

# Canada's 19th century money letters offered secure service for mailing valuables

Figure 1. A money letter sent from Canada to the United States on May 10, 1848. Once across the border, such letters became vulnerable, as there was no equivalent secure U.S. mailing system. Courtesy of Longley Auctions.



The first use of the phrase *money letter* on Canadian mail is found on a letter from 1825.

A secure system for mail with valuable contents was introduced in Canada at the beginning of the 19th century. The earliest recorded such letter is dated Montreal, Nov. 26, 1802.

This secure system for valuable mail was created to safely transport, over a distance, documents of exchange and money, so the parties involved would not have to get together.

Money in coin form was sent at first, because paper money was not introduced to Canada until the early 1820s.

Postmen and postal couriers became the trusted means of sending

Please turn to page 34

## Zillions of Stamps

LEGEND  
★ = Mint  
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(★) = No Gum  
● = Used

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ANGUILLA	520.....● 6.30	18.....● 2.50	329-333.....★ 1.90	BK114.....★ 165.70	C11.....★ 5.10
36-39.....★ 4.50	521-524.....★ 4.10	21.....★ 2.20	329-333.....★ 2.30	BK117.....★ 4.80	C12.....★ 5.10
70-73.....★ 2.10	581-582.....★ 4.50	22.....★ 5.40	333a.....★ 4.40	BK120.....★ 5.90	C12.....★ 9.00
74-77.....★ 2.00	588-595.....★ 5.40	23.....● 16.20	334-340.....★ 10.40	BK122.....★ 2.70	C16.....★ 2.80
158-159.....★ 17.10	596-605.....★ 20.70	24.....● 10.40	340a.....★ 5.80	BK123.....★ 5.30	C17.....★ 1.90
159.....● 9.00	609-611.....★ 4.70	35.....★ 4.00	353-360.....★ 31.50	BK124.....★ 2.50	C19.....★ 2.10
174-178.....★ 5.80	619-621.....★ 10.60	36.....★ 4.70	365-368.....★ 9.00	BK127.....★ 2.20	C20-C22.....★ 16.20
199-204.....★ 1.90	619-622.....★ 5.40	37.....★ 1.70	369-373A.....★ 8.60	BK130.....★ 3.10	C22.....★ 2.70
204a.....★ 1.90	648-651.....★ 3.90	38.....★ 1.50	379-382.....★ 2.20	BK140.....★ 3.70	C24.....★ 6.30
243-246.....★ 10.60	653-655.....★ 3.70	39.....★ 1.18	382a.....★ 5.20	BK143.....★ 11.50	C24.....★ 4.80
244-246.....★ 10.40	653-655.....★ 3.70	40.....★ 1.18	382a.....★ 5.20	BK155.....★ 9.00	C25a.....★ 3.00
270a.....★ 1.50	664-667.....★ 3.50	41.....★ 1.18	386a.....★ 5.70	BK164.....★ 18.00	C25a.....★ 3.00
287-290.....★ 11.70	669-672.....★ 4.50	42.....★ 1.18	386a.....★ 5.70	BK194.....★ 14.40	C25a.....★ 2.10
290.....● 4.30	674-676.....★ 2.90	43.....★ 1.18	388-396.....★ 2.50	BK201.....★ 17.00	C25-C32.....★ 16.60
315-318.....★ 1.90	674-677.....★ 5.80	44.....★ 1.18	393a.....★ 13.00	BK270.....★ 72.00	C25-C31.....★ 12.60
318a.....★ 1.90	683-686.....★ 2.50	45.....★ 1.18	394-401.....★ 2.40	BK271.....★ 14.40	C25a.....★ 2.10
387-388.....★ 5.00	683-687.....★ 8.30	46.....★ 1.18	401a.....★ 2.40	BK272.....★ 14.40	C25a.....★ 2.10
389-390.....★ 5.40	687.....★ 4.20	47.....★ 1.18	401a.....★ 2.40	BK273.....★ 14.40	C25a.....★ 2.10
394-397.....★ 5.10	688-695.....★ 5.10	48.....★ 1.18	401a.....★ 2.40	BK274.....★ 14.40	C25a.....★ 2.10
397a.....★ 5.10	933-936.....★ 14.40	49.....★ 1.18	401a.....★ 2.40	BK275.....★ 14.40	C25a.....★ 2.10
397a.....★ 5.10	969.....★ 8.60	50.....★ 1.18	401a.....★ 2.40	BK276.....★ 14.40	C25a.....★ 2.10
434-442.....★ 3.60	974-977.....★ 5.80	51.....★ 1.18	401a.....★ 2.40	BK277.....★ 14.40	C25a.....★ 2.10
444-447.....★ 2.00	978.....★ 5.80	52.....★ 1.18	401a.....★ 2.40	BK278.....★ 14.40	C25a.....★ 2.10
452.....★ 2.60	979.....★ 5.80	53.....★ 1.18	401a.....★ 2.40	BK279.....★ 14.40	C25a.....★ 2.10
477-479.....★ 3.60	980.....★ 5.80	54.....★ 1.18	401a.....★ 2.40	BK280.....★ 14.40	C25a.....★ 2.10
485-490.....★ 4.60	981.....★ 5.80	55.....★ 1.18	401a.....★ 2.40	BK281.....★ 14.40	C25a.....★ 2.10
485-491.....★ 12.80	982.....★ 5.80	56.....★ 1.18	401a.....★ 2.40	BK282.....★ 14.40	C25a.....★ 2.10
491.....★ 6.60	983.....★ 5.80	57.....★ 1.18	401a.....★ 2.40	BK283.....★ 14.40	C25a.....★ 2.10
499-500.....★ 2.20	984.....★ 5.80	58.....★ 1.18	401a.....★ 2.40	BK284.....★ 14.40	C25a.....★ 2.10
499-500.....★ 4.50	985.....★ 5.80	59.....★ 1.18	401a.....★ 2.40	BK285.....★ 14.40	C25a.....★ 2.10
501.....★ 4.50	986.....★ 5.80	60.....★ 1.18	401a.....★ 2.40	BK286.....★ 14.40	C25a.....★ 2.10
507-510.....★ 2.80	987.....★ 5.80	61.....★ 1.18	401a.....★ 2.40	BK287.....★ 14.40	C25a.....★ 2.10
511-519.....★ 9.00	988.....★ 5.80	62.....★ 1.18	401a.....★ 2.40	BK288.....★ 14.40	C25a.....★ 2.10
519.....★ 6.10	989.....★ 5.80	63.....★ 1.18	401a.....★ 2.40	BK289.....★ 14.40	C25a.....★ 2.10
519.....★ 4.50	990.....★ 5.80	64.....★ 1.18	401a.....★ 2.40	BK290.....★ 14.40	C25a.....★ 2.10

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C79-C85.....★ 3.60	400-402.....★ 10.80	1182.....★ 34.00	1491.....★ 140.00	2060.....★ 2.40	2061.....★ 4.80
C88.....★ 1.00	445-449.....★ 11.70	1182 impf.....★ 22.00	1491 impf.....★ 88.00	2062 impf.....★ 4.80	2063.....★ 4.80
C89-C94.....★ 8.00	458-461.....★ 5.70	1189.....★ 22.00	1548-1554.....★ 20.00	2065 impf.....★ 2.00	2066-2073.....★ 1.80
C95.....★ .60	486.....★ 36.00	Fair cancel.....★ 45.00	B234 impf.....★ 20.00	2074.....★ 2.20	2066-2073.....★ 1.80
C96-C102.....★ 2.80	487-491.....★ 12.80	1203-1209.....★ 3.20	1555.....★ 3.40	2075.....★ 2.00	2076.....★ 2.00
C103-C104.....★ 2.60	503-508.....★ 2.80	1210-1211.....★ .60	1555 impf.....★ 24.00	2077-2104.....★ 2.08	2077.....★ 2.08
C104 impf.....★ 6.00	511-524.....★ 8.76	1212-1218.....★ 3.20	1556-1561.....★ 2.12	2078.....★ 2.20	2079.....★ 2.20
C106-C107.....★ 1.88	535-536.....★ 1.59	1219-1221.....★ .68	B235-B236.....★ 2.12	2114-2121.....★ 2.12	2114.....★ 2.12
C108-C110.....★ 2.08	529-534.....★ 2.12	1224-1230.....★ 4.12	1596.....★ 2.40	2122.....★ 2.20	2123-2130.....★ 2.20
C119-C122.....★ 1.76	551-554.....★ 1.68	C201.....★ 24.00	1596 impf.....★ 2.00	2147.....★ 2.20	2147.....★ 2.20
C122A.....★ 2.20	573-577.....★ 2.35	C201 impf.....★ 24.00	1597.....★ 2.00	2148-2155.....★ 2.12	2148.....★ 2.12
C123-C125.....★ 2.35	617-619.....★ .50	C201 impf.....★ 24.00	1597 impf.....★ 2.00	B299.....★ 2.12	2149.....★ 2.12
C127.....★ .60	621-624.....★ .60	C201 impf.....★ 24.00	1607-1614.....★ 2.00	2163.....★ 2.40	2163.....★ 2.40
C128.....★ 1.80	725-737.....★ 2.08	1241-1248.....★ 3.20	1618.....★ 2.00	2164.....★ 4.00	2165.....★ 4.00
C129-C134.....★ 2.32	816-825.....★ 7.64	1249-1253.....★ 2.08	1619-1625.....★ 2.00	2188-2194.....★ 2.32	2188.....★ 2.32
C135.....★ .45	848-850.....★ 1.40	C202-C205.....★ 2.08	1626-1635.....★ 2.00	2194.....★ 2.32	2194.....★ 2.32
C136.....★ .80	856-858.....★ 4.44	1254-1259.....★ 2.40	1636-1645.....★ 2.00	2195-2197.....★ 1.60	2195.....★ 1.60
C137-C141.....★ 3.00	864-866.....★ 3.80	1231 sheet.....★ 12.80	1647-1658.....★ 2.00	2206-2208.....★ .80	2206.....★ .80
C142-C143.....★ 1.20	906-910.....★ 10.68	1231 impf.....★ 3.20	1659-1667.....★ 2.00	2211-2217.....★ 1.88	2211.....★ 1.88
C145.....★ 2.00	914-916.....★ 3.20	sheet.....★ 96.00	1668.....★ 2.00	2218.....★ .60	2218.....★ .60
C146-C150.....★ 920-924.....★ 12.44	C82-C86.....★ 2.64	1260.....★ 14.00	1669-1677.....★ 1.84	2220-2226.....★ 2.40	2220.....★ 2.40
C161.....★ .72	925-928.....★ 2.64	1261.....★ 1.80	1681.....★ 2.80	2227-2230.....★ .50	2227.....★ .50
C162.....★ .60	929-932.....★ 2.64	1262.....★ .50	1683A.....★ 1.80	2230-2236.....★ 2.12	2230.....★ 2.12
C167-C170.....★ 1.24	C87-C90.....★ 14.68	1264-1267.....★ .80	1704.....★ 2.40	2237-2244.....★ 2.40	2237.....★ 2.40
C173-C174.....★ 1.00	935-937.....★ 2.24	1274-1281.....★ 2.80	1706-1715.....★ 2.16	2245.....★ .80	2245.....★ .80
C186.....★ 6.00	940-944.....★ 3.00	1282A-1288A.....★ 2.60	1716-1722.....★ 1.60	2246-2248.....★ 2.40	2246.....★ 2.40
C187.....★ 6.00	944-944.....★ 3.00	1292-1299.....★ 6.32	1771.....★ 2.60	2249.....★ 2.40	2249.....★ 2.40
C188-C190.....★ .96	968-971.....★ 4.36	1300.....★ 12.80	1771 impf.....★ 24.00	2250-2256.....★ 2.12	2250.....★ 2.12
C191.....★ 6.00	972.....★ 1.28	1300 impf.....★ 96.00	1802.....★ 4.80	2257-2266.....★ 2.40	2257.....★ 2.40
C192.....★ 8.00	974-978.....★ 7.72	1323A.....★ 1.20	1802 impf.....★ 24.00	2267-2272.....★ 2.40	2267.....★ 2.40
C198.....★ 2.00	979-981.....★ 2.40	1326-1335.....★ 2.40	1861.....★ 1.00	2273-2278.....★ 2.00	2273.....★ 2.00
C199.....★ 2.40	984-986.....★ 2.92	B218 impf.....★ 24.00	1862.....★ 2.60	2279.....★ .20	2279.....★ .20
C278-C283.....★ 2.88	1034.....★ 1.00	1336.....★ 14.00	1870.....★ 2.20	2280-2287.....★ 2.40	2280.....★ 2.40
C88.....★ 5.60	1036-1040.....★ 3.92	1337A.....★ 1.40	1871.....★ 2.00	2288.....★ .35	2288.....★ .35
C89.....★ .96	C121-C122.....★ 11.24	1356-1365.....★ 2.56	1880-1887.....★ 2.60	2289.....★ .20	2289.....★ .20
Sheet of 4.....★ .50	1057-1061.....★ 11.24	1384A.....★ 1.20	1907.....★ 2.00	2290.....★ .20	2290.....★ .20
C811.....★ 2.28	C123-C127.....★ 22.00	1385-1388.....★ 1.96	1924.....★ 2.00	2291.....★ .20	2291.....★ .20
C813-C814.....★ 5.40	1156-1157.....★ 22.00	1389-1391.....★ .80	1934-1936.....★ 2.20	2292.....★ .20	2292.....★ .20
C817.....★ 5.40	1158 tebe beche.....★ 2.00	1416.....★ 6.80	1947.....★ 2.20	2293.....★ .20	2293.....★ .20
C818-C819.....★ 13.20	1418-1425.....★ 3.00	1418-1425.....★ 3.00	1958.....★ 1.20	2294.....★ .20	2294.....★ .20
J115-J120.....★ 2.64	1437-1446.....★ 2.40	1437-1446.....★ 2.40	1965.....★ 3.20	2295.....★ .20	2295.....★ .20
J50-J51.....★ 2.00	1160-1167.....★ 3.20	1453.....★ 5.20	1982.....★ 7.20	2296.....★ .20	2296.....★ .20
RA13-RA14.....★ .40	1170.....★ 3.20	1453 impf.....★ 24.00	1984-1987.....★ 1.72	2297.....★ .20	2297.....★ .20
RA22-RA24.....★ .84	1190-1192.....★ 1.20	1461.....★ 3.20	1988-2003.....★ 2.60	2298.....★ .20	2298.....★ .20
RA32.....★ .35	1193.....★ .45	1461A.....★ 3.20	2019.....★ 2.00	2299.....★ .20	2299.....★ .20
3N8-3N12.....★ 2.88	1194A.....★ .65	1461A impf.....★ 40.00	2030.....★ 2.80	2300.....★ .20	2300.....★ .20
3N11A.....★ 2.88	1195-1202.....★ 5.00	1475-1483.....★ 2.24	2030.....★ 2.80	2301.....★ .20	2301.....★ .20

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*Continued from page 32*

these secure items.

An inscription on the outside of the letter-sheet would indicate to recipients that they should expect valuables or money to be delivered to them by the courier or postman.

"Money from courier," "cash letter" and subsequently "money-letter" were the most common manuscript notations to indicate this.

The first use of the words *money letter* is found on a letter dated Cornwall, UC [United Counties], Apr. 15, 1825.

In 1839, with the increasing popularity of the service, 24 handstamps bearing the words money-letter were ordered from England by Thomas A. Stayner (1788-1868), the deputy postmaster general.

The earliest recorded use of the English type of handstamp is on a Jan. 30, 1840, letter from Montreal to Quebec City. However, while waiting for the original order to be filled, 12 other handstamps were ordered from an unknown source in Canada or the United States.

The first use of this type of handstamp is recorded at Niagara, UC, Aug. 13, 1839.

By letter dated Sept. 21, 1827, forwarding and receiving postmasters were instructed to keep records of money letters on their post bills, including information on "the number of such letters, and to whom addressed." Receiving postmasters required a signed receipt from the addressee well before it became officially required on Feb. 16, 1831. However,

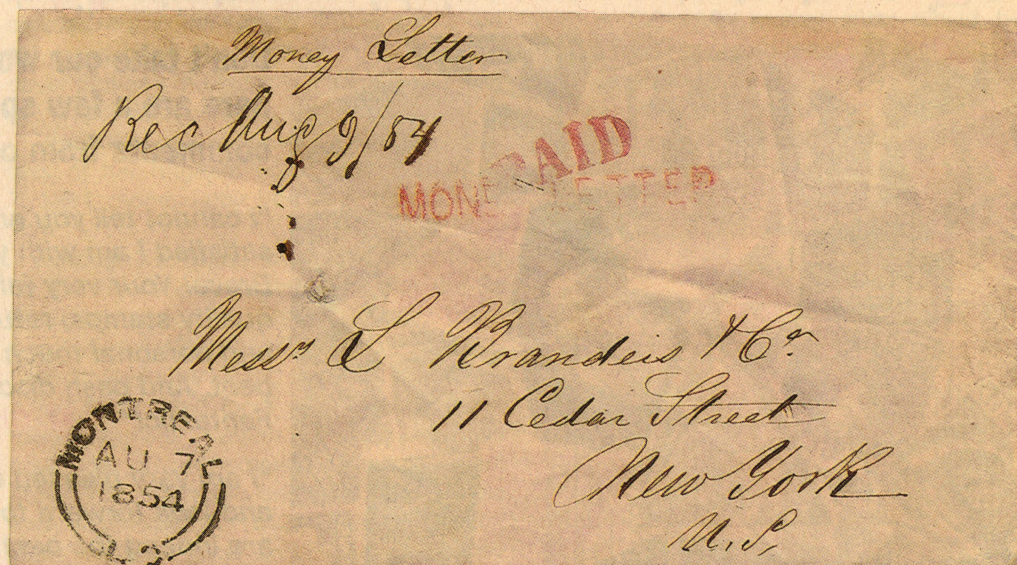


Figure 2. A money letter from Montreal to New York, Aug. 7, 1854, with a "Paid" handstamp indicating that the 6c through rate to New York was paid. The Canadian money letter system was replaced by a registration service in April 1855. Courtesy of the Brigham collection.

the sender was not provided with a receipt.

Numbering of money letters was not introduced until the early 1840s; the earliest recorded is on a letter posted at Newmarket, UC, May 26, 1843. Numbers found on letters dated earlier are generally believed to be recordkeeping numbers applied by clerks in some government departments.

The general postage rating system in effect in Canada since the late 18th century was calculated by weight and by the distance the letter was carried.

For money letters, postage was calculated on the number of sheets enclosed and the distance carried.

A Postal Circular dated December 1843 indicated that money letters were now "to be charged by weight (at one rate per half ounce)."

At that time, prepayment of postage was optional and it was common for money letters to be sent unpaid, as the sender thought, rightfully so, that the recipient would not turn

*Please turn to page 36*

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*Continued from page 34*

away a letter containing money and would pay the postage to receive it.

A few money letters are known with payment partly paid by the sender and partly by the recipient. Canadian collectors call these "Divided Payment" letters.

When control of the Post Office was transferred to Canada from Britain on April 6, 1851, money letter rates were further reduced. From that date on, any money letter could be sent at the regular postage rate of three pence per half-ounce, with regular increments for weight.

During the money letter period in Canada there was no equivalent money letter or registration service in the United States. Money letters were still sent and were identified as such on the outside, but for all intents and purposes, after reaching the Canada-U.S. mail exchange offices they received virtually no security from that point until delivery in the United States.

Figure 1 shows a money letter sent from Brantford, UC, May 10, 1848, to Dunkirk, NY, via Queenston, UC. The manuscript markings include "money," "cash" and the "7" cent

rate to the border, with a "PAID" handstamp crossed out in the United States and a red "5" handstamp for postage collected. The cover pictured in Figure 1 is shown courtesy of Longley Auctions.

The illustration in Figure 2, pictured courtesy of the Brigham collection, is an Aug. 7, 1854, money letter from Montreal to New York.

Although not rated, the "Paid" handstamp on the Figure 2 cover indicates that the 6¢ through rate to New York was paid. There was no equivalent money letter or registration service in the United States at that time.

To fill the need for a reliable and secure money transfer system between the two countries, private express companies were organized. These services were fast, reliable and expensive. In 1842, Nathaniel White, Capt. William Walker and Benjamin Cheney started an express line between Boston and Montreal.

Canada's money letter system was based on a similar system existing in Great Britain since the 1790s.

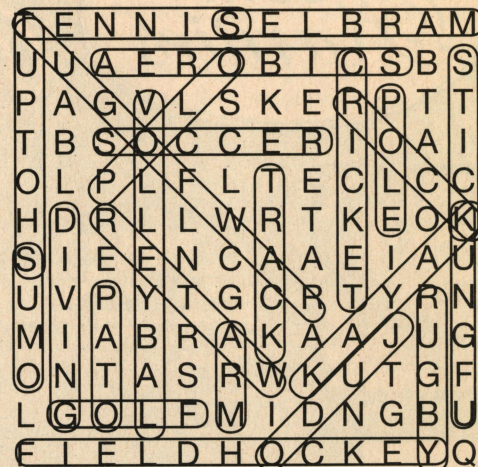
When Great Britain abolished its money letter system and replaced it with a registry ser-

vice, the two systems became interchangeable. A Canadian money letter would be treated as a registered letter in Great Britain, and vice-versa.

The money letter system in Canada was abolished in April 1855 and was replaced by a registration service. ■

## Puzzle solution

*Puzzle on page 28*



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