
X22a	L51	2c on 2½d, cream paper	3p	-
X23a	L52	2½c on 3d, coarse paper	4p	-
X23b	L52a	Do., cream paper	4p	7p
X24a	L53	3c on 4d, cream paper	5p	8p
X25a	L54	5c on 6d, coarse paper	13p	16p
X25b	L54eo	Do., cream paper	13p	16p
X25c	-	Do., white paper	£2.75	-
X26a	L55	10c on 1/-, coarse paper	33p	-
X26b	L55	Do., cream paper	11p	13p
X26c	-	Do., white paper	50p	-

1969 Pictorials

mint				1969 Pictorials				mint	
X27a	L56	$\frac{1}{2}$ c	1p	X30a	L59	4c	4p		
X28a	L57	$2\frac{1}{2}$ c	3p	X31a	L60	15c	13p		
X29a	L58	3c	3p						

- 1101 Used Collection. 18 "V. R." stamps, being S. G. L1-L20 complete except the rare 2d mixed perfs (L12), the scarce 2d chocolate (L15a) and the "impossible" ½d perf 14 x 11 (L19). A few minor faults, but a very good looking lot, seldom offered £12.10
- 1102 Varieties Collection. A fine mint lot of the "No V. R.", 1947 Pictorial and 1967 Provisional issues, including a number of large blocks, with many varieties annotated throughout. In all, 394 stamps, of which at least 75 show varieties. The all mint collection, catalogue value well over \$100 as normals. £24.75
- 1103 1947 Pictorials. (a) ½d plate A1 £2.50; (b) 1d plate A1 £1.50; (c) 2d plate A1 £1.50; (d) 2½d plate 1A £1.10; (e) 3d plate A1 £1.50; (f) 4d original paper plate A1 £2; (g) 4d esparto paper, plate A1 £1.00; (h) 6d plate A1 £1.50; (i) 1/- plate A1 £ 2.00
- 1104 Complete set of 9 plate/imprint blocks as listed above £12.50
- 1105 1967 Provisionals. (a) 1c on 1d coarse paper, plate A1 14p; (b) 1c on 1d cream paper, plate A1 50p; (c) 2c on 2½d cream paper, plate 1A 16p; (d) 2½c on 3d coarse paper, plate A1 30p; (e) 2½c on 3d cream paper, plate A1 30p; (f) 3c on 4d cream paper, plate A1 38p; (g) 5c on 6d coarse paper, plate A1 £5; (h) 5c on 6d cream paper, plate A1 £5; (i) 10c on 1/- plate A1 (scarce) £7.50; (j) 10c on 1/- cream paper, plate A1 75p; (k) 10c on 1/- white paper (v. scarce) plate A1 £ 7.50
- 1106 1969 Pictorials. Complete set of 10 imprint/plate blocks (two of each value). The 10 blocks £3.50

SINGLE ISSUE COLLECTIONS

- 1107(a) King Edward VII. A superb lot of 56 mint singles, comprised of $\frac{1}{2}$ d (5), 2d (4), 3d (9), 4d orange (2), 4d yellow (3), 5d (8), 6d (8), 8d (12), 1/- (5). Ignoring "two-perf" pairs, perf varieties are complete (except the upright wmk perf 14 line 8d, of course), and shades are virtually complete as listed in the C. P. catalogue, both in the ordinary and "official" issues, with some additional shades included. Other items include a beautiful copy of the "Pictorial" paper 8d without watermark, and the 8d "Official" with inverted watermark, in both perfs. Condition throughout is superfine. The 56 "Edwards", a fine basic collection of this difficult-to-find issue £73.75
- 1107(b) K. E. VII Two-Perf pairs. Short set of 4 pairs, being one each of the 5d and 6d, and two of the 8d in excellent shades of blue. The four scarce variety pairs, superfine mint £20.50
- 1108 1d Dominion. A really comprehensive lot of this fascinating stamp. Basic issues from J1a to J8a are complete mint, and the many extra items include a mint example of the ruby shade on De La Rue chalky paper (from a booklet), an excellent used copy of the De La Rue unsurfaced paper issue (rare thus), all the watermark varieties on the sideways wmk issue (J4a), a "colourless" and a "near-black" litho wmk, an imperf pair on Cowan paper, a superfine mint block of 4 on Wiggins Teape thick highly-surfaced paper, a fine "offset on back" variety on a De La Rue paper "Official" - the list could go on and on! 33 mint and 25 used £35.75

1109

"GHOST TRAIN"

A double print of the black colour on the recent 4c Locomotive stamp gives a most unusual ghost train shadow effect. In addition the legend "CLASS X" is also doubled.

We can offer a few mint singles of this attractive and scarce variety (normal copy supplied for comparison). The 1973 Ghost Train.....

£11.00

1970-71 PICTORIAL VARIETIES

- 1110 $\frac{1}{2}$ c Butterfly. R1/6 (P1. 1A) retouch to blue background below upper segment of left wing. In mint positional block of 12 (the $\frac{1}{2}$ c is already obsolete)..... £ 1.10
- 1111 2c Butterfly. Watermark inverted. Mint single..... 72p
Block of 4 with selvage £ 2.90
- 1112 4c Puriri Moth. Double variety block from plate 1A showing R1/14 "vapour trail" from moth's left wing across blue area, and R2/14 white flaws in brown background at top of stamp. The two varieties in mint positional block of 8... 30p
- 1113 5c Fish. R3/2 (P1. 1A). Two parallel bands running down right side of stamp from the word "FISH" to the fish's tail. Positional block of 6 mint..... 35p
- 1114 7c Fish. "Traffic Lights" block of 10 including R10/20 (P1. 1A) with white horizontal flaw above the letters "ZEAL"..... 72p
- 1115 8c Fish. R1/14. Extensive retouch above and to right of 'd' of Zealand. Offered in mint "Traffic Lights" block of 10 88p
- 1116 10c Coat of Arms. Wmk. inverted. Mint single £ 1.50
- 1117 50c Abel Tasman National Park. Mint positional block of 9 showing the nice variety "Boat on beach" on R3/6. Plate varieties on N. Z. high value definitives are uncommon (this one is on the later "whiter paper" printing)... £ 4.20

- 1118 4c on 2½c Letterpress Surcharge. R5/1 of one of the surcharge formes became so badly damaged that the bars obliterating the original value were almost totally missing. The prominent variety, offered here in mint positional block of 12. 88p
- 1119 As above. Superb example of very scarce variety "Double surcharge, one albino", no doubt the result of a sheet passing through the surcharging press twice, the first time under another sheet, and receiving an uninked impression, the second time a normal, inked impression. This "albino" is particularly good, because the letterpress printing was unusually heavy, producing a distinct "embossed" effect on the reverse of the stamp, and because the two impressions - the normal and the albino - are not co-incidental. Mint block of 4, each stamp clearly showing the variety. £ 8.80

1970-71 PICTORIAL IMPRINT/PLATE BLOCKS

No. of stamps in each block is indicated in brackets.

<u>½c Butterfly</u> (obsolete). Plate 1B1B1B1B (10)	29p
<u>1c Butterfly.</u> Plate 1A1A1A1A or 1B1B1B1B (10), each	10p
<u>2c Butterfly.</u> Plate 1A1A1A1A or 1B1B1B1B (10), each	18p
<u>2½c Moth.</u> (obsolete). Plate 1A1A1A1A or 1B1B1B1B (10), each	27p
<u>3c Moth.</u> Plate 1A1A1A or 1B1B1B (10), each	27p
<u>4c Moth.</u> Plate 1A1A1A1A1A or 1B1B1B1B1B (10), each	36p
<u>5c Fish.</u> Plate 1A1A1A1A or 1B1B1B1B (10), each	44p
<u>6c Fish.</u> Plate 1A1A1A or 1B1B1B (10), each	53p
<u>7c Fish.</u> Plate 1A1A1A1A or 1B1B1B1B (10), each	65p
<u>7½c Fish.</u> (obsolete). Plate 1A1A1A1A or 1B1B1B1B (10), each	£1.20
<u>8c Fish.</u> Plate 1A1A1A1A1A or 1B1B1B1B1B (10), each	70p
<u>10c Royal Visit.</u> Plate 1A1A1A1A (6)	58p
<u>15c Maori Fish Hook.</u> Plate 1A1A1A (6)	79p
<u>18c Maori Club.</u> Plate 1A1A1A (6)	94p
<u>20c Maori Tattoo.</u> Plate 1A1A (6)	£1.04
<u>23c Park original printing.</u> Plate 111 (6)	£1.27
Do. Later printing, whiter paper, Plate 111 (6)	£1.23
<u>25c Park.</u> Plate 11111 or 1A1A1A1A (8) each	£1.75
<u>30c Park.</u> Plate 1111 or 1A1A1A (6) each	£1.59
<u>50c Park, original printing.</u> Plate 1111 (6)	£2.70
<u>50c Park later printing, whiter paper.</u> Plate 1111 (6)	£2.63
<u>\$1 Geothermal Power.</u> Plate 1111 (6)	£5.00
<u>\$2 Agricultural Technology.</u> Plate 1111 (6)	£10.18
<u>4c on 2½c Photogravure Surcharge.</u> Plate 1A1A1A1A, 1B1B1B1B, 1A1A1A2A, 1B1B1B2B, 1A1A1A3A, or 1B1B1B3B (10) each	50p
<u>4c on 2½c Letterpress Surcharge.</u> Plate 1A1A1A1A, 1B1B1B1B, 1A1A1A2A, 1B1B1B2B, 1A1A1A3A, or 1B1B1B3B (10) each	47p