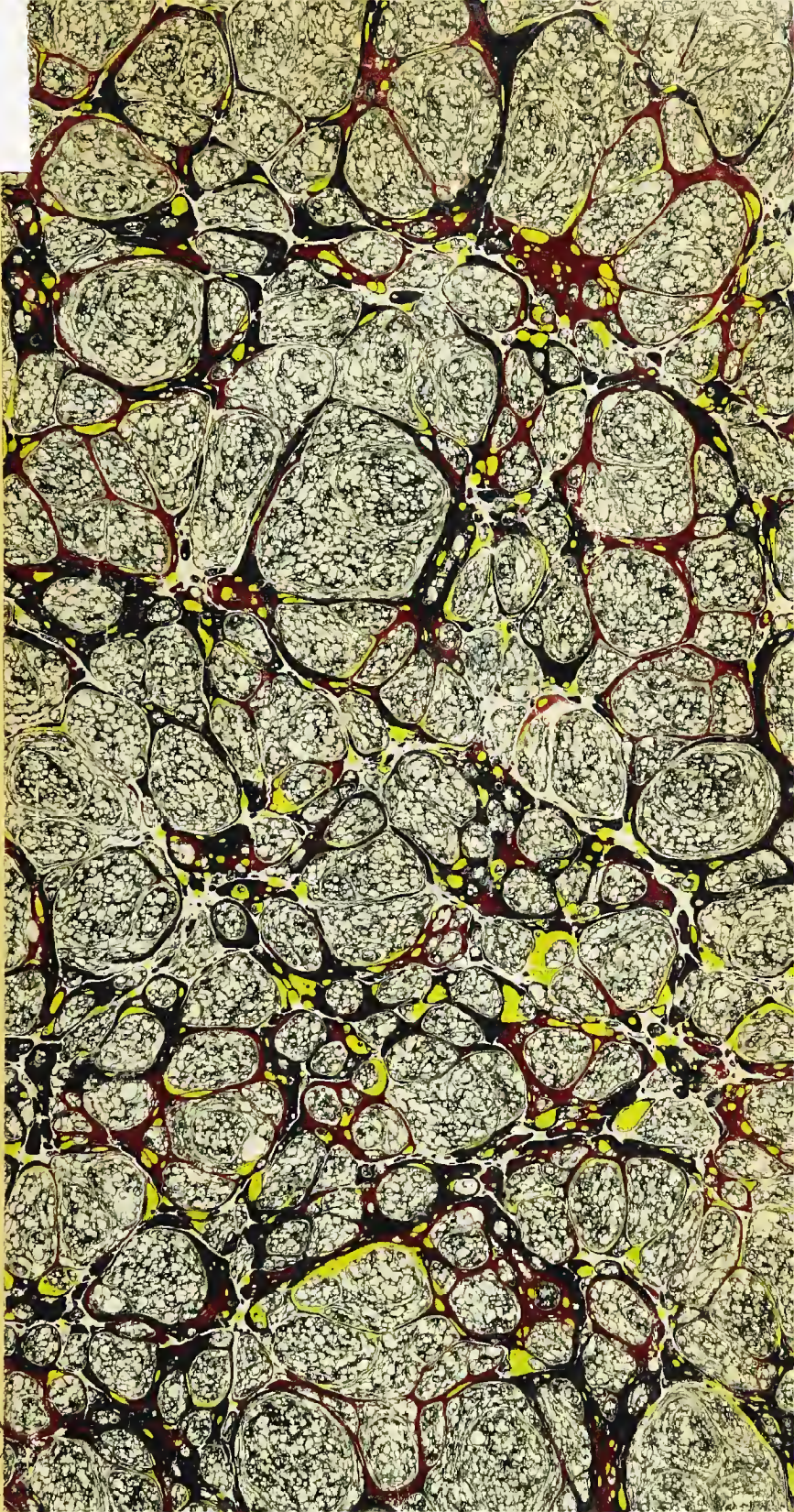


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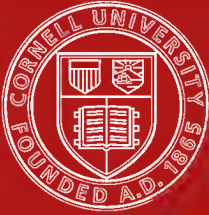
THE
**UNITED STATES POSTAL
MONEY-ORDER SYSTEM**

A survey of the system for the purpose of ascertaining
its condition and advancing its efficiency and
economical administration, conducted
by a Departmental Committee
under the direction of
ALBERT S. BURLESON,
Postmaster General



WASHINGTON, D. C.

1915.



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Post Office Department

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LETTER OF TRANSMITTAL.

POST OFFICE DEPARTMENT,
OFFICE OF THE THIRD ASSISTANT POSTMASTER GENERAL,
Washington, D. C., October 25, 1915.

SIR:

The undersigned, members of a committee appointed by you to make a survey of the postal money-order system for the purpose of ascertaining its condition and advancing its efficiency and economical administration, have the honor to transmit herewith an interlocutory report embodying their findings with respect to the condition of the system. As the data presented is of a character that may be used currently for reference purposes, it is recommended that the report be printed.

Recommendations having for their purpose the advancement of the efficiency and economical administration of the system will be made in subsequent reports.

Respectfully,

A. M. DOCKERY,
Third Assistant Postmaster General.

CHAS. A. KRAM,
Auditor for the Post Office Department.

CHARLES E. MATTHEWS,
Superintendent, Division of Money Orders.

LEWIS M. BARTLETT,
*Expert Accountant, Office of the Auditor for
the Post Office Department.*

CHARLES H. FULLAWAY,
Assistant Director, Division of Postal Savings.

TO HON. ALBERT S. BURLESON,
Postmaster General.

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THE UNITED STATES POSTAL MONEY-ORDER SYSTEM.

INTRODUCTION.

The reasons for and extent of the survey.—In the development of the money-order service it frequently has been necessary to consider ways and means for the advancement of its efficiency and economical administration. From time to time, also, there have been brought to the attention of the Department proposals with the same ends in view. Such proposals principally have been made in the form of communications addressed to the Department; others have been made through the medium of the public press in discussions on postal affairs, economics, and the social sciences generally. Practically all of them have been made in good faith and with altruistic motives. Some, however, amount to nothing more than criticisms of existing methods, or are of a character altogether impracticable and visionary.

In dealing with such matters the officers of the Department frequently have been embarrassed by the lack of complete, correlated and detailed information concerning the operations and condition of the system, particularly in form that could be used as a ground for induction or inference. The principal numerical facts with respect to the operations of the system are contained in the accounts of postmasters. Under the law these do not come to the administrative office of the system but are sent direct to the Auditor for the Post Office Department, the officer of the Treasury who is charged with the examination and settlement of them. The duties of the Auditor do not contemplate the gathering and classification of data purely for administrative or statistical purposes. Moreover, the money-order service is administered as a part of the postal establishment and the cost of maintaining it is not separately stated in the financial reports of the Auditor for the Post Office Department, because with few exceptions those employed on money-order business are not separately appropriated for by Congress.

These conditions have given rise to the necessity for assembling, in form convenient for reference purposes, all ascertainable facts relating directly or indirectly to money-order affairs for use not only in dealing intelligently with the present needs of the service but also to serve as the basis for the maintenance of a current record. The present survey was undertaken for these reasons.

The scope of the committee's findings and recommendations.—The survey covers the history of the service from its establishment in 1864

to the present time, its purpose, organization, and methods of procedure, its financial condition, the volume and classification of transactions, the cost of and returns from operation, the unit cost for various processes, a summary of the replies of postmasters to inquiries concerning proposed and possible improvements in the service, references to statutes governing the service, reference to conventions with foreign governments for the exchange of money orders, notes on the money-order systems of foreign countries, and a list of references to books, periodicals, etc., relating to the money-order service.

The committee will consider these data for the purpose of making such constructive recommendations for the advancement of the efficiency and economical administration of the service as may appear to be necessary.

The organization units covered.—The survey covers the procedure and transactions incident to the conduct of money-order business at all classes of post offices and at the central administrative office and the office of the Auditor for the Post Office Department in Washington. The data relating to the third and fourth class post offices is not presented with the same detail as is that relating to other post offices, since the issue of money orders at the former offices is on a commission basis, postmasters receiving a flat rate of three cents for each order issued irrespective of kind or amount.

Dates for which statistics are presented.—Practically all statistics presented are for the fiscal year ended June 30, 1914, thus facilitating comparison with the transactions of other years.

HISTORICAL.

Usefulness of the service.—When the President approved on May 17, 1864, the act of Congress which gave to the United States a postal money-order service, the foundation was laid for a project which has come to fill a necessary place in the affairs of the people. Designed "to promote public convenience, and to insure greater security in the transfer of money through the United States mails," the system in the course of its existence has been of immense benefit to the people and has been used for manifold purposes.

Aside from the ordinary service which it renders the citizen by affording him the practical result of a checking account in making purchases and settling financial obligations by mail, the money-order service has been and is now used by our foreign-born population to send money to relatives and to the postal-savings banks in their own countries. Many persons in the past have found the money-order system a convenience for the temporary deposit of funds for safe-keeping by having the order drawn on the office of issue and in their own names. The establishment of a postal-savings system in this

country, however, served to reduce the amount of money sent to postal-savings banks abroad and to curtail the use of the money-order service for savings purposes.

For a number of years following the close of the Civil War, the Government itself was a patron of the system. Money orders amounting to many thousands of dollars annually were issued on the application of the War Department for the payment of claims for bounty and back pay due by the United States to colored soldiers for services during the war, the organization of the money-order service rendering valuable assistance in insuring the proper payment of the claims.

One of the means provided by the act approved June 13, 1898, to meet expenditures caused by the Spanish War was the collection of a tax of two cents on each domestic order issued. The collections began on July 1, 1898, and ceased June 30, 1901, by repeal of the law. During this period the system collected for and paid to the Internal Revenue service \$1,931,481.94, without any expense whatever to the Treasury Department and with practically none to the Post Office Department.

Establishment of the service.—Notwithstanding the fact that England had been successfully operating a money-order system since the year 1839, the need for such a facility in this country does not appear to have been recognized until about 1857. On January 31 of that year, Postmaster General Campbell furnished the chairman of the Committee on the Post Office and Post Roads, in the House of Representatives, upon his request, the outline of a plan for a money-order system such as might be put in operation in this country, but no action appears to have been taken in the matter. In the annual report of the Department dated December 1, 1857, it was stated that the adoption of some method for the more convenient and safe remittance of small sums of money through the mails by means of orders had been frequently urged as a matter worthy of attention. The first definite recommendation made by the Department, however, appeared in the annual report for 1862. Postmaster General Blair in setting forth therein reasons for the exclusion as far as practicable of money from the mails recommended the adoption of a money-order system as one of the remedies for the evils resulting from the common practice of enclosing currency in letters. He said:

Great efforts have been made to give security to the mails. New and improved locks have been put into service; a stricter surveillance has been exercised over the affairs and agents of this Department; negligence has been punished and diligence rewarded; and the results in promoting energy and vigilance have been satisfactory. But the mails despite the very general watchfulness and fidelity on the part of the employees of this Department continue to be subject to depredateions.

The means of conveyance are fully adequate to the primary object of the mail service, the mere transmission of intelligence. This Department could not make use of strong boxes nor adopt measures to fix accountability upon each of the multitude of agents employed in the business, such as are resorted to by the carriers of merchandise and money without sacrificing the expedition required of a carrier of intelligence and at the same time greatly increasing the expenses necessary to the proper management of the latter business. For this reason the mails have always been and must continue to be an unsafe medium for the conveyance of money letters. The money contained in the mails creates the temptations to the robberies committed and is moreover the chief cause of the loss of letters which do not contain money.

No action having been taken upon the recommendation, it was renewed in the annual report of the Department for 1863, Postmaster General Blair expressing the opinion that such a system "would not only prove a great convenience to civilians and soldiers, but would almost entirely obviate the loss of many letters, the great majority of which enclose small remittances."

The money-order service was finally authorized by Congress in the act approved May 17, 1864, and on November 1 of that year the system was put into operation. Postmasters had been informed of the procedure to be followed in handling the new postal facility by means of a pamphlet entitled "General Principles and Instructions to Postmasters," which was issued by the Department on October 1, 1864. The service was inaugurated at 141 offices which had been designated by the Postmaster General in accordance with the authority conferred upon him by the money-order act. In making the selection of the new-fledged money-order offices, it was deemed expedient to designate first the larger post offices and then to extend the service to others as rapidly as possible. This method resulted in a register of 419 offices equipped for the transaction of money-order business at the end of the first year of operation.

Measures were early taken to extend the service to the army, and the fact that money orders to the amount of \$403,776.80 were drawn at the great centers of military operations during the first eight months of the system's existence is evidence of the extensive use to which it was put by the soldiers in sending money to their families and friends.

Personnel.—The central office of the money-order system from the establishment of the service to August 1, 1891, was conducted as an independent bureau of the Post Office Department. On this date it was made a division in the Office of the First Assistant Postmaster General. The organic act provided for the appointment by the Postmaster General of a superintendent and three clerks to care for the administrative work in the Department. Dr. C. F. Macdonald, often called the "father of the money-order system," was appointed as its superintendent and served in that capacity until July 7, 1893. The Secretary of the Treasury was authorized to appoint from time to time in the office of the Auditor of the Treasury for the Post Office Department such clerks, not to exceed six, as might be necessary to handle the additional work created by the money-order service. For the purpose of transacting business in the post offices, the Postmaster General was authorized to appoint additional clerks where necessary, the compensation of whom was to be paid out of the proceeds of the money-order business. On December 1, 1905, the Division of Money Orders was transferred from the office of the First Assistant to that of the Third Assistant Postmaster General, with which bureau it is

still connected. To keep pace with the steady growth of the system, and the extension from time to time of the scope of its operations, the personnel of the Division of Money Orders has been gradually increased until at the date of this report it consists of 56 employees, including a superintendent and a chief clerk.

The money-order form.—The safety of the money order has always been an important question in the administration of the system. The money-order service having been established expressly to transmit money with absolute security to the remitter, it is obvious that all possible means had to be taken to safeguard the Government, to whose shoulders the liability was transferred. In devising the first money-order form, it was believed that this protection was best afforded by means of an order which omitted the name of the payee, this information being supplied through the medium of an advice or notification which was sent by the issuing postmaster to the postmaster on whom the order was drawn. Thus, when the order was presented to him, the paying postmaster would have the name of the payee and the particulars of the order before him, which naturally was an important factor in insuring proper payment.

This form fulfilled the requirements of safety and remained in use without substantial change until September, 1893, when the wording was modified to provide for the insertion of the name of the payee. The old order, while affording security, had been found to be open to the objections that the holder was often in doubt as to the proper method of signing it and the indorsee had no means of knowing whether or not the person from whom he accepted an order was the true owner. The new form provided a remedy for these defects and the orders were more readily accepted by banks and merchants.

A few months later, however, a radical change was made in the order. In the act approved January 27, 1894, Congress withdrew the discretionary power of devising the money-order form which had been vested in the Postmaster General by the organic act and prescribed a form with a coupon and a marginal section to designate the amount of the order. The new form was designed to facilitate the checking of accounts of issuing postmasters in the Auditor's Office. Shortly after the passage of the act work was begun on the revised money order and books of the new form were furnished to all money-order offices prior to July 1, 1894, the date on which the law took effect. The following extract from the annual report of the First Assistant Postmaster General, dated November 28, 1898, after the new form had been in use for over four years, recites some of the experiences encountered:

The object * * * sought to be gained was a more rapid adjustment of the accounts of the issuing postmasters, at that time greatly in arrears. These conditions no longer exist; certain great imperfections in the form, making frauds possible, were discovered almost simultaneously with its adoption; the Department was involved in litigation which threatened to actually suspend the operation of the system upon the alleged claim that the form was an infringement of a patent. These reasons

absolutely compelled the Department to modify the methods which it was supposed might be followed and obliged the Auditor to subsequently practically discontinue the use of the coupon for checking purposes. The form is wholly unsatisfactory, is unpopular with the public, fails to meet the expectation of the Department, and costs double the amount which should be expended for that purpose.

It was accordingly recommended that the discretionary authority be restored to the Department so that a form might be devised which would be better adapted to the requirements of the system. The exigency was met by Congress in section 5 of the Act approved March 1, 1899, wherein it was provided that "the Postmaster General shall prescribe the forms for the issue of money orders."

As a result of this revocation of the limitation upon the Department, a new form of money order of about the dimensions of a bank draft was devised, which made its appeal to public favor by means of its apparent simplicity, clearness, and adaptability. The advice or notification feature was retained, in conformity with section 4035 of the Revised Statutes, and an auxiliary in the nature of a receipt to the remitter was added for the first time. The revised form was offered to the public on September 4, 1899, and at first appeared to meet every expectation. It was not long, however, before it was found that the new order was exceedingly liable to alteration in amount, so many cases having been reported to the Department that the dependability of the postal money order as a negotiable instrument was seriously menaced. A remedy in the nature of a marginal check and the use of safety paper was recommended by a committee appointed by the Postmaster General in 1904 "to devise a new money-order blank to enable the Department to guard against the alteration or raising of money orders," and commencing on November 15, 1905, a money order conforming to the recommendations of the committee was gradually introduced into the service with successful results.

No substantial changes were again made in the form until 1910, when Congress made the use of an advice discretionary with the Postmaster General. The advice had clung to the money order throughout all the vicissitudes that had beset it during the forty-six years that the system had been in operation, but when it was found that this feature of the service was costing the Department about \$500,000 annually the advisability of discontinuing it received serious consideration, particularly so when it appeared that such a step would bring about no impairment of the service.

Commencing on August 4, 1910, therefore, a revised form was gradually introduced, the most distinctive feature of which was a detachable coupon to take the place of the advice. The coupon was a radical departure from the advice, however, because the fundamental purpose of the latter was to communicate identification data, privately to the paying postmaster to guard against fraud, whereas this information by its annexation to the order in the form of a coupon was

now placed in the hands of the purchaser and would eventually reach the office of payment through the payee of the order. Thus a postmaster would have no knowledge of the fact that an order had been drawn on his office until it was presented for payment. In spite of its wide deviation from the course that had always been followed, the innovation was successful from its introduction.

Perhaps no other change has so greatly enhanced the utility of the service as has the comparatively new feature of paying orders at any money-order post office, an innovation conceived and urged by the present incumbent of the office of Third Assistant Postmaster General. The progress in this direction, however, can be traced from the time when it was found that the name of the payee might safely be placed on the order. The advice then was no longer the sole means of information for the paying postmaster, for the order had taken over some of its prerogatives. Gradually dependence on the advice as a safeguard to the proper payment of the order became secondary to other precautions, and it was eventually discontinued. When once the limitations imposed by the advice had been cast away, the new viewpoint brought as a matter of course a realization of the fact that there was no longer any great obstacle to the payment of orders at any money-order office. Since it was not the practice to send a notification to the paying postmaster that an order had been drawn on him, the necessity of confining the payment to a particular office ceased to exist, because, so far as information in regard to the identity of the payee and the authenticity of the order were concerned, all postmasters were on an equal footing. Accordingly, upon the recommendation of the Postmaster General, Congress sanctioned the innovation in a bill which was approved by the President on February 5, 1914, and a revised form payable within thirty days after issue at any money-order post office within the continental United States, Alaska excepted, if issued within the same geographical limits, was introduced on July 1, 1914. This form is in use at the present time.

Amount of money orders.—The act of Congress establishing the money-order system limited the amount for which a single order could be issued to a maximum of \$30 and a minimum of \$1. It was stated by Postmaster General William Dennison on November 2, 1864, the day following the opening of the service, that "The limit of \$30 is believed to be sufficiently large to include all that class of remittances now sent in money through the mails, but in exceptional cases more than one order can be procured." As a basis for this statement it was shown that the average amount contained in "money" letters received at the dead letter office during the fiscal years 1862, 1863, and 1864, was \$4.53, \$4.20, and \$5.18, respectively. However, before the service had completed its first year of operation, experience showed that so many applicants desired to send larger amounts through the mail that the labor imposed by the necessity of

writing several orders to cover the remittances handicapped the economical operation of the system. This condition resulted in a recommendation to Congress by Postmaster General Dennison on November 15, 1865, for the increase of the maximum amount of orders to \$50, which was accepted in the act approved June 12, 1866. The present restriction on the amount for which an order may be issued is \$100. The reasons which led to this amount being fixed as the maximum were substantially the same as those already recited for increasing it from \$30 to \$50. The desirability of the present maximum was suggested as early as 1866, but it was not until March 3, 1883, that Congress authorized it.

Postal notes.—The withdrawal from circulation in 1875 of the fractional paper currency that had been in extensive use since the Civil War created a demand for a cheaper and more convenient means than that afforded by the money order then in use for transmitting very small sums of money through the mail. This demand was the progenitor of the postal note. For several years prior to 1883, when Congress authorized the adoption of the postal note, various methods were proposed for this purpose. England adopted a postal note without the customary advice about 1880 for use in transmitting amounts less than one pound sterling, but it was only after several years of investigation and deliberation in this country that administrative officials could see their way clear to sanction any form of order that did not contemplate the use of an advice. The Postmaster General recommended on November 13, 1880, that it would be well for the United States to observe the workings of the English system long enough to discover any defects, and suggested the adoption in the meantime of a scheme that had been proposed on October 27, 1880, by the Superintendent of the Money-Order System; namely, the reduction of the money-order fee to 5 cents for amounts not exceeding \$5 and to extend the maximum amount of an order to \$100, so that the increased commissions received for large orders might offset the losses resulting from the reduced fee for small orders. In urging favorable consideration for his plan, the superintendent made the following statement:

In conclusion, I beg to express the opinion that the transfer of small sums by mail, at comparatively cheap rates, can be effected with less risk of loss to the public and to the Department by the money order and advice now in use than by any postal note device that has yet been proposed.

Notwithstanding these objections to the postal note, however, there came a change in the attitude of the Department about a year later. On November 7, 1881, a new form of order to be known as a "postal order" and to be issued at a cheaper rate without advice was proposed to Congress, but no decisive action was taken until March 3, 1883, when a postal note for use in transmitting amounts less than \$5 finally was authorized. They were first issued September 3, 1883.

The note was issued for a fee of 3 cents without a corresponding advice, and was payable to bearer at a money-order office selected and designated by the remitter, or at the office of issue. Experience later demonstrated, however, that if postal notes were made payable at any money-order office, it would facilitate their collection, besides relieving the Department of much troublesome correspondence caused by erroneous payments at one money-order office of postal notes drawn upon another. This feature was added to the postal note by the act of January 3, 1887.

The field of the postal note was further extended by the act of January 3, 1887, which authorized post offices other than money-order offices to issue them. The object to be gained by this measure was to extend to a limited degree the facilities of the money-order system to the small post offices where the establishment of the regular service was not warranted. This limited service was inaugurated at 197 offices on July 5, 1887, and was gradually extended to others as the demand required.

The popularity of the postal note could be foreseen before its adoption, because it met an overwhelming demand for a cheap and convenient method of transmitting very small amounts of money, but it was to be shown by experience that the money-order form itself, although perhaps not fully as convenient, with a slight reduction in fee could have given to the public the same unquestioned utility as a means for making small remittances as that afforded by the postal note, without the increased liability and inconvenience devolving upon the Department and the risks to the public that were occasioned by the use of the latter.

The desirability of the postal note as an adjunct to the money-order service appears to have been questioned for the first time in the annual report of the Postmaster General for the fiscal year 1892, wherein it was stated:

The postal note being payable to bearer at any money-order office without written application and advice is not as secure as the money order, and for this reason it has given rise to dissatisfaction and complaint on the part of the public and seriously diminishes its usefulness as a means of transmitting small sums by mail, while the money order is justly regarded as absolutely safe.

As a remedy for this defect it was recommended that the name of the person for whom it was intended should be inserted in the postal note, or that the purchaser should at least be accorded the privilege of entering himself the name of the payee.

This dissatisfaction increased during the following year. As a result the First Assistant Postmaster General recommended on November 9, 1893, the discontinuance of the postal note. It was thought to be unnecessary and confusing to have two systems for transmitting money so nearly alike, and the remedy suggested was to have the money order take over the facilities afforded by the postal note.

Moreover, it was found that because the postal notes were payable to bearer mail depredations had materially increased, and it was estimated that thousands of pieces of mail which contained no enclosure at all were destroyed in efforts by thieves to obtain postal notes. In line with the recommendations of the First Assistant Postmaster General and the joint congressional committee which investigated the subject Congress abolished the postal note in an act approved January 27, 1894. A reduction to three cents of the fee on money orders up to \$2.50 provided, however, a very satisfactory substitute for the postal note.

Approximately eleven years after Congress had abolished the postal note upon urgent recommendations, this form of order was again advocated. Beginning in 1906 and for four years thereafter legislation authorizing postal notes in varying forms and amounts were proposed by the Department to Congress. The reasons advanced were practically all based upon objections to the use of postage stamps for remittances of small sums of money. In this connection it is interesting to note that in the year 1892, while the postal note was in extensive use, identically the same reasons were used by the Department in an effort to secure the authorization of a "postal remitting card," to fill a gap in the service that existed at that time despite the postal note. These recommendations resulted in the passage of an act on March 4, 1911, which again authorized the issue of postal notes. Notwithstanding the existence of authority to do so the issue of them has not been resumed up to this time.

Fees.—The growth of the system and the continuous simplification of business methods is reflected in the reductions that have been made from time to time in the money-order fees, the principal source of revenue from the business. It is a noteworthy fact that with few exceptions the growing transactions of the system have permitted successive decreases in the charges to the public. These reductions were uniformly recommended to Congress whenever the receipts derived from the operation of the system were substantially greater than the expenses, and the present low schedule is a tribute to the extensive patronage of the system by the public and the progress that has been made in handling the business economically.

The Macdonald bequest.—When the will of Dr. C. F. Macdonald, the first superintendent of the service, was offered for probate in 1902 it was found that he had bequeathed \$2,000 "to the Secretary of the Treasury of the United States of America for the service of the Post Office Department, to be used by the Postmaster General of the said United States of America in such a way as he may deem expedient for the improvement of the postal money-order system." By reason of the fact that it had not been formally accepted by Congress, the money remained untouched in the treasury for eleven years, but

authority for its expenditure under a commission appointed by the Postmaster General was finally granted in the general deficiency act approved October 2, 1913.

The international service.—It was prophesied by Postmaster General Dennison on November 2, 1864, that—

The establishment of the (money-order) system in this country will no doubt lead to arrangements for the interchange of international money orders with the several foreign countries with which we have direct postal arrangements.

This prediction was fulfilled on July 27, 1868, when the President signed an act authorizing the Postmaster General to make conventions for exchange of orders with countries with which the Department had negotiated postal conventions. It was not until over a year later, however, that the first convention was concluded.

The service was initiated with Switzerland, pursuant to the terms of a convention signed at Washington on July 2, 1869, by the Postmaster General, under the authority given by the act of July 27, 1868, and at Berne on July 26, 1869, by the chief of the Federal Post Department of Switzerland. The new service commenced on September 1, 1869, 150 post offices in this country being authorized to issue and pay the international orders.

Service was next established with Great Britain on October 2, 1871. Efforts to negotiate a convention with that country by mail were not successful, and after an extended correspondence it was necessary to dispatch the Superintendent of the Money-Order System to London as a special agent to negotiate the terms of the convention. Germany and Canada were the next countries with which conventions were concluded. The service has gradually been extended to other countries until at the present time conventions for the exchange of money orders exist with more than sixty foreign postal administrations.

One of the chief sources of revenue to the money-order system is the gain on foreign exchange. Since the inauguration of the international service settlement of balances due by the United States to a creditor country has been made by means of bills of exchange purchased from responsible banking houses in New York City that have been approved of by the Department. In each case a limit on the amount of bills in course of transit and payment is fixed and purchases are not made in excess of this sum. Bids are submitted daily and the bills of exchange are purchased from the lowest bidder whose limit on outstanding bills has not been reached. In the settlement of balances it is found that the United States is debtor to most of the countries with which the service is conducted and by purchasing exchange when rates are low the Department is enabled at the end of a year usually to show a substantial profit from this source.

The year 1880 saw important modifications in the terms of the original conventions with the United Kingdom of Great Britain and

Ireland, the German Empire, and the Dominion of Canada. At the time the original conventions with these countries were concluded the value of United States currency was below par of gold and was continually fluctuating, which made it impossible for the issuing postmaster to draw the order for a fixed sum in the money of the country of payment and confined the actual exchange of orders between the respective countries to certain "international exchange offices." The postmaster at the ordinary international money-order office would draw on the exchange office and the latter would make the conversion from the money of one country to that of the other at the market rate of gold prevailing in New York. When the currency of this country finally became stable, therefore, a simplification of the mode of procedure in the exchange of orders was made possible. Under the new method the postmaster at the inland international money-order office gave the order to the applicant instead of sending it to the exchange office as formerly. The postmaster was able to issue the order for a determinate amount by the use of conversion tables supplied him. The rates of commission to be paid by each postal administration was lowered and the cost of the interchange of orders between the contracting countries was further reduced by the diminution of the number and cost of the blanks and the amount of clerical labor required. These economies permitted the United States to lessen materially the fees charged for the issue of orders to the countries concerned.

In line with the increase in the maximum amount of domestic orders to \$100, which was authorized on March 3, 1883, the limitation on international orders was raised to a like amount by the act of Congress approved January 30, 1889. Besides the advantage in uniformity between the two services that was gained by this legislation, the change tended to reduce the expense of the international system because only a single order was then required for sums from \$50 to \$100 instead of two as theretofore. The compensation of postmasters and clerks concerned in issuing international orders being based upon the number of transactions, a considerable reduction in expense resulted in this respect.

It is impracticable to enumerate here the many changes of more or less importance which have occurred during the forty-six years that the international money-order system has been in operation, but the aggregate result of the progress that has been made is exemplified in the present effective and economical operation of this branch of the money-order service.

Growth of the service.—Following is a table showing the growth of the service and making possible a comparison of money orders and postal notes issued for the fiscal years 1865 to 1914, inclusive:

POSTAL MONEY-ORDER SYSTEM.

TABLE 1.—Comparison of money orders and postal notes issued, fiscal years, 1865 to 1914, inclusive.

Fiscal year.	Number of money order offices.	Domestic money orders issued. (a)		International money orders issued in the United States. (b)		Postal notes issued. (c)	
		Number	Value.	Number.	Value.	Number.	Value.
1865.....	419	74,277	\$1,360,122.52				
1866.....	766	243,609	3,977,259.28				
1867.....	1,224	474,496	9,229,327.72				
1868.....	1,468	831,937	16,197,858.47				
1869.....	1,466	1,264,143	24,848,058.93				
1870.....	1,694	1,671,253	34,054,184.71				
1871.....	2,076	2,151,794	42,164,118.03				
1872.....	2,452	2,573,349	48,515,532.72				
1873.....	2,775	3,355,686	57,516,214.69				
1874.....	3,069	4,420,633	74,424,854.71				
1875.....	3,404	5,006,323	77,431,251.58				
1876.....	3,401	4,998,600	77,035,972.78				
1877.....	3,697	4,925,931	72,820,509.70				
1878.....	4,143	5,613,117	81,442,364.87				
1879.....	4,512	6,372,243	88,254,541.02				
1880.....	4,829	7,240,537	100,352,818.83				
1881.....	5,163	7,663,232	105,075,769.35				
1882.....	5,491	8,420,869	113,400,118.21				
1883.....	5,927	8,807,556	117,329,406.31				
1884.....	6,310	7,835,694	122,121,261.98				
1885.....	7,056	7,725,893	117,858,921.27				
1886.....	7,357	7,940,302	113,819,521.21				
1887.....	7,853	9,232,177	117,462,660.89				
1888.....	8,241	9,959,207	119,649,064.98				
1889.....	8,727	10,180,140	115,081,845.79				
1890.....	9,382	10,624,727	114,362,757.12				
1891.....	10,070	11,451,274	119,122,236.50				
1892.....	12,069	12,069,442	120,066,801.07				
1893.....	18,434	13,309,735	127,576,433.65				
1894.....	19,262	14,304,041	138,793,579.49				
1895.....	19,691	22,031,120	156,709,089.77				
1896.....	19,825	23,962,053	172,100,649.02				
1897.....	20,031	25,169,055	174,482,676.94				
1898.....	22,388	27,798,078	191,354,121.63				
1899.....	26,784	29,007,870	211,213,592.84				
1900.....	29,649	32,060,983	238,921,009.67				
1901.....	30,529	35,586,379	274,546,067.34				
1902.....	31,680	40,474,327	313,551,279.88				
1903.....	34,547	46,229,354	357,851,458.32				
1904.....	35,094	50,712,168	383,452,373.80				
1905.....	36,832	53,722,463	401,918,214.78				
1906.....	37,444	58,863,123	450,359,052.00				
1907.....	37,572	62,530,408	486,478,146.65				
1908.....	43,313	65,345,395	506,170,014.62				
1909.....	50,043	69,304,395	498,511,747.14				
1910.....	51,791	77,585,321	558,178,028.35				
1911.....	51,809	81,906,206	590,034,432.52				
1912.....	52,315	85,286,380	594,901,628.90				
1913.....	54,594	91,412,698	636,814,179.46				
1914.....	55,055	104,736,717	677,908,573.58				

- (a) Domestic money orders first issued November 1, 1864.
- (b) International money orders first issued September 1, 1869.
- (c) Postal notes first issued September 3, 1883.

PURPOSE.

The purpose of the postal money-order system, as stated in the establishing act, is "to promote public convenience, and to insure greater security in the transfer of money through the United States mails."

The principal functions and duties incident to the conduct of the service are—

The issue of domestic money orders and the collection of fees therefor.

The payment of domestic money orders.

The negotiation and conclusion of conventions with foreign countries for the exchange, by means of postal orders, of small sums of money.

The issue of international money orders and the collection of fees therefor.

The preparation of lists of international money orders issued in the United States on foreign countries.

The exchange of lists of international money orders issued in the United States on foreign countries, and in foreign countries on the United States.

The reissue for payment in the United States of money orders issued in foreign countries.

The payment of international money orders.

The financing of the service, principally the movement of funds from offices where the receipts exceed payments to points where they will be available for use or distribution in meeting the needs of offices where payments exceed receipts.

The payment of balances due foreign countries by means of bills of exchange purchased for the purpose through the postmaster at New York.

The collection of balances due from foreign countries and the disposition, through the postmaster at New York, of bills of exchange received therefor when the payment is made by this means.

The audit, adjustment, and settlement of money-order accounts.

ORGANIZATION.

Following is an outline of the organization of the Post Office and Treasury Departments for the administration of the money-order system, the audit of its accounts, the custody of its surplus funds, and the transaction of money-order business at post offices. The subdivisions of organization units are expressed by relative indentation.

POST OFFICE DEPARTMENT

General Administration.

Postmaster General.

Superintendence and government of the Department; general direction of the postal service in all its branches; regulations, orders.

Chief Clerk.

Supervision of the clerical force of the Department; custody of journals and records; preparation and distribution of Official Postal Guide, etc.

Solicitor.

Opinion on questions of law; claims of postmasters for losses; compromises, remissions.

Purchasing Agent.

Purchase of supplies for the Post Office Department and postal service.

Chief Inspector.

Inspection of post offices; investigations.

First Assistant Postmaster General.

Division of Postmasters' Appointments.

Establishment, change in name and discontinuance of post offices of all classes and change in site of fourth-class post offices; appointment of postmasters, including their bonds and commissions; conduct of postmasters.

Division of Salaries and Allowances.

Appointment, upon nomination, of assistant postmasters and clerical force of first and second class offices, including their bonding, salaries, and conduct; allowances for rent, light and fuel; consolidation of post offices and establishment of stations; location of presidential offices and stations connected therewith.

Third Assistant Postmaster General.

Division of Money Orders.

General direction of the money-order system, both domestic and international; designation and discontinuance of money-order offices; preparation of conventions for the exchange of money orders with foreign countries.

Division of Finance.

Payment of invalid money orders by warrant.

Division of Registered Mails.

Management of collect-on-delivery feature of the domestic parcel post.

Fourth Assistant Postmaster General.

Division of Rural Mails.

Appointment and discipline of rural carriers.

Division of Supplies and Equipment.

Custody and furnishing of supplies and equipment.

Post Office Service.

Post Offices.

Money-order offices.

Issue and payment of domestic money orders; issue and payment of international money orders when specifically designated to transact this class of business.

Main offices.

Exchange offices.

Effecting exchange of money orders between the United States and foreign countries.

Depository offices.

Receipt of surplus funds from other postmasters.

Draft office (New York City).

Payment of drafts drawn by postmasters on credits previously allowed.

"Classified" branches.

"Classified" stations.

"Contract" branches.

"Contract" stations.

The same domestic money-order facilities are available at all branches and stations as at the main office to which they are tributary; international business is transacted only when specifically authorized.

Rural routes.

Rural postal stations.

Issue domestic money orders, and under certain conditions pay them, under direction of the postmaster at the office to which they are tributary.

Rural carriers.

Receive applications for the issue of money orders at the distributing office or rural station to which they are attached, and under certain conditions orders are paid through them.

TABLE 2.—Number of money-order offices in operation July 1, 1915, arranged by States and Territories, the kind of business transacted and the number of branch offices and stations subsidiary thereto; also, the number of money-order offices in operation at the close of each fiscal year since the establishment of the system.

MONEY ORDER OFFICES IN OPERATION JULY 1, 1915.					MONEY ORDER OFFICES IN OPERATION AT THE CLOSE OF EACH FISCAL YEAR SINCE THE ESTAB- LISHMENT OF THE SYS- TEM.	
States and Territories.	Number of money- order offices.	Number of offices doing only do- mestic business.	Number of offices doing interna- tional business.	Number of branch offices and sta- tions.		
Alabama	1,139	1,003	136	27	June 30, 1865	419
Alaska	64	39	25		June 30, 1866	766
Arizona	259	209	50	6	June 30, 1867	1,224
Arkansas	1,354	1,216	138	24	June 30, 1868	1,468
California	1,840	1,396	444	300	June 30, 1869	1,466
Colorado	820	662	158	61	June 30, 1870	1,694
Connecticut	527	381	146	175	June 30, 1871	2,076
Delaware	114	81	33	16	June 30, 1872	2,452
District of Columbia	95	82	13	94	June 30, 1873	2,775
Florida	945	828	117	18	June 30, 1874	3,069
Georgia	1,181	979	202	59	June 30, 1875	3,404
Guam	1		1		June 30, 1876	3,401
Hawaii	87	42	45	2	June 30, 1877	3,697
Idaho	499	407	92	6	June 30, 1878	4,143
Illinois	2,282	1,630	652	578	June 30, 1879	4,512
Indiana	1,275	973	302	149	June 30, 1880	4,829
Iowa	1,382	925	457	112	June 30, 1881	5,163
Kansas	1,142	824	318	57	June 30, 1882	5,491
Kentucky	1,734	1,568	166	70	June 30, 1883	5,927
Louisiana	1,055	927	128	40	June 30, 1884	6,310
Maine	900	762	138	44	June 30, 1885	7,056
Maryland	823	785	98	135	June 30, 1886	7,357
Massachusetts	1,241	846	395	551	June 30, 1887	7,853
Michigan	1,567	1,150	417	282	June 30, 1888	8,241
Minnesota	1,306	924	382	129	June 30, 1889	8,727
Mississippi	1,031	881	150	8	June 30, 1890	9,382
Missouri	1,994	1,614	380	211	June 30, 1891	10,070
Montana	716	592	124	13	June 30, 1892	12,069
Nebraska	906	627	279	44	June 30, 1893	18,434
Nevada	174	132	42		June 30, 1894	19,262
New Hampshire	463	381	82	40	June 30, 1895	19,601
New Jersey	1,033	724	309	305	June 30, 1896	19,825
New Mexico	491	436	55		June 30, 1897	20,031
New York	3,393	2,627	766	939	June 30, 1898	22,388
North Carolina	1,401	1,216	185	38	June 30, 1899	26,784
North Dakota	731	553	178	3	June 30, 1900	29,640
Ohio	2,048	1,588	460	336	June 30, 1901	30,529
Oklahoma	1,171	930	241	20	June 30, 1902	31,680
Oregon	791	652	139	59	June 30, 1903	34,547
Pennsylvania	3,839	3,059	780	641	June 30, 1904	35,094
Porto Rico	89	72	17	4	June 30, 1905	36,832
Rhode Island	206	156	50	88	June 30, 1906	37,441
Samoa	1		1		June 30, 1907	37,572
South Carolina	650	546	104	33	June 30, 1908	43,313
South Dakota	633	468	165	4	June 30, 1909	50,043
Tennessee	1,037	881	156	73	June 30, 1910	51,791
Texas	2,394	1,896	498	87	June 30, 1911	51,809
Utah	344	265	79	44	June 30, 1912	52,815
Vermont	421	343	78	12	June 30, 1913	54,594
Virginia	2,144	1,968	176	89	June 30, 1914	55,055
Washington	1,049	846	203	143	June 30, 1915	55,670
West Virginia	1,491	1,361	130	21		
Wisconsin	1,237	894	343	144		
Wyoming	307	258	49			
Total	55,827	44,555	11,272	6,334		

Total number of money-order offices in operation	55,827
Total number of offices which transact domestic business only	44,555
Total number of offices which transact international business in addition to domestic business	11,272
Total number of branch offices and stations	6,334

TREASURY DEPARTMENT.

General Administration.

Secretary of the Treasury.

Auditor for the Post Office Department.

Audit and settlement of money-order accounts.

Treasurer of the United States.

Receipt of surplus money-order funds from certain postmasters through the medium of national banks designated as active depositories for public moneys and transfer of the aggregate for the account of the Postmaster General with the Assistant Treasurers of the United States at Chicago and New York.

Independent Treasury Service.

Assistant Treasurer of the United States, New York.

Custody of surplus money-order funds for the account of the Postmaster General.

Assistant Treasurer of the United States, Chicago.

Custody of surplus money-order funds for the account of the Postmaster General.

TECHNIQUE.

The laws and regulations for the government of the Post Office Department and postal service are embodied in the Postal Laws and Regulations of 1913, which is amended from time to time as the need arises. In that part of the Regulations devoted to the money-order system the business and technical methods employed in the conduct of its operations are given in detail. The Regulations being readily available and the contents relating to the money-order service quite lengthy, it is deemed sufficient for the purposes of this report to give a list of references to the money-order regulations in the form of a subject analysis, followed by a list of the books, pamphlets and forms used in money-order work.

There is also given a description of the methods employed in the Office of the Auditor for the Post Office Department in the audit and settlement of money-order accounts.

REFERENCES TO SECTIONS OF THE POSTAL LAWS
AND REGULATIONS OF 1913, (AS AMENDED)
RELATING TO THE MONEY-ORDER SYSTEM
AND EMBODYING THE STATUTES AND
ADMINISTRATIVE REGULATIONS
NOW IN FORCE FOR THE
GOVERNMENT OF THE
SERVICE.

REFERENCES TO GENERAL SUBJECTS.

CHAPTER 1.

General Provisions, secs. 1115-1122.

- I. Establishment of service, secs. 1115-1117.
- II. Allowance for clerical service at money-order offices, sec. 1118.
- III. Conduct of money-order business, secs. 1119-1122.

CHAPTER 2.

Issue of Domestic Money Orders, secs. 1123-1145.

- I. General Provisions, secs. 1123-1127.
- II. Fees and Limitations, secs. 1128-1129.
- III. Application and Issue, secs. 1130-1134.
- IV. Errors and Changes, secs. 1135-1137.
- V. Advices, secs. 1138-1139.
- VI. Money-Order Dating Stamps and Signatures to Money Orders, secs. 1140-1141.
- VII. Treatment of Money-Order Forms, secs. 1142-1145.

CHAPTER 3.

Payment of Domestic Money Orders, secs. 1146-1163.

- I. General Provisions, secs. 1146-1151.
- II. Payment of Orders to Other than Payees, secs. 1152-1153.
- III. Payment of Orders, when refused, secs. 1154-1156.
- IV. Coupons and Advices at Paying Offices, secs. 1157-1163.

CHAPTER 4.

Repayment of, and Duplicate, Money Orders—Payment of Invalid Orders by Warrant, secs. 1164-1179.

- I. Repayment of Domestic Orders, secs. 1164-1166.
- II. Duplicate Orders—Application and Issue, secs. 1167-1175.
- III. Payment and Repayment of Duplicate Orders, secs. 1176-1177.
- IV. Invalid Orders Payable by Warrant, secs. 1178-1179.

CHAPTER 5.

International Money-Order Service, secs. 1180-1225.

- I. General Provisions, secs. 1180-1185.
- II. Direct and Indirect Exchange—Exchange Offices, secs. 1186-1188.
- III. Fees—Applications, secs. 1189-1192.
- IV. Issue of International Orders—Advices, secs. 1193-1206.
- V. Payment of International Money Orders, secs. 1207-1210.
- VI. Advices at Paying Offices, secs. 1211-1219.
- VII. Repayment of International Orders, secs. 1220-1221.
- VIII. Duplicate International Orders—Invalid Orders, secs. 1222-1225.

CHAPTER 6.

Money-Order Funds, Accounts, and Records, secs. 1226-1256.

- I. Money-Order Funds—General Provisions, secs. 1226-1228.
- II. Transfer of Money-Order Funds, secs. 1229-1233.
- III. Money-Order Drafts and Credit on New York, secs. 1234-1237.
- IV. Temporary Deposits of Money-Order Funds, secs. 1238-1239.
- V. Deposit of Surplus Funds — Remittances — Reserves, secs. 1240-1245.
- VI. Depositories and Depository Offices for Money-Order Funds, secs. 1246-1251.
- VII. Money-Order Records and Accounts, secs. 1252-1254.
- VIII. Change of Postmasters at Money-Order Offices, secs. 1255-1256.

CHAPTER 7.

Money-Order Business on Rural Routes, secs. 1257-1268.

- I. Conduct of Business at Rural Stations, secs. 1257-1258.
- II. Purchase of Money Orders through Rural Carriers, secs. 1259-1267.
- III. Payment of Money Orders through Rural Carriers, sec. 1268.

REFERENCES TO SPECIFIC SUBJECTS.

Note: References in italics are to laws.

GENERAL PROVISIONS.

Establishment of Service.

Authority for establishment of money-order system, sec. 1115.

"Money-order offices."

"Limited" offices, note.

Establishment of money-order offices, sec. 1116, par. 1.

— Application for.

Branch offices and stations, par. 2.

See sec. 282, as to business hours, and sec. 283, as to Sunday business.

Postal Notes, sec. 1117.

Allowances for Clerical Services at Money-Order Offices.

Allowance for clerks, sec. 1118.

- at first and second class offices.
- at other money-order offices.
- at international exchange offices.

See sec. 275, as to salaries allowed postmasters, being full compensation for money-order business.

Conduct of Money-Order Business.

Postmasters not to act as agents in competitive business, sec. 1119, par. 1.

Employees as agents, par. 2.

Correspondence, sec. 1120.

- with Auditor.
- with Division of Money Orders.

Envelopes to be indorsed with brief of contents.

See sec. 264, as to signing of reports and papers by assistant postmaster.

Expenditures on money-order account, sec. 1121.

- special permission required for.

Special envelopes for money-order business, sec. 1122.

ISSUE OF DOMESTIC MONEY ORDERS.

General Provisions.

Offices upon which orders may be drawn, sec. 1123, par. 1.

See Postal Guide, State List, for money-order post offices.

Payable to remitter, par. 2.

Payable at office of issue, par. 3.

Payable at branch offices, par. 4.

Payment for orders, sec. 1124, par. 1.

- how made,

Promissory notes, checks, etc., not accepted, par. 2.

Subsidiary coin, par. 3.

See sec. 333, as to mutilated money.

Explanation of legal tender, note.

Issue of money orders at branch offices and stations, sec. 1125, par. 1.

- *accountability for moneys received from.*

Waiver of identification of payee forbidden, sec. 1126.

Identification of payee by signature, sec. 1127, par. 1.

Specimen signature of payee, par. 2.

See sec. 1149, as to identification of payee.

Fees and limitations.

Fees and limitations, sec. 1128, par. 1.

- *Single orders limited to \$100.*

- *Fees for money orders.*

Note: The above fees are applicable also to orders drawn on post offices in countries named in Table 4, sec. 1189.

Fees and limitations—Continued.

Fees and limitations, sec. 1128, par. 1—Continued.

Orders drawn to correct errors, par. 2.

No order issued for fraction of a cent, par. 3.

See sec. 1685, as to penalty for fraudulent issue of money orders; sec. 1686, as to penalty for issue of orders without receiving money therefor.

Aggregate of orders more than \$200, sec. 1129.

Notice to remitter.

See sec. 1234, as to drafts for payment of orders.

Application and Issue.

Form of applications, sec. 1130.

Applications, sec. 1130, par. 1.

— to be filled in by applicants.

— particulars necessary, par. 2.

— to be filed, par. 3.

Issue of money orders, sec. 1132, par. 1.

List of money-order offices, par. 2.

Abbreviations, par. 3.

Number on application, par. 4.

Number to be given in correspondence, par. 5.

Instructions for issue, par. 6.

Date, par. 7.

Stub, par. 8.

Coupon, par. 9.

See sec. 1139, as to separate advice; sec. 1142, as to money-order forms; sec. 1145, as to "not issued" forms; sec. 1141, as to signing of postmaster's name by clerks.

Precautions in drawing orders, sec. 1133, par. 1.

Payable to one person or firm only.

If only surname is given, order not to be issued, par. 2.

Exceptions.

— Business name.

— Official titles.

— Members of religious orders.

Orders not to be drawn on stations, par. 3.

— cashed at stations.

Record of money orders, sec. 1134.

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Errors and Changes.

Error in order, sec. 1135, par. 1.

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Fees for new order.

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Advices, sec. 1138.

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Treatment of Money-Order Forms.

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Safety of forms, etc., sec. 1143, par. 1.

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Invalid order, how paid.

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Payment of Orders to Other than Payees—Continued.

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REPAYMENT OF, AND DUPLICATE, MONEY ORDERS—PAYMENT OF
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Direct exchanges, sec. 1186.

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MONEY-ORDER FUNDS, ACCOUNTS, AND RECORDS.

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— to apply to money-order depositaries, except.

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— receipt for cash turned over.

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MONEY-ORDER BUSINESS ON RURAL ROUTES.

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— orders shall not be drawn on.

Clerks in charge, sec. 1258, par. 1.

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— method of.

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Receipts, sec. 1266, par. 1.

— numbering of.

— postmaster to fill out.

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— spoiled, treatment of, par. 2.

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— method of numbering, par. 4.

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— in writing or on printed form, par. 3.

Carrier shall receipt, par. 4.

Payee to receipt on order, par. 5.

— use of, as voucher by postmaster.

Additional receipt required when, par. 6.

See sec. 1149, as to identification, etc.

LIST OF BOOKS, PAMPHLETS AND FORMS USED
IN MONEY-ORDER WORK.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
	Domestic money-order forms in books of 50, 100, and 200.....	11 x 3	500,000,000
	Superintendent's reissued orders.....	11 x 3	150,000
	International money orders in books of 25, 50, 100, and 200. Receipt and order.....	4 1/4 x 7 1/2	12,000,000
	Advice and coupon.....	4 1/4 x 7 1/2	
	Reissued orders for exchange offices. Order.....	4 1/4 x 5 1/2	400,000
	Advice.....	4 1/4 x 5 1/2	
	Draft on postmaster at New York in books of 5, 10, 15, and 25.....	13 3/4 x 3	15,000
	Transfer drafts in books of 250.....	13 1/2 x 4 1/2	250
	Postmaster General's check on Assistant Treasurer United States in books of 250..	13 1/4 x 4 1/2	750
6000	Domestic advertising placard.....	11 x 15 1/2	150,000
6001	Application for domestic order; to be made up in tablets of 250 blanks each, each tablet glued at right-hand side.....	4 x 5 1/4	500,000,000
6001b	Application for domestic order, with translation in the Spanish language. To be made up as required under Form 6001.....	4 x 5 1/4	1,600,000
6001c	Application for domestic order, with translation in Italian language. To be made up as required under Form 6001.....	4 x 5 1/4	500,000
6002	Application for duplicate of domestic order..	8 x 10 1/2	1,200,000
6002a	Record of application for duplicate order....	3 x 3 1/2	1,200,000
6003a	Application for warrant in payment of domestic order.....	8 x 10 1/2	200,000
6003b	Application for warrant in payment of postal note.....	8 x 10 1/2	5,000
6003d	Oath of applicant for warrant.....	8 x 10 1/2	1,000
6004	Particulars of coupon or advice.....	3 x 3 1/2	400,000
6005	Invalid advice sent to issuing office.....	8 x 10 1/2	1,000
6006	Letter of inquiry and separate advice.....	3 x 3 1/2	6,000,000
6008	List of post offices, first and second classes (Filing System); 10 to 12 pages, each page 8 1/2 x 14; printed both sides.....	8 1/2 x 14	500
6010	Statement, domestic.....	8 1/2 x 14	2,400,000
6010a	Statement, continuation for issues.....	8 1/2 x 14	300,000
6010b	Statement, continuation for payments.....	8 1/2 x 14	20,000
6010c	Statement, in English or Spanish, or both..	8 1/2 x 14	4,000
6011	Summary of money order transactions.....	8 1/2 x 14	625,000
6012	Special summary.....	8 1/2 x 14	1,500
6012-1	Bills of Exchange purchased.....	8 1/2 x 14	500
6012-2	Report of forms used.....	8 1/2 x 14	30,000
6012a	Report of drafts paid.....	8 1/2 x 14	5,000
6013	Report of orders issued—ruled.....	8 1/2 x 14	1,200,000
	Report of orders issued—unruled.....	8 1/2 x 14	1,500,000
6014	Report of orders paid—ruled.....	8 1/2 x 14	1,000,000
	Report of orders paid—unruled.....	8 1/2 x 14	2,000,000
6017	Payee requested to consent to repayment....	3 1/2 x 8	15,000
6019a	Daily report of classified stations.....	8 x 10 1/2	2,000,000
	Daily report of contract branches.....	8 x 10 1/2	9,000,000
	Daily report of stations to main office.....	10 1/2 x 16	200,000
6021	Remittance letter.....	8 x 10 1/2	15,000,000
6021b	Quarterly schedule of deposits received....	7 x 8	1,500,000
6024	Notification of transfer funds.....	3 1/2 x 8	375,000
6025	Memorandum of remittances—ruled.....	8 1/2 x 14	6,000
	Memorandum of remittances—unruled.....	8 1/2 x 14	60,000
6027	Request for certification of advice.....	8 x 10 1/2	250
6028	Postmaster's certificate of advice not received	3 x 3 1/2	250,000
6030a	Inquiry—orders deposited in bank.....	5 1/4 x 8	3,000
6031	Notice—advice on Great Britain.....	3 1/4 x 5 1/2	12,000
6033	Application for draft.....	5 1/4 x 8	140,000
6034	Application by station for funds.....	3 1/2 x 8	4,000
6035	Application for renewal of credit.....	3 1/4 x 5 1/2	40,000
6036	Special notice of repayment.....	3 x 3 1/2	200,000
6037	Notice to pay original order.....	3 1/2 x 8	1,000
6038	Memorandum of orders through clearing-house.....	3 x 8	300,000
6038c	Clearing-house list of orders.....	3 x 8	650,000

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6040	Examiner's advice of payment.....	3½ x 5	500,000
6041a	Examiner's advice of payment.....	3½ x 5	400,000
6041b	Examiner's check.....	3½ x 5	450,000
6044	Notice to payee to present order.....	3 x 8	10,000
6045b	Consent of payee to repayment.....	3½ x 8	60,000
6047	Card index—duplicates.....	8 x 10	10,000
6049c	Reference slips.....	3½ x 8	20,000
6050	Slips to affix over place where order stamped paid; 1½ x 1½ inches; gummed one side; no printing; to be in sheets of 63 slips, perforated similar to sheets of postage stamps; blue paper, shade of money order forms.....		15,000 sheets or 945,000 slips
6051	Notice—Payment prohibited (domestic)....	5¼ x 8	10,000
6051b	Notice—Payment prohibited (international).	8 x 10½	1,000
6053c	Requisition for money order forms.....	8 x 10½	600,000
6054	Requisition for blank drafts.....	3¼ x 5½	30,000
6055	Weekly report of transactions (New York)..	16 x 21	250
6056	Drafts in exchange for cashed orders.....	5¼ x 8	60,000
6060	Order issued in lieu of another.....	5¼ x 8	100,000
6062	Request to pay duplicate order.....	3½ x 8	2,000
6063	Permission to remit by checks.....	3½ x 8	2,000
6064	Reference slips.....	3½ x 8	150,000
6065	Request for return of paid order—perforated	4½ x 5½	150,000
6066	Reference slips.....		
	Unruled, printed with name of post-office.....		
	Ruled, name of office omitted.....	3½ x 8	5,000,000
6067	Instructions to use latest editions of blanks.	3½ x 8	8,000
6068	Information requested of remitter (international).....	5¼ x 8	80,000
6068a	Information requested of remitter (domestic)	5¼ x 8	10,000
6069	Acknowledgment of letter received.....	3¼ x 5½	1,000
6073a	Receipt to cashier for orders.....	3½ x 8	1,000
6074	Daily settlement of funds.....	3½ x 8	2,000
6076	Bill of exchange to Hungary.....	8 x 10½	500
6076a	Bill of exchange to Switzerland.....	8 x 10½	500
6076b	Bill of exchange to Austria.....	8 x 10½	500
6080	Domestic issue check.....	3½ x 5	2,000,000
6083	Supplemental international advice, containing text in various languages.....	4¼ x 5	2,000,000
6087	Card index—credits and drafts.....	7 x 9	3,000
6087a	File cards—special draft.....	4 x 6	12,000
6091	Loss of letter containing order.....	3½ x 8	4,000
6091a	Application for duplicate requested.....	3½ x 8	8,000
6095	Robbery of post office reported.....	5¼ x 8	2,000
6095a	Post office destroyed by fire.....	8 x 10½	2,000
6102	Jacket for inspector's case.....	8 x 10½	6,000
6106	Power of attorney.....	5¼ x 8	20,000
6112	Specifications and proposals; about 18 leaves, 8¼ x 13½, printed both sides; paper cover	8¼ x 13½	
6112a	List of awards, showing prices and names of contractors; about 16 leaves, 8 x 10½, printed both sides; paper cover.....		
6113	Letter heads—Division of Money Orders....	8 x 10½	200,000
6114	Letter heads—post offices.....	8 x 10½	160,000
6114a	Letter heads, with marginal description of order.....	8 x 10½	4,000
6115	Note heads.....	5¼ x 8	80,000
6116	Bond of indemnity for duplicate.....	8 x 10½	405,000
6117	Transmitting bond of indemnity.....	3½ x 8	2,000
6118	Orders carelessly issued.....	8 x 10½	10,000
6119	Defective receipt returned.....	3½ x 8	2,000
6120	Rates of exchange on foreign countries.....	10½ x 16	1,000
6122	Receipt returned to issuing office.....	3½ x 8	3,000
6123	Remittances in proper envelopes.....	5¼ x 8	20,000
6124	Instructions—Canadian postal notes.....	8 x 10½	1,000
6126	Order paid at office not drawn on, with reply coupon—perforated.....	3 x 7½	20,000,000
6127	Guaranty to cover duplicate order.....	8 x 10½	4,000
6130	Name of banks requested.....	3½ x 8	2,000
6131	Returning reply coupon (Form 6126).....	5¼ x 8	10,000
6133	Postmaster fails to respond to notices.....	8 x 10½	20,000
6138	Notice to auditor—P. M. General's check....	5¼ x 8	500

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6130	Defective address of payee in advice.....	3½ x 8	8,000
6140	Excess of credit returned to bank.....	5¼ x 8	30,000
6145	Weekly report of clerks.....	8 x 10½	12,000
6148	Labels for applications.....	4 x 5¼	300,000
6149	Labels for advices and coupons.....	3 x 3½	300,000
6150	Postmaster directed to deposit specific sum..	8 x 10½	500
6151	Order incorrectly drawn on domestic form...	8 x 10½	1,000
6152	Notice to call at post office.....	3¼ x 5½	600,000
6162	Debit check.....	3 x 8	20,000
6162a	Credit check.....	3 x 8	20,000
6164	Alleged wrong payment.....	8 x 10½	1,000
6165	Delay in payment—funds provided.....	8 x 10½	1,000
6167	Abstract of M. O. business; folded once; four pages printed; each page 3½ x 6¼; probably one edition annually.....	6¼ x 7	20,000
6169	Order sent to postmaster for examination..	8 x 10½	2,000
6170	Request for bond.....	3½ x 8	1,000
6175	Duplicate returned as undeliverable.....	3½ x 8	1,000
6183	Agreement—rubber stamp signature.....	8 x 10½	1,000
6184	Request—rubber stamp signature.....	8 x 10½	500
6187	Voucher for bill of exchange.....	8 x 10½	4,000
6191	Instructions to pay bill for cablegrams.....	8 x 10½	250
6193	Inquiry regarding payment.....	3¼ x 5½	2,500,000
6194	Request to cancel wrong certification; in English and with translation in foreign language.....	8 x 10½	250
6195	Duplicate order returned to department....	8 x 10½	2,000
6198	File card—depository banks.....	3 x 5	500
6203	Report of orders paid.....	8½ x 14	60,000
	Name price for printing both sides.....	8½ x 14	
6203a	Report of orders paid—recapitulation.....	8½ x 14	6,000
6205	Bill of exchange on London, transmitted...	8 x 10½	1,000
6207	Duplicate advice of British order.....	4½ x 6½	1,000
6207a	Duplicate advice of Hong Kong order.....	4½ x 6½	1,000
6213	Order improperly drawn.....	3½ x 8	15,000
6213a	Report as to list in which advised.....	3½ x 8	8,000
6216	Corrections in totals of lists.....	8 x 10½	250
6221	Payee of order named.....	3½ x 8	5,000
6221a	Payee of order named (department).....	3½ x 8	40,000
6232	Bond report.....	5¼ x 8	15,000
6234	Notice of invalid order.....	3½ x 8	2,000
6234a	Duplicate may be drawn only as original...	3½ x 8	4,000
6242	Cashed order treated as repaid.....	8 x 10½	500
6244	Notice of established office.....	8 x 10½	10,000
6245	Notice of discontinued office.....	8 x 10½	20,000
6245a	Notice of name changed.....	5¼ x 8	2,000
6248	International advice in excess of limit.....	8 x 10½	250
6251	Report of certification.....	3½ x 8	1,000
6252	Better address cannot be furnished.....	3½ x 8	2,000
6253	Checks drawn on money order account.....	4 x 6½	3,000
6255	Memorandum of orders certified.....	5¼ x 10½	3,000
6257	Instructions to purchase bills of exchange..	8 x 10½	1,000
6258	Estimated cost of exchange.....	8 x 10½	1,000
6265	Transmitting certificate of deposit.....	5¼ x 8	1,000
6266	Rates of exchange and bills purchased.....	14 x 21	4,000
6267	Transmitting bills of exchange and checks...	8 x 10½	1,000
6268	Account debited, amount bill of exchange...	5¼ x 8	300
6269	Report of correction in list.....	8 x 10½	300
6271	Clearing-house statement.....	8 x 10½	500
6272	Order on main office cashed at stations.....	8 x 10½	2,000
6273	Exchange currency for special draft.....	8 x 10½	2,000
6273a	Exchange currency for drafts.....	8 x 10½	500
6274	Currency sent postmaster by another office..	8 x 10½	2,000
6274a	Currency sent postmaster for drafts.....	8 x 10½	500
6276	New postmaster's report to New York.....	3½ x 8	4,000
6279	Permission to pay original order.....	3½ x 8	3,000
6282	Authorization of reserve account.....	8 x 10½	2,000
6284	Application for reserve received.....	8 x 10½	2,000
6285	Irregularity in endorsement of draft.....	8 x 10½	10,000
6286	Draft not properly endorsed.....	8 x 10½	1,000
6288	Receipt of bank, account Jamaica.....	8½ x 14	200
6290	Receipt for deposit, exchange with Russia— with translation in foreign language.....	8½ x 14	200
6291	Requisition for blanks, etc. (department)...	8 x 10½	1,000
6293	Certificate in lieu missing form.....	3 x 3½	2,000

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6294	Certificate of destruction of forms.....	3 x 3½	4,000
6297	Time slip (New York).....	3 x 3½	50,000
6301	Order returned to auditor.....	3½ x 8	1,500
6302	Advice of repaid order to issuing office.....	3½ x 8	500
6305	Notice of advice certified.....	8 x 10½	3,000
6306	Auditor advised of changes in lists.....	5¼ x 8	1,000
6309	German card order.....	4½ x 6¼	1,200,000
6311	Remit amount of order by draft.....	3½ x 8	500
6317	Request for separate advice disregarded....	8 x 10½	2,000
6323	Orders may be cashed at other offices.....	8 x 10½	1,000
6323a	Cashed orders transmitted to department....	8 x 10½	4,000
6335	Memorandum blank.....	5¼ x 8	500
6336	Better address requested.....	3½ x 8	500
6339	Slip for signature, to be affixed to back of separate advice.....	2½ x 3½	350,000
6343	Duplicate international order transmitted to paying postmaster.....	8 x 10½	1,000
6345	Jacket—new office established.....	8 x 10½	2,000
6346	Jacket—office discontinued.....	8 x 10½	4,000
6350	Transmitting bill of exchange to Germany...	8 x 10½	250
6351	Notification of bill of exchange to Germany..	8 x 10½	250
6366	Report slip—international order.....	4 x 5	4,000
6369	Classified station designated as M. O. office..	8 x 10½	1,000
6369a	Contract branch designated as M. O. office....	8 x 10½	2,000
6372	Exchange office to recertify order.....	8 x 10½	500
6374	Discrepancy between order and separate advice.....	8 x 10½	1,000
6377	Instructions regarding business with Canada, Cuba, etc.; folded once; first, second and third pages printed; each page 8 x 10½...	10½ x 16	8,000
6379	Claim for loss of funds.....	8 x 10½	2,000
6381	Instructions—Clearing-house system; folded once; first, second and third pages printed; each page 8 x 10½.....	10½ x 16	500
6383	Name of remitter omitted.....	8 x 10½	25,000
6384	Revised instructions—domestic orders; folded once; four pages printed; each page 8 x 10½.....	10½ x 16	10,000
6387	Rural delivery carriers' receipt book; 2¾ x 8 inches; 50 receipts each, printed one side; perforated once; manila covers, printed both sides; wire stitched.....	2¾ x 8	1,200,000
6387a	Payment through carrier requested.....	3 x 3½	500,000
6402	Memorandum—new offices and discontinuances	8 x 10½	500
6408	Postmaster urged to make reply.....	3½ x 8	2,500
6409	Notice to payee of unpaid order.....	5¼ x 8	1,000
6410b	Defective check or draft returned.....	3 x 5¼	15,000
6411	Memorandum—foreign exchange.....	5¼ x 8	2,000
6413	Authority to destroy old records.....	8 x 10½	2,500
6417	Order differs from separate advice.....	8 x 10½	1,000
6421	Reply to inquiry regarding payment.....	8 x 10½	5,000
6423	Currency straps; several denominations.....	1½ x 9½	500,000
6425	File card.....	4 x 6	2,000
6428	Card order returned for certification, with translation in foreign language.....	8 x 10½	1,000
6432	List of new international offices; folded once; first, second and third pages printed; each page 8 x 10½; published quarterly.....	10½ x 16	4,000
6433	Supplement to international pamphlet list; 4 to 8 pages; same style type, etc., as international pamphlet; probably two editions during contract period.....	7½ x 10	24,000
6434	Caution to examine all books of forms.....	3 x 5	12,000
6435	Inquiry regarding issue of duplicate.....	8 x 10½	50,000
6435a	Duplicate certified—original presented.....	8 x 10½	25,000
6438	Certificate of non-payment of duplicate....	3½ x 8	6,000
6447	Notification of lists received.....	8 x 10½	5,000
6448	Instructions to stations.....	8 x 10½	2,000
6454	Superintendent's cash memoranda.....	3½ x 8	2,000
6454a	Superintendent's bank memoranda.....	3½ x 8	1,000
6454b	Postmaster's bank memoranda.....	3½ x 8	1,000
6460	Order discontinuing office rescinded.....	5¼ x 8	1,000
6460a	Order discontinuing office rescinded.....	5¼ x 8	1,000
6462	Deposit of funds in bank.....	8 x 10½	1,000
6467	Receipt of communication acknowledged.....	8 x 10½	20,000

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6468	Notice to division of appointments.....	5¼ x 8	500
6473	Instructions to postmaster at discontinued office; folded once; first and third pages printed; each page 8 x 10½.....	10½ x 16	4,000
6473a	Instructions to office where M. O. business is discontinued; folded once; first and third pages printed; each page 8 x 10½.....	10½ x 16	250
6473b	Further directions to discontinued office....	5¼ x 8	1,000
6474	Discontinuance of office—instructions; folded once; first, second and third pages printed; each page 8 x 10½.....	10½ x 16	4,000
6474a	Discontinuance of M. O. business—instructions; folded once; first, second and third pages printed; each page 8 x 10½.....	10½ x 16	250
6474b	Further directions—discontinued office.....	5¼ x 8	1,000
6476	Auditor notified of discontinued office.....	5¼ x 8	1,000
6478	M. O. business will be continued.....	8 x 10½	1,000
6486	Facing slip for paid orders.....	2½ x 4	400,000
6492	Transmitting to department bills of exchange	8 x 10½	500
6495	Instructions regarding cashed order.....	3¼ x 5½	500
6502	File card—reserve.....	4 x 4¾	1,000
6503	Regarding establishment of international office	8 x 10½	500
6504	Application for triplicate suggested.....	3½ x 8	4,000
6504a	No application for duplicate received.....	3½ x 8	2,000
6504b	Consent of payee to duplicate for remitter...	3½ x 8	15,000
6504c	Bond requested for duplicate.....	3½ x 8	20,000
6506	Repayment authorized—international order; with translation in foreign language.....	8 x 10½	2,000
6507	Pension checks may be cashed.....	8 x 10½	500
6513	Particulars of cashed order.....	3 x 3½	400,000
6518	Request to station for particulars of order..	5¼ x 8	30,000
6521	Order drawn with pencil.....	3¼ x 5½	500
6522	Foreign department asked to investigate alleged wrong payment; (with translation in foreign language).....	8 x 10½	2,000
6527	Extension of domestic business.....	8 x 10½	500
6527a	Extension of domestic business deferred...	3¼ x 5½	250
6533	Irregularities in application for duplicate...	5¼ x 8	20,000
6533a	Request for particulars of lost order.....	5¼ x 8	4,000
6537	Linen tags; to be attached to bags shipped abroad from New York; 2 x 8 inches; printed for various countries as required and in such colors as may be ordered....	2 x 8	10,000
6539	Certificate of non-payment — international order	8 x 10½	250
6540	Certificate of non-repayment — international order	8 x 10½	500
6542	Notice to postmaster—cashed order.....	3 x 3½	400,000
6543	Notice of M. O. business discontinued.....	5¼ x 8	1,000
6544	Report of payment—reissued order.....	5¼ x 8	1,000
6544a	Report of payment—international order....	5¼ x 8	2,000
6546	Auditor notified of deposits of funds.....	8 x 10½	500
6550	Clearing-house account with postmaster....	5¼ x 8	1,000
6550b	Clearing-house slip.....	3 x 4	2,000
6551	Duplicate order transmitted.....	8 x 10½	12,000
6557	Application to France for duplicate.....	8 x 10½	500
6561	Coupon and balance disagree.....	3 x 5¼	2,000
6568	German card order mailed to payee.....	8 x 10½	500
6572	Identification card.....	3 x 5	200,000
6585	Daily memorandum of checks.....	10½ x 14	1,000
6588	Exchange of orders between postmasters....	5¼ x 8	500,000
6589	Order disallowed by auditor.....	3½ x 8	1,000
6591	Advice transmitted.....	8 x 10½	8,000
6592	Transmitting duplicate to foreign department	8 x 10½	8,000
6596	Foreign draft transmitted to postmaster....	8 x 10½	250
6598	Remitter notified of non-payment.....	5¼ x 8	20,000
6599	Advice of cashed order requested of foreign department	5¼ x 8	4,000
6600	Draft on New York lost.....	8 x 10½	500
6601	Transmitting duplicate to France.....	8 x 10½	2,000
6602	French department requests duplicate.....	8 x 10½	1,000
6604	French order—certificate in lieu of advice..	8 x 10½	4,000
6609	Order incorrectly drawn on international form	8 x 10½	500
6612	Bank account with postmaster.....	5¼ x 8	4,000
6613	Remittance improperly made by draft.....	8 x 10½	3,000

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6622	List of new domestic offices established; generally from 200 to 500 names; issued quarterly	8½ x 14	2,000
6623	Deposit of surplus funds	8 x 10½	500
6625	Advertising card	3¼ x 5½	1,500,000
6628	Depository fixed by department	8 x 10½	2,000
6628a	Memorandum of deposits	8 x 10½	500
6629	Office made depository—instructions; folded once; four pages printed; each page 8 x 10½	10½ x 16	2,000
6630	Selection of depository for new office; folded once; first, second and third pages printed; each page 8 x 10½	10½ x 16	5,000
6631	Application for duplicate of foreign order	8 x 10½	8,000
6631a	Duplicate of foreign order returned	8 x 10½	2,000
6631b	Application for advice of foreign order	8 x 10½	3,000
6632	File card—applications for duplicates	3 x 5	3,000
6638	Invalid advices transmitted	8 x 10½	1,000
6639	Agreement—rubber stamp signature	8 x 10½	2,500
6642	Orders incorrectly marked "canceled"	8 x 10½	4,000
6646	Extension of Filing System; folded once; four pages printed; each page 8 x 10½; probably two editions of 500 each during the contract period	10½ x 16	1,000
6647	Dummy advice (Filing System)	3 x 3½	200,000
6648	International dummy advice	5½ x 8	125,000
6648a	International dummy advice (incoming)	4¼ x 5	20,000
6655	Application by exchange office for advice (with translation in foreign language)	8 x 10½	500
6658	Repayment—international order on domestic form	8 x 10½	6,000
6658a	Application made for duplicate	3½ x 8	3,000
6659	Separate advice requested	3½ x 8	12,000
6666	Orders issued from wrong book	8 x 10½	2,000
6667	Postmaster directed to issue duplicate advice of international order	8 x 10½	4,000
6670a	Clearing-house receipts; consecutively numbered in series from "1" to "500"; put up in tablets of 100 each	3½ x 8	100,000
6679	Notice of change of postmaster at depository	5½ x 8	1,000
6681	Request for date of payment (attached to Form 6684)	3½ x 8	3,000
6684	Inquiry concerning disposal of international order (with translation in foreign language)	8 x 10½	400,000
6685	Urging foreign department to reply (with translation in foreign language)	8 x 10½	4,000
6686	Monthly list of unpaid invalid advices	8 x 10½	30,000
6692	New York requests unclaimed reissued orders	8 x 10½	1,000
6693	New York transmits unclaimed order	5¼ x 8	2,000
6694	Transmitting original international order	8 x 10½	1,000
6695	Transmitting undeliverable order to postmaster	8 x 10½	10,000
6697	Request to Exchange Office to certify advice	8 x 10½	5,000
6700	International advertising placard	11 x 15½	10,000
APPLICATIONS FOR INTERNATIONAL ORDERS.			
6701	"Ordinary" The following applications are printed in two languages—a translation in foreign language following or preceding the English text:	5¼ x 8	20,000,000
6701b	For orders on France	5¼ x 8	300,000
6701c	For orders on Germany and Austria	5¼ x 8	1,000,000
6701d	For orders on Italy	5¼ x 8	2,000,000
6701e	For orders on Denmark and Norway	5¼ x 8	300,000
6701f	For orders on Sweden	5¼ x 8	500,000
6701g	For orders on Netherlands	5¼ x 8	75,000
6701h	For orders on Japan	5¼ x 8	700,000
6701i	For orders on Polish-speaking countries	5¼ x 8	600,000
6701j	For orders on Russia	5¼ x 8	1,200,000
6701k	For orders on Greece	5¼ x 8	400,000
6701m	For orders on Hungary	5¼ x 8	600,000
6701n	For orders on Croatia	5¼ x 8	200,000

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6702	Duplicate advice of international order.....	4 1/4 x 7	150,000
6706	Notice to payee to present order.....	8 x 10 1/2	40,000
6707	Request to foreign department for better address of payee (with translation in foreign language)	8 x 10 1/2	9,000
6709a	Corrected particulars.....	5 1/4 x 8	20,000
6710	Application for duplicate sent for remitter's signature	3 1/2 x 8	20,000
6713	Application by Exchange Office for modified particulars	8 x 10 1/2	2,000
6717	Payment of order deferred.....	3 x 3 1/2	400,000
6719	Designating slips.....	8 x 10 1/2	15,000
6721	International order to replace irregular domestic	8 x 10 1/2	4,000
6722a	Notification of lists despatched by steamer..	8 x 10 1/2	8,000
6723	Modification of particulars (with translation in foreign language).....	8 x 10 1/2	20,000
6724	Postmaster requested to apply for repayment	3 1/2 x 8	1,500
6725	Inquiry as to payment—Exchange Office to postmaster	8 x 10 1/2	10,000
6726	Card Index (New York).....	9 1/2 x 11	500
6726a	Card Index (New York).....	9 1/2 x 11	500
6726b	Card Index (New York).....	7 1/4 x 8 1/2	500
6726c	Card Index (New York).....	7 1/4 x 10 1/2	500
6726d	Card Index (New York).....	7 1/4 x 10 1/2	500
6727	issue Check.....	3 1/2 x 5	700,000
6728	Examiner's check.....	3 1/2 x 5	40,000
6728a	Examiner's advice of payment.....	3 1/2 x 5	100,000
6729	New Schedule of international fees.....	8 x 10 1/2	24,000
6730	Owner of duplicate to sign guaranty.....	3 1/2 x 8	6,000
6735	Informing remitter foreign department cannot furnish reply.....	5 1/4 x 8	8,000
6741	Department advised of changes in list to London	8 x 10 1/2	500
6742	Correction of overdrawn order.....	8 x 10 1/2	500
6744	Receipt acknowledged of foreign remittance.	8 x 10 1/2	500
6745	Daily money order statement.....	5 1/4 x 8	100,000
6745a	Daily money order statement.....	8 x 10 1/2	100,000
6746	Exchange Office inquiry regarding missing advice	8 x 10 1/2	5,000
6749a	Combined conversion table.....	19 x 24	9,000
6751	Rates of exchange for New York bankers....	5 1/4 x 8	24,000
6752	Application to Exchange Office for duplicate or corrected advice.....	5 1/4 x 8	30,000
6753	Application for duplicate—international....	5 1/4 x 8	60,000
6753a	Application for duplicate—French.....	5 1/4 x 8	50,000
6754	Auditor notified of receipt of bill of exchange	8 x 10 1/2	1,000
6755	Authorization to repay sent to postmaster....	8 x 10 1/2	3,000
6756	Domestic order in lieu of international.....	8 x 10 1/2	3,000
6758	Request for correction of particulars of advice	5 1/4 x 8	300,000
6758a	Remitter requested to give name and address of payee.....	5 1/4 x 8	15,000
6759	Application for authority for repayment (with translation in foreign language).....	8 x 10 1/2	200,000
6760	Exchange Office requested to correct error in particulars of advice.....	4 1/4 x 5	80,000
6761	General reply to inquiry from foreign office (with translation in foreign language)....	8 x 10 1/2	6,000
6761b	General reply to inquiry.....	8 x 10 1/2	15,000
EXCHANGE LISTS AND RECAPITULATIONS.			
LISTS.			
6762	Bolivia	14 x 17	500
6763	Egypt	14 x 17	2,000
6764	France	14 x 17	20,000
6765	Germany	11 x 14 1/2	50,000
6766	Great Britain.....	14 x 17	180,000
6767	Japan	14 x 17	40,000
6768	Peru	14 x 17	1,500
6769	Samoa	11 x 14 1/2	1,000
6770	Switzerland	14 x 17	20,000
6771	Union of South Africa	14 x 17	2,000

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6772	Combination "A" (consists of a single form, with name of country omitted, to be used for Belgium and Chili, and such other countries as may be included).....	14 x 17	8,000
6773	Combination "B" (consists of a single form, with name of country omitted, to be used for Austria, Denmark, Hungary, Italy, Liberia, Luxembourg, Netherlands, Norway, Portugal and Sweden, and such other countries as may be included).....	14 x 17	600,000
6774	Combination "C" (consists of a single form, with name of country omitted, to be used for Costa Rica, Honduras, Salvador and Uruguay, and such other countries as may be included).....	14 x 17	2,000
6775	Combination "D" (consists of a single form, with name of country omitted, to be used for Hong Kong, New South Wales, New Zealand, Queensland, South Australia, Tasmania, Victoria and Western Australia, and such other countries as may be included).....	14 x 17	20,000
6776	Combination "E" (consists of a single form, with translation in foreign language, and name of country omitted, to be used for Greece and Russia, and such other countries as may be included).....	14 x 17	300,000
RECAPITULATIONS.			
6780	France (for Division of Money Orders).....	14 x 17	750
6780 _a	France (for New York).....	14 x 17	750
6781	Germany.....	11 x 14½	2,000
6782	Great Britain.....	14 x 17	2,000
6783	Greece (to include translation in foreign language).....	14 x 17	4,000
6784	Japan.....	14 x 17	3,000
6785	Russia (to include translation in foreign language).....	14 x 17	4,000
6786	Combination "F" (consists of a single form, with name of country omitted, to be used for Denmark and Italy, and such other countries as may be included).....	14 x 17	9,000
6787	Combination "G" (consists of a single form, with name of country omitted, to be used for Austria, Hungary, Norway and Sweden, and such other countries as may be included).....	14 x 17	12,000
6790	Duplicate advice of reissued order.....	4¼ x 5	2,000
6794	List of bills of exchange reported paid.....	8. x 10½	500
6795	Transmitting bill of exchange to foreign department (with translation in foreign language).....	8 x 10½	4,000
6795 _a	Transmitting bill of exchange to London....	8 x 10½	1,000
6795 _b	Transmitting certificate of deposit to Russia, (with translation in foreign language)....	8 x 10½	250
6795 _c	Transmitting bill of exchange to Austria (with translation in foreign language).....	8 x 10½	250
6795 _f .	Transmitting certificate of deposit to foreign department (with translation in foreign language).....	8 x 10½	1,000
6797	Overdrawn international order—Auditor requested to credit postmaster.....	8 x 10½	250
6798	Advice sent as invalid—original order paid..	8 x 10½	500
6806	List of orders authorized to be repaid.....	8 x 10½	2,000
6808	New York advised of credits granted.....	8 x 10½	4,000
6810	Renewal of credit authorized.....	8 x 10½	40,000
6810 _a	Credit in lieu of special drafts.....	8 x 10½	2,000
6810 _b	Draft not presented for payment.....	8 x 10½	1,000
6810 _c	Standing credit canceled.....	3¼ x 5½	1,000
6812	Instructions regarding use of special drafts..	8 x 10½	10,000
6813	Inquiry whether credit should be withdrawn.	8 x 10½	1,000
6819	issuing postmaster advised application for repayment sent to foreign department.....	8 x 10½	1,000
6824	Label for ordinary packages sent to department.....	3½ x 5¼	10,000

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6827	Withdrawal international advice from paying office for transfer, etc.	8 x 10½	4,000
6830	New money order office designated.	8 x 10½	4,000
6831	Labels for registered packages.	3½ x 5¼	200,000
6834	Authorization to act as postmaster.	3¾ x 6	20,000
6838	Withdrawal international advice from paying office for repayment.	8 x 10½	30,000
6839	Exchange Office requested to furnish particulars of certification of advice.	8 x 10½	2,000
6843	Receipt of payee for amount of order improperly paid.	8 x 10½	16,000
6846	Neglect of postmaster to use proper envelopes	3½ x 8	2,000
6848	Remittance by unauthorized draft.	8 x 10½	3,000
6848a	Remittance not witnessed as required.	3¼ x 5½	2,000
6848b	Agreement for private drafts.	8 x 10½	1,000
6849	Postmaster authorized to remit by drafts.	3¼ x 5½	1,000
6850	Errors in certification corrected.	8 x 10½	500
6851	Incoming postmaster advised of credit.	5¼ x 8	15,000
6851a	Transfer of unexpended balances of credit.	8 x 10½	2,000
6852	General reply—payment of international order	8 x 10½	15,000
6852a	Remitter notified—payment of international order	8 x 10½	1,000
6852b	Postmaster notified—payment of international order	3½ x 8	8,000
6854	Depository reports use of unauthorized drafts	8 x 10½	15,000
6857	Identification of payees.	8 x 10½	500
6858	Postmaster requested to transmit domestic application to department.	8 x 10½	2,000
6858a	Postmaster requested to transmit international application to department.	8 x 10½	6,000
6858b	Postmaster requested to transmit application for Japanese order.	5¼ x 8	3,000
6858c	Payment of international order delayed because of incomplete address.	8 x 10½	20,000
6858d	Postmaster requested to transmit to department application for international order.	8 x 10½	40,000
6859	Postmaster requested to transmit coupon.	8 x 10½	1,000
6859a	Inquiry whether domestic order paid.	8 x 10½	15,000
6859b	Inquiry whether international order paid.	8 x 10½	2,000
6860	Postmaster notified complaint has been communicated to foreign department.	8 x 10½	8,000
6861	Inquiry of foreign department whether order paid (with translation in foreign language)	8 x 10½	4,000
6863	Reply to inquiry as to payment.	8 x 10½	500
6867	Transmitting authorization for repayment.	8 x 10½	3,000
6868	Remitter left—present address desired.	3½ x 8	4,000
6869	International order drawn on office not international	5¼ x 8	250
6870	Error in coupon of draft.	5¼ x 8	4,000
6871	Inspector requested to investigate improper payment	8 x 10½	6,000
6872	New international office—applicant advised.	3¾ x 5½	500
6873	File card (U. S. issue).	4 x 6	250,000
6873a	File card (foreign issue).	4 x 6	50,000
6875	Order lost—application for duplicate suggested	8 x 10½	2,000
6876	Returning application, coupon or advice to postmaster	5¼ x 8	2,000
6879	Exchange office requested to make changes in list	8 x 10½	4,000
6881	Request to auditor for paid order; perforated once	4½ x 5½	4,000
6882	Remittances by drafts other than national bank	8 x 10½	4,000
6882a	Remittances by checks	8 x 10½	1,000
6882b	Remittances by checks or drafts	8 x 10½	3,000
6883	Remittances by checks.	8 x 10½	1,000
6883a	Authority to remit by draft.	8 x 10½	4,000
6885	Void list (with translation in foreign language)	14 x 17	1,000
6885a	List of repayments authorized (with translation in foreign language)	14 x 17	1,000
6885b	Void list.	14 x 17	500

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6887	Depository notified concerning newly established offices.....	8 x 10½	10,000
6888	Postmaster notified depository changed.....	8 x 10½	3,000
6890	Business hours—third and fourth class offices	8 x 10½	1,000
6892	Request to remit by draft or check on bank in city other than location of depository)....	8 x 10½	1,000
6893	Sums for which silver coins are legal tender..	8 x 10½	1,000
6896	General circular—duplicates and invalid orders—folded once; four pages printed; each page 8 x 10½.....	10½ x 16	4,000
6897	General circular—domestic—folded once; four pages printed; each page 8 x 10½.....	10½ x 16	16,000
6898	Inquiry of postmaster as to disposal of order issued abroad.....	8 x 10½	20,000
6899	Application for duplicate returned to postmaster for certificate.....	3½ x 8	2,000
6900	General instructions to postmaster at newly established domestic office—folded once; printed four pages; each page 8 x 10½.....	10½ x 16	8,000
6906	General instructions to postmaster at newly established international office—folded once; printed four pages; each page 8 x 10½.....	10½ x 16	2,000
6909	Warning card; stolen orders; 3½ x 6½; issued from two to eight times in month in 3,000 to 10,000 lots.....	3½ x 6½	500,000
6910	Reply to application for M. O. facilities.....	3¼ x 5½	1,000
6911	Notice of authority to transact M. O. business	3¼ x 5½	500
6912	Regarding stolen forms.....	8 x 10½	500
6914	Failure to properly describe remittance.....	5¼ x 8	2,000
6922	Name of international office changed.....	8 x 10½	500
6923	Name of domestic office changed.....	8 x 10½	1,500
6924	Application lost—instructions to postmaster.	8 x 10½	500
6928	Issuing postmaster fails to respond to request for advice.....	8 x 10½	1,500
6929	Discrepancy between amounts in order and coupon.....	8 x 10½	500
6929c	Payee's receipt for balance due on order.....	3½ x 8	500
6959	Drafts against New York credit—instructions.....	8 x 10½	2,000
6961	Instructions concerning use of coin bags for remittances.....	5¼ x 8	20,000
6963	File card (record of offices).....	4 x 6	10,000
6966	Payment delayed because of discrepancy between names.....	8 x 10½	1,000
6967	Informing postmaster that separate advice will be furnished.....	8 x 10½	1,000
6968	Complaint of delay in payment.....	8 x 10½	1,000
6969	New York office requests postmaster to furnish special notice of repayment.....	5¼ x 8	2,000
6985	Uncertified advice returned to Paris.....	8 x 10½	4,000
6986	Exchange office notifies postmaster of discrepancy in order on France.....	5¼ x 8	6,000
6993	Receipt of postmaster to predecessor for books, blanks, etc.....	8 x 10½	80,000
DUPLICATE AND REPAYMENT FORMS.			
DOMESTIC.			
E	Duplicate domestic order.....	3 x 7¾	300,000
INTERNATIONAL.			
F	Duplicate international order.....	4¼ x 7	10,000
F-1	Duplicate French order.....	4¼ x 7	5,000
H	Authorization repayment international order.	4¼ x 7	80,000
CERTIFICATES, ACKNOWLEDGMENTS, ETC.			
O	Certificate of deposit.....	3½ x 8	400,000
O-1	Certificate of deposit.....	3½ x 8	12,500,000
P	Acknowledgment of funds received by station from main office.....	3½ x 8	12,500

List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Estimated quantity used during 4-year contract term.
REGISTERS, CASH BOOKS, ETC.		
REGISTERS (DOMESTIC).		
L	§§§Domestic money orders issued—144 leaves; 8¼ x 13¾ inches	40,000
M	Domestic orders paid—144 leaves; 8¼ x 13¾ inches	20,000
REGISTERS (COMBINED).		
L1	Orders issued (combined)—144 leaves; 8¼ x 13¾ inches	16,000
M1	Orders paid (combined)—144 leaves; 8¼ x 13¾ inches	8,000
CASH BOOKS.		
N	§§§Domestic office; 144 leaves; 8¼ x 13¾ inches	50,000
N1	International office; 144 leaves; 8¼ x 13¾ inches	20,000
N3	Depositories; 240 leaves; 8¼ x 13¾ inches	1,800
SPECIAL RECORDS.		
Q	Register of deposits received, at office which is a depository for its stations only; 144 leaves; 8¼ x 13¾ inches	50
S	Record of applications for duplicates of domestic orders; 100 leaves; 10¾ x 17¾ inches	800
yy ²	Daily report by superintendent of transactions Money Order Division; 144 leaves; 8¼ x 13¾ inches	25
zz1	Daily money-order account—branch offices; 200 leaves; 13¾ x 16¾ inches	15
BLOTTERS, REGISTRY RECEIPTS, ETC.		
mm	Receipts of foreign branch for bags of lists; 500 leaves; 6¾ x 8¼ inches	4
mm1	Receipts of registry department for bags of lists; 500 leaves; 6¾ x 8¼ inches	3
J	Blotters; used for figuring purposes by tellers; no text, printed rule; 300 leaves; 8¼ x 13¾ inches	4,000
PRESS-COPY BOOKS.		
X	For money-order statements and memorandum of remittances; 500 leaves; 9¾ x 14¾ inches	14,000
X1	For exchange lists; 500 leaves; 15 x 20 inches	1,500
X2	For exchange lists; 500 leaves; 18 x 23 inches	100
REGISTERS OF MONEY ORDER OFFICES.		
<i>Domestic—Size of page, 5¾ x 9¼.</i>		
XI	About 250 pages; edition of about 60,000 copies annually.	
<i>List of International Money Order Offices—Size of page, 7¾ x 10.</i>		
XIV	Edition of not less than 12,000 copies.	

DESCRIPTION OF THE METHODS EMPLOYED IN THE
OFFICE OF THE AUDITOR FOR THE POST OFFICE
DEPARTMENT IN THE AUDIT OF MONEY
ORDER ACCOUNTS.

The audit of money order accounts presents a radically different problem from that encountered in any other class of government transactions, due to the fact that money orders are valid for payment for 12 months from the last day of the month of issue. It follows, therefore, that a postmaster's money order account cannot be finally audited until all orders issued by him have either been presented for payment and returned as vouchers or become invalid by lapse of time.

Postmasters' lists of money orders paid are audited as soon as received, and the monthly account current, except the items of money orders issued and fees collected, as soon as the certificates of deposit showing remittances of surplus money order funds are received from the various depository offices.

At the close of the fiscal year 1914 there were 55,055 money order offices, which prepared and forwarded to the Auditor for the Post Office Department during the year approximately 720,000 money order accounts, accompanied by 105,703,325 paid money orders as vouchers. There are four separate operations incident to the audit of the accounts, as follows:

(1) *Paid Lists*—The verification of the correctness of the credits claimed by the postmaster who paid the money orders and sends them to the Auditor as vouchers.

(2) *Assorting*—The re-assembling of the perforated cards representing the paid money orders into States and post offices where issued, and their arrangement in numeral sequence for use in verifying issued lists.

(3) *Issued Lists*—The verification of the correctness of the amounts charged by the postmaster who issued the orders and received the money from the purchasers.

(4) *Monthly Accounts Current*—The stating of all items of debit and credit and their entry on the money order account journal, and the final analysis of the balance and preparation of a statement of differences for the postmaster.

THE ELECTRICAL ACCOUNTING SYSTEM.

The foundation of this system is a small card in which the particulars of paid money orders are recorded by means of punched holes. Four types of machines are used, viz.:

(1) *Electrical Card Perforator*—A small electric-driven machine provided with 12 perforators controlled by means of keys, used

for transcribing the office number, serial number, amount, fee, month of issue, and identification symbol from paid money orders to small cards by means of punched holes. The operatives engaged on this class of work average 3,000 cards per day.

(2) *Electrical Tabulator*—A large electric-driven adding machine which *automatically* accumulates and registers the particulars recorded in the punched cards. The cards are automatically fed to the machine through a large hopper or magazine at the rate of 150 to 175 cards per minute. Stop cards are inserted by the operatives which automatically stop the machine at the end of each column in order that totals may be taken and copied on the postmaster's paid list. Allowing for necessary stops to take totals, etc., the operatives engage in tabulating average 45,000 cards per day.

(3) *Electrical Assorter*—An electric-driven machine which *automatically* assembles the perforated cards in any desired sequence or arrangement. The machine operates at the rate 250 to 300 cards per minute, but allowing for necessary stops, the operatives average about 100,000 cards per day.

(4) *Electrical Journalizer*—A special machine equipped with cross tabulating carriage, vertical totalizers and special cross footer device so arranged as to cross total debit items and subtract credit items. This machine journalizes the various items of debit and credit, calculates the balance due to or from the United States on each account, and summarizes the various items of receipt and disbursement entered on each sheet, properly classified as required by the provisions of the Postal Appropriation Act.

Postmasters' accounts and accompanying money orders are received in the Mail Room, opened, placed in tabulating boxes each having a capacity of about 5,000 money orders, and sent directly to the electrical card perforators, where the particulars of each order are recorded by means of punched holes in small tabulating or auditing cards.

The boxes of completed work are then sent to the electrical tabulators, where the totals of the cards representing the orders listed in each column are obtained from the machine and entered on the postmaster's list for final verification by the examining clerk.

The machine totals as entered by the tabulator may differ from the postmaster's totals, due to errors by the postmaster in entering the money orders on his list, totaling the columns, or errors made by the card perforators in punching the cards. The examining clerks compare each machine total with the postmaster's figures and in case of discrepancy locate and correct the error.

After final verification the money orders are sent to the files in packages containing approximately 3,000 orders each, the paid lists

to the stating clerks for credit in postmasters' accounts current, and the auditing cards are retained for subsequent use in verifying postmasters' lists of money orders issued.

As money orders are valid for payment for 12 months from the last day of the month of issue, it is necessary to defer the verification of the issued lists until a majority of the money orders issued in a given period have been presented for payment and forwarded to the Auditor as vouchers. The auditing cards previously used in the verification of paid lists are sent to the electrical assorters and assembled by States and post offices of issue, and arranged in numerical sequence. The cards are next sent to the electrical tabulators and column totals obtained in precisely the same manner as followed in the case of the paid lists. After tabulation the cards and accounts are sent to the issued examining clerks for final audit and the preparation of statements of differences to postmasters.

It will thus be seen that the perforated cards which represent the paid money orders are twice subjected for verification and each time reviewed by a different examining clerk.

In cases where a money order has not been presented for payment at the time of making the audit a card of different color (blue) is punched from the particulars obtained from the issuing postmaster's statement. If the outstanding money order is subsequently presented for payment and forwarded to the Auditor as a voucher the blue card is used for verifying the correctness of the payment. Should any difference exist between the outstanding card and the money order the matter is taken up and proper adjustment made in the account of either the issuing or paying postmaster.

At the end of each year all blue cards, representing outstanding money orders more than one year old, are tabulated and the amount certified to the Postmaster General for covering into the Treasury of the United States for the service of the Post Office Department, to be used as current revenue.

Postmasters are not permitted to pay money orders which are presented after 12 months from the last day of the month of issue. Application for payment by settlement warrant is made and referred to the Auditor for the Post Office Department, who compares the application with the particulars appearing on the blue card representing the outstanding order, and if found correct certifies the case to the Postmaster General for payment by settlement warrant.

Postmasters' monthly money order accounts and all accompanying vouchers, certificates, lists and abstracts, are assembled and alphabetized by States and post offices in the Current Files Section.

As soon as all vouchers are at hand so the audit can be commenced, the accounts are placed in small boxes each containing about fifty, and

sent to the stating clerks, who examine and verify each item of debit and credit, but do not total or balance the accounts.

The boxes of stated accounts are then sent to the journal clerks, where by means of the special machines the various items of debit and credit are journalized, the balance due to or from the United States calculated, and the receipts and disbursements summarized by receipt and disbursement titles, as required by law.

The boxes of work containing the accounts, vouchers, etc., and journal sheets, are then sent to the Settlement Section, where the balances are analyzed and all items of difference located and verified, and statements of differences prepared for postmasters.

At the end of each quarter the totals of the journal sheets are summarized by States and Territories and then consolidated so as to show the entire receipts and disbursements of the money order service.

FINANCIAL CONDITION.

Following is a statement showing the resources and liabilities of the money-order service on June 30, 1913, and June 30, 1914, as reported by the Auditor for the Post Office Department. For comparative purposes the increase and decrease in each item reported is given.

TABLE 3.—Statement showing the resources and liabilities of the United States postal money-order service on June 30, 1913, and June 30, 1914, with the increase or decrease in each item reported.

ITEMS.	Balance, June	Increase.	Decrease.	Balance, June
	30, 1913.			30, 1914.
<i>Resources.</i>				
Funds deposited in United States Treasury depositories—				
Assistant Treasurer of the United States at New York.....	\$2,960,294.69		\$1,168,008.02	\$1,792,286.67
Assistant Treasurer of the United States at Chicago.....	546,000.00	\$450,000.00	.....	996,000.00
Funds in the custody of postmasters.....	11,533,844.98	.....	325,507.00	11,208,337.98
Balance due from the Postal Service on account of transfer of funds.....	1,254,881.84	365,032.36	.....	1,649,914.20
Balances due from foreign countries.....	2,750,146.89	.....	235,147.19	2,514,999.20
Total.....	\$19,075,167.90	\$815,032.36	\$1,728,662.21	\$18,161,538.05
<i>Liabilities.</i>				
Drafts on the postmaster at New York outstanding.....	\$266,264.94		\$166,048.61	\$100,216.33
Drafts on the Assistant Treasurer of the United States at New York outstanding.....	1,150,000.00	.....	650,000.00	500,000.00
Balances due foreign countries.....	2,743,805.30	.....	19,582.88	2,664,272.42
Balance due the postal service on account of revenue from money-order business.....	4,042,810.87	.....	1,407,367.43	2,634,943.44
Balances due postmasters.....	105,039.06	274,728.71	.....	379,767.77
Domestic money orders outstanding.....	8,201,159.08	1,369,818.74	.....	9,570,977.82
International money orders certified to the United States and not paid.....	555,738.59	.....	245,259.98	310,478.61
International money orders issued in the United States and not certified.....	678,616.03	.....	22,855.34	655,760.69
Amounts received from foreign countries on account of international money orders to be repaid by the United States.....	6,677.94	12,886.94	.....	19,564.88
Balances July 1, 1908 (excess of resources over liabilities).....	1,325,556.09	.....	.....	1,325,556.09
Total.....	\$19,075,167.90	\$1,657,484.39	\$2,571,064.24	\$18,161,538.05

VOLUME AND CLASSIFICATION OF TRANSACTIONS

The following tables, showing in various ways the volume and classification of money-order transactions, have been prepared with a view to their use as a ground for induction or inference. The Auditor for the Post Office Department maintains accounts with the fiscal agents and foreign governments by and with whom money-order business is transacted. The transactions covered by these accounts for the fiscal year ended June 30, 1914, as classified, stated and reported by the Auditor, are given in the first table. In the tables which follow certain items, together with other related data, are subdivided, analyzed and arranged in various ways to facilitate the uses for which they are intended.

Table 4 is a statement of transactions with the fiscal agents and foreign governments by and with whom money-order business is transacted, from July 1, 1913, to June 30, 1914, classified according to transactions of like character.

Table 5 is a statement of the number and value of money orders issued and paid at all offices, excess of issues over payments or payments over issues, fees received, compensation of assistant postmasters and clerks at first and second-class offices (including clerks at contract stations), and commissions allowed postmasters at third and fourth-class offices, from July 1, 1913, to June 30, 1914, by class of offices, with percentages and averages.

Table 6 is a statement of the number and value of money orders issued and paid at all classes of offices, and excess of issues over payments or payments over issues, from July 1, 1913, to June 30, 1914, by States.

Table 7 is a statement of the number and value of the money orders issued and paid at first-class offices, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, by States.

Table 8 is a statement of the number and value of money orders issued and paid at second-class offices, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, by States.

Table 9 is a statement of the number and value of money orders issued and paid, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, at the 100 offices paying the largest number of orders, arranged in the order of their rank.

Table 10 is a statement of the number and value of money orders exchanged between the United States and "domestic basis" foreign countries, and the excess of payments in foreign countries or the excess of payments in the United States, from July 1, 1913, to June 30, 1914, by countries.

Table 11 is a statement of the number and value of money orders exchanged between the United States and "international basis" foreign countries, and the excess of certifications for payment in foreign countries, or the excess of certifications for payment in the United States, from July 1, 1913, to June 30, 1914, by countries.

TABLE 4.—Statement of transactions with the fiscal agents and foreign governments by and with whom money-order business is transacted, from June 1, 1913, to June 30, 1914, classified according to transactions of like character.

Postmasters—		
Debits:		
Domestic money orders issued.....		\$677,908,573.58
International money orders issued.....	\$91,285,920.10	
Less repaid and void.....	318,578.36	
		90,967,341.74
Fees collected for issuing domestic money orders.....		6,051,992.53
Fees collected for issuing international money orders.....		1,333,695.67
Exchange received from foreign countries as payments on account.....		14,023,873.51
Deposits of surplus funds received from postmasters.....		694,337,198.42
Drafts drawn on the postmaster at New York.....		36,068,882.99
Drafts drawn on the assistant treasurer United States at New York.....		76,951,766.23
Funds transferred from the postal account.....		8,659,344.74
Miscellaneous receipts.....		366.37
Balances due late postmasters closed to "suspense".....		230.48
Adjustment transfers.....		74,810.85
Collection orders.....		25,847.75
Balances paid late postmasters.....		8,166.73
		\$1,606,412,091.59
Credits:		
Domestic money orders paid.....		\$688,500,569.29
Certified international money orders paid and repaid.....	\$13,053,296.33	
Certified orders repaid.....	\$271,860.52	
Uncertified orders repaid.....	46,717.84	
	318,578.36	
		12,734,717.97
Commissions allowed postmasters for issuing money orders.....		1,783,406.28
Losses by burglary, fire, and other unavoidable casualties.....		19,662.93
Losses by bad debts, etc., late postmasters' accounts.....		3,308.84
Losses by compromise debts, late postmasters' accounts.....		484.20
Exchange purchased and remitted to foreign countries as payments on account.....		79,634,320.90
Funds transferred to the postal account.....		9,024,377.10
Revenue from money-order business transferred to postal revenue.....		7,165,877.38
"Unpaid money orders more than 1 year old" transferred to postal revenue.....		580,888.85
Deposits of surplus funds made by postmasters.....		694,337,198.42
Money-order funds deposited with the assistant treasurer United States, Chicago.....		26,450,000.00
Money-order funds deposited with the assistant treasurer United States, New York.....		50,433,758.21
Drafts paid by the postmaster at New York.....		36,234,931.60
Adjustment transfers.....		74,810.85
Collection orders.....		25,847.75
Balances paid late postmasters.....		8,166.73
		1,607,012,327.30

TABLE 4.—Statement of transactions with the fiscal agents and foreign governments by and with whom money-order business is transacted, from June 1, 1913, to June 30, 1914, classified according to transactions of like character.—Continued.

United States Treasury Depositories—

Debits:

	Aast. Treas. United States.		
	New York	Chicago	
Deposits of funds.....	\$50,433,758.21	\$26,450,000.00	\$76,883,758.21
Transfers from Chicago...	26,000,000.00	-----	26,000,000.00

\$102,883,758.21

Credits:

Postmaster General's drafts paid	77,601,766.23	-----	77,601,766.23
Transfers to New York.....	-----	26,000,000.00	26,000,000.00

103,601,766.23

Foreign Governments—

Debits:

Credit allowed the United States for payment of money orders issued in "domestic basis" foreign countries			\$23,220,211.93
Credit allowed the United States for international money orders certified by foreign countries, less repaid and void			12,489,457.99
Credit allowed the United States for repaid and void international money orders			284,747.46
Credit allowed the United States for remittances on account			79,955,964.92
Commissions allowed the United States for the payment of foreign money orders			44,713.86
Gain on foreign exchange.....			421,768.43
Gain on conversion of funds.....			76,443.86

116,493,308.45

Credits:

Credit allowed foreign countries for the payment of United States domestic money orders.....			\$10,677,508.63
Credit allowed foreign countries for United States international money orders certified for payment.....			91,262,057.60
Credit allowed foreign countries for remittances on account			14,345,517.53
Commissions allowed foreign countries for payment of United States money orders.....			363,068.46
Incidental expenses			770.54

116,648,922.76

Total

\$3,653,052,174.54

TABLE 5.—Number and value of money orders issued and paid at all offices, excess of issues over payments or payments over issues, fees received, compensation of assistant postmasters and clerks at first and second class offices (including clerks at contract stations), and commissions allowed postmasters at third and fourth class offices, from July 1, 1913, to June 30, 1914, by class of office, with percentages and averages.—Continued.

CLASS	PER CENT OF ALL OFFICES														
	Number of orders issued			Value of orders issued			Number of orders paid			Value of orders paid			Fees received		
	Total	Domes- tic	Inter- national	Total	Domes- tic	Inter- national	Total	Domes- tic	Inter- national	Total	Domes- tic	Inter- national	Total	Domes- tic	Inter- national
Total	100.0	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
First	27.74	26.04	73.42	35.99	31.74	87.55	80.32	80.50	76.18	76.24	73.20	35.03	27.64	68.59	16.50
Second	17.90	17.98	15.68	17.45	17.38	17.93	9.86	11.41	10.93	10.53	13.25	17.19	17.34	16.50	12.56
Third	54.36	55.98	10.90	20.85	21.98	12.45	9.82	8.09	7.44	7.35	11.90	22.52	24.71	24.71	2.35
Fourth				25.71	23.90	2.07			5.80	5.88	1.65	30.31	30.31	100.00	100.00	100.00

CLASS	AVERAGE—											
	Amount of orders issued				Amount of orders paid				Fees received			
	All orders	Domes- tic	Inter- national	All orders	Domes- tic	Inter- national	All orders	Domes- tic	Inter- national	All orders	Domes- tic	Inter- national
Total	\$7,0806	\$6.4725	\$23.4257	\$9.6370	\$6.5440	\$26.5507	\$9.0679	\$0.0578	\$0.3423	\$0.0679	\$0.0578	\$0.3423
First	9.1888	7.8917	21.5502	6.2954	6.2118	24.1463	0858	.0613	.3197	0858	.0613	.3197
Second	6.9007	6.2554	26.7967	7.1179	6.9897	30.8153	.0652	.0537	.3605	.0652	.0537	.3605
Third	6.0644	5.8822	31.2116	8.9484	8.8118	44.4506	.0597	.0568	.4681	.0597	.0568	.4681
Fourth												

TABLE 6.—Number and value of money orders issued and paid at all classes of offices, and excess of issues over payments or payments over issues, from July 1, 1913, to June 30, 1914, by States.

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues
	Number	Value	Number	Value		
Total	108,633,541	\$769,194,498.68	105,703,325	\$701,553,865.62	\$220,642,498.21	\$153,001,870.15
Alabama	2,008,235	10,542,964.31	776,994	5,300,866.72	5,233,597.59	---
Alaska	98,428	2,845,985.34	17,060	686,894.70	2,159,090.64	---
Arizona	542,950	5,093,910.27	130,840	1,719,978.51	3,373,931.76	---
Arkansas	1,965,440	9,044,867.31	827,407	4,658,569.45	4,386,358.46	---
California	4,663,981	43,320,896.06	3,105,907	34,015,082.52	9,305,723.54	---
China	4,013	71,504.48	2,897	56,926.68	14,577.80	---
Colorado	1,508,650	11,114,319.03	1,000,555	8,522,937.86	2,591,381.17	---
Connecticut	1,205,276	12,398,572.05	620,568	5,969,995.73	6,428,576.32	---
Delaware	171,205	1,079,066.75	108,389	653,347.19	425,719.56	---
District of Columbia	313,302	2,682,056.63	727,637	3,919,577.09	---	1,387,520.46
Florida	1,621,141	8,413,293.76	1,264,727	7,120,873.77	1,292,419.99	---
Georgia	2,526,506	12,428,826.29	1,420,382	7,698,714.95	4,730,111.34	---
Hawaii	156,889	3,149,732.47	74,161	1,602,194.30	1,547,538.17	---
Idaho	763,364	5,731,256.75	198,485	2,100,901.99	3,630,353.76	---
Illinois	6,623,468	48,400,220.55	26,216,909	138,458,854.49	---	90,358,633.94
Indiana	3,163,902	18,667,631.48	2,042,386	13,321,805.08	5,345,826.40	---
Iowa	3,433,900	19,389,239.87	1,959,053	10,451,867.51	8,937,372.36	---
Kansas	2,278,577	11,098,316.05	1,095,428	6,263,696.62	4,834,619.43	---
Kentucky	1,433,905	7,224,262.80	964,532	5,322,762.78	1,701,500.02	---
Louisiana	1,565,861	9,041,124.28	1,095,361	6,906,270.24	2,134,854.04	---
Maine	1,203,015	8,157,038.43	1,032,923	4,831,166.03	3,325,872.40	---
Maryland	801,885	5,783,389.47	628,344	4,936,787.36	846,602.11	---
Massachusetts	3,438,067	30,785,548.20	3,994,854	26,262,072.68	4,523,475.52	---
Michigan	4,848,190	34,055,861.62	3,353,298	22,850,236.27	11,196,625.35	---
Minnesota	2,975,742	21,289,339.09	2,068,803	14,364,001.42	6,925,337.67	---
Mississippi	2,040,314	9,891,106.54	549,398	3,732,882.99	6,158,273.55	---
Missouri	3,285,985	17,334,077.66	5,073,676	26,728,775.64	---	9,394,697.98
Montana	1,205,779	11,064,814.01	815,523	3,924,251.05	7,140,562.96	---

TABLE 6.—Number and value of money orders issued and paid at all classes of offices, and excess of issues over payments or payments over issues, from July 1, 1913, to June 30, 1914, by States.—Continued.

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues
	Number	Value	Number	Value		
Nebraska	1,933,920	\$10,712,503.31	1,176,657	\$8,025,531.83	\$2,686,971.48	
Nevada	336,490	4,209,680.29	100,577	1,347,569.87	2,862,110.42	
New Hampshire	682,334	4,786,614.11	328,768	2,236,637.53	2,549,946.58	
New Jersey	1,968,461	17,672,513.24	1,404,188	11,994,355.80	5,678,162.44	
New Mexico	498,850	3,548,784.06	166,300	1,742,758.99	1,806,025.07	
New York	8,006,373	80,791,456.26	17,665,957	132,702,474.03	5,596,845.37	
North Carolina	2,251,526	9,137,501.70	518,400	3,540,656.33	5,534,215.01	
North Dakota	1,253,466	7,411,353.18	229,200	1,877,148.17	10,125,761.62	
Ohio	4,949,084	38,165,465.28	4,003,575	28,089,703.66	3,471,626.61	
Oklahoma	2,130,328	9,865,545.08	662,857	4,082,817.41	5,802,727.67	
Oregon	1,394,599	11,058,703.59	832,781	7,587,076.98	3,471,626.61	
Pennsylvania	6,988,998	60,073,781.40	6,046,891	42,630,294.12	17,443,487.28	
Porto Rico	273,337	3,466,485.02	213,908	2,578,988.69	886,496.33	
Rhode Island	431,025	4,077,720.17	427,611	2,893,852.48	1,183,837.69	
Samoa	2,228	99,597.98	142	3,565.21	96,032.77	
South Carolina	1,181,522	5,749,838.57	369,134	2,284,714.90	3,465,123.67	
South Dakota	1,016,641	5,890,784.58	254,477	2,013,075.24	3,877,709.34	
Tennessee	1,770,501	8,570,654.70	1,612,766	8,236,174.87	344,479.83	
Texas	4,871,924	28,530,068.19	2,667,432	18,456,767.94	10,073,300.25	
Utah	581,937	5,561,862.16	294,682	3,147,884.90	2,413,977.26	
Vermont	619,993	4,114,226.02	263,739	1,933,045.96	2,161,180.06	
Virginia	1,767,533	9,622,563.08	1,908,865	8,585,933.87	1,036,629.21	
Washington	2,286,104	20,038,522.38	1,830,950	16,263,315.86	3,775,206.52	
West Virginia	1,474,555	11,068,794.14	423,479	3,430,988.82	7,647,805.32	
Wisconsin	3,096,652	21,713,798.61	1,641,797	12,193,594.83	9,520,203.78	
Wyoming	395,597	3,288,488.58	80,299	875,913.86	2,412,574.72	
Superintendent, M. O. System	31,693	268,461.85	31,126	268,461.85		\$31,911,017.77

TABLE 7.—Number and value of money orders issued and paid at first class offices, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, by States.

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues	Fees received	Compensation of assistant postmasters and clerks
	Number	Value	Number	Value				
Total	30,129,555	\$276,833,936.94	84,896,868	\$334,437,355.86	\$5,411,963.50	\$263,015,382.42	\$2,587,470.78	\$2,769,859.78
Alabama	195,852	1,426,940.25	323,580	2,417,305.80	...	900,365.55	12,698.32	17,116.17
Arizona	69,387	445,405.70	52,025	540,042.90	...	94,637.25	4,574.79	3,636.60
Arkansas	152,008	1,016,188.25	375,294	2,110,183.55	...	1,093,693.30	9,304.07	16,322.57
California	2,054,098	19,786,920.60	2,537,304	24,829,923.70	...	5,043,095.10	173,933.03	121,287.68
Colorado	327,546	2,709,374.53	680,691	5,258,253.06	...	2,549,878.53	23,796.38	19,698.82
Connecticut	685,398	6,522,710.26	458,795	4,204,377.78	...	2,318,332.48	65,385.52	49,839.47
Delaware	52,517	456,689.81	65,262	366,311.65	...	90,378.16	4,648.99	4,025.09
District of Columbia	287,847	1,680,196.08	699,870	3,973,519.43	...	1,298,328.35	21,969.54	23,537.46
Florida	312,466	1,785,826.72	857,914	4,283,187.13	...	2,497,360.41	18,208.11	18,208.11
Georgia	362,188	2,618,800.59	1,026,432	4,914,697.09	...	2,295,888.50	27,513.66	27,513.66
Hawaii	44,164	884,908.33	54,711	1,173,488.32	...	333,582.99	5,803.19	3,500.00
Idaho	31,693	187,506.42	37,690	337,660.05	...	150,153.63	1,625.51	1,500.00
Illinois	2,828,206	25,508,148.91	27,167,283	181,457,224.42	...	108,949,075.51	242,871.84	393,821.46
Indiana	803,426	6,549,300.15	1,359,535	8,769,929.90	...	2,220,629.75	58,226.17	59,150.71
Iowa	542,532	4,081,406.80	1,298,317	6,841,809.38	...	2,608,402.58	38,801.81	46,114.76
Kansas	324,067	1,981,170.68	461,491	2,683,816.46	...	722,645.78	24,862.19	24,862.19
Kentucky	176,946	1,449,744.48	638,977	3,417,693.14	...	1,967,948.60	12,754.58	27,494.65
Louisiana	236,623	1,850,007.85	807,729	4,963,009.24	...	3,113,601.39	16,306.15	26,877.58
Maine	191,386	1,534,145.72	694,374	2,535,241.03	...	1,001,095.31	13,731.22	17,451.31
Maryland	273,591	2,760,908.56	481,438	3,685,148.71	...	915,340.15	24,735.44	20,256.58
Massachusetts	2,288,390	20,635,627.59	3,488,376	22,406,625.96	...	1,750,998.87	189,054.05	221,798.64
Michigan	1,328,086	11,804,916.34	2,199,644	13,768,932.09	...	1,984,035.75	111,228.40	84,046.73
Minnesota	566,103	5,793,225.74	1,397,940	9,358,522.55	...	3,565,296.81	51,918.69	45,972.53
Mississippi	114,867	642,780.94	115,890	885,276.28	...	222,495.34	6,112.29	7,579.04
Missouri	836,491	6,584,474.45	2,207,287.24	12,077,287.24	...	15,492,812.79	61,924.53	107,055.77
Montana	292,621	2,851,946.51	146,273	1,690,283.14	...	1,182,063.37	24,671.14	19,959.41
Nebraska	235,487	1,933,288.32	715,389	5,384,140.32	...	3,430,852.00	18,471.48	21,710.51
Nevada	27,737	322,654.16	28,274	354,180.64	...	11,526.48	2,616.37	2,025.00
Nevada	141,951	1,209,122.86	119,419	983,314.53	...	225,808.33	11,244.67	12,118.75
New Hampshire	23,753	165,476.12	28,609	363,317.45	...	138,291.33	1,491.07	85,903.18
New Mexico	885,713	8,976,880.43	980,717	7,994,622.97	...	68,262,317.37	90,533.93	1,825.00
New Jersey	5,022,070	51,433,961.30	16,521,131	120,696,278.67	...	170,696.54	501,739.53	(a) 498,020.76
New York	274,671	1,419,144.14	184,604	1,241,447.60	...	30,852.30	14,265.41	15,224.53
North Carolina	78,387	506,387.80	81,682	563,535.59	...	153,482.96	6,637.07	6,637.07
North Dakota	174,585	1,040,326.93	3,006,206	20,336,845.88	...	3,206,518.05	142,828.07	142,828.07
Ohio	966,765	7,288,308.43	2,929,571	1,565,305.68	...	2,747,077.24	16,228.42	16,228.42
Oklahoma	349,438	3,434,738.30	536,023	4,308,708.85	...	513,970.46	32,778.31	27,508.58
Oregon	230,888	2,193,911.19	4,615,381	30,483,869.52	...	8,563,462.85	207,747.09	225,256.90
Pennsylvania	35,284	411,762.05	76,711	1,133,170.39	...	721,417.34	2,670.54	4,100.00
Porto Rico	286,618	2,880,182.85	386,763	2,588,070.50	...	330,212.35	26,000.74	20,771.72
Rhode Island	112,441	814,121.23	131,110	894,434.59	...	70,303.36	9,713.46	8,474.93
South Carolina	33,966	304,266.98	57,215	337,693.98	...	31,527.00	3,859.85	3,859.85
South Dakota	716,932	5,794,250.12	1,821,889	6,274,760.14	...	4,202,010.28	59,587.83	39,682.80
Tennessee	148,748	1,537,110.76	1,88,927	2,040,195.99	...	5,802,183.73	13,136.34	14,081.50
Texas	76,513	598,669.59	79,345	673,037.03	...	1,094,367.44	7,809.17	7,809.17
Vermont	321,032	2,553,280.56	1,295,671	5,337,283.45	...	783,092.89	36,928.23	36,928.23
Virginia	738,837	7,546,489.68	1,479,259	12,361,167.60	...	4,820,677.92	66,253.59	49,851.56
West Virginia	163,071	1,407,738.23	218,102	1,693,277.37	...	1,236,811.14	12,361.82	14,894.86
Wisconsin	666,065	6,444,791.96	1,060,723	6,467,576.13	...	539,077.18	61,689.52	51,509.36
Wyoming	229,314	2,658,320.64	34,973	687,576.13	...	40,763.51	1,699.39	1,699.39

POSTAL MONEY-ORDER SYSTEM.

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues	Fees received	Compensation of assistant postmasters and clerks
	Number	Value	Number	Value				
Total	19,446,379	\$134,193,634.54	10,427,838	\$74,224,343.33	\$60,247,646.12	\$278,309.97	\$1,269,715.37	\$1,504,172.62
Alabama	256,690	1,402,626.70	215,859	1,217,650.18	184,976.52	14,127.10	21,254.33	2,950.00
Alaska	22,859	548,159.77	6,491	297,212.16	250,947.61	3,331.53	18,182.45	11,573.03
Arizona	204,768	2,220,018.38	39,690	524,712.27	1,695,306.11	18,641.50	19,851.35	65,069.08
Arkansas	274,672	1,282,440.29	212,366	913,214.57	369,225.72	69,772.18	25,486.87	22,188.27
California	943,510	8,684,181.22	441,884	4,472,127.18	4,212,054.04	1,607,887.13	24,489.72	1,112.31
Colorado	347,086	2,638,770.62	193,384	1,540,883.49	1,704,274.62	8,702.50	16,795.40	32,296.65
Connecticut	207,853	2,686,359.19	117,147	891,078.57	1,056,213.61	7,296.32	1,807.90	11,671.52
Delaware	15,834	89,288.05	9,338	80,985.49	87,032.50	8,133.00	10,405.52	48,901.64
Florida	295,798	1,703,979.10	195,686	1,332,132.90	371,846.20	5,045.97	72,180.80	40,393.19
Georgia	426,024	2,146,899.36	174,081	1,089,696.22	1,056,203.92	16,400.34	16,035.55	24,182.06
Hawaii	8,275	167,348.06	5,269	90,049.74	76,298.32	1,019,807.84	7,301.26	13,419.80
Idaho	175,466	1,335,234.67	83,081	535,333.63	282,988.30	3,723.57	13,031.00	10,405.52
Illinois	1,300,019	7,839,415.39	511,511	3,402,003.92	4,437,411.47	3,067,438.04	61,344.11	40,393.19
Indiana	719,214	4,293,126.34	389,876	2,362,048.75	1,931,077.59	2,150,096.89	14,386.68	10,842.95
Iowa	686,427	3,795,973.88	372,346	1,912,424.74	1,883,549.14	331,693.33	23,327.62	36,533.54
Kansas	520,618	2,313,925.02	264,346	1,617,974.02	695,951.00	1,241,842.64	18,124.34	24,182.06
Kentucky	191,629	1,083,373.57	151,234	859,445.87	173,927.70	443,973.11	16,140.01	5,127.77
Louisiana	152,607	826,324.13	73,064	555,333.63	282,988.30	7,067.39	13,031.00	10,405.52
Maine	203,957	1,392,946.41	134,095	1,019,807.84	372,238.57	50,495.97	48,901.64	72,180.80
Maryland	119,263	777,871.56	99,945	516,639.61	251,231.95	3,067,438.04	61,344.11	40,393.19
Massachusetts	692,272	5,342,656.98	329,057	2,273,198.35	3,069,468.63	1,988,902.36	40,342.31	14,386.68
Michigan	984,822	6,267,761.66	590,118	4,373,859.30	1,893,902.36	3,361,693.33	23,327.62	36,533.54
Minnesota	568,815	4,361,766.50	295,562	2,210,959.61	2,150,096.89	331,693.33	14,386.68	10,842.95
Mississippi	279,433	1,455,184.00	149,863	1,123,490.67	331,693.33	400,974.68	18,124.34	24,182.06
Missouri	440,664	2,175,289.53	432,692	1,774,314.85	400,974.68	1,241,842.64	16,140.01	5,127.77
Montana	232,792	2,064,041.98	76,832	964,199.34	1,099,842.64	1,185,549.75	13,419.80	10,405.52
Nebraska	298,949	1,629,923.86	204,480	1,185,549.75	443,973.11	375,239.27	13,419.80	10,405.52
Nevada	74,255	1,021,876.35	35,078	495,165.80	526,710.55	689,165.80	6,897.10	37,608.49
New Hampshire	157,112	1,427,090.31	87,761	749,623.33	677,467.00	639,146.54	29,821.81	8,069.03
New Mexico	93,323	749,623.33	63,050	488,881.58	260,741.75	1,209,941.28	95,519.16	108,509.64
New Jersey	970,930	3,148,829.66	209,893	1,938,381.58	1,210,448.08	4,702,716.69	19,095.77	8,777.63
New York	1,243,556	10,368,290.35	766,422	5,683,548.73	4,684,741.62	910,899.61	7,900.24	30,879.43
North Carolina	423,086	1,751,330.58	128,969	910,899.61	840,430.97	327,884.18	63,614.98	71,992.76
North Dakota	128,014	768,523.77	39,893	327,884.18	440,639.59	3,144,579.08	27,498.14	19,867.06
Ohio	970,682	6,787,451.01	568,965	3,589,871.98	3,197,579.03	3,144,579.08	18,603.68	2,990.00
Oklahoma	401,309	2,126,364.17	168,997	1,128,632.48	997,731.69	6,816,625.36	11,617.54	14,487.40
Oregon	280,740	2,167,634.32	150,360	1,435,073.41	700,560.91	3,724,017.79	11,617.54	19,289.45
Pennsylvania	2,483,694	12,038,044.06	780,334	6,118,567.08	5,919,477.58	496,635.92	24,673.40	19,510.65
Porto Rico	30,379	314,851.80	43,443	593,161.77	278,310.00	2,192.83	2,990.00	3,608.67
Rhode Island	37,072	285,296.40	12,802	116,846.40	168,450.00	3,032.54	18,147.61	15,981.51
South Carolina	236,246	1,104,395.05	94,128	537,460.92	546,935.08	10,205.64	23,311.13	68,758.38
South Dakota	165,117	1,064,221.75	84,069	631,156.64	433,065.11	13,931.64	52,668.23	4,188.35
Tennessee	281,227	1,288,623.45	112,972	771,492.96	517,130.49	2,584,625.36	7,105.40	14,487.40
Texas	951,010	5,579,015.72	414,238	2,994,399.38	2,584,625.36	372,401.79	11,617.54	19,289.45
Utah	50,685	770,856.69	37,921	398,454.90	372,401.79	496,635.92	24,673.40	19,510.65
Vermont	160,647	1,122,986.97	103,461	627,350.15	496,635.92	1,484,071.69	38,319.52	46,106.27
Virginia	196,157	1,020,113.73	203,110	1,010,925.04	3,187.69	1,484,071.69	38,319.52	46,106.27
Washington	336,820	2,822,454.95	131,107	1,338,382.86	1,484,071.69	1,810,631.70	38,319.52	46,106.27
West Virginia	182,293	1,360,947.99	117,181	555,556.23	805,391.76	1,810,631.70	38,319.52	46,106.27
Wisconsin	625,318	3,936,349.69	286,485	2,175,725.32	1,760,624.37	1,810,631.70	38,319.52	46,106.27
Wyoming	84,881	757,537.41	27,860	275,499.51	482,037.90	6,467.46	5,970.06	

TABLE 9.—Number and value of money orders issued and paid, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, at the one hundred offices paying the largest number of orders, arranged in the order of their rank.

NOTE.—The same basic data for all first and second class offices is available for the uses of the committee.

OFFICE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues	Fees received	Compensation of assistant postmasters and clerks		Per cent of all offices			
	Number	Value	Number	Value				No.	Value	No.	Value	No.	Value
Total all offices.....	108,633,541	\$709,194,493.68	105,708,327	\$701,553,865.62	\$97,640,628.06	\$277,011,017.54	\$7,395,688.20	\$4,274,082.40	100.00	100.00	100.00		
Total for specified offices.....	18,415,837	180,985,977.06	74,690,001	455,878,841.01	2,118,184.19	\$277,011,017.54	1,695,402.63	1,907,736.31	16.95	23.52	70.66		
1 Chicago, Ill.....	1,943,902	18,575,082.69	23,422,384	120,197,285.64	101,623,202.95	60,280,168.48	176,781.75	326,058.98	1.79	2.42	22.16		
2 New York, N. Y.....	2,302,225	12,422,193.02	12,426,325	85,842,362.10	4,916,210.06	4,916,210.06	262,831.14	(a)292,507.15	2.12	3.32	11.75		
3 Boston, Mass.....	1,226,743	11,351,518.64	2,624,117	16,297,729.30	6,224,117	9,686,951.85	108,866.66	437,566.91	1.13	1.48	2.48		
4 Kansas City, Mo.....	241,015	1,944,266.66	2,335,026	11,630,278.21	13,461,797.15	5,978,963.34	17,386.11	94,017.09	.22	.25	2.21		
5 Philadelphia, Pa.....	783,769	7,482,842.81	2,215,470	13,461,797.15	9,088,120.96	5,519,133.38	72,643.11	94,017.09	.70	.97	2.10		
6 St. Louis, Mo.....	387,523	3,518,988.58	1,613,325	9,088,120.96	3,569,667.30	33,554.95	32,640.50	46,314.03	.36	.46	1.53		
7 Buffalo, N. Y.....	298,584	3,667,709.01	1,415,348	13,420,789.01	7,965,548.28	3,869,691.30	31,400.20	35,366.80	.28	.48	1.34		
8 Pittsburgh, Pa.....	378,069	4,085,880.98	1,177,840	7,965,548.28	6,986,719.71	4,397,357.44	33,554.95	35,366.80	.35	.53	1.11		
9 Detroit, Mich.....	300,947	4,066,304.27	1,108,997	6,986,719.71	4,992,532.57	8,189,675.52	68,697.21	20,951.24	.28	.49	1.05		
10 Seattle, Wash.....	573,348	3,792,517.85	1,054,171	4,992,532.57	10,274,742.32	4,012,802.25	33,554.95	14,912.50	.10	.12	.98		
11 Dallas, Texas.....	112,394	993,700.40	1,030,756	5,133,121.66	6,898,944.30	15,466.56	4,012,802.25	39,500.00	.53	.81	2.86		
12 San Francisco, Cal.....	908,655	6,261,940.46	1,908,655	10,274,742.32	1,060,035.01	2,293,173.02	4,012,802.25	39,500.00	.53	.81	2.86		
13 Cincinnati, Ohio.....	203,243	1,798,975.43	791,760	6,898,944.30	4,983,357.98	2,293,173.02	23,895.50	23,895.50	.25	.35	.71		
14 Minneapolis, Minn.....	269,203	2,690,214.91	750,408	3,913,519.43	2,316,736.12	1,283,323.35	23,895.50	23,895.50	.25	.35	.71		
15 Washington, D. C.....	287,847	2,630,196.08	699,870	2,942,345.64	5,309.38	2,316,736.12	23,895.50	23,895.50	.25	.35	.71		
16 Jacksonville, Fla.....	75,576	625,609.52	648,216	2,942,345.64	2,316,736.12	1,283,323.35	23,895.50	23,895.50	.25	.35	.71		
17 Atlanta, Ga.....	163,811	1,186,007.86	614,476	2,942,345.64	5,309.38	2,316,736.12	23,895.50	23,895.50	.25	.35	.71		
18 Cleveland, Ohio.....	352,042	3,026,689.26	598,466	2,942,345.64	5,309.38	2,316,736.12	23,895.50	23,895.50	.25	.35	.71		
19 Los Angeles, Cal.....	557,868	5,015,006.52	589,569	5,615,027.11	10,612.75	1,623,510.19	10,612.75	12,361.66	.07	.15	.42		
20 New Orleans, La.....	116,288	1,100,884.10	526,923	3,485,078.32	4,429,588.82	1,388,347.85	38,539.18	24,985.00	.32	.50	1.74		
21 Denver, Colo.....	214,041	1,805,395.66	549,527	4,240,672.51	2,435,276.85	9,471.23	29,648.08	29,648.08	.51	.65	1.56		
22 Milwaukee, Wis.....	210,297	3,072,524.25	519,048	3,545,344.28	15,627.84	2,435,276.85	17,735.08	17,735.08	.11	.14	.50		
23 Richmond, Va.....	78,678	681,453.19	491,130	2,146,236.81	4,429,588.82	1,388,347.85	29,447.59	19,165.77	.28	.41	.44		
24 Portland, Ore.....	289,296	3,351,294.70	476,601	4,241,478.89	1,464,788.62	5,680.23	47,520.03	8,890.15	.07	.09	.41		
25 Indianapolis, Ind.....	167,354	1,390,479.25	471,534	3,804,633.65	890,184.19	29,705.03	29,705.03	8,890.15	.07	.09	.41		
26 Omaha, Neb., Minn.....	146,244	1,354,739.90	469,958	4,363,173.18	3,008,733.28	13,011.44	11,780.14	12,112.50	.17	.18	.44		
27 St. Paul, Minn.....	161,744	1,740,768.54	443,062	2,586,461.04	15,496.88	1,695,827.21	3,109.40	11,618.44	.15	.23	.49		
28 Chattanooga, Tenn.....	50,249	336,272.45	442,846	2,032,093.66	1,695,827.21	3,109.40	8,085.11	9,786.65	.08	.09	.40		
29 Des Moines, Iowa.....	108,205	1,299,509.40	433,308	2,826,163.39	1,526,580.74	6,570.48	9,786.65	9,786.65	.08	.09	.40		
30 Newark, N. J.....	111,212	1,378,858.69	433,298	2,826,163.39	1,526,580.74	6,570.48	9,786.65	9,786.65	.08	.09	.40		
31 Sacramento, Cal.....	429,031	714,604.26	429,031	3,333,503.09	1,437,209.97	9,946,846.86	13,441.66	13,441.66	.21	.29	.39		
32 Baltimore, Md.....	19,076	128,480.03	416,019	508,725.86	884,261.29	21,883.40	6,092.66	16,572.58	.02	.02	.02		
33 Augusta, Me.....	75,453	516,769.16	346,019	1,378,892.06	4,880.26	862,122.90	4,880.26	11,092.80	.02	.02	.02		
34 Nashville, Tenn.....	321,774.55	342,386	342,386	1,860,832.74	1,860,832.74	593,056.19	4,880.26	11,092.80	.03	.04	.33		
35 Bismarck, N. D.....	96,532	802,588.26	341,178	9,946,846.86	2,924.60	9,946,846.86	6,570.48	6,570.48	.03	.04	.33		
36 Louisville, Ky.....	181,255	1,637,213.98	335,758	2,066,270.52	429,031.66	632,069.76	15,970.46	15,970.46	.06	.10	.32		
37 Providence, R. I.....	175,790	1,759,510.73	325,379	2,391,570.42	1,389,046.68	1,389,046.68	6,570.48	6,570.48	.06	.10	.32		
38 Rochester, N. Y.....	48,189	326,238.69	321,578	1,171,049.82	828,772.13	16,501.52	16,501.52	12,360.00	.16	.16	.34		
39 Cedar Rapids, Iowa.....	94,371	936,865.94	313,017	2,293,091.16	1,232,225.23	7,846.26	4,851.67	11,000.00	.04	.04	.30		
40 Toledo, Ohio.....	168,914	1,657,047.24	399,393	1,841,230.90	184,173.66	14,757.37	7,846.26	12,188.41	.16	.22	.39		

44	Norfolk, Va.	78.111	1,064,826.48	392,812.67	8,351.58	07	15
45	Peoria, Ill.	74.996	2,686,679.70	1,979,494.07	5,890.00	09	38
46	Syracuse, N. Y.	116,150.63	1,995,541.51	756,670.42	9,225.00	10	23
47	Dayton, Ohio	1,148,571.06	2,403,550	289,080.19	8,674.12	08	13
48	Grand Rapids, Mich	83,849	1,251,291.85	424,863.24	6,629.16	11	20
49	Lincoln, Neb.	979,908.42	1,404,766.66	459,153.55	9,557.99	13	20
50	Spokane, Wash.	54,022	846,508.68	459,153.55	3,381.99	05	19
51	Scranton, Pa.	137,148.18	1,970,572.10	639,379.32	7,283.01	14	28
52	Rockford, Ill.	1,481,192.78	2,081,510.35	1,490,070.06	7,377.49	06	08
53	Springfield, Ohio	60,528	691,540.29	202,800.41	3,865.00	08	19
54	Petersburg, Va.	43,245	592,532.56	292,800.41	3,790.00	04	18
55	Birmingham, Ala.	15,358	545,943.63	431,476.95	2,007.00	01	18
56	Binghamton, N. Y.	11,466.68	1,084,117.09	698,783.87	4,569.00	04	18
57	Springfield, Mass.	385,333.22	1,084,117.09	3,617.45	4,569.00	04	18
58	Little Rock, Ark.	1,087,871.04	1,084,117.09	10,814.45	4,569.00	10	14
59	Houston, Texas	381,067.63	928,668.61	8,470.75	6,952.87	05	11
60	Oakland, Cal.	821,949.88	1,376,822.08	594,873.20	7,717.87	05	11
61	Aurora, Mo.	1,707,060.57	1,768,564.64	16,168.06	9,857.40	18	16
62	Birmingham, Ala.	26,019.44	262,855.70	202.72	1,925.00	16	16
63	Rock Island, Ill.	715,207.57	1,317,788.57	236,866.26	3,468.17	09	16
64	San Antonio, Texas.	356,384.54	1,010,284.90	602,581.00	8,067.12	04	09
65	Albany, N. Y.	687,727.52	1,050,198.70	6,692.28	9,297.50	08	15
66	Salt Lake City, Utah	826,633.22	1,600,153.84	791,471.27	7,364.04	07	15
67	Evansville, Ind.	1,186,677.35	1,648,925.29	782,530.62	8,839.92	10	15
68	Utica, N. Y.	300,085.15	632,942.12	460,247.94	10,821.07	10	15
69	Tyrona, Pa.	598,468.28	871,931.80	332,906.04	11,869.03	04	14
70	Fort Worth, Texas.	157,476.28	411,500.26	270,465.52	4,463.50	09	13
71	Portland, Me.	530,140.22	978,653.63	234,023.97	2,653.00	02	14
72	Topeka, Kans.	586,796.52	1,150,970.29	538,345.71	5,686.71	10	13
73	Covington, Ky.	407,628.21	1,025,116.44	62,473.91	8,764.30	10	13
74	Pennscola, Fla.	59,390.33	664,496.77	198,421.75	3,871.67	06	12
75	Columbus, Ga.	225,828.98	592,457.02	316,608.04	4,078.25	06	12
76	Harford, Conn.	161,183.96	372,674.43	512,973.12	3,020.00	01	12
77	Harford, Conn.	811,587.06	1,160,344.60	866,608.04	1,867.11	03	12
78	Oklahoma, Okla.	215,674.43	499,958.33	326,569.64	1,483.54	02	12
79	Savannah, Ga.	455,394.70	784,965.33	348,637.54	8,417.83	11	11
80	Port Smith, Ark.	435,688.74	706,327.50	283,689.86	1,861.29	08	11
81	St. Joseph, Mo.	143,471.84	566,622.06	195,240.26	4,222.78	06	11
82	New Haven, Conn.	387,049.80	944,710.23	270,633.56	3,700.90	06	11
83	Girard, Ala.	1,369,175.74	580,242.06	423,151.34	1,362.01	02	11
84	Jersey City, N. J.	1,226,628.34	452,638.09	193,222.26	5,415.62	06	11
85	Williamsport, Pa.	246,912.17	409,171.96	440,238.35	6,648.79	11	18
86	Jackson, Mich.	342,854.05	520,712.27	162,259.79	12,070.00	11	16
87	Tacoma, Wash.	916,790.50	1,113,668.77	2,245.95	4,720.00	10	13
88	Canton, Ohio	649,238.92	492,840.16	177,853.22	3,403.75	05	10
89	Portsmouth, Va.	215,851.86	351,127.84	8,028.31	9,160.97	10	16
90	Duluth, Minn.	1,098,419.01	592,911.77	5,027.93	3,325.00	05	10
91	Fort Wayne, Ind.	461,255.37	593,911.77	1,878.02	2,737.50	02	10
92	Calumet, Mich.	104,488.18	593,911.77	10,038.57	5,962.61	09	10
93	Kalamazoo, Mich.	451,797.77	394,909.49	3,881.88	4,472.22	04	10
94	Harrisburg, Pa.	484,627.84	690,851.71	290,561.31	1,820.83	01	09
95	Madison, Wis.	400,273.22	513,132.03	238,083.94	3,250.00	05	09
96	Lansing, Mich.	454,225.67	489,311.54	1,164.92	6,707.92	05	09
97	Sioux City, Iowa.	311,037.19	489,311.54	132,858.81	3,105.00	03	08
98	Monroe, La.	101,561.07	437,356.61	178,271.20	2,689.50	06	09
99				3,006.48	2,689.50	04	09
100				385,792.34	1,500.00	01	08

(*) Does not include exchange office work.

TABLE 10.—Statement of the number and value of money orders exchanged between the United States and "domestic basis" foreign countries, and the excess of payments in foreign countries or the excess of payments in the United States, from July 1, 1913, to June 30, 1914, by countries.

Countries.	United States domestic orders paid in foreign countries.		Foreign domestic orders paid in the United States.		Excess paid in foreign countries.	Excess paid in United States.
	No.	Value.	No.	Value.		
Antigua	2,120	\$21,392.39	366	\$3,811.69	\$17,580.70	
Bahamas	628	10,161.47	2,041	18,242.73		\$8,081.26
Barbados	33,076	353,784.04	1,338	17,017.95	336,766.09	
Bermuda	1,246	23,329.97	3,721	53,707.56		30,377.59
British Guiana	2,269	27,092.17	3,095	17,447.53	9,644.64	
British Honduras	175	2,212.56	5,479	55,730.34		53,517.78
Canada	512,430	7,056,694.12	1,782,795	15,084,776.50		7,978,082.38
Canal Zone	3,951	88,533.43	186,644	3,744,183.79		3,655,650.36
Cuba	23,000	403,051.06	92,720	984,387.39		581,336.33
Dominica	204	2,547.82	276	2,693.13	406.49	551.80
Grenada	3,051	38,694.71	774	10,102.20	28,592.51	
Jamaica	28,835	361,180.55	3,281	48,925.45	312,255.10	
Martinique	41	725.66	36	290.62	435.04	
Mexico	69,531	1,748,310.31	23,076	1,100,028.60	648,281.71	
Montserrat	904	10,877.46	118	4,624.37	6,253.09	
Nevis	480	8,008.10	31	462.41	7,545.69	
Newfoundland	5,702	136,969.71	10,082	95,979.44	46,070.53	5,080.26
Philippine Islands	10,741	273,268.62	72,830	1,987,288.19		1,714,019.57
St. Kitts	856	14,591.33	106	818.43	13,778.90	
St. Lucia	1,150	14,234.62	424	4,468.84	9,765.78	
St. Vincent	2,578	34,352.69	291	2,629.36	31,723.33	
Trinidad	4,777	47,162.62	4,815	28,369.49	18,793.13	
Virgin Islands	39	327.22	162	4,225.92		3,898.70
Total exchanged on the domestic basis	707,790	\$10,677,508.03	2,194,501	\$23,220,211.93	\$1,487,892.78	\$14,030,596.03

TABLE 11.—Statement of the number and value of money orders exchanged between the United States and "international basis" foreign countries, and the excess of certifications for payment in foreign countries, or the excess of certifications for payment in the United States, from July 1, 1913, to June 30, 1914, by countries.

Countries.	International orders certified for payment in foreign countries.		International orders certified for payment in the United States.		Excess certified by the United States.	Excess certified by foreign countries.
	No.	Value.	No.	Value.		
Australia	6,520	\$123,538.25	18,723	\$197,834.47		\$74,296.22
Austria	381,295	10,393,759.45	34,990	1,827,761.30	\$8,565,998.15	
Belgium	38,763	986,337.50	8,052	238,873.36	747,464.14	
Bolivia	81	1,388.84	373	3,245.28		1,856.44
Chile	431	8,822.23	4,774	35,974.03		27,151.80
Costa Rica	149	2,164.48	1,727	13,427.15		11,262.67
Denmark	41,303	603,458.26	6,096	137,708.90	465,749.36	
Egypt	1,923	40,687.97	1,917	23,085.84	17,602.63	
France	106,971	1,501,480.89	17,333	270,453.98	1,231,026.91	
Germany	306,269	4,635,404.20	74,220	2,055,782.22	2,579,621.98	
Great Britain	1,014,450	13,189,784.53	147,128	1,973,469.22	11,216,315.31	
Greece	83,449	3,525,621.78	421	10,459.63	3,515,162.15	
Honduras	55	963.81	378	9,717.11		8,753.30
Hongkong	1,789	38,597.47	726	5,624.91	32,972.56	
Hungary	263,285	8,851,991.54	27,929	1,728,324.02	7,123,667.52	
Italy	600,599	22,124,768.92	27,298	1,572,751.06	20,552,017.86	
Japan	119,682	3,933,436.29	9,002	148,718.67	3,784,717.62	
Liberia	155	6,998.75	338	4,796.25	2,202.50	
Luxemburg	1,475	34,368.42	369	19,405.04	14,963.38	
Netherlands	36,655	426,238.90	7,081	98,565.01	327,673.89	
New Zealand	2,234	50,062.98	13,590	135,786.33		85,723.35
Norway	112,733	2,441,956.37	7,907	203,656.58	2,238,299.79	
Peru	258	5,187.95	2,094	25,573.04		20,385.09
Portugal	1,108	18,197.50	805	14,880.86	3,316.64	
Russia	546,775	13,460,839.02	22,693	993,158.92	12,467,680.10	
Salvador	50	1,500.41	280	1,464.83	44.58	
Sweden	211,107	3,856,657.39	13,485	568,857.86	3,287,799.53	
Switzerland	59,055	952,659.89	8,257	169,613.38	783,046.51	
Union of South Africa	2,351	43,506.64	7,492	86,068.91		42,562.27
Uruguay	81	1,667.97	411	3,836.70		2,168.73
Total exchanged on the international basis	3,941,035	\$91,262,057.60	46			

COST OF AND RETURNS FROM THE OPERATION OF THE MONEY-ORDER SERVICE.

The revenue arising from the transaction of money-order business is derived principally from the fees charged for the issue of money orders and the gain on the purchase of foreign exchange. The gross revenues are charged with certain items directly related thereto in the nature of commissions on business transacted, and with losses of money-order funds due to fire, burglary, bad debts, etc. The difference or net proceeds, under the provisions of sec. 4050, R. S., (sec. 103, P. L. and R. of 1913) is paid over to the postal revenues and included with postal receipts under the head of "revenue from money-order business."

Taking the money-order service as a whole, however, the net proceeds so paid over do not indicate that it has been conducted at a profit. Aside from the revenue charges above mentioned and the cost of administration and audit of accounts at Washington, all expenditures for the maintenance of the system are by requirement of law paid directly from the postal revenues. The service is administered as a part of the postal establishment and with few exceptions those employed on its operations are not separately appropriated for. For the purpose of determining whether or not it is run at a profit or a loss all items of expenditure that have to do with the conduct of the system should be set against the net proceeds covered into the postal revenues.

The procedure by which the expenses of the service are provided for, charges fixed and collected, and accounts audited and stated, is governed by the following sections of the Postal Laws and Regulations of 1913. References in italics are to sections embodying United States statutes.

REVENUES:

- Fees for domestic money orders*, sec. 1128, par. 1.
- Rates of exchange, international service*, sec. 1180.
- Fees for international money orders, sec. 1189, par. 1.
- Disposition and classification of net proceeds*, sec. 103.

EXPENSES:

- Money-order fees not included as a part of the gross receipts of an office in adjusting postmaster's salary. Note to sec. 270.
- Salaries of postmasters, as fixed by law, full compensation for money-order business*, sec. 275.
- Postmasters at third and fourth-class offices allowed a commission of three cents for each money order issued, sec. 1254.

See also sec. 1118 embodying certain statutes and relating to allowance for clerks at other than first and second class offices.

Allowance for clerical services at first and second class offices, sec. 1118.

Expenses of international service, sec. 1180.

LOSSES OF MONEY-ORDER FUNDS:

Postmaster General authorized to allow credit for certain losses, sec. 150.

INVALID MONEY ORDERS:

Not to be paid at offices upon which drawn, or at office of issue, after one year from the last day of the month of issue; payable only by warrant of the Postmaster General, sec. 1178.

See also Act of January 27, 1894, and note to sec. 102, P. L. and R. of 1913, as to revenue from unpaid money orders more than one year old.

AUDIT AND SETTLEMENT OF ACCOUNTS:

Duty of Auditor for Post Office Department to receive and examine money-order accounts; to maintain permanent record of unpaid money orders; to superintend collections, etc., sec. 178.

The following is a statement showing in detail the items making up the net proceeds from the operation of the system for the fiscal year ended June 30, 1914, as reported by the Auditor for the Post Office Department.

Audited revenues:

Fees collected for issuing domestic money orders.....	\$6,051,992.53	
Fees collected for issuing international money orders....	1,333,695.67	
Gain (net) on foreign exchange purchased for the payment of balances due foreign countries at rates lower than that fixed by the conventions between the United States and the respective countries.....		421,768.43
Gain on conversion of funds in the settlement of accounts with foreign countries.....		76,443.86
Commissions allowed the United States for the payment of money orders issued in foreign countries.....	44,713.56	
Miscellaneous receipts.....	366.37	
Total		\$7,928,980.72

Audited expenses deducted from the money-order revenues:

Commissions allowed third and fourth-class postmasters for issuing money orders.....	\$1,783,406.28
Commissions allowed foreign countries for payment of money orders issued in the United States.....	363,068.46
Incidental expenses.....	770.54
Losses:	
Burglary, fire, and other unavoidable casualties	\$19,662.93
Bad debts, etc., late postmasters' accounts	3,308.84
Compromise debts, late postmasters' accounts	484.20
	<u>23,455.97</u>

Contingencies:

Balance due late postmasters closed to "suspense"	230.48
	<u>23,225.49</u>

Total	<u>2,170,470.77</u>
Net proceeds paid over to the postal revenues.....	<u>5,758,509.95</u>

Following is a statement of the items of expense paid directly from the legislative, executive and judicial appropriations and from the postal revenues, which, it is believed, should be charged against the money-order service. In some cases the amount is definite; as to others careful estimates have been made. The process by which each item was arrived at is given.

Cost of administering the service at Washington, D. C.

Salaries of officers and employees in the Bureau of the Third Assistant Postmaster-General for the fiscal year 1914, chargeable to the money-order service, based on an estimate of the proportion of the day's time required for work in connection with such service.

Officers and employees, Office of the Third Assistant proper	\$2,268.00
Employees, Division of Finance, work incident to the payment of invalid money orders.....	100.00
Salaries of officers and employees of the Division of Money Orders.....	71,427.00

Total		<u>\$73,790.00</u>
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Cost of auditing money-order accounts.

Total cost of auditing domestic and international money-order accounts for the fiscal year 1914, including the maintenance of the record of outstanding money orders, settlement of invalid money orders by warrant, maintenance of the files and contingent and miscellaneous expenses, as certified by the Auditor for the Post Office Department, approximately.....

450,000.00

Cost of operation in the field.

Post-office Inspection Service. 6% of the total expenditures for the service in the fiscal year 1914 (\$1,117,048.98), based on a cost ascertainment conducted by the Department in 1909 (revised), allowance being made for the introduction of postal savings and parcel post services.....

\$67,022.93

Compensation of assistant postmasters at first and second class offices for the proportion of their time spent on money-order work during fiscal year 1914, as reported by the postmasters at these offices in response to letter of inquiry dated Feb. 3, 1915.....

691,333.63

Compensation of clerks (including auditors and bookkeepers performing auditor's duties and \$104,100 for exchange office work at the New York post office) at first and second class offices during fiscal year 1914, as reported by the postmasters of these offices in response to letter of inquiry dated Feb. 3, 1915.....

3,399,538.75

Note: The salaries of clerks employed only a part of their time on money-order work were apportioned.

Compensation to clerks at contract stations of first and second class offices for the proportion of their time spent on money-order work during the fiscal year 1914, as reported by the postmasters of these offices in response to letter of inquiry dated February 3, 1915

287,260.02

Rent, light, and fuel. 2½% of expenditures for fiscal year 1914 (\$4,684,421.04) based on cost ascertainment of 1909 (revised), allowance being made for introduction of parcel post and postal savings services.....

117,110.52

Stationery. 15% of expenditures for fiscal year 1914 (\$103,545.08), based on cost ascertainment of 1909 (revised), allowance being made for introduction of parcel post and postal savings services.....

16,281.76

Supplies, Money-Order Service. Actual expenditures during the fiscal year 1914.....

125,992.59

Office appliances. 50% of expenditures for fiscal year 1914 (\$78,286.60) estimated—not charged to money-order service in cost ascertainment of 1909.....

39,118.30

Stamping appliances. 15% of expenditures for fiscal year 1914 (\$44,423.34) based on cost ascertainment of 1909 (revised).....

6,663.50

Rural delivery service. 1% of expenditures for fiscal year 1914 (\$47,410,190.06) based on cost ascertainment of 1909 (revised), allowance being made for introduction of parcel post and insured and collect-on-delivery mail

474,101.90

Total		<u>\$5,224,423.90</u>
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There was also paid over to the postal revenues during the fiscal year 1914 on the certification of the Auditor for the Post Office Department, the sum of \$580,888.85, representing the value of domestic money orders that remained unpaid for a period of one year or more from the last day of the month of their issue and were thus invalidated for payment in the usual manner. On the other hand there were paid from the postal revenues, by means of Departmental warrants, amounts aggregating \$240,834.96, to holders of invalidated orders who presented their claims to the Department at Washington for settlement.

SUMMARY.

<i>Revenues.</i>		<i>Cost of Operation.</i>	
Income from money-order business	\$7,928,980.72	Charges paid directly from the money-order revenues	\$2,170,470.77
		Cost of administering the service at Washington, D. C.	73,790.00
		Cost of auditing money-order accounts.....	450,000.00
		Cost of operation in the field	5,224,423.90
		Total cost of operation	\$7,918,684.67
		Excess of revenues over cost of operation.....	10,296.05
	<u>\$7,928,980.72</u>		<u>\$7,928,980.72</u>
Excess of revenues over cost of operation.....	\$10,296.05	Payment of money orders more than one year old by means of warrants on the postal revenues.	\$240,834.96
Proceeds of money orders more than one year old covered into the postal revenues	580,888.85	Apparent profit in the fiscal year 1914 from the operation of the money-order service	350,349.94
	<u>\$591,184.90</u>		<u>\$591,184.90</u>

UNIT COST FOR VARIOUS CLASSES OF WORK.

Under date of February 3, a letter was addressed to all first and second class postmasters requesting replies to certain questions relating to the money-order business of their offices. Among other things they were requested to give the number of clerks employed on money-order work at the main office and all classified branches and stations on the day for which their report was made, their annual salaries and the proportion of the day's time actually employed on money-order work. The date selected was to be one on which, from previous experiences, no abnormal conditions would prevail. They were further requested to state how much of the time thus reported as spent on money-order work was required for certain enumerated classes of work, and to give the cost of each class of work in salaries paid. The number of transactions involved in each class of work (for example, the number of money orders issued) was also requested. Answers to these questions have been collated for the first-class offices submitting data that was usable. The following table shows the number of transactions and the unit cost per transaction in salaries paid for several of these classes of work at 100 of the larger offices.

TABLE 12.—Number of transactions and the unit cost per transaction in salaries paid for various classes of work at specified offices.

OFFICE.	Issue of money orders.		Payment of money orders.		Preparation of reports of payments.		Arranging, cutting and filing coupons of paid orders.		Handling inquiries relating to payment of money orders.		Handling applications for duplicates originating at own office.		Handling applications for duplicates originating at other offices.		Handling inquiries relating to orders paid at own office but drawn on other offices.		Handling inquiries relating to orders issued at own office and paid at offices other than those on which drawn.	
	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.
Birmingham, Ala.	300	\$.015486	689	\$.004580	689	\$.002377	615	\$.003382	16	\$.025625	4	\$.063000	6	\$.070000	8	\$.006250	9	\$.025555
Mobile, Ala.	186	.017279	320	.006094	320	.004250	320	.004973	4	.075000	3	1.00000	2	.075000	8	.008750	6	.011667
Phoenix, Ariz.	166	.014743	168	.002349	168	.002349	168	.002088	3	.056667	1	.090000	2	.040000	5	.030000	3	.030000
Fort Smith, Ark.	99	.012823	149	.004643	149	.002349	149	.001745	1	.070000	1	.070000	2	.040000	17	.008235	3	.023750
Little Rock, Ark.	144	.010694	678	.002451	684	.003400	701	.002611	14	.014285	1	.070000	2	.040000	17	.008235	3	.023750
Los Angeles, Cal.	1805	.012860	2600	.002050	2600	.003650	2600	.001381	10	.067000	5	.082000	6	.068333	51	.013235	72	.013194
Oakland, Cal.	568	.014261	652	.004846	652	.002607	652	.001428	10	.067000	5	.082000	6	.068333	51	.013235	72	.013194
Sacramento, Cal.	325	.008277	1192	.000956	1192	.003909	1192	.004228	4	.052000	4	.052000	5	.078000	30	.008333	4	.010000
San Francisco, Cal.	1280	.030100	8510	.001081	8510	.002994	3510	.000499	25	.070000	4	.052000	5	.078000	30	.008333	4	.010000
Denver, Colo.	678	.013982	2737	.001081	2737	.001458	1947	.004306	30	.016333	5	.082000	14	.093333	75	.008000	50	.017600
Bridgport, Conn.	343	.018218	284	.008063	284	.002229	498	.005423	22	.021364	3	.083333	2	.050000	20	.020000	14	.015000
Hartford, Conn.	407	.014472	498	.004197	498	.002229	2900	.002109	7	.042857	3	.083333	2	.085000	20	.020000	21	.020000
Washington, D. C.	653	.021562	2011	.001459	2900	.002229	498	.002109	7	.042857	3	.083333	2	.085000	20	.020000	21	.020000
Jacksonville, Fla.	175	.020886	1423	.000627	1423	.002256	5148	.000746	38	.025632	2	.050000	15	.054667	17	.013882	17	.017647
Pensacola, Fla.	113	.014867	284	.002805	284	.002958	284	.002107	3	.030000	1	.060000	6	.040000	30	.026000	15	.030000
Colombus, Ga.	77	.013508	369	.003956	369	.003957	369	.001111	3	.030000	1	.060000	1	.070000	6	.016667	1	.030000
Savannah, Ga.	156	.012013	271	.001478	271	.002472	271	.000738	3	.023333	1	.040000	3	.030000	6	.026000	4	.025000
Honolulu, Hawaii	175	.012684	216	.008981	216	.002222	216	.000741	6	.043333	1	.060000	3	.040000	2	.080000	3	.043333
Chicago, Ill.	7	.042286	212	.001462	323	.001919	1210	.006809	6	.043333	1	.060000	3	.040000	2	.080000	4	.025000
Chicago, Ill.	3159	.023109	94186	.001804	94186	.002221	94186	.002186	280	.023714	12	.069167	60	.055333	450	.007375	3695	.006739
Rockford, Ill.	758	.015384	4978	.003524	4978	.001442	4978	.000389	10	.020000	1	.040000	1	.040000	24	.008333	4	.032500
Rock Island, Ill.	63	.016507	758	.001411	758	.001385	758	.001372	3	.035000	2	.035000	2	.035000	18	.011638	3	.018333
Evansville, Ind.	127	.017086	537	.004506	537	.001750	655	.003190	2	.035000	2	.035000	1	.040000	50	.005200	2	.045000
Indianapolis, Ind.	257	.021198	2017	.002964	2017	.001546	2158	.000974	14	.060000	5	.052000	1	.170000	50	.005200	2	.040000
South Bend, Ind.	154	.005389	540	.002092	540	.003333	540	.003074	16	.037500	2	.050000	3	.033333	11	.020000	5	.022000
Cedar Rapids, Ia.	133	.020653	1106	.001168	1106	.004472	2601	.000634	2	.020000	2	.050000	5	.070000	27	.020000	3	.033333
Des Moines, Ia.	230	.019913	1943	.001168	1943	.004472	2601	.000634	26	.033462	3	.073333	5	.070000	2	.040000	12	.026666
Leavenworth, Kans.	66	.028485	62	.022442	116	.006620	58	.001138	1	.040000	4	.012500	2	.015000	2	.040000	3	.026666
Pittsburg, Kans.	127	.013070	101	.003663	62	.005161	101	.001684	2	.020000	2	.020000	2	.015000	7	.012500	8	.012500
Covington, Ky.	54	.030185	334	.004161	334	.004161	334	.003473	6	.013333	3	.063333	3	.063333	10	.030000	4	.020000
London, Ky.	212	.019622	1174	.000623	1174	.002751	1174	.004408	21	.038908	3	.063333	3	.063333	22	.019544	6	.021666
Monroe, La.	50	.020800	250	.002080	250	.002080	250	.000780	7	.038571	1	.070000	2	.085000	4	.019544	6	.021666
Augusta, Me.	47	.020638	2616	.000237	2616	.003126	3200	.000703	7	.038571	1	.070000	2	.085000	4	.019544	6	.021666

TABLE 12.—Number of transactions and the unit cost per transaction in salaries paid for various classes of work at specified offices.—Continued.

OFFICE.	Issue of money orders.		Payment of money orders.		Preparation of reports of payments.		Arranging, cutting and filing coupons of paid orders.		Handling inquiries relating to payment of money orders.		Handling applications for duplicates originating at own office.		Handling applications for duplicates originating at other offices.		Handling inquiries relating to orders issued at own office and paid at offices other than those on which drawn.		
	Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost
Portland, Me.	\$.019912	498	\$.003950	566	\$.004770	2077	\$.001042	3	\$.053333	2	\$.030000	1	\$.018461	13	\$.050000	3	\$.050000
Baltimore, Md.	.021100	2077	.003606	2077	.001752	2077	.004213	.22	.025000	3	.046066	3	.014367	87	.025000	11	.025454
Boston, Mass.	.022675	8911	.002675	15140	.003191	10352	.000337	141	.036666	44	.048863	18	.062500	584	.078333	8	.087500
Springfield, Mass.	.017004	986	.002860	986	.001917	984	.001016	984	.050000	2	.150000	3	.071111	20	.021000	10	.021000
Worcester, Mass.	.014943	468	.003419	632	.001917	1120	.001419	6	.016666	6	.060000	3	.071111	28	.012353	34	.012353
Detroit, Mich.	.018455	4411	.004826	4411	.003809	4411	.002158	56	.007553	5	.028000	9	.005000	8	.005000	7	.011143
Grand Rapids, Mich.	.015250	802	.002826	802	.001683	802	.002880	3	.023333	1	.040000	2	.005000	16	.010000	8	.022500
Kalamazoo, Mich.	.032857	358	.002626	447	.001812	358	.001480	14	.026428	1	.090000	1	.022727	11	.022727	14	.019286
Lansing, Mich.	.016375	469	.002196	559	.002831	1061	.001161	9	.017778	5	.060000	6	.007812	50	.020800	13	.013846
Minneapolis, Minn.	.024018	3235	.002176	5000	.001425	5000	.002176	17	.025882	2	.090000	6	.007812	32	.007812	13	.013846
St. Paul, Minn.	.014988	1961	.001917	1961	.002504	1855	.001951	14	.031428	2	.090000	6	.007812	3	.020000	6	.015000
Jackson, Miss.	.017727	194	.004021	194	.002010	172	.002267	3	.030000	1	.030000	2	.020000	3	.020000	3	.020000
Vicksburg, Miss.	.022926	87	.005287	87	.003218	87	.002414	87	.002414	1	.060000	1	.022727	11	.022727	14	.019286
Aurora, Mo.	.009318	600	.000717	600	.007083	600	.001650	26	.060769	6	.071667	13	.018737	55	.018737	20	.051500
Kansas City, Mo.	.012674	10322	.002314	10322	.001681	10322	.002169	3	.036667	1	.040000	2	.030000	10	.020000	8	.036667
St. Joseph, Mo.	.046552	371	.003531	371	.002318	371	.001754	57	.050000	1	.100000	1	.011250	8	.011250	9	.013333
Billings, Mont.	.013683	57	.007398	57	.006684	57	.001496	17	.012222	18	.035000	8	.015714	7	.034285	4	.032500
Helena, Mont.	.013085	127	.001732	127	.003149	127	.001496	4	.052500	4	.320000	3	.021000	7	.021000	12	.018333
Beatrice, Nebr.	.019565	167	.005389	167	.007545	167	.002634	4	.035000	3	.075000	3	.018750	8	.024444	10	.024444
Lincoln, Nebr.	.004478	1256	.001712	1256	.001027	1256	.002659	21	.024761	5	.066667	2	.100000	87	.030229	20	.022000
Reno, Nev.	.009311	100	.017400	100	.005200	100	.001700	5	.084000	1	.030000	2	.070000	31	.069451	11	.023435
Manchester, N. H.	.036038	235	.003617	210	.006047	210	.007571	4	.042500	4	.010000	4	.034285	7	.034285	4	.032500
Portland, N. H.	.017091	317	.006558	317	.002082	302	.000927	2	.025000	1	.075000	3	.018750	10	.021000	12	.018333
Lawden, N. J.	.025571	1804	.001108	1804	.003719	1804	.003082	21	.024761	5	.066667	2	.100000	87	.030229	20	.022000
Newark, N. J.	.019080	180	.012722	192	.001198	477	.002054	1	.030000	1	.030000	2	.070000	31	.069451	11	.023435
Paterson, N. J.	.012020	173	.002428	173	.001855	173	.001790	3	.038000	3	.100000	1	.022222	9	.022222	9	.017500
Albany, N. Y.	.012295	544	.005165	654	.003439	654	.005253	5	.038000	1	.100000	1	.022222	42	.022222	9	.017500
Binghamton, N. Y.	.026875	788	.003312	1157	.002586	990	.005253	5	.038000	3	.100000	1	.022222	42	.022222	9	.017500
Brooklyn, N. Y.	.015980	3100	.003333	3100	.001142	3145	.001889	107	.038000	16	.062041	18	.062041	60	.010500	144	.014444
Buffalo, N. Y.	.020767	180	.013611	180	.006933	5010	.003635	31	.038709	4	.052500	6	.047906	108	.027714	35	.027714
New York, N. Y.	.022518	47501	.003063	48520	.001830	39050	.002628	960	.025714	24	.042324	306	.049411	533	.035124	54	.015129
Rochester, N. Y.	.032083	1535	.003004	1535	.004560	1535	.002528	2	.025000	2	.020000	2	.020000	38	.022367	13	.032307
Charlotte, N. C.	.013500	300	.004500	300	.001500	300	.016667	2	.025000	1	.010000	2	.020000	6	.025000	2	.015000
Durham, N. C.	.014432	34	.004412	34	.004412	34	.002059	2	.050000	1	.010000	1	.010000	6	.025000	2	.010000
Bismarck, N. D.	.008936	86	.002441	86	.003721	86	.002459	8	.013750	1	.010000	1	.01667	6	.01667	8	.013750

736	0.21779	2389	004583	2389	003712	2278	002682	51	032353	3	073333	10	047000	33	003030	20	016500
64	0.04603	1039	002531	1039	002406	1039	001732	6	075000	2	055000	6	146667	28	017500	6	018333
271	0.14797	1218	003119	1218	002775	1119	004424	59	010847	2	080000	8	009097	40	020000	6	023333
163	0.02085	655	002084	655	001874	555	003135	4	038000	2	080000	9	081111	32	009097	8	021875
691	0.19396	1628	001873	1628	002856	6283	001200	42	035000	19	046842	2	070000	66	007000	130	007846
195	0.031743	658	002938	658	002279	658	000851	8	035000	1	070000	2	040000	30	007000	130	007846
1860	0.031188	10713	004122	10713	003388	10713	003388	40	025250	15	040000	25	052857	60	013500	238	010756
924	0.17865	5613	001400	5613	003410	4194	001018	71	025915	7	124286	7	055000	7	038571	1	070000
66	0.21818	2823	000936	230	001680			15	029000								
107	0.15701	550	005018	550	003091					10	019000	15	027333				
200	0.10800	350	005057	350	003914	350	003371	25	016400	10	019000	15	027333				
279	0.16308	838	002563	822	002068	803	001980	31	058709	3	056667	1	050000	27	011851	13	026623
86	0.11876	205	004097	205	002093	205	002098	3	023333	1	080000						
81	0.11353	32	014063	32	004688	32	002187	3	023333	1	080000						
237	0.26244	1350	004706	170	004706	170	001176	10	045000	1	080000	7	051429	50	017800	12	024167
178	0.11292	861	001311	1350	001614	1350	004607	10	081250	1	080000	7	051429	50	017800	14	015714
313	0.10192	583	006346	583	002849	583	003259	18	012222	3	073333	5	132000	15	014667		
174	0.24138	624	011891	624	008689	900	001389	23	054348	7	088571	5	124000				
49	0.11632	241	001328	241	001328	241	000996	2	025000	1	080000	3	056667	11	006001		
283	0.16337	1069	001413	1069	001328	1069	004107	4	014000	4	046667	4	025000	15	020667	8	021250
82	0.15854	794	001511	680	002426	680	002250	5	036000	3	046667	4	025000	3	016000	2	015000
97	0.10515	405	001580	405	003531	405	002568	5	029000	2	105000	4	105000	12	016667	2	035000
144	0.23611	1496	000842	1496	004492	1496	003810	15	04778	9	086667	5	082000	20	021000	8	026250
542	0.20738	5276	001292	5060	001662	5223	000837	18	065000	3	126667	3	150000	77	007948	47	017659
310	0.12516	656	005686	656	003084	635	003339	10	065000	1	050000	4	050000	12	018233	10	020000
441	0.14149	441	005646	430	001512	430	001163	7	078571	1	050000	1	100000	4	017500	13	035885
115	0.16000	150	005333	150	004600	150	000697	4	087500	1	070000	1	100000	6	016667	5	020000
97	0.20928	86	001512	86	004707	86	000744	5	023000	2	050000	1	050000	4	027500	4	027500
120	0.18563	420	002119	420	000909	420	001357	5	025000	1	040000	1	040000	4	010000	5	012000
553	0.17506	2254	001571	2254	004184	2200	002206	38	035454	2	040000	3	013333	88	004001	16	017500
115	0.14522	49	008571	49	002245	49	005714	2	035000	1	040000	1	040000	3	046667	2	070000

Note.—At some post offices the payment of orders and the preparation of reports of payments is accomplished to a large extent as one process.

REPLIES OF POSTMASTERS TO INQUIRIES CONCERNING PROPOSED AND POSSIBLE IMPROVEMENTS IN THE SERVICE.

In considering generally ways and means for advancing the efficiency and economical administration of the service, and particularly certain proposed changes in the System involving principally the abolishment of the coupon portion of the money-order form and the establishment of a central office, preferably the Office of the Auditor for the Post Office Department, for clearing all money orders, the committee, desiring to have the benefit of the practical experience of those having to do with money-order business at the larger post offices and coming closely in contact with the patrons of the system, addressed a letter to all first and second class postmasters on February 3, 1915, in which, among other things, the following questions were asked:

(1) State whether or not, in your opinion, the coupon portion of the money order form which now constitutes the record of payment at the paying office, may be safely abolished? — Give reasons in full.

(2) What, in your opinion, would be the effect on the popularity and patronage of the money-order system if the coupon record were discontinued and all inquiries regarding the payment of orders were required to be referred to the Auditor for the Department at Washington for answer?

(3) What, in your opinion, would be the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance?

(4) Do the present methods for conducting money-order work involve in any instance an unnecessary duplication of work? — If so, specify particularly.

(5) Can the value of the service to the public be increased? — If so, how?

(6) State whether or not, in your opinion, the present regulations and methods of procedure for the conduct of the money-order system can be improved in any way, either in the simplification of methods or in the effecting of economies in expenditures.

The replies of the postmasters to these questions brought out many valuable opinions and recommendations. Summaries have been made of them and extracts made of such answers as are of special interest. These data will be made part of subsequent reports covering the matters to which they relate.

A numerical compilation of answers to certain of the questions, arranged according to the class and size of the offices answering, and by States, will be found in the following tables:

POSTAL MONEY-ORDER SYSTEM.

TABLE 13.—Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.

NOTE.—In numerous instances postmasters have favored the abolishment of the coupon provided it would be replaced by some other form of record. These answers, being essentially affirmative, have been classified unconditionally as favorable to the abolishment of the coupon.

STATE	SECOND CLASS									
	Salary \$2,000—2,200					Salary \$2,300—2,500				
	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Total
Alabama	4	3	...	...	7	4	6	...	...	10
Alaska	...	1	...	...	1	...	1	...	...	1
Arizona	...	5	...	...	5	1	3	...	...	4
Arkansas	8	8	...	...	16	...	9	...	...	9
California	14	16	...	...	30	20	21	...	2	43
Colorado	1	5	...	...	6	6	8	...	1	15
Connecticut	1	6	...	...	7	5	10	1	1	17
Delaware	...	2	...	...	2	...	...	...	...	...
District of Columbia	...	...	...	...	...	...	...	...	...	...
Florida	...	6	1	...	9	6	4	...	...	10
Georgia	8	8	...	...	16	10	6	...	...	16
Hawaii	...	1	...	...	1	1	...	...	...	1
Idaho	2	3	...	1	6	3	4	...	...	7
Illinois	19	23	...	...	42	21	37	2	...	60
Indiana	4	7	1	...	12	14	23	1	...	38
Iowa	12	15	2	...	29	16	15	1	1	33
Kansas	11	17	...	...	28	10	9	...	1	20
Kentucky	...	3	...	...	5	8	7	...	...	15
Louisiana	6	4	...	...	10	6	4	...	...	10
Maine	6	3	...	...	9	3	10	...	1	14
Maryland	2	4	...	...	6	4	5	...	...	9
Massachusetts	2	16	1	1	20	11	23	...	...	34
Michigan	12	9	...	1	22	6	17	...	1	24
Minnesota	9	16	...	1	26	5	12	...	2	19
Mississippi	4	2	...	...	6	5	5	...	...	10
Missouri	3	11	...	3	19	11	9	...	...	20
Montana	2	1	...	1	4	3	2	...	...	5
Nebraska	4	9	...	1	14	5	9	...	1	15
Nevada	2	...	...	...	2	2	1	...	...	3
New Hampshire	...	4	...	...	4	1	9	1	...	11
New Jersey	4	11	...	1	16	6	11	...	2	19
New Mexico	1	3	...	...	4	4	1	...	...	5
New York	13	36	...	3	52	21	40	...	7	68
North Carolina	8	7	...	...	15	6	10	...	...	16
North Dakota	2	2	...	1	5	2	1	...	...	3
Ohio	14	11	1	2	28	16	20	...	...	36
Oklahoma	4	13	...	...	17	12	8	...	...	20
Oregon	5	2	...	...	7	2	2	...	...	4
Pennsylvania	15	29	...	3	47	35	40	...	3	78
Porto Rico	...	1	...	...	1	1	1	...	...	1
Rhode Island	...	3	...	...	3	...	5	...	...	1
South Carolina	3	5	...	...	8	7	5	...	...	12
South Dakota	3	2	1	...	6	3	3	...	...	6
Tennessee	8	7	...	2	17	6	7	...	...	13
Texas	15	20	...	2	37	20	20	...	...	40
Utah	2	...	...	...	2	...	1	...	...	1
Vermont	1	8	...	1	10	6	3	...	...	9
Virginia	6	8	...	1	15	7	4	...	2	13
Washington	3	10	1	2	16	6	4	...	...	10
West Virginia	5	2	...	...	7	4	5	...	1	10
Wisconsin	8	16	1	...	25	13	15	1	...	29
Wyoming	...	2	...	...	2	3	1	...	...	4
Totals	262	406	9	27	704	386	472	7	26	871

TABLE 13.—Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	SECOND CLASS									
	Salary \$2,600—2,900					Totals				
	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Total
Alabama	4	4	.....	.....	8	12	13	.....	.....	25
Alaska	.....	.....	.....	.....	.....	.....	2	.....	.....	2
Arizona	3	1	.....	.....	4	4	9	.....	.....	13
Arkansas	3	1	.....	.....	4	11	18	.....	.....	29
California	14	4	.....	.....	18	48	41	.....	.....	91
Colorado	4	3	.....	.....	7	11	16	.....	1	28
Connecticut	1	7	.....	.....	8	7	23	1	1	32
Delaware	1	1	.....	.....	2	1	3	.....	.....	4
District of Columbia	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Florida	3	6	.....	.....	9	11	16	1	.....	28
Georgia	4	3	.....	.....	7	22	17	.....	.....	39
Hawaii	.....	.....	.....	.....	.....	1	1	.....	.....	2
Idaho	2	5	.....	.....	7	7	12	.....	1	20
Illinois	19	13	.....	1	23	49	73	.....	.....	123
Indiana	7	10	.....	1	18	25	40	.....	1	68
Iowa	5	9	1	.....	15	33	39	4	1	77
Kansas	6	7	.....	.....	13	27	33	.....	1	61
Kentucky	12	2	1	.....	5	12	12	1	.....	25
Louisiana	.....	.....	.....	.....	.....	12	8	.....	.....	20
Maine	2	3	.....	.....	.....	11	16	.....	1	28
Maryland	1	1	.....	.....	2	7	10	.....	.....	17
Massachusetts	3	17	.....	.....	20	16	56	1	1	74
Michigan	16	12	1	1	30	34	38	1	3	76
Minnesota	7	8	.....	.....	15	21	36	.....	3	60
Mississippi	3	3	.....	.....	8	14	10	.....	.....	24
Missouri	1	4	.....	.....	11	23	24	.....	3	50
Montana	3	2	.....	.....	7	10	5	.....	1	16
Nebraska	12	2	.....	.....	4	11	20	.....	2	33
Nevada	1	.....	.....	.....	1	5	1	.....	.....	6
New Hampshire	3	1	.....	.....	4	4	14	1	.....	19
New Jersey	8	14	.....	1	23	18	36	.....	4	58
New Mexico	1	1	.....	.....	2	6	5	.....	.....	11
New York	12	29	.....	.....	41	46	105	.....	10	161
North Carolina	3	6	.....	.....	9	17	23	.....	.....	40
North Dakota	1	3	.....	.....	4	5	6	.....	1	12
Ohio	16	17	1	.....	34	46	48	2	2	98
Oklahoma	5	3	.....	.....	8	21	24	.....	.....	45
Oregon	5	7	.....	.....	12	12	11	.....	.....	23
Pennsylvania	14	20	.....	2	45	64	98	.....	8	170
Porto Rico	1	.....	.....	.....	1	1	2	.....	.....	3
Rhode Island	1	.....	.....	.....	1	1	4	.....	.....	5
South Carolina	2	3	.....	.....	5	12	13	.....	.....	25
South Dakota	2	3	.....	1	6	8	8	1	1	18
Tennessee	4	.....	.....	.....	4	18	14	.....	2	34
Texas	13	5	.....	.....	18	48	45	.....	2	95
Utah	1	1	.....	.....	2	3	2	.....	.....	5
Vermont	1	4	.....	.....	5	8	15	.....	.....	24
Virginia	3	5	.....	.....	8	16	17	.....	3	36
Washington	29	2	.....	.....	4	11	16	1	2	30
West Virginia	3	2	.....	.....	5	12	9	.....	1	22
Wisconsin	8	5	.....	.....	13	29	36	2	.....	67
Wyoming	.....	1	.....	.....	1	3	4	.....	.....	7
Totals	226	260	4	7	506	834	1147	20	60	2081

TABLE 13.—Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	FIRST CLASS									
	Salary \$3,000—3,300					Salary \$3,400—3,800				
	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Total
Alabama	...	1	...	...	1	...	2	...	...	2
Alaska	...	...	...	...	...	...	...	...	...	...
Arizona	...	2	...	...	2	...	...	...	...	...
Arkansas	...	3	...	...	3	...	...	...	...	2
California	6	4	...	1	11	1	2	...	...	7
Colorado	...	1	...	...	1	...	...	...	...	2
Connecticut	1	...	...	...	9	1	3	...	...	4
Delaware	...	...	...	...	...	...	1	...	...	1
District of Columbia	...	...	...	...	...	...	...	...	...	...
Florida	2	2	...	...	4	...	1	...	...	1
Georgia	1	3	...	...	4	3	...	...	...	3
Hawaii	...	...	...	...	...	...	1	...	...	1
Idaho	...	...	...	...	...	...	1	...	...	1
Illinois	11	6	...	...	17	4	7	...	...	11
Indiana	7	9	...	...	16	3	3	...	...	6
Iowa	2	8	...	...	10	2	5	...	...	7
Kansas	2	5	...	...	8	1	2	...	...	3
Kentucky	1	1	...	...	4	...	2	...	...	2
Louisiana	1	1	...	2	4	1	...	...	...	1
Maine	1	3	...	...	4	2	1	...	...	3
Maryland	1	2	...	...	3	...	...	...	...	...
Massachusetts	9	4	...	...	13	2	9	...	...	11
Michigan	6	6	...	...	12	6	1	...	...	7
Minnesota	3	1	...	...	4	...	...	...	...	...
Mississippi	1	3	...	...	4	...	...	...	...	...
Missouri	5	1	...	...	6	1	1	...	...	2
Montana	1	2	...	...	4	1	...	...	...	1
Nebraska	2	1	...	...	4	...	...	...	...	...
Nevada	...	1	...	...	1	...	...	...	...	...
New Hampshire	2	1	...	...	3	...	2	...	...	2
New Jersey	7	5	...	...	12	5	5	...	...	10
New Mexico	...	...	1	...	1	...	...	...	...	...
New York	16	15	...	...	31	9	6	...	...	15
North Carolina	1	1	...	1	3	4	1	...	...	5
North Dakota	1	2	...	...	3	1	...	...	...	1
Ohio	11	14	...	1	26	...	2	...	...	2
Oklahoma	1	3	...	...	4	1	2	...	...	3
Oregon	...	2	...	...	2	...	...	...	...	...
Pennsylvania	12	16	...	...	28	4	7	...	...	11
Porto Rico	...	1	...	...	1	...	...	...	...	...
Rhode Island	1	1	...	...	2	...	1	...	...	1
South Carolina	...	2	...	...	2	1	1	...	...	2
South Dakota	...	1	...	...	1	1	...	...	...	1
Tennessee	...	1	...	...	1	1	...	...	...	1
Texas	4	4	...	...	8	2	3	1	...	6
Utah	1	...	...	...	1	...	...	...	...	...
Vermont	1	2	...	...	3	1	...	...	...	1
Virginia	3	3	...	...	6	...	3	...	...	3
Washington	3	3	...	...	6	...	1	...	...	1
West Virginia	...	4	...	...	4	2	1	...	...	3
Wisconsin	8	5	...	1	14	2	2	...	...	4
Wyoming	1	...	...	...	1	...	...	...	...	...
Totals	140	165	1	6	312	60	80	1	...	150

TABLE 13.—Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	FIRST CLASS					SECOND AND FIRST CLASSES									
	Salary \$3,900—8,000				Total	Totals				Total	Totals				
	Abolish	Retain	Undecided	Not Answered		Abolish	Retain	Undecided	Not Answered		Abolish	Retain	Undecided	Not Answered	Grand Total
Alabama		1			1	4				4	12	17			29
Alaska											2	2			2
Arizona						2				2	4	11			15
Arkansas					1	4				5	12	22			34
California	1	2			3	12				15	60	49		3	112
Colorado	1				1	3			1	4	14	17		1	32
Connecticut		2			2	13				15	9	36	1	1	47
Delaware					1	1				1	1	4			5
District of Columbia		1			1	1				1	1	1			1
Florida		1			1	2				3	13	20	1		34
Georgia	1				1	5				6	27	20			47
Hawaii						1				1	1	2			3
Idaho						1				1	7	13		1	21
Illinois	1	1			2	16				30	65	87	2		155
Indiana		1			1	10				23	35	53	2	1	91
Iowa		1			1	4				14	37	53	4		95
Kansas					4	4				7	31	40		1	72
Kentucky		1			1	2				7	14	17	1		32
Louisiana	1				1	3			2	6	15	9		2	26
Maine					3	3				7	14	20		1	35
Maryland		1			1	1				4	8	13			21
Massachusetts	1	2			3	12				27	28	71	1	1	101
Michigan	1	1			2	13				21	47	46	1	3	97
Minnesota	2	1			3	5				7	26	38		3	67
Mississippi					1	1				4	15	13			28
Missouri	1	1			2	7				10	30	27		3	60
Montana					3	3				5	13	7			21
Nebraska	1	1			2	4				6	15	22		2	39
Nevada						1				1	5	2			7
New Hampshire					2	3				5	6	17	1		24
New Jersey		2			2	12				24	30	48		4	82
New Mexico					1	1		1		1	6	5	1		12
New York	4	2			6	29				52	75	128		10	213
North Carolina					5	2			1	8	22	25			48
North Dakota					2	2				4	7	8		1	16
Ohio	4	3			7	15			1	35	61	67	2	3	133
Oklahoma					2	5				7	23	29			52
Oregon	1				1	1				3	13	13			26
Pennsylvania	3				3	19				42	83	121		8	212
Porto Rico						1				1	1	3			4
Rhode Island	1				1	2				4	3	6			9
South Carolina					1	3				4	13	16			29
South Dakota					1	1				2	9	9	1	1	20
Tennessee	2	1			3	3				5	21	16		2	39
Texas		2			2	6		1		16	54	54	1	2	111
Utah		1			1	1				2	4	3			7
Vermont					2	2				4	10	17			28
Virginia	1				1	6				10	20	23		3	46
Washington	1	1			2	4				9	15	21	1	2	39
West Virginia					2	5				7	14	14		1	29
Wisconsin	1				1	11			1	19	40	43	2	1	86
Wyoming					1	1				1	4	4			8
Totals	29	30			59	238		2	6	521	1092	1422	22	66	2602

TABLE 14.—Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.

STATE	SECOND CLASS									
	Salary \$2,000—2,200					Salary \$2,300—2,500				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	5	2	...	...	7	7	3	...	...	10
Alaska	...	...	...	1	1	...	...	...	1	1
Arizona	5	...	...	...	5	3	1	...	...	4
Arkansas	10	5	...	1	16	9	...	...	...	9
California	21	9	...	...	30	22	19	...	...	43
Colorado	6	...	...	...	6	11	3	...	...	15
Connecticut	3	3	...	1	7	11	4	...	2	17
Delaware	...	...	...	...	...	...	...	...	...	...
District of Columbia	...	...	...	...	...	...	...	...	...	...
Florida	7	...	...	...	9	5	5	...	...	10
Georgia	4	8	...	4	16	5	9	1	1	16
Hawaii	1	...	...	...	1	...	1	...	...	1
Idaho	2	2	...	2	6	1	5	...	...	7
Illinois	21	13	2	6	42	37	15	...	8	60
Indiana	7	4	...	1	12	20	10	...	...	38
Iowa	14	11	1	3	29	15	13	...	5	33
Kansas	13	10	1	4	28	11	6	...	3	20
Kentucky	1	3	...	1	5	8	1	...	6	15
Louisiana	4	6	...	...	10	7	3	...	...	10
Maine	4	4	...	1	9	8	5	...	1	14
Maryland	...	...	...	...	6	3	3	...	1	9
Massachusetts	15	1	...	4	20	26	4	1	...	34
Michigan	12	7	...	3	22	11	8	...	5	24
Minnesota	11	7	...	8	26	11	6	...	2	19
Mississippi	1	4	...	1	6	6	3	...	1	10
Missouri	11	4	...	4	19	9	10	...	1	20
Montana	...	...	...	1	4	1	2	...	2	5
Nebraska	9	2	...	3	14	8	5	...	2	15
Nevada	...	1	...	1	2	1	1	...	1	3
New Hampshire	4	...	...	...	4	8	...	1	...	11
New Jersey	9	3	...	4	16	8	7	...	4	19
New Mexico	3	...	...	1	4	3	2	...	...	5
New York	34	9	...	9	52	32	21	...	15	68
North Carolina	5	7	1	2	15	12	3	...	1	16
North Dakota	...	2	...	3	5	1	1	...	1	3
Ohio	13	11	...	4	28	17	15	...	4	36
Oklahoma	9	6	...	2	17	10	6	...	4	20
Oregon	3	1	...	3	7	3	1	...	...	4
Pennsylvania	25	14	...	8	47	41	25	...	12	78
Porto Rico	1	...	...	...	1	1	...	...	...	1
Rhode Island	1	2	...	...	3	...	1	...	...	1
South Carolina	4	4	...	...	8	6	6	...	...	12
South Dakota	5	1	...	...	6	3	3	...	...	6
Tennessee	7	5	...	5	17	8	5	...	...	13
Texas	23	11	...	3	37	24	16	...	...	40
Utah	...	1	...	1	2	1	...	...	...	1
Vermont	6	2	...	2	10	6	3	...	...	9
Virginia	9	4	...	2	15	8	3	...	2	13
Washington	11	3	...	2	16	5	4	1	...	10
West Virginia	4	2	...	1	7	7	2	...	1	10
Wisconsin	14	9	1	1	25	14	13	...	2	29
Wyoming	1	1	...	...	2	3	1	...	...	4
Totals	382	211	6	105	704	479	283	6	103	871

TABLE 14.—Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	SECOND CLASS									
	Salary \$2,600—2,900					Totals				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	6	2	...	...	8	16	7	...	...	25
Alaska	...	...	...	...	...	...	...	...	...	2
Arizona	...	...	...	...	4	20	3	...	...	13
Arkansas	...	...	...	...	4	20	3	...	...	29
California	10	7	...	1	18	53	35	...	...	91
Colorado	...	...	...	...	7	22	5	...	...	28
Connecticut	...	...	...	...	8	19	10	...	...	32
Delaware	...	...	...	1	2	3	...	...	...	4
District of Columbia	...	...	...	...	...	...	...	...	...	...
Florida	...	1	...	1	9	19	8	...	1	28
Georgia	4	3	...	...	7	13	20	1	5	39
Hawaii	...	...	...	...	...	1	1	...	...	2
Idaho	...	...	...	...	7	8	9	...	3	20
Illinois	14	...	...	2	23	72	35	...	16	125
Indiana	9	7	...	2	18	36	21	...	11	68
Iowa	11	4	...	...	15	40	28	...	8	77
Kansas	7	4	...	2	13	31	20	...	9	61
Kentucky	4	1	...	...	5	13	5	...	1	25
Louisiana	...	...	...	...	...	11	9	...	...	20
Maine	...	...	...	1	...	14	11	...	...	28
Maryland	1	...	...	...	2	8	6	...	...	17
Massachusetts	17	3	...	...	20	58	8	...	1	74
Michigan	14	12	...	4	30	37	27	...	12	76
Minnesota	4	6	...	...	15	30	19	...	11	60
Mississippi	...	...	...	...	8	12	10	...	...	24
Missouri	5	3	...	...	11	28	17	...	5	50
Montana	1	4	...	2	7	2	9	...	5	16
Nebraska	2	2	...	4	4	19	9	...	5	33
Nevada	...	...	...	1	1	1	2	...	3	6
New Hampshire	1	...	...	...	2	13	3	...	1	19
New Jersey	14	7	1	...	23	31	17	...	9	58
New Mexico	1	...	...	...	2	7	3	...	...	11
New York	23	10	...	3	41	94	40	...	27	161
North Carolina	6	1	...	2	9	23	11	...	5	40
North Dakota	1	2	...	4	4	2	5	...	5	12
Ohio	21	13	...	...	34	51	39	...	8	98
Oklahoma	4	4	...	...	8	23	16	...	6	45
Oregon	7	3	...	...	12	13	7	...	3	23
Pennsylvania	30	11	...	4	45	96	50	...	24	170
Porto Rico	...	...	...	...	1	2	1	...	...	3
Rhode Island	...	1	...	...	1	1	4	...	...	5
South Carolina	...	...	...	...	5	13	12	...	...	25
South Dakota	...	2	...	1	6	11	6	...	1	18
Tennessee	4	...	...	4	4	19	10	...	5	34
Texas	7	10	...	1	18	54	37	...	4	95
Utah	2	...	...	...	2	3	1	...	1	5
Vermont	5	...	...	...	5	17	5	...	2	24
Virginia	3	...	...	2	8	20	10	...	6	36
Washington	...	...	...	...	4	18	9	...	1	30
West Virginia	...	...	...	1	5	13	6	...	3	22
Wisconsin	...	...	...	...	13	33	30	...	1	67
Wyoming	1	...	...	...	1	5	2	...	...	7
Totals	299	172	1	34	506	1100	666	13	242	2081

TABLE 14.—Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	FIRST CLASS									
	Salary \$3,000—3,300					Salary \$3,400—3,800				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	1	...	...	...	1	2	...	...	...	2
Alaska	...	...	...	...	...	...	...	...	...	...
Arizona	2	...	...	...	2	...	...	...	...	...
Arkansas	3	...	...	...	3	...	...	...	...	...
California	11	6	...	...	11	3	4	...	...	7
Colorado	1	...	...	...	1	1	1	...	...	2
Connecticut	9	...	...	...	9	3	1	...	...	4
Delaware	...	...	...	...	...	1	...	...	...	1
District of Columbia	...	...	...	...	...	...	...	...	...	...
Florida	3	1	...	...	4	1	...	...	...	1
Georgia	2	1	...	1	4	...	2	...	1	3
Hawaii	...	...	...	...	...	1	...	...	...	1
Idaho	...	...	...	...	...	1	...	...	...	1
Illinois	7	8	...	2	17	8	3	...	...	11
Indiana	5	9	...	...	16	4	2	...	...	6
Iowa	4	4	1	...	10	6	1	...	...	7
Kansas	4	4	...	...	8	3	...	...	...	3
Kentucky	1	1	1	1	4	2	...	...	...	2
Louisiana	1	1	...	2	4	1	...	...	...	1
Maine	2	2	...	...	4	1	1	...	1	3
Maryland	1	1	...	1	3	...	...	...	...	...
Massachusetts	7	5	...	1	13	10	...	1	...	11
Michigan	6	5	...	1	12	2	4	...	1	7
Minnesota	1	3	...	...	4	...	...	...	...	...
Mississippi	4	4	...	...	4	...	...	...	...	...
Missouri	3	3	...	...	6	...	2	...	...	2
Montana	2	1	...	1	4	1	...	...	...	1
Nebraska	2	2	...	...	4	...	...	...	...	...
Nevada	1	...	...	...	1	...	...	...	...	...
New Hampshire	1	...	...	...	3	2	...	...	...	2
New Jersey	8	2	...	2	12	6	2	1	1	10
New Mexico	1	...	...	...	1	...	...	...	...	...
New York	15	11	...	5	31	8	7	...	...	15
North Carolina	1	1	...	...	3	2	3	...	...	5
North Dakota	2	...	...	...	3	1	...	...	...	2
Ohio	16	6	...	2	26	2	...	...	...	1
Oklahoma	3	1	...	...	4	3	...	...	...	3
Oregon	2	...	...	...	2	...	...	...	...	...
Pennsylvania	14	11	...	3	28	7	3	...	1	11
Porto Rico	1	...	...	...	1	...	...	...	...	...
Rhode Island	...	...	...	...	2	1	...	...	...	1
South Carolina	...	...	...	...	2	...	2	...	...	2
South Dakota	...	...	...	1	1	...	1	...	...	1
Tennessee	1	...	...	...	1	3	1	...	...	1
Texas	6	2	...	...	8	3	3	...	...	6
Utah	...	...	...	1	1	...	...	...	...	...
Vermont	...	1	...	...	3	...	1	...	...	1
Virginia	3	4	...	...	6	2	1	...	...	3
Washington	3	3	...	...	6	1	...	...	...	1
West Virginia	4	...	...	...	4	2	1	...	...	3
Wisconsin	5	4	...	2	14	2	2	...	...	4
Wyoming	...	1	...	...	1	...	...	...	...	...
Totals	175	107	2	28	312	94	49	2	5	150

TABLE 14.—Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	FIRST CLASS					SECOND AND FIRST CLASSES					Grand Total				
	Salary \$3,900—8,000		Totals			Totals									
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered						
Alabama	1				1	4				4	22	7			29
Alaska														2	2
Arizona						2				2	12	3			15
Arkansas						4	1			5	24	9		1	34
California	2	1			3	10	11			21	63	46	2		112
Colorado	1				1	3	1			4	25	6		1	32
Connecticut	2				2	14	1			15	33	11		3	47
Delaware						1				1	1	4			5
District of Columbia	1				1	1				1	1				1
Florida	1				1	5	1			6	24	9		1	34
Georgia		1			1	2	4		2	8	15	24	1	1	47
Hawaii						1				1	1	1			3
Idaho						1				1	9	9		3	21
Illinois	2				2	17	11		2	30	89	46	2	18	155
Indiana	1				1	12	11			23	48	32		11	91
Iowa	1				1	12	5	1		18	52	33	2	8	95
Kansas						7	4			11	38	24	1	9	72
Kentucky	1				1	4	1	1	1	7	17	6		2	32
Louisiana		1			1	2	2		2	6	13	11		8	26
Maine						3	3			6	7	14		4	35
Maryland						2	2			4	10	7		4	21
Massachusetts	3				3	20	5	1	1	27	78	13	2	8	101
Michigan		1		1	2	8	10		3	21	45	37		15	97
Minnesota	2	1			3	3	4			7	33	23		11	67
Mississippi						4				4	16	10		2	28
Missouri	2				2	5	5			10	33	22		5	60
Montana						3	1		1	5	5	10		6	21
Nebraska	2				2	4	2			6	23	11		5	39
Nevada						1				1	2	2		3	7
New Hampshire						4				4	17	4	1	2	24
New Jersey		2			2	14	6	1	3	24	45	23	2	12	82
New Mexico						1	1			2	7	4		1	12
New York	4	2			6	27	20		5	52	121	60		32	213
North Carolina						2	4		2	8	25	15	1	7	48
North Dakota						3	1			4	5	6		5	16
Ohio	5	2			7	25	8		2	35	76	47		10	133
Oklahoma						6	1			7	29	17		6	52
Oregon	1				1	3				4	16	7		3	26
Pennsylvania	1	2			3	22	16		4	42	118	66		28	212
Porto Rico						1				1	3	1			4
Rhode Island						1				1	5	4			9
South Carolina	1				1	4				5	15	14			29
South Dakota						2	2			4	11	7		2	20
Tennessee	2	1			3	3				5	22	12		5	39
Texas	2				2	11	5			16	65	42		4	111
Utah	1				1	1			1	2	4	1		2	7
Vermont						2	2			4	19	7		2	28
Virginia		1			1	4	6			10	24	16		6	46
Washington	2				2	6	3			9	24	12	1	2	39
West Virginia						6	1			7	19	7		3	29
Wisconsin		1			1	10	7		2	19	43	37	1	5	86
Wyoming						1				1	5	3			8
Totals	42	10		1	59	311	172	4	34	521	1471	838	17	276	2602

TABLE 15.— *Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.*

STATE	SECOND CLASS									
	Salary \$2,000—2,200					Salary \$2,300—2,500				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	7	...	...	...	7	10	...	...	...	10
Alaska	...	1	...	...	1	1	...	...	...	1
Arizona	5	...	...	...	5	3	...	...	...	4
Arkansas	12	2	...	2	16	7	...	...	...	9
California	21	9	...	...	30	36	...	...	...	43
Colorado	3	1	1	1	6	10	5	...	...	15
Connecticut	7	...	...	...	7	14	...	3	...	17
Delaware	2	...	...	...	2	...	...	...	...	...
District of Columbia	...	...	...	...	...	...	...	...	...	...
Florida	8	1	...	...	9	9	1	...	...	10
Georgia	13	3	...	...	16	14	2	...	...	16
Hawaii	1	...	...	...	1	...	1	...	...	1
Idaho	3	2	1	...	6	4	3	...	...	7
Illinois	30	9	1	2	42	46	12	...	...	60
Indiana	9	2	1	...	12	34	2	1	...	38
Iowa	22	7	...	...	29	24	...	...	...	33
Kansas	16	10	...	2	28	16	3	1	...	20
Kentucky	3	2	...	...	5	13	...	2	...	15
Louisiana	8	2	...	...	10	7	3	...	...	10
Maine	6	3	...	...	9	12	1	...	1	14
Maryland	3	3	...	...	6	9	...	...	...	9
Massachusetts	15	3	...	2	20	32	1	1	...	34
Michigan	16	4	...	2	22	17	6	...	1	24
Minnesota	18	5	...	3	26	16	2	1	...	19
Mississippi	3	3	...	...	6	9	1	...	...	10
Missouri	16	1	...	2	19	16	3	...	1	20
Montana	...	3	...	1	4	4	1	...	...	5
Nebraska	12	1	...	1	14	11	3	1	...	15
Nevada	1	1	...	...	2	2	1	...	...	3
New Hampshire	3	1	...	...	4	9	1	1	...	11
New Jersey	12	2	...	2	16	13	6	...	...	19
New Mexico	3	1	...	...	4	4	...	...	1	5
New York	44	5	1	2	52	52	10	3	...	68
North Carolina	10	4	1	...	15	14	1	1	...	16
North Dakota	2	...	1	2	5	3	...	...	...	3
Ohio	24	2	1	1	28	29	6	1	...	36
Oklahoma	12	4	1	...	17	14	4	...	2	20
Oregon	3	2	1	1	7	3	1	...	...	4
Pennsylvania	33	10	1	3	47	59	15	1	3	78
Porto Rico	1	...	...	...	1	1	...	...	...	1
Rhode Island	1	2	...	...	3	1	...	...	...	1
South Carolina	6	2	...	...	8	12	...	...	...	12
South Dakota	5	1	...	...	6	6	...	...	...	6
Tennessee	12	1	...	4	17	11	2	...	...	13
Texas	27	9	...	1	37	29	10	1	...	40
Utah	1	...	...	1	2	1	...	...	...	1
Vermont	8	...	2	...	10	8	...	1	...	9
Virginia	13	1	...	1	15	12	...	1	...	13
Washington	11	3	...	2	16	7	2	1	...	10
West Virginia	6	1	...	...	7	9	...	1	...	10
Wisconsin	18	5	1	1	25	25	4	...	...	29
Wyoming	2	...	...	...	2	3	1	...	...	4
Totals	517	134	14	39	704	701	130	24	16	871

TABLE 15.—Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	SECOND CLASS									
	Salary \$2,600—2,900					Totals				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	7	1	...	...	8	24	1	...	...	25
Alaska	...	...	...	...	...	1	1	...	...	2
Arizona	4	...	...	...	4	12	1	...	...	13
Arkansas	3	1	...	...	4	22	...	...	...	29
California	13	3	...	...	18	70	18	3	...	91
Colorado	4	3	...	...	7	17	9	1	1	28
Connecticut	...	1	...	...	8	28	1	3	...	32
Delaware	2	...	...	...	2	4	...	...	...	4
District of Columbia	...	...	...	...	...	...	...	...	...	...
Florida	...	...	...	...	9	24	4	...	...	28
Georgia	5	...	...	...	7	32	7	...	...	39
Hawaii	...	...	...	...	...	1	1	...	...	2
Idaho	...	...	...	...	7	12	7	1	...	20
Illinois	21	...	...	...	23	97	23	3	...	125
Indiana	13	4	...	1	18	56	8	2	...	68
Iowa	13	2	...	...	15	59	18	...	...	77
Kansas	12	1	...	...	13	44	14	...	3	61
Kentucky	...	...	...	...	5	21	...	...	2	25
Louisiana	...	...	...	...	...	15	5	...	...	20
Maine	5	...	...	...	5	23	4	...	1	28
Maryland	2	...	...	...	2	14	3	...	...	17
Massachusetts	18	2	...	...	20	65	6	1	...	74
Michigan	22	7	1	...	30	55	17	1	3	76
Minnesota	14	1	...	...	15	48	8	1	...	60
Mississippi	3	3	...	...	8	17	7	...	...	24
Missouri	9	...	...	...	11	41	6	...	3	50
Montana	4	3	...	...	7	8	7	...	1	16
Nebraska	...	4	...	...	4	23	2	1	...	33
Nevada	...	1	...	...	1	3	3	...	...	6
New Hampshire	3	1	...	...	4	15	3	1	...	19
New Jersey	18	4	...	1	23	43	12	...	3	58
New Mexico	...	...	...	...	2	9	1	...	1	11
New York	34	7	...	...	41	130	22	4	5	161
North Carolina	8	1	...	...	9	32	6	...	...	40
North Dakota	3	1	...	...	4	8	1	1	2	12
Ohio	32	2	...	...	34	85	10	2	1	98
Oklahoma	7	1	...	...	8	33	9	1	2	45
Oregon	10	2	...	...	12	16	5	1	1	23
Pennsylvania	41	4	...	...	45	133	29	2	6	170
Porto Rico	1	...	...	...	1	3	...	...	...	3
Rhode Island	1	...	...	...	1	3	2	...	...	5
South Carolina	5	...	...	...	5	23	2	...	...	25
South Dakota	3	2	...	1	6	14	3	...	1	18
Tennessee	4	...	...	...	4	27	3	...	4	34
Texas	15	3	...	...	18	71	22	1	1	95
Utah	2	...	...	...	2	4	...	...	1	5
Vermont	5	...	...	...	5	21	...	3	...	24
Virginia	3	...	...	...	8	33	1	1	1	36
Washington	3	1	...	...	4	21	6	1	2	30
West Virginia	5	...	...	...	5	20	1	1	...	22
Wisconsin	7	5	1	...	13	50	14	2	1	67
Wyoming	1	...	...	...	1	6	1	...	...	7
Totals	418	83	2	3	506	1636	647	40	58	2081

TABLE 15.—Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	FIRST CLASS									
	Salary \$3,000—3,300					Salary \$3,400—3,800				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	1	.....	.....	.....	1	2	.....	.....	.....	2
Alaska	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Arizona	1	1	.....	.....	2	.....	.....	.....	.....	.....
Arkansas	.....	1	.....	.....	3	2	.....	.....	.....	2
California	2	3	.....	.....	11	6	1	.....	.....	7
Colorado	1	.....	.....	.....	1	1	1	.....	.....	2
Connecticut	3	1	.....	.....	9	4	.....	.....	.....	4
Delaware	.....	.....	.....	.....	.....	1	.....	.....	.....	1
District of Columbia	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Florida	3	1	.....	.....	4	1	.....	.....	.....	1
Georgia	4	.....	.....	.....	4	2	1	.....	.....	3
Hawaii	.....	.....	.....	.....	.....	1	.....	.....	.....	1
Idaho	.....	.....	.....	.....	.....	.....	1	.....	.....	1
Illinois	14	.....	1	.....	17	9	2	.....	.....	11
Indiana	13	.....	.....	1	16	6	.....	.....	.....	6
Iowa	10	.....	.....	.....	10	7	.....	.....	.....	7
Kansas	6	2	.....	.....	8	3	.....	.....	.....	3
Kentucky	4	.....	.....	.....	4	2	.....	.....	.....	2
Louisiana	4	.....	.....	.....	4	1	.....	.....	.....	2
Maine	4	.....	.....	.....	4	2	.....	.....	.....	3
Maryland	3	.....	.....	.....	3	.....	1	.....	.....	.....
Massachusetts	12	1	.....	.....	13	10	1	.....	.....	11
Michigan	9	3	.....	.....	12	7	.....	.....	.....	7
Minnesota	2	2	.....	.....	4	.....	.....	.....	.....	.....
Mississippi	4	.....	.....	.....	4	.....	.....	.....	.....	.....
Missouri	3	3	.....	.....	6	2	.....	.....	.....	2
Montana	3	1	.....	.....	4	1	.....	.....	.....	1
Nebraska	4	.....	.....	.....	4	.....	.....	.....	.....	.....
Nevada	1	.....	.....	.....	1	.....	.....	.....	.....	.....
New Hampshire	2	1	.....	.....	3	1	1	.....	.....	2
New Jersey	12	.....	.....	.....	12	10	.....	.....	.....	10
New Mexico	1	.....	.....	.....	1	.....	.....	.....	.....	.....
New York	30	1	.....	.....	31	14	1	.....	.....	15
North Carolina	3	.....	.....	.....	3	5	.....	.....	.....	5
North Dakota	3	.....	.....	.....	3	1	.....	.....	.....	1
Ohio	23	2	.....	1	26	2	.....	.....	.....	2
Oklahoma	4	.....	.....	.....	4	3	.....	.....	.....	3
Oregon	2	.....	.....	.....	2	.....	.....	.....	.....	.....
Pennsylvania	26	2	.....	.....	28	11	.....	.....	.....	11
Porto Rico	1	.....	.....	.....	1	.....	.....	.....	.....	.....
Rhode Island	2	.....	.....	.....	2	1	.....	.....	.....	1
South Carolina	2	.....	.....	.....	2	2	.....	.....	.....	2
South Dakota	1	.....	.....	.....	1	1	.....	.....	.....	1
Tennessee	1	.....	.....	.....	1	.....	1	.....	.....	1
Texas	7	1	.....	.....	8	4	2	.....	.....	6
Utah	1	.....	.....	.....	1	.....	.....	.....	.....	.....
Vermont	3	.....	.....	.....	3	1	.....	.....	.....	1
Virginia	5	1	.....	.....	6	3	.....	.....	.....	3
Washington	6	.....	.....	.....	6	1	.....	.....	.....	1
West Virginia	4	.....	.....	.....	4	3	.....	.....	.....	3
Wisconsin	9	4	.....	1	14	3	1	.....	.....	4
Wyoming	1	.....	.....	.....	1	.....	.....	.....	.....	.....
Totals	271	35	1	5	312	136	14	.....	.....	150

TABLE 15.—Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.—Continued.

STATE	FIRST CLASS						SECOND AND FIRST CLASSES								
	Salary \$3,900—8,000		Totals				Totals								
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Grand Total
Alabama		1			1	3	1			4	27	2			29
Alaska											1	1			2
Arizona						1	1			2	13	2			15
Arkansas						4	1			5	26	6			32
California	2	1			3	16	3			21	86	23	3		112
Colorado	1				1	3	1			4	20	10	1	1	32
Connecticut	2				2	14	1			15	42	2	3		47
Delaware						1				1	5				5
District of Columbia	1				1	1	1			2	1				3
Florida	1				1	5	1			6	29	5			34
Georgia	1				1	7	1			8	39	8			47
Hawaii						1				1	1	1			3
Idaho						1	1			2	12	8	1		21
Illinois	2				2	25	4	1		30	122	27	4	2	155
Indiana	1				1	20	3		1	23	76	10	2	3	91
Iowa	1				1	18	7			18	77	18			95
Kansas						9	2			11	53	16		3	72
Kentucky	1				1	7				7	28	2		2	32
Louisiana	1				1	4			2	6	19	5		2	26
Maine						6	1			7	29	5		1	35
Maryland						4				4	18	3			21
Massachusetts	3				3	25	2			27	90	8	1	2	101
Michigan						18	3			21	73	20	1	3	97
Minnesota	2	1			3	4	3			7	52	11	1	3	67
Mississippi						4				4	21	7			28
Missouri	2				2	7	3			10	48	9		3	60
Montana						4	1			5	12	8		1	21
Nebraska	2				2	6				6	29	8	1	1	39
Nevada						1				1	4	3			7
New Hampshire						3				3	18	5	1		24
New Jersey	1	1			2	23	1			24	66	13		3	82
New Mexico						1				1	10	1			12
New York	6				6	50	2			52	180	24	4	5	213
North Carolina						8				8	40	6	2		48
North Dakota						4				4	12	1	1	2	16
Ohio	6	1			7	31	3		1	35	116	13	2	2	133
Oklahoma						7				7	40	9	1	2	52
Oregon	1				1	3				3	19	5	1	1	26
Pennsylvania	3				3	40	2			42	173	31	2	6	212
Porto Rico						1				1	4				4
Rhode Island	1				1	4				4	7	2			9
South Carolina						4				4	27	2			29
South Dakota						2				2	16	3		1	20
Tennessee	2	1			3	3				5	30	5		4	39
Texas	2				2	13	3			16	84	25	1	1	111
Utah	1				1	2				2	6			1	7
Vermont						4				4	25		3		28
Virginia	1				1	9	1			10	42	2	1	1	46
Washington	2				2	9				9	30	6	1	2	39
West Virginia						7				7	27	1	1		29
Wisconsin	1				1	13	5		1	19	63	19	2	2	86
Wyoming						1				1	1				2
Totals	53	6			59	460	55	1	5	521	2096	402	41	63	2602

LAWS RELATING TO THE SYSTEM.

Following is a compilation of references to the acts of Congress (including sections of the Revised Statutes of 1873) that relate to the organization, powers, duties, and work of the service, whether now in force or not, together with a copy of the act of May 17, 1864, establishing the system. The references are arranged (1) chronologically, by subjects; and (2) in the form of an index analysis.

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COPY OF ACT OF CONGRESS ESTABLISHING THE
MONEY ORDER SYSTEM.

AN ACT To establish a Postal Money-Order System.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That to promote public convenience, and to insure greater security in the transfer of money through the United States mails, the Postmaster General is hereby authorized to establish, under such rules and regulations as he may find expedient and necessary, a uniform money-order system at all post offices which he may deem suitable therefor, and which shall be designated and known as "Money-Order Offices;" and it shall be the duty of the deputy postmaster at every money-order office to issue, in such manner and form as the Postmaster General may prescribe, an order for a sum of money payable by the deputy postmaster of any other money-order office which the person applying therefor may select; and the deputy postmaster who issues such order shall be required to send through the mails, without delay, to the deputy postmaster on whom it is drawn, due notice thereof, and he shall not deliver such order to the applicant therefor until the latter shall first have deposited with him the amount of money for which such order is drawn, together with the proper charge or fee therefor, as hereinafter provided. And it shall not be lawful for any deputy postmaster to issue a money order on any other deputy postmaster without having previously received the money therefor; and any person who shall violate this provision shall be deemed guilty of misdemeanor, and on conviction thereof shall be fined in any sum not less than fifty nor more than five hundred dollars.

Sec. 2. *And be it further enacted,* That a money-order shall not be valid or payable unless it be drawn on a printed or engraved form, which shall be furnished to the money-order offices by the Postmaster General; and it shall be the duty of the latter to supply such offices also with the blank forms of application for money orders, one of which the deputy postmaster shall hand to each applicant for a money order, who shall be required to enter, or cause to be entered, therein his own name and the name and address of the party to whom the order is to be paid, together with the amount thereof and the date of application. And all such applications, when filled up and delivered to the deputy postmaster, shall be preserved on file at his office for such length of time as the Postmaster General may prescribe.

Sec. 3. *And be it further enacted,* That no money order shall be issued for any sum less than one or more than thirty dollars; and all persons who receive money orders shall be required to pay therefor the following charges or fees, viz.: For an order for one dollar, or for any larger sum, but not exceeding ten dollars, a fee of ten cents

shall be charged and exacted by the postmaster giving such order; for an order of more than ten and not exceeding twenty dollars, the charge shall be fifteen cents; and for every order exceeding twenty dollars a fee of twenty cents shall be charged.

Sec. 4. *And be it further enacted*, That if the purchaser of a money order, from having made an error in stating the name of the office of payment, or the name of the payee, or for other reasons, be desirous that the said money order be modified or changed, it shall be the duty of the deputy postmaster from whom he received it to take back, at his request, the first order, and issue another in lieu thereof, for which a new fee shall be charged and exacted; and it shall also be the duty of a deputy postmaster to repay the amount of any money order to the person who obtained it, if the latter apply for such repayment and return the money order; but the charge or fee paid therefor shall not in any case be refunded.

Sec. 5. *And be it further enacted*, That if any money order be not presented to the deputy postmaster on whom it is drawn within ninety days after its date, it shall not be valid or payable; but the Postmaster General shall be, and he is hereby, authorized, on application of the payee of such money order, to cause a new order in lieu thereof to be issued in his favor, for which a second fee shall be exacted. And the Postmaster General is further authorized, whenever a money order shall have been lost, to cause a duplicate thereof to be issued, for which a second fee shall be paid on application of the remitter or the payee of such order, provided the party losing the original shall furnish a statement, under oath or affirmation, setting forth the loss or destruction thereof, and a certificate from the postmaster by whom it was payable that it had not been paid, and that it would not thereafter be paid.

Sec. 6. *And be it further enacted*, That the payee of a money order, may by his written indorsement thereon, direct it to be paid to any other person, and it shall be the duty of the deputy postmaster on whom it is ordered to pay the amount thereof to the person thus designated, provided the person to whom the money order is indorsed shall furnish such proof as the Postmaster General may require that the written indorsement is genuine, and that he is the person thereby empowered to receive payment of the order; but such second person shall not be at liberty to indorse the same order to a third party, and more than one indorsement shall render any order invalid, and not payable, and the holder thereof, in order to obtain the amount of the order shall be required to apply in writing to the Postmaster General for a new order in lieu thereof, for which new order a second fee shall be charged: *Provided, however*, that in all cases, under this section, the original order shall be returned, and such proof shall be made of the genuineness of the indorsement thereon as the Postmaster General may require.

Sec. 7. *And be it further enacted,* That deputy postmasters, at money-order offices, may be allowed by the Postmaster General, as a compensation for the issuing and paying of money orders, not exceeding one-third of the whole amount of fees on money orders issued, and at the option of the Postmaster General, one-eighth of one per centum on the gross amount of orders paid at their offices: *Provided,* That all emoluments arising from such rates of compensation shall be subject to the provisions of the forty-first section of the act of third of March, eighteen hundred and twenty-five, entitled "An act to reduce into one the several acts establishing the Post Office Department."

Sec. 8. *And be it further enacted,* That it shall be the duty of the Postmaster General to require of postmasters who may be authorized to issue and pay money orders, to execute new official bonds conditioned for the faithful performance of all duties and obligations imposed by this act, in addition to those required of them by existing law as postmasters; and it shall be the duty of the Postmaster General to direct all payments or transfers to or from money-order offices. He may direct transfers of money order funds from one postmaster to another, and he may require and direct transfers or payments to be made from the funds received for money orders to creditors of the Post Office Department, to be replaced by equivalent transfers from the funds of said department arising from postages; and he may require and direct transfers or payments to be made from the funds of the Post Office Department in the hands of any postmaster arising from postages to the money-order offices. And it shall be the further duty of the Postmaster General to require each postmaster to render to the auditor of the treasury for the Post Office Department weekly, semi-weekly, or daily accounts of all money orders issued and paid, and of all fees received for issuing them, of all transfers, or payments made from funds received for money orders, and of all moneys received to be applied to the payment of money orders, or on account of money-order offices.

Sec. 9. *And be it further enacted,* That out of the moneys paid into the treasury for the service of the Post Office Department the Postmaster General shall have power to transfer to the deputy postmaster of any money-order office such sum as may be required, over and above the current revenue thereof to pay money orders drawn on the latter; and such transfers shall be made by warrant on the treasury by the Postmaster General, and countersigned and registered by the Auditor of the treasury for the Post Office Department.

Sec. 10. *And be it further enacted,* That it shall be the duty of the auditor of the treasury for the Post Office Department to receive all accounts arising in the money-order offices, or relative thereto, and to audit and settle the same, and to certify their balances to the Postmaster General as often as he may require. He shall

keep and preserve all accounts arising in said offices, and shall report to the Postmaster General all delinquencies of postmasters in rendering their money-order accounts, or in paying over money-order funds. He shall keep the accounts of money-order offices separately from the accounts for postages, and in such manner as to show the number and amount of money orders issued by each postmaster, and the number and amount of money orders paid, the amount of fees received, and all the expenses of the establishment. And it shall be the further duty of the auditor to superintend the collection of all debts due to the United States, or to the Post Office Department, by present or late postmasters, or other persons who are, or may have been, employed in the money-order offices. He shall direct suits and legal proceedings, and take all such measures as may be authorized by law to enforce the payment of such debts, or for the recovery of any penalties arising under the provisions of this act.

Sec. 11. *And be it further enacted,* That all moneys received for the sale of money orders, including all fees received for selling the same, all moneys transferred from the funds of the Post Office Department to the money-order offices, all funds transferred or paid from the money-order offices to the use and service of the Post Office Department, and all transfers of funds from one postmaster to another for the use of the money-order offices, shall be deemed and taken to be the moneys in the treasury of the United States. And if any postmaster, assistant, clerk, or other person employed in or connected with the business or operations of the money-order offices, shall convert to his own use, in any way whatever, or shall use by way of investment in any kind of property or merchandise, or shall loan, with or without interest, or shall deposit in any bank, or shall exchange for other funds, any portion of such moneys, every such act shall be deemed and adjudged to be an embezzlement of so much of said moneys as shall be thus taken, converted, used, loaned, deposited, or exchanged, which is hereby declared to be a felony; and any failure to pay over or to produce the moneys intrusted to such person for the use of the money-order offices shall be held and taken to be prima facie evidence of such embezzlement. And any postmaster, assistant, clerk, or other person employed in or connected with the business of the money-order offices, and all other persons advising or participating in such act, on being convicted thereof before any court of the United States of competent jurisdiction, shall be sentenced to imprisonment for a term of not less than six months nor more than ten years, and to a fine equal to the amount of the money embezzled. And upon the trial of any indictment against any person for embezzling public money under the provisions of this act, it shall be prima facie evidence for the purpose of showing a balance against such person to produce a transcript from the money order account books of the

auditor of the treasury for the Post Office Department; and such transcript, when certified by said auditor under his seal of office, shall be admitted as evidence in the courts of the United States.

Sec. 12. *And be it further enacted*, That if any person shall falsely make, forge, counterfeit, engrave, or print, or cause or procure to be falsely made, forged, counterfeited, engraved, or printed, or willingly aid, or assist in falsely making, forging, counterfeiting, engraving, or printing any order in imitation of or purporting to be a money-order issued by one postmaster upon another postmaster; or shall falsely alter, or cause or procure to be altered, or willingly aid, or assist in falsely altering, any money-order issued as aforesaid; or shall pass, utter, or publish, or attempt to pass, utter, or publish, as true, any false, forged, or counterfeited order, purporting to be a money order as aforesaid, knowing the same to be falsely forged or counterfeited; or shall pass, utter, or publish, or attempt to pass, utter, or publish, as true, any falsely altered money order, issued as aforesaid, knowing the same to be falsely altered, with an intent to defraud, every such person shall be deemed and adjudged guilty of felony, and being thereof convicted, shall be sentenced to be imprisoned and kept at hard labor for a period of not less than three years, nor more than ten years, and be fined in a sum not exceeding five thousand dollars.

Sec. 13. *And be it further enacted*, That for the purpose of carrying on the business of the money-order offices, and keeping and settling their accounts, the Postmaster General may appoint, in his Department, one superintendent of the money-order system, at an annual salary of twenty-five hundred dollars, and three clerks, to wit: one of class four and two of class three. And the Secretary of the Treasury may, from time to time, appoint in the office of the auditor of the treasury for the Post Office Department, the necessary clerks, in all not to exceed six, to wit: one of class four and five of class two. And to provide for the compensation of the said superintendent and clerks for the fiscal year ending June thirtieth, eighteen hundred and sixty-five, the sum of seventeen thousand dollars, or so much thereof as may be necessary, is hereby appropriated, out of any money in the treasury not otherwise appropriated. And the Postmaster General is further authorized to cause such additional clerks to be employed in the money-order offices as he may find necessary for conducting the operations of the money-order system, whose compensation shall be paid out of the proceeds of the money-order business: *Provided, however*, that to meet any deficiency that may arise in the amount of such proceeds during the first year, the sum of one hundred thousand dollars, or so much thereof as may be necessary, is hereby appropriated, out of any money in the treasury not otherwise appropriated.

Approved, May 17, 1864.

CONVENTIONS WITH FOREIGN GOVERNMENTS FOR THE EXCHANGE OF INTERNATIONAL MONEY ORDERS.

Characteristics of money-order conventions.—In the successful operation of treaties for the exchange of international orders, the most vital point of concern is the rate of conversion of the money of one country into that of the other. Two general plans are followed:

(1) An arbitrary rate —fixed and unvarying, agreed upon and observed by both parties to the compact. The advantage of this method is its impartial operations; so that the remitter knows how much the payee ought to receive, and hence can effect remittances of an exact sum.

This plan is followed by the United States on one hand and Great Britain and all British Colonies or Dependencies on the other. Neither country has found occasion to change the rate fixed by the convention of December, 1879; namely, one pound sterling equals four dollars and eighty-seven cents.

(2) The second plan is to permit each country to fix the rate of conversion of its own money into that of the other, as applied to remittances received for payment abroad. That method was followed in the treaties with France, Italy, Belgium, Switzerland; also with Germany, Austria, Hungary, Norway, Sweden and Russia. Thus deposits made at post offices in the United States are converted into the currencies of the countries first named at the rate of \$1.=Fr. 5.15, while remitters of orders issued therein for payment here are required to deposit Frs. 5.20, or Frs. 5.25 for \$1.00.

A minor group of countries which have a currency of silver and paper of unstable or fluctuating value, necessitates still another method of treatment, which is not so satisfactory as those previously described, but is well adapted to the circumstances. To this group belong the republics of South and Central America. In these cases generally the exchange office of the foreign country makes the conversion at the rate of exchange prevailing on the day on which the descriptive list of remittances is dispatched, or received, as the case may be.

Commissions.—Of late years this postal administration consistently has been opposed to the allowance of commissions for payment of orders. A considerable number of amended conventions has been arranged, abrogating the commissions previously paid, or reducing the rates. No new treaties have been negotiated including that feature.

When there is an approximate equality of issues between two countries, the commission for payment means little to the creditor; when there is a great preponderance of issues on one side or the

other, the commission takes on the semblance of an additional expense to the debtor country. Another serious objection to the allowance of commissions is that they necessitate high rates of fees, which are especially burdensome to the remitters of small sums.

COPY OF AMENDED CONVENTION BETWEEN THE POST
OFFICE DEPARTMENT OF THE UNITED STATES
OF AMERICA AND THE GENERAL POST
OFFICE OF THE UNITED KINGDOM OF
GREAT BRITAIN AND IRELAND
FOR MODIFYING THE SYSTEM
OF EXCHANGE OF MONEY
ORDERS.

The Post Office Department of the United States of America and the General Post Office of the United Kingdom of Great Britain and Ireland being desirous of modifying the present system of exchange of Money Orders between the two countries, the undersigned, duly authorized for that purpose, have agreed upon the following Articles:

ARTICLE 1.

There shall be a regular exchange of money orders between the two countries.

The maximum of each order is fixed at £10 sterling, when issued in the United Kingdom of Great Britain and Ireland, and when issued in the United States, at \$50 in the money of the latter country.

No money order shall include a fractional part of a penny, or, of a cent.

ARTICLE 2.

The British Post Office shall have power to fix the rates of commission on all money orders issued in the United Kingdom, and the Post Office Department of the United States shall have the same power in regard to all money orders issued in the United States.

Each Office shall communicate to the other its tariff of charges, or rates of commission, which shall be established under this Convention, and these rates shall, in all cases, be payable in advance by the remitters, and shall not be repayable.

It is understood, moreover, that each Office is authorized to suspend temporarily, the exchange of money orders in case the course of exchange, or any other circumstance should give rise to abuses, or, cause detriment to the postal revenue.

ARTICLE 3.

Each country shall keep the commission charged on all money orders within its jurisdiction, but shall pay to the other country $\frac{3}{4}$ ths of one per cent. on the amount of such orders.

ARTICLE 4.

The service of the Postal money-order system between the two countries, shall be performed exclusively by the agency of Offices of Exchange. On the part of the United States the Office of Exchange shall be New York, and on the part of the United Kingdom London.

Orders shall be drawn only on the authorized money-order offices of the respective countries; and each Postal Administration shall furnish to the other a List of such offices, and shall, from time to time, notify any addition to, or change in such list.

ARTICLE 5.

No money order shall be issued unless the applicant furnish the name and address of the person to whom the amount is to be paid, and his own name and address; or, the name of the firm, or company who are the remitters or payees, together with the addresses of each.

The money orders, issued in either country, shall be forwarded by the remitters to the payees, at their own expense.

ARTICLE 6.

The advices of all money orders issued upon the United Kingdom by the post offices in the United States shall be sent to the Office of Exchange at New York, where they shall be impressed with a dated stamp (Form "A") showing the amount to be paid in Sterling money, and transmitted, by the next mail, to the Chief Office at London, accompanied by a List, in duplicate, drawn upon the model of Form "B".

The advices, on their arrival in London, shall be compared with the entries in the List, and, afterwards dispatched to the paying offices.

In like manner the advices of money orders, drawn on the United States by postmasters in the United Kingdom, shall be sent to the Chief Office at London, shall there be impressed with a dated stamp (Form "A") showing the amount to be paid in United States money, and be dispatched accompanied by a List, in duplicate, (Form "C") to the Office of Exchange at New York, by the next mail.

The advices, on their receipt at New York, shall be compared with the entries in the List, and afterwards dispatched to the paying offices.

The advices of orders issued in the United States in the month of December, which may arrive at the Office of Exchange at New York in the earlier days of the following month, shall be entered on Lists supplementary to that of the last day of the month of December, and, in like manner; the advices of orders issued in the United Kingdom in the month of June, which may arrive at the Chief Office at London in the earlier days of the following month, shall be entered on Lists supplementary to that of the last day of the month of June.

Each Exchange Office shall certify its orders to the other in amounts designated in the denominations of the money both of the dispatching and receiving country, at the rate of conversion established by Article 13 of this Convention. The amounts, so converted, shall be checked at the receiving Office of Exchange.

ARTICLE 7.

The Lists, dispatched from each Office of Exchange, shall be numbered consecutively, commencing with No. 1. at the beginning of the month of July in each year; and the entries in these Lists shall also have consecutive numbers.

Of each List dispatched a duplicate shall be sent, which duplicate, after being verified by the receiving Office of Exchange, shall be returned to the dispatching Office of Exchange.

Each Office of Exchange shall promptly communicate to the other the correction of any simple error, which it may discover in the verification of the Lists.

When the Lists shall show irregularities, which the receiving Office shall not be able to rectify, that Office shall apply for an explanation to the dispatching Office, and such explanation shall be afforded without delay.

Should any List fail to be received in due course, the dispatching Office, on receiving information to that effect, shall transmit, without delay, a duplicate of the List, duly certified as such.

ARTICLE 8.

Duplicate orders shall only be issued by the Postal Administration of the country, on which the original orders were drawn, and in conformity with the regulations established, or, to be established, in that country.

ARTICLE 9.

The orders, issued by each country on the other, shall be subject, as regards payment, to the regulations which govern the payment of inland orders of the country, on which they were drawn.

The paid orders shall remain in the possession of the country of payment.

ARTICLE 10.

Repayment of orders to remitters shall not be made until an authorization for such repayment shall first have been obtained by the country of issue from the country where such orders are payable, and the amounts of the repaid orders shall be duly credited to the former country in the quarterly account (Article 12).

It is the province of each Postal Administration to determine the manner in which repayment to the remitters is to be made.

ARTICLE 11.

Orders which shall not have been paid within twelve calendar months from the month of issue, shall become void, and the sums received shall accrue to, and be at the disposal of the country of origin.

The British Office shall, therefore, enter to the credit of the United States, in the quarterly account, all money orders entered in the Lists received from the United States, which remain unpaid at the end of the period specified (Article 12).

On the other hand the Post Office Department of the United States shall, at the close of each month, transmit to the British Office, for entry in the quarterly account, a detailed statement of all orders, included in the Lists dispatched from the latter Office, which under this Article become void.

ARTICLE 12.

At the close of each quarter an account shall be prepared at the Chief Office London, showing in detail the totals of the Lists, containing the particulars of orders issued in either country during the quarter, and the balance resulting from such transactions.

Three copies of this account shall be transmitted to the Post Office Department of the United States at Washington, and the balance, after proper verification, shall, if due by the Post Office Department of the United States, be paid at London, but, if due by the British Post Office, it shall be paid at New York, and always in the money of the country to which the payment is made.

If pending the settlement of an account, one of the two Postal Administrations shall ascertain that it owes the other a balance exceeding £1000 sterling, the indebted Administration shall promptly remit the approximate amount of such balance to the credit of the other.

This amount, and the letters which accompany such intermediate remittances, shall be in accordance with the forms "D", "E", "F", "G", and "H", annexed to this Convention.

ARTICLE 13.

Until the two Postal Administrations shall consent to an alteration, it is agreed that in all matters of account, relative to money orders, which shall result from the execution of the present Convention, the pound sterling of Great Britain shall be considered as equivalent to 4 dollars 87 cents of the money of the United States.

ARTICLE 14.

The Postal Administration in each country shall be authorized to adopt any additional rules, (if not repugnant to the foregoing,) for the greater security against fraud, or, for the better working of the system generally.

All such additional rules, however, must be promptly communicated to the Post Office of the other country.

ARTICLE 15.

This present Convention shall be substituted for, and shall take effect, in lieu of all previous Conventions or arrangements relative to the exchange of money orders between the two countries, on the 1st day of April 1880, and shall continue in force until twelve months after either of the contracting parties shall have notified to the other its intention to terminate it.

Done in duplicate and signed in Washington on the 18th day of December in the year of our Lord, 1879, and in London on the 2nd day of December in the year of our Lord, 1879.

D. M. KEY,

Postmaster General of the United States.

[Seal of the Post Office Department of the United States.]

JOHN MANNERS,

Postmaster General of the United Kingdom.

[Seal of the Post Office Department of the United Kingdom.]

I hereby approve the foregoing amended Convention, and in testimony thereof I have caused the seal of the United States to be hereto affixed.

R. B. HAYS.

[Seal of the United States.]

By the President:

WM. M. EVARTS,

Secretary of State.

DECEMBER 19TH, 1879.

Note:—The maximum for each order subsequently has been increased to £20 sterling, \$100 in the money of the United States.

LIST OF CONVENTIONS CONCLUDED BETWEEN THE UNITED STATES AND FOREIGN GOVERNMENTS FOR THE EXCHANGE OF MONEY ORDERS.

Foreign Governments.	Places and Dates of Execution.
Australia—Commonwealth of	Washington, Feb. 12, 1913.
Austria	" Nov. 28, 1904.
Austria-Hungary	" Mar. 11, 1892.
Bahamas	" Apr. 8, 1891.
Barbados	" Oct. 1, 1906.
Belgium	" Sept. 23, 1904.
Bermuda	" Nov. 20, 1882.
Bolivia	" Sept. 25, 1888.
British Guiana	" Dec. 7, 1892.
British Honduras	" Feb. 18, 1907.
Canada	" Oct. 12, 1901.
Canal Zone	" May 25, 1892.
Cape Colony (Included in Union of South Africa)	" June 17, 1905.
Cape of Good Hope (Included in Union of South Africa)	" Feb. 20, 1899.
Chile	" Aug. 1, 1906.
Costa Rica	" June 8, 1875.
Cuba	" Mar. 3, 1876.
Denmark	" June 4, 1880.
Egypt	" Sept. 30, 1901.
France	" June 15, 1906.
Germany	" June 9, 1884.
Great Britain and Ireland	" July 19, 1888.
Greece	" June 9, 1884.
Grenada (Windward Islands)	" July 19, 1888.
Hawaii	" Aug. 12, 1897.
Honduras	" Dec. 18, 1903.
Hongkong	" June 6, 1903.
Hungary (First separate Convention)	" June 29, 1908.
Italy	" Nov. 11, 1887.
Jamaica	" Nov. 14, 1890.
Japan	" May 26, 1904.
Leeward Islands. (Antigua, Dominica, Montserrat, Nevis and Virgin Islands)	" June 23, 1897.
	" Dec. 29, 1879.
	" Aug. 28, 1888.
	" Oct. 7, 1871.
	" Dec. 19, 1879.
	" June 29, 1889.
	" July 22, 1871.
	" Dec. 18, 1879.
	" Feb. 15, 1888.
	" Dec. 7, 1894.
	" Jan. 2, 1890.
	" July 29, 1904.
	" Sept. 11, 1883.
	" (On Aug. 12, 1898,
	" June 25, 1896.
	" Mar. 3, 1894.
	" Nov. 3, 1904.
	" Mar. 31, 1877.
	" Aug. 24, 1880.
	" Apr. 23, 1888.
	" Apr. 3, 1889.
	" Oct. 26, 1881.
	" Aug. 29, 1888.
	" May 8, 1905.
	" Apr. 18, 1885.
	" June 22, 1888.
	" May 4, 1889.
	" June 1, 1904.
	" Nov. 28, 1885.
	" Apr. 23, 1888.
	" Sept. 2, 1889.
	" July 17, 1905.
	" Melbourne, Oct. 24, 1912.
	" Vienna, June 9, 1904.
	" Buda Pesth, Feb. 13, 1892.
	" Vienna, Feb. 17, 1892.
	" Nassau, Mar. 28, 1891.
	" Dec. 29, 1906.
	" Bridgetown, Aug. 13, 1904.
	" Brussels, Dec. 12, 1882.
	" Sept. 14, 1888.
	" Hamilton, Dec. 22, 1892.
	" May 20, 1907.
	" La Paz, June 20, 1901.
	" (Signed by Minister.)
	" Georgetown, July 14, 1905.
	" (Signed by Minister.)
	" Belize, Aug. 17, 1906.
	" Ottawa, June 23, 1875.
	" Feb. 18, 1876.
	" May 29, 1880.
	" Oct. 3, 1901.
	" Ancon, June 1, 1906.
	" Cape Town, Apr. 9, 1884.
	" Sept. 1, 1888.
	" Apr. 9, 1884.
	" Sept. 1, 1888.
	" (Signed by Minister.)
	" San Jose, June 26, 1903.
	" Havana, Mar. 7, 1899.
	" (Signed by Minister.)
	" Copenhagen, Nov. 29, 1887.
	" Nov. 28, 1890.
	" June 11, 1904.
	" Paris, Feb. 3, 1880.
	" Berlin, July 22, 1871.
	" Oct. 9, 1879.
	" June 14, 1889.
	" London, June 13, 1871.
	" Dec. 2, 1879.
	" Jan. 28, 1888.
	" Athens, Nov. 1-13, 1894.
	" Grenada, Nov. 14, 1889.
	" Aug. 26, 1904.
	" Honolulu, Oct. 13, 1883.
	" annexed to U. S.)
	" Tegucigalpa, July 16, 1896.
	" Hongkong, Jan. 20, 1894.
	" Budapest, Oct. 5, 1904.
	" Florence, Apr. 20, 1877.
	" Rome, Aug. 9, 1880.
	" May 17, 1888.
	" Mar. 19, 1889.
	" Kingston, Oct. 11, 1881.
	" Sept. 13, 1888.
	" May 27, 1905.
	" Tokio, May 23, 1885.
	" May 25, 1888.
	" Apr. 5, 1889.
	" May 7, 1904.
	" Antigua, Dec. 17, 1885.
	" Dominica, May 14, 1888.
	" Antigua, Aug. 20, 1889.
	" Aug. 16, 1905.

Foreign Governments.		Places and Dates of Execution.
Liberia -----	"	Apr. 25, 1903. Monrovia, June 9, 1903.
Luxemburg -----	"	Aug. 13, 1892. Luxemburg, Aug. 29, 1892.
Martinique -----	"	Nov. 16, 1911. (Signed by Ambassador.)
Mexico -----	"	Sept. 2, 1899. Mexico, Sept. 20, 1899.
	"	Feb. 2, 1909. " Mar. 8, 1909.
Natal and Zululand (Union of South Africa) -----	"	Nov. 24, 1911. Cape Town, Oct. 12, 1911.
Netherlands -----	"	Nov. 30, 1886. The Hague, Dec. 21, 1886.
Nevis (Included in Lee- ward Islands) -----	"	Nov. 28, 1885. Antigua, Dec. 17, 1885.
Newfoundland -----	"	Apr. 10, 1889. St. John's, Mar. 13, 1889.
	"	Sept. 19, 1905. " Nov. 15, 1905.
New South Wales (Includ- ed in Commonwealth of Australia) -----	"	Dec. 6, 1881. Sidney, Oct. 29, 1881.
	"	May 23, 1888. " July 12, 1888.
	"	Apr. 19, 1890. " Feb. 21, 1890.
New Zealand -----	"	Dec. 6, 1881. Wellington, Oct. 8, 1881.
	"	Apr. 23, 1888. " July 2, 1888.
	"	June 15, 1889. " May 15, 1889.
	"	Dec. 24, 1903. " Feb. 22, 1904.
Norway -----	"	Nov. 30, 1886. Christiania, Feb. 5, 1887.
	"	Dec. 3, 1890. " Nov. 14, 1890.
Orange River Colony (In- cluded in Union of South Africa) -----	"	July 17, 1905. Bloemfontein, Sept. 18, 1905.
Peru -----	"	Aug. 8, 1903. Lima, Sept. 12, 1903.
Portugal -----	"	July 15, 1882. (Signed by Minister.)
	"	Dec. 14, 1882. " "
	"	May 26, 1883. " "
	"	Feb. 25, 1887. " "
Queensland (Included in Australia) -----	"	May 28, 1884. Brisbane, Mar. 26, 1884.
	"	Apr. 23, 1888. " June 8, 1888.
	"	June 17, 1890. " Apr. 13, 1889.
Russia -----	"	Feb. 1, 1899. St. Petersburg, Jan. 11-23, 1900.
Salvador -----	"	Apr. 7, 1893. San Salvador, Feb. 22, 1893.
St. Kitts (Included in Lee- ward Islands) -----	"	Nov. 28, 1885. Antigua, Dec. 17, 1885.
St. Lucia (Included in Windward Islands) -----	"	July 29, 1904. Grenada, Aug. 26, 1904.
St. Vincent (Included in Windward Islands) -----	"	July 29, 1904. " Aug. 31, 1904.
South Australia (Included in Australia) -----	"	Oct. 1, 1892. Adelalde, Nov. 24, 1892.
Sweden -----	"	Feb. 17, 1885. Stockholm, Dec. 27, 1884.
	"	May 23, 1888. " June 13, 1888.
	"	Dec. 3, 1890. " Nov. 11, 1890.
Switzerland -----	Berne.	Oct. 12, 1867. Berne, Oct. 12, 1867.
	Washington.	Feb. 23, 1872. Washington, Feb. 23, 1872.
	"	Nov. 13, 1881. Berne, Oct. 18, 1881.
	"	Jan. 23, 1889. " Jan. 4, 1889.
Tasmania (Included in Commonwealth of Aus- tralia) -----	"	Nov. 20, 1882. Hobart, July 5, 1882.
	"	Apr. 23, 1888. Tasmania, June 6, 1888.
The Transvaal (Included in Union of South Africa) -----	"	Apr. 28, 1903. Johannesburg, June 13, 1903.
Trinidad and Tobago (Windward Islands) -----	"	Oct. 23, 1891. Port of Spain, Sept. 18, 1891.
	"	Dec. 18, 1903. " Jan. 12, 1904.
	"	May 12, 1908. " Apr. 23, 1908.
Union of South Africa (Comprising Cape Col- ony, Natal and Zululand, Orange River Colony, The Transvaal) -----	"	Nov. 24, 1911. Cape Town, Oct. 12, 1911.
Uruguay -----	"	July 11, 1910. Montevideo, Apr. 16, 1910.
Victoria (Included in Aus- tralia) -----	"	Dec. 9, 1881. Melbourne, Oct. 5, 1881.
	"	Oct. 7, 1889. " Dec. 5, 1889.
	"	Feb. 25, 1890. " Jan. 17, 1890.
Virgin Islands (Included in Leeward Islands) -----	"	Nov. 28, 1885. Antigua, Dec. 17, 1885.
Western Australia (See Commonwealth of Aus- tralia) -----	"	Feb. 12, 1913. Melbourne, Oct. 24, 1912.
Windward Islands (Includ- ing Barbados, Grenada, St. Vincent, Tobago, and St. Lucia) -----	"	July 2, 1884. Bridgetown, Apr. 24, 1884.
	"	July 7, 1888. Barbados, May 29, 1888.
	"	Jan. 2, 1890. " Nov. 7, 1889.

NOTES ON THE MONEY ORDER SYSTEMS OF OTHER COUNTRIES.

Countries having postal money-order systems arrange themselves in two general groups:

1. The United States, Great Britain, her colonies, protectorates and dependencies, comprising Canada, the Commonwealth of Australia, the Union of South Africa, Egypt and Hongkong;

2. The countries of Continental Europe—Austria, Belgium, Denmark, Germany, Greece, Hungary, Italy, Luxemburg, Netherlands, Norway, Russia, Sweden and Switzerland.

The general distinction between the two groups is that the countries named in the first (excepting the United States) rely upon an advice to facilitate and safeguard payment; those in the second use a card order sent in open mail by the issuing to the paying postmaster. In the first case, the intending remitter must file with the proper amount for order and fee a written application containing the full particulars of the remittance—amount, name and address of sender and of payee, from which the postmaster prepares the order, which is then handed to the applicant to be mailed at his own expense to the payee.

Card orders are printed on thin boards and supplied to applicants free or at a merely nominal charge. The remitter fills in the required spaces on the card and hands it with the needed sum to the postmaster. Postage stamps representing the amount of the fee are affixed to the card, which is then numbered, signed, stamped and mailed by the postmaster. No written application is required from the remitter who receives, however, for his protection, a coupon receipt corresponding to the order. (The foregoing statements refer particularly to Germany, but are believed to apply equally to the other countries named in the same class.) When it reaches the office of delivery, the order is given to a letter carrier, who calls at the designated address, pays the amount to the payee, and obtains the latter's signature to a form of receipt on the back of the card, which is then returned to the postmaster at the office of payment.

France uses both forms of money order and is in a class by herself.

As a separate feature or adjunct of the money-order systems, many countries issue postal orders or notes for small sums, limiting the amount to the equivalent of \$5 or \$10. The notes of Great Britain and Canada are printed in fixed denominations from 6 pence to 21 shillings in the one case, and from 20 cents to 10 dollars in the other. Twenty-two separate pieces are needed to complete a set of British notes, and eighteen of the Canadian. Intermediate amounts may be represented by canceled postage stamps affixed to the notes.

In the French service, it is understood, fractions being excluded, the amounts are expressed in writing, from one franc to twenty francs.

In effect, card orders and postal notes are money orders without advices, issued by the postmaster with the minimum expenditure of time and labor consistent with a reasonable degree of safety. As already explained, postal notes are for small amounts only, and as might be expected, greatly outnumber the issues of money orders.

The following statistics for the domestic money order transactions of the principal foreign countries are taken from the table of statistics for the year 1913 published by the International Bureau at Berne, Switzerland.

Country.	Number.	Value in Francs.
Austria -----	53,921,410	1,706,648,861
France -----	67,646,509	3,291,907,326
Germany -----	172,934,930	10,590,722,250
Great Britain -----	*163,712,000	2,531,566,800
Italy -----	26,562,390	2,960,607,097

*Includes Postal Orders—152,340,000, value Frs. 1,338,271,200. In the monthly Journal for September, 1915, published by the International Bureau, it is stated that the number of inland orders issued by Great Britain in 1913-1914 was 11,372,000, and that these figures include 3,398,000 Government and 699,000 telegraph orders. "Most of the Government money orders are issued by the Inland Revenue, the War Office and the Admiralty."

LIST OF REFERENCES ON THE POSTAL MONEY ORDER SERVICE

Prepared under the direction of HERMANN H. B. MEYER, Chief Bibliographer,
Library of Congress.

UNITED STATES

- 1 **Bodley, Temple.** The Post-office department as a common carrier and bank.
American law review, Mar.-Apr., 1884, v. 18: 218-225.
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- 2 **Bowker, R. R.** The post office: its facts and its possibilities.
American review of reviews, Mar. 1905, v. 31: 324-332.
Post-office money orders: p. 330; A proposed postal check:
p. 330-331. **AP2.R4,v.31**
- 3 **Cooley, Wilking B.** The postmasters' manual and clerks' assistant.
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5-27908† **HE6465.C77**
- 4 **Cunniff, M. G.** The post office and the people.
World's Work, Nov.-Dec. 1903, Mar. 1904, v. 7: 4074-4085, 4245-4254, 4589-4594.
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- 6 **De Graw, P. V.** Uncle Sam's postal service.
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- 7 **Escher, F.** Proposed bank money-order system.
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- 8 **Fleming, George M.** Fleming's safety tables for money orders.
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CA 9-5412 **HG1698.F6**

- 9 **Gannaway**, Thomas D. Printing post office money orders.
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161-162. **T1.S52,v.72**
- 10 **Hill**, Bessie Belle. The postmasters' guide.
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11-6382 **HE6361.H6**
- 11 **Post**, C. W. Postal currency.
North American review, Nov. 1898, v. 167: 628-630.
Substitute for a post-office money-order. **AP2.N7,v.167**
- 12 **Postal publishing co.**, *Allegany, N. Y.* The United States postal system. Containing full accounts of the money order and registry systems, &c.
Salamanca, N. Y., Cattaraugus Republican printing house, 1885. cover-title, 23 p. 17^{cm}.
5-27866† **HE6361.P85**
- 13 **Rees**, James. Foot-prints of a letter-carrier; or, A history of the world's correspondence: containing biographies, tales, sketches, incidents, and statistics connected with postal history.
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- 14 **U. S.** Congress. Joint commission on business methods of Post-office department and postal service. Preliminary report.
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Money-order service: p. 36; 50-52; 57-58; 74-75; Postal notes: p. 77-78; Money-order accounting and audit: p. 85-88; Suggestions on money-order service: p. 114-115. See also Index to Appendix under Money-order: p. 348-350.
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- 16 ——— *Joint commission on laws organising the Executive departments.* Disposition of old money orders. Report. May 26, 1894.
 [Washington, Govt. print. off., 1894.] 2 p. 30^{cm}. (53d Cong. 2d sess. Senate. Rept. 448.) **3148**
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- 17 ——— ——— *International money order statistics.* Report. May 26, 1894.
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- 20 ——— *House. Committee on the post-office and post-roads.* Forgery of postal money-orders. Report. Feb. 27, 1884.
 [Washington, Govt. print. off., 1884.] 3 p. 23½^{cm}. (48th Cong. 1st sess. House. Rept. 522.) **2254**
- 21 ——— ——— *Modification of postal money-order system.* Report on bill (H. R. 10245). Jan. 24, 1893.
 [Washington, Govt. print. off., 1893.] 3 p. 23½^{cm}. (52d Cong. 2d sess. House. Rept. 2344.) **3141**
- 22 ——— ——— *Payment of postal notes at money-order offices.* Report on bill (H. R. 4677). Feb. 23, 1886.
 [Washington, Govt. print. off., 1886.] 2 p. 23½^{cm}. (49th Cong. 1st sess. House. Rept. 641.) **2436**
- 23 ——— ——— *Payment of postal money orders at any money-order post office.* Report on House bill 9317. Dec. 9, 1913.
 [Washington, Govt. print. off., 1913.] 1 p. 23½^{cm}. (63d Cong. 2d sess. House. Rept. 117.)
 ——— *Same.* Senate Rept. 203, 63d Cong. 2d sess.

- 24 ————— Postal money-order system. Report.
 Apr. 4, 1882.
 [Washington, Govt. print. off., 1882.] 8 p. 23½^{cm}. (47th
 Cong. 1st sess. House. Rept. 927.)
 Recommendation of introduction of postal note, with model
 of proposed note. **2067**
- 25 ————— Postal money-orders. Report on
 bill (H. R. 4177) to reduce the fee on domestic money-
 orders. Feb. 9, 1886.
 [Washington, Govt. print. off., 1886.] 7 p. 23½^{cm}. (49th
 Cong. 1st sess. House. Rept. 378.) **2436**
- 26 ————— Post-check bill (H. R. 7053) and
 postal notes. Hearings . . . Fifty-ninth Congress, first
 session . . . Apr. 25, 1906. May 23, 1906.
 Washington, Govt. print. off., 1906. 73 p. 23^{cm}.
 Jesse Overstreet, chairman.
 6-35125 **HE6465.A4 1906**
- 27 ————— Post-check notes. Report. Feb.
 7, 1903.
 [Washington, Govt. print. off., 1903.] 25 p. 23½^{cm}. (57th
 Cong. 2d sess. House. Rept. 3662.)
 Extracts from letters from publishers, business firms, and
 newspaper editorials in favor of post-check currency: p.
 11-25. **4415**
- 28 ————— Receipts of the money-order system.
 Report on bill (H. R. 2335) to provide for the deposit
 in the Treasury of the receipts of the money-order sys-
 tem, and for the payment of its expenses out of appro-
 priations. Mar. 4, 1884.
 [Washington, Govt. print. off., 1884.] 4 p. 23½^{cm}. (48th
 Cong. 1st sess. House. Rept. 626.) **2254**
- 29 ————— Receipts of the money-order system.
 Report on bill (H. R. no. 80). Feb. 9, 1886.
 [Washington, Govt. print. off., 1886.] 1 p. 23½^{cm}. (49th
 Cong. 1st sess. House. Rept. 380.) **2436**
- 30 ————— Senate. Committee on post-offices and post-roads.
 Amending statutes relating to money orders. Report on
 bill (S. 7994). May 3, 1910.
 [Washington, Govt. print. off., 1910.] 1 p. 23½^{cm}. (61st
 Cong. 2d sess. Senate. Rept. 623.) **5584**
 ————— Same. House Rept. 1324, 61st Cong. 2d sess.
5593

- 31 ————— Handling money orders and registered letters on Sundays. Adverse report. Feb. 21, 1906.
 [Washington, Govt. print. off., 1906.] 1 p. 23½^{cm}. (59th Cong. 1st sess. Senate. Rept. 1426.) **4904**
- 32 ————— Postal savings and money-order bills. Hearings . . . Sixty-third Congress, second session on H. R. 9321 . . . H. R. 9317 An act to regulate the payment of postal money orders.
 Washington, Govt. print. off., 1914. 30 p. 23½^{cm}.
HG1956.U5A3 1914
- 33 ————— Report on bill (H. R. 4177) to reduce the fee on domestic money-orders. Mar. 4, 1886.
 [Washington, Govt. print. off., 1886.] 1 p. 23½^{cm}. (49th Cong. 1st sess. Senate. Rept. 192.) **2358**
- 34 ————— Report on bill (H. R. 4610) and bill (S. 1260) to improve the methods of accounting in the Post-office department. Jan. 15, 1894.
 [Washington, Govt. print. off., 1894.] 1 p. 23½^{cm}. (53d Cong. 2d sess. Senate. Rept. 157.) **3179**
- 35 ————— Report on (H. R. 5661) to modify the postal money-order system. Jan. 16, 1883.
 [Washington, Govt. print. off., 1883.] 10 p. 23½^{cm}. (47th Cong. 2d sess. Senate. Rept. 930.) **2087**
- 36 ————— Report to amend Section 4045 of the Revised Statutes. Feb. 20, 1905.
 [Washington, Govt. print. off., 1905.] 1 p. 23½^{cm}. (58th Cong. 3d sess. Senate. Rept. 4229.) **4756**
- 37 ———— *Laws, statutes, etc.* Payment of money orders at any money order office. Act approved, Feb. 6, 1914. Public no. 51.
 (In Statutes of United States, 63d Cong. 2d sess. 1913-14. pt. 1, p. 280.)
- 38 ———— *Post-office dept.* Additional list of money-order offices of the United States.
 [Washington, Govt. print. off., 1872.] 6 p. 22½^{cm}.
 5-27906 **HE6465.A251**
- 39 ———— Annual report of the superintendent of the money-order system.
 Washington, Govt. print. off., 1882-1891. 10 v. 23½^{cm}.
 Beginning with 1892 the money-order business was under the control of the First Assistant Postmaster-General, and after 1905 under the control of the Third Assistant Postmaster-General. Their annual reports were usually also issued separately.

40 ————— Annual reports. Report of the postmaster-general. Miscellaneous reports.

Washington, Govt. print. off. [1862-1914]. plates, maps, plans. 23^{cm}.

5-9500

HE6313

Contents relating to the Money-order system :

Brown, Aaron V. (Postmaster General)

1857: Money orders—Referred to: p. 7.

(In this he refers to an outline submitted by his predecessor, James Campbell).

Blair, M. (Postmaster General)

1862: Money-order system recommended: p. 21.

1863: Money-order system recommended: p. 22.

Dennison, William (Postmaster General)

1864: Postal money-order system: p. 24-25.

1865: p. 16-17; Report of the Auditor of the Treasury for the Post-office department: Money-order system: p. 75-80, Statistics: p. 114-117.

Randall, Alexander W. (Postmaster General)

1866: p. 11-14; Auditor's report; Money order: p. 81-83.

1867: p. 25-27; Auditor's report, Statistics: p. 154-156.

1868: p. 27-29.

Creswell, Jno. A. J. (Postmaster General)

1869: p. 26-30; Money-order convention with Swiss Confederation: p. 97-104; Auditor's report, Statistics: p. 122-124.

1870: p. 24-28; Auditor's report, Statistics: p. 177-181.

1871: p. xxv-xxx; Convention with Great Britain and Ireland: p. 89-105; Auditor's rept. Statistics: p. 126-130.

1872: p. 22-25; Convention with Germany: p. 151-168; Convention with Switzerland: p. 169-170; Auditor's rept. Statistics: p. 247-256.

1873: p. xx-xxvi; Auditor's rept. Statistics: p. 208-221.

Jewell, Marshall (Postmaster General)

1874: p. 22-26; Letter recommending change in fees for money orders: p. 270-271; Auditor's rept. Statistics: p. 287-301.

1875: p. xx-xxv; Convention with Canada; p. 211-222; Auditor's rept. Statistics: p. 239-252.

Tyner, James N. (Postmaster General)

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Key, D. M. (Postmaster General)

1877: p. xix-xxv; Conventions with Canada, Newfoundland and Italy: p. 224-239; Auditor's rept. Statistics: p. 271-279.

1878: p. 17-24; Estimated revenue for 1880: p. 269; Auditor's rept. Statistics: p. 404-412.

1879: p. 22-29; Estimated revenue for 1880: p. 267; The money-order system of France: p. 323-324; Auditor's rept. Statistics: p. 398-405.

Maynard, Horace (Postmaster General)

1880: p. 18-29; Tables: p. 387-395; Modification recommended: p. 397-409; Amended conventions with Great Britain, Canada, France, and Germany: p. 411-513; Auditor's rept. Statistics: p. 572-580.

James, Thomas L. (Postmaster General)

1881: p. 10-22; Postal orders for transmitting by mail sums of money less than five dollars recommended: p. 401-410; Tables: p. 411-420; Necessity for a new building for the money-order office, Report of Committee, Apr. 16, 1881: p. 421-425; Additional convention with Italy: p. 427-435; Auditor's rept. Statistics: p. 660, 678-686.

Howe, T. O. (Postmaster General)

1882: p. xxi-xxii; Report of the Superintendent of the postal money-order system, with tables: p. 381-397; Conventions with Switzerland, Jamaica, New South Wales, Australia, New Zealand, and Portugal: p. 399-510; Auditor's rept. Statistics: p. 563-575.

Gresham, W. Q. (Postmaster General)

1883: p. 17-18; Report of the Superintendent, with tables: p. 627-656; Conventions with Belgium and Tasmania: p. 656-690; Auditor's rept. Statistics: p. 748-768.

Hatton, Frank (Postmaster General)

1884: p. 32-34; Rept. of Superintendent, with tables: p. 567-583; Conventions with Hawaii, Queensland, Cape Colony, Winward Islands: p. 584-633; Auditor's rept. Statistics: p. 736-759.

Vilas, William F. (Postmaster General)

1885: p. 55-56; Rept. of Superintendent, with tables: p. 767-786; Conventions with Sweden, and Japan: p. 787-814; Auditor's rept. Statistics: p. 978-1002.

1886: p. 16-18; Rept. of Superintendent, with tables: p. 771-789; Convention with Leeward Islands: p. 792-804; Auditor's rept. Statistics: p. 925-951.

1887: p. 33-34; Rept. of Superintendent, with tables: p. 961-978; Convention with Norway, and the Netherlands: p. 979-999; Auditor's rept. Statistics: p. 1115-1147.

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1888: p. xi-xii; Rept. of Superintendent, with tables: p. 785-800; Convention with Denmark: p. 801-812; Auditor's rept. Statistics: p. 954-988.

Wanamaker, John (Postmaster General)

1889: p. 25-27; Rept. of Superintendent, with tables: p. 863-883; Convention with Newfoundland; p. 884-899; Auditor's rept. Statistics: p. 1049-1084.

1890: 28-29; Rept. of Superintendent, with tables: p. 963-983; Auditor's rept. Statistics: p. 1123-1162.

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1892: Reduced fees: p. 56-57; Improving the postal note: p. 57-59; Appendix G. The money-order business: p. 101-103; Report of the First Assistant Postmaster General on Postal money-order system: p. 226-241; Convention with Austria and Hungary: p. 242-249; with British Guiana: p. 250-257; Auditor's rept. Statistics: p. 1115-1155.

Bissell, W. S. (Postmaster General)

1893: p. xv-xvi; Rept. of First Assistant: p. 68-78, 92-93; Conventions with Luxemburg, South Australia, Bermuda, and Salvador: p. 94-131; Auditor's rept. Statistics: p. 688-730.

1894: p. 12-14; Rept. of First Assistant: p. 127-135; Postal notes discontinued, new form of money orders. Convention with Hongkong: p. 152-159; Auditor's rept. Statistics: p. 690-699.

Wilson, William L. (Postmaster General)

1895: p. 14-16; Rept. of First Assistant: p. 131-139; Money-order service Germany and Argentine Republic, etc.: p. 478-487; Auditor's rept. Statistics: p. 745-754.

1896: p. 27-28; Rept. of First Assistant: p. 138-144; Convention with Honduras: p. 190-195; Auditor's rept. Statistics: p. 802-812.

- Gary, James A. (Postmaster General)
 1897: p. 11; Rept. of First Assistant: p. 137-145; Auditor's rept. Statistics: p. 948-956.
- Smith, Charles Emory (Postmaster General)
 1898: p. 13; Rept. of First Assistant: p. 174-185; Convention with Egypt, and Chili: p. 186-200; Auditor's rept. Auditing money-order accounts: p. 882-884; History of the money-order coupon: p. 884-885; Statistics: p. 1009-1017.
 1899: p. 13, 20; Rept. of First Assistant: p. 163-180, includes connection of money-order system with the military service, Improved form of domestic money order, with illustration; "Postal checks" recommended. Convention with Mexico: p. 78-84; Auditor's rept.: p. 877-880; Statistics: p. 1004-1012.
 1900: p. 21; Rept. of First Assistant: p. 167-188; War tax on domestic orders: p. 174; Auditor's rept.: p. 853-861; Statistics: p. 986-995.
 1901: p. 31; Rept. of First Assistant: p. 135-158; Reduction of fees recommended; Auditor's rept.: p. 953-959; Statistics: p. 1086-1095.
- Payne, Henry C. (Postmaster General)
 1902: p. 18-19, Postal checks recommended: p. 19; Rept. of First Assistant: p. 141-169; Auditor's rept.: p. 676-677, 686-688; Statistics: p. 821-830.
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- Wynne, Robert J. (Postmaster General)
 1904: p. 7; Rept. of First Assistant: p. 94-110; Summary of statistics from 1865-1904: p. 95; List of countries having direct exchange: p. 104; Complete list intermediary service: p. 105-108; Auditor's rept.: p. 636-637; Statistics: p. 781-790.
- Cortelyou, George B. (Postmaster General)
 1905: p. 71-73; Rept. of First Assistant: p. 166-171; Auditor's rept.: p. 685-689; Statistics: p. 839-846.
 1906: p. 64-67; Postal note recommended: p. 66; Rept. of Third Assistant Postmaster General: Division of money orders: p. 281-288; Auditor's rept. Statistics: p. 351-357.
- Meyer, George von L. (Postmaster General)
 1907: p. 52-53; Postal note recommended: p. 53; Rept. of Third Assistant: p. 316-330; Proposed postal note bill: p. 322-324; Auditor's rept. Statistics: p. 371-378.
 1908: p. 59-60; Postal note recommended: p. 60; Rept. of Third Assistant: p. 286-296; Cost of operating the system: p. 293-294; Proposed postal note: p. 294-295; Auditor's rept. Statistics: p. 337-343.
- Hitchcock, Frank H. (Postmaster General)
 1909: p. 55-56; Rept. of Third Assistant: p. 322-327; Postal note recommended: p. 327; Auditor's rept. Statistics: p. 362-363, 379-383.
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 1912: p. 17, 20, 23; Rept. of Third Assistant: p. 281-288; Auditor's rept. Statistics: p. 333-334; 348-351.
- Burleson, Albert S. (Postmaster General)
 1913: p. 29-31; Rept. of Third Assistant: p. 314-322; The

Macdonald bequest: p. 321; Auditor's rept. Statistics: p. 363-364, 384-388.

1914: p. 25-27; Rept. of Third Assistant: p. 281-286; Money orders made payable at any money-order office: p. 284-285; Statistics: p. 308-309; Auditor's rept. Statistics: p. 335-336; 356-360. Statistics: 1865-1914: p. 336.

- 41 ——— Appropriation for money-order service. A copy of a communication from the Postmaster-General. Jan. 29, 1906.
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- 42 ——— Blanks, etc., for money-order division. A copy of a communication from the Postmaster-General submitting an estimate of appropriation. Jan. 27, 1906.
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- 43 ——— Convention between the Post-office department of the United States of America and the General post office of the colony of New South Wales, Australia, concerning the exchange of money orders.
 [Washington? 1881?] 14 p. incl. forms. 23^{cm}.
 CA 10-5160 **HE6307.A82 1881**
- 44 ——— Convention for the exchange of money orders between the United States and Bolivia.
Bureau of American republics. Monthly bulletin, Mar. 1902, v. 12: 582-587. **F1403.B955,v.12**
- 45 ——— Convention for the exchange of money orders with Costa Rica.
Bureau of American Republics. Monthly bulletin, Sept. 1903, v. 15: 679-685. **F1403.B955,v.15**
- 46 ——— A copy of a communication from the Postmaster-General submitting an increase in the estimate of appropriation for the supply division of the postal service [for the postal money-order system]. Feb. 6, 1905.
 [Washington, Govt. print. off., 1905.] 2 p. 23½^{cm}. (58th Cong. 3d sess. Senate. Doc. 144.) **4765**
- 47 ——— A copy of a communication from the Postmaster-General submitting an estimate of deficiency appropriation for miscellaneous articles [for the postal money-order system]. Feb. 15, 1905.
 [Washington, Govt. print. off., 1905.] 2 p. 23½^{cm}. (58th Cong. 3d sess. House. Doc. 346.) **4832**

- 48 ———— Increase of force in office of Superintendent of money-order system. A copy of a communication from the Postmaster-General, submitting an estimate of appropriation for an increase of the force. Apr. 25, 1882.
 [Washington, Govt. print. off., 1882.] 2 p. 23½^{cm}. (52d Cong. 1st sess. House. Ex. Doc. 213.) **2957**
- 49 ———— Letter from the Postmaster-General . . . communicating information in relation to the money-order system. Feb. 12, 1874.
 [Washington, Govt. print. off., 1874.] 3 p. 23½^{cm}. (43d Cong. 1st sess. Senate. Mis. doc. 79.) **1584**
- 50 ———— Letter from the Superintendent of the money-order office of the Post-office department . . . in relation to the operation of the money-order system. Feb. 17, 1875.
 [Washington, Govt. print. off., 1875.] 3 p. 23½^{cm}. (43d Cong. 2d sess. Senate. Mis. doc. 122.) **1630**
- 51 ———— List of money-order offices of the United States.
 [Washington, Govt. print. off., 1871-1873.] 2 v. 23^{cm}.
 For present list of money-order offices, see United States official postal guide.
 5-27904 **HE6465.A25**
- 52 ———— Money-order system of the United States. General principles and instructions to postmasters.
 [Washington, Govt. print. off., 1866-1871.] 2 v. 19-22½^{cm}.
 5-27907 **HE6465.A3**
- 53 ———— Payment of pensions through money-order bureau. Letter . . . in answer to a Resolution of the House of 7th ultimo. Jan. 11, 1870.
 [Washington, Govt. print. off., 1870.] 7 p. 23½^{cm}. (41st Cong. 2d sess. House. Ex. doc. 199.) **1418**
- 54 ———— The postal laws and regulations of the United States of America . . . Edition of 1913 in effect Oct. 1, 1913.
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 Money-order system: p. 527-597.
 5-27882 **HE6323 1913**
- 55 ———— Postal money order convention with Peru.
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- 56 ———— Proceedings and conclusions of committee appointed by Secretary of Treasury and Postmaster-General to consider advisability of adopting "post-check." *Washington, Govt. print. off., 1902. 64 p. 23^{cm}.*
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 15-26560 **HE6465.A38 1902a**
- 57 ———— Register of money order post offices in the United States . . . in operation July 1, 1908. [*New York? 1908.*] 209 p. 24^{cm}.
 9-16602† **HE6465.A35 1908**
 ———— *Same.* 1910. 257 p. 1911. 242 p. 1914. 245 p. 1915. 251 p.
 For the use of officials only.
- 58 ———— Regulations for the guidance of postmasters in the transaction of international money-order business, under an amended convention recently concluded with Switzerland, and under new conventions, with the British colonies of Jamaica, New South Wales, Victoria, and New Zealand.
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 5-27913 **HE6467.S9**
- 59 ———— Regulations to take effect Jan. 1, 1883, for the guidance of postmasters in the transaction of international money-order business, between the United States, on the one hand, and Belgium and Tasmania, respectively, on the other.
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 5-27841 **HE6467.B4**
- 60 ———— Regulations to take effect July 2, 1883, for the guidance of postmasters in the transaction of international money-order business between the United States and Portugal, including the Azores and the Madeira Islands.
Washington, Govt. print. off., 1883. 7 p. 25^{cm}.
 5-27912 **HE6467.P8**
- 61 ———— Regulations and instructions for the transaction of the postal note business to take effect September 3, 1883.
 [*Washington, 1883.*] 13 p. incl. 2 forms. 24^{cm}.
 No more issued. Later regulations are included in Postal laws and regulations. Issue of postal notes was discontinued in 1894.
 11-16574 **HE6468.P7A5 1883**

- 62 ———— Specifications and proposals for furnishing money-order forms (domestic, international and reissued orders) . . . for money-order service . . . 1912-1915. *Washington, Govt. print. off., 1911. 16 p. 35^{cm}.*
HE6465.A5 1911
 ———— *Same 1915-1919. 1915. 43 p.*
- 63 ———— United States official postal guide. 3d ser., v. 8, no. 1, July, 1915.
Albany, J. B. Lyon company [1915]. 713 p. 20^{cm}.
 The postal money-order system: p. 22-33.
 The money-order post offices are indicated by (* or †) in the State list: p. 118-364.
 +18254/3 **HE6361.A3**
- 64 ———— *Money orders division.* International list, money-order offices in foreign countries; [revised to June 30, 1908].
 [Washington, Govt. print. off., 1908.] 131 p.
 ———— *Same. Revised to January 1, 1914. 1914. 157 p.*
- 65 ———— *Treasury dept.* Bequest of Dr. Charles F. Macdonald. Letter from the Acting secretary of the treasury, transmitting a copy of a communication from the Postmaster-General submitting a recommendation for legislation relative to the bequest of Dr. Charles F. Macdonald. Jan. 10, 1907.
 [Washington, Govt. print. off., 1907.] 9 p. 23½^{cm}. (59th Cong. 2d sess. House. Doc. 451.) **5154**
- 66 ———— Bequest of Dr. Charles F. Macdonald. Letter from the Secretary of the treasury, transmitting a letter from the Postmaster-General in reference to obtaining permission of Congress for the use of the bequest made by Dr. C. F. Macdonald for the improvement of the postal money-order system. Apr. 8, 1913.
 [Washington, Govt. print. off., 1913.] 9 p. 23½^{cm}. (63d Cong. 1st sess. House. Doc. 189.)
- 67 ———— Destruction of paid money orders, etc. Copy of a report of a Joint committee of the Treasury and Post-office departments in relation to the destruction of certain papers used in the money-order department. Dec. 6, 1906.
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- 68 ———— Methods of accounting in the Post-office department. A communication from the Sixth auditor,

recommending an amendment to the act entitled "An act to improve the methods of accounting in the Post-office department, and for other purposes." Apr. 25, 1894.

[Washington, Govt. print. off., 1894.] 2 p. 23½ cm. (53d Cong. 2d sess. House. Ex. doc. 200.) **3226**

- 69 ————— Money-order division, Post-office department. Letter from the Secretary of the treasury, transmitting additional estimates from the Postmaster-General of appropriations for the money-order division. Jan. 27, 1885.

[Washington, Govt. print. off., 1885.] 4 p. 23½ cm. (48th Cong. 2d sess. House. Ex. doc. 143.) **2302**

- 70 ————— *Treaties, etc., 1869-1877 (Grant)*. Convention between the general post-office of the United States of America and the general post-office of the United Kingdom of Great Britain and Ireland.

[Washington, Govt. print. off., 1871.] 9 p. 23½ cm. 5-27911† **HE6467.G7**

- 71 ————— Convention between the postal department of the United States of America and the postal department of the Dominion of Canada with instructions to postmasters relative to the system of postal money-orders between the United States and the Dominion of Canada which, by mutual agreement, is to go into operation August 2, 1875.

[Washington, Govt. print. off., 1875.] 12 p. 23½ cm. 5-27909† **HE6467.C2**

- 72 ————— Convention between the post department of the United States of America and the post department of the German Empire, with instructions to postmasters relative to the system of postal money-orders between the United States and the German empire, which, by mutual agreement, is to go into operation October 1, 1872.

[Washington, Govt. print. off., 1872.] cover-title, 11 p. 23½ cm. 5-27910† **HE6467.G3**

- 73 **Willdey, C. J.** Foreign post offices: The United States.

United service magazine, Aug. 1893, v. 182: 1153-1164.

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U1.U6.v.182

FOREIGN COUNTRIES

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- 74 **Beelenkamp, C. J.** Les lois postales universelles; éluaidées et annotées, à l'aide de documents officiels.
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 Arrangement concernant le service des mandats de poste: p. 321-377; Projet d'arrangement et de règlement concernant les mandats de poste au porteur: p. 697-706.
 11-2161
- 75 **Congrès postal international.** 2d, Paris. 1878. Documents.
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 Mandats-poste: p. 189-224, 327-360, 717-748.
 9-19554 **HE6251 1878a**
- 76 ——— 3d, Lisbon, 1885. Documents.
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 9-19553 **HE6251 1885**
- 77 ——— 4th, Vienna, 1891. Documents.
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- 78 ——— 5th, Washington, D. C., 1897. Documents.
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 9-19555 **HE6251 1897b**
- 79 ——— 6th, Rome, 1906. Documents.
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 Proposition spéciales aux différents articles de l'arrangement et du règlement d'exécution concernant le service du mandats de poste: v. 1 p. 291-336; v. 2, p. 483-501; 513-515; 825-858.
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- 80 **Fischer, P. D.** Geldauszahlungen durch die Post (Postanweisungen). 3. Aufl. bearb. von M. Aschenborn.
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- 81 **Gt. Brit.** *Board of trade.* Statistical abstract for the principal and other foreign countries. 1901-1912.
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- 82 **Heckel, Max von.** Postscheck [Germany, Austria-Hungary and Switzerland].
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- 83 **Hennicke, Julius.** Das Buch von der Weltpost, Entwicklung und Wirken der Post und Telegraphie im Weltverkehr, von Veredarins [pseud.] 3. durchgesehene Aufl.
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- 84 **Schröter, Karl.** Der Weltpostverein; Geschichte seiner Gründung und Entwicklung in 25 Jahren.
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- 85 **Schweiger-Lerchenfeld, Amand, Freiherr von.** Das neue Buch von der Weltpost. Geschichte, Organisation und Technik des Postwesens von den ältesten Zeiten bis auf die Gegenwart.
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- 86 **Sieblist, Otto.** Die Post im Auslande. 3. gänzlich umgearb. Aufl.
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- 88 ——— *Bureau international.* Recueil de renseignements sur l'organisation des administrations de l'Union et sur leurs services internes. Pub. par le Bureau international. Mai 1896.
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- Vol. 2: Sept. 1877. The money-order system of the United States of America, p. 179-186; Money orders and postal notes in England, p. 197-200.
- Vol. 3: Feb. 1878. Money-order convention between France and Dutch East Indies, p. 47-48.
Mar. 1878. Money-order convention between France and Sweden, p. 79-80.
May, 1878. The Postal Congress of Paris. Project of arrangement concerning the exchange of money orders, p. 101-112. Modifications of the arrangements and detailed regulations, Oct. 1878, p. 210-214. Money-order exchange between Netherlands and Denmark, and Denmark and France, p. 119-120.
July, 1878. Exchange of money orders between France and Austro-Hungary, p. 151.
Aug. 1878. International and domestic money orders issued in France, sent by postal authorities instead of by the remitters, p. 177-178.
- Vol. 4: Mar. 1879. System of money-order cards in France, p. 66-67.
May, 1879. Statistics of domestic money-order business of Belgium in 1877, p. 110.
Aug. 1879. Exchange of telegraphic money orders between Switzerland and the Netherlands, p. 174.
Dec. 1879. Money-order convention between German Empire and United States, p. 249.
- Vol. 5: Jan. 1880. Extension of French telegraphic money-order service, p. 23.
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- Vol. 6: Nov. 1881. Money-order convention between Portugal and Brazil, p. 248.
- Vol. 7: Dec. 1882. Introduction of money-order system in the domestic service of Hawaii, p. 284-286.
- Vol. 8: Jan. 1883. Money-order convention between France and Great Britain, p. 23-24.

- Feb. 1883. Money-order convention between Belgium and the United States, p. 47; Money-order service introduced into Norway, p. 48.
- Vol. 9: Mar. 1884. Postal orders, Belgian system, p. 66-68.
- Sept. 1884. Money order convention between France and Luxemburg, and Persia, p. 208.
- Dec. 1884. Postal notes in British India, p. 263-267.
- Vol. 10: May, 1885. Use of money-order forms for written communications between Italy and Austro-Hungary, p. 108.
- June, 1885. Money-order convention between France and Japan, p. 128.
- July, 1885. Money-order convention between France and Persia, p. 146.
- Sept. 1885. Money-order convention between Austro-Hungary and Great Britain and Ireland, p. 184-185.
- Vol. 11: Jan. 1886. Money-order relations between Germany and Hawaii, p. 24.
- Vol. 12: July 1887. Money-order convention between France and Malta, p. 132.
- Oct. 1887. The United States postal note, p. 173-178.
- Vol. 13: July, 1888. Money-order system introduced into Greece, p. 122-123.
- Vol. 14: Apr. 1889. The money transactions through the medium of the post-office in Ceylon, p. 62-63.
- Nov. 1889. Money and postal orders statistics of Great Britain in 1888, p. 188.
- Vol. 15: Feb. 1890. Proposed introduction of the money-order system in Russia, p. 32.
- Mar. 1890. The money-order business in Nicaragua, p. 37-38.
- Vol. 16: Jan., Feb. 1891. The development of the postal business in Copenhagen, by Kuhlrow, p. 1-9, 25-32. Money orders, p. 27-29.
- Nov. 1891. Payment of money orders by letter carrier in France, p. 196.
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- Vol. 21: July-Sept. 1896. The Siamese postal service during 1891-1895, p. 116-120, 128-134, 137-143. Money-order service, p. 133.
- Vol. 22: Mar. 1897. Money-order service in Germany, 1891-1895, p. 41-43.
- Vol. 25: Sept. 1900. The development of the postal service in Japan, p. 145-152. Money-order service, p. 150-151.
- Vol. 26: Nov. 1901. Suppression of war tax on domestic money orders in United States, p. 196.
- Dec. 1901. Domestic money orders in Bulgaria, p. 212.
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- Nov. 1903. Information concerning the postal service of the Island of Cuba, p. 172-175. Money-order system, p. 175.
- Vol. 29: July, 1904. The postal service in the United States of Mexico. III. Money orders, p. 113-119.

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- Vol. 32: July, 1907. Summary of the postal history of the United States of America. The money-order system, p. 109.
- Vol. 33: Jan.-Dec. 1908. New exchanges of ordinary money orders, p. 48, 80, 112, 127, 144, 159, 176. New exchanges of telegraph money orders, p. 32, 48, 80, 127, 159.
- Sept. 1908. Introduction of money orders into Roumania, p. 143.
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- Oct. 1909. New exchange of telegraph money orders between Great Britain and Crête, p. 160.
- Vol. 35: Jan.-Dec. 1910. New exchanges of ordinary money orders, p. 32, 63, 112, 144, 160.
- Feb., July, 1910. New exchanges of telegraph money orders, p. 32, 112.
- Sept., Oct. 1910. The postal money-order and savings bank services in Japan, p. 129-133, 150-152.
- Vol. 36: Jan.-Dec. 1911. New exchanges of ordinary money orders, p. 32, 48, 64, 80, 191.
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- May, 1911. New letter money order in France, p. 79-80.
- Vol. 37: Jan.-June, 1912. New exchanges of ordinary money orders, p. 16, 32, 96.
- Feb. 1912. New exchange of telegraph money orders between United States and Austria, p. 46.
- Mar. 1912. The money order and postal order service in Spain, p. 33-36.
- Sept. 1912. Reorganization of domestic money-order service in Colombia, p. 144.
- Vol. 38: Jan. 1913. Introduction of letter money orders in Italy, p. 16.
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- Sept. 1913. The new Portuguese law on money and postal orders, p. 131-133.
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- Vol. 39: Jan.-Dec. 1914. New exchanges of ordinary money orders, p. 32, 64, 112, 128, 144.
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- 134 **Post office improvements in 1895.**
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- 135 **Post office improvements in 1896.**
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- 159 ——— *Treaties, etc., 1884-1911 (Diaz). Convencion para el cambio de giros postales celebrada entre la Direccion general de correos de los Estados Unidos Mexicanos y el Departamento de correos del Dominio del Canada. Reglamento de la Convencion.*
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