

Canadian money letters

THIS exhibit/exposition is part of a series dealing with postal history of Canada and provinces. My original motivation was to scan and record well over 2000 BNA stampless and early stamped covers that I have accumulated over the past fifty years of collecting postal history. It soon became apparent that these should be organized into relatively small chunks.

Earlier ones in this series (all of which are freely downloadable from Richard Frajola's website):

- *Postal history of Nova Scotia & New Brunswick* <https://www.rfrajola.com/DH/dhNSNB.pdf> and <https://www.rfrajola.com/DH/dhNSNBpart2.pdf>
- *Postal history of Prince Edward Island* <https://www.rfrajola.com/DHPEI/DHPEI.htm>
- *Manuscript town postmarks of Canada* <https://www.rfrajola.com/DH2022/Canadapostmarks1.pdf>
- *Early Canadian town postmarks* <https://www.rfrajola.com/DH2022/Canadapostmarks2.pdf>
- *Canadian postal history (domestic)* <https://www.rfrajola.com/DH/DCPH.pdf>
- *Mail between Canada and the US, to 1875* <https://www.rfrajola.com/DH2023/DHCanadatoUS.pdf>
- *Newfoundland postal history, to 1875* <https://www.rfrajola.com/DH2023/DHNFph.pdf>

Older ones (which will be updated):

- *Mail between United Kingdom and BNA* <https://www.rfrajola.com/mercury/DHE1.pdf>, <https://www.rfrajola.com/mercury/DHE2.pdf>, <https://www.rfrajola.com/mercury/DHE3.pdf>, and <https://www.rfrajola.com/mercury/DHE4.pdf>
- *Canadian DLO returned letter covering envelopes and wrappers* [rfrajola.com/mercury/DH9.pdf](https://www.rfrajola.com/mercury/DH9.pdf)
- *Mail to and from Canada prior to joining the UPU* [rfrajola.com/DH/DHCanadaExternalMails.pdf](https://www.rfrajola.com/DH/DHCanadaExternalMails.pdf)

Planned

- *British Columbia postal history, to 1875*

This exhibit is one of two parts that were made out of <https://www.rfrajola.com/DH/DHRegistered.pdf>. The other part is

- *Canadian registration to 1898*

A companion to both of these is

- *Canadian postal history via registration, 1899–1952*

and its companion

- *Canadian postal history: incoming registered mail, 1899–1952*

Comments, suggestions, queries, offers of material (to trade) etc, are solicited.

e-mail: rochelle2@sympatico.ca

David Handelman, Ottawa

April 2023

Canadian money letters

Introduction

This is a pseudo-virtual exhibit; *pseudo-* because it is intended to be printed (with real covers, not the scans) as an exhibit. I put it in this virtual form in order to expose it to criticism before I mount the pages, and also to see just what I have, what I need, and what I can dispose of.

I am also interested in buying or trading for material that would fit.

The scans are 150dpi, very low resolution, hence some of the images look a lot worse than the covers really are (on the other hand, the appearance of some is considerably improved). This is another reason to call this *pseudo-virtual*. Had I intended to make this a real virtual (!) exhibit, I would have scanned at 300dpi. The side images are in greyscale, as these are intended to be printed (as I intend to use a bw printer). The images of the items to be mounted are within $\pm 5\%$ of their actual size, or so I hope.

I have also included an index. All virtual exhibits (pseudo- or not) should have an index. Page numbers are not currently visible, so add 15 to the number appearing in the index. Of course, when the time comes to submit the exhibit, the index will not be included, and neither will this introduction.

This originally covered the period to 1875, which as a five-frame exhibit, obtained large vermeil internationally, hence became eligible for eight frames. I added material from my registered exhibit for the period 1878–1912, which had received gold nationally, but had not been exhibited internationally.

However, I added too much (in addition to new pre-1878 material), and it currently sits at 153 pages. So it will have to be reduced by 25 pages before it can be exhibited. This is not really onerous, but will involve some difficult decisions.

This was prepared in the typesetting language T_EX (but *not* straitjacket L^AT_EX). The font family is ITC Elysium.

David Handelman, Ottawa, February–March 2016
rochelle2@sympatico.ca

Modified April 2017: An 1825 money letter (one of the two earliest known), the earliest reported stamped money letter (within a few weeks of the issuance of the 3d beaver), and an in-period 8¢ RLS cover have been added, as well as some lesser, but still exciting items.

Modified March 2023: What was formerly *Canada and Maritimes money letters and registration* has been split in two. This one deals with money letters in Upper and Lower Canada (Canada West and East), while the other part, *Canadian registration to 1898*, deals with registration in the two Canadas up to Confederation, and in Canada itself post-Confederation.

For money and registered letters in pre-Confederation Nova Scotia and New Brunswick, see <https://www.rfrajola.com/DH/dhNSNB.pdf> and <https://www.rfrajola.com/DH/dhNSNBpart2.pdf>
For money and registered letters in pre-Confederation Prince Edward Island, see <https://www.rfrajola.com/DHPEI/DHPEI.htm>

Canadian money letters

Synopsis

Canada in the pre-Confederation period (prior to 1 July 1867) refers to the provinces of Upper and Lower Canada (later, Canada West and East, respectively), and after Confederation, the nation of Canada. The *Maritimes* for this exhibit refers to the provinces of New Brunswick, Nova Scotia, and Prince Edward Island. Canada and the Maritimes had a money letter system, until it was superseded (on different dates, depending on the province) by registration. The money letter system was loosely based on that of U K, except that the latter had adopted it in the 1790s, while it wasn't until at least 1825 that Canada adopted it (and the other provinces later).

A *money letter* in this exhibit is a letter sent through the mail believed to contain items of value (such as bank notes or other negotiable instruments). There was no charge per se, but the additional weight or number of sheets resulted in increased postage. There was also no indemnity available, but a cover marked *money letter* (or less commonly, *cash*, *cash letter*, *money*, . . .) would be noted on the letter bill sent accompanying the mail from post office to post office. This tracking made money letters surprisingly secure. Receipts were not given to the sender (as would have been the case with registration), but the other way around—when an item was received, it was signed by the recipient, and the postal office kept the signed form as evidence of delivery, to protect itself from lawsuits.

Money letters were almost always domestic; however, it was possible to send them to the U K (where they might be registered, if after 1840, with the fee charged to the recipient), or to the U S, which had no similar system (except in Pennsylvania, and some border towns).

In the 1850s (exact date depending on the province), the money letter system was replaced by registration. Now a fee was charged and there was a receipt given to the sender; but indemnity was not immediately available, nor was it for a very long time. Tracking registered letters was more or less as in the later period of the money letter system, when numbers were entered in the registry (hence registration number), and these were entered on the letter bills.

The Canadian postal system was complicated by the way payment of postage could be made. It could be sent collect (unpaid—that is, the recipient would pay the postage), or prepaid, but partial payment was not normally permitted. This was not such a problem in the money letter era until stamps were issued, in which case, the payment could be made totally in stamps or totally in cash, or it could be sent collect (no mixtures, e.g., stamps and cash).

This exhibit covers the development of the money letter system from its beginning to its end when registration was introduced in 1 May 1855.

Organization We subdivide into domestic/foreign, although the latter is very limited in the money letter period. Within each subdivision (e.g., rate period), the order is roughly chronological. There are also special subsections.

Money letters were letters believed to contain items of value (such as bank notes, securities, coin (the last was discouraged by the charge per unit weight), etc. They were noted on the letter bills accompanying the mail, so that they could be tracked.

Canada's money letter system began 1825, following the system in place in U K since the 1790s. Prior to that there was no mechanism for letters of value, and I have included several *pre-money letters*: letters mailed prior to the establishment of the money letter system that definitely contained cash, but were not

accorded any special treatment.

The earliest official notice of money letters in Canada is date 1827; however, money letters are known prior to this date. Presumably there is documentation that still has not been found.

Typically, it was the sender who marked the letter *money letter* (or some equivalent form), in order to make sure it was placed on the letter bills as the item passed from place to place. When the item was delivered (or, far more likely in the early days, picked up at the destination post office), the recipient was made to sign a form, protecting the post office from legal action. No receipts were given to the sender, and there was no indemnity. There was no additional postal charge for money letters, but the extra sheets or weight resulted in extra postage (until 1844 for some letters, when the system switched to charging entirely by weight).

The 1826 free money letter (with enclosed blue ribbon sample) is one of the earliest noted. Then we give examples showing alternative notation, such as *cash*, *cash letter*, Money letter handstamps were introduced (but not universally) in 1831, and continued right to the end of the money letter system (1855). It is quite possible to have two money letter handstamps on the same cover (from late 1840s), as the letter passed through various post offices.

A particularly unusual combination is a drop money letter (a drop letter is a letter dropped off at the post office of destination), seldom seen from smaller towns. Letter bill numbers began to appear on money letters in 1843 (sporadically), and by 1850, they were pretty much universal. Moreover, as with the subsequent registration numbers (deriving from recording the bill number in a book, called a registry), multiple numbers appear on later money letters, at the post offices through which the item passed.

Because of the enclosures, postal rates on money letters could be quite high. Quadruple and higher multiples are exhibited, with the heaviest item (ostensibly the heaviest reported) money letter being charged 28/5 currency (the difference between currency and sterling is explained in the rates tables, for 31 rates. Fortunately, the sender recorded the complete list of bank note denominations.

In 1851, Canada assumed control of the their post office (Prince Edward Island, always backward, had to wait). The rates changed drastically: no mileage charge, just 3 d per half ounce (about 14 g) to anywhere within Canada and the Maritimes. In the same year, postage stamps were introduced; but since prepayment was optional, and who wants to fool around with a tiny bit of gummed paper, they weren't popular.

It was possible to send money letters to the U S, but these are relatively difficult to find. Except in local pockets (such as Pennsylvania, or border towns), the U S had no comparable system. Again there was no charge for this service, but the enclosures made a substantial difference in the postage. The U S changeover to strictly weight-based rates occurred after that of Canada, so for a short period, a cover could be single in Canada and quadruple in the U S (such an example appears in the exhibit, or else I wouldn't have mentioned it). Money letters *from* the U S exist (a few are shown) but are extremely unusual, as only a few towns had such a system.

Money letters between U K and Canada also exist, but are extremely difficult to find; fewer than ten are known (in either direction). In 1840, the U K introduced registration (for a fee), complicating matters.

Sub-, mini-, and micro-sections

Pre-money letters

Early money letters

With manuscript or other unusual town postmarks

Money letter handstamps

Free money letters

Drop money letters

With other services

Letter bill numbers

Multiple rates

Postal autonomy

Money letter receipts

To the Maritimes

Cross-border money letters

Money letters between U K and Canada

Highlights

- pre-money letters (1819–24)
- first year (1825) money letters
- early (1826) free money letter
- amount enclosed noted by sender on front (1826, 1837)
- very early money letter handstamp (1831)
- drop money letters (1837 & 1853)
- very early letter bill number (1841)
- $31 \times$ rate (1834)
- mini-money letter, early in rate period (14 April 1851)
- earliest reported stamped money letter (17 May 1851)
- two different uses of 6 d Albert on money letters (1854)
- steamboat money letter (1853)
- to Prince Edward Island (1846)
- single Canada- and quadruple U S-rated money letter (1845)
- money letters “registered” in the U S (1854)
- incoming money letters from U S (1847 & 1853)
- money letter to U K (1829)
- registered in U K, money letter in Canada, octuple (1847)

Rates

For a lot more detail on domestic rates, see the relevant section of

<https://www.rfrajola.com/DH/DCPH.pdf>

Pre-1851 Until Canada gained control of its post office, domestic rates were based on road mileage, together with multipliers arising from extra sheets or weight. The mileage rates, given in sterling, were 4 d up to 60 miles, 6 d up to 100 miles, and 2 d for each additional hundred miles or part thereof. This also covered intercolonial postage, between Canada and the Maritimes. The actual rates that appear on covers are given in what is called *currency* (thus $4\frac{1}{2}$ d cy), the slightly devalued money used in Canada and the Maritimes (P E I’s currency was considerably more devalued). These translate as follows, although there is some variation, due to fluctuating exchange rates (see the reference cited above).

Mileage charges (Upper and Lower Canada, to 1851)

	< 60 mi	< 100 mi	< 200 mi	< 300 mi	< 400 mi	< 500 mi	< 600 mi	< 700 mi
stg	4 d	6 d	8 d	10 d	1/–	1/2	1/4	1/6
cy	$4\frac{1}{2}$ d	7 d	9 d	$11\frac{1}{2}$ d	1/2	1/4	1/6	1/8

Sometimes the conversion varied, particularly at the higher distances. Mileage could exceed 1500.

The conversion for the period 1851–1859 was set at 73 d cy = 60 d stg, but this is less significant, and is only useful for letters going to, from, or via the United Kingdom.

Until 1843, there were multipliers based on sheets or weight. Thus if a letter contained more than one

sheet (no matter how small), it was charged the total number of sheets, to a maximum of four, and then it was weighed; if the weight was at least one ounce, it was charged per quarter ounce (approximately 7 g). Otherwise, it was charged the number of sheets (as a multiplier) up to a maximum of four. If however, the letter consisted of a single sheet (letters were almost always folded letter sheets), single rate only was charged, no matter what the rate. The same system of multipliers applied in the Maritimes.

For example, a letter travelling 85 miles within Upper and Lower Canada (considered together), consisting of five sheets, but weighing only three-quarters of an ounce, would be charged quadruple, $4 \times 7 \text{ d cy} = 2/4 \text{ cy}$. The rules actually stated that the conversion from sterling to currency would be made *after* applying the multiplier, and because of rounding errors in the conversion, this would have yielded different rates—however, this almost never took place, and the multiplier was applied to the converted amount.

From 1843–1851, the multiplier was simply per half ounce.

There was no charge per se for money letters; however, the extra enclosures would certainly increase the postage in the period before the change to per weight, and very likely would increase the postage later on.

Postage could be paid entirely in cash, or left completely unpaid (for the recipient to pay). We call the latter *collect*.

Postage to other countries was the sum of the postage to the port or border town plus all the foreign postage. There were varying rules on which could be or were required to be prepaid.

1851 *on* On 6 April 1851, Canada gained control of its post office (this occurred on different dates in each of the Maritime provinces), and a treaty governing cross-border mail was reached with the U S soon after. Domestic registration began 1 May 1855, registration to other countries varying.

Very basic Canadian rates, 6 April 1851–30 April 1855

- domestic letters and to Maritimes, 3 d
- letter to U S, 6 d
- drop, 1 d

There was no charge for money letter service. Letter rates per half ounce (about 14 g) but the drop letter fee was flat.

Rates in denarii (*d*) refer to currency, not sterling.

Could be entirely unpaid or entirely paid (but not partially paid); when paid, either completely paid in stamps or completely paid in cash.

Ship letters from Canada are almost nonexistent in this period. Rates to U K at times depended on the shipping line. Rates to other destinations were calculated by adding the individual rates, Canada to U K, and U K to destination.

Money letter handstamps

These notes are partially based on [HAL] (pp 8–16), so should be taken with a grain of salt. The Quebec post office, being the principal one in Canada, began using handstamps in 1831. A number of other offices began using their own from about the late 1830s.

Some (12) of the larger towns received a generic one in summer 1839; these are basically identical to each other, in that a scan of one placed over a scan of one from a different town will show no significant differences (this of course is modulo the ink, paper, angle of attack, and other factors affecting the clarity of strikes). They are believed to have been produced in Canada or the U S.

The same year, 24 offices received a different generic handstamp, known to have been manufactured in the U K (only 23 offices that used this style have been identified). All were seriffed.

In 1851 (presumably after 6 April), there were at least two distributions of money letter handstamps, all nonserif. [HAL] does not distinguish between the two kinds, and attributes them to 18 offices.



Figure 1 Various MONEY LETTER handstamps known to have been used prior to 1851.

Many of these continued to be used until 1855. The left column shows strikes from the hammers at Quebec (known 1831), Kingston (1848–53), Montreal (1850, probably in use earlier), and Montreal again (from 1840). A few other towns also used their own, likely homemade, style.

The right column shows strikes from four different offices of the first generic handstamp, and below that, strikes from three different offices of the UK-produced hammers (both of these classes distributed in 1839). Within each group, there is no essential difference between the strikes (as I determined by placing a scan of one over another). Hyphen-length depends on the quality of the strike and the amount and quality of the ink.

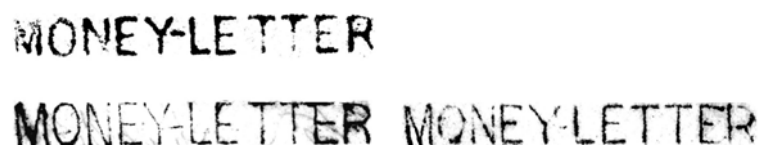


Figure 2 The two generic types issued in 1851.

There are four levels of headings (excluding the exhibit title)

Title

Subtitle

Subsubtitle

Subsubsubtitle (in-line) Practically all pages have a subsubtitle, and all descriptions of covers have a sub-subsubtitle.

Research & References There are numerous articles on Canadian money and registered letters. The one book on the subject in the past twenty years, Harrison, Arfken, & Lussey [HAL] (CCC, 2002), *Canada's registered mail 1802–1909*, has a lot of information, but there are numerous inaccuracies, not to mention organizational difficulties. Anything derived from there should be checked with an independent source.

For U S registration information (to 1870), Milgram *United States registered mail 1845–1870* is good, and for U S rates, Boggs *Canada* is adequate. For British rates, I used the two usual references (covering different time periods), Robinson *For the port and carriage of letters*, and Tabeart *United Kingdom letter rates 1657–1900*.

I have written numerous articles on Canadian money letters, appearing in BNATOPICS (when it was a good journal) and the Journal of the Postal History Society of Canada.

Cut-off date The money letter system was superseded by that of registration on 1 May 1855.

Canadian money letters

CANADA refers to the union of Upper and Lower Canada; these changed to Canada West and East respectively in 1842. *Money letters* were letters believed to contain valuables, and were accorded special treatment: they were entered on the letter bill sent between post offices with the mail. The money letter system was superseded in 1855 by registration. We begin with folded letter sheets containing money, pre-dating the estimated 1825 beginnings of money letters.

Pre-money: (contain cash, before money letter system began in 1825), 1819–24

Domestic, pre-6 April 1851: First year (two), very early free (1826), quadruple (1828), amount noted on front (1826, 1835), from small offices with ms town (1830, 33–38, 40–42), with double circle italic (1831, 34), money letter handstamps (early to late, including hit at different offices), free money letters (1831, 33, 36–38, 40, 43), drop money letters (1835, 53), combinations, letter bill numbers (1841, 43, and later), multiple rates (triple, septuple, 31 ×, octuple, sextuple, quadruple, nonatuple), oddities

Domestic, 6 April 1851 and later: 19, 23, 14 April, earliest beaver money letter and others, with 6 d Albert (two), small offices with ms 1852–3, receipts (1853), steamboat money letter.

Cross-border: to US (1843–49), single Canada quadruple US (1844), “registered” in US (1854); from US (1847, 53).

To Prince Edward Island: (1846).

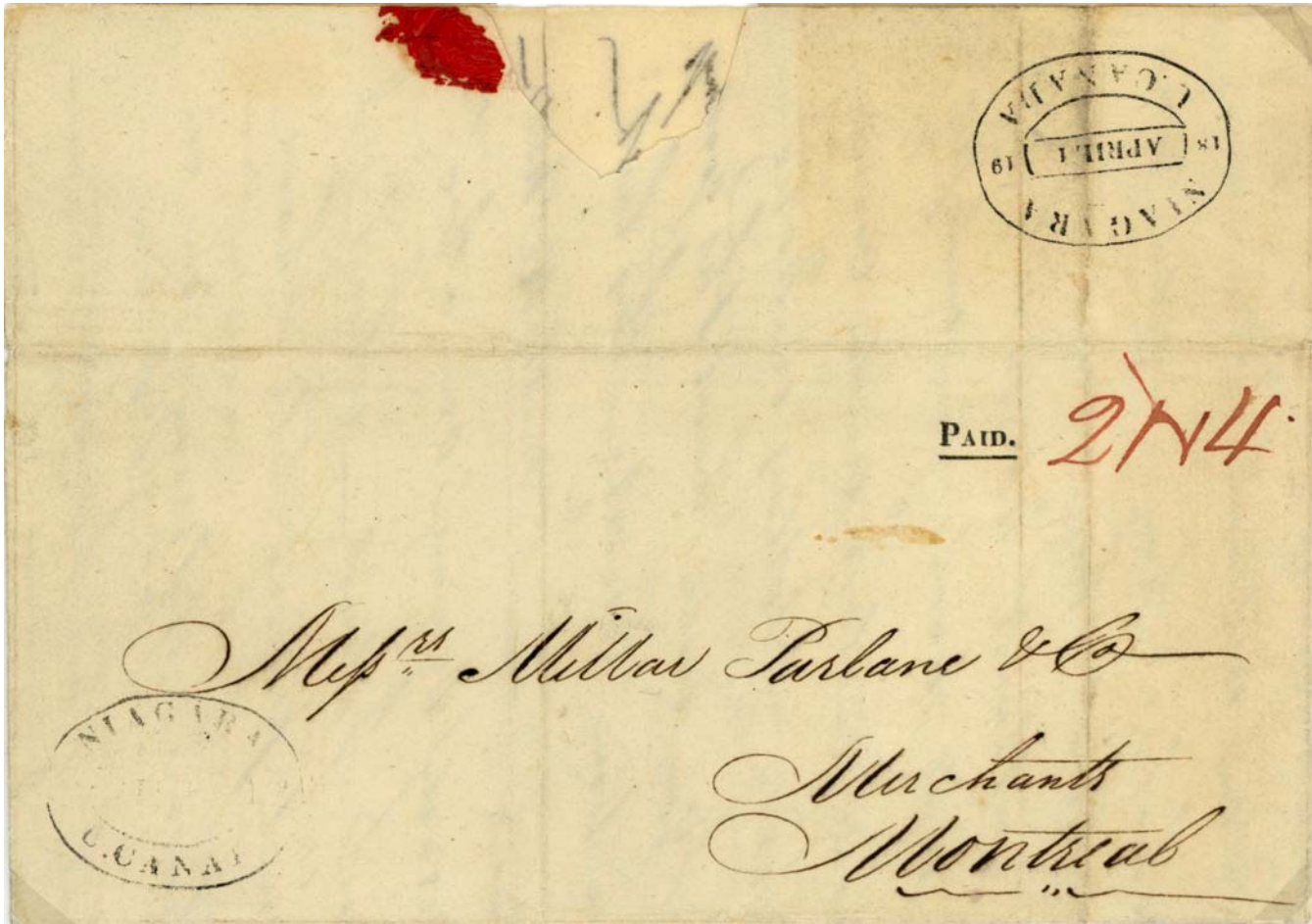
United Kingdom: to UK (1829), treated as registered in UK (1855); from UK registered in UK and octuple (1847, 50).



Typical of what would have been sent in a money letter, this 1837 note of the Agricultural Bank (Upper Canada) was equivalent to five shillings currency, and to one US dollar (*une piastre*). Currency was devalued with respect to sterling, the exchange rate fluctuating. Printed (by the New England Bank Note Co, Boston) on one side only (normal in this period).

Pre-money letters

Although a money letter system was adopted in the UK in 1792, it was not extended to Canada until at least 1825. Prior to that, some letters are known to have contained money, but were not externally marked—hence *pre-money letters*.



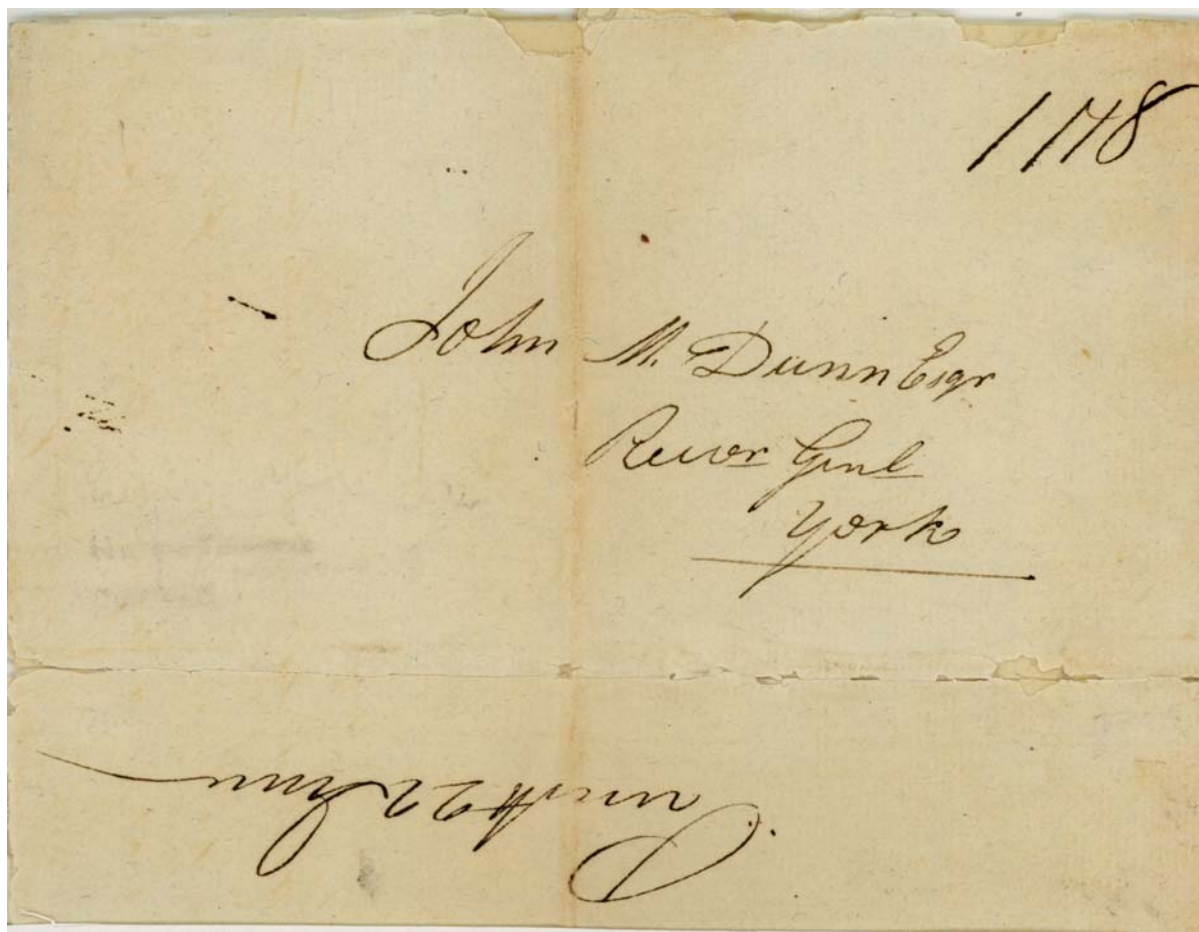
Pre-money letter, Niagara–Montreal, 1819. Letter contained . . . Sixty Dollars in Notes Rated PAID (a hand-stamp!—several examples have been reported) 2/4 cy, double the 301–400 mile rate Niagara to Montreal; the money enclosure caused it to be double rate, although the rate was per enclosure up to four.

The double oval NIAGARA postmark is known used 1818–19, on as many as five covers in the latter year. This is the only example with two strikes.

*I now enclose under cover
of this, Sixty Dollars in Notes—*

I now enclose under cover of this, Sixty Dollars in Notes

Pre-money letters

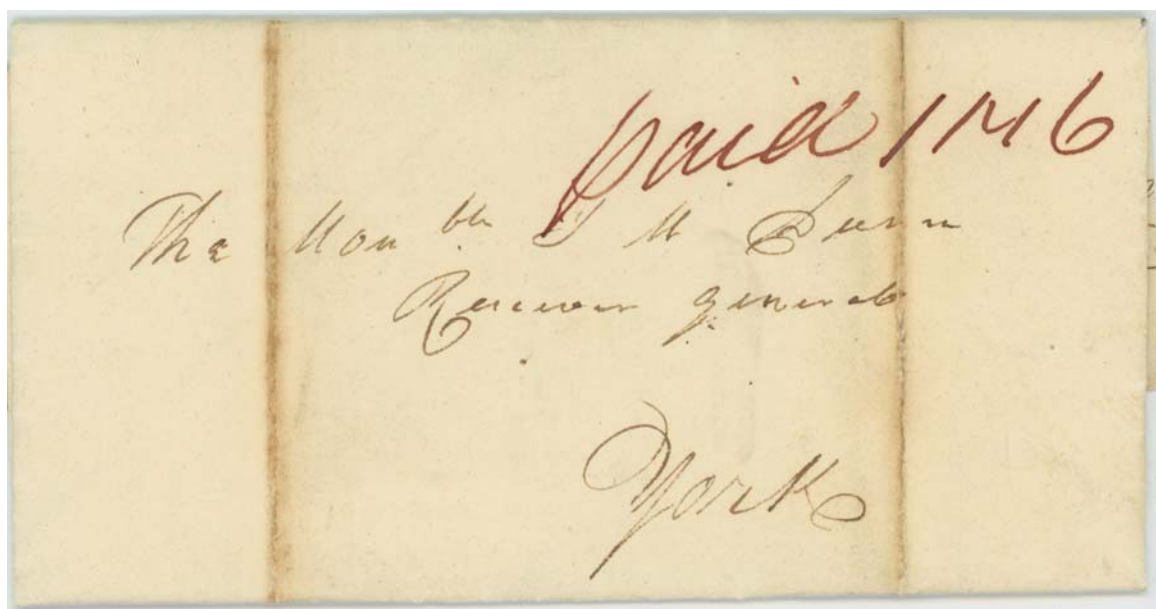


W. J. Raymond enclosing a
Draft of Mr. Billings
for £25 Currency
Rec. 27th June 1821.

Docketing

Pre-money letter, Prescott–York, 1821. Letter contained £25 cy. Rated $1/8$ cy collect (not prepaid), double 201–300 mile rate—but misrated: should have been double 11d cy, that is, $1/10$ cy.

Earliest reported manuscript datestamp Prescott.



Kingston 15th March 1824
John Cumming, Esqr, Inspector
Midland District, enclosing the
sum of 100, Currency as per the
Macaulay's Bill and Ld. Robert,
Esqr, Cashier of the Bank, and
Jc. of duties.

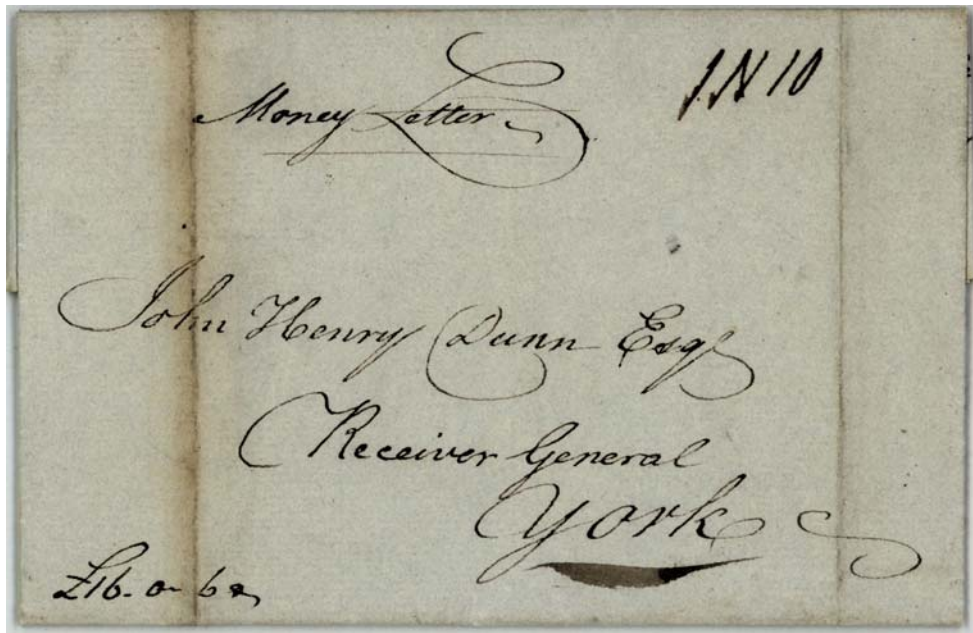
Docketing

Pre-money letter, Kingston–York, 1824. Letter contained £100 cy. Rated *paid* $1/6$ cy, double 101–200 miles.

Money letters

Based on the British scheme (in effect from 1792 until the advent of registration), money letters were in use in Canada 1825–1855. Any letter containing valuables would be marked *money letter* (or, less frequently, *cash*, *money*, or *lettre d'argent*), and special treatment would be given. There was no charge per se, but the enclosure increased the weight or the number of sheets, possibly resulting in increased postage (which could be enormous).

The earliest known official document mentioning money letters is a September 1827 notice in the journal of the Legislative Assembly, two years *after* these letters. The earliest money letter reported is dated July 1825, and six have been reported in that year.



Cornwall,
1st Aug: 1825.
John Brydler, Esq: Collector
through Mr. Farg: Matheson
inclosing, £16. 0. 6d Currency
on b/c. of the Public,

Money letter, Cornwall–York (Toronto), 1 August 1825. Rated collect 1/10 cy, made up from 2×11 d cy for 201–300 miles. Letter enclosed £16 os 6 d cy. Noting the amount on the cover (as here) was frowned upon, as it promoted theft.



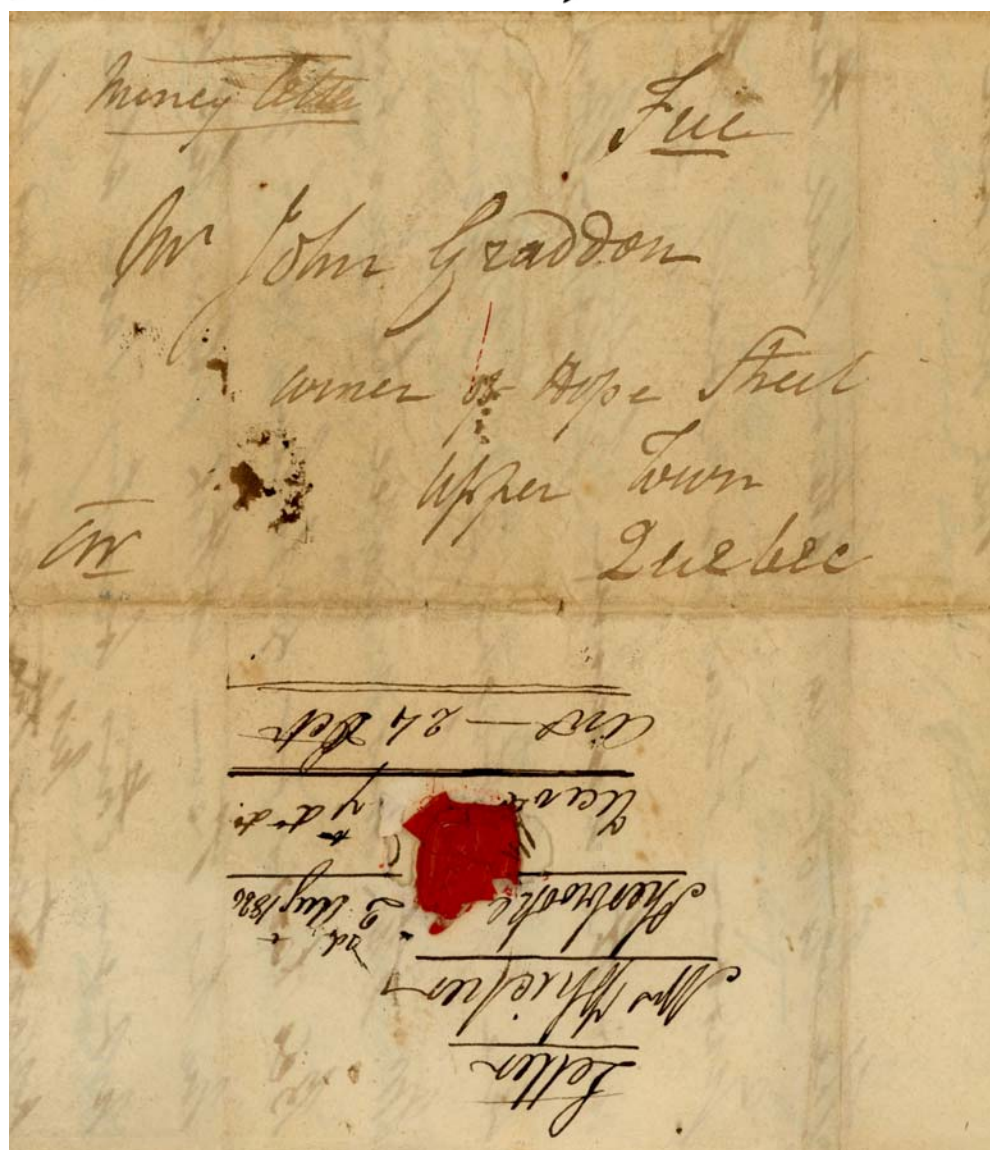
10th October
1825

Money letter, Cornwall–York (Toronto), 10 October 1825. Rated collect 3/4 oz (triple) 2N9 (cy), made up from 3×11 d cy. The letter enclosed £4 3s 3d cy, and since the weight was under an ounce, triple rate was based on two enclosures.

Free money letter

Postmasters were allowed two free letters per mailing (the amount changed, until the practise was dropped altogether) as part of their perquisites, but free money letters are difficult to find. This example is extremely early.

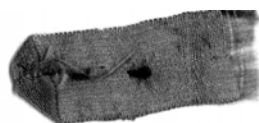
Sherbrooke Aug 3rd 26



Free money letter, Sherbrooke–Quebec, enclosed ribbon sample, 3 August 1826. One of the earliest money letters reported, and one of the very few sent *free*—in this case, postmaster's perquisite—in this early period (until 1835). Initialed by Sherbrooke postmaster Ann Whitcher (AW) at lower left, with *ms money letter* at upper left.

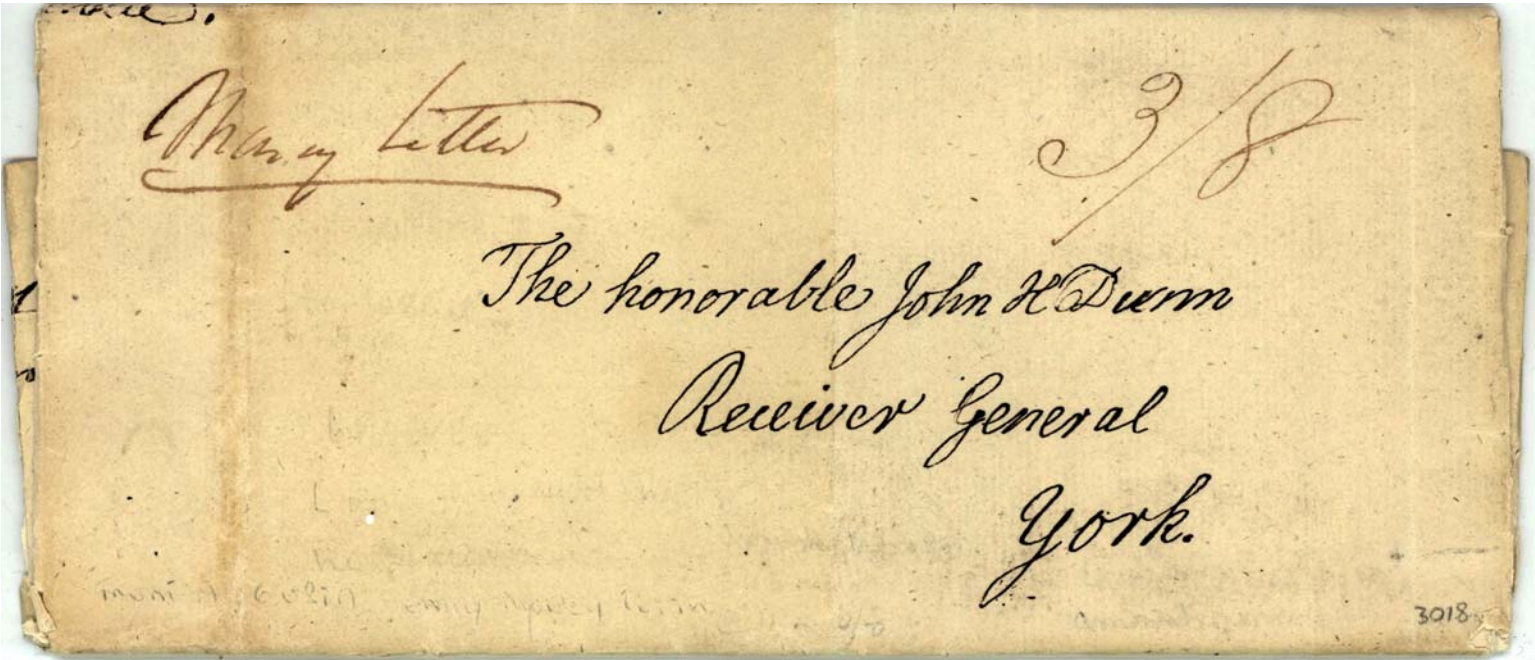
Enclosed an unspecified amount of money in payment for boots and gloves. Still attached via pin is a sample blue ribbon as a colour match.

1 Piece of Blue Ribbon to Pattern



← Blue ribbon, attached by pin

Money letter



Augusta-York, 1828. Rated collect 3/8 cy, quadruple (many enclosures and under an ounce) 11 d 201-300 mile rate. Enclosures amounting to \$122. Augusta only had a post office 1789-1814.

List of Money, in Montreal and Upper Canada Bank Notes sent to the honorable John H. Dunn, Receiver General at York, on account of duties on Shop Tavern, and Still Licences, issued in the District of Johnstown.

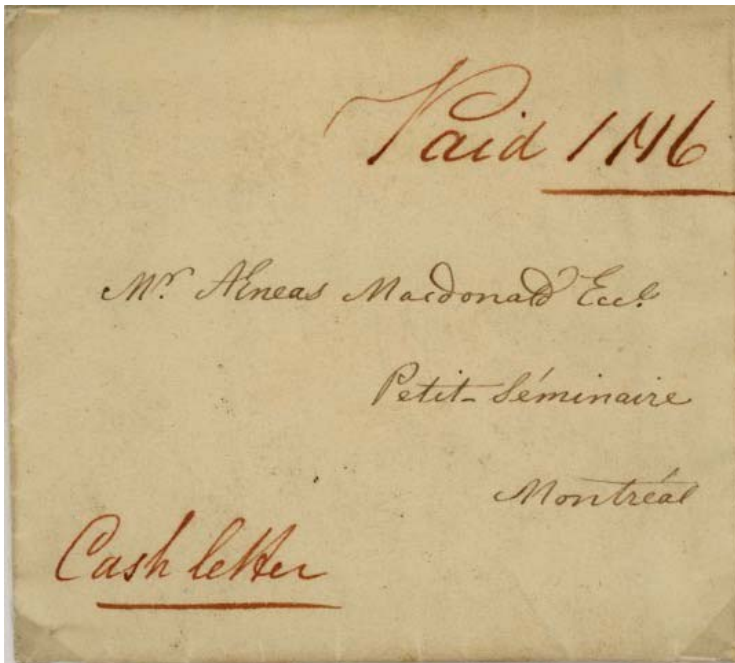
No. of each Note	Date of each Note	Bank.	Cashier.	President.
10 14271 1A	5 Jan'y. 1826	Upp. Canada	Thos. Ridout	W. Allan
10 64 4B	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
10 8964 1A	13 July. 1824	Upp. Canada	Thos. Ridout	W. Allan
10 10187 1A	1 Jan'y. 1825	Upp. Canada	Thos. Ridout	Geo. Brookshank
10 1608 -	1 Oct. 1820	Montreal	R. Griffin	S. Gerrard
5 7544 B	1 Oct. 1820	Montreal	R. Griffin	S. Gerrard
5 4134 1A	Nov. 16. 1822	Upp. Canada	Thos. Ridout	W. Allan
4 5784 4B	2 March. 1827	Upp. Canada	Thos. Ridout	W. Allan
4 2974 A	1 June. 1822	Montreal	R. Griffin	S. Gerrard
2 252 B	1 Dec. 1826	Montreal	R. Griffin	J. Molson
2 707 A	1 Dec. 1826	Montreal	R. Griffin	J. Molson
2 16198 1B	1 Jan'y. 1825	Upp. Canada	Thos. Ridout	Geo. Brookshank
2 216 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 41 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 475 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 344 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 345 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 412 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 260 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 335 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 5082 1C	2 March. 1827	Upp. Canada	Thos. Ridout	W. Allan
2 6345 1B	Nov. 4. 1823	Upp. Canada	Thos. Ridout	W. Allan
2 5341 1B	Jan. 11. 1823	Upp. Canada	Thos. Ridout	W. Allan
2 924 4C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 10908 1A	1 Jan'y. 1825	Upp. Canada	Thos. Ridout	Geo. Brookshank
2 11 A	July 1. 1822	Upp. Canada	Thos. Ridout	W. Allan
2 1021 B	July 1. 1822	Upp. Canada	Thos. Ridout	W. Allan
2 2902 1C	2 Aug. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 2431 A	Aug. 1. 1822	Upp. Canada	Thos. Ridout	W. Allan
2 988 1C	1 July. 1826	Upp. Canada	Thos. Ridout	W. Allan
2 6009 B	Nov. 4. 1823	Upp. Canada	Thos. Ridout	W. Allan
2 63 B	July 1. 1822	Upp. Canada	Thos. Ridout	W. Allan
2 9294 1B	Aug. 4. 1824	Upp. Canada	Thos. Ridout	Geo. Brookshank
2 13301 1B	7 Nov. 1825	Upp. Canada	Thos. Ridout	W. Allan
2 8501 1A	13 July. 1824	Upp. Canada	Thos. Ridout	W. Allan
2 3108 1C	3 Jan'y. 1827	Upp. Canada	Thos. Ridout	W. Allan

Augusta 6th February 1828

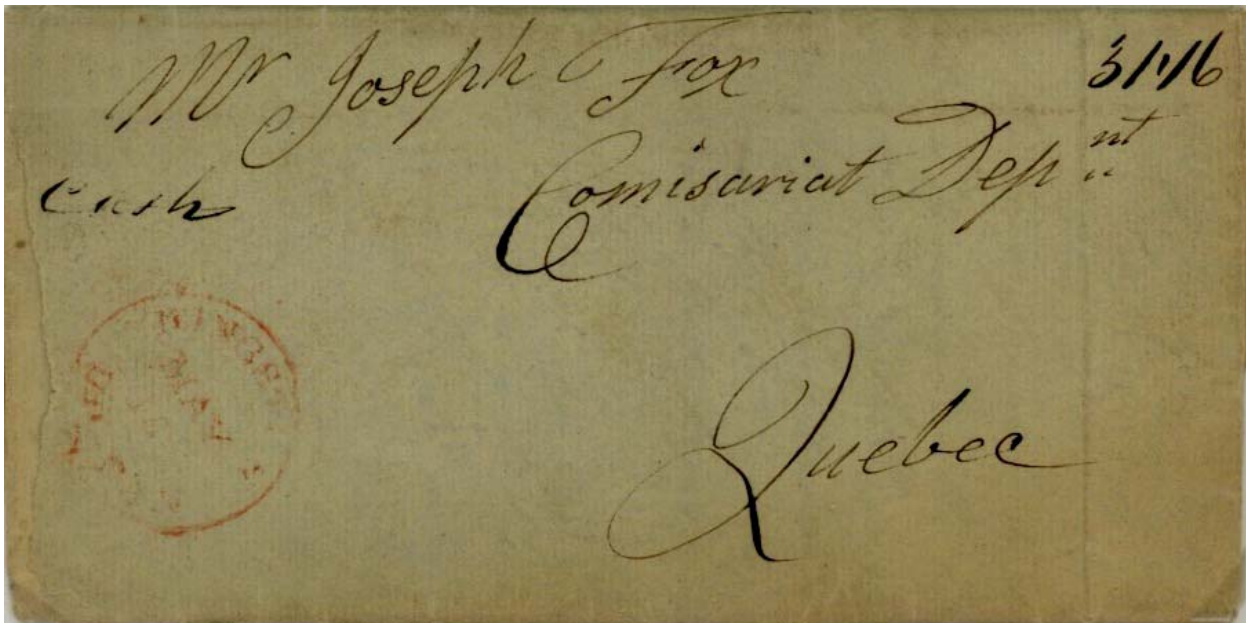
Sir
Enclosed I send thirty pounds and ten. Phil-
-lings Currency, in five, 10 dollar, two, 5 dollar, two,
4 dollar, and twenty seven, 2 dollar Montreal and
Upper Canada Bank Notes, on account of duties
on Shop, Tavern, and Still Licences, issued in the
District of Johnstown.

Cash letter and cash

Rarely, *Cash letter* is used in place of *Money Letter*, and only reported in the 1820s. [HAL] records an 1823 use, but only applied by the *receiver*, hence meaningless. *Cash* is known at four offices in the 1830s.



Early cash letter, 1820s. Undated and with no docketing, and watermarked CARRON. *Paid 1/6* cy, either double 101–200 mile rate, or quadruple under 60 mile rate.



Cash, Kingston–Quebec 1833. Rated collect $3/6$ cy, triple (two enclosures) 401–500 mile rate. Faint red KINGSTON UP. CAN circle, very common.

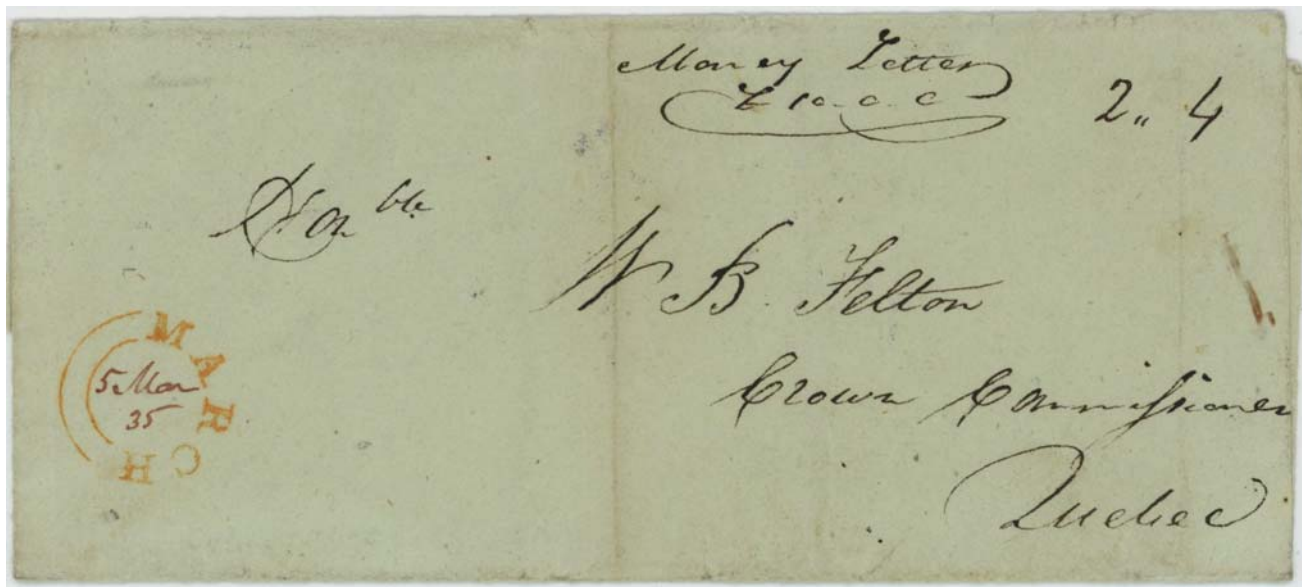
Amount enclosed noted on the front

This was discouraged—as it invited theft—so is seldom seen.



Cornwall–York, sextuple, November 1826. Rated collect $5/6$ cy, sextuple rate (per quarter ounce, hence ms $1\frac{1}{2}$ oz), for distance 201–300 miles. Enclosed £24 5/–.

Over-inked straightline PERTH (known 1822–29) on reverse. Cornwall 28th July 1826



March–Quebec, 1835. Rated collect $2/4$ cy, double 301–400 miles. Enclosed £10.0.0.

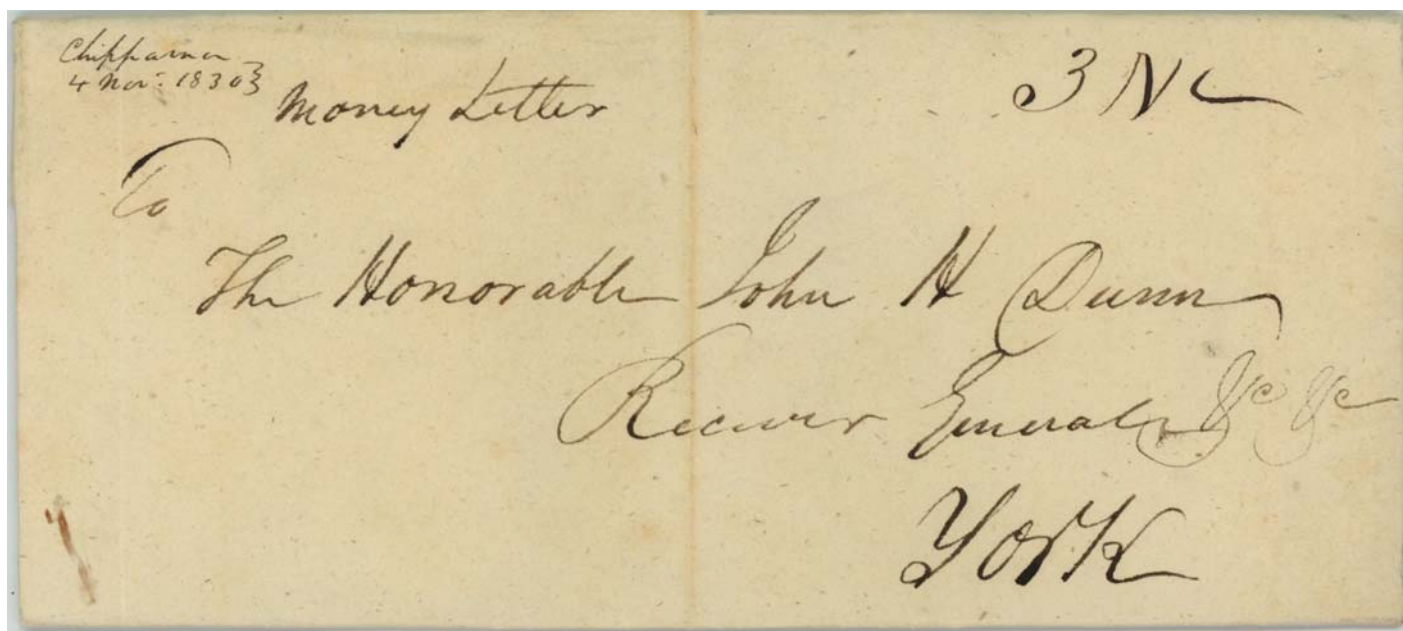
MARCH 1829-type, known 1829–47. Post office opened 1824.

1835. July.

John White, Clerk

With ms

Typically, post offices using manuscript town markings (ms) are very small and in relatively poor areas. There wouldn't be much cash available, so we wouldn't expect many money letters to originate there.



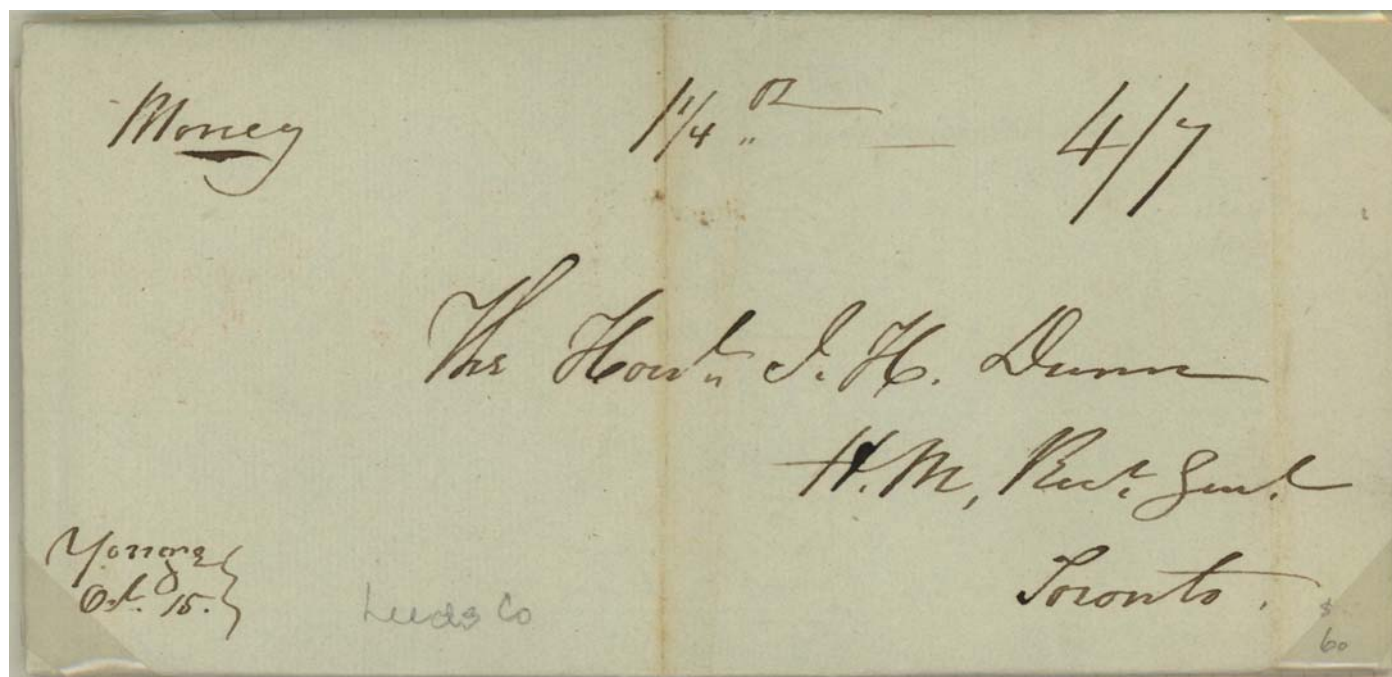
Chippawa (U C)—York (later, Toronto), 4 November 1830. Collect 3/—, quadruple 101–200 miles; three enclosures or one ounce. Money letter; contained 72 pounds in currency.

Ms Chippawa known 1829–30.

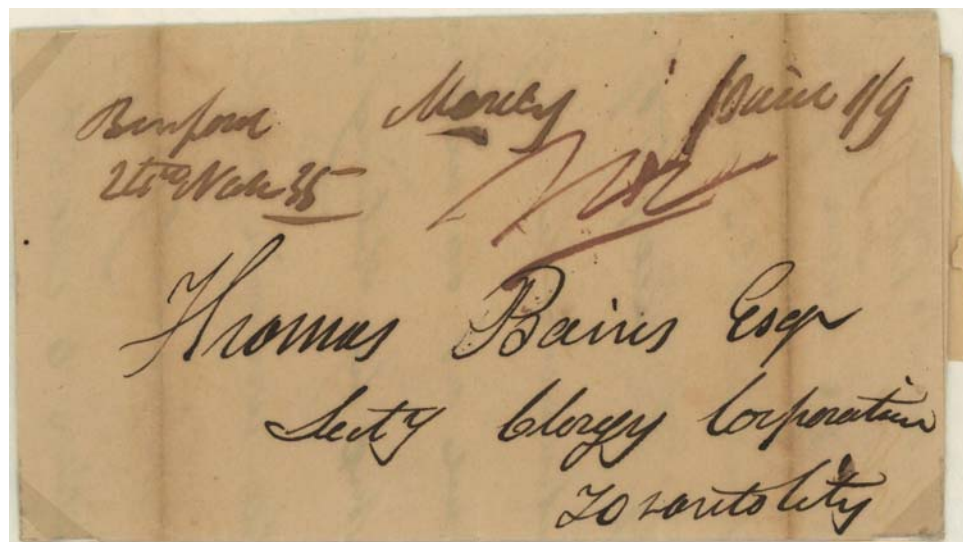


Waterford (U C)—Montreal, 17 January 1833. *Money*. Rated *paid 2/8* cy, double 1/4, 401–500 miles.

With ms



Yonge (U C)—Toronto, 15 October 1834. Rated collect 4/7 cy, quintuple (1¼ oz) 201–300 miles.



Burford (U C)—York, triple, money letter, 24 November 1835. Large red **M** (for money) applied at Toronto. *paid* 1/9 cy, triple 7 d cy, 61–100 miles.

Only reported *Burford* ms.

With ms



Van Kleek Hill (U C)—Toronto, 17 July 1836. Toronto *M*. Rated *3/6* cy, triple ($\frac{3}{4}$ oz) 301–400 miles.

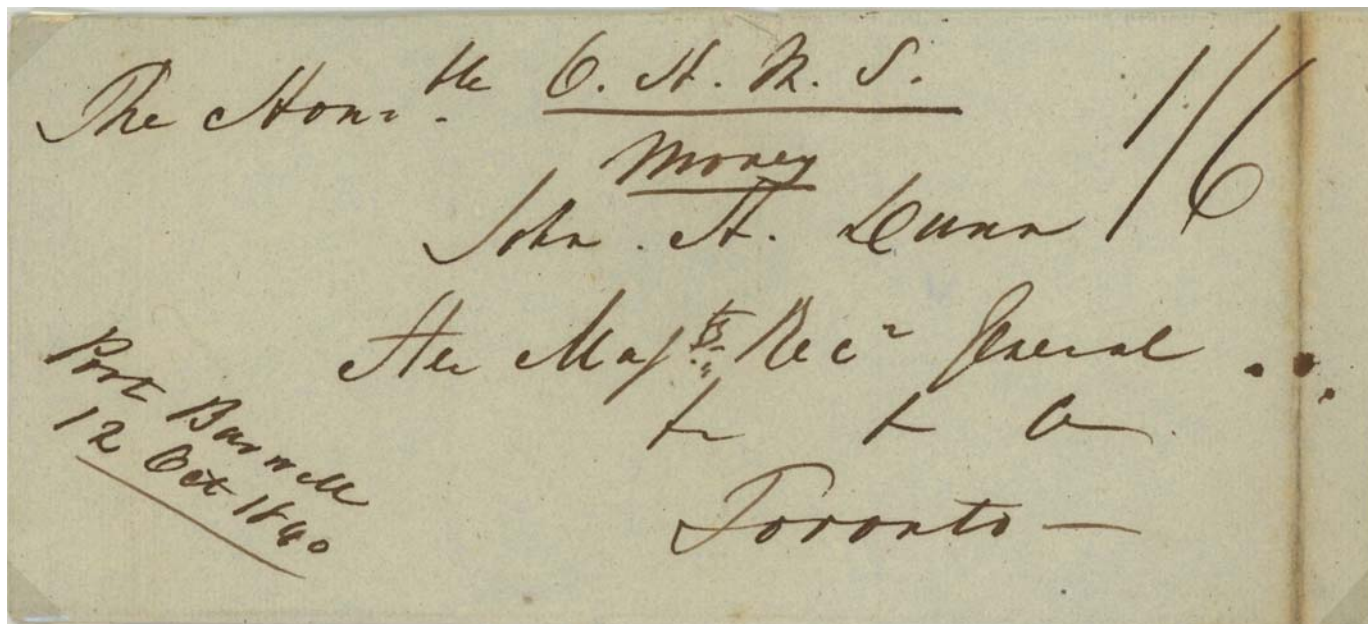


Kingsey (LC)—Quebec, 2 May (1837). Paid *1/6* cy, double 101–200 miles.

With ms



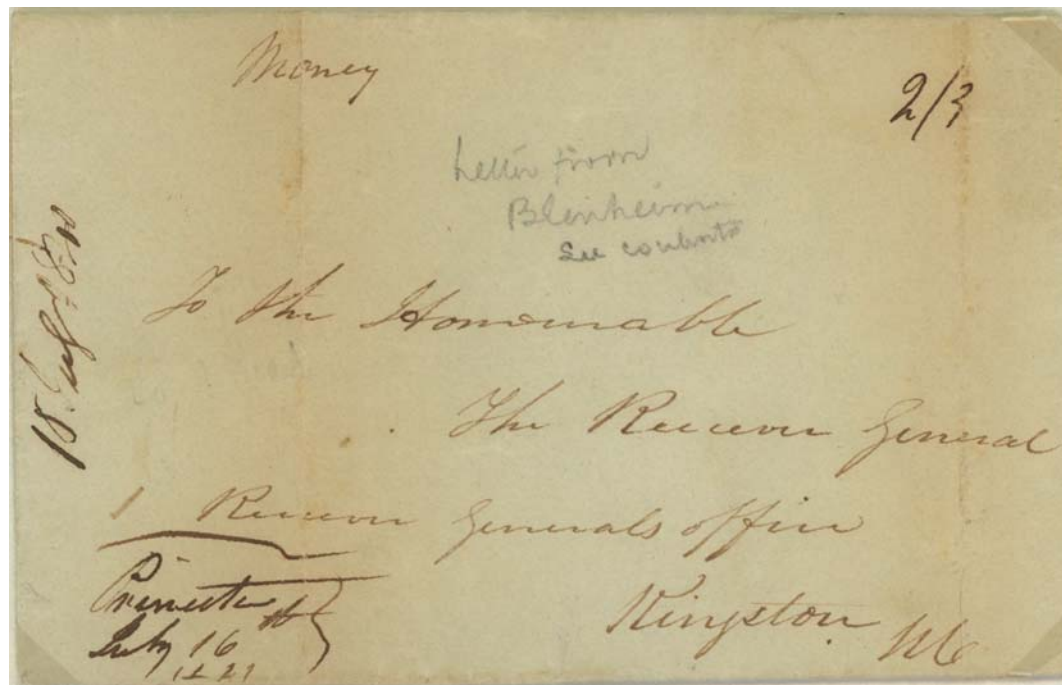
Potton (LC)—Montreal, 26 March 1838. Rated collect $1/2$ d cy, double 61–100 miles, and 1 d local delivery fee in Montreal. Money letter.



Port Burwell—Goderich, 1840. Rated collect $1/6$ cy, double 101–200 miles.

Ms known 1831–44.

With ms



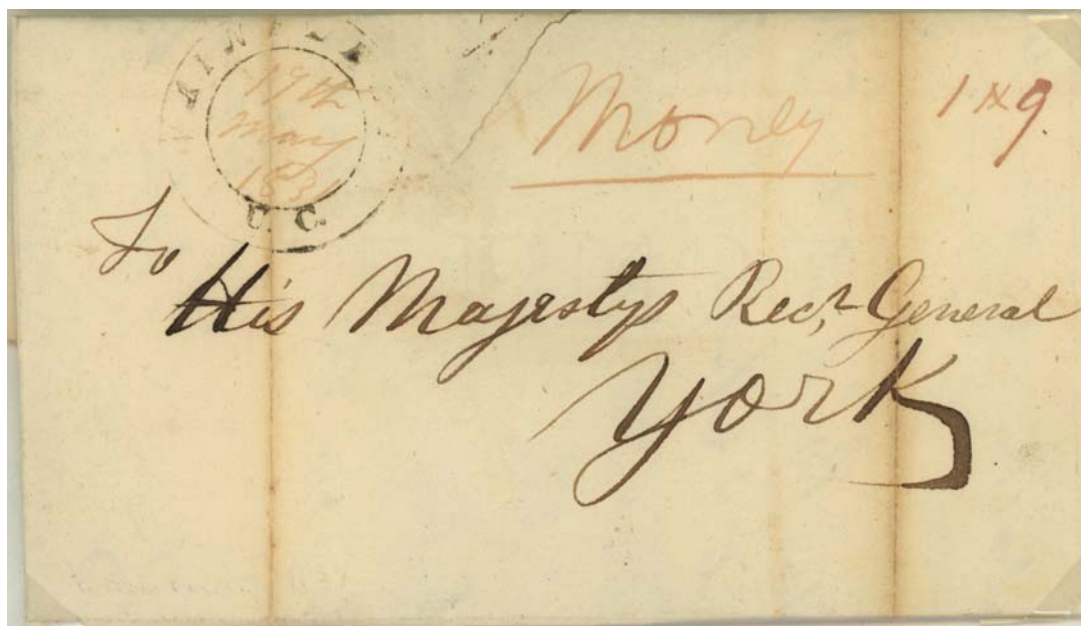
Princeton (Oxford Co, U C)–Kingston, 6 February 1841. Rated collect 2/3 cy, triple 101–200 miles.

Only reported Princeton ms.

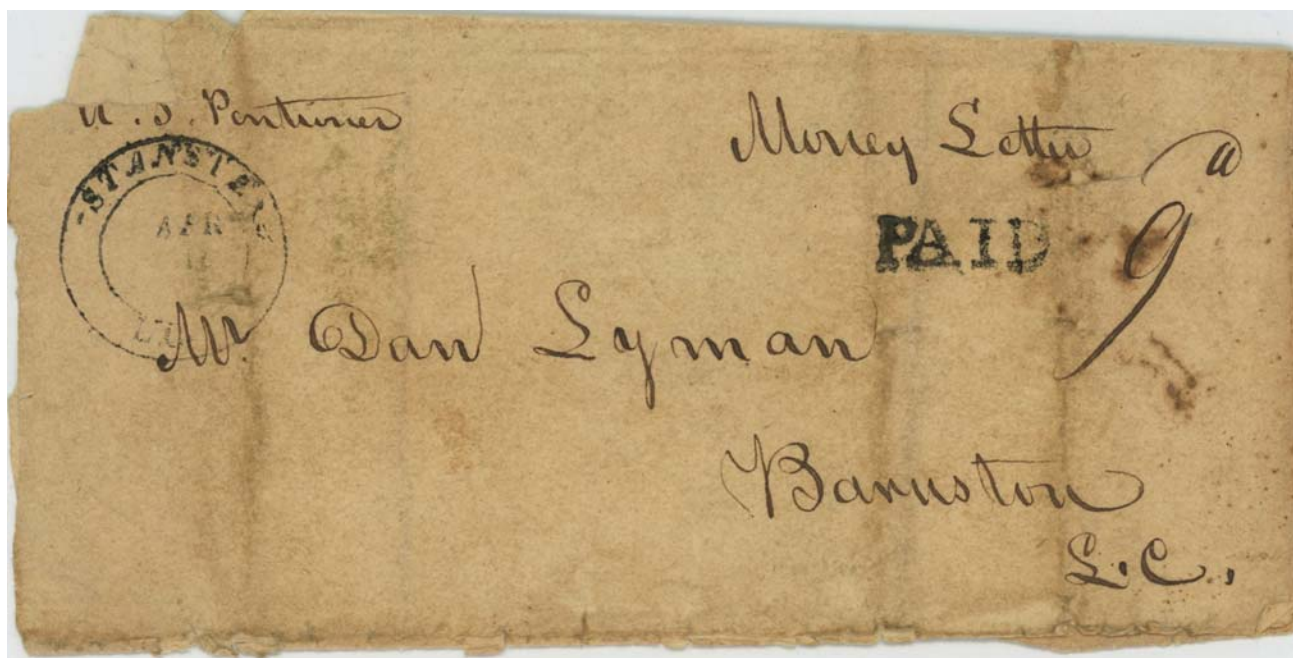


Windsor–Kingston, quadruple, 14 December 1842. Rated collect 1oz (quadruple), $5/4 = 4 \times 1/4$ cy, 401–500 miles.

With double circle italic



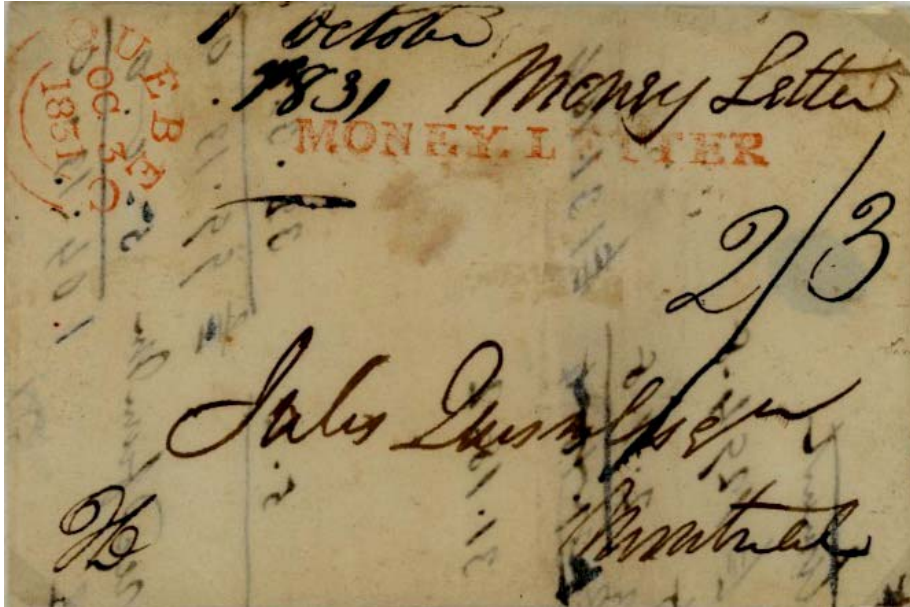
Wainfleet–York, 1831. Rated collect *Money 1/9*, triple 61–100 miles (two enclosures).
WAINFLEET U. C. double circle italic, known 1831–5; the earliest reported strike.



Stanstead–Barnston, 1834 (?). Double 4½ d, under 60 miles.
Fifth reported 1834 example of double circle italic STANSTEAD L.C with L.C at base (one known in 1829).

Money letter handstamps

MONEY-LETTER (with or without hyphen, sometimes with period) and MONEY handstamps were introduced in 1831 at Quebec, and are seldom seen until the 1840s. There were several different general issue styles, and homemade ones exist as well.



Early Quebec handstamp, October 1831. Second earliest reported example; this style is said to be rare, and rarer in red (supposedly indicating prepaid) by [HAL], but this is likely one of their numerous errors.

The letter contained £104 in the form two drafts, hence triple rate 101–200 miles (Quebec–Montreal, by far the commonest route in Canada in the 19th century), collect 2/3 cy.

Quebec datestamp is the 1831-issue double broken circle.



Later Quebec handstamp, 1847. General issue with large roman letters.

Rated prepaid 2/4 quadruple ($1\frac{1}{2}^+$ –2 ounces) 61–100 miles, Quebec–St-Pierre-les-Becquets.

Multiple money letter handstamps

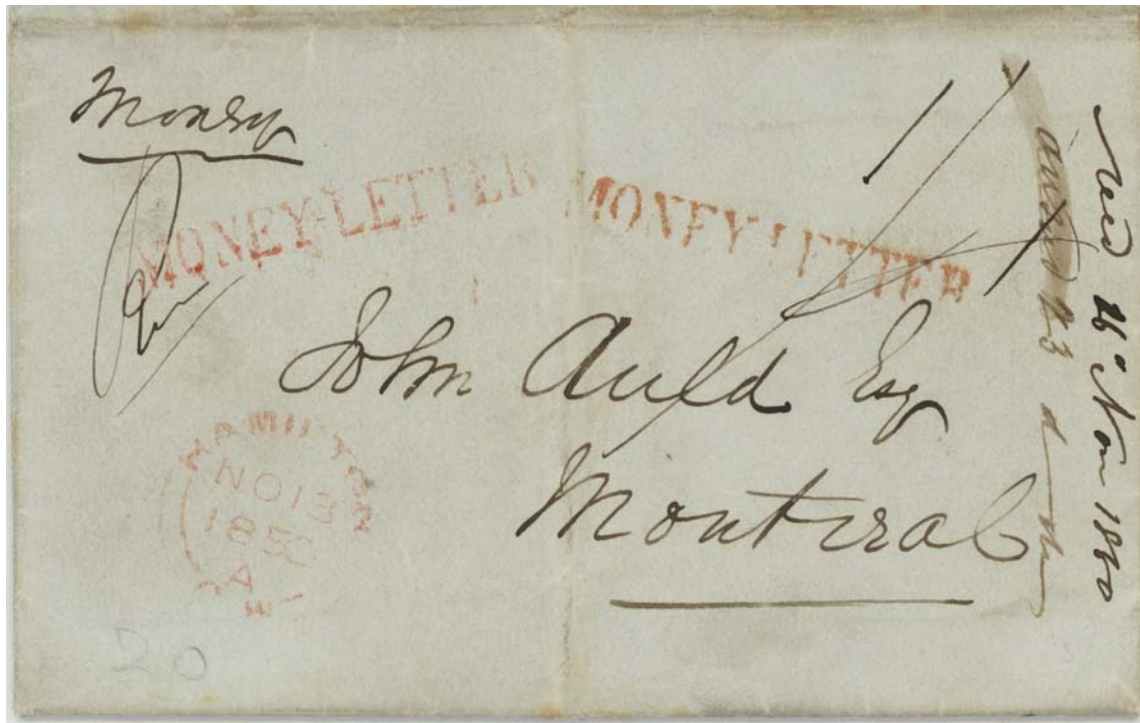
Money letters with two or more handstamps are known from the late 1840s, but become more common in the 1850s.



St Hyacinthe (L.C.)—Montreal, 1843. Brown **MONEY-LETTER** applied at St H, and red at Montreal. **PAID 9^d**, 101–200 miles.

1829-type St Hyacinthe, known 1829–48, with a revival in 1890.

St. Hyacinthe 22 Juin 1843.



Hamilton—Montreal, 1850. Brownish **MONEY-LETTER** at Hamilton, and red at Montreal. Collect $1/4$ cy, 401–500 miles.

Multiple money letter handstamps



Kingston & Hamilton, 1850. Locally made **MONEY** used at Kingston 1848–53; seldom seen. General issue handstamp applied at Hamilton, en route to Guelph.

Rated single collect Kingston–Guelph 201–300 miles, 11½ cy.

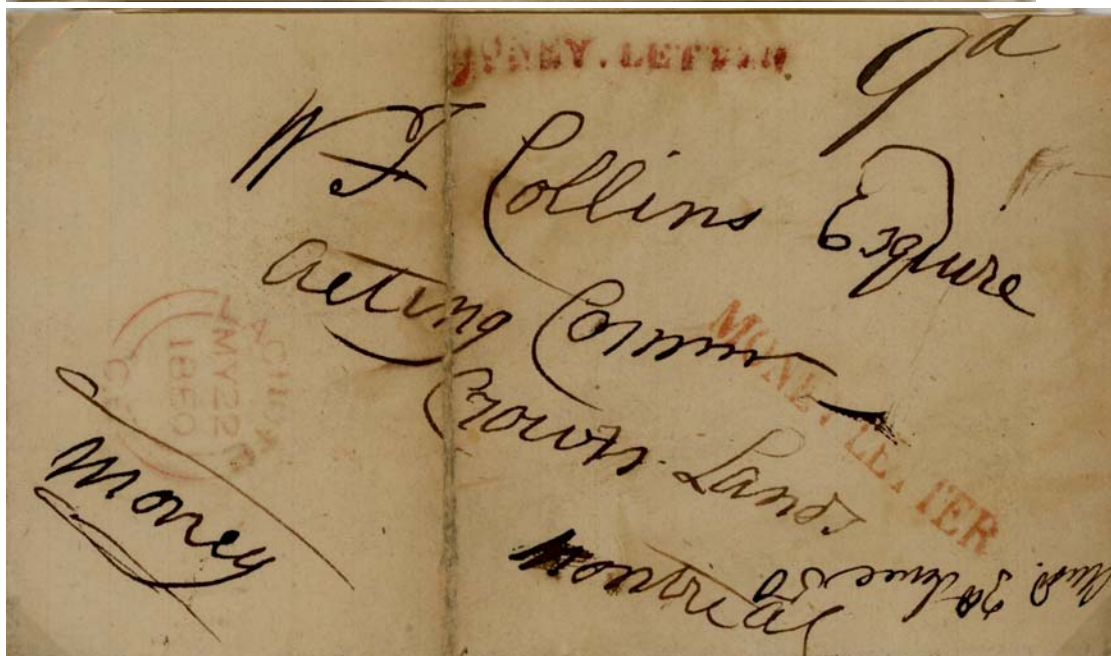


Simcoe & Montreal, 1850.

Large black hs at Simcoe, red at Montreal (general issue 1839).

Rated single collect, Simcoe–Montreal 301–400 miles, 1¼ cy.

With letter bill number (precursor to registration number).



Lachute & Montreal, 1850.

Locally-made Montreal handstamp, similar to that of Quebec

MONEY-LETTER (not recorded in [HAL]).

Rated double collect under 60 miles (9 miles!), Lachute–Montreal.

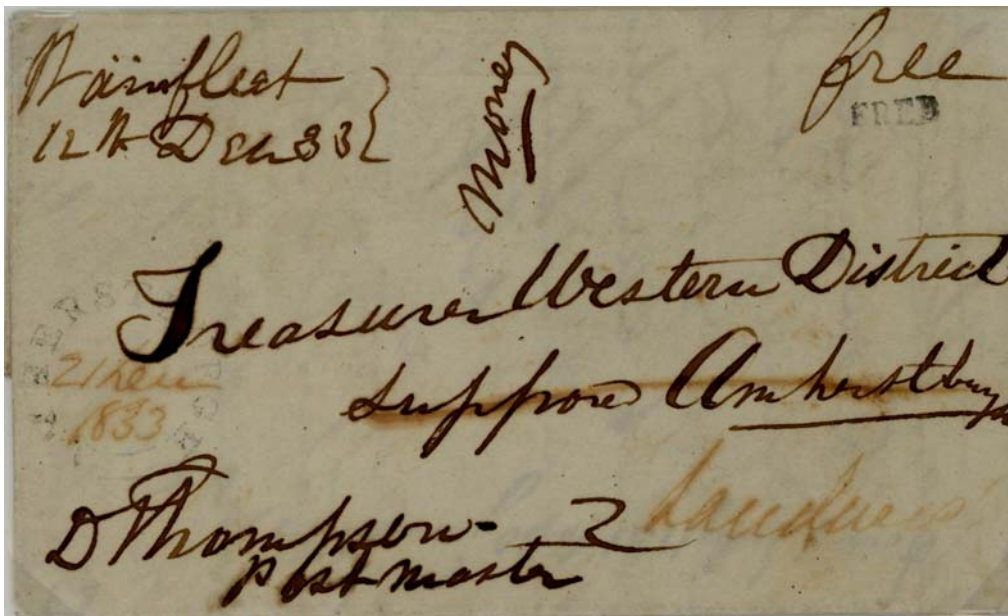
Free money letters

As part of their perquisites (until 1837), postmasters were permitted limited free mailing, two sheets or one-half ounce per pick-up. This was a considerable privilege, as letters containing enclosures were charged exorbitantly.



Port Stanley—Queenston, 6 May 1831. From one postmaster to another, I enclose the amount of \$1.85³/₄, being the sum of American postage received at this office during the last quarter.

Double circle italic **PORT STANLEY U.C.**, earliest reported strike.



Wainfleet—Amherstburg—London (U C), 12 December 1833. Tiny FREE handstamp, applied at Amherstburg. Supposed Amherstburg struck through, and letter forwarded to London (U S)

Manuscript Wainfleet, the latest of several known examples. Faint large style 1829-type double broken circle of AMHERSTBURG.

Free money letters

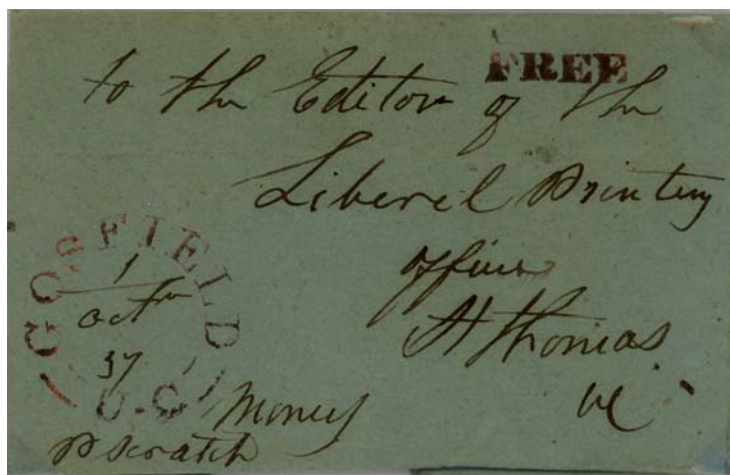


Belleville–Queenston (U C), 1833. No free endorsement, but signed by postmaster (J Packer) and no rate marks.
Faint 1829-type BELLEVILLE, known 1829–39.



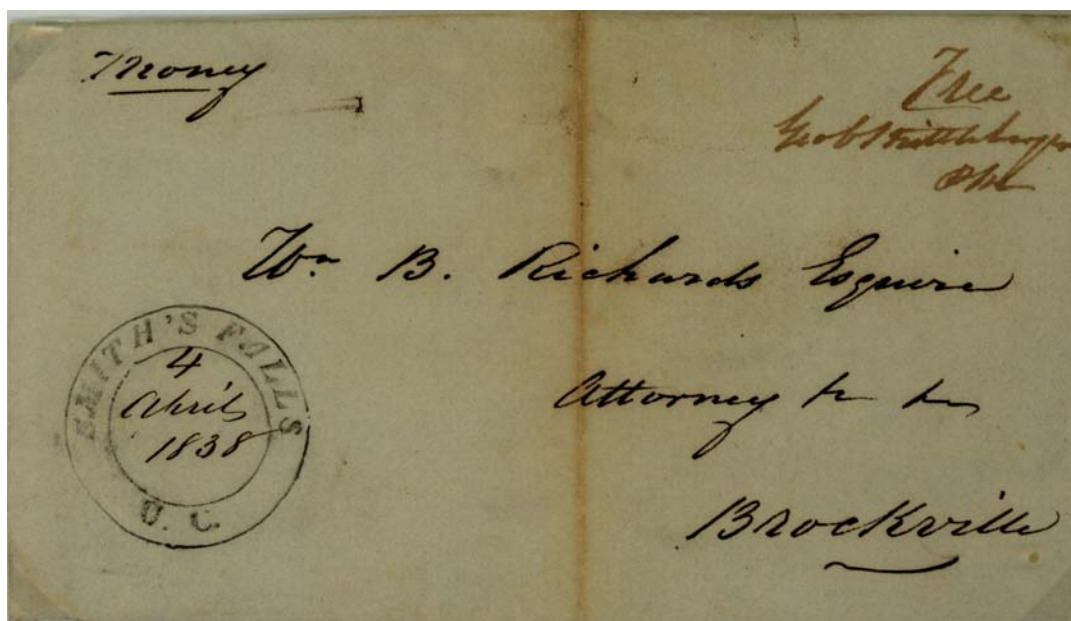
Trois Pistoles (L C)–Quebec, 1836. **Free** endorsement and signed by postmaster.
Double circle TROIS-PISTOLES L.C

Free money letters

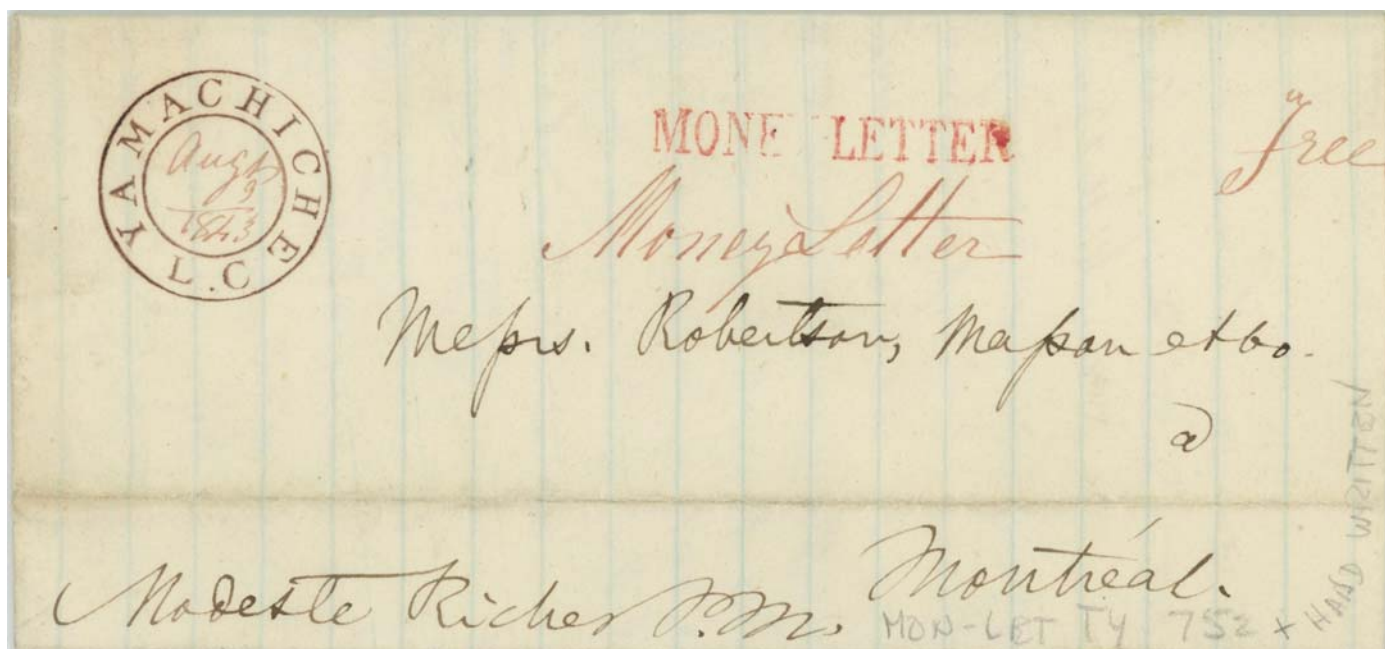


Gosfield—St Thomas, 1837. Small heavily-serifed **FREE** handstamp. Gosfield double broken circle (part of 1831 order), known 1834–1843.

The postmaster (sender, P Scratch) was acting as agent for the *Liberal* newspaper, a common practice. Not cut down.

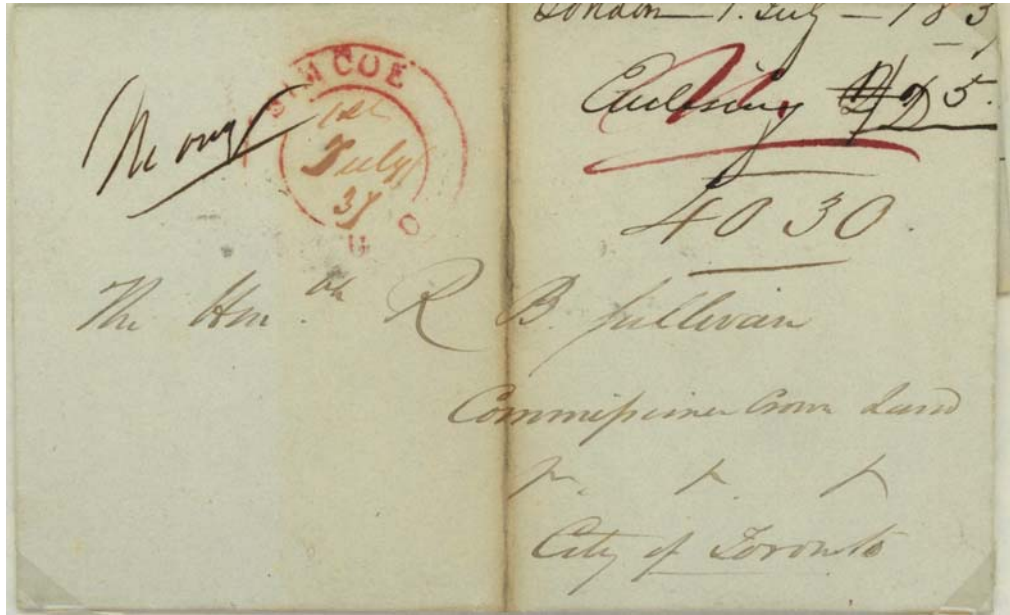


Smith's Falls—Brockville, 1838. Double circle italic *Smith's Falls U.C.*, known use 1836–40, unusually clear.



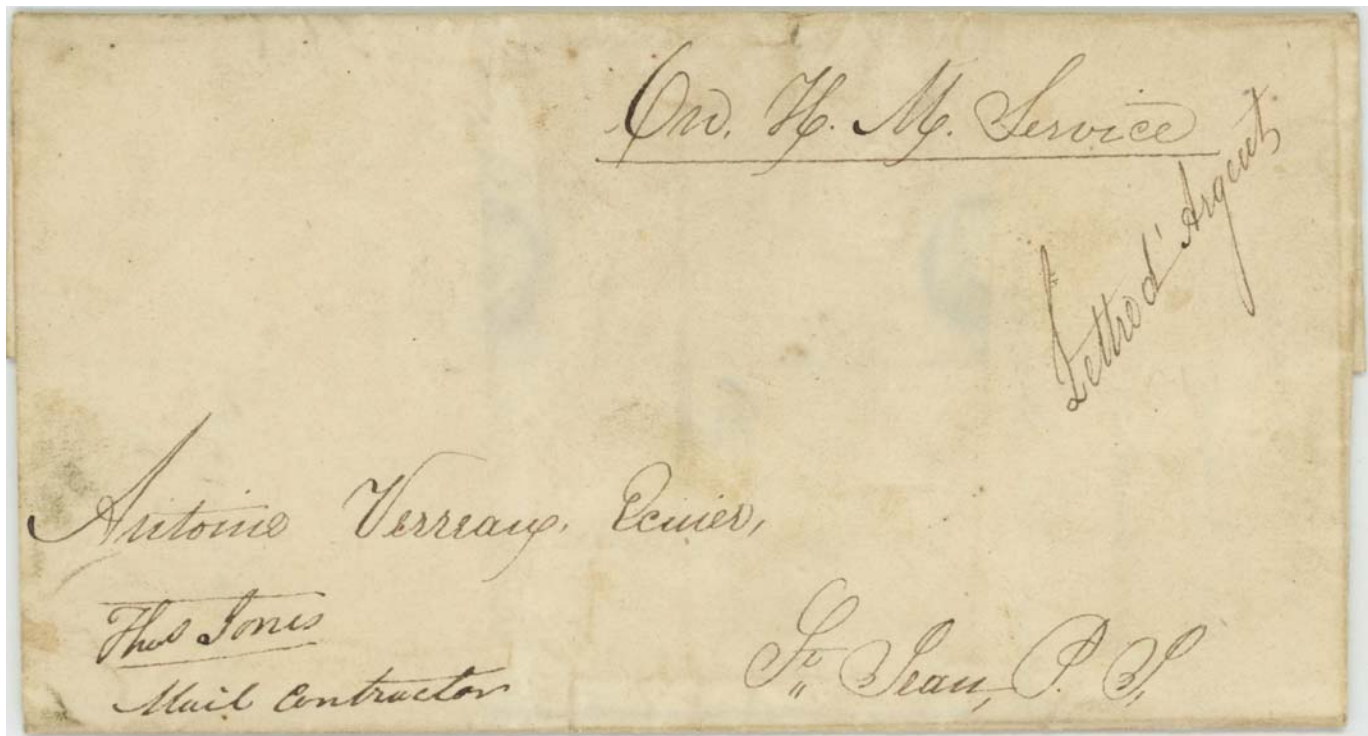
Yamachiche (L C)—Montreal, 1843. Endorsed Modeste Richer PM

Free money letters



Simcoe—Toronto, money letter, 1837. Large *M* applied at Toronto, indicating money letter. Free, although not so marked—it was sent by the postmaster.

Homemade double circle, known 1829–37 (latest reported)

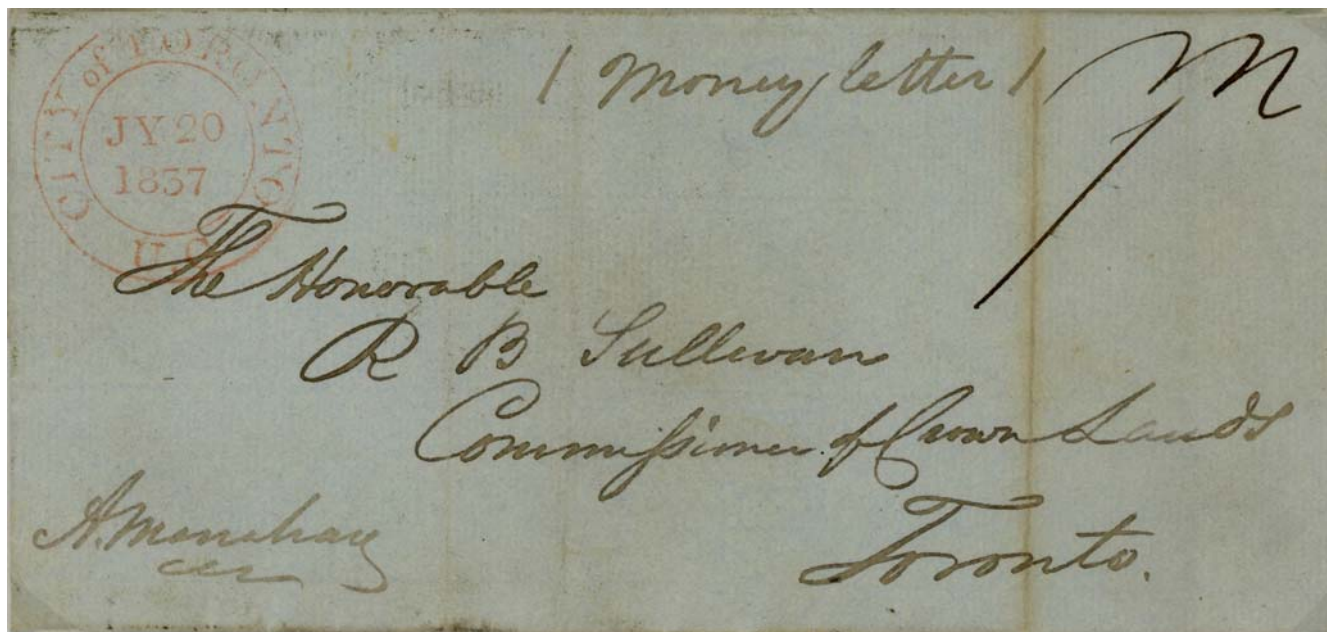


Rivière du Loup—St Jean (L C), free money letter on official business, 1840. Much less commonly seen *Lettre d'Argent*. Signed Thos Jones, mail contractor, hence eligible for free franking. Written in French, enclosing cash.

Rivière du Loup 1^{er} Juillet, 1840.

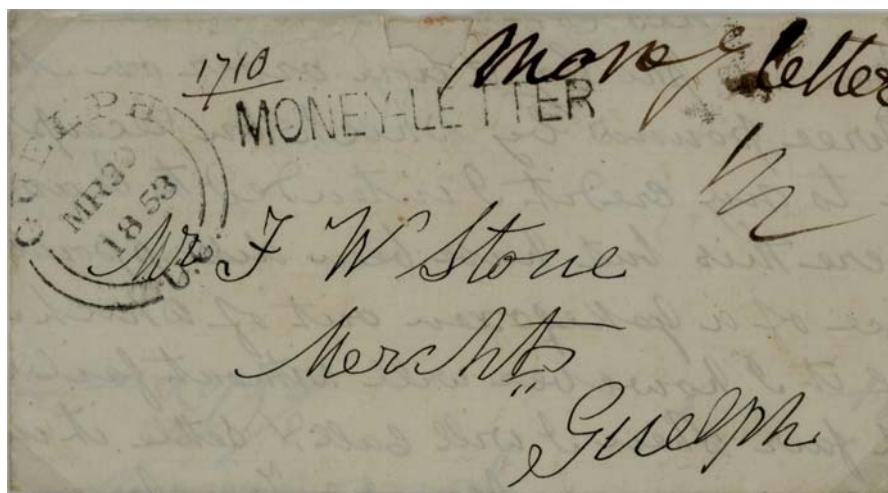
Drop money letters

Letters left in the post office for pick-up by the addressee are *drop letters*. The fee was 1d cy to 1851, and ½ d cy 1851–59, *regardless of weight or number of enclosures*. According to [HAL], just two drop money letters are known (1845 & 1846). Here are two more, both earlier and later.



Toronto drop letter, 1837. Rated 1d collect (flat drop letter rate). The large manuscript M is a standard Toronto money letter marking.

Common (typeset-dated) City of Toronto double circle in red.



Guelph drop letter, 1853. Rated ½ d collect (1851–59). Dropped money (and registered) letters are much more difficult to find from relatively small offices. Ms 1710 is letter bill number, applied to almost all money letters after 1850.

Nonserif MONEY-LETTER handstamp, part of the 1851 general issue, not recorded for Guelph ([HAL]).

Combinations of services

Money letters with additional services or remarks

- *Way* Letter picked up on the way, that is, by a mail courier.
- *Advertised* Letter not picked up by addressee; advertised in local newspapers



Military way mail, Toronto–Barrie, 1840. Red *Way* and smaller *M* marked by courier on pick-up, with very large purple-red *M* applied on arrival at Toronto.

Rated collect 1/9, triple (two enclosures), 61–100 mile rate. At lower left is an endorsement by Col E O'Brien—but officers were not eligible for the military concession rate.

Barrie double circle, known use 1839–42.



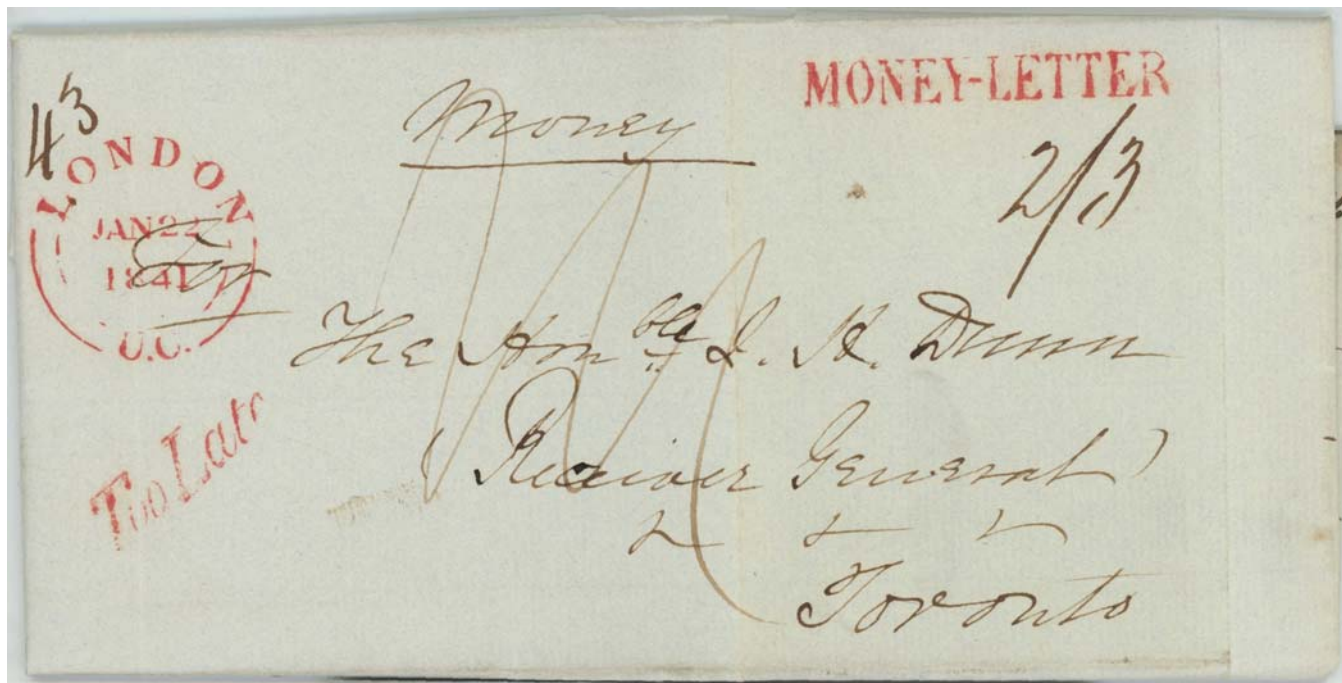
Advertised & not called for, Indiana (U C)–Toronto, 18 May 1848. Red MONEY-LETTER (probably applied at Indiana); large Toronto ms *M*.

Rated collect 7 d cy, 60–100 miles. Indiana U C double broken circle with ms date, known 1842–57.

A relatively early envelope; prior to 1844, envelopes were charged at least double rate, as the actual letter that they contained was counted as a separate sheet.

Letter bill numbers

Money letters were recorded on the letter bill that was sent between post offices with the mail. From at least as early as 1841, some postmasters marked the letter bill number on the cover. Letter bill numbers were inconsistently applied until about 1850, when they became (almost) universal. These were the predecessors of registration numbers.



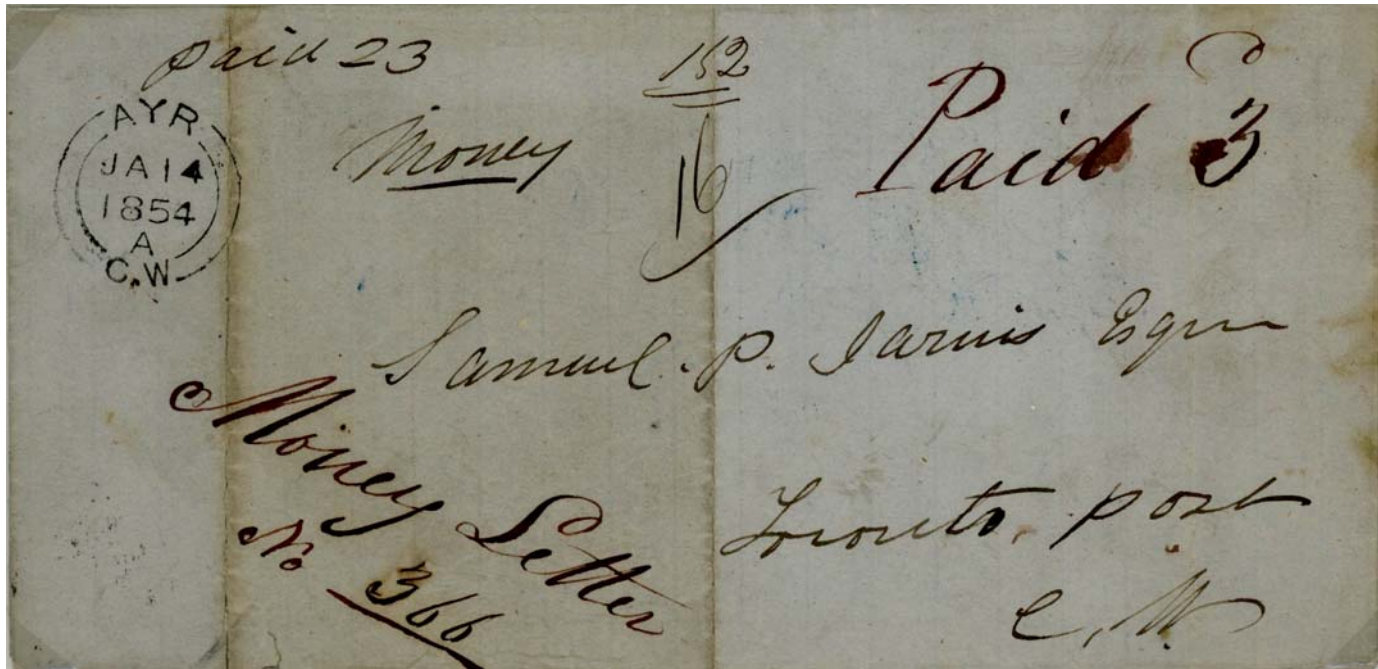
London (U C)–Toronto, 1841. Rated collect 2/3 cy, triple (two enclosures) 101–200 miles. *Too Late* applied in London. Large ms *M* applied at Toronto. First (known) year of application of letter bill numbers, only seen sporadically.



Free, Montreal–Quebec, 1843. standard Montreal handstamp. A checkmark is often seen with the number (as in this example).

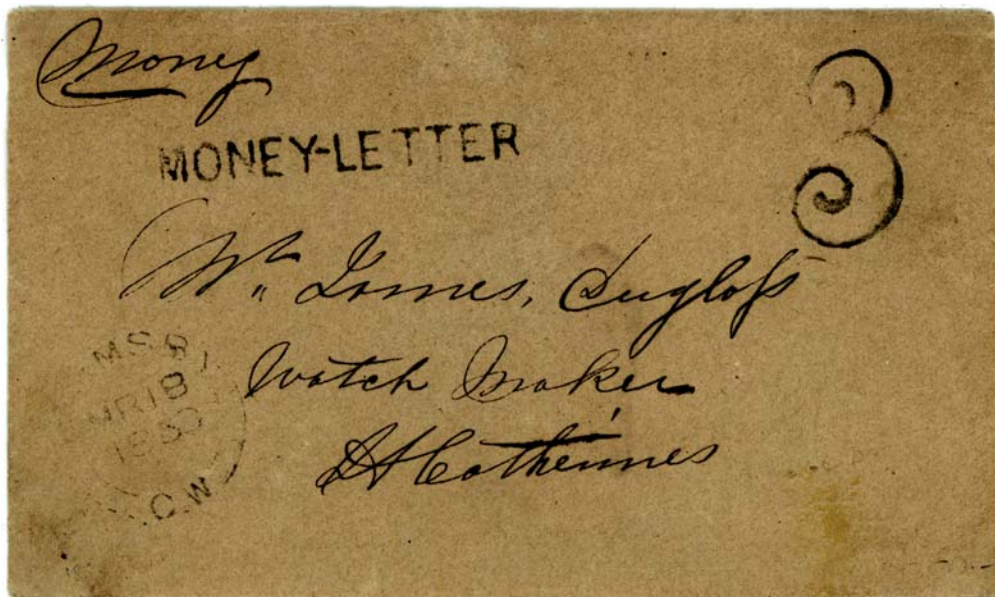
Letter bill numbers

There could be two or more letter bill numbers, and even in the 1850s, there could be none at all.



Ayr–Toronto with three letter bill numbers, 1854. Explicit original number (at Ayr) 366 (rarely seen in this form), then numbers 16 and 152 applied at Brantford and Owen Sound (according to backstamps).

Rated prepaid single domestic, 3 d cy (1851–59). *Paid 23* refers to a post office account held by the sender, from which payment was made.

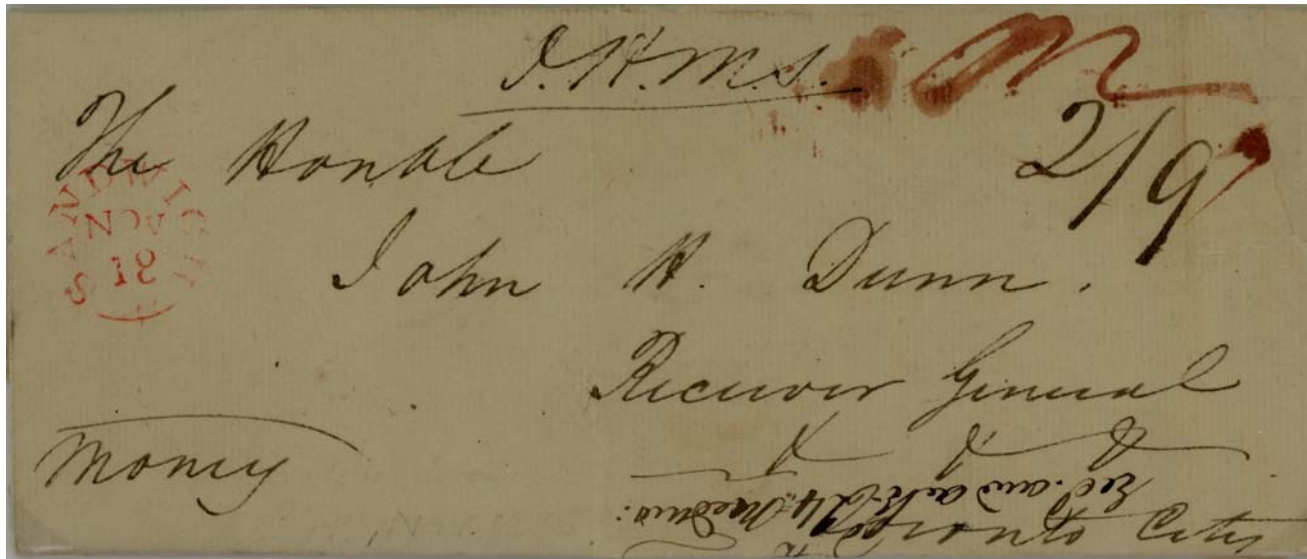


Grimsby (C W)–St Catharines, no letter bill numbers, 1853.

Rated collect single domestic, 3 d cy.

Multiple rates

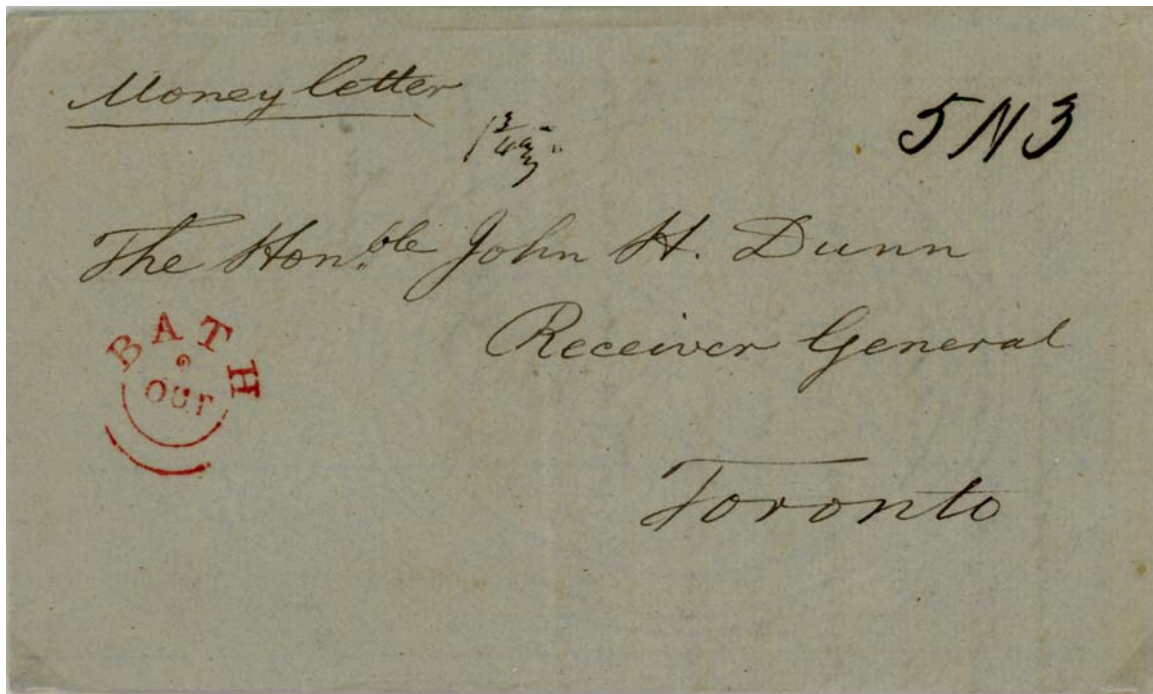
Until 1843, non-drop money letters were always charged multiple rates, owing to the enclosure(s). Shown are two multiple rates with two of the very few 1829-issue postmarks with (short-lived) typeset (as opposed to manuscript) date. The next page shows the heaviest money letter reported.



Sandwich (Windsor)–Toronto, triple, 1835. Large red Toronto **M** at upper right.

Rated 2/9 cy, triple collect 201–300 miles. Ms OHMS in this period means that was to be put in the mail, not carried privately, nor that it was exempt from postage.

Sandwich 1829-issue postmark is known typeset-dated 1835 & 1837.



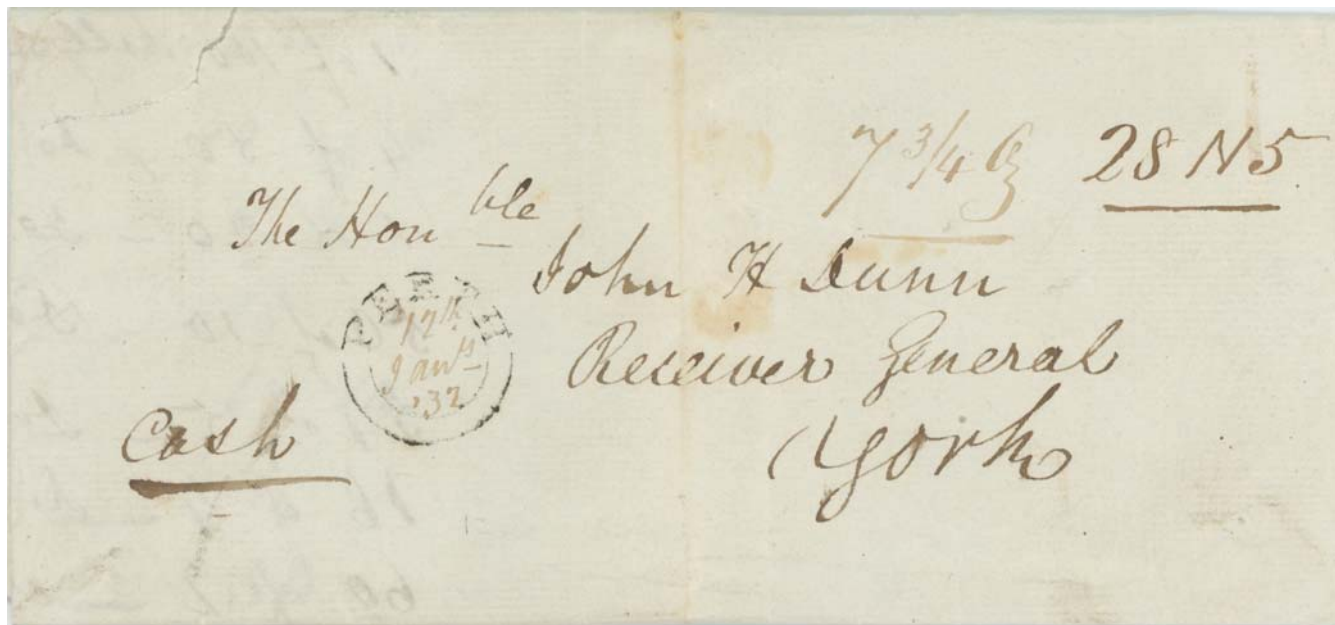
Bath–Toronto, septuple, 1834.

Rated 5/3 cy, 7 × 9 d, collect for 101–200 miles. Rates above an ounce were per quarter ounce, here 1³/₄ oz.

The peculiar Bath 1829-issue handstamp is known typeset-dated 1834–36.

Heavy multiple rate

Reportedly ([HAL]), the heaviest known money letter (31×).



Perth–York (Toronto from 1834), cash, 31×, 1832. The letter contained American banknotes, totalling the equivalent of £348/10 cy; they are itemized (below).

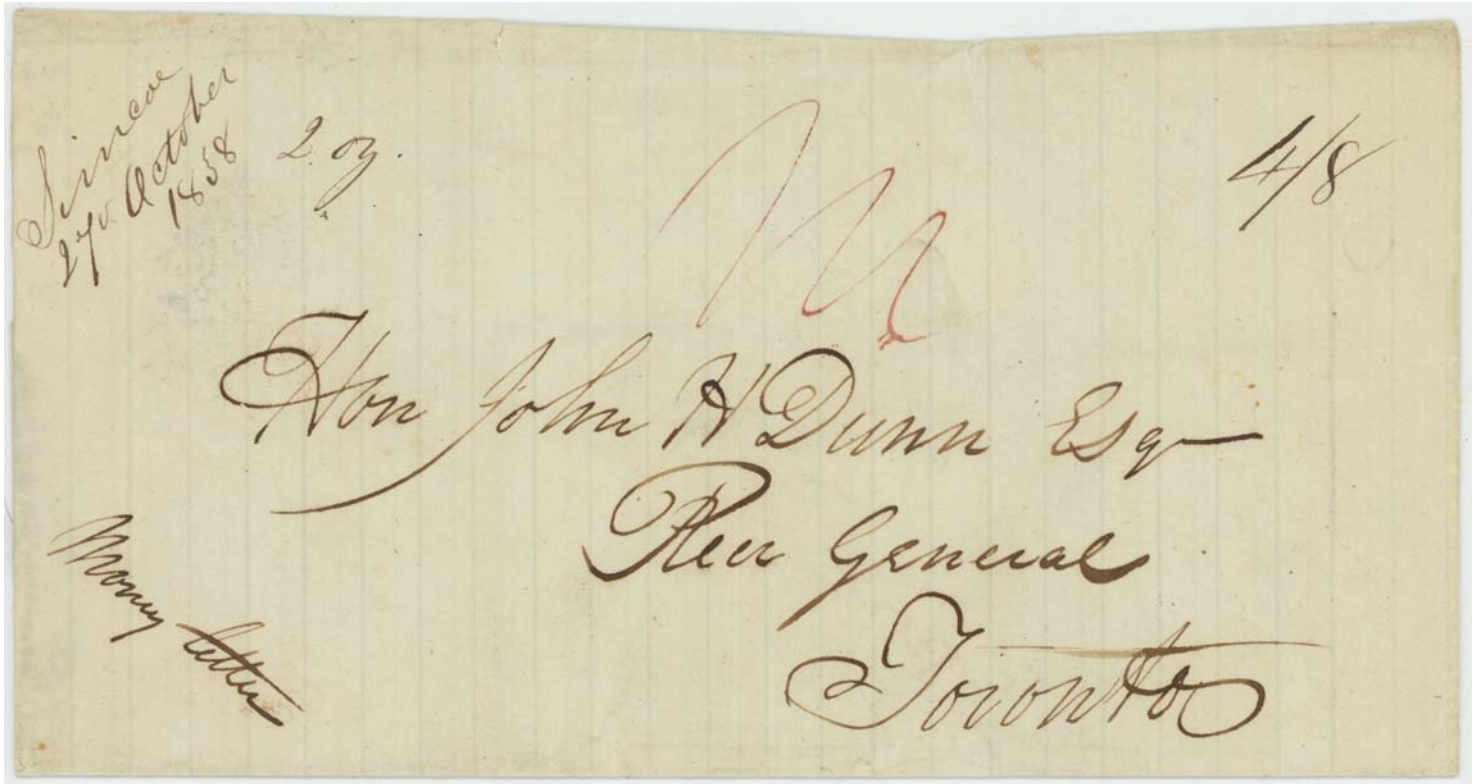
Rated 28/5 cy, 7³/₄ oz, charged 31 times the 11 d, 201–300 mile rate.

Relatively common Perth 1829-issue postmark known typeset-dated 1829–38.

1 of 100 dollars	—	\$25	u	u
4 of 50	— do —	50	u	u
1 of 20	— do —	5	u	u
50 of 10	— do —	125	u	u
34 of 5	— do —	67	10	u
16 of 4	— do —	16	u	u
60 of 2	— do —	30	u	u
120 of 1	— do —	30	u	u
		<hr/>		
		348.10 u		

A list of the 306 (!) bills enclosed.

Multiple rates



Simcoe—Toronto, octuple, 1838. Toronto *M*.

Rated 2 oz 4/8 cy, 8 × 7 d, collect for 61–100 miles.

Ms *Simcoe*, known 1829–38, alternating with handstamps.

Multiple rates



Richmond U C—Toronto, sextuple, 1840. Huge Toronto **M**. Collect $1\frac{1}{2}$ oz 7/-, $6 \times 1\frac{1}{2}$ cy (301–400 miles).

1829-type RICHMOND U C (Carleton Co; now an Ottawa suburb) is known 1838–47. One of only two 1829-type marks with provincial designation (the other is Richmond L C).



Dundas—St Thomas (U C), octuple, 1830–40s. **PAID** 6/ cy. Straightline distance was 84 miles, but by road it must have exceeded 100 miles. Octuple rate, 8×9 d cy.

1829-type DUNDAS is known 1830–43. Presence of letter bill number 23 (at top) suggests date range 1841–3.

Multiple rates



Picton (U C)–Toronto, quadruple, 1840. Huge Toronto *M*. Collect 1 oz 3/–, 4 × 9 cy (101–200 miles).

Serif double broken circle PICTON U. C., proofed 1839, and only known used January–October 1840.



St Thomas (U C)–Kingston, nonatuple, 1841. Collect 2¼ oz 10^s/6^d, 9 × 1/2 cy (301–400 miles).

Serif double broken circle ST. THOMAS U. C., known used 1840–68.

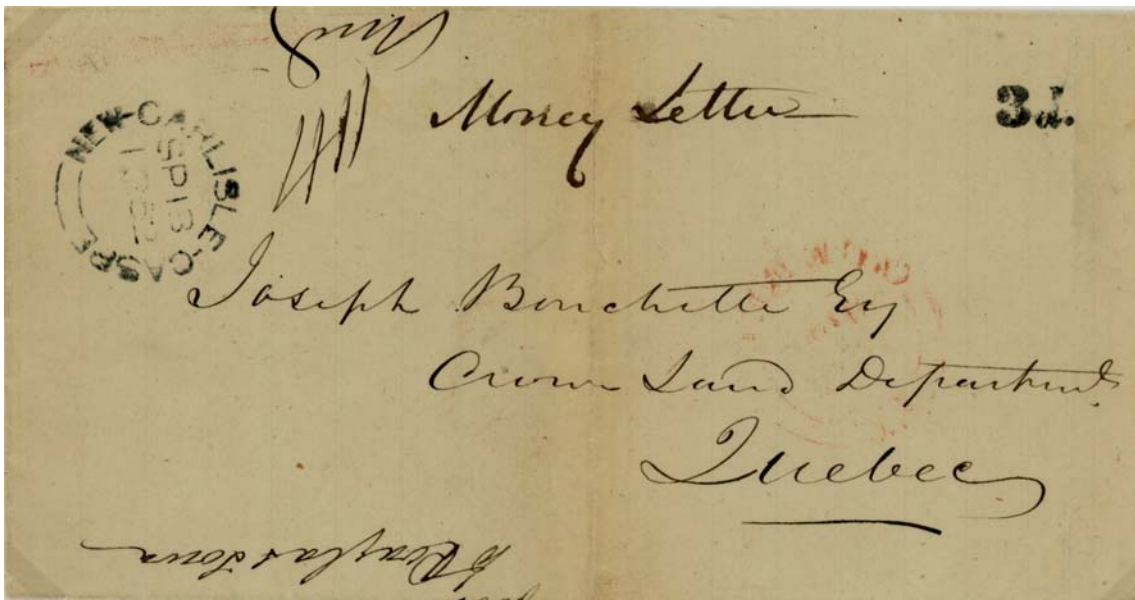
*M^r. Burwick
Colr M^rtanty
24 Oct 1841
remitt. £145.10.
ad and cost 2*

Oddities



Lettre d'argent, Ste-Anne-de-la-Perade–Montreal, via Three Rivers, 1845. Seldom seen French language version of money letter.

Rated collect 1/6, double (half ounce), 101–200 mile rate.



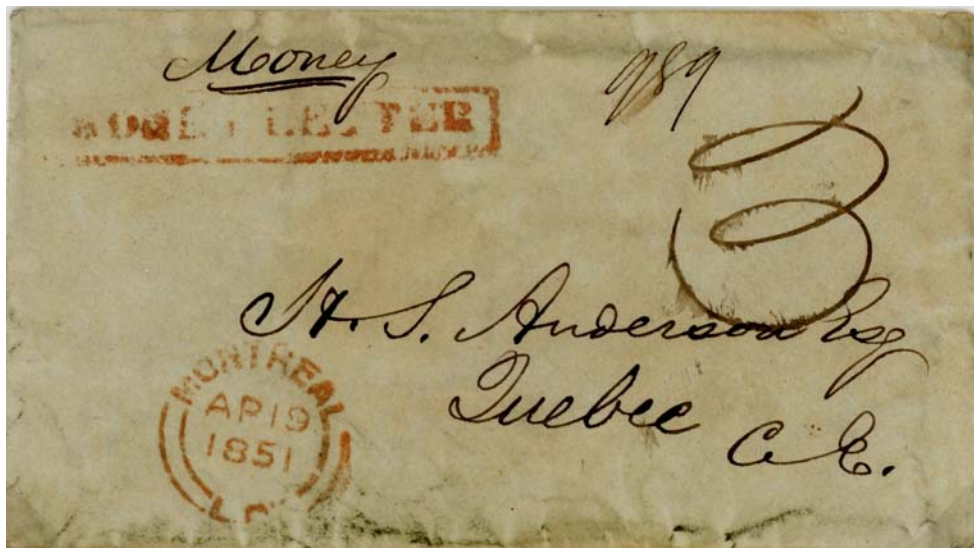
New Carlisle–Gaspé–Quebec fancy ratestamp, 1852. Used indirectly in the Greene Foundation's refutation of the ludicrous New Carlisle "Postmaster's Provisional".

Rated collect 3d, single rate. Clearly a handstamp; one of the two examples known.

Canada assumes control of its post office (1851)

The Province of Canada gained control of its post office 6 April 1851. Immediately, the mileage-based postal rates were simplified to 3 d (currency) per half ounce for domestic mail (and also to the Maritime provinces). This could be paid entirely in stamps (issued several weeks later), or entirely in cash, or left completely unpaid (for the receiver to pay in full); partial payment of postage was not permitted. There was still no additional charge for money letters, although enclosures *might* increase the postage.

The earliest reported money letter in this period is dated 14 April 1851.



Montreal–Quebec, 19 April 1851. Red Montreal boxed MONEY LETTER (one of several in use from 1840).

Single domestic postage, collect 3 d cy, two weeks after new rate introduced.

Early *envelope* (as opposed to folded letter sheet); these became feasible only when the charge per enclosure was replaced by charge per weight (1844; however, the rates were still quite high, so few envelopes were used until 1851).



St George (LC)–Quebec, 23 April 1851. Blue ms Money Letter; large serif MONEY-LETTER applied at Quebec.

Rated as above (collect).

Although 23 April is the generally accepted date that stamps were first issued, not all post offices had received them by that date.



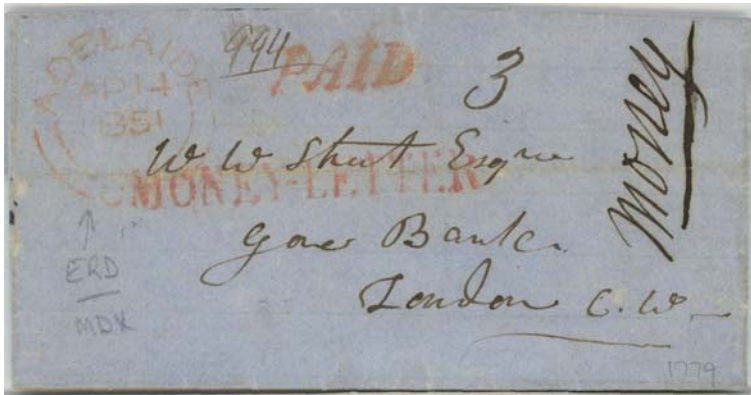
Trenton–Napanee, 1851. Early coloured Canadian corner cover (blue seal on reverse), Montreal Telegraph Company.

Rated single domestic, prepaid (cash).

The TRENTON U.C double broken circle has a basal sideways 3; in Canada, these were not used as time marks. Earliest reported strike by two years.

Mini

As far as is known, there was no lower bound on the dimensions of mail. This tiny folded letter sheet is the smallest complete cover I have seen in this period. Very early in the autonomous period (beginning 6 April 1851).

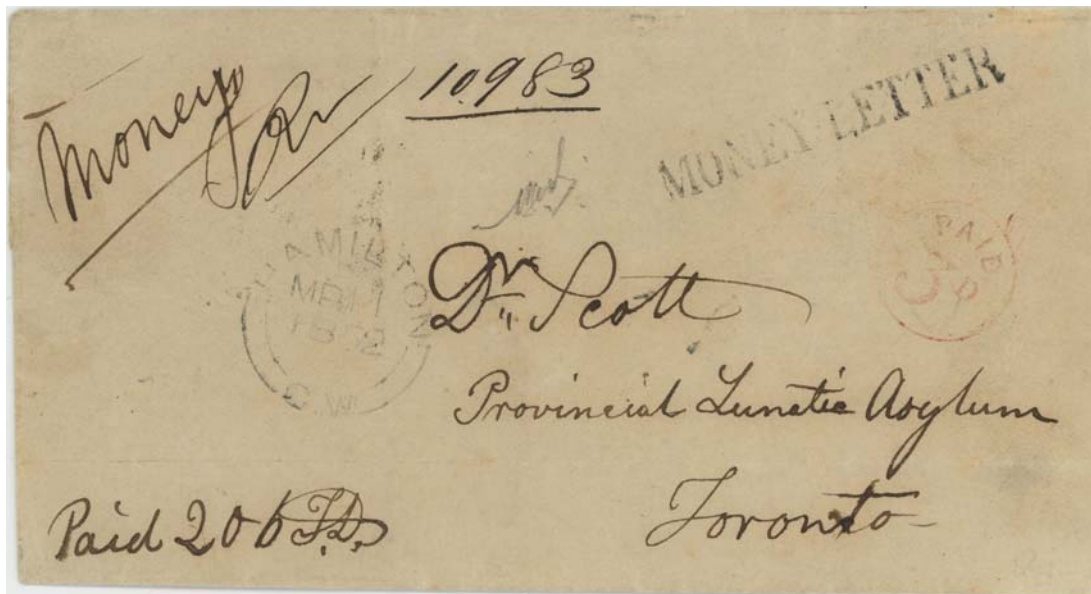


Adelaide (c w)–London (U c), 14 April 1851. **PAID** 3 d cy, rate introduced the previous week. Generic **MONEY-LETTER** handstamp. Earliest reported strike of **ADELAIDE C.W** double broken circle.

Money letters



Kincardine—Saugeen (c w), 1852. **Paid 3** d cy (single domestic).



Hamilton—Toronto, 1852. **PAID 3** d cy in circle. Addressed to the Provincial Lunatic Asylum. Five-digit letter bill number.

Beavers inundate the mail

The new-fangled and not much licked (in Canada) adhesive bits of paper, *postage stamps*, were issued on or after 23 April 1851. Their use on money letters was limited to April 1851–April 1855. The top cover is the earliest known stamped money letter, at most 24 days after the 3d beaver was issued.

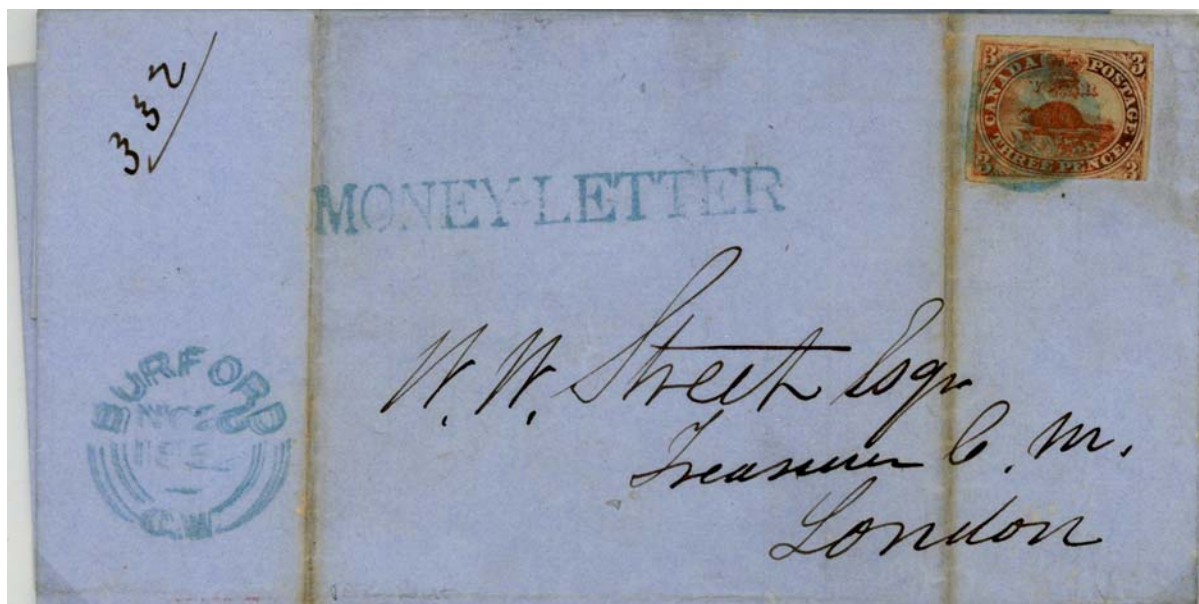


Earliest known stamped money letter, Woodstock–London (C W), 17 May 1851.

Serif general issue **MONEY-LETTER** and **TOO LATE** [for the day or week's despatch] handstamps at Woodstock. Beaver (laid lines), issued around 23 April 1851, pays single domestic rate. Greene Foundation certificate 18150 (2011).

Woodstock May 17th
1857

Although the year resembles 1857, the horizontal stroke of the 5 has been joined to the 1. The London datestamp shows the 1 clearly. (And in any event, by 1857, money letters had been replaced by registered.)



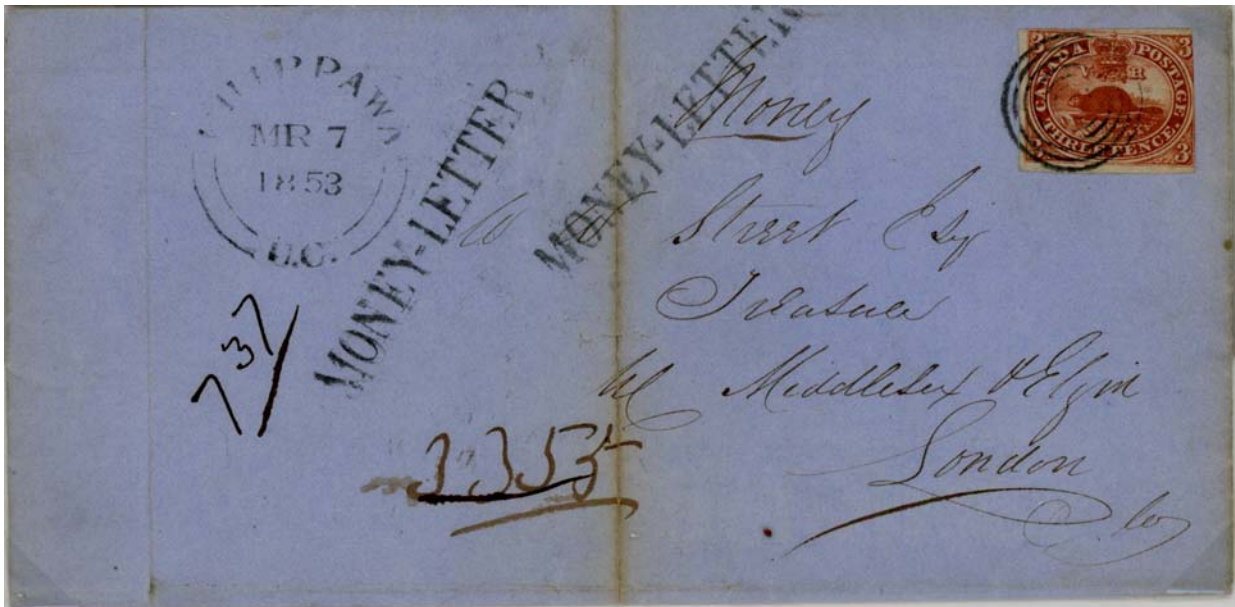
Burford–London (C W), 1852. Large seriffed **MONEY-LETTER** applied at Burford, unrecorded in [HAL]. Blue ink is very unusual for Canadian postmarks in this period.

More inundation



Brantford–Hamilton, 1852. Nonserif general issue (1851) **MONEY-LETTER** handstamp at Brantford; unrecorded in [HAL]. Green postmarks (appear blue on this paper) are extremely unusual in this period.

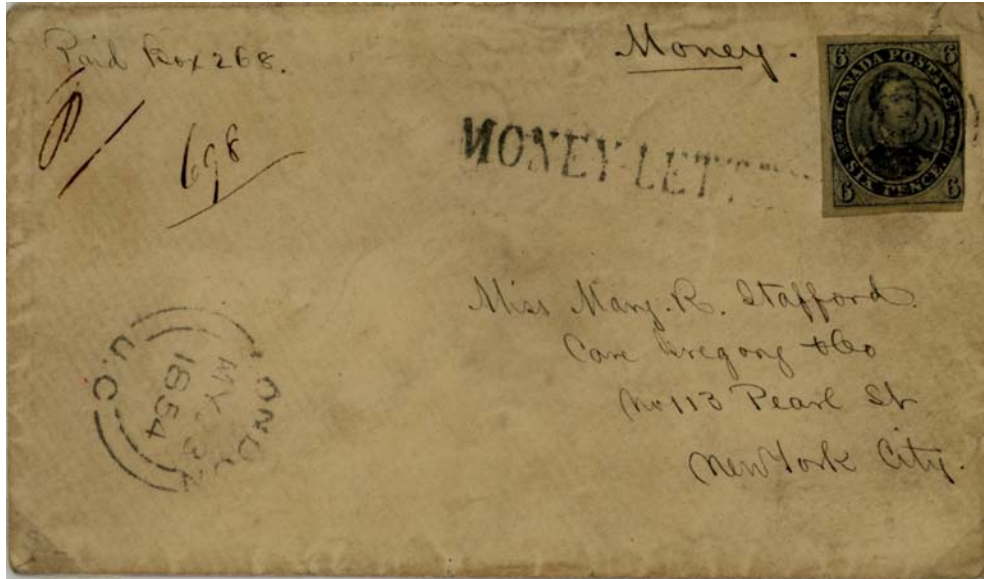
Stamp pays single domestic rate.



Chippawa–London, two **MONEY-LETTER** handstamps, 1853. Left one at Chippawa, other at London.

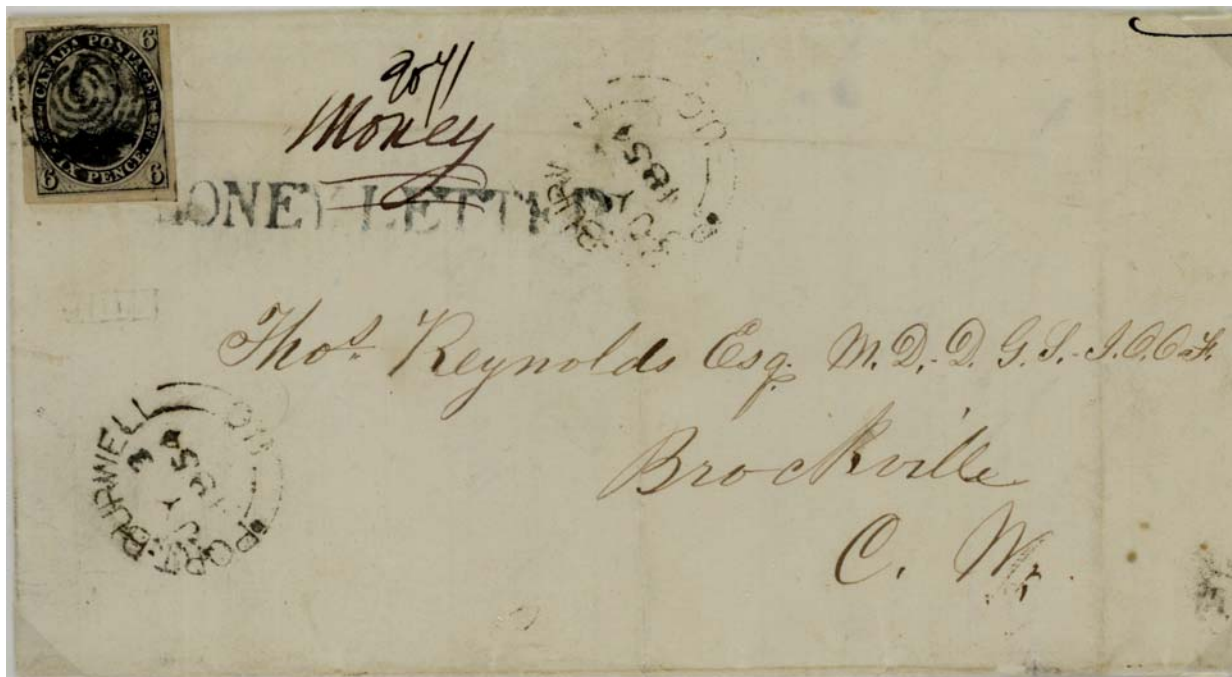
... and for stamp fanatics

While it makes little difference to the postal history, a classic stamp on cover is revered. These two covers, showing different money letter uses of the 6d Albert, cater to this.



London (U C)—New York, 1854. Smaller MONEY-LETTER hs.

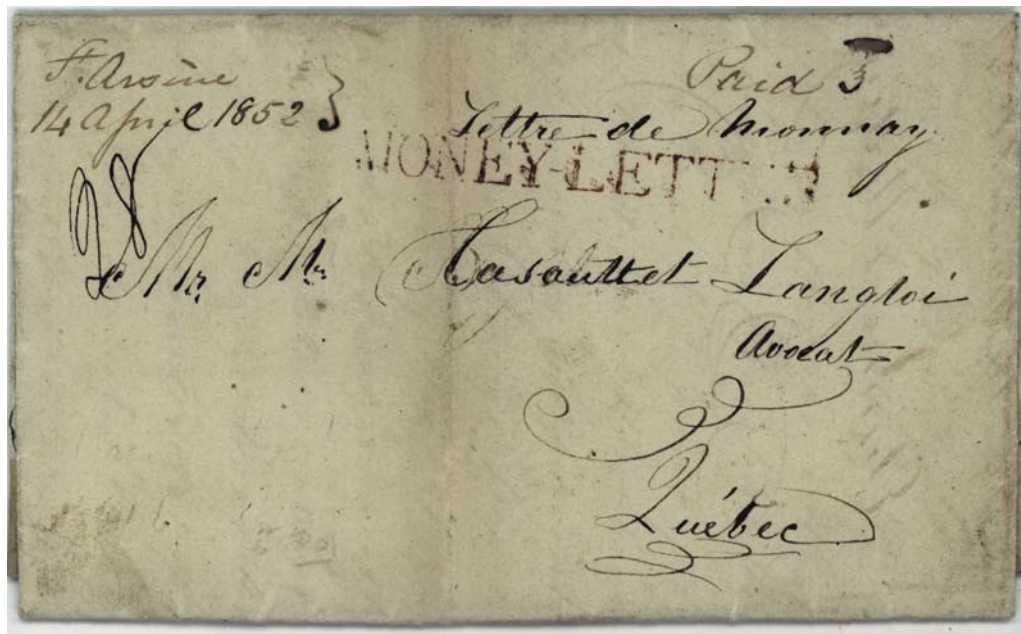
Rated prepaid 6d cy, single treaty rate, from London to New York. One of four cross-border money letters reported with this stamp. Greene Foundation #9295 (December 1999), *Genuine in all respects* . . .



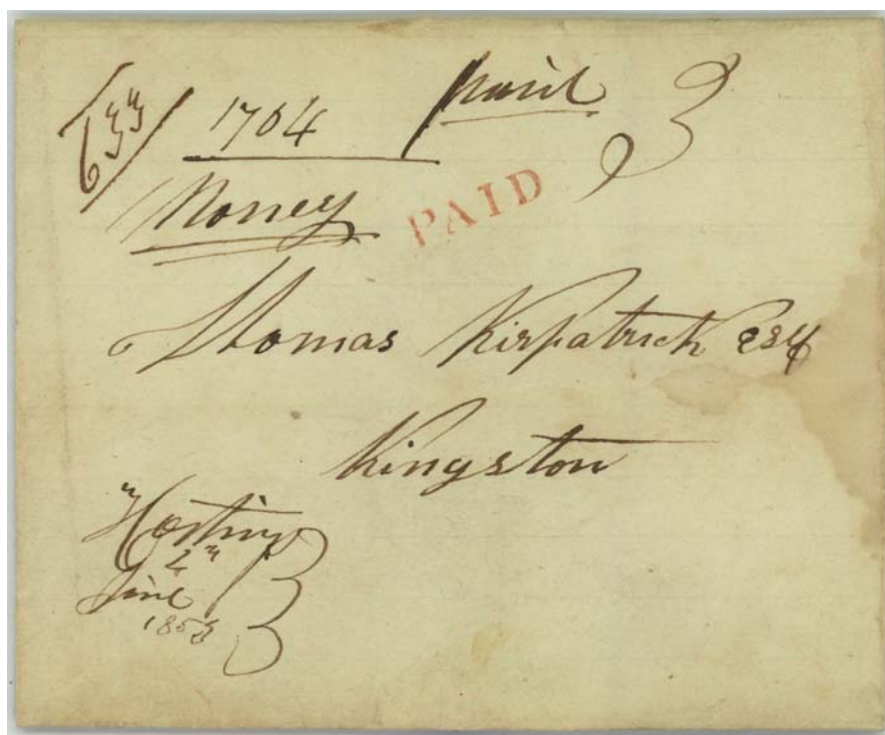
Domestic double rate, Port Burwell—Brockville, 1854. Larger MONEY-LETTER hs.

Rated prepaid 6d cy, double domestic. Royal Philatelic Society (London) #191127 (August 2005)
... is genuine.

With ms



St Arsène (C E)—Quebec, 1852. *Paid 3^d*.



Hastings (C W)—Kingston, 4 June 1853. *PAID 3 d*.

One other ms reported (also 1853).

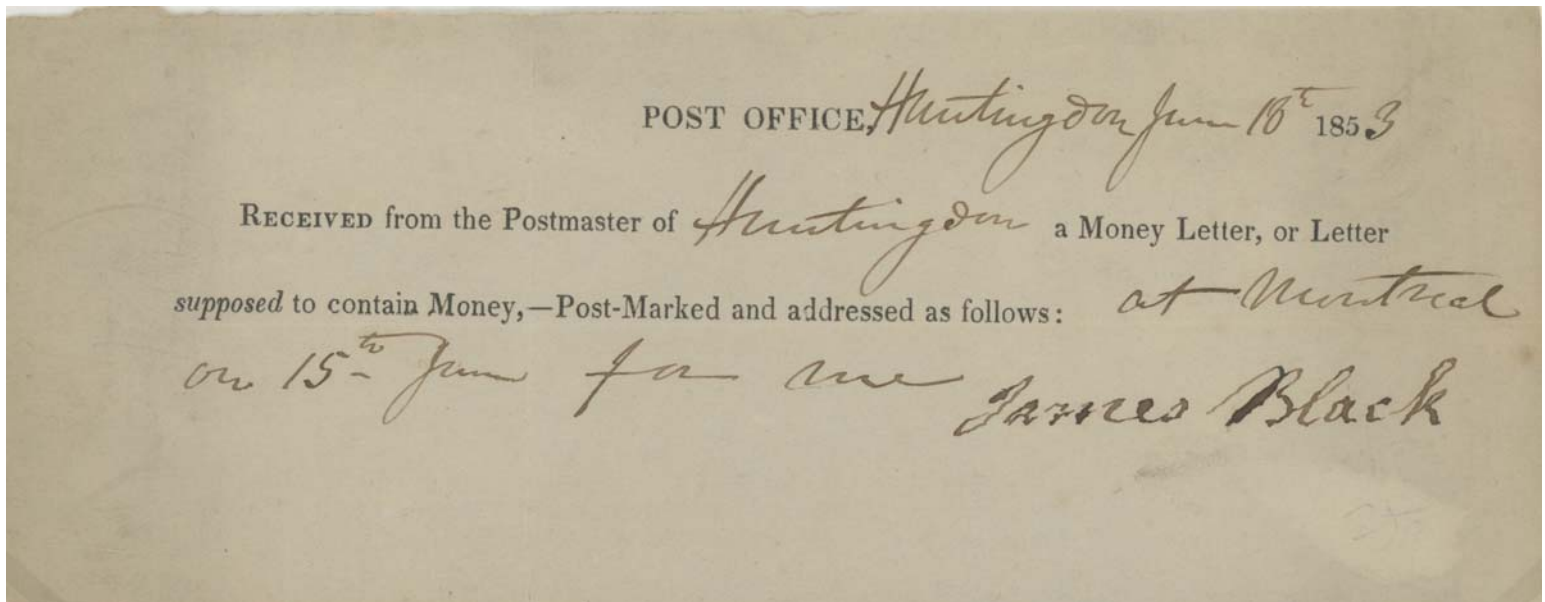
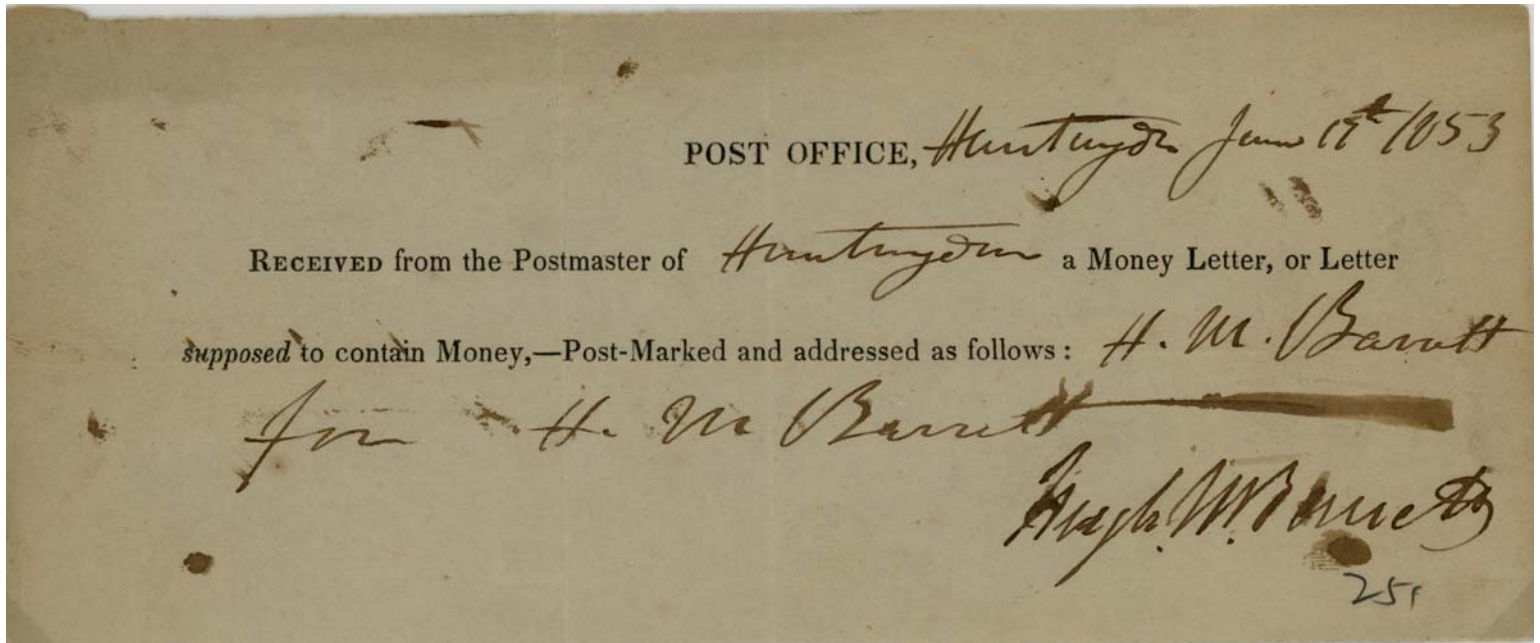
Multiple money letter handstamps



Toronto–London (C W), 1853. One serif, one nonserif money letter handstamp. Collect 3 d domestic rate.

Money letter receipts—sort of

These were signed by the recipient and given to the postmaster, to protect the *latter* from lawsuits. Receipts (as we usually think of them) were not given to the sender of a money letter until registration was adopted in 1855.



Two different money letter forms, signed by recipient, consecutive days 17 & 18 June 1853. Both from Huntingdon. The difference lies in the printed **185** (decade) in the upper right corner of the second one, as opposed to no such on the first one.

Steamboat money letter

Possibly unique combination



Kingston–Toronto, 1853. Mailed on board steamboat; on arrival at Kingston, marked with datestamp and M O N E Y (latest known strike of this scarce handstamp).

Rated collect 3 d cy (single domestic).

Mailed to Toronto lunatic asylum; contained £6/5, paying for an inmate's stay (one quarter).



Red STEAM-BOAT LETTER KINGSTON. Known 1848–56; with basal indicia 1–6 and blank (this one is blank). Backwards 3 in year.

Cross-border money letters

Except for an informal “registration” system (more like a money letter scheme) in Pennsylvania (beginning in the 1840s) and in some cities bordering Canada (late 1840s on), the US did not have anything comparable to money letters until it adopted registration in 1855. However, money letters could be sent to the US, with special treatment to the border. They are fairly difficult to find.



Kingston–New York, sextuple, 1843. Part of the ubiquitous Kennedy correspondence.

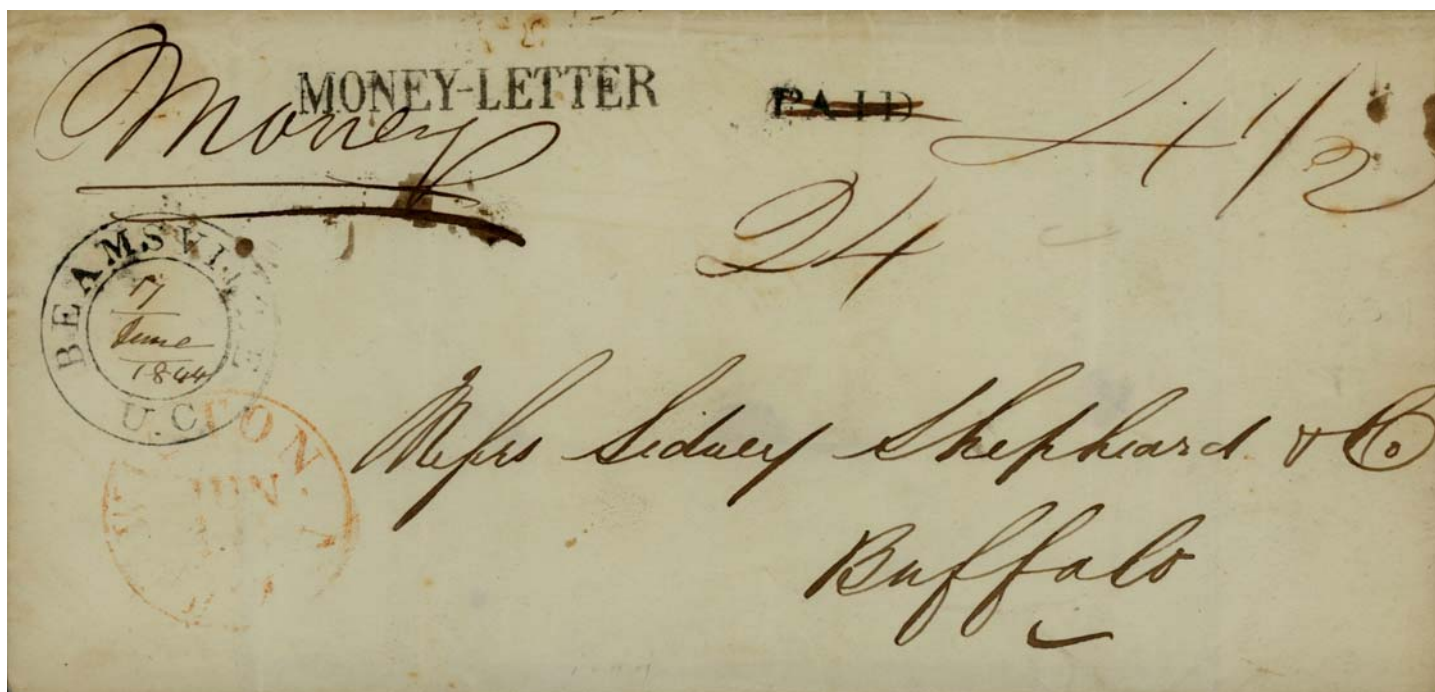
Rated \$1.50 sextuple US postage, at 25¢ per quarter ounce 400+ miles (from the border at Kingston to New York). No Canadian postage was charged, as the Kingston postmaster was also a US postmaster.



Montreal–New York, sextuple, 1847. Also Kennedy correspondence.

PAID 2/3 cy: 6 × 4½d per half ounce (change from sheets and quarter ounce rates to half ounce rates occurred in 1844 for Canada and 1845 for US) for under 60 miles to the border, and **PAID 60¢**: 6 × 10¢ US rate over 300 miles from the border to New York.

Cross-border money letters



Beamsville—Buffalo, single Canada and quadruple U S rate, 1844.

Rated prepaid $4\frac{1}{2}$ d cy, single rate under 60 miles to the Queenston-Lewiston border crossing (from 5 January 1844, Canadian rates were calculated per half ounce, not by sheet or per quarter ounce). The PAID handstamp was struck through, likely at the cross-border point, Lewiston (NY), and the somewhat mysterious rate 24¢ (to be collected) was applied.

The distance Lewiston—Buffalo was around 25 miles, for which the single rate fee was 6¢ (1825–1845). U S rates were still calculated by sheet, so this would have to be quadruple (three enclosures; from the Canadian fee, the weight was less than one-half ounce).

Beamsville double circle is known 1840–49.



Mess made by U S postmaster, London (U C)—New York 1845. Red London MONEY-LETTER hs.

Originally rated 9 d cy (201–300 miles, London to the border), and 10¢ = 6d U S rate over 300 miles (border to New York), all prepaid. The U S postmaster apparently did not believe the latter could be prepaid (it could), and struck through the red PAID handstamp (only a tiny portion is still visible), tearing the paper. It was then charged 10¢.

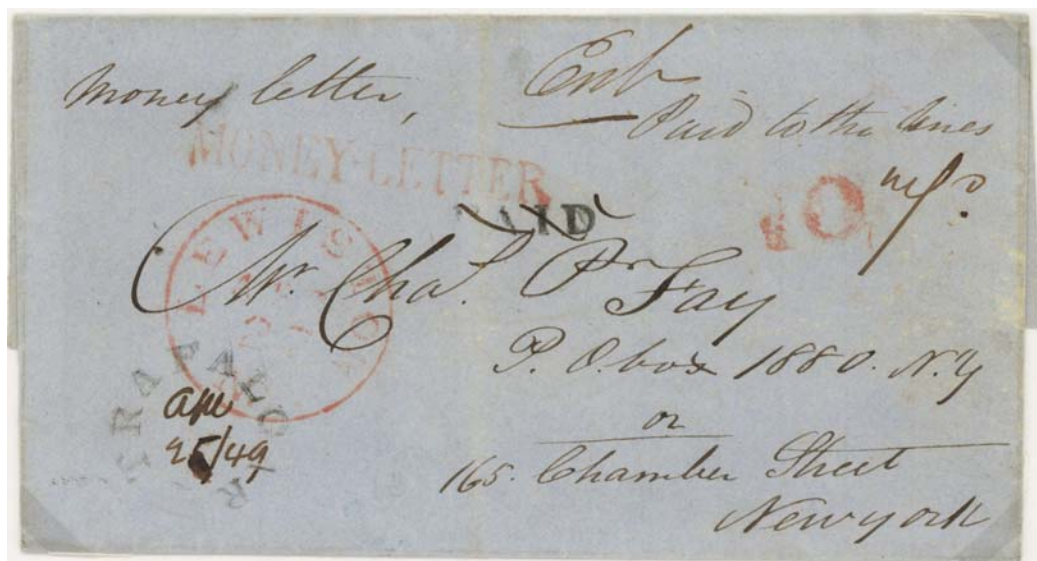
Cross-border money letters



Toronto–Wheatland (Monroe Co, New York), 1845. The Toronto postmaster acted as agent for the U S post office, and no Canadian postage was required to get to the exchange point (likely Buffalo, across Lake Ontario). PAID 20¢, double U S domestic letter rate.



Montreal–New York, 1847. PAID 4½ d to the exchange point (at or near Burlington, Vermont), and PAID 10¢, U S rate.



Trafalgar (U C)–New York, 1849. Sender has written Money letter, while postmaster (probably at Trafalgar), Cash. PAID 7^d to the Queenston-Lewiston exchange (61–100 miles) and charged 10¢ U S postage.

1829-type TRAFALGAR, reported 1832–49, this being the latest known.

Money letters to US “registered” there

In portions of the US, particularly in Pennsylvania, an informal registration system was in use, although it was more like a money letter scheme. The two covers below were mailed in Canada as money letters, and then given US registration numbers (the first tentative). These are the only two such known.

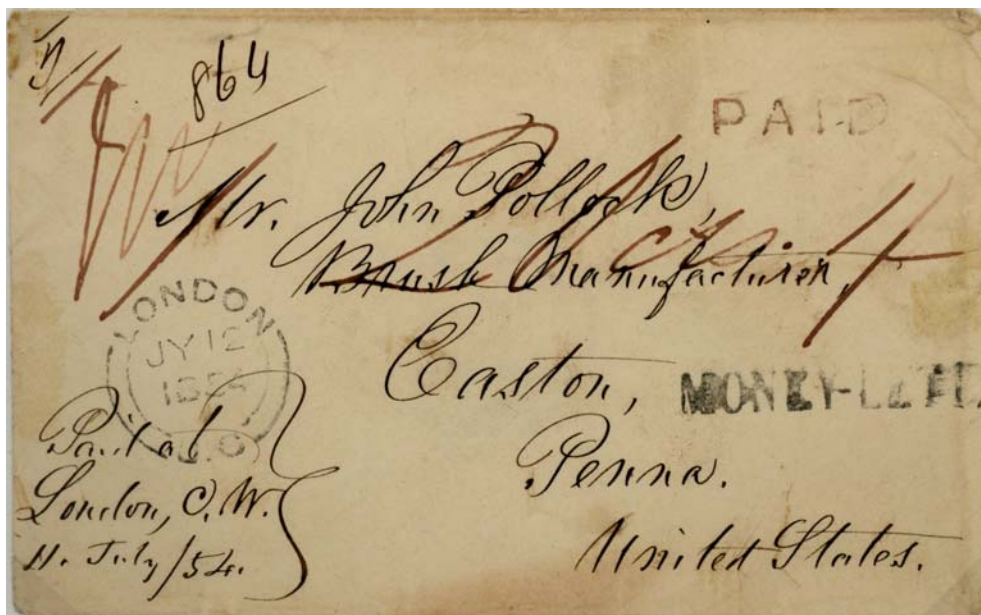
While Canadian letter bill numbers did not restart at 1 until they reached (at least) 999, US registration numbers restarted every quarter. Hence the latter tend to be low, particularly from small towns, while the former tend to be high.



Hamilton—Easton (Pennsylvania), May 1854. Ms money is not in the hand of the sender, whereas at Hamilton the MONEY-LETTER handstamps were applied—suggesting the former were applied in the US. What is certainly American is the parenthesized (Reg 8); Canadian offices did not use the term registration (until 1855, when registration was adopted).

Parentheses suggest that the US postmaster was unsure about how to treat this item. *Only reported Canadian money letter with US registration marking.*

Rated CANADA PAID 10 Cts treaty rate, noted with red exchange rate marking (applied at Hamilton).



London (C W)—Easton, July 1854; same correspondence. The ms 864 is almost certainly the London letter bill number, while the 5 is very likely the US registration number, this time, not tentative. London serif MONEY-LETTER handstamp, part of general issue (1851).

Rated prepaid 20cts equivalent to 1/- cy, double treaty rate, in large script.

Cross-border money letter



St Catharines–Buffalo, February 1855 (registration was introduced later in the year). Collect CANADA 10cts treaty exchange marking.

Incoming cross-border money letters

A few US post offices near the border unofficially adopted a money letter system, at least for letters to Canada. There was no additional charge, but they were entered on the letter bill, exactly as in Canada. Very few such examples are known.



Buffalo money letter to Montreal, 1847. Rated prepaid 10¢ from Buffalo to the Burlington/Highgate exchange, and then collect 4½ d cy (under 60 miles) to Montreal. Canadian postage could not be prepaid in the US.

Normally, mail to Canada from Buffalo would have crossed Lake Ontario to Toronto, but internal Canadian postage from Toronto to Montreal (1½ cy) would have made it far more expensive.

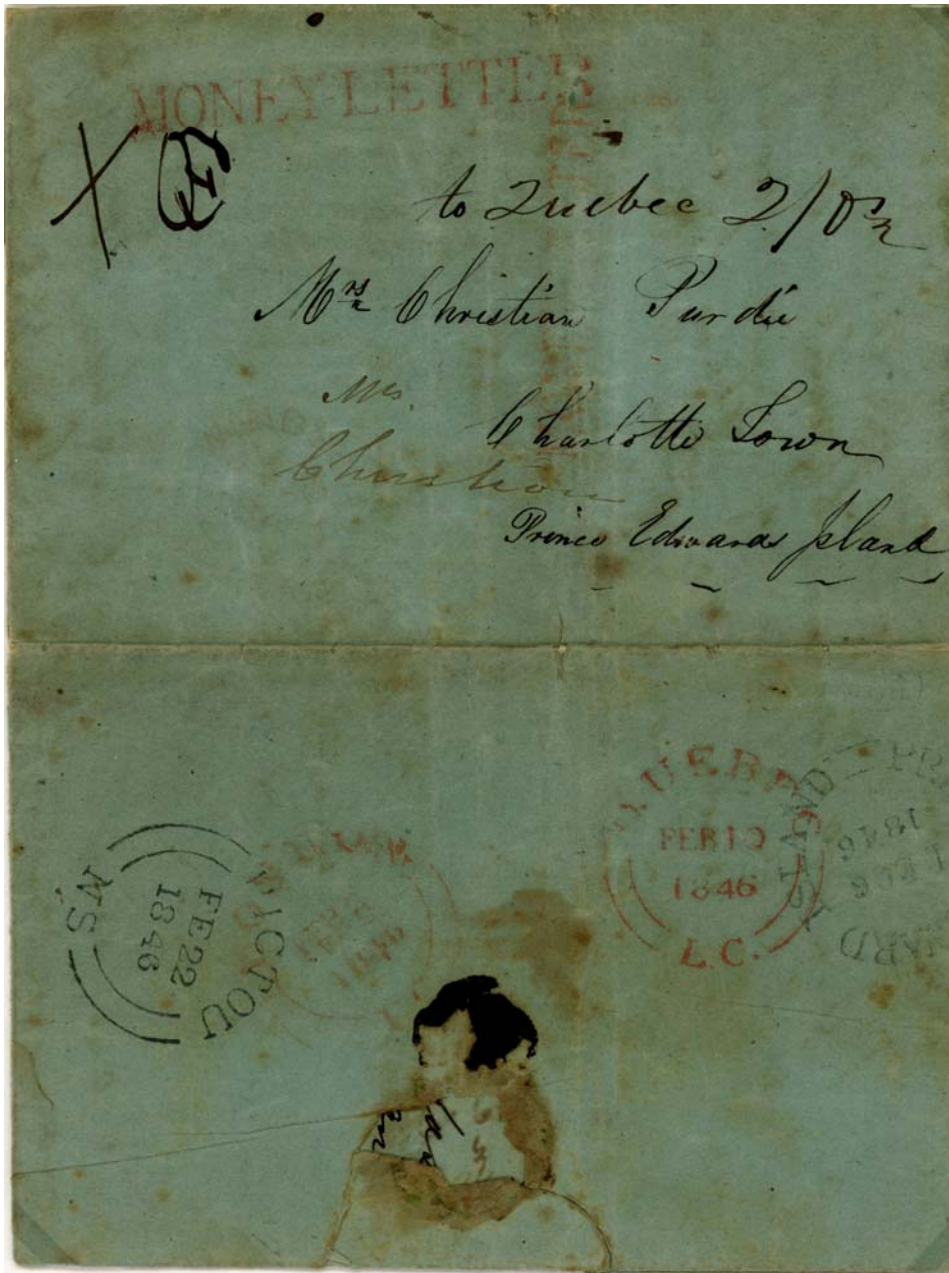


Grand Rapids (Mich)–Sandwich, 1853. Regersted(!) Rated collect 10¢ = 6 d cy, US–Canada.

Faint red datestamp is (upside-down) Windsor, of which Sandwich is now a suburb; via Detroit.

To Prince Edward Island

Only reported money letter from the Province of Canada to P E I.



Sandwich (U C)—Charlottetown, via Quebec & Pictou (N S), 1846. Datelined Sandwich, initially postmarked at Windsor (UC; faint), and then London (UC) in red; there is a faint red vertical MONEY-LETTER handstamp probably also applied there. The larger handstamp was applied at Quebec.

Rated to Quebec 2/0½ (cy), single (half-ounce at this time) 701–800 miles, Windsor–Quebec. There should have been substantial additional postage for the rest of the trip, but there is no evidence of further charges.

The symbols at the upper left have been seen on other Canadian covers, but their meaning is unknown.

To and from United Kingdom

Fewer than ten money letters have been reported between BNA and UK.



Supposed Money Letter

Montreal–Scotland, 1829. Treated as a money letter in the UK; *Supposed Money Letter* likely applied on arrival at Greenock.

Rated collect 2/2 stg, made up from ship letter fee (8 d), captain's gratuity (2 d), and internal UK rate, Greenock–Paisley (double 8 d), plus the ubiquitous $\frac{1}{2}$ d Scottish wheel tax.

Two-step GREENOCK SHIP LETTER straightline (Robertson s–12), then Greenock dater, and Paisley straightline (at bottom/reverse).

To United Kingdom

U K had had a registration system (from 1840); incoming money letters so-designated in Canada raised an additional (registration) fee.

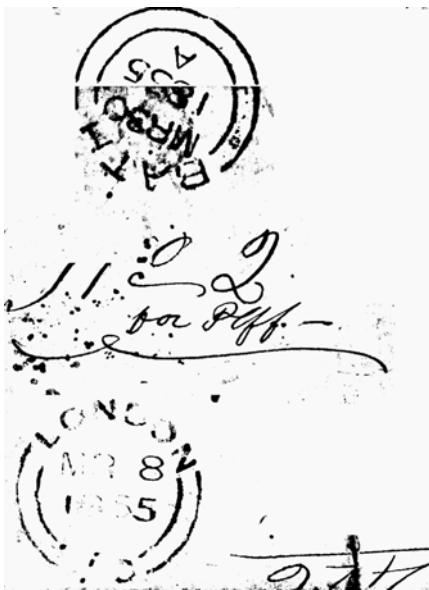


Adelaide (U C)—England, 8–31 March 1855. MONEY-LETTER struck at London (C W).

Rated prepaid 8 d stg = 10 d cy (marked in both currencies), transatlantic rate Canada–U K. Large off-red ms 6 (d stg) is the British registration fee (ms No 505 is likely the British registration number).

Double broken circle Adelaide (C W) (post office open 1851–75); on reverse, London (U C); in U K, red Liverpool tombstone, Bath, and Warminster.

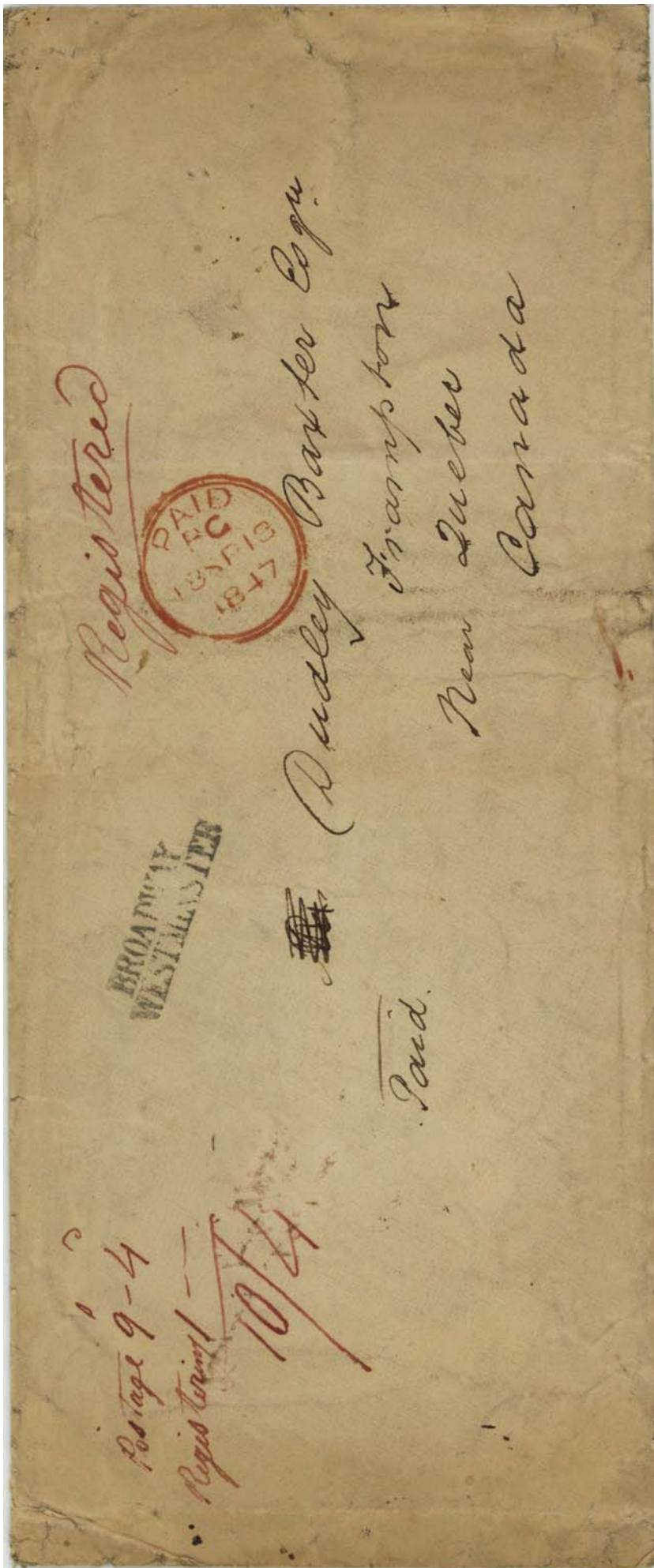
Mailed in March 1855, just before Canada's registration system was implemented (May).



Registered in UK, but money letter in Canada

Registration began in 1840 in UK, but Canada continued with the money letter system until 1855. Letters mailed from UK could be registered relative to the *British mail*. On arrival in BNA (typically, Halifax or Montreal), they were treated as money letters.

Broadway (Westminster, London) to Frampton (CE), octuple, 1847. Prepaid *Postage 9^s—4^d*, $8 \times 1/2$ stg (British packet per half ounce, including inland rate in Canada), and *Registering 1—*, UK registration fee.



From United Kingdom



Registered/money letter, 1850. Marked red Registered (Hounslow UK).

Rated 2/- stg, made up of 1/- transatlantic (to Canada) rate and 1/- registration fee.

On arrival at Halifax, probably travelled by closed bag to Montreal, where two strikes of the red MONEY-LETTER hs were applied. Addressed to Tuckersmith (UC, Huron County). There is a faint red Hamilton c w datestamp directly over the Hounslow dater.