



E & L Coins, LLC

Welcome to E & L Coins. We would be delighted to provide you with services related to your coins, currency, or stamps. Here are the services that we provide:

- **Appraisal.** We offer a **comprehensive appraisal** with a full spreadsheet summary of every item of significant numismatic or philatelic value (we usually define “significant” as above \$5.00). We can tailor the appraisal for the owner’s purpose, be it sale, insurance, or gifting. We detail (as needed) the wholesale value, the retail value, the fair market value, and the bullion value for every significant coin, bill, or stamp. Our fee is \$50 per hour. Normally we will transport the material to our homes for appraisal (where it is securely kept) but we can come to your home or office for an appraisal; we add on a modest surcharge for home appraisals (\$15 per hour). Appraisals usually take several days. We will give you a realistic time line for the work. If we make a Purchase Offer, and you accept, the Appraisal Fee is waived.
- **We buy coins.** We can **buy a whole collection or any part of a collection.** We will pay more than most commercial dealers who have a large overhead to meet. If you agree to sell us material, we will pay you immediately with a check or cash.
- **We buy bullion.** Bullion consists of silver or gold coins which have the value of their precious metal content. Our price is fair and competitive, and we will go through all the coins to pick out any of extra numismatic value.
- **We buy stamps.** A word of caution: whereas coins are worth more than most people expect, stamp values have not appreciated similarly.
- We accept material to **sell on consignment.** This arrangement works best for high-end items. We have access to local and national auctions (like Heritage) where high prices may be obtained, and we have lists of preferred buyers who are looking for great coins, currency, and stamps. We also sell on the web reaching buyers all over the world. When we sell on consignment, the owner’s financial interest and ours is the same: the highest price. Our consignment commission is 15 percent of the first \$1,000 realized, with a graduated decreasing scale thereafter.
- We can also **buy coins for individuals** who wish to improve their collections or who see opportunity for value appreciation over time. Our fee for purchase is 10 percent for the first \$1,000 per month, with a graduated decreasing scale thereafter.
- We can **sell your client (or you) bags of silver coins.**
- Everyone’s situation and needs are different. Our promise is to accommodate to your particular needs and wishes, with the highest of individualized service.

About honesty: we have often heard distrust expressed of many storefronts that promise to pay you a lot of money for your collection. The fear is that an unscrupulous person could buy a valuable item for a pittance with no one the wiser. With no intention of impugning the honesty of local coin dealers, we offer scrupulous, rigorous, guaranteed honesty and fairness about the coins, stamps, and currency that you own. We will grade and value any item right in front of you and show you the entry in the catalog. We are primarily in business to have fun and see great stuff, not to make an excessive profit.

About us: Steve Eisinger, MD is an actively practicing Ob/Gyn at Highland Hospital and has been a Professor for the U. of Rochester Medical Center for over 36 years. He has been an avid coin and stamp collector for many years, and is Past President of the Rochester Numismatic Association. John Lighthouse is a life-long resident of Rochester and has collected coins and stamps for his entire life. He is retired from a career in IT Global Business Management. He is also a Past President of the Rochester Numismatic Association.