

## BUSINESS REPLY MAIL

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### Introduction:

It is fitting that we enjoy this program about the mail and postal history today, September 17, 2011, on the 222<sup>nd</sup> anniversary of the United States Constitution. After all, it is Article I, Section 8, Clause 7 of the Constitution that is known as the Postal Clause or the Postal Power and empowers Congress "To establish Post Offices and post Roads".



Have you read a magazine lately, and came upon what seems like at least a dozen flimsy postcards offering you a discounted subscription? This is even more annoying when you already have a subscription. Have you received a fund-raising solicitation in the mail lately, from your college, a charity you have given to in the past? Or, worse still, one you have never given to, meaning your name is on some new mailing list?

Have you ordered something from an online retailer, or received a gift from a friend who ordered online, and it was something that you needed to return? Have you recently ordered from the USPS Kansas City caves?

In all of these cases, you have had a brush with the Business Reply Mail service.

### A. Background

Economic growth provided increased production of goods, which allowed more things to be sold to increased number of people needed to support economic growth and who, because of that economic growth, had increased wages and so more to spend.

Increased manufacturing at the turn of century meant more goods to sell. The Second Industrial Revolution, also known as the Technological Revolution, was a phase of the larger Industrial Revolution corresponding to the latter half of the 19th century until World War I. It is considered to have begun with Bessemer steel in the 1860s and culminated in mass production and the production line. The Second Industrial Revolution saw rapid industrial development in Western Europe, the United States and, after 1870, in Japan. It was marked by the importance of new technologies, especially electricity, the internal combustion engine, new materials and substances, including alloys and chemicals, and communication technologies such as the telegraph and radio. The Second Industrial Revolution revolved around steel, railroads, electricity, and chemicals. Railroad mileage tripled between 1880 and 1920, opening new areas to commercial farming, allowing for a national marketplace and inspiring a boom in coal mining and steel production.

From 1900 to 1929, there was a tripling in the amount of raw materials shipped to factories (200 million metric tons to 600 million) and railroad ton miles (142 billion to 386 billion) representing movement of

both raw materials and finished goods. This was one indicator of the ongoing industrial expansion and one of the drivers of a fivefold increase in the US Gross Domestic Product, from \$20 billion to \$103 billion, in the 30 year period 1900-1929.

Year	Raw Materials to Manufacturers (Stone, Metal, Paper & Wood)	Railroad Ton Miles	Gross Domestic Product
1890		76 billion	\$15 billion
1900	200m metric tons	142 billion	\$20 billion
1910	300m metric tons	255 billion	\$33 billion
1920	400m metric tons	414 billion	\$88 billion
1930	600m metric tons (1929)	386 billion	\$103 billion (1929)

An increase in wages and a standard of living meant more disposable income to spend. The average non-farm worker, and works in areas such as manufacturing, had a tripling of wages, from about \$450 to \$1,400, in the 1900-1930 period. The average salary of postal workers increased by a little more than double, from \$880 to \$2,130, but they started at twice the average of other laborers.

Year	Average Income Nonfarm Labor	Average Income Manufacturing Labor	Average Income Post Office Labor
1890	\$486	\$439	\$878
1900	\$490	\$435	\$925
1910	\$630	\$558	\$1,049
1920	\$1,489	\$1,358	\$1,844
1930	\$1,473 (1926)	\$1,309 (1926)	\$2,128 (1926)

An increase in population meant more sales opportunities and a greater number of customers. Overall US population increased 60% in this time, with foreign-born immigrants increasing 40%. Immigration accounted for some of growth in large cities as did migration from farms to cities, of African-Americans from the South throughout the US and of all people from East to West. The growth in cities, both in size (from 5 to 15 million) and as well as a percentage of population (from 8% to 12%) provided concentrated markets for sales.

Year	US Population	Foreign-born Population	Population in 5 largest cities	% of total population in 5 largest cities
1890	63 million	9.2 million	5 million	8%
1900	76 million	10.3 million	8 million	10%
1910	92 million	13.5 million	10 million	11%
1920	106 million	13.9 million	12 million	12%
1930	123 million	14.2 million	15 million	12%

The five largest cities in 1890-1910 were NY, Chicago, Philadelphia, St. Louis, and Boston. In 1920 Detroit (auto factories) and Cleveland (garment industry, railroads) replaced, respectively, St. Louis & Boston,

with LA as #10. Continued population migrations and growth in movie industry and agriculture contributed to LA's growth. By 1930, that city had doubled in population and became the fifth largest. Emergence of brands such as Ivory Soap, Uneda Biscuits, Campbell's Soup, and Quaker Oats meant greater use of advertising to develop brand loyalty and sales. Companies provided products, "invented" recipes and created a steady demand for a wider variety of foods and finished goods. More customers in concentrated areas meant there was a greater ability for use of mass communication venues to support increased need for marketing and advertising. This included newspapers, magazines, and direct mail marketing. National brand advertising was in its early stages of development, and items such as foods were still sold in bulk without a company connection. Only the largest companies were willing to spend high amounts for advertising. Among the national leaders at this time were Nabisco, Armour, Coca Cola, Jell-O, Royal, and Dole. Total advertising expense went from \$1,930m in 1919 to \$2,850m in 1929. Newspapers increased from 13,500 in 1890 to peak of 17,000 in 1910 and moved to 14,900 in 1929. Commercial radio stations increased from 50 in 1912 when first licensed, to more than 600 in 1930 and postal revenues increased from \$61m in 1890 to \$683m in 1927.

Year	Total Advertising Expense	Year	US News-papers	US Commercial Radio Stations (CONUS)	Postal Revenues
1919	\$1,930 million	1890	13,500		\$60.9 million
1920	\$2,480 million	1900	15,900		\$102.3 million
1923	\$2,400 million	1910	17,000	First licensed in 1912, approx. 50	\$224.1 million
1926	\$2,700 million	1920	15,600	1922 = 378	\$437.1 million
1929	\$2,850 million	1930	14,900 (1929)	1930 = 600+	\$683.1 million (1927)

### Definitions

So, after deciding to engage with customers in a mail campaign, a business had three choices.

The first is a Courtesy Reply envelope, where the customer pays postage for reply of preaddressed envelope/card. This is typical nowadays for credit card or utility bill payments. Lately, looking at my mail, I have seen this type of return more often from fundraisers as well.

The second is a Prepaid reply, where the business affixes return postage on all items mailed out, regardless of how many are mailed back. This is mostly done with postage stamps, but sometime is done with meters. Think of the old Disabled American Veterans return mailing envelopes, or a response card to a wedding. This is much less commonly seen.

The third method is Business Reply Mail, where the business pays return postage, plus a fee, only on the replies of preaddressed envelope/card actually mailed back. Think of the dozens of subscription cards enclosed in your average magazine. Can you image having to prepay postage on all of them, and only getting 1%-2% back with orders?

### History leading to Business Reply Mail in the United States

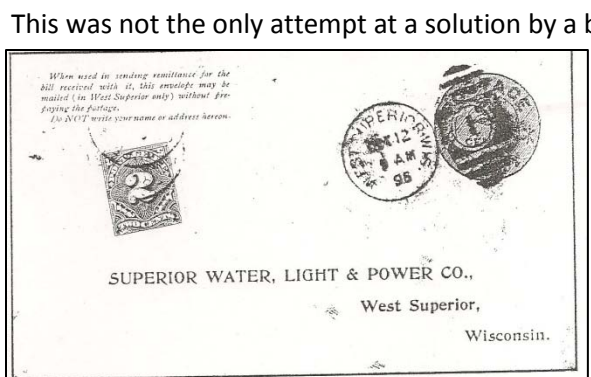
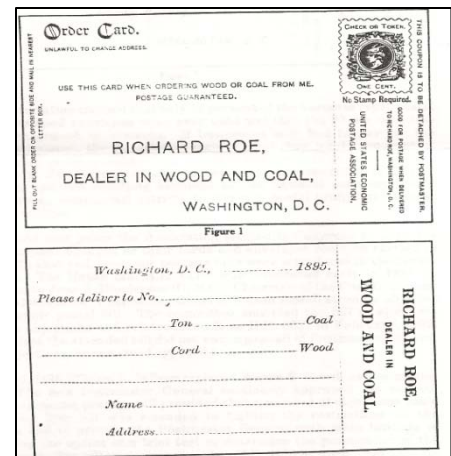
There were many flagstones in the walkway leading to the approval and use of Business Reply Mail in the United States. Starting from the beginning of the US Post Office Department in 1847 up until April 1855, sending a letter "collect" was an option. After years of chasing people, and spending large amounts of time and money to collect pennies, the prepayment of postage on domestic letters was made compulsory in April 1855.



As a way to improve the accountability of collections, in 1879 postage due stamps were issued in the US, following the lead of France. These stamps were unique, since they were the first stamps issued which didn't prepay for the delivery of mail. Instead, they denoted the amount of postage due on mail that was insufficiently prepaid. Regulations required the postmaster where an underpaid letter originated to mark the 1<sup>st</sup> class mail with the amount of postage due, and the postmaster at the destination to collect the cash due, using postage due stamps, not regular postage stamps. Failure to do so was deemed a misdemeanor and punishable for a fine of \$50 (about 6% of their average salary, or \$1,200 dollars in 2011). The simple design of the first US postage due stamps was appreciated outside of the US as New South Wales in 1891, and Australia in 1902, duplicated the design for their first postage due stamps.

While the first US postal card was issued in 1873, it was not until 1892 that the first US message/reply card was issued. Businesses now had means to send out information to potential customers with a preaddressed, prepaid reply mailer, as long as all information was printed. The cost of double postage prepaid on mailing with no guarantee of reply or sales made large-scale use of this form of sales contact expensive. Still, it was a step, and the reply card was used for limited-number programs, such as developing sales leads/customer contacts in small towns ahead of a visit by a traveling salesman.

In what appears to be the first attempt at the idea, a group called the Economic Postage Association (EPA) was formed and in 1894 started lobbying the US Congress with a new proposal for a reply mailer. Their idea was to print envelopes or postal cards with a detachable coupon that bore the sender's name. When the envelope/card was returned, the post office would detach the coupon and submit it to the EPA or the sending business for payment. The EPA claimed that only 10% of pieces of a mailing were returned, but cost of paying for the other 90% was too expensive for business growth. If a Sender would only have to pay cost to USPOD for mail actually returned used, the EPA asserted, this would save businesses considerable expense and number of solicitations would increase fivefold, generating \$3.5million (approximately \$93 million in 2011). This group lobbied US Congress from 1894 thru 1898, and had some success. The proposal actually passed in Senate, was approved by the Post Office and Post Road subcommittee in House, but was never approved by the full House of Representative. Ultimately the Postmaster General had several objections, not the least of which was that the POD wanted a cash payment in advance of delivery, not COD afterwards.



This was not the only attempt at a solution by a business. In 1895, the Superior Water Light & Power of West Superior, WI sent their customers a reply envelope for their utility payments. The envelope had explicit printed instructions that only in West Superior, mail could be sent without postage and without a return address. Post Office rules at the time stated that local letters would be delivered to the addressee with postage due of one rate if there no return address on envelope. While not able to find an exact count, background research appears to show

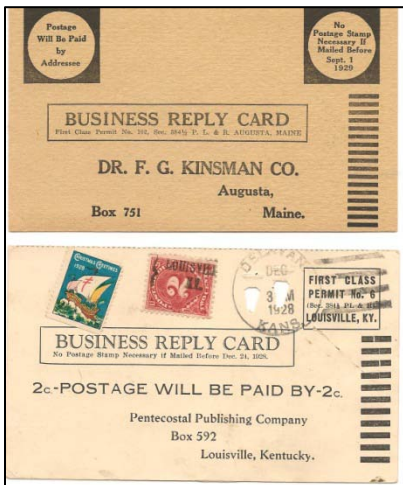
that West Superior had far less than 5,000 people at this time. Accordingly, it was not eligible for free delivery of mail by a carrier, and so was a “Non Carrier” office, where customers picked up their mail at the post office. For local mail, the rate was one cent per ounce. This meant that the cost to the utility company would be postage of one cent plus a due charge of one cent for a total of two cents.

By this plan, Superior was providing a service to their customers, as well as guaranteeing delivery of payments to the company as the POD would want to collect their postage due. It also controlled the company’s expense so that they would pay only for mail actually received. The POD stopped Superior’s use of this system after a year, but it appears that they objected more to the use of a postal stationary stamp-like image on the mailing envelope than to the concept and practice of pay-on-return delivery only. A similar effort occurred in Berwick, PA in 1905. Again, it was a local initiative started by the (presumably) business addressee. The instructions provided in the stamp area read “Drop this letter in any letter box without postage.”

Following the dictates of the 1905 UPU Congress, in 1907 there was a change in post card rules. The old rules were that nothing but the address was allowed on the face, or stamped, side of a postal (government issued) or post (private issued) card. This was changed to allow writing on either side of the card, with the right hand side of the face being reserved for the address. This meant that writing, or printing, on the face of the card no longer moved the mail piece into the “letter” class requiring 1<sup>st</sup> class letter postage of two cents as opposed to the postcard rate of one cent. This allowed more space on a penny postcard reply for a business to use for ad copy or information. Businesses developed bolder printed cards with color for their advertising, and made them Courtesy Reply Cards that were enclosed in an envelope used in a mailing, or distributed by themselves at local stores or other public gathering spots.



With all of the above as background, businesses started to lobby Congress and the Post Office for changes in the law. One of the most public results was an opportunity to testify before the Congressional Subcommittee of Post Office and Post Roads. In 1925, a Special Joint Subcommittee on



Postal Rates held hearings on the concept of Business Reply Mail (BRM). As reported in House of Representatives, 69<sup>th</sup> Congress, 2<sup>nd</sup> Session, Report No. 1612, December 8, 1926, “Users of the mail made a strong appeal for a post card bearing the address of the concern which, after being sent under cover to a prospective customer might be deposited by the recipient in the mail and forwarded, without prepayment of postage to the concern by which it was issued from whom the forwarding postage would be collected. ...Persons to whom post cards are sent...are frequently deterred from using the post card either because they must affix postage or because they may not have the necessary postage on hand...the advertiser would gladly pay this postage.” Witnesses also said that the greater volume of returns generated by BRM would translate into greater number of orders sent thru the mails, payments by letter and sales of money orders, and development of other correspondence including order follow-up, product registration, and repeat sales. Subcommittee

and full Committee recommended passage of provision by full House, estimating increase in revenue of \$265,000 (= to approximately \$3.4 million in 2011) in the first year.

As a result of these hearings and the Subcommittee's approval, the Postmaster General recommended to Congress, in both his 1926 and 1927 Annual Reports, that they approve a measure for a Business Reply Mail system. Congress finally acted in May 1928 and approved a new BRM category to be effective July 1, 1928. The original process required a business to obtain a free permit, mail 1,000 items at one time, and make a deposit with the POD to cover the return postage and BRM fee of 2 cents/item for at least 10% of volume mailed. This process was changed, effective October 1, 1928, and eliminated the minimum mailing volume, the 10% of volume deposit and reduced the BRM fee to 1 cent/item.



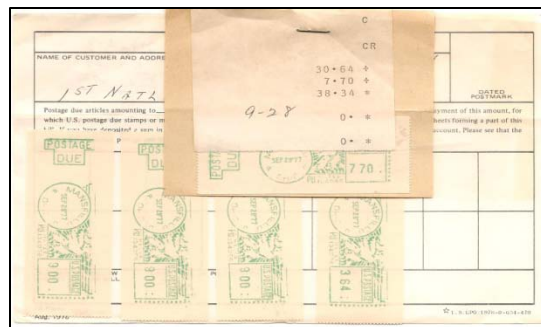
The first introduction that many of us had to postage due stamps was the “top of stack” envelopes, covered over with multiple stamps, and sometimes high denominations used for collecting the amount due for large volume mailings. After 70 years of this, the Post Office looked for ways to improve the accountability but lessen the paperwork in tracking high volumes of postage due mail generated by BRM and other programs. After a few years of experimenting in the later 1940's-early 1950's, a meter trial for postage due proved satisfactory and the POD moved ahead. By 1955, 600 meters were

installed in the larger post offices, and it was the start of the move away from use of postage due stamps and decline in “top of stack” envelopes.

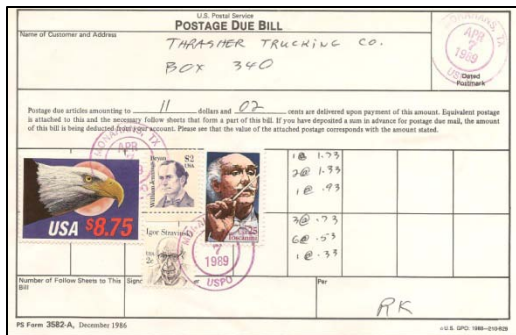
The first major change in the BRM regulations in 30 years occurred in 1958. First, the regulations were changed so that all types of matter mail, not just 1<sup>st</sup> class, could be mailed using the BRM system. While helpful to businesses, the changes came with a price--the business receiver would be charged 1<sup>st</sup> class postage rates for all the items. A second change was to implement a revised fee. The new rate was set at 2 cents per piece for weight < 2 ounces and 5 cents per piece for > 2 ounces, which matched POD's estimated cost of the service at that time.

As we all know, in 1971, the US Post Office Department ceased to exist and was replaced with the US Postal Service, an independent agency of the US government. That same year the GAO and Comptroller General of the United States issued a report to Congress and Postmaster General Blount that in 1970, BRM accounted for 733 million pieces of mail, generated revenue of \$15.5 million, but the USPS was not recovering its costs of BRM processing. The estimated direct labor-only costs spent, as calculated by the GAO in a sample study, were 3 cents per piece, against average revenue received of 2.1 cents per piece. Their recommendation was that the USPS submit a proposal to the Postal Rate Commission approve a rate increase to cover the increased cost.

1,600 years ago, a Greek philosopher (Sextus Empiricus) wrote “The mills of the gods grind slowly, yet they grind exceeding small”. Moving at typical glacier speed, the comments of the 1971 report were implemented as changes to the law in 1976. First, a fee was established for the permit that was required under the initial 1928 law. Next, a



lower BRM fee was implemented for those businesses that established an advance deposit account (\$0.035 vs. \$0.12 for no deposit) for the postage due. The increased use of Postage Due Bills showing payment /deduction from deposit account of amounts due was an improvement for the USPS to improve productivity and recover more costs while at the same time it was an improvement for business to allow for reduced costs. It was one of the beginning “work sharing” arrangements between USPS and businesses. Mailers are asked to make an investment in time and technology to presort mail, use precanceled postage (stamps, meters or permits) or deliver outgoing mail to a specified postal facility. In return, the Postal Service gave mailers lower postage rates for large volume mailings as a result of the Post Office’s ability to lower their labor and processing costs through increased automation. One of the more visible signs, to collectors, of increased automation and changes in processing was the elimination of use of postage due stamps in August 1986.



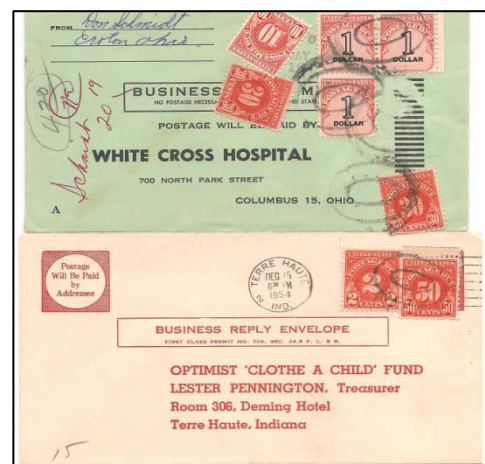
Another significant change in the BRM process occurred in 1988. The BRM Accounting System was implemented, and created different levels of fees for different volumes of BRM mail. It also allowed for Zip+4 barcoded return-addressed envelopes, and lower mail costs for both the outbound as well as the return mailing thru the use of 3 digit, 5 digit and Zip+4 presorting. This was a continuation of Improvement for business as well as the Postal Service.

This brings us to the present. There have been significant changes in the public’s mailing habits and an increased use of the internet by businesses to communicate with customers have led to reductions in 1<sup>st</sup> class mail, including BRM, volume. First-Class mail volume has declined 44% from 2001 to 2011, from 50 million to 28 million pieces, due to the increasing use of email and the World Wide Web for correspondence and business transactions.

Just look at the growth in the number of tax returns filed on-line. In 2001, 131.0 million returns filed, with 40.2 million (31%) of them filed electronically. In 2010, the total number of returns filed was 141.5 million, with 98.7 million (69.8%) of them filed electronically. There was a total of 109 million refunds issued by IRS for 2010, and 74 million (69%) were delivered by direct deposit rather than US mail. The IRS itself is now telling taxpayers that blank forms will not be routinely mailed or available in the US Post Offices, but will be obtainable online. The U.S. Postal Service suffered a net loss of \$329 million in the first quarter of FY 2011, \$32 million more than it lost in the same period last year. Operating revenue declined by \$478 million relative to the first quarter of 2010. Overall mail volume has risen, but First Class Mail volume declined by nearly 1.2 billion pieces. The USPS projects a net loss of more than \$6.4 billion for this year, continuing a trend of annual losses since 2006.

### Business Reply Mail Process

Since the beginning, the USPOD/USPS has required a specific design layout on mail piece. This design has not materially changed since 1928, with the familiar column of parallel horizontal lines along the right side of the envelope and wording of “Business Reply” near the center in a rectangular box. The width and thickness of horizontal lines on the right side has varied over time, the height has been decreased to



accommodate barcoding at bottom of envelope, and the lines have occasionally been left off without causing issues. Most envelopes or card are printed using black ink on white or light paper stock, but other colors of ink, including red, blue, and green, and paper stock are occasionally seen. The colors are more a matter of cost, as one-color printing is significantly less expensive, and why would a business want to spend excess money on a printed piece that has a high probability of being thrown in the trash?

BRM was originally allowed only for the mailing of 1<sup>st</sup> class material, including letters, postcards, airmail

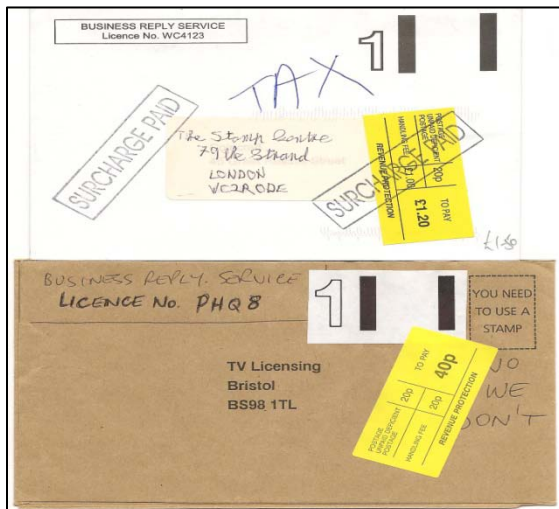
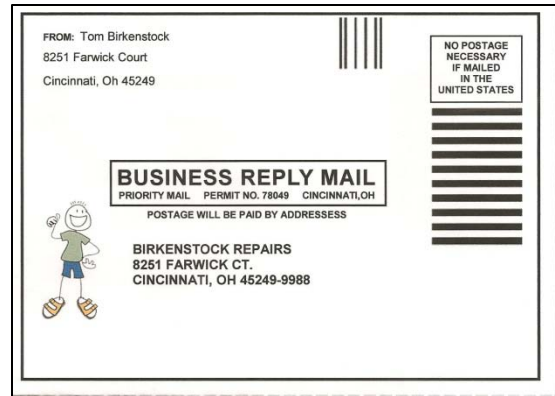


and Priority Mail. This was changed in 1958 to allow all types of materials to be mailed, but the receiving business was charged for the mail at the 1<sup>st</sup> class postage rate. This was changed again with the establishment of the Merchandise Return Service in 1973. The BRM system cannot be used to charge the business sender with fees for add-on services, including registration, special delivery, or

certification. In general, the customer mailing the item must prepay these fees.

The only exception to allowing the cost of the add-on fees to be charged to the business receiver is for merchandise returns. Established in 1973, this program originally charged the business for postage using

4<sup>th</sup> class Special Single Piece rate. It was modified in 1980 to allow for the charging of 1<sup>st</sup>, 2<sup>nd</sup> or 4<sup>th</sup> class rates appropriate for the item being mailed. At the discretion of the receiving mailer, the mailing label can explicitly allow for add-on services such as insurance or delivery confirmation. What can be returned is defined by the sponsoring business, and includes return of merchandise for cause as well as repairs—who knew that you could resale Birkenstocks? As I look at invoices accompanying purchases I have recently made, there is a new trend. While the business provides a BRM label, it also notifies the customer of the amount for the return mailing that will be deducted from the prospective refund, unless the customer pays the cost of mailing upfront and does not use the BRM system.



One of the other basic principles of the BRM system is that the preprinted envelopes should not be used for mail other than to business sender/addressee, and should only be used to mail only appropriate material. As with many other regulations, there are those who try to circumvent both the spirit and the letter of the law. Against the spirit of the law, in an attempt at “poetic justice”, there are people who attach a BRM label to a wrapped brick or other trash, and mail it back to the business that they think is either polluting the environment with the thousands of card and envelopes, or are trying to “rip-off” the consuming public. As for the letter of the law, there are those who cover up the preprinted address with an

unrelated address, and try to send the mail free (to them) using the BRM permit. Another ploy is to cutout the BRM permit, attach it to an envelope and try to use it for an unrelated purpose. There is one other group that, while not doing anything illegal, is a bit odd. There are those who use the BRM envelope for personal stationery. They cover up the BRM printing, the permit number, horizontal lines, preprinted address and Zip+4 barcoding, using self-adhesive labels or stamp selvage. They then add their destination address, and apply valid and correct postage. As noted, while there is nothing unethical or illegal, it certainly makes for an odd mail piece to receive, and gets one wondering about the sender.

**Current structure and fees**

Currently, there are four different BRM categories based on the annual volume of returns expected and how the mailing envelopes are prepared. These are defined in the table below. For Basic and High Volume, the envelope is as it always was, and the return cost varies on quantity, but is around \$1.30 to \$1.40 for minimum volumes.

For the Basic and High Volume “Qualified” classes, the business mailer gets a discrete ZIP +4 code for printing on BRM envelopes, which qualifies return mail to be charged Presort Zip+4 lower rate. Based on minimum volumes, the Basic Qualified is about 6 cents per piece lower than the High Volume rate.

The lowest of all is the High Volume Qualified, where the mailer is expecting 180,000 annual returns. Even with extra accounting and permit fees, the average cost is about \$0.47. At the high volumes, this is only 13% greater than the postage rate, compared to an average 43% of postage from 1928 to the 1976 “work sharing” rate changes.

Class	Volume	Comment	Permit Fee	Advance Deposit Accounting Fee	Quarterly Processing Fees	BRM Fee
<b>Basic</b>	<890/year		\$190	\$0	\$0	1st +\$0.75
<b>High Volume</b>	>950/year		\$190	\$605	\$0	1st + \$0.085
<b>Basic Qualified</b>	> 850/year	Automation compatible	\$190	\$605	\$0	Pre+\$0.055
<b>High Volume Qualified</b>	>43,000/ quarter	Automation compatible	\$190	\$605	\$1,980	Pre +\$0.007

The most frequently seen practical examples of the use of BRM is for sales responses, or new business solicitation. Think of magazine subscriptions or fund raising appeals. The table below shows information about a university alumni magazine fund-raising appeal. It identifies the number of pieces mailed out and received back, and compares the cost of postage for a prepaid return envelope and a BRM based on the number of response received.

In this case, fundraising appeals were included in two issues of the magazine, which has a circulation of 250,000 copies. If the magazine had to mail out the letters separately, with a prepaid return envelope, it would be prohibitively expensive, and would cost approximately \$176 in postage for each returned gift. Looking at the cost to include the solicitation with the regular magazine mailing, there is essentially no

incremental cost for postage, and if a prepaid return envelope were included, the postage cost would average \$88 per gift.

<b>April 2011 Experience USPS Rates</b>									
<b>Mail Route</b>	<b>Quantity Out</b>	<b>Quantity Back</b>	<b>Out &amp; Back Rate</b>	<b>Postage Cost</b>	<b>BRM Unit Cost</b>	<b>BRM Cost</b>	<b>BRM Fees</b>	<b>Total Expense</b>	<b>Total Per Piece Back</b>
<b>1st Class Prepay</b>	500,000	2,500	\$0.880	\$440,000	\$0	\$0	\$0	\$440,000	\$176.00
<b>Periodical Prepay</b>	500,000	2,500	\$0.440	\$220,000	\$0	\$0	\$0	\$220,000	\$88.00
<b>Postage Permit Fee Accounting Fee</b>	500,000	2,500	\$0.417	\$1,043	\$0.055	\$138	\$190	\$605	
<b>BRM</b>		2,500		\$1,043		\$138	\$795	\$1,975	\$0.79

What the magazine does is to include a BRM envelope in with the fundraising appeal. Again, there is no incremental outgoing cost, and by using a Zip+4 barcoded BRM envelope, the basic return postage cost is reduced to the Zip+4 rate. Because they are expecting 2,500 returns in a year, and are using the Zip+4 code, the magazine is in the category of "Basic Qualified". The total of their BRM costs annual permit and accounting fees is approximately \$800. Added to the Zip+4 postage plus the per-piece fee of 5.5 cents, the final postage cost per gift is approximately \$0.79. This is much more manageable than either of the other alternatives.

Other business uses of the BRM system are for response returns, such as a customer survey, product registration, bill payment, non-governmental voting (private organizations, business stock proxy) audit confirmation, business receipts or documents, membership/subscription renewal. One of the more innovative uses was by a trucking company. They gave their drivers BRM envelopes to use for the immediate mailing of trip expense receipts and delivery paperwork when the driver completed a run. In a case of upgraded technology, the company now provides the drivers with portable scanners, and the paperwork is emailed back to the company data processing center. This process is quicker and less costly than using the US mail.

### Conclusion

Mail usage in the United States of America is still evolving and changing. Even with the growth of the internet for news, shopping and bill paying, and the rise of email for correspondence, there is not one way that all information is delivered. There are hundreds of businesses using direct mail solicitation programs, and Business Reply Mail is an essential tool still used every day. There has been research into whether to use stamps or a meter or permit imprint on the outside in order to improve the chances that a customer will open the mail piece when received. What has been observed is human nature, as

included in the report of the 1925 Congressional Subcommittee hearings, "Persons to whom post cards are sent...are frequently deterred from using the post card either because they must affix postage or because they may not have the necessary postage on hand." Most of the time, a potential customer/information seeker will delay their response if they have to pay for it. Just as frequently, they will send their request or response if there is no immediate personal cost to them.

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