

# BNA money letters

**M**ONEY LETTERS, that is, letters believed to contain valuables, from the province of Canada, Nova Scotia (NS), New Brunswick (NB), and Prince Edward Island (PEI). The money letter system was superseded in the 1850s by registration. No examples are known from other parts of BNA, that is, Newfoundland, British Columbia, and Red River Settlement (Assiniboia).

Money letters were recorded on the letter bills for mails between post offices, thereby providing some security. There was no fee *per se* for money letter service, but enclosures often resulted in increased postage.

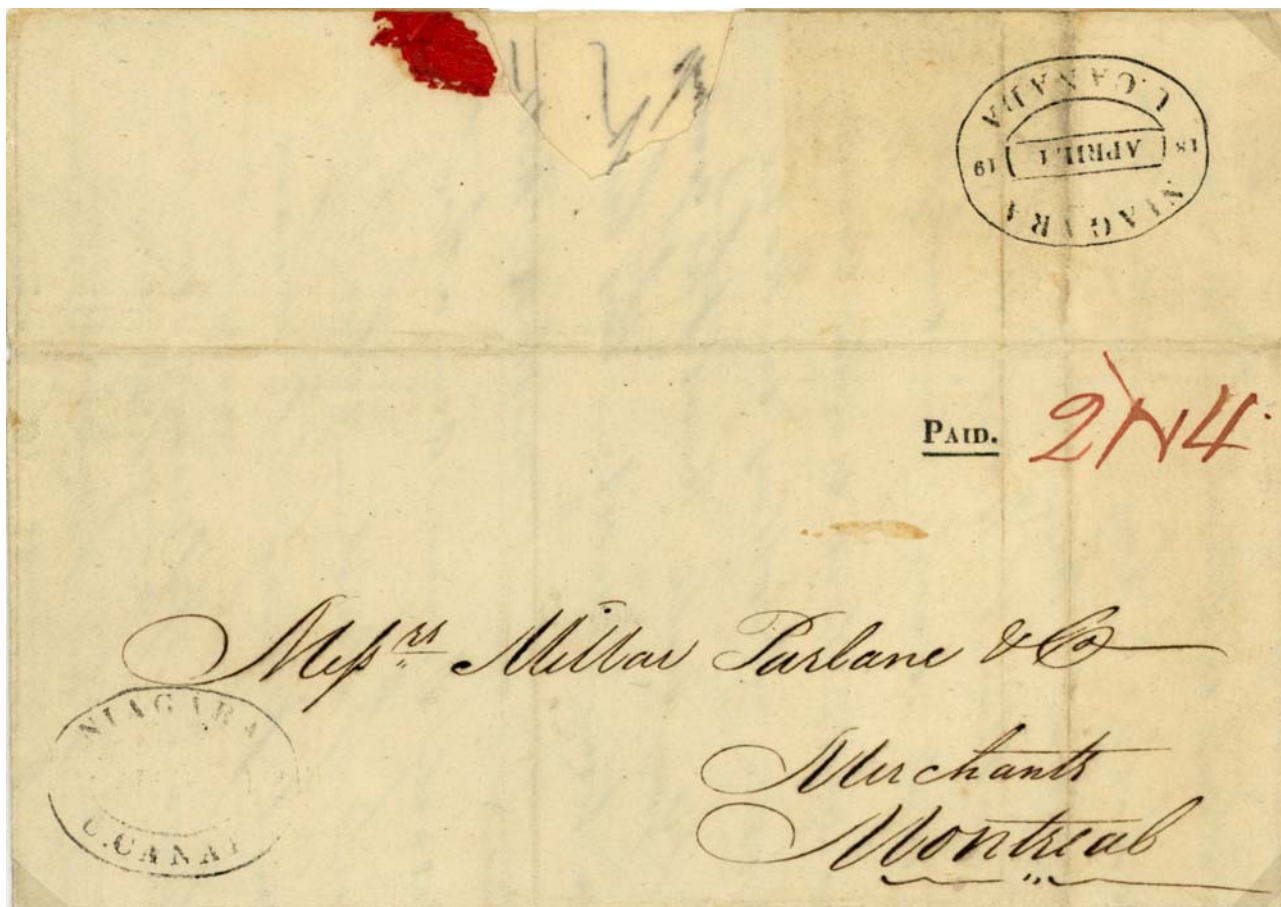
Although a money letter system was adopted in the UK in 1792, it was not extended to Canada until 1825. Prior to that, some letters are known to have contained money, but were not externally marked—hence *pre-money letters*. These are known up to 1824.

*Province of Canada* First year (1825), and very early *free* (1826); early MONEY LETTER handstamp (1831); extremely heavy (31 ×), drop money letters, earliest stamped money letter, to US single Canadian rate but quadruple US, to UK (1829).

*Nova Scotia & New Brunswick* Much more difficult to find than those of Canada; early, free.

*Prince Edward Island* Two of the four known are shown, one domestic, the other intercolonial.

*Money letter wrappers* Used to enclose money letters; three (different) of the four known from Nova Scotia.



*Pre-money letter*, Niagara—Montreal, 1819. Letter contained . . . *Sixty Dollars in Notes* . . . . Rated PAID (a handstamp!—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.

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*

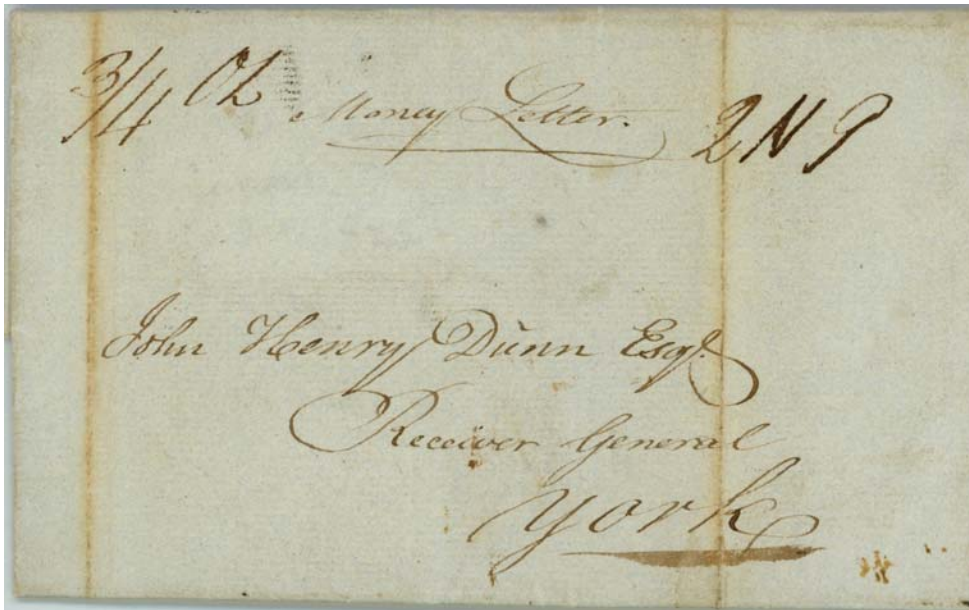
*I now enclose under cover of this, Sixty Dollars in Notes . . . .*

## Money Letters

**B**ASED on the British scheme (in effect from 1792 until the advent of registration), money letters were in use in Canada 1825–1855. Letters containing valuables would be marked *money letter* (or, less frequently, *cash*, or *money*), and their details were marked on letter bills accompanying mail sent between post offices, to be verified by the receiving clerk. There was no extra charge, but enclosures often resulted in increased postage. Prepayment was not required, but letters were either wholly prepaid, or wholly collect.

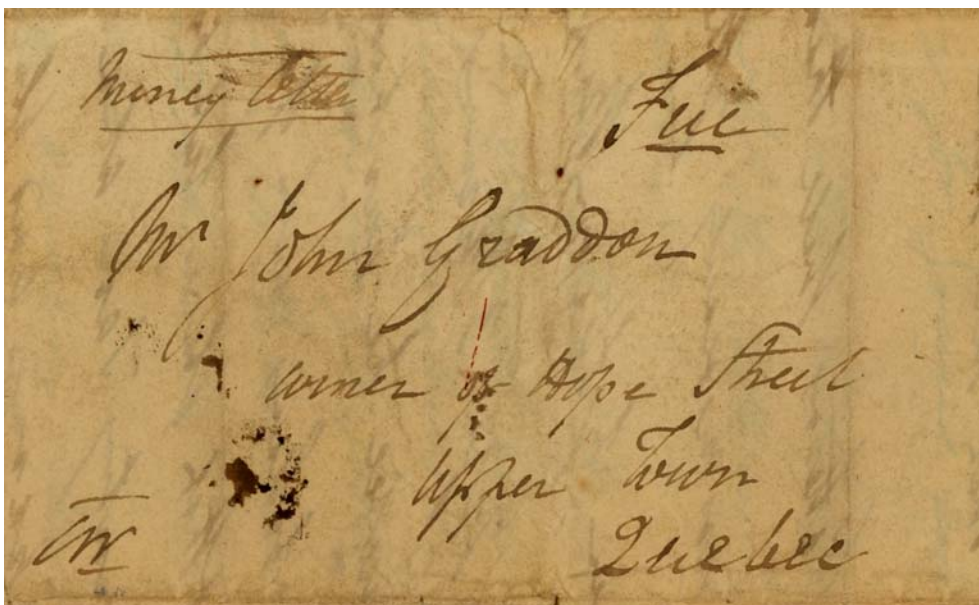
### Upper & Lower Canada

Earliest known official document mentioning money letters is a September 1827 notice in the journal of the Legislative Assembly, *later than* the letters on this page.



10<sup>th</sup> October  
1825

Money letter, Cornwall–York (Toronto), 10 October 1825. *Earliest or second earliest reported money letter*, and one of at most two known in 1825. Rated collect 3/4 oz (triple) 2N9 (cy): 3×11 d cy for 201–300 miles. According to the letter, enclosed £4 3s 3d cy; triple rate was based on two enclosures or 3/4 ounce weight.



Sherbrooke Aug 3<sup>d</sup> 26

*Free* money letter, Sherbrooke–Quebec, enclosed ribbon sample, 3 August 1826. Early money letter and one of few sent *free*—here, postmaster's perquisite—in this early period (until 1837; postmasters were allowed two free letters per mail). Initialed by Sherbrooke PM Ann Witcher (AW) lower left, with *ms money letter* upper left.

Enclosed unspecified payment for boots and gloves, and sample blue ribbon for a colour match.

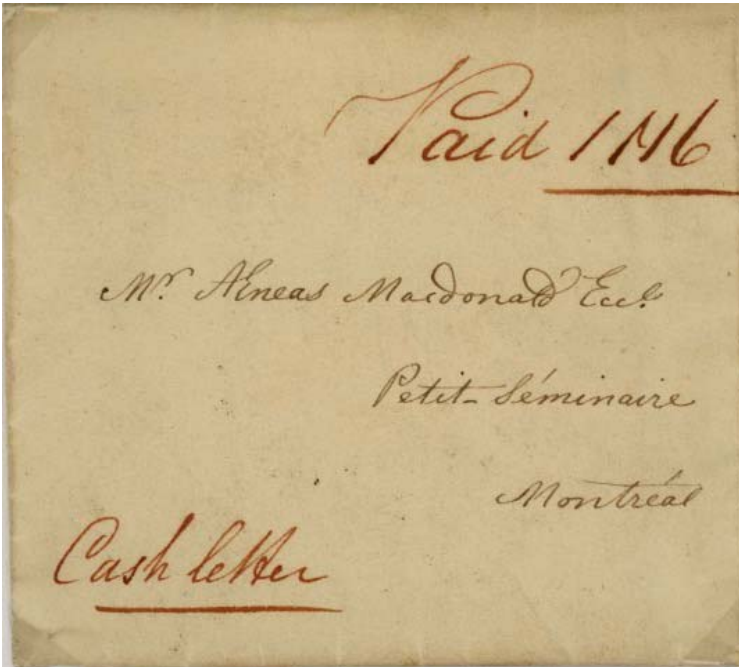
1. Piece of Blue Ribbon + Pattern



← Blue ribbon, attached by pin

## Cash letter

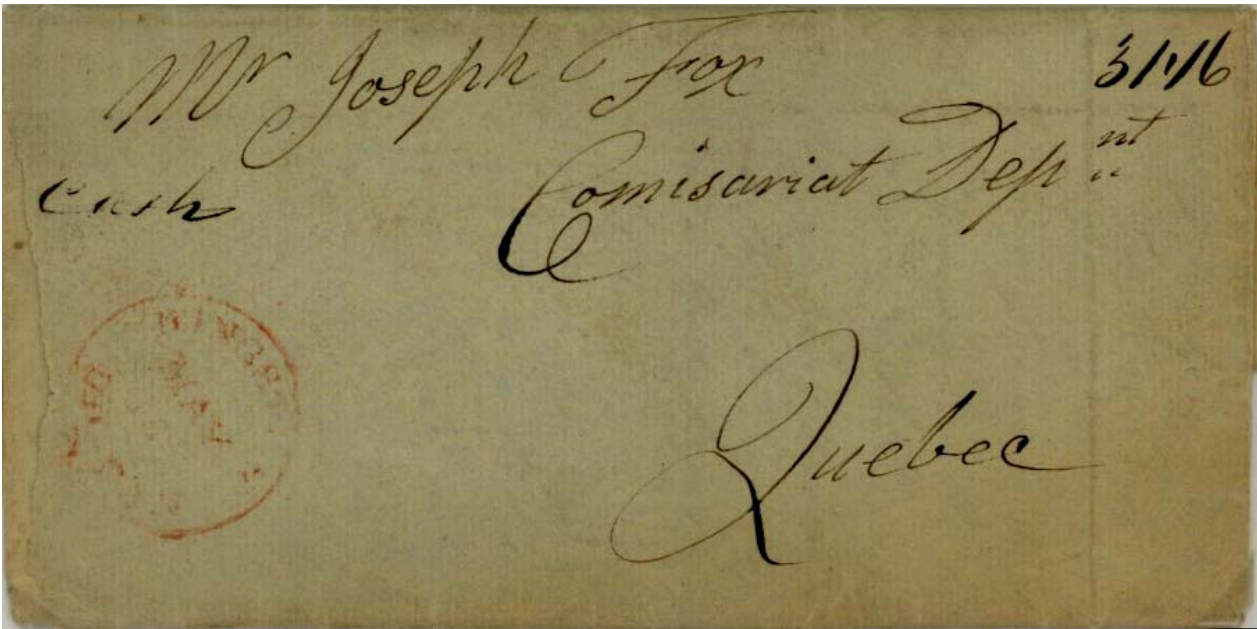
Rarely, *Cash letter* is used in place of *Money Letter*, and only reported in the 1820s. [HAL] records an 1823 use, but only applied by the *receiver*, hence meaningless.



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

## Cash

*Cash* known at four offices.



*Cash*, Kingston–Quebec 1833. Rated collect 3/6 cy, triple (two enclosures) 301–400 mile rate. Faint red KINGSTON UP. CAN circle, very common.

## Amount denoted on the front

The amount enclosed noted on the front; this was discouraged—as it invited theft—so is rarely seen.



Perth (UC)—York (Toronto from 1834), November 1826. Amount enclosed was £24 5/–, written by the *sender* (so not docketing). Rated collect 5/6 cy, sextuple rate (per quarter ounce, hence 1½ oz), for 201–300 miles.

Over-inked straightline PERTH (known 1822–29) on reverse.

## Heavy multiple rate

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



Perth—York, cash, 31×, 1832. The letter contained American banknotes, totalling the equivalent of £348/10 cy; itemized below. Rated 28/5 cy, 7¾ oz, charged 31 times 11 d (201–300 miles).

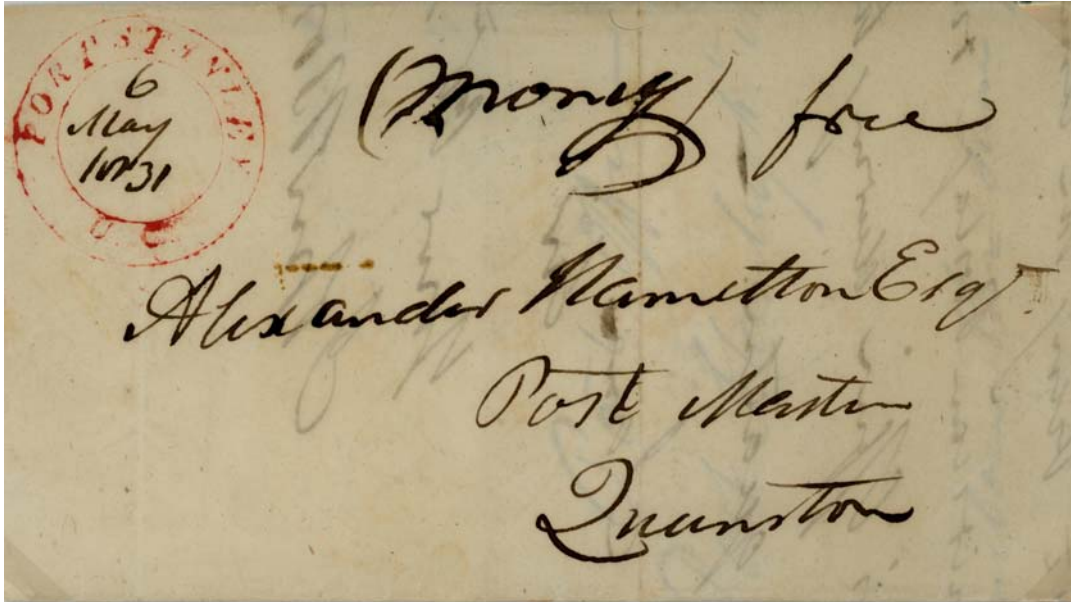
Relatively common Perth 1829-order postmark; known 1829–38.

List of the 306 (!) bills enclosed:

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

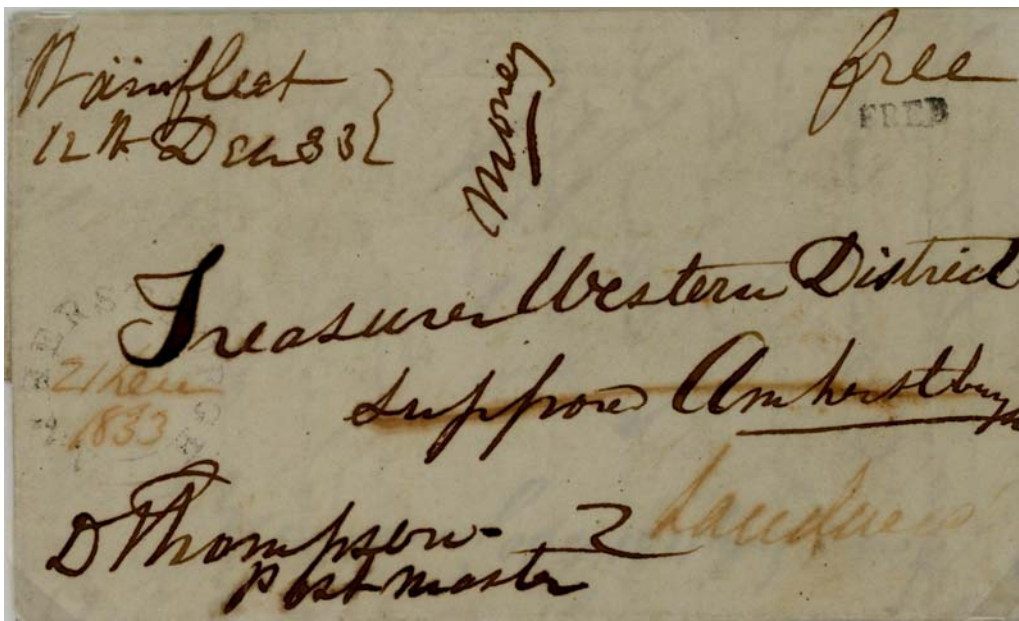
## Free money letters

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 (UC)—Queenston, 6 May 1831. From one postmaster to another, I enclose the amount of \$1.85 $\frac{3}{4}$ , being the sum of American postage received at this office during the last quarter.

Double circle italic Port Stanley UC, earliest reported strike (known 1831–42).

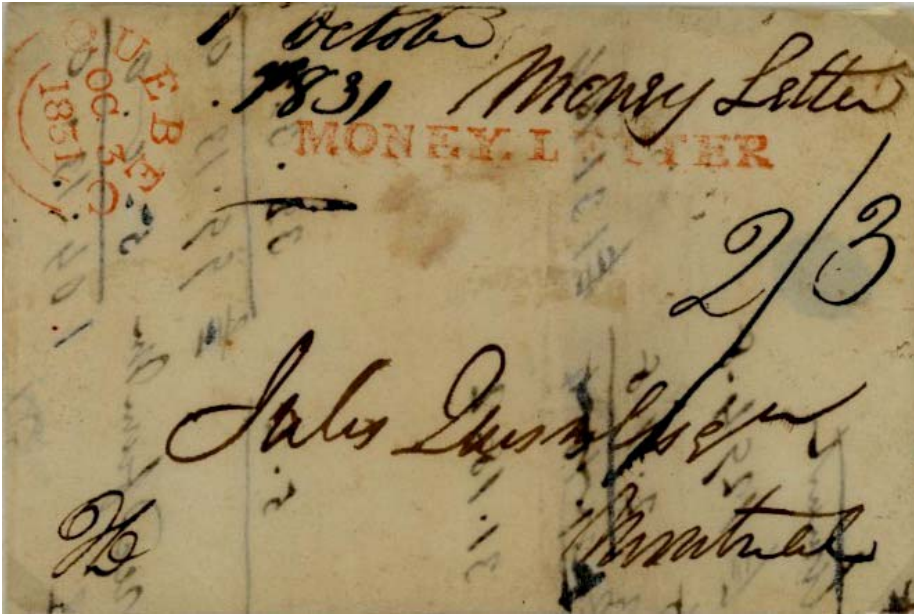


Wainfleet (UC)—Amherstburg—London, 12 December 1833. Tiny FREE handstamp, applied at Amherstburg. *Supposed Amherstburg* struck through, and letter forwarded to London (UC)

Manuscript town datestamp Wainfleet, known 1832–3. Faint 1829-order large style double broken circle of Amherstburg, known 1830–7.

## 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 (usually indicating prepaid) by [HAL], but this is likely one of their numerous errors.

The letter contained £104 in the form of 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 (one ounce), 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.



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 d cy.

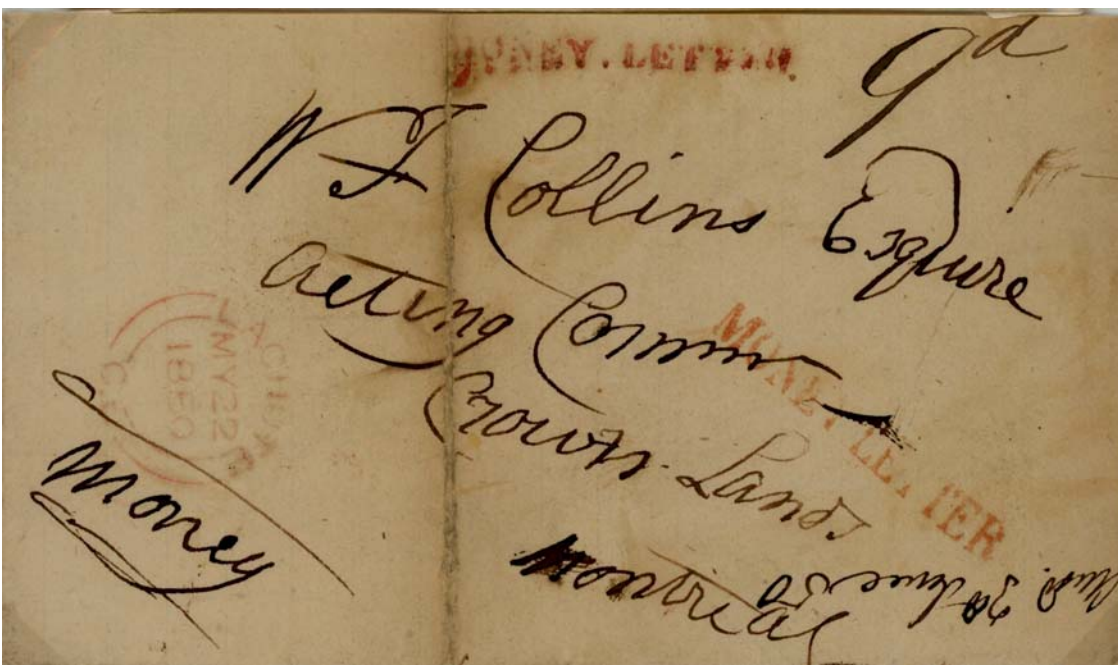


Simcoe & Montreal, 1850.

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

Rated single collect, Simcoe–Montreal 301–400 miles, 1/4 cy.

With letter bill number 7591 (precursor to registration number), applied at Montreal.



Lachute & Montreal, 1850.

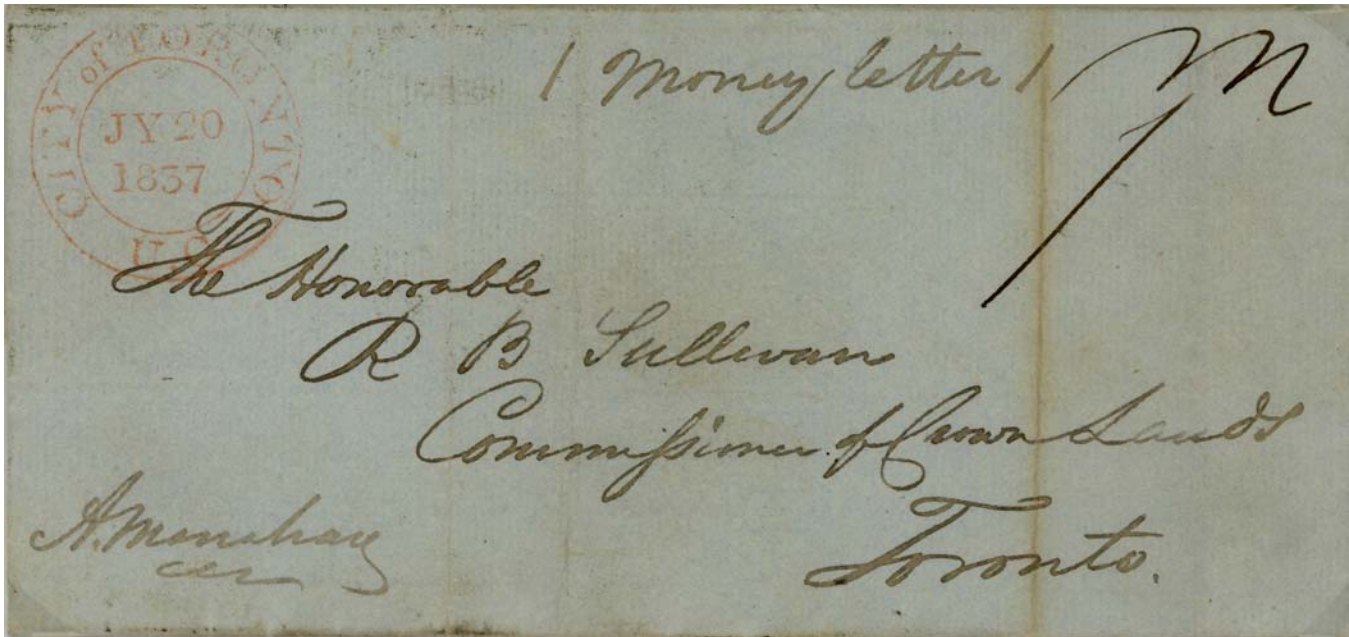
Locally made Lachute

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

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

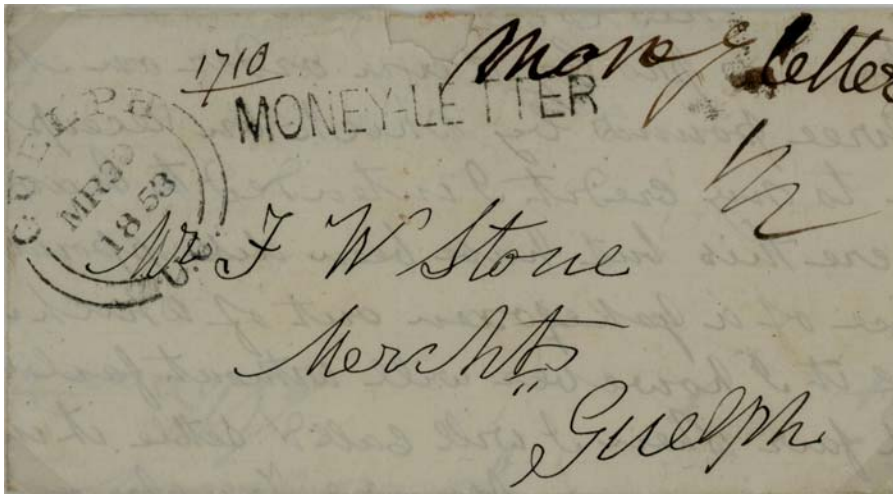
## Drop money letters

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 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 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 in [HAL].



## Beavers and friends 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 3 d beaver was issued.

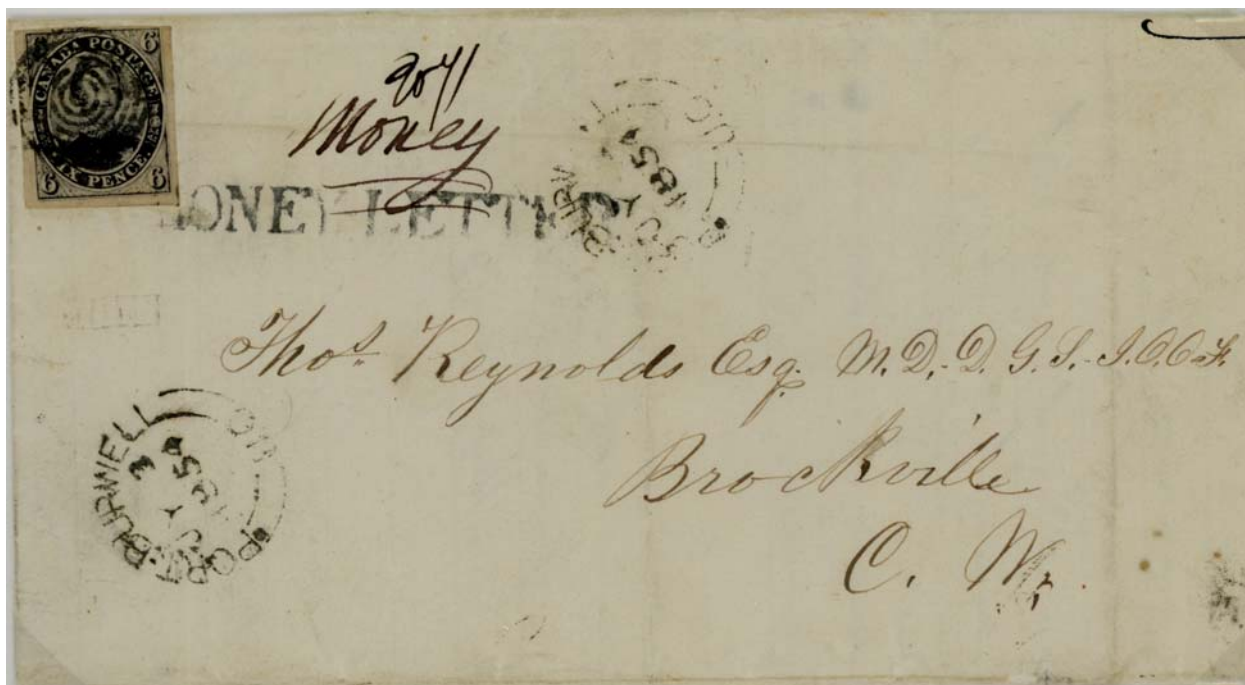


*Earliest known stamped money letter, Woodstock–London (CW), 17 May 1851.*

Serif general issue **MONEY-LETTER** and **TOO LATE** [for the day or week's despatch] handstamps at Woodstock. 3 d beaver (laid paper), issued around 23 April 1851, pays single domestic rate. Greene Foundation certificate 18150 (2011).

Woodstock May 18<sup>th</sup>  
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, the money letter system had been replaced by registration.)

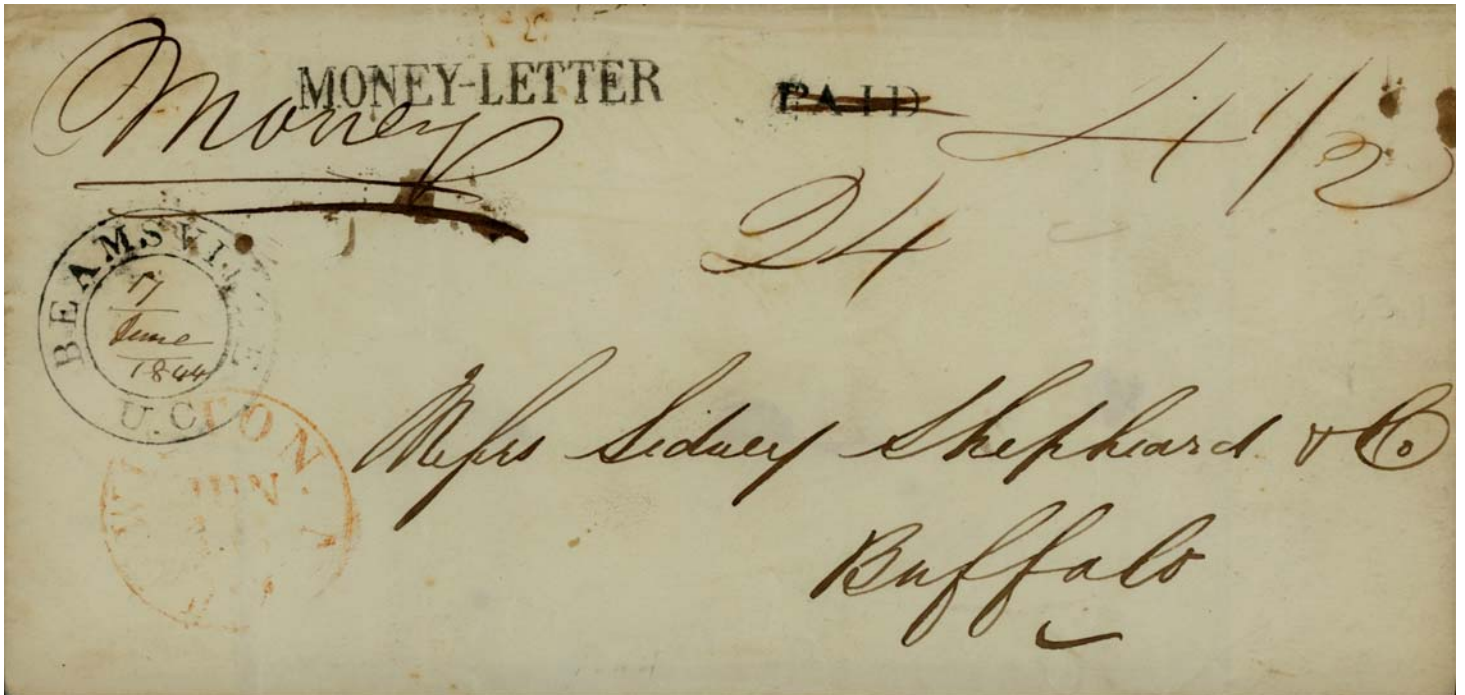


*Domestic double rate, Port Burwell–Brockville, 1854. Larger MONEY-LETTER hs.*

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

## To US

Money letters to the US are not common (except for the Kennedy correspondence). Some US border offices also gave money letter treatment.

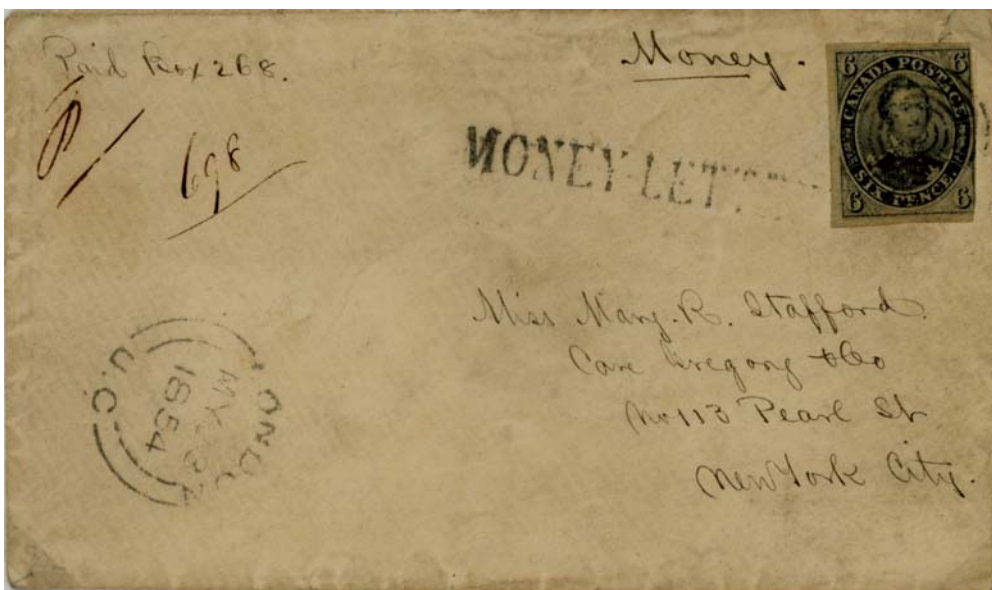


Beamsville–Buffalo, single Canada and quadruple US rate, 1844.

Rated prepaid 4½d 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). US 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.



London (Canada West)–New York, 1854. Rated prepaid 6 d cy, single treaty rate (from 1851), London to New York. One of four cross-border money letters reported with this stamp. Greene Foundation #9295 (December 1999), *Genuine in all respects* . . . .

## To United Kingdom

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

Montreal October 26 1829



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).

## Maritime money letters

In the Maritime colonies (Nova Scotia, New Brunswick, & Prince Edward Island), the money letter system was used, but *much* less frequently than in the Province of Canada. Nova Scotian examples are difficult to find, those of New Brunswick are very difficult, and at most four are known from P E I.

No reliable dates are known for the initiation of money letter service in the Maritimes. Money letter systems were replaced by registration at different times: NS, 6 July 1851; NB, 6 July 1852, and P E I, 1855.

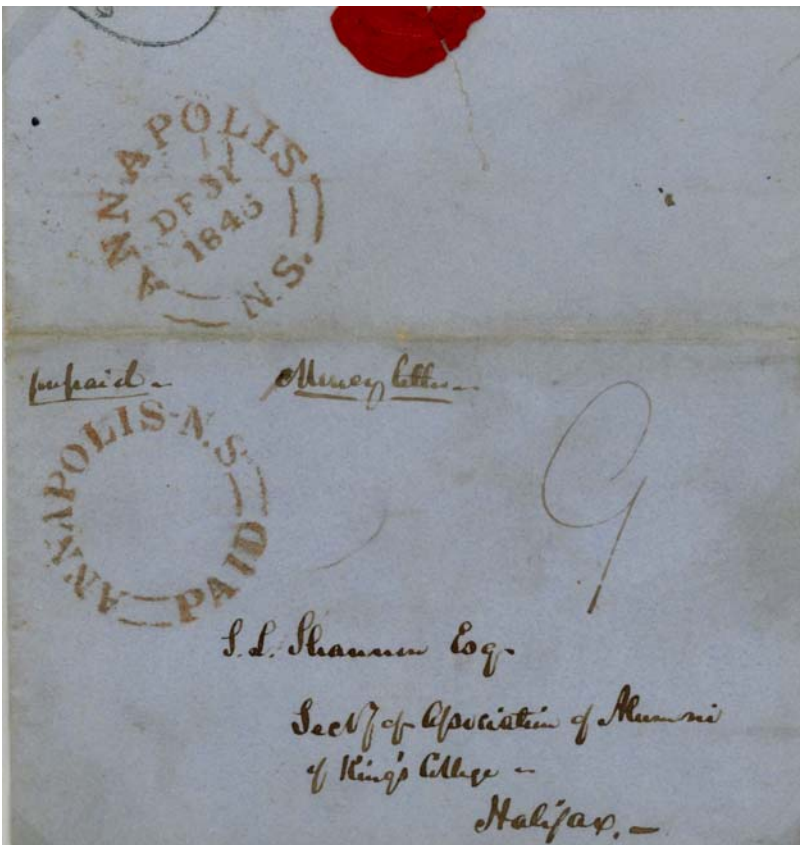
### Nova Scotia (NS)



Sydney–Halifax, 1842. **Earliest NS money letter reported.**

Rated collect 2/6 d cy, double rate (rates only roughly based on mileage) for one enclosure, plus collect 1 d cy carrier/local delivery fee in Halifax.

Sydney \* postmark is one of a group in use from the 1830s in NS & NB.

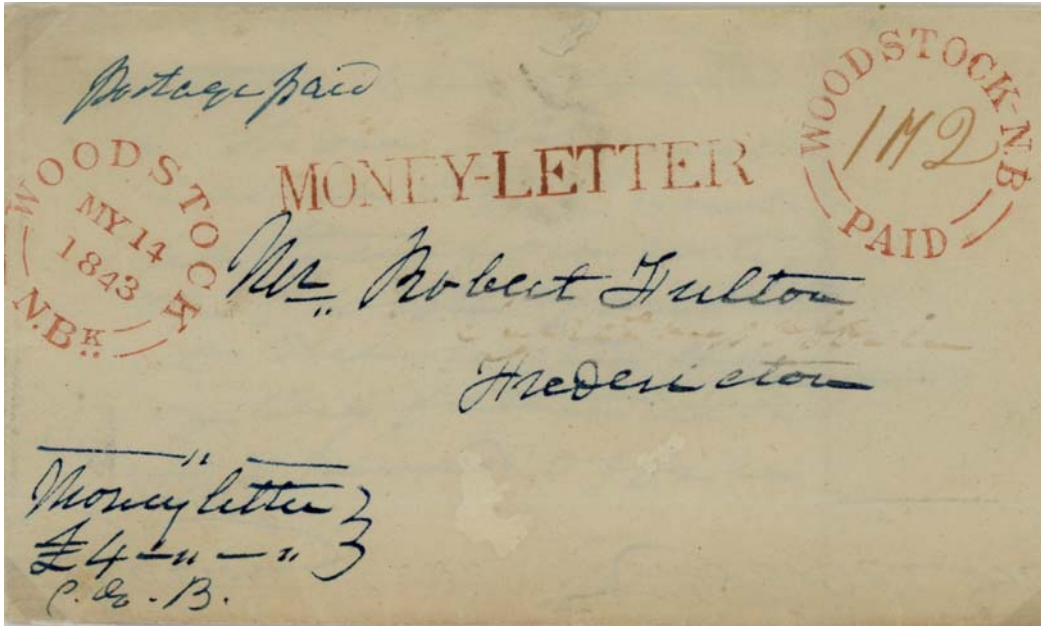


Annapolis–Halifax, 1846.

Rated prepaid 9 d cy; changed to half-ounce increments (but still in terms of mileage) in 1843. Local Halifax delivery fee abolished by this time.

Annapolis datestamp is not common; the PAID datestamp is scarcer, as relatively few letters in the Maritimes were prepaid when there was an option not to.

## New Brunswick (NB) money letters



Woodstock–Fredericton, 1843. Large red MONEY-LETTER; only such handstamp in use in New Brunswick (several examples are known). A rare example of the sender noting the amount enclosed, £4 --. Rated prepaid 1/2 cy, double 7 d rate for this route.



Way Office Springfield–Fredericton, *free*, 1848. No rate marking; *On HM Service* is not an indication (by itself) of free mail, simply that it was intended to go through the postal service. This is unusual for the Maritimes.

In Nova Scotia and New Brunswick, the numerous *Way Offices* were too small to be post offices, but were places to deposit and transmit mail.

## Prince Edward Island (PEI) money letters

At most four have been reported.

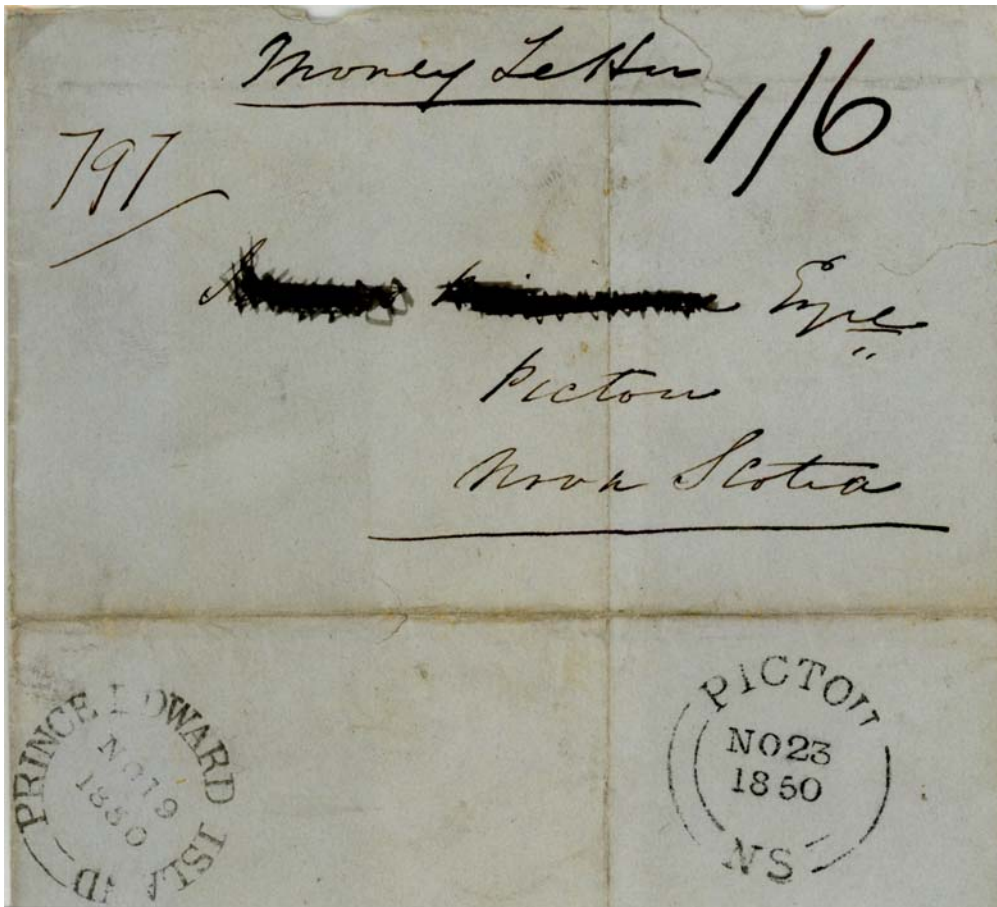


*Tignish Aug 1<sup>st</sup> 1846*  
Dateline



Tignish—Charlottetown, domestic, 1846.

Rated collect 2 d PEI currency, Island rate (difficult to find even without the money aspect).



Charlottetown—Pictou (NS), 1850. Ms 797 is a letter bill number, probably applied at Pictou.

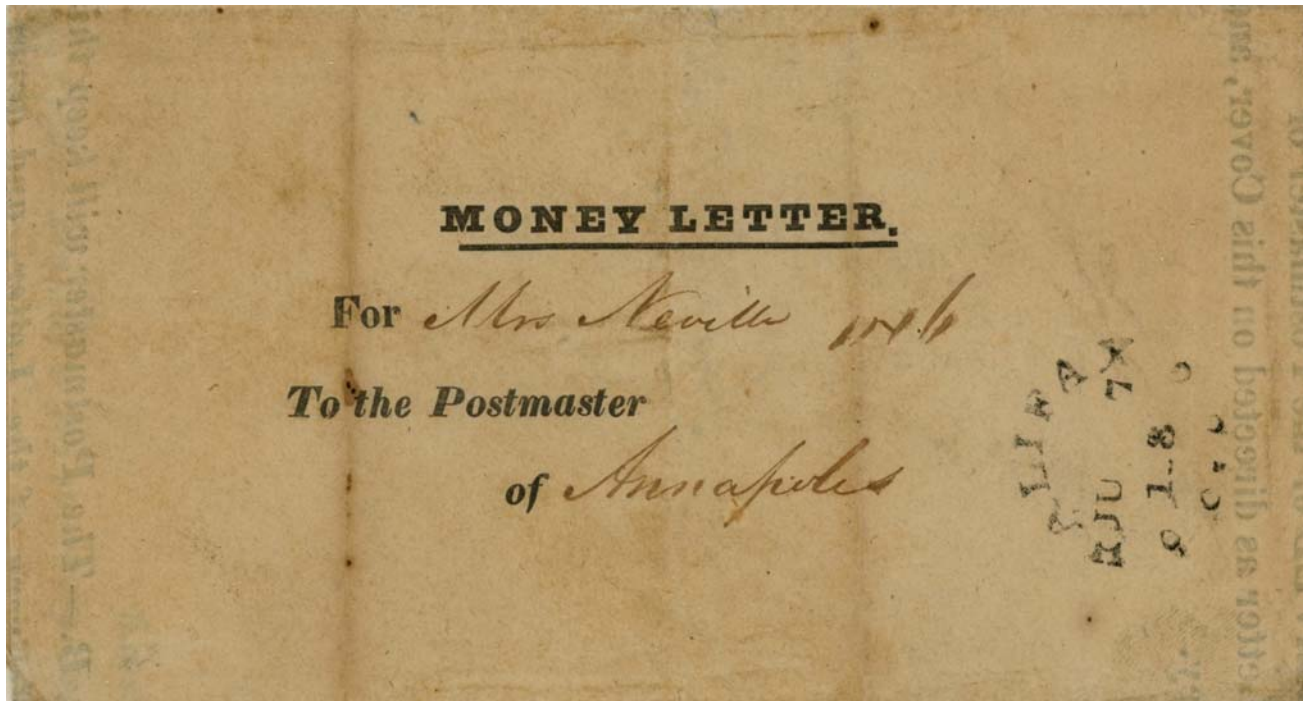
Rated collect 1/6 cy, quadruple (two ounces) 4½ d PEI—Pictou.

## Money letter wrappers

Money letters were put inside these wrappers for transit between post offices, and ultimately signed by the recipient; wrappers were kept by the destination office, to be destroyed within two years. None have been reported for NB, PEI, and LC; one is known for UC.

Four white wrappers are known for NS, of which three are shown here. The fourth was badly damaged and subsequently repaired, and then exhibited (not by me) without noting the extensive repairs!

Green wrappers have been reported, but I am skeptical of their existence—they may have been confused with the later registration wrappers.



Halifax–Annapolis, 7 June 1839. Made of poor quality paper. Signed on the interior by the recipient. Rated IN6 collect, the postage due on the enclosed cover (there was no fee for the money letter wrapper service itself). This is likely double 9 d cy.

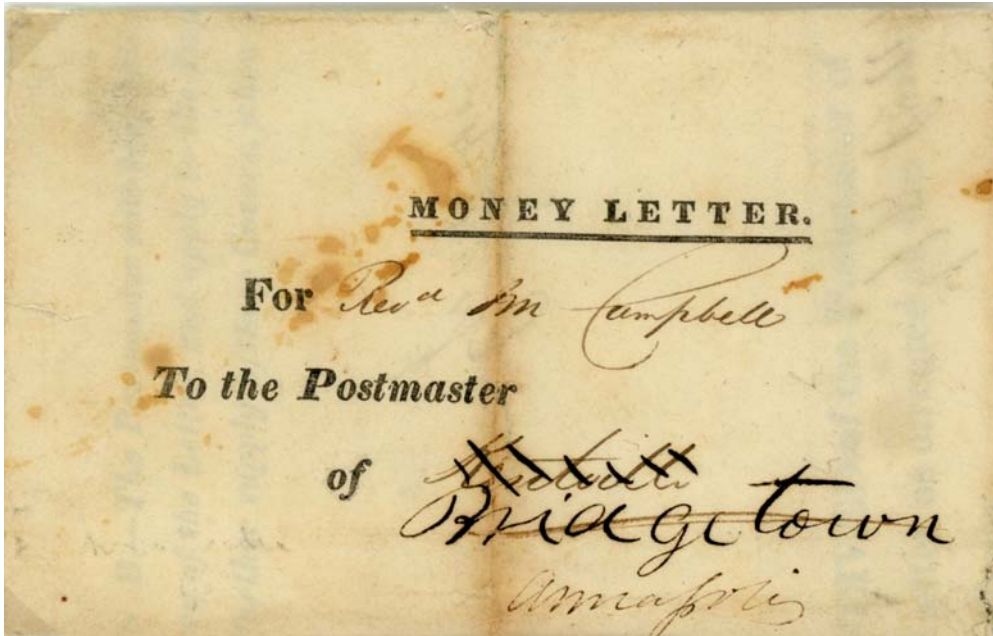
**RECEIVED** of the Postmaster of *Granville*  
the Letter as directed on this Cover, and supposed to contain  
Money.

*Sarah Swilt*  
183

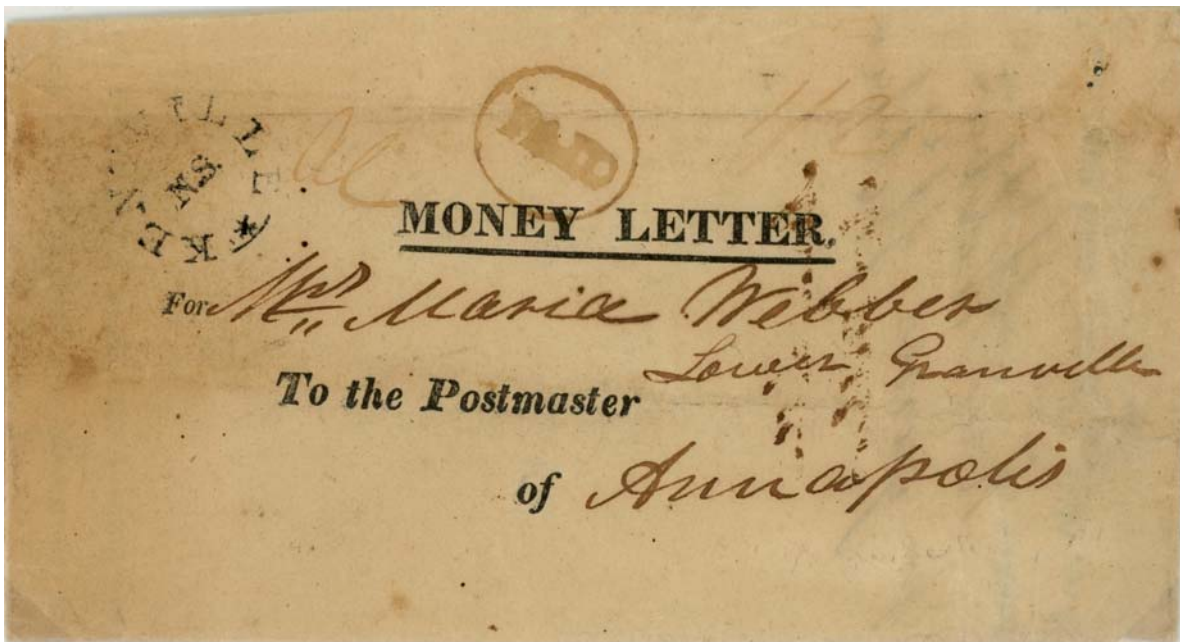
**N. B.—The Postmaster will keep this receipt as proof of the delivery of the Letter, and apply to the Deputy-Post-Master-General for a further supply of these Covers, when necessary.**

Signed by recipient. Large sections have been deleted in this image.

## Money letter wrappers



Granville–Kentville, forwarded to Bridgetown & Annapolis, 19 July 1839. Printing on the interior is identical to that of the previous wrapper, but differs on the outside.



Ms AC (faint, red, to the right of Kentville strike) after closing, frequently used in the Maritimes instead of *too late*.

Kentville–Annapolis, 17 November 1841. Text on the interior is identical to that of the previous wrappers, but typeface differs.

Rate **PAID 1/2** cy, referring to the postage on the enclosed money letter (very unusually—for the Maritimes—it was prepaid), double rate (one enclosure) Kentville–Annapolis.

Fewer than ten strikes of the Kentville \* hammer are known.