

**THE UNITED STATES POST OFFICE DOMESTIC POSTAL MONEY ORDER
SYSTEM IN THE 19TH CENTURY: A NASCIENT BANKING SYSTEM**

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ABSTRACT

The domestic United States Postal Money Order System was established in 1864 to allow Union soldiers to send money home to their relatives and to reduce the risks of sending cash through the mails. By the late 1800s, this system had become a major means of conveying smaller (less than \$100) sums of money throughout the country. By 1890 the total value of money orders issued was over \$110 million a year. In this paper we describe the development and basic structure of this system. The system performed a major function of a bank by providing a cheap, safe and highly reliable means of transferring funds to almost any place in the country where there was a post office. This system has gone unnoticed by previous writers on 19th Century financial history. This paper is divided into two parts. The first is a description of the origin, operation and magnitude of the system. The second part uses a detailed record of money order activity in a small 19th century New Hampshire town to show that records of the postal money order system can provide unique windows into the economic activity at the local level.

Development and Operation of the Domestic Postal Money Order System

An accepted story of 19th Century American banking is that non-specie bank money was local and so not easily used to finance long distance transactions. The quantity of such money was said to inflexible in response to seasonal fluctuations in demand and slow to respond to needs for it brought on by local growth, westward movement and technical progress. After President Jackson shut down Hamilton's Bank of the United States, setting up instead the inadequate Sub-Treasury system, the story goes that there was no efficient government connected system of national payments.

Economic historians who have studied the 19th Century will be surprised to learn that they have been unaware of a large and potentially significant innovative component of the active money stock. In this paper we describe the creation and operation of the postal money order system, which functioned as a retail financial institution capable of moving funds with perfect liquidity from office to office all across the country with perfect security and at low cost. We then use a rare postal money order cash book from a small agricultural town in New Hampshire the late 19th Century to examine how the funds moved into and out of this community as a function of season of the year.

From the earliest days of the United States postal system, sending money through the mail was a dangerous proposition. Writing in 1855, Pliny Miles (cited in Straight, 2007) estimated that between \$500,000 and \$1,000,000 in cash sent through the mails was lost every year. Miles advocated a postal money order system to deal with this problem. Registered mail was an early way of dealing with the problem. Starting in 1845 an informal, semi-official registered mail system was created by the Philadelphia postmaster and spread to a several other cities (Milgram, 1998, 2009). Under this system, there was no extra fee for registry service. The letter was marked to indicate its status as a registered letter and “tracked by the postmasters handling the letter, marking the way bill that accompanied the letter” to indicate its registered status (Milgram, 2009, p. 9). An official registered mail system, in which registered letters were charged an extra fee (5 cents at first) and given greater security while in the mail stream, was introduced in 1855 (Beecher and Wawrukiewicz, 1999). Registered letters had to be signed for at every point in the mail stream where they changed hands.

An actual postal money order system did not appear in the United States until 1864, although one had been in use in England starting in 1839 (Dockery et al, 1915). The first mention of a postal money order system for the United States was made by Postmaster General Campbell in his Annual Report of the Postmaster General for the fiscal year 1857. It was Postmaster General Montgomery Blair who really got the ball rolling on a money order system with a strong recommendation for such in his annual report for 1862. In this report Blair described the problems associated with sending money through the mails, even when cash was enclosed in a registered letter. He concluded that “It is, in my opinion, very desirable, for these and many other reasons, that money should, as far as practicable, be excluded from the mails. With this view I recommend: The adoption of a money order system” (p. 21).

In his 1863 Annual Report Blair wrote “I beg leave to renew the recommendation made in my last annual report, that a postal money order system be established to facilitate the transmission of small sums of money through the mails, which I am confident would not only prove a great convenience to civilians and soldiers, but would almost entirely obviate the loss of money letters, the great majority of which enclose small remittances” (p. 22). Blair got his wish with the Act of May 17, 1864 (13 Stat. 76) “An Act to establish a Postal Money-Order System.” The purpose of the Act was to “promote public convenience, and to insure greater security in the transfer of money through the United States mails” (p. 76).

An examination of the debates in Congress as recorded in the *Congressional Globe* (precursor to the current *Congressional Record*) regarding the creation of a postal money order system show no controversy at all. The bill to establish the system was passed quickly and without any serious debate, other than a small dispute about the maximum possible value of a money order as noted below.

In the mid 1800s one did not have to rely on the Post Office to send currency. The various express companies would transport coins and currency. As Grossman (1987, p. 80) notes, “The express companies of course had carried cash from the very beginning,

and while they sought principally the business of the banks, they also transported small amounts for individuals. Customers put their money into an envelope, sewed the envelope shut, and sealed it with wax". The "express companies dominated the business for small sums through the Civil War" but later the postal money order "grabbed an ever-increasing share of business".

One of the leading express companies, American Express, almost got into the money order business as early as 1857. But, according to Grossman (1987, p. 81) the "factionalism" of the company's board "ruled out the adoption of new products". As it was, American Express did not begin selling money orders until 1881.

In 1864 only 141 post offices were able to issue money orders (Cushing, 1893). The number of money order offices was expanded in the following years. Whether or not a post office was designated as a money order office was based on the amount of business the office did annually. According to Cushing (1893, p. 217) "Before December, 1891, it was the practice of the Department not to extend the postal money order system to any post office where the compensation of the postmaster was less than \$250 per annum, and not then, unless application was made for the extension." Postmaster compensation was based on how much business each post office did (Hines and Velk, 2006).

Initially money orders could only be issued for values from \$1.00 to \$30. The low maximum value was the object of one comment in Congress. In the House on April 15, 1864 Representative Myer Strouse (D - PA) stated:

"I have no objection to the minimum amount (of an order) being fixed at one dollar, but I do think that the maximum ought to be increased beyond thirty dollars. If the measure is not intended alone for those who make small remittance, but for the commercial community as well, I ask why the maximum should not be made \$100 at least? I think it should be \$500."

The fact that Strouse's suggestion was not adopted suggests that the intention of the bill was specifically to aid those private individuals and not the "commercial community".

The fee for the first money orders was 10 cents for orders with a value of up to \$10.00; 15 cents for orders with a value of \$10.01 to \$20.00 and 20 cents for orders worth from \$20.01 to \$30.00. In 1866 the top value was increased to \$50 and to \$100 in 1883. Fees also changed over the years. A complete listing of fees can be found in Harris (1985).

In 1883 postal notes were introduced. These were separate forms, not requiring an advice (see below), which were used to send from 1 cent to 99 cents. The fee was 3 cents. The postal notes were eliminated in 1893 when the minimum value of the basic postal money order was reduced to 1 cent.

Not every post office was made a money order office. According to Roper (1917, p 212), this limit served “as a protection against the raising of money-orders to large amounts and as a practical method of restricting the volume of money-order business between any two offices to an amount that can be conveniently handled by the postal system.” Roper had been the First Assistant Postmaster General from 1913-1916.

Cushing (1893) has provided a description of the financial mechanisms of the postal money order system and the information from the following section is taken from that book. Local postmasters at money order offices were required to keep funds obtained from sale of money orders separate from funds obtained from sales of stamps and postal stationery. If it came to pass that there were insufficient funds in the money order account to pay orders presented, the postmaster could “transfer such funds as may be necessary and available from his postage account to his money order account” (p. 215).

If even the funds in the postage account were insufficient, the postmaster had to request a special one-time draft from the postmaster at New York City, whose office was in charge of such. In some offices, it might be the case that it was fairly common occurrence for the postmaster to be presented with more money orders to cash than he had funds available to cover. In such cases the postmaster “is furnished with a book of fifteen blank drafts, and a letter of credit for a suitable sum, upon the postmaster at New York, against which he may draw as occasion requires” (p. 215). The New York postmaster was in charge of money order financial operations because all revenues from the money order system were to be deposited quarterly “with the Assistant Treasurer of the United States at New York, to the credit of the Treasurer of the United States, for the service of the Post Office Department” (Cushing, 1893, p. 216).

While this paper does not deal directly with the international postal money order system, which was introduced in 1869, it is perhaps relevant here to note that the New York postmaster was also in charge of the finances of the international system. To quote the informative Cushing (1893, p. 209) again, the New York postmaster “is one of the heaviest purchasers of foreign exchange” in New York having, in 1891 purchased “bills to the amount of about \$10,000,000”.

To at least a certain extent, post money orders functioned as a substitute national currency. Cushing (1893, pp. 205/207) noted that “Money orders are frequently presented by payees who are entire strangers at the place of payment, and who are also remitters of the same orders, having purchased them for protection against the risks incident to travel.” Cushing goes on to point out this use “serve(s) to illustrate the utility of the money order system as affording not only substitute for letters of credit to persons traveling, but a secure depository. Not only is it a fact that itinerant actors, showmen, vendors, workman and others use the money order system extensively in this manner, purchasing orders for the maximum amount of \$100 each generally; but cases have been known, and, it is believed, are not rare, in which persons permanently abiding in locations where there are no reliable banks, have, for security, invested their savings in money orders issued upon application made by themselves in their own favor” (p. 207). It is

impossible to quantify the extent of such use of the money order system, but Cushing's comments suggest it was fairly extensive.

The actual procedure for buying a money order was complex. Until 1914 a buyer had to specify to whom the money order would be paid and at which specific post office it would be paid. Upon purchase, the money order itself was given to the buyer who would, presumably, sent it to the payee. The issuing postmaster had to prepare a separate form titled "Advice of U.S. Postal Money Order" which was to "be dispatched by the first mail after the issue of the Order" (text on reverse of advice form) to the post office of the payee.

An example of such an advice form, front and back, is shown in Figure 1. The wording on the reverse further states that "The postmaster at the office drawn upon, unless it is withdrawn by the issuing Postmaster on account of repayment, will keep the Advice carefully for one year from the last day of the month of issue, when, if the Order remains unpaid, it must be sent by him to the Auditor of the Post Office Department as an 'Invalid Advice'. If, on the other hand, the Order has been paid at the office drawn upon, the Advice must be retained thereat for four years, after which it may be disposed of as waste paper."

The illustrated advice form shows the operation of this system. The front shows that a money order for \$36 was purchased in Milford, NH on July 29, 1898. It was payable to the Townsend National Bank of Townsend, Massachusetts. The date stamps on the reverse show that the advice form was received in Townsend on July 29 and the order was paid there the next day, July 30.



Figure 1. Front and reverse of money order advice form.

This seems an unnecessarily complex system. Why not just let the buyer send the money order to whomever they wanted? Why the restrictions that a postal money order had to be designated in advance to a specific payee and a specific location? The main reason was to provide security (Dockery et al., 1915). If a postmaster had not received an

“advice” that a money order was going to be presented at his or her post office for payment, no money order could be cashed. This would help prevent the forging of money orders. The requirement for an advice was removed in 1914 and postal money orders became payable at any post office.

How could a postal patron pay for a money order? Was specie required? Or were other forms of currency acceptable? Well before the introduction of the money order system, the 1832 edition of Postal Laws and Instructions specified that postmasters “will receive nothing but specie, or its equivalent, for postage.” (p. 37). This set the precedent for payment for money orders. The first edition of the Postal Laws and Regulations issued after the establishment of the money order system was dated 1866. Section 288 (p. 51) stated that “All payments to the department, whether upon drafts or otherwise, must be in spec i.e. United States Treasury notes, or notes of the national banks; and postmasters, in receiving payment of postages or other dues to the department, should always bear in mind that they are bound to pay them over in the legal currency of the United States.”

While Section 288 did not specifically mention money orders, Section 533 (p. 79) did: “The issue of money orders on credit is strictly prohibited under the severest of penalties; and no moneys shall be received by a postmaster in payment for money orders issued except United States treasury notes or the notes of the national banks; nor can orders be paid in any other currency than that herein enumerated.

Very little, if anything, has been published on the importance of domestic postal money order system in the United States. This is not the case for Canada where a postal money order system was introduced in the Province of Canada in 1855 and “similar systems existed in the Maritime Provinces prior to Confederation” in 1867 (Amyot and Willis, 2003, p. 136). These authors have argued that the Canadian postal money order system was an important part of the postal services provided to rural Canadians. They state that “Money orders were frequently used by rural consumers to pay for their mail-order goods. The money order had a unifying effect in bringing the various rural markets of Canada into an integrated national economy” (p. 136-137). The Annual Reports of the Postmaster General of Canada contain detailed tables listing the total amount of money orders issued by each post office, and the destination of these orders. While this data has yet to be exploited by economists, it promises to offer important insights into the flow of funds into and out of Canadian communities.

The Annual Reports of the Postmaster General of the United States contain similar detailed information about postal money order origins and destinations. Starting with the Report for the fiscal year ending June 30, 1865 the data provided included (i) the total number of domestic money orders issued (ii) total value of money orders issued (iii) total number of money orders paid and (iv) total value of money orders paid. Starting with the report for the fiscal year ending June 30, 1867 these numbers are broken down by individual states. Such state by state data will be useful in tracing the flow of funds throughout the country.

The data in the annual Reports of the Postmaster General document the impressive expansion of the domestic postal money order system in the 19th century. Shown in Table I are the total numbers and values of domestic postal money orders issued and paid in the given years. The Annual Reports are based on fiscal years ending June 30. So an entry in the table for 1866 is for the fiscal year ending (FYE) June 30, 1866. The increase over the decades is impressive.

TABLE I

Value and Number of Domestic Postal Money Orders Issued and Paid

FYE	# issued	Total value	Mean	# paid	Total value	Mean
1866	243,609	3,997,259	16.41	233,124	3,851,839	16.52
1870	1,671,253	34,054,185	20.38	1,675,228	33,658,740	20.09
1880	7,240,537	100,352,819	13.86	7,213,607	99,516,702	13.80
1890	10,624,727	114,362,757	10.76	10,514,548	113,513,300	10.80
1900	32,060,983	238,921,210	7.45	31,984,742	238,022,044	7.44
1910	77,585,321	558,178,028	7.19	78,061,809	563,397,878	7.22

The Annual Reports of the Postmaster General contain a wealth of information relevant to the postal money order system. Probably of most interest to economic historians will be the tables in each Annual Report showing the number and value of money orders issued and paid broken down by state. An example of such a table, from the 18?? Report is shown in Figure 1. Analyses of these tables over the years could yield interesting information on the flow of funds between the states. A summary table showing the value and number of domestic and international money orders issued (but not paid) each year from 1865 to 1914 can be found in Dockery, A. M. et al. (1915).

The importance of the domestic money order system can be seen if one compares the total value of money orders issued in a given year with some metric of the amount of money available in the economy for the same time period. To that end, Table II shows the total value of money orders issued for representative years and the total value of currency held by the public. The latter statistic is from Table I in Friedman and Schwartz (1970).

TABLE II

Relationship between value of Money Orders issued and Currency in the Hands of the Public. (Millions of dollars).

Year	Orders Issued	Currency	%
1867	9.3	590	1.6
1870	34	520	6.5
1880	100	640	15.6
1890	114	900	12.7
1900	239	1210	19.7
1910	558	1740	32.1

The figures in Tables I and II show the popularity of the postal money order system and such a system would have been an obvious basis for a more complete postal bank. However, for reasons beyond the scope of the present paper, a postal saving bank was not established in the United States until 1910. This was never particularly popular with the American public and was eliminated in 1966. The postal money order system is still in use.

Money Order Activity at the Local Level

The Annual Reports of the Postmaster General do not provide data on money order activity at the local level nor as a function of time of year. However, postmasters at post offices that issued money orders were required to report the Post Office Department the details of the money orders their office issued and paid. This record keeping was facilitated by several ledger type “forms” issued by the Post Office Department. At least six different types were used, three for offices selling only domestic money orders and three more for offices authorized to sell both domestic and international money orders.

For offices selling domestic orders only, the three types were Form L, “Register of Money Orders Issued” recorded, for each money order issued on each day, “the name of the remitter; the name of the payee; the post office it would be drawn on,” along with other details (DeBlois & Harris, 2008, p. 37). Form M, “Register of Money Order Advices Received and Orders Paid,” recorded, as the title indicates, details of money orders that a post office had or would be paying. Finally, Form N, the “Domestic Money Order Cash Book” was used to keep a daily record of the total number and value of all money orders issued and paid. It does not record any details about who purchased the money order, where it originated, nor whom it was paid to. Its purpose was book keeping for the postmaster’s accounts. This was a large 8.5 by 13.5 inch ledger book in which the postmaster kept day-by-day records of domestic money order transactions.

These forms were not to be sent to any central location. Rather, they were kept by the local postmaster and used to keep track amounts issued and paid and to prepare the

regular reports on money order activity that were sent to the Post Office Department in Washington, DC. Form M also helped the postmaster keep track of money orders that could be expected to be presented for payment in the future. This form has the word “advices” in the title. There was no requirement that the Forms used by the local postmaster to keep track of money order business be returned to Washington DC. Thus they were usually discarded when no longer needed. Today they are scarce.

In a 2008 paper DeBlois and Harris report on their copies of Forms L, M and N from New Haven, Vermont, a small rural town in northwest Vermont, covering the period from 1926 through 1941. Their analysis of the data on the number of money orders received shows a generally increasing number, from 110 in 1925 to 209 in 1941, with a peak of 302 in 1936. The authors further break down the data terms of whether the origin of the orders was from within Vermont or from other states. During the period 1926 to 1933, the breakdown is almost even – half the orders are from in state and half from out of state post offices. However, starting in 1934 and extending through 1940, the number of in state orders far exceeds that number of those with an out of state origin. This difference peaks in 1936 when 66% of money orders received in New Haven, VT were from other Vermont post offices. DeBlois and Harris discuss this differential, using information gleaned from the various Forms. They find that a prosperous local farm, the Elm View Farm, run by the Palmer family, was responsible for a great majority of the within state money orders.

The type of research presented by DeBlois and Harris (2008) shows how valuable the data in these Post Office Department Forms can be for elucidating aspects of the economic history of small communities. One of us (TMH) owns the ledger book (Form N) of the Center Barnstead, New Hampshire post office covering the period of January, 1895 through December 1897. This daily record of the money orders sold and paid by this post office provides an insight into how the relative rates of incoming and outgoing money orders, and therefore of money, changed over the course of the year.

Center Barnstead, New Hampshire

Center Barnstead is a small village in Belknap County New Hampshire, about 18 miles northeast of Concord. The village is a part of the town of Barnstead and as such is not listed separately in the census records, but according to the 1890 census, the entire town of Barnstead had a population of 1264 in 1890 and 1072 in 1900. There were no banks in the town of Barnstead during the period in question. According to the 1897 edition of the New Hampshire State Directory and Gazetteer, there was a bank in Pittsfield (5 miles away) and another in Farmingham (10 miles away). Thus, the local post office was the only source for purchasing and cashing money orders. The post office at Center Barnstead was established in September of 1825 and is still operating (White, 1990). In 1895 the postmaster of Center Barnstead was A. F. Tasker. He held office until July 16, 1897 when he was replaced by George T. Whitney.

The Center Barnstead office was a small one that did relatively little postal business. According to the 1896 edition of the Official Register of the United States,

Postmaster Tasker received compensation of \$335.42 for the fiscal year ending July 1, 1895. The 1897 edition of the Official Register, covering the fiscal year ending July 1, 1897, reported Postmaster Tasker received \$410.32.

These compensation figures are important as they can be used to determine at least approximately the total amount of postal business done at a specific post office in a given year. As has been shown elsewhere (Hines and Velk, in preparation) a postmaster's compensation was a function of the amount of business his or her post office did. Given the compensation formula, to be found in the report of the Joint Commission on Postal Salaries (1921), it is possible to compute the approximate amount of annual postal business from compensation. This latter figure is a measure of the economic activity of the individual town in question. For FYE 1895 the calculated postal business figure is \$663.55. For FYI 1897 it is \$850.80. These figures place the Center Barnstead post office into the class of Fourth Class post offices, the classification given to the smallest offices in the system.

In terms of its money order business, Center Barnstead seems to be representative of New Hampshire towns, most of which were small and rural at the time. For FYE 1896, the average value of a money order issued at a New Hampshire post office was \$6.25. That value for Center Barnstead was \$7.97. For money orders paid, the respective values for the state as a whole and Center Barnstead were \$8.43 and \$7.95. For FYE 1897, the values for money orders paid were \$6.25 and \$7.54, respectively. For money order issued, the values were \$8.52 and \$6.44.

A question of interest is how the use of the postal money order system in such a small office varied over the course of the year. Unfortunately, no seasonal records of such activity were published or kept by the Post Office Department. An analysis of the data in the money order cashbook mentioned above, however, can address this question. In addition, since the entries in the book are for each day the post office was open, or at least each day a money order was issued or cashed, a seasonal analysis of activity is possible. Such an analysis is of potential economic interest as economic historians have argued that, in a small rural agricultural community like Center Barnstead, money would have flowed into the community rather early in the year to be used to pay for labor and equipment related to planting of crops. In the later part of the year, money would have flowed out of the community as farmers used funds from the sale of their crops to pay their debts.

The results of a month-by-month analysis of the Center Barnstead data book show the type of seasonal pattern predicted. These results are shown in Figure 2 in which the average value of money orders issued and paid are graphed separately as a function of month. There is a clear peak in the value of money orders paid in April and another peak for money orders issued in October. A two-tailed dependent t-test showed that the mean month in which the two functions peaked approached significance ($t(2) = 3.81$; $p < .10$).

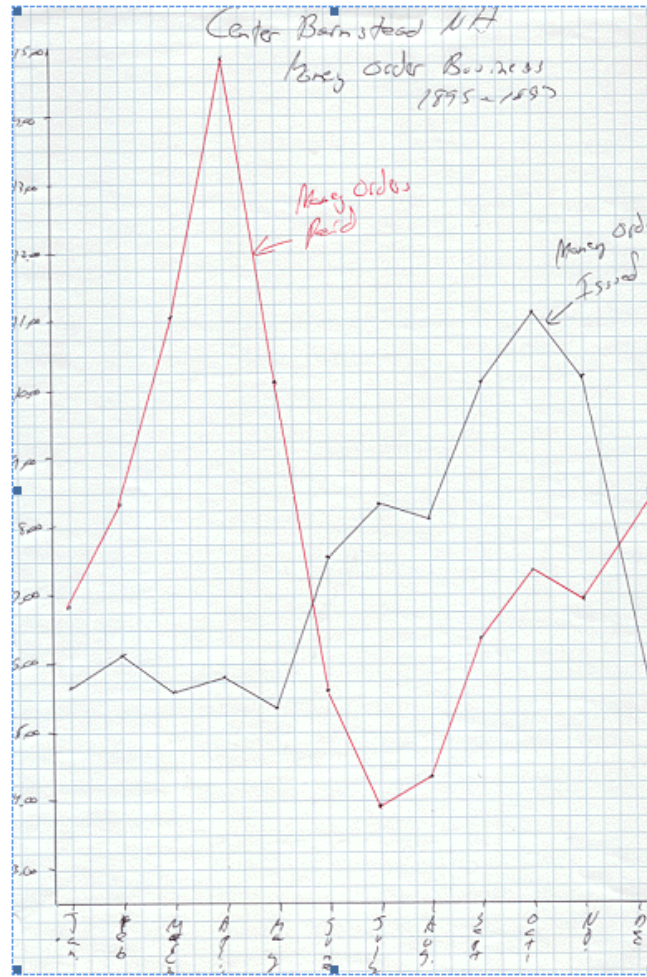


Figure 2. Mean value of money orders paid and issued in Center Barnstead, NH as a function of month, 1895-1897.

The t test was done in the following way. The months of the year were assigned numerical values from 1 to 12, January being 1 and December being 12. The dependent variable was the month in each year in which the value of paid or issued money orders was the highest. Thus, of example, in 1895 the value of paid money orders was greatest in May (month 5). The value of issued money orders was greatest in September (month 9). It was the numerical month designations that were entered into the computations for the final value of t . The failure to reach significance was due to the small number of years, three in this case, available for analysis. Nonetheless, the difference approached significance and is very likely real.

In 1913 the Federal Reserve System was established in part to “damp fluctuations in market interest rates, particularly those caused by the seasonal demand for currency and the financing of crop harvests” (Meltzer, 2003, p. 65). The pattern of money orders issued and paid in Center Barnstead, New Hampshire for the years available for

analysis shows the reality of these seasonal fluctuations in the flow of money into and out of a small agricultural community.

Conclusion and Future Directions

The first part of this paper described the development and importance of the domestic postal money order system in the United States. Future research might focus on the very detailed data available in the Annual Reports of the Postmaster General regarding both the domestic and international money order systems. The second part of the paper reported the analysis of a single postal money order cash book. This data allowed the evaluation of a specific hypothesis regarding the flow of funds into and out of a small agricultural New Hampshire community in the very last years of the 19th Century. While not as rare as once thought, these money order cash books are uncommon and exist only for a tiny portion of post offices spread across the country in time and space. Nonetheless, the analyses of the data in such books as exist can provide a rich picture of economic activity at the local level.

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