

BNA

money letters

Synopsis

BNA, BRITISH NORTH AMERICA, refers to the the parts of what is now Canada in the pre-Confederation period. This includes the province of Canada, Nova Scotia (N S), New Brunswick (N B), and Prince Edward Island (P E I). Other colonies (such as British Columbia, Red River/Assiniboia/Manitoba, and Newfoundland) are not known to have had money letter service.

The money letter system enabled small valuables to be sent through the mail with some degree of security. In the province of Canada (constituting a tiny portion of what is now Ontario and Quebec), *money letters* (that is, letters, containing banknotes or other valuables, that were recorded by the post office) are known from 1825 (although the earliest known official notices date from 1827), and there is strong evidence that the money letter system did not begin until that year (on the basis of many covers pre-1825 that are known to have contained banknotes, but were not marked *money* or equivalent).

The Canadian money letter system was based on the British system (1792–1840), with a slight difference: in the British system, *money* meant coin (so senders of a wad of cash would include a farthing coin to ensure money letter treatment), whereas in Canada, there was no such constraint. There was no indemnity for loss and no receipt was given to the sender (as there was for the later registration system). However, money letters were recorded on the letter bill sent with each mailing (post office to post office), so they could be tracked; it appears that there were very few losses.

The money letter systems in the Maritime provinces (N S, N B, and P E I) were similar, except we have no data on when they began.

Typically, the postal clerk accepting the cover would mark it *money letter* if there were some indication that it contained valuables (for example, bank notes or bank drfts), or if the sender marked it thus. Money letters would be noted on the letter bill sent between post offices, and these would be verified at the receiving office. There was no charge for this service (and no receipt given to the sender), except that the number of sheets or the weight would usually increase the postage.

In the 1850s, the colonies replaced the money letter system with registration (province of Canada, 1855; N S, 1851; N B, 1852; P E I, possibly 1855). Now a receipt was given to the sender of the registered matter and registered letters were tracked on the letter bills, but there was still no indemnity (this had to wait until 1904).

Domestic money letters in the province of Canada are fairly common; far less common are those of N S, and those of N B verge on rare; only four (including non-domestic) are known for P E I. To the U S, they are uncommon, while to UK, they are rare.

Organization of the exhibit

We proceed colony by colony, (province of) Canada, N S, N B, and P E I, in that order. At the end are the extremely rare N S letter wrappers used (irregularly) to enclose money letters.

Highlights

- 1825 and 1826 money letters (Canada), latter *free* and enclosing a blue ribbon
- very early MONEY LETTER handstamp (1831)
- earliest money letter with a beaver (17 May 1851)
- Canada to UK money letter (1829)
- two of the four known P E I money letters (one domestic, the other to N S)
- three of the four known N S money letter wrappers

Rates

- **There was no charge per se for money letter service;** however, extra enclosures would probably increase the postage.

Pre-1851 Until Canada gained control of its post office (6 April 1851), *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, 4½ d cy), the slightly devalued money used in Canada and the Maritimes (P E I's currency was considerably more devalued, usually at ⅔ sterling). These translate as follows.

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	4½ d	7 d	9 d	11 d	1/2	1/4	1/6	1/8

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

- 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.
- In the Maritimes, the rates were based only loosely on road mileage, and we find rates of 2 d cy, 3 d, etc between various pairs of towns.
- Until 5 January 1844, there were multipliers based on number of sheets or weight (the former could be determined by candling). 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. The same system of multipliers applied in the Maritimes. Multipliers did not apply to drop letters: they were charged 1 d (from 1851, ½ d) regardless of weight and number of sheets.

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 triple, $3 \times 7 \text{ d cy} = 1/9 \text{ cy}$. 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 frequently would have yielded different rates—however, this almost never took place, and the multiplier was applied to the converted amount.

- Over the period 5 January 1844–1851, the multiplier was based on weight only, that is, per half ounce.
- 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 usually the sum of the postage to the port or border town plus all the foreign postage (there were special rates for mail to the UK, but this is too complex to get into here). There were varying rules on which could be or were required to be prepaid.

1851–55 (*until registration was introduced*) 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 US. Domestic rates were 3 d cy per half ounce, and to the US, 6 d per half ounce, and as before, either wholly paid or wholly unpaid.

Research & References

There are numerous articles on Canadian money letters. The one book on the subject in the past twenty years, dealing with both money letters and registration, 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.

Other sources include old issues of *the Registry*, the publication of the short-lived BNAPS registration study group. And of course, Wikipedia.