

US Postal Laws & Regulations

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Money orders, domestic



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TITLE VIII.
THE MONEY-ORDER SYSTEM.

CHAPTER THIRTY-NINE.

ESTABLISHMENT AND GENERAL PROVISIONS.

Sec. 1234. Establishment of the Money-Order System.—To promote public convenience, and to insure greater security in the transfer of money through the mail, the Postmaster-General may establish and maintain, under such rules and regulations as he may deem expedient, a uniform Money-Order System, at all suitable post-offices, which shall be designated as “money-order offices.” (R. S., § 4027.)

NOTE.—Congress designed to give money orders, in some respects, the character of ordinary negotiable instruments, to the end that they might be received with full credit, and their usefulness, in a business point of view, be thus promoted.

The statute does not contemplate that the remitter of the money order shall be at liberty to revoke it and demand back his money against the will of the payee after it comes into the possession of the latter; since, to enable the former to obtain a repayment of the funds deposited, he must produce the money order.

The payee of the money order, upon complying with the requirements of the law and of the regulations of the Post-Office Department, is entitled to payment of the money on demand, and the remitter of the money order cannot, previous to its being paid, by any notice that he may give to the post-office at which it is payable, forbid the payment thereof to the payee. (14 Opin. Att’y-Gen., 119.)

Sec. 1235. Branch Offices.—The postmaster of every city where branch post-offices or stations are established and in operation, subject to his supervision, is authorized, under the direction of the Postmaster-General, to issue, or to cause to be issued, by any of his assistants or clerks in charge of branch post-offices or stations, postal money-orders, payable at his own or at any other money-order office, or at any branch post-office or station of his own, or of any other money-order office, as the remitters thereof may direct; and the postmaster and his sureties shall, in every case, be held accountable upon his official bond for all moneys received by him or his designated assistants or clerks in charge of stations, from the issue of money orders, and for all moneys which may come into his or their hands, or be placed in his or their custody by reason of the transaction by them of money-order business. (R. S., § 4029.)

Sec. 1236. Issue of Money Orders by Clerk.—In case of the sickness or unavoidable absence from his office of the postmaster of any money-order post-office, he may, with the approval of the Postmaster-General, authorize the chief clerk, or some other clerk employed therein, to act in his place, and to discharge all the duties required by law of such postmaster; and the official bond given by the principal of the office shall be held to cover and apply to the acts of the person appointed to act in his place in such cases; and such acting officer shall, for the time being, be subject to all the liabilities and penalties prescribed by law for the official misconduct in like cases of the postmaster for whom he shall act. (R. S., § 4031.)

Sec. 1237. Clerk to be Designated to Sign Money Orders; When.—Every postmaster of a money-order office, upon taking possession of his office, should apply to the Postmaster-General for permission to put a designated clerk in his place to discharge his duties in case of his sickness or unavoidable absence. A blank form for the purpose will be furnished on application to the Superintendent of the Money-Order System.

Sec. 1238. Signature by Clerks for Postmasters and by Acting Postmasters.—When practicable, money orders and other official papers should be signed by the postmaster himself; but when, by reason of his unavoidable absence or sickness, it may be necessary for the assistant postmaster or designated clerk to sign the money orders, the postmaster's name must be written, and beneath it the name and designation of the writer, thus:

“JOHN DOE, *Postmaster*,
“By RICHARD ROE, *Assistant Postmaster (or Clerk)*.”

When, in case of the death, the absconding, or the arrest of a postmaster, a person may be placed by the sureties in charge of the post-office as “acting postmaster,” the person thus placed in charge should sign money orders and other official papers as “acting postmaster.”

Sec. 1239. Classification of Money-Order Post-Offices.—Money-order post-offices are of two classes; those of the first class are depositories, in which those of the second class deposit their surplus money-order funds. This classification is distinct from that established by law for the adjustment of salaries. The names of money-order post-offices of the first class are printed in the published lists of money-order offices in full-face type preceded by an asterisk.

Sec. 1240. New Bonds Required at Money-Order Offices.—Postmasters whose post-offices are designated as money-order post-offices are required, before commencing the money-order business, to give a new bond to the Government, with at least two sureties, which is conditioned for the faithful performance of the duties and obligations imposed upon

them by the laws relating to the postal as well as to the money-order business.

See section 442.

Sec. 1241. Books, Circulars, and Blanks Furnished.—When a post-office is designated as a money-order office, the postmaster will be furnished with the books required to be kept, and with the necessary blank forms for conducting the money-order business. Postmasters should not allow their stock of blanks to become exhausted, but make timely application for a new supply. Economy in the use of blanks is to be observed. The registers and the cash book, being the property of the Department, must be carefully preserved by the postmaster and delivered up when called for, or upon his going out of office.

Sec. 1242. Duty of a Retiring Postmaster.—Upon the appointment of a postmaster at a money-order post-office, it will become the duty of the late postmaster to render a statement of the business transacted up to the date on which he ceased to be responsible, even for a fractional part of a week only. Upon giving up charge of the post-office, he will turn over to his successor the balance of money-order funds in his hands, taking duplicate receipts therefor, one of which he will transmit to the Superintendent of the Money-Order System, together with his final statement, in the "summary" of which he will take credit for the amount thus turned over. The late postmaster will also deliver to his successor the money-order books, blanks, and all circulars and instructions which have been received from the Department, and also all advices on hand of money orders drawn upon him, whether paid or unpaid, and he will take therefor duplicate receipts, one of which he will transmit to said Superintendent; the receipt must distinctly state the number and description of the blanks, and designate the first and last number of the money-order and advice forms delivered, as, "From No. 183 to No. 500, inclusive."

The set of receipts for money-order funds must be separate and distinct from those for money-order blanks.

Sec. 1243. Duty of Incoming Postmaster.—Upon taking charge of a money-order post-office, the postmaster will obtain from his predecessor full information as to the condition of the accounts of the post-office, the place of deposit, etc., and he will debit himself in the money-order cash book and in his first weekly statement, with the amount of funds received from his predecessor. If the latter had been furnished with a credit on the postmaster at New York, the new postmaster will apply at once to the Superintendent of the Money-Order System for a transfer to himself of the unexpended balance of such credit, or, if there be no balance, for a renewal thereof in his favor.

Sec. 1244. Compensation and Clerical Service.—That postmasters at money-order post-offices whose annual salary is not less than three thousand dollars may be allowed by the Postmaster-General to employ such number of clerks in the transaction of their money-order business, and at such rates of compensation, respectively, as he may deem expedient; and at all other money-order post-offices the compensation for the clerical labor employed in the money-order business, including the issue and payment of postal notes, shall be three and one-half cents for each domestic or international money-order issued, paid, or repaid, and one cent for each postal note issued, and three-quarters of one cent for each postal note paid thereat, and in case any office is designated to receive on deposit surplus money-order funds from other post-offices, three and one-half cents for each certificate issued in acknowledgment of the receipt of such funds; but the total allowance made by the Postmaster-General for money-order clerks at any first-class office shall be based, as nearly as possible, upon the number of transactions, at the same rate for each transaction as is above fixed for the compensation of clerical labor at other post-offices, and the compensation of the postmasters and the clerks provided for in this section shall be paid out of the fees received for the issue of money-orders and postal notes: *Provided*, That in addition to an allowance for clerical service at the rates above mentioned, the Postmaster-General may allow to the postmaster at New York, New York, to the postmaster at San Francisco, California, to the postmaster at Portland, Oregon, and to the postmaster at each international exchange office, such amount in each case, out of the proceeds of the money-order business, as he may deem expedient to enable these postmasters to obtain the clerical labor necessary for the performance of such special duties as are imposed upon them by the operations of the Money-Order System, and are not required of other postmasters: *And provided further*, That credit shall not be allowed to a postmaster at a first-class office on account of any expenditure in payment of clerical service in the money-order business of his office except upon a voucher duly receipted by the person by whom such service shall have been performed: *And provided further*, That the salaries of postmasters, as fixed by law, shall be deemed and taken to be full compensation for the responsibility and risk incurred, and for the personal services rendered by them as custodians of the money-order and other funds of the Post-Office Department. (Act of March 3, 1883, § 4, 22 Stats., 528.)

As to the allowance of clerks to transact the money-order business, see section 462.

Sec. 1245. Payment for Stationery and Incidentals out of Money-Order Proceeds.—The Postmaster-General may pay out of the proceeds of the money-order business the cost of stationery and such incidental ex-

penses as are necessary for the transaction of that business. (R. S., § 4048.)

Sec. 1246. Special Permission required for all Expenditures.—Postmasters are not authorized to incur, without special permission from the Department, any expense whatever on account of the money-order business, except for necessary stationery to be used exclusively in that business; but they will bear in mind that all blank-books and blanks, as well as money-order dating stamps, required in the transaction of the money-order business are not to be purchased by them, but will be furnished by the Department, upon application therefor to the Superintendent of the Money-Order System. They will take credit for all authorized expenses incurred on money-order account in the cash book, and in the summary of the weekly statement, under the head of "incidental expenses," and will be careful to forward with the statement proper vouchers for the credits claimed therein. Such vouchers must specifically state that the said expense was incurred on money-order account. Upon application to the Third Assistant Postmaster-General, postmasters at money-order post-offices will be supplied by the Department with a sufficient number of envelopes of the size required in the transaction of the money-order business.

Sec. 1247. Postmasters to Recommend the Money-Order System to the Public.—Postmasters will recommend to patronage the Money-Order System, and, by courteous attention to the inquiries of applicants, exhibit its utility as a safe method of transmitting small sums of money through the mails.

Sec. 1248. Postmasters not to act as Agents in Competitive Business.—Postmasters at money-order offices must not accept from any express company, banking institution, or other corporation or firm, any agency for the issue and payment of money-orders, drafts, bills of exchange, or similar instruments for the transmission of money, whether such company or corporation transact business within the United States only or between the United States and foreign countries, and must not permit any employé of the post-office to transact the business of such agency.

Sec. 1249. Postmasters must Conform Strictly to Regulations.—The success of the Money-Order System depends upon the attention, promptitude, and accuracy of postmasters; and therefore every postmaster must carefully study the regulations and strictly conform to them, and must report to the Superintendent of the Money-Order System all cases of repeated failure in the receipt by him of advices from any one post-office. Negligence in sending advices cannot be tolerated. It causes delay in payment, and thereby often inflicts great hardship upon the payee, and tends to derange and discredit the Money-Order System.

Sec. 1250. Letters on Money-Order Business to be Sent Separately.—All letters addressed by postmasters to the Department or to the Superintendent of the Money-Order System should be sent separately, and are never to be inclosed in envelopes with the weekly statements.

Sec. 1251. Books to be Kept.—The books to be kept, and which, to insure uniformity, will be furnished to money-order post-offices by the Department, upon application to the Superintendent of the Money-Order System, are:

1. A register of money orders issued, in which must be recorded, daily, the particulars of all orders issued.

2. A register of advices received, which will be used for the record of advices.

3. A cash-book, showing the debit and credit transactions of each day.

They should contain a complete record of the money-order business of the post-offices to which they are furnished, and must be fully written up before the close of each day.

The headings of the registers, together with the instructions contained in chapter forty-three, will so effectually direct postmasters that no mistakes need occur in keeping these books.

Sec. 1252. No Money-Order Business on Sunday.—Postmasters will not transact any money-order business on Sunday. (See section 481.)

CHAPTER FORTY.

ISSUE OF DOMESTIC MONEY ORDERS.

Sec. 1253. Blank Forms of Application to be Supplied.—The Postmaster-General shall supply money-order offices with blank forms of application for money orders, which each applicant shall fill up with his name, the name and address of the party to whom the order is to be paid, the amount and the date of application; and all such applications shall be preserved by the postmaster receiving them for such time as the Postmaster-General may prescribe. (R. S., § 4033.)

Sec. 1254. Postmasters not to Fill up Applications.—When a money order is applied for, the postmaster will furnish the applicant with a printed form of application (Form No. 6001), in which the latter must enter, himself, all the particulars of amount, name, address, &c., required to be stated in the money order and advice. Postmasters and money-order clerks are strictly prohibited from filling up the application.

Sec. 1255. Printed Forms to be Furnished for Money Orders.—The Post-

master-General shall furnish money-order offices with printed or engraved forms for money orders, and no order shall be valid unless it be drawn upon such form. (R. S., § 4034.)

Sec. 1256. Money-Order Advices.—The postmaster issuing a money order shall send a notice thereof by mail, without delay, to the postmaster on whom it is drawn. (R. S., § 4035.)

Sec. 1257. No Money Order to be Issued on Credit.—Any postmaster who issues a money order without having previously received the money therefor shall be deemed guilty of a misdemeanor, and shall be fined not less than fifty nor more than five hundred dollars. (R. S., § 4030.)

Postmasters are not permitted to receive in payment of money orders issued by them, or to pay out for money orders drawn upon them, any money that is not a legal tender by the laws of the United States, except national bank notes. Checks, drafts, or promissory notes are in no case to be received for money orders.

Postmasters are required to accept and may pay out the silver, nickel, and copper coins of the United States in amounts for which they are legal tender. (See sections 177, 178, and 187.)

Sec. 1258. Fees upon Money Orders—No Order for More than One Hundred Dollars.—A money order shall not be issued for more than one hundred dollars, and the fees for money orders shall be as follows, to wit:

For orders not exceeding five dollars, five cents.

For orders exceeding five dollars and not exceeding ten dollars, eight cents.

For orders exceeding ten dollars and not exceeding fifteen dollars, ten cents.

For orders exceeding fifteen dollars and not exceeding thirty dollars, fifteen cents.

For orders exceeding thirty dollars and not exceeding forty dollars, twenty cents.

For orders exceeding forty dollars and not exceeding fifty dollars, twenty-five cents.

For orders exceeding fifty dollars and not exceeding sixty dollars, thirty cents.

For orders exceeding sixty dollars and not exceeding seventy dollars, thirty-five cents.

For orders exceeding seventy dollars and not exceeding eighty dollars, forty cents.

For orders exceeding eighty dollars and not exceeding one hundred dollars, forty-five cents.

(Act of March 3, 1883, 22 Stats., p. 527, as amended by act of June 29, 1886, 24 Stat., 86, which provides, "That the fee for each domestic

money order not exceeding in amount five dollars shall be reduced from eight cents to five cents.")

Sec. 1259. Fractional parts of a Cent not to be Included.—A single money order may include any amount from one cent to one hundred dollars, but must not contain a fractional part of a cent.

Sec. 1260. Only Three One-Hundred-Dollar Orders to One Person for same Payee.—When a larger sum than one hundred dollars is required, additional money orders to make it up must be obtained. But postmasters are instructed to refuse to issue in one day, to the same remitter and in favor of the same payee, more than three money orders payable at the same post-office. The plain evasion of this rule by the substitution of a different remitter for every three of a large number of money orders issued in one day, in favor of the same payee, should not be permitted.

Sec. 1261. Issuing Money Orders and Transmitting Advices.—From the items contained in the application the postmaster will make out the money order required in conformity therewith, and also the corresponding form of advice. The money order, when completed, is to be handed to the applicant upon payment of the sum expressed therein and of the fee chargeable thereon, which fee must invariably be paid in money, postage stamps not being receivable therefor. By the first mail dispatched to the post-office of payment after the issue of a money order, the postmaster must transmit, in a sealed envelope, the corresponding advice to the postmaster at the post-office upon which it is drawn. In transmitting advices he must use only such envelopes as bear the printed letters M. O. B. or the words *Money Order Business*. Delay and mistakes in sending advices cause difficulty in payment and tend to discredit the system. Their repetition will lead to the removal of the negligent postmaster.

Accuracy must be observed in writing both the money order and the advice, neither of which should be "post-dated," but must bear the stamp of the actual date of issue. The application must be numbered to correspond with the money order issued, and filed for future reference.

Sec. 1262. Stamping Money Orders and Advices.—To insure a clear impression a special stamp must be employed for stamping money orders and advices, which is not to contain the postmaster's name, but only the name of the post-office and State or Territory, with the date of impression and the letters M. O. B., and is never to be used in stamping letters.

Sec. 1263. Persons procuring Money Orders must carefully Examine Them.—Parties procuring money orders should examine them to see that they

are properly filled up and stamped, as any defect in these respects will result in difficulties and delay in payment.

Sec. 1264. Signature of Postmaster.—The signature of the postmaster or designated clerk who issues a money order must invariably be written with black ink, and not stamped thereon.

Sec. 1265. When Errors are made New Orders must be made out.—If an error of any kind be made in filling up a money order, and it be discovered at the time of issuing or before the advice has been dispatched, a new money order must be made out, as no alterations or erasures are permitted.

Sec. 1266. How to Use Blank Money Orders and Advices.—Postmasters will observe that the forms for money orders and advices are numbered, consecutively, from 1 to 500 or 1,000, or to higher numbers, according to the requirements of the issuing post-office. This is intended as a safeguard against the improper use of the blanks; and therefore when, through mistake, or from any other cause, any of them have been spoiled, the words NOT ISSUED must be written or stamped across both the money order and the advice. The spoiled money order, with the corresponding advice, must be transmitted to the Superintendent of the Money-Order System with the weekly statement, and must be entered therein in its proper numerical order, with the words NOT ISSUED written opposite, the particulars and amount of the money order being left blank. A similar entry must be made against the corresponding number in the register of money orders issued. No departure from this rule will be permitted, as it is imperatively required that every blank form of a money order sent to a postmaster shall be accounted for at the end of the week in which it is used, or canceled as spoiled and not issued.

Sec. 1267. Omitted and Defective Blanks to be Reported.—Money-order and advice forms should be carefully examined by the postmaster immediately upon their receipt, and all irregularities reported. Should a blank money order be omitted in the book supplied to a post-office, the postmaster will make a note thereof opposite the proper number in the weekly statement in which the money order would have appeared if supplied, and a similar memorandum in his register of money orders issued. Should any of these blanks be defective or mutilated, the postmaster will cut out and return them to the Superintendent of the Money-Order System, and treat the blank or blanks as "Not issued." Should any of the blank money orders be duplicated, he will cut out the extra one and return it to the Department.

Sec. 1268. Postmasters Responsible for Loss of Money-Order Forms.—Postmasters must keep their stock of blank money-order forms and advices in their own custody, under lock and key, in some place of security

to which unauthorized persons cannot have access, and they will be held responsible for any loss which the Department may suffer arising from fraud made possible through a disregard of this regulation.

Sec. 1269. How Postmasters should make out Advices.—The given names of both remitter and payee must be entered in the advice in full when possible; a married woman must be described by her own name, and not by that of her husband, if the former name is known to the remitter. Thus, the appellation “Mrs. *William Brown*” is defective, as it does not accurately describe the payee, whose true name may be Mrs. *Mary Brown*. Both names and sums must be written legibly. When an applicant is unable to state the initials of the given name or names of an individual to whom he desires to send a money order, the postmaster must refuse to issue the money order. A money order should always be made payable to one person or to one firm only, and not to either of two or more designated persons or firms.

Sec. 1270. When Second Advices should be Issued.—When a second or duplicate advice is required, in consequence of the original advice having been spoiled in issuing a money order, or when the original advice is stated not to have reached its destination, or when it is necessary to readvise for any reported discrepancy in number, name, or amount, one of the spare advice forms headed “Second advice” must be used. Whenever the issuing postmaster receives a “Letter of inquiry” from the postmaster at the post-office of payment, in “case of discrepancy between the advice and the statement of the payee,” the former will carefully examine the original “application,” and if it agrees with the statement of the payee, he will fill up a “second advice” from the application. If, however, the application agrees with the first advice, he will, when practicable, ascertain from the remitter what correction, if any, is required in the application, and fill up the “second advice” accordingly. The paying postmaster also, when the name given in the advice differs from that of the person claiming to be the payee, should advise the holder to write to the remitter requesting the latter to make such amendment as may be necessary in the application, so as to enable the issuing postmaster to furnish a correct advice. But in case the remitter cannot readily be found, the postmaster will simply fill up from the application a “second advice,” and write thereon the words *Remitter not found*.

Sec. 1271. Amount of Money Order to be in Writing.—When money orders are issued for sums less than one dollar, or for any amount in complete dollars, the spaces for “dollars” or “cents,” as the case may be, both at the head and in the body of the money order, must be filled up with a heavy dash, so as in all cases effectually to prevent any subsequent

alteration. The amount in the body of the money order must invariably be expressed in letters and not in figures.

Sec. 1272. Upon what Post Offices Money Orders may be Drawn.—Money orders must be drawn upon such post-offices only as are enumerated in the separate published list of money-order post-offices furnished to every postmaster by the Department. The name of the post-office drawn upon must not be abbreviated, but must be written in full upon both the advices and money orders.

Sec. 1273. Notice of Money-Order Post-Offices Discontinued and Orders Concerning same.—On receipt by postmasters of each number of the Postal Guide they must carefully observe all circulars therein from the Superintendent of the Money-Order System and orders concerning the same, and note in their list of money-order offices all changes mentioned.

Sec. 1274. Postmasters to Instruct Applicants upon what Post-Office to Draw.—Postmasters should exercise their judgment with respect to the selection of the post-office upon which a money order may be drawn. As the applicant is liable to mistakes as to locality which may cause inconvenience to the payee, the postmaster will, if need be, endeavor to ascertain which money-order post-office is most convenient for the purpose of the remitter, and advise him accordingly.

Sec. 1275. Money Orders to be Recorded when Issued.—Upon the issue of a money order the postmaster will record all the particulars thereof in the "register of money orders issued," as directed by the headings; and any subsequent action taken in reference thereto (such, for instance, as repayment, the issue of a duplicate, &c.) will be noted opposite the entry in the register under the head of "Remarks."

Sec. 1276. Report \$300 Drawn upon other than First-Class Post-Offices.—When the aggregate amount of money-orders issued by any money-order post-office in one day upon a money-order post-office of other than the first class equals or exceeds three hundred dollars, the issuing postmaster will be required to send by the first mail a special notice of the fact, stating the amount drawn for, to the Superintendent of the Money-Order System. (See Form No. 6037.) Strict attention to this rule is required, as neglect of it may result in delay of payment and inconvenience to the payee.

Sec. 1277. Advices to be Checked.—Advices must be carefully checked before dispatch to verify the address.

REISSUE OF MONEY ORDERS.

Sec. 1278. Reissue of Money Orders—New Fee Required.—After a money order has been issued, if the purchaser desires to have it modified or changed the postmaster who issued the order shall take it back and

issue another in lieu of it, for which a new fee shall be exacted. (R. S., § 4038.)

Sec. 1279. Rules for Reissuing Money Orders.—When the remitter of a money-order desires to change the place of payment of the same, or when a mistake has been made in drawing a money order through his error, the issuing postmaster is authorized to take back the first money order, which he will repay, and issue another in lieu thereof, for which a second fee must be exacted, in accordance with the preceding section. If the advice has gone forward to the post-office upon which the original money order was drawn, he will, by the first mail, dispatch a special notice, informing the postmaster at that post-office of the repayment of such money order. The special advice is not to be used instead of the proper accompanying advice of the new money order, but is additional to it. A postmaster must not issue a new money order in lieu of another until the original money order shall have been returned to him. Should the mistake be made by the postmaster he will be held responsible therefor, and must charge himself with the fee for issuing the new money order. If the original advice has not been mailed to the paying post-office, the money order should be treated by the postmaster as "spoiled" or "not issued," in accordance with section one thousand two hundred and sixty-six.

DUPLICATE MONEY-ORDERS.

Sec. 1230. Issue of Duplicate Money-Orders.—Whenever a money-order has been lost, the Postmaster-General, upon the application of the remitter or payee of such order, may cause a duplicate thereof to be issued, without charge, providing the party losing the original shall furnish a certificate from the postmaster by whom it was payable that it has not been, and will not thereafter be, paid; and a similar certificate from the postmaster by whom it was issued that it has not been, and will not thereafter be, repaid. (R. S., § 4040.)

Sec. 1231. Duplicate Money-Orders Issued only by the Superintendent.—In case a money order is lost in transmission, or otherwise, a duplicate will be issued by the Superintendent of the Money-Order System, on receipt of an application therefor from either the remitter, the payee, or the indorsee of the original. Such application should be made on Form No. 6002, and should be forwarded to the Department by the issuing or the paying postmaster. The duplicate can be made payable only to the payee, or, in case of indorsement, to the indorsee of the original, unless the written consent of the payee or indorsee to the repayment of the money order, by duplicate, to the remitter, shall have been obtained by the latter and duly filed in the Department. Such written consent

must bear a certificate as to its genuineness from the postmaster at the place where the payee resides. It is the duty of the issuing and of the paying postmaster to aid the remitter, as far as they may be able, in obtaining the consent required by this section. If the payee is dead, the remitter must obtain the written consent of his legal representative, who should be required to exhibit to the postmaster, who certifies to such consent, the proper documentary evidence of his authority to act in that capacity. If the owner of the money order (whether the payee or indorsee) or his legal representative cannot, after the lapse of a reasonable time, be found, the remitter should forward to the Department satisfactory evidence of that fact if he desires repayment. A blank bond of indemnity, in a penal sum of double the amount of the lost money order, will then be sent him, to be executed by himself and two sureties, and returned to the Department; the condition of such bond being that if, after the issue and payment of a duplicate money order to the remitter, any other person establishes a valid adverse claim to the original money order, the amount so paid by duplicate shall be refunded to the Post-Office Department. Upon full compliance with the above requirements, the remitter thus situated will receive a duplicate of the lost money order.

Sec. 1282. Duty of Postmaster Applying for Duplicate Money Order.—When a postmaster has been informed by the remitter, payee, or indorsee of a money order that the same has been lost or destroyed, he will cause the said remitter, payee, or indorsee to sign a statement, setting forth the loss or destruction thereof, and containing a request for the issue of a duplicate. If the applicant is the indorsee of the original, his application must be accompanied by a certificate to that effect from the payee, the genuineness of which must be attested by the postmaster at the latter's place of residence. The postmaster before whom the application is made will complete the application by enumerating the particulars of the lost money order, and by stating to whom the duplicate is to be made payable, whether to the payee or to the indorsee, and also the full address of such person. He will thereupon execute the proper certificate relative to the payment or repayment of the original money order, and dispatch the form to the issuing or to the paying postmaster, as the case may be, for his certificate. The latter should be requested to forward the paper, when completed, to the Superintendent of the Money-Order System.

Sec. 1283. Second Advice Furnished when Needed to get Duplicate.—In case both the money order and advice are lost, the issuing postmaster will, upon receiving notice of the loss of the latter from the paying postmaster, forward to him a "second advice," embracing all the particu-

lars of the missing advice, so that application may be made through the paying postmaster, and he may be enabled to give his certificate in the manner above described.

Sec. 1284. Original Money Order may be Paid before Duplicate is Issued.—Should the original money order alleged to be lost come into the possession of the remitter, payee, or indorsee thereof, and should the postmaster to whom the money order is presented notify the Department of the fact before a duplicate is issued, special permission will be given him to pay or repay, as the case may be, such original money order. But if sufficient time has elapsed for the issue of a duplicate, the postmaster to whom the money order is presented will write across it the words, CANCELED—DUPLICATE APPLIED FOR. If the person who presents it requires the postmaster to return it to him, he may do so; but if not, the money order should be sent to the Department.

Sec. 1285. Duty of Postmaster Certifying Non-Payment of Money Order.—When a postmaster signs a certificate that a money order drawn upon his post-office has not been and will not be paid, he should at once note the same by writing, in red ink, across the face of the advice, and under the entry thereof in the register of advices received, the words DUPLICATE APPLIED FOR—ORIGINAL MONEY ORDER NOT TO BE PAID; and in the case of a money order issued at his post-office, when he has certified that the original money order has not been and will not be repaid, he will write under the entry of the said money order, in the register of money orders issued, the words DUPLICATE APPLIED FOR—ORIGINAL MONEY ORDER NOT TO BE REPAID. Neglect of this rule may involve a postmaster in trouble, as he will be held accountable should the original money order be afterward paid or repaid at his post-office.

Sec. 1286. Postmasters Cannot Issue Duplicates.—Duplicate money orders will be issued only by the Department. A postmaster is not allowed to issue them.

Sec. 1287. Upon what Post-Offices Duplicates may be Drawn.—A duplicate money order must only be drawn upon the issuing or the paying post-office of the original money order, and becomes invalid if it bear more than one indorsement or be not presented for payment within one year after its date.

CHAPTER FORTY-ONE.

PAYMENT OF DOMESTIC MONEY ORDERS.

Sec. 1288. Money Orders Valid for One Year only from Date.—No money order shall be valid and payable unless presented to the postmaster on

whom it is drawn within one year after its date; but the Postmaster-General, on the application of the remitter or payee of any such order, may cause a new order to be issued in lieu thereof. (R. S., § 4036.)

Any money-order office may repay an order issued by itself, if the order be less than one year old, and bear not more than one indorsement; but repayment must be made to the person who obtained the order, except in special cases. The fee or charge will not in any case be refunded.

Sec. 1289. Only One Indorsement Allowed on Money Orders.—The payee of a money order may, by his written indorsement thereon, direct it to [be] paid to any other person, and the postmaster on whom it is drawn shall pay the same to the person thus designated, provided he shall furnish such proof as the Postmaster-General may prescribe that the indorsement is genuine, and that he is the person empowered to receive payment; but more than one indorsement shall render an order invalid and not payable, and the holder, to obtain payment, must apply in writing to the Postmaster-General for a new order in lieu thereof, returning the original order, and making such proof of the genuineness of the indorsements as the Postmaster-General may require. (R. S., § 4037.)

Sec. 1290. Postmasters must have Payees Identified.—When a money order is presented for payment at the post-office upon which it is drawn, the postmaster or authorized clerk will use all proper means to assure himself that the applicant is the person named and intended in the advice, or is the indorsee or attorney of the latter. The fact that the person presenting the order for payment is the indorsee empowered to receive payment may be established by the name of such person appearing on the back of the money order over the genuine signature of the payee named in the letter of advice, and the statement by the holder of the name of the sender. Upon payment of the money order care must be taken to obtain the signature of the payee, or of the person authorized by him to receive payment, to the receipt on the face of the money order. The signature to the receipt upon the face of the money order must be that of the person who presents and receives payment of the same.

Sec. 1291. Payment of Money Orders when Remitters are Payees.—As money orders are frequently presented, especially at some of the large city offices, by payees who are entire strangers at the place of payment, and who are also the remitters of the same orders, having purchased them for protection against the risks incident to travel, it is recommended to postmasters issuing orders in which remitters and payees are identical, that they obtain the signatures of the remitters on the advices of the orders. A general observance of this precaution will, by enabling the paying postmaster to compare signatures, oftentimes afford

him aid in identifying payees who are in the situation described. Postmasters, however, are not thereby relieved of responsibility for improper payment in cases of this kind. For the purpose above indicated, the signature of the remitter of a money order in his own favor may be given on the margin of the corresponding advice, in this wise: SIGNATURE OF REMITTER, WHO IS ALSO THE PAYEE—JOHN SMITH.

Sec. 1292. Money Order must not be Paid until Advice is Received.—No money order must be paid until the corresponding letter of advice has been received.

Sec. 1293. Advices Examined and Filed as Received.—As soon as practicable after the close of each day's business, all advices received during the day must be arranged and filed in alphabetical order according to the name of the issuing post-office, so that, whenever needed, they may be referred to without difficulty. They must be retained on file for a term of four years, at the expiration of which time they are to be disposed of as "waste paper" of the post-office. The postmaster is required to examine each advice when received, to see that it is properly stamped and in all respects regular, and at the same time, if found to be drawn upon his post-office, to enter the particulars thereof in the register of advices received. To avoid errors and to facilitate payment, the "paid" and "unpaid" advices should be kept in separate packages.

The few large offices that have been specially authorized to dispense with registers must carefully preserve all advices on file, and must not dispose of them at the expiration of four years.

Sec. 1294. Measures to be Taken to Effect Payment of Unclaimed Money Orders.—Every care should be taken to guard against the loss of money-order advices received from other post-offices; and with this view, and to prevent their disarrangement, they should be kept under lock and key. At the close of each month postmasters must carefully examine the unpaid advices on hand, and in every case where it is ascertained from such examination that the corresponding order remained unpaid at the end of the previous month, the postmaster will fill up and address to the payee of the order a letter (Form No. 6075) informing him that there is an advice of an unpaid money order in his favor on file in the post-office, sent to him by —— (the remitter) from —— (the issuing post-office), and requesting him to present the original order for payment, if he have it, or, if he has not received it, to obtain it, if practicable, from the remitter; and in the event of its loss, whether in transit by mail or otherwise, to suggest to the remitter that he make application, through the post master at the office of issue, for a duplicate order. Postmasters will keep a careful record in the register of advices received of every notice (Form No. 6075) sent to the payee of an unpaid money

order, by which information is revealed to the payee concerning the particulars of the order; and if it should happen that the payee should thereafter make application for a duplicate order upon his own account, the postmaster will decline to receive his application, and will request him to cause application to be made by the remitter through the issuing office.

If, after sending such notice to the payee of an unpaid money order for two successive months, the order still remains unpaid at the end of the third month, the postmaster will fill up and address to the issuing postmaster a circular (Form 6989) advising him of the fact of non-payment of the order, and requesting him to communicate, if possible, with the remitter, so that the latter may either present the order for repayment, if it is still in his possession, or forward it to the payee; but if the order has already been sent by mail to the payee, the remitter should be advised, if he can ascertain the address of the payee, to urge him to present the order for payment. In case the remitter ascertains that the order has been lost in transit by mail, he should make application for a duplicate in favor of the payee; but in case he desires that the duplicate be made payable to himself, the requirements mentioned in section one thousand two hundred and eighty-one must be observed.

Except as above provided for, postmasters and their clerks are forbidden to reveal to any person the information communicated to them by the advices in their possession of money orders drawn upon their respective post-offices.

Sec. 1295. Missent Advices to be Rемаiled.—In the event of the receipt of an advice of a money order, which is not drawn upon his post-office, the postmaster to whose office it is missent must, without delay, transmit it to its proper destination, first noting upon it the fact of its having been missent.

Sec. 1296. Second Advice to be Entered when Received.—Should a second advice be received, correcting the number, name, or amount of the original, the entry in the register should be altered accordingly, the second advice attached to the original, and placed on file.

Sec. 1297. Precautions to be Taken before Paying Money Orders.—When a money order is presented for payment, the postmaster will first examine it to see that it is properly signed, stamped, and drawn; he will then compare the date, number, and amount with the advice or with the record thereof in the register of advices received, and satisfy himself that the applicant is the person entitled to payment. Every person who applies for payment of a money order should be required by the postmaster to prove his identity, unless the applicant is known to be the rightful owner of the money order. **Special caution**

should be exercised in the payment of money orders issued in favor of women or of soldiers and sailors, and of persons unable to speak English. If a money order be paid to the wrong person through lack of necessary precaution on the part of the postmaster, he will be held accountable for such payment. Whoever identifies the payee of a money order should be required, before payment is made, to write his name and residence on the back of the corresponding advice, under a statement that he knows the applicant for payment to be the person he represents himself to be. Care should be taken that the signature of the payee be as full as the name given in the advice, and that it be in no way inconsistent therewith. If the payee be unable to write, he must sign the receipt by making his mark, to be witnessed in writing. The witness should sign his name, with his address, in the presence of the postmaster, and the latter will then certify the payment by adding his own initials. The witness should be known to the postmaster, but it is desirable (though not imperative) that he be not connected with the post-office. In no case should the postmaster act as witness himself. It is not absolutely necessary that the witness should be personally acquainted with the payee. When the payee of a money order is a society or corporation the officer or person who has authority to receive payment of moneys due such payee must sign the receipt on the money order in his official capacity; and the paying postmaster may require satisfactory proof that the applicant for payment is duly authorized to sign and to receive payment of the money order.

Sec. 1298. Payment of Money Orders not Properly Issued to be Refused.—Should the stamp of the issuing postmaster and the written date both be wanting upon a money order, the postmaster at the post-office upon which it is drawn must decline payment; but a money order lacking the stamp of the issuing post-office may be paid provided the money order is not defective in any other respect. Money orders from which the stamp of either post-office has been omitted will be rejected as vouchers by the Department, and will be returned to the postmaster at fault to have the omission supplied.

So, also, payment may be made notwithstanding the absence of the written date, provided the stamped date is not wanting and the order is free from other defects.

Sec. 1299. Inquiry for Missing Advice.—When a money order is presented for which no advice has been received, one of the printed letters of inquiry for missing advices (Form No. 6006) must at once be dispatched to the postmaster who issued the order. Under no circumstances must an order be paid until the corresponding advice shall have been received.

Sec. 1300. Duty of Postmaster when Money Order does not Agree with Advice.—When a money order is presented which does not agree with the advice, payment must be refused until a second advice can be obtained unless the difference be evidently accidental and trifling, in which case the postmaster may, if he chooses, pay the money order; but he will be held responsible if the payment should prove to be incorrect. Every case of difference, however small, between a money order and an advice, should be reported in transmitting the money order at the end of the week. In case the amount stated in the advice is less than that in the money order, payment of the lesser amount may be made to the payee at once, provided he requests it. The postmaster must then write across the face of the money order this memorandum: PAID \$—, AMOUNT OF ADVICE, IN COMPLIANCE WITH PAYEE'S REQUEST; and must send to the issuing postmaster for a second advice. If the second advice agrees in amount with the first, no further action need be taken in the matter. Should the amount of the second advice agree with that of the money order, the postmaster will transmit to the Superintendent of the Money-Order System, in an envelope marked "Special," the paid money order, together with both advices and a full statement of the case, that he may cause the balance due on the money order to be paid to the payee.

If the amount named in the original advice is larger than that in the money order, and a second advice also names a larger amount, no more should be paid than the amount mentioned in the order, which may be paid, if the payee request it, before the receipt of a second advice, and the case should be reported to the Superintendent of the Money-Order System. If the payee declines to receive the lesser amount, he should be advised to return the order to the remitter for repayment and the issue of a new money order in lieu thereof, the fee for which should be paid by the issuing postmaster. In no event can a money order be made a valid voucher for a larger amount than that expressed on its face.

Sec. 1301. Postmasters Paying Money Orders must Provide against Delays.—It is the special duty of the postmaster to provide as far as possible against delay in the payment of money orders on presentation, by making immediate application for funds (using Form No. 6033) whenever the amount of advices received indicates the need of assistance to enable him to pay the corresponding money orders. He is authorized to defer payment only long enough to procure the requisite funds from the Department. Should a postmaster who has sufficient funds, whether arising from the issue of money orders or from postages, in his hands, refuse to pay when duly presented money orders drawn upon his office, such refusal will be deemed cause for immediate removal.

Sec. 1302. Paid Money Orders to be Stamped and Recorded.—After payment of a money order, the date of payment must immediately be stamped upon the money order and upon the advice, and also entered opposite the record thereof in the register of advices received, with the word PAID written opposite the entry, in the column headed "Remarks."

Sec. 1303. Payment by Duplicate to be Noted.—When a money order is paid by duplicate, the fact must be noted in the register of advices received, by writing opposite the entry of the advice, in the column of "Remarks," the words PAID BY DUPLICATE NO. — (adding the number and date of payment), which should be written in red ink under the particulars of the original order in the weekly statement.

Sec. 1304. Payment upon Power of Attorney or to Legal Representative.—Postmasters are prohibited from paying a money order to a second person without the written indorsement to such second person by the payee on the back of the money order, unless the payee has, by a duly executed power of attorney, designated and appointed some person to collect moneys due or to become due him, in which case the attorney should be required, before payment is made to him, to file at the post-office of payment a certified copy of such power of attorney, or unless the payee has given a written order addressed to the paying postmaster, which is to be filed with the latter, authorizing a second person to receive payment of and to receipt for any specific money order, or for all money orders, payable by such postmaster to payee. When a person or firm makes an assignment, and the assignor intends that money orders payable to his order are to be paid to the assignee, he should execute a power of attorney or give such an order separate from the instrument of assignment, to be filed in the post-office. Money orders paid upon a power of attorney, or upon a written order from the payee, should bear upon their face, written or stamped in red ink, the words POWER OF ATTORNEY ON FILE or WRITTEN ORDER ON FILE, as the case may be. When orders are paid upon an indorsement, the utmost caution should be exercised, and before paying them the postmaster must be satisfied that the signature to the indorsement is genuine, and that the person presenting the order is the one named in the indorsement. The person presenting the order should be required, if unknown to the postmaster, to prove his identity.

The name of the indorsee or attorney to whom a money order is paid should be entered in the column of "Remarks" in the "register of advices received."

In case of the death of the payee the money order is to be paid to his "legal representative," whether executor or administrator, who should

be required to satisfy the paying postmaster of his authority to act in such capacity, and to sign the receipt to the money order as executor or administrator, as the case may be. A money order payable to a firm, bank, or company which has ceased to exist, must be paid to the legal representative thereof.

Sec. 1305. Money Orders must be Correctly Receipted and Stamped.—Any money order not correctly receipted or not stamped with the date of payment will be disallowed from the weekly account and returned for correction.

Sec. 1306. Payment of Money Order on Day of Issue.—The Department does not undertake to secure payment of a money order on the day of its issue, but the postmaster at the post-office drawn upon may, if he has received the corresponding advice, make payment on that day.

Sec. 1307. Department not Responsible after Payment of Money Order.—After having once paid a money order, by whomsoever presented, provided the required information has been given by the party who presented it, the Department will not hold itself liable to any further claim, but in case of improper payment of a money order will endeavor to recover the amount for the owner.

Sec. 1308. How Amounts of Money Orders more than a Year Old may be Paid.—Any money order which is not presented for payment until after the expiration of one year from the date thereof is declared "invalid and not payable" (section 1288), and the postmaster to whom such money order is presented must refuse payment of the same. In order to obtain payment of such invalid money order, the holder will be required to send the same, through the issuing or the paying postmaster, to the Superintendent of the Money-Order System of the Post-Office Department. (See Form No. 6003.) If the Department is satisfied that the money order has not been paid, a duplicate will be issued payable to the remitter, payee, or indorsee, as may be requested in the application, and the same will be sent to the postmaster for delivery or payment, as the case may be.

Sec. 1309. Payment of Amounts of Money Orders Illegally Indorsed.—It is provided by law (section 1289), that more than one indorsement upon a money order shall render the same invalid and not payable. Hence, the postmaster to whom a money order, whether "original" or "duplicate," thus illegally indorsed is presented, must refuse payment of the same; and the holder thereof, if he is the second or any subsequent indorsee, to obtain payment of the money order, is required to forward the same, with an application for renewal, to the Superintendent of the Money-Order System, and to furnish the statement, under oath or affirmation, of two responsible persons known to the postmaster (whose

certificate shall be appended thereto), that the indorsement to him is genuine, and that the holder is the person named therein. (See Form No. 6003.) Upon his compliance with these requirements a duplicate of the illegally indorsed money order will be issued as above.

If a money order which has been indorsed twice, or oftener, is presented for payment by the first indorsee with the second, or subsequent, indorsements stricken out, it may be paid to him if regular in all other respects; or if presented by the remitter, or payee, at the issuing, or the paying office, with all indorsements stricken off, it may be repaid to the remitter or paid to the payee, as the case may be. In all cases of lost or invalid money orders, the owner of the money order (whether remitter, payee, or indorsee) may make application, through either the issuing or the paying postmaster, for a duplicate; and it is the duty of the postmaster to whom such application shall be made to fill up and dispatch the proper forms therefor. The duplicate will be issued agreeably to the request contained in the postmaster's letter—*i. e.*, to the remitter, payee, or indorsee—and made payable at the issuing or the paying post-office, as may be desired, and forwarded to the address specified by the applicant.

REPAYMENT OF MONEY ORDERS AT THE ISSUING OFFICE.

Sec. 1310. Repayment of Money Order to Applicant.—The postmaster issuing a money order shall repay the amount of it upon application of the person who obtained it, and the return of the order; but the fee paid for it shall not be returned. (R. S., § 4039.)

Sec. 1311. Rules for Repaying Money Orders.—A postmaster may repay a money order issued at his own post-office, provided the money order is presented to him for that purpose, and is less than one year old, and does not bear more than one indorsement; but the repayment must be made to the person who obtained the money order, except in special cases. (See section 1313.) If the advice has gone forward to the post-office upon which the money order was drawn, the postmaster will, by the first mail, dispatch a special advice (Form No. 6036) notifying that post-office of the repayment. If the advice has not gone forward, it is to be transmitted to the Superintendent of the Money-Order System, inclosed with the corresponding repaid money order in the weekly account. The fee must not in any case be refunded out of money-order funds, but if the repayment was occasioned by a mistake of the issuing postmaster, he must either return the fee from his private funds or pay the fee for a new order if one is desired.

Sec. 1312. Repaid Money Orders to be so Stamped.—The word **REPAID** (and the date) must be written or stamped on the face of every repaid

money order, and a corresponding entry made in the register of money orders issued, against the particulars of the money order and in the column headed "Remarks."

Sec. 1313. Repaid Money Orders to be Signed ; by Whom.—Every money order repaid must be signed by the remitter or person who procured it. But if he should be unable to make application for such repayment in person, it can be made to another party, in which case the remitter will fill up the indorsement upon the back with the name of the person to whom he wishes the payment made, and sign his own name thereto, substituting the word "remitter" for that of "payee," where the latter occurs. But postmasters will exercise the greatest caution in repaying a money order to a second person. It may occasionally happen that a money order is presented for payment at the post-office of issue by the payee. The issuing postmaster is at liberty to pay the money order in such case, and treat it as "repaid," provided he is satisfied as to the identity of the payee, and that the latter has good reasons for presenting the order at his post-office. Across the face of the order should be written these words, viz: **REPAID TO THE PAYEE**, and a "special advice of repayment" should be forwarded to the post-office on which the money order was drawn.

A money order may also be paid at the office drawn upon to the remitter, and in such case should be marked across its face, **PAID TO REMITTER**.

Sec. 1314. Repayment by Duplicate.—When a money order is repaid by duplicate, the fact must be noted in the register of money orders issued, by writing opposite the entry of the original money order, in the column of "Remarks," the words **REPAID BY DUPLICATE No.**—(adding the number and the date of repayment). Special notice must also be sent to the post-office on which the original money order was drawn. In taking credit for such repayment in the summary of the weekly statement, the postmaster will enter the number of the original money order, and also that of the duplicate, thus, "By money order No. 1286 (repaid by duplicate 120), \$19.25."

Sec. 1315. Special Notice of Repayment ; how Entered.—When a postmaster receives a special notice of the repayment of a money order by the issuing postmaster, he will write the words **REPAID AT**—(naming the place and date) opposite the entry in the register of advices received, and also upon the original advice, which, after having attached the special notice thereto, he will place on file.

MISCELLANEOUS PROVISIONS.

Sec. 1316. Postmasters to pay Money Orders on their Post-Offices Only.—No postmaster will be permitted to pay a money order which is not

drawn upon his post-office. This, however, does not preclude the repayment of a money order at the post-office where it was drawn. The postmaster at the post-office drawn upon may also pay a money-order to the remitter thereof, but such payment should be made with great caution, as prescribed in section one thousand three hundred and thirteen.

Sec. 1317. Notice to be sent to Payee of Duplicate.—The postmaster who receives from the Department a duplicate payable by him must forthwith send notice to the payee of such duplicate to call for payment. In paying a duplicate order the postmaster is required to exercise the same precautions as in paying an original order.

Sec. 1318. Postmaster-General may Stop Payment of Money Orders; when.—The Postmaster-General may, upon evidence satisfactory to him that any person is engaged in conducting any fraudulent lottery, gift enterprise, or scheme for the distribution of money, or of any real or personal property, by lot, chance, or drawing of any kind, or in conducting any other scheme or device for obtaining money through the mails by means of false or fraudulent pretenses, representations, or promises, forbid the payment, by any postmaster, to any such person of any postal money-order drawn to his order or in his favor, and may provide by regulations for the return, to the remitter, of the sums named in such money orders. But this shall not authorize any person to open any letter not addressed to himself. (R. S., § 4041.) (See section 1397.)

NOTE.—1. Payment of a money order may be withheld by the paying postmaster, upon the receipt of a written request from the issuing postmaster or the remitter, for a sufficient time to enable the remitter to furnish the paying postmaster with proof that the money order was procured by him through false representations, or other fraudulent action of the payee, who is furthermore alleged by him to be engaged in conducting a scheme or device for obtaining money through the mails by means of false or fraudulent pretenses, representations, or promises. The case, together with the proof furnished, must be referred to the Department, in order that the Postmaster-General may, under the authority given him by the preceding section, if the evidence is satisfactory to him, forbid the payment of the money order, and direct the return of the amount thereof to the remitter upon application of the latter for a duplicate.

2. In cases in which payment of a money order to the payee is not forbidden by the Postmaster-General under the conditions above mentioned, the payee is entitled to payment, “notwithstanding the protest of the remitter of the money order; and the remitter of a money-order cannot forbid the payment of it by any notice to the post-office at which it is made payable before it has been paid.” (14 Opins. Atty. Gen., 119.)

The possession of a money order by the remitter, payee, or indorsee thereof is *prima facie* evidence of ownership.

Sec. 1319. Payment by Issue of Money-Order.—When a postmaster receives by mail a letter containing a money order drawn upon him, purporting to be receipted on the face by the payee thereof, or to be made paya-

ble to such postmaster by the indorsement of the payee, with a request to transmit to the payee by mail, in money or by draft, the amount of the money order, the postmaster should decline to comply with the request, and should notify the payee that he will, if the latter consents, send to him a new money order, drawn upon any money-order post-office which the payee may designate, for an amount equal to the money-order received, less the fee for the new money order. Across the face of the advice of this new order should be written a history of the transaction after this form: "IN LIEU OF ORDER No. ———, ISSUED AT ——— ON ———. REMITTER: ——— of ———." If the payee declines, in a case of this kind, to give his consent to the issue of a new money order, the postmaster will send back to him the receipted or indorsed money order.

Sec. 1320. Payment of Order Defectively Issued.—When a money order is presented for payment in which the only defect is that the name of the State in which the paying post-office is situated is erroneously given, the postmaster is at liberty to pay such money order at his own risk, provided there is no other obstacle to payment, and that he has on hand the corresponding advice of the same number and date, which advice gives correctly the name of his post-office and of his State. After having paid a money order of this description the postmaster will write across the face thereof the following statement: **THE CORRESPONDING ADVICE OF THIS MONEY ORDER IS CORRECTLY DRAWN ON THIS POST-OFFICE**, which statement he will duly sign and date.

Sec. 1321. Auditor to Prepare Statement of Unpaid Money Orders.—That the Auditor of the Treasury for the Post-Office Department shall, as soon as practicable after the close of the present fiscal year, transmit to the Postmaster-General a statement of the aggregate amount of all money orders which at the beginning of said year shall have remained unpaid for a period of seven years or more after the date of their issue; and as soon as practicable after the close of each fiscal year thereafter, he shall transmit in like manner a statement of the aggregate amount of all money orders and postal notes, which at the commencement of such year shall have remained unpaid for less than eight and not less than seven years after the date of their issue; and the Postmaster-General shall cause the aggregate amount of such unpaid orders and postal notes as reported annually by the Auditor to be deposited in the Treasury, to the credit of the Treasurer of the United States, for the service of the Post-Office Department. But nothing contained in this act shall be so construed as to prevent the payment, out of current money-order funds, by duplicate issued under the authority of the Postmaster-General, of any lost or invalid money order or of any invalid

postal note more than seven years old, upon the presentation of satisfactory proof to the Postmaster-General of the ownership of such money order or upon the production of such invalid postal-note in accordance with the provisions of section one of this act; and the total amount of such lost or invalid money orders and invalid postal notes more than seven years old paid during each year by duplicate shall be deducted from the aggregate amount of unpaid money orders and postal notes to be deposited at the close thereof in the Treasury as hereinbefore provided. (Act of March 3, 1883, § 5, 22 Stats., 528.)

That all laws or parts of laws inconsistent with the provisions of this act shall be void in so far as they may apply to cases which may arise under this act: *Provided*, That the provisions of this act shall be put into operation by the Postmaster-General within six months after the date of its approval by the President. (Act of March 3, 1883, § 6, 22 Stats., 529.)

CHAPTER FORTY-TWO.

THE INTERNATIONAL MONEY-ORDER BUSINESS.

Sec. 1322. Foreign Money-Order Arrangements.—The Postmaster-General may conclude arrangements with the post departments of foreign governments, with which postal conventions have been, or may be, concluded, for the exchange, by means of postal orders, of small sums of money, not exceeding fifty dollars in amount, at such rates of exchange, and compensation to postmasters, and under such rules and regulations as he may deem expedient; and the expenses of establishing and conducting such system of exchange may be paid out of the proceeds of the money-order business. (R. S., § 4028.)

Pursuant to this authority such arrangements have been made that any postmaster may be authorized to issue international money orders payable in, and may pay orders properly issued by, the following countries, viz:

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|--|--|
| <ol style="list-style-type: none"> 1. CANADA. 2. GREAT BRITAIN (and through Great Britain, British India, Ceylon, Egypt, Constantinople (Turkey), Hong Kong (China), Bermuda, Falkland Islands, Straits Settlements (Singapore, Penang, and Malacca), Western Australia, Gambia, Mauritius, Natal, St. Helena, Trinidad, Malta, and Gibraltar. | <ol style="list-style-type: none"> 3. GERMANY (and through Germany Denmark, Iceland, and the Grand Duchy of Luxemburg). 4. SWITZERLAND (and through Switzerland Austria and Hungary). 5. ITALY. 6. FRANCE and ALGERIA (and through France), Alexandria (Egypt), and Constantinople, Beyrouth, Salonica, and Smyrna (Turkey). |
|--|--|

D.—DUCHIES.

1. Bukowina	Bukowina.
2. Kärnthén	Carinthia.
3. Krain	Carniola.
4. Oesterr. illyr. Küstenland	Austrian-Illyria Coast Province.
5. Salzburg	Salzburg.
6. Schlesien	Silesia.
7. Steiermark	Styria.

C.—PRINCIPALITY.

Tirol und Vorarlberg	Tyrol and Vorarlberg.
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CHAPTER FORTY-THREE

MONEY-ORDER FUNDS AND ACCOUNTS.

Sec. 1368. Transfer of Money-Order Funds.—All payments and transfers to and from money-order offices shall be under the direction of the Postmaster-General. He may transfer money-order funds from one postmaster to another, and from the postal-revenue to the money-order funds; and he may transfer money-order funds to creditors of the Department, to be replaced by equivalent transfers from the postal revenues. (R. S., § 4042.)

Sec. 1369. Transfer by Warrant to Money-Order Funds.—The Postmaster-General may transfer to the postmaster at any money-order office, by warrant on the Treasury, countersigned by the Sixth Auditor and payable out of the postal revenues, such sum as may be required over and above the current revenues at his office to pay the money orders drawn upon him. (R. S., § 4043.)

Sec. 1370. What are Money-Order Funds.—All money received for the sale of money orders, including all fees thereon, all money transferred from the postal revenues to the money-order funds, all money transferred or paid from the money order funds to the service of the Post-Office Department, and all money-order funds transferred from one postmaster to another, shall be deemed and taken to be money-order funds and money in the Treasury of the United States. And it shall be the duty of the Assistant Treasurer of the United States to open, at the request of the Postmaster-General, an account of "money-order funds" deposited by postmasters to the credit of the Postmaster-General, and of drafts against the amount so deposited, drawn by him and countersigned by the Sixth Auditor (R. S., § 4045).

Sec. 1371. Postmasters' Weekly Reports of Money-Order Funds.—The Postmaster-General shall require each postmaster at a money-order

office to render to the Post-Office Department weekly, semi-weekly, or daily accounts of all money orders issued and paid ; of all fees received for issuing them ; of all transfers and payments made from money-order funds ; and of all money received to be used for the payment of money orders or on account of money-order business. (R. S., § 4044.)

Sec. 1372. Embezzlement of Money-Order Funds; Penalty; Explanation.—Every postmaster, assistant, clerk, or other person employed in or connected with the business or operations of any money-order office who converts to his own use, in any way whatever, or loans, or deposits in any bank, except as authorized by this Title, or exchanges for other funds, any portion of the money-order funds, shall be deemed guilty of embezzlement ; and any such person, as well as every other person advising or participating therein, shall, for every such offense, be imprisoned for not less than six months nor more than ten years, and be fined in a sum equal to the amount embezzled ; and any failure to pay over or produce any money-order funds intrusted to such person shall be taken to be prima facie evidence of embezzlement ; and upon the trial of any indictment against any person for such embezzlement, it shall be prima facie evidence of a balance against him to produce a transcript from the money-order account books of the Sixth Auditor. But nothing herein contained shall be construed to prohibit any postmaster depositing, under the direction of the Postmaster-General, in a national bank designated by the Secretary of the Treasury for that purpose, to his own credit as postmaster, any money order or other funds in his charge, nor prevent his negotiating drafts or other evidences of debt through such bank, or through United States disbursing officers, or otherwise, when instructed or required to do so by the Postmaster-General, for the purpose of remitting surplus money-order funds from one post-office to another, to be used in payment of money-orders. Disbursing officers of the United States shall issue, under regulations to be prescribed by the Secretary of the Treasury, duplicates of lost checks drawn by them in favor of any postmaster on account of money-order or other public funds received by them from some other postmaster. (R. S., § 4046.)

Sec. 1373. How to Write up the Cash Book.—The cash book must be written up and balanced daily at every post-office, and each postmaster in writing up the same will follow the form of printed summary on the weekly statement blanks furnished to his office.

Sec. 1374. Transfer of Postal Funds to Money-Order Account.—It is to be expected that occasionally at some post-offices the postmaster will be called upon to pay money orders to an amount exceeding that of the money-order funds in his hands. In every such event he will transfer from the postal to the money-order account a sum of money large

enough to enable him to pay these orders. In case the postal funds are insufficient for such transfer, the postmaster will transfer as large an amount as practicable (provided it be sufficient to pay even one money order), and must immediately notify the Department (see Form No. 6033), when he will be furnished with a draft for the amount required. Should the payments at any post-office continue to exceed the receipts thereat, the postmaster at such post-office will be furnished with a letter of credit, to be used only when absolutely required for the payment of money orders.

Sec. 1375. Entry of Transferred Funds in Cash Book.—In making a transfer of funds (which must in all cases consist of complete dollars only, the introduction of cents into transfers being prohibited), if from the postal to the money-order account, postmasters will first take credit for the amount in their postal account. (See sections 241 and 243.) They will then debit themselves therewith in the money-order cash book, and enter the transaction under its proper head in the weekly statement following such transfer. If from the money-order to the postal account, the amount must be entered on the credit side of the money-order cash book and a corresponding entry made on the debit side of the general account, the transfer to be noted in the weekly statement as before. A notification (Form 6024) is in all cases to be sent to the Superintendent of the Money-Order System immediately after a transfer of funds from either account. A transfer from the money-order to the postal account is only to be made when expressly directed by the Department.

When a sum in postal funds has been transferred to the money-order funds it becomes money-order funds, and must not be again transferred to the postal account. The transfer is adjusted in the Department, and in the Auditor's office, and beside transmitting the proper notification of transfer and making the entries above mentioned, the postmaster need take no action whatever. He should, of course, deposit in accordance with his instructions his postal funds, less whatever amount of the latter has been transferred during the quarter to the money-order account. In order to avoid mistakes the strictest attention should be given to the directions contained in this section.

Sec. 1376. The Fixed Reserve.—At certain money-order post-offices the fluctuating character of the business makes it necessary that a limited sum of money be kept constantly on hand to insure the prompt payment of money orders when presented. This sum is specified in each instance by direction of the Postmaster-General, and is known as the "fixed reserve." Its amount is determined by the nature and extent of

the business of the post-office to which it is allowed, and may be changed from time to time by order of the Department.

Sec. 1377. Daily Remittance of Money-Order Funds.—The money-order accounts must be kept separately from all other accounts, and must be adjusted at the close of each day's business, in order that the balance of money-order funds on hand may be accurately ascertained. Every dollar of money-order funds in excess of the sum of the unpaid advices on hand less than two weeks, must be remitted daily to the designated post-office of the first-class where the postmaster shall have been instructed to make his deposits; but postmasters to whom a "fixed reserve" is allowed may retain the amount of the "fixed reserve," and no more, except when the amount of such unpaid advices exceeds the "fixed reserve," in which event the postmaster may retain a sum which, when added to the "fixed reserve," will equal the amount of his unpaid advices on hand less than two weeks. If, for instance, a postmaster's fixed reserve is \$100, and he has advices on hand less than two weeks to the amount of \$175, he will be at liberty to withhold from deposit only \$75 in addition to his fixed reserve of \$100. He will thus have \$175 to meet the amount of such unpaid advices.

To the total of unpaid advices on hand less than two weeks is to be added the amount of any money orders payment of which has been refused, for the reason that the corresponding advices have not been received, but for which second advices have been requested from the issuing postmaster by the postmaster drawn upon.

Sec. 1378. Receipts for Daily Remittances.—The postmaster at the post-office of the first class who receives these deposits will fill up and number consecutively certificates therefor in duplicate, one of which he will transmit to the Superintendent of the Money-Order System and the other to the depositing postmaster, who will take credit therefor in his weekly statement, entering therein its proper number, date, and amount.

Sec. 1379. No Credit for Remittances until Receipt is Obtained.—Postmasters are prohibited from taking credit in their money-order cash-books or in their weekly statements for the amount of any remittance until they shall have received a certificate of deposit therefor from the designated post-office of the first class to which it was sent. The amount of each remittance for which no certificate has been received must appear in the money-order cash-book and in the summary of the weekly statement, as a part of the "cash balance on hand," exactly as though no remittance had been made; but it should be entered with its proper date in the blank space provided for such entries, at the bottom of the weekly statement. A failure to comply with this require-

ment will be deemed sufficient cause for the removal of the offending postmaster.

Sec. 1380. Daily Reports of Remittances Received.—Postmasters at all money-order offices of the first class are required to send daily to the Superintendent of the Money-Order System a list of the remittances received by them during the day, by which means the Superintendent is enabled to know precisely the exact date and amount of each remittance of money-order funds made in the United States.

Sec. 1381. Postmasters must Remit Promptly.—The dates of the issues of the several money orders, and also of the deposits, received at first-class offices, entered in the weekly statements, will clearly show to the Department when the moneys received for such issues and deposits should have been remitted; and postmasters will be held strictly accountable for any failure to remit or to deposit promptly in obedience to these instructions.

Sec. 1382. Unpaid Advices Less than Two Weeks Old in Weekly Statements.—Every postmaster is required, in making up his weekly statements, to enumerate in detail, carefully and accurately, all the unpaid advices which have been in his hands less than two weeks, but he will take no account whatever of unpaid advices that have been on hand two weeks or more. If there is not space enough to include in the weekly statement all the unpaid advices on hand less than two weeks, he will enter only the aggregate amount thereof, but will make a detailed enumeration of these advices on a separate paper, which must be inclosed with the weekly statement as a voucher for funds withheld from deposit. A blank form for this enumeration of advices will be furnished postmasters who need it on application to the Department. Postmasters who fail to comply with these requirements will be considered as having improperly withheld the money. In case no unpaid advices are on hand at the close of the week, the fact should be noted in the statement by writing the words **NONE ON HAND**, under the proper heading.

Sec. 1383. Money-Order Funds not Subject to Rules of Postal Funds.—Postmasters will take notice that the standing instructions which they may receive from the Post-Office Department with respect to the disposal of quarterly balances arising from the sale of postage stamps, stamped envelopes, &c., due from them to the United States, do not apply to money-order funds in their hands, but only to postal funds.

Sec. 1384. Weekly Statements; how Transmitted.—The weekly statement for each week, together with all vouchers and other papers appertaining thereto, must be addressed to the "Superintendent of the Money-Order-System, Washington, D. C.," and transmitted to him in a registered package. All other correspondence relating to money-order

business must be addressed to that officer, and a memorandum should be written on each envelope stating the nature of its contents.

Sec. 1385. Money-Order Cash must be Kept Separately.—Postmasters should keep their money-order cash apart from all other cash whatsoever, and with this view a special drawer should be provided for it. All receipts of cash on money-order account, whether for money orders issued and for fees for remittances from other postmasters, or for postal money transferred, should be deposited therein; and all disbursements, whether payments of money orders, remittances made to other postmasters, or transfers to postal account, should be made therefrom.

Sec. 1386. Weekly Statements to be Numbered Consecutively.—Postmasters must number their weekly statements consecutively, beginning with No. 1 for the first statement made in the month of January of each year. The greatest care must be taken to write the names of the remitters and payees of the money orders so plainly in the statements that they may be easily read.

Sec. 1387. Make up Weekly Statements Every Saturday.—On Saturday evening of each week every postmaster will make up his weekly statement, being careful to state therein all the particulars required by the headings, and to compare the several items with those contained in the registers and cash book before the statement is forwarded to the Superintendent of the Money-Order System, which must be done by the first mail after the accounts of the week have been closed.

Sec. 1388. Statements of "No Business."—If no business has been transacted during the week the postmaster will be required to send forward the usual form, with a statement of the last balance, and the words NO BUSINESS written across the face of the blank.

Sec. 1389. Weekly Statements at Close of Quarter.—Postmasters will be careful to enter in their weekly statements neither more nor less than the transactions of one week, and the week must be understood to commence on Monday and to end on Saturday. But at the expiration of each quarter of the year, viz., 31st March, 30th June, 30th September, and 31st December, should either of these days not fall on Saturday or Sunday, a statement must be made up and forwarded of the business transacted from the last Saturday but one in the month, up to the close of the last day of that month and quarter. The next succeeding statement must embrace all the business transacted since the first day of the first month of the next quarter up to the close of the second Saturday of said month. For example, the 30th of September, 1887, falls on Friday; hence no statement is to be made on Saturday, the 24th of that month, but a statement must be made on Friday, the last day of the month, to include all the business transacted since

Saturday, the 17th of the month. In like manner, no statement should be made on Saturday, October 1, 1887, but the statement of the next Saturday, October 8, must embrace all the business transacted since the first day of that month.

Sec. 1390. Vouchers to Accompany Weekly Statements.—The paid, repaid, and “not issued” money orders and postal notes, and the vouchers for incidental expenses must invariably accompany the statements in which they are entered, which will not be considered complete without them.

Postmasters at first-class money-order offices are required to send separately from the weekly statement a transcript of their cash account for the week (Form No. 6018), giving therein the business of each day in detail. Postmasters who remit their surplus money-order funds to the postmaster at San Francisco, Cal., are required to send him a similar transcript, using Form No. 6020, and those who deposit at Portland, Oreg., must forward such transcripts weekly to the postmaster of that city.

Sec. 1391. Credits Allowed on New York.—Whenever it is found necessary, in order to prevent delay or embarrassment in the payment of money orders, the postmasters at certain post-offices will be allowed a credit for a specific amount with the postmaster at New York, or at some other first-class post-office designated for the purpose, which credit will be used in the following manner: When at any post-office having such credit the funds arising from the money-order business are insufficient to pay the money orders presented, the postmaster will thereupon be permitted to draw a draft, payable to his own order, against the amount placed to his credit, for such a sum, and no more, as may be necessary to meet the requirements of the case. It is therefore apparent that this credit must be drawn by installments; for example, \$100, \$200, &c., as may be required, and not in one gross sum. The amounts so drawn from time to time must be entered by the postmaster to his debit in the cash book upon the day they are drawn, and also in the weekly statement. Should the amount of money orders paid at any one of these post-offices continue to exceed considerably the amount of money orders issued, this credit will, of course, become exhausted. In that event the postmaster having a credit should make timely application to the Superintendent of the Money-Order System for a renewal thereof (Form No. 6035).

Sec. 1392. Drafts Against Credits; how Made.—Special drafts will be supplied to postmasters having these credits, who, in the margin provided for their own use, will state the amount of the credit, and enter and deduct from it the amount drawn by the corresponding draft, by which means they will be constantly reminded of the condition of the fund.

Each of these drafts bears a coupon, which the postmaster drawing the draft will fill up, date, and sign, and which the postmaster at the post-office drawn upon will transmit to the Superintendent of the Money-Order System whenever the draft is paid. It rarely happens that any difficulty is experienced by a postmaster in negotiating a draft of this description. For this purpose a form of indorsement is printed upon it. Should he be unable to obtain the amount of such draft in his vicinity, he will promptly notify the Department. In the negotiation of these drafts, the postmaster is not at liberty to receive any money that is not a legal tender, except national bank notes, inasmuch as he is prohibited from paying out any other money for money orders presented. If a premium be received for a draft, the postmaster must charge himself therewith.

Sec. 1393. Special Drafts for Emergencies.—In case of special exigency, where assistance is needed at a post-office the business of which does not require a standing credit, a draft for a designated sum sufficient to meet the unpaid advices will be sent upon application to the Superintendent of the Money-Order System.

Sec. 1394. Drafts must Always be on Forms Furnished.—Postmasters are prohibited from drawing drafts in manuscript or upon any other forms than those supplied by the Department, and they must invariably sign the drafts themselves, except in the cases mentioned in section one thousand two hundred and thirty-eight.

Sec. 1395. Special Instructions about Remittances.—The postmaster at every money-order post-office will make his deposits (see section 1377) by transmitting the amount to be deposited in a registered package addressed to the postmaster of the post-office named as his depository. Inclosed in this package he will also send a letter (Form 6021), giving in detail an accurate description of the money therein remitted. For the sake of convenience and security, the remittance should be made in paper money if practicable; the notes remitted should be of the highest denominations procurable, and the postmaster must keep an exact record of all notes remitted by him, which record, as well as the description of the money in the remittance letter, should be in accordance with the following instructions:

I. UNITED STATES TREASURY NOTES.

The denominations of United States Treasury notes in use at present are \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, \$1,000, \$5,000, and \$10,000.

When remitting United States Treasury notes postmasters should give the series, the number, the "check letter," and the denomination, thus:

"U. S. Note; series of 1880—Z 712576; letter D, \$10."

The United States Treasury number will be found in the upper part of the note to

the right of the center, except in the \$50 note of the series of 1874, where the number will be found near the centre of the upper portion of the note. The United States Treasury number is always preceded by a letter, which must be given thus: A 789897.

The "check letter" is printed in two places on every note, one on the right and one on the left, and always in black ink.

2. GOLD AND SILVER CERTIFICATES.

The denominations of gold certificates in use at present are \$20, \$50, \$100, \$500, and \$1,000. The denominations of silver certificates are \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500 and \$1,000.

When remitting certificates postmasters should give the series, the number, the "check letter," the place of issue, and the denomination, thus: "gold certificate; department series—C 1123; letter C; Washington, D. C., \$100;" or, "silver certificate; series of 1880—A 1421; letter A; Washington, D. C., \$20."

On the first issue of silver certificates the series was not given. The series will be found on all printed since 1880.

The United States number will be found in the right upper corner and left lower corner of the certificates of all denominations.

The "check letter" is printed in two places on every certificate, one on the right and one on the left, and always in black ink.

3. NATIONAL BANK NOTES.

The denominations of national bank notes in circulation at present are \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, and \$1,000. When remitting national bank notes postmasters should give the United States Treasury number, the "bank number," the name of the bank and the place where located, the "check letter," and the denomination.

On the \$1 and \$2 national bank notes the United States Treasury number is printed on the left margin of the notes; on all other denominations the said number is on the upper part of the note, to the right of the center.

The "bank number" on all except the \$1 and \$2 denominations is in the lower left corner of the note, under the picture. On the \$1 and \$2 denominations the bank number is in the upper part of the note to the right of the center.

The "check letter" is printed in two places on every note, one on the right and one on the left, and always in black ink.

4. COIN.

When remitting coin postmasters should give the dates and the denominations, thus:

2 twenty-dollar gold pieces of 1879.....	\$40
3 ten-dollar gold pieces of 1880.....	30
1 five-dollar gold piece of 1881.....	5
20 silver dollars of 1869.....	20
10 silver dollars of 1881.....	10

In every case of a remittance of money-order funds made by means of paper money or coin sent through the mails, the postmaster should be able to prove by at least one disinterested witness, who should, if practicable, be a person not employed in his post-office, that the money was actually inclosed in a properly registered package, addressed to

the postmaster at the post-office of the first class designated to receive the deposit, and furthermore that said package, with the money inclosed therein, was securely locked in the mail-pouch, and was taken from the post-office out of the postmaster's possession by the contractor, employé of the Railway Mail Service, mail-carrier, or other person duly authorized to dispatch the same to destination. Should the remitting postmaster fail to comply with the foregoing instructions, he will be required, if the money is lost, to make good the amount, unless the facts of which he has neglected to provide the evidence are satisfactorily made to appear from other sources.

If the remitting postmaster does not receive in due time an acknowledgment of the receipt of the registered package and a certificate of deposit for its contents, he will report the fact to the nearest post-office inspector and to the Superintendent of the Money-Order System. These deposits may likewise be made by means of drafts drawn by one national bank upon another national bank of the locality where the first-class post-office named as the depository is situated, provided such drafts can be obtained without cost. Postmasters are instructed that the unauthorized use of any portion of the money-order funds, for which they are accountable, or any failure to remit, or to pay over their surplus money-order funds to the person duly authorized by the Postmaster-General to receive the same, will subject them to the penalties prescribed by law for such offenses. If a remittance of surplus money-order funds should contain any notes which appear to the receiving postmaster to be counterfeit, he should submit such notes to the nearest assistant treasurer of the United States, or to the proper officer of any national bank, for examination, who will, in accordance with instructions from the Treasury, stamp or brand the notes as counterfeit if they should prove to be so. They should then be returned, with a certificate of deposit for the remainder of the remittance, to the postmaster who remitted them. In case a remittance should contain any notes or drafts, other than those of national banks, the receiving postmaster should report the fact to the Superintendent of the Money-Order System.

Sec. 1396. Importance of Promptly Transmitting Weekly Statements.—Negligence or delay in transmitting the weekly statements, forwarding advices, or in remitting funds for deposit, according to instructions, are serious obstacles to the successful working of the Money-Order System, and postmasters must be cautious in these respects. As intimated elsewhere, the withholding of money in violation of the regulations, and the illegal use thereof, will subject the offender to severe penalties.

CHAPTER FORTY-FOUR.

POSTAL NOTES.

Sec. 1397. The Postal Note Authorized.—That the first section of the act entitled “An act to modify the Postal Money-Order System, and for other purposes,” be amended so as to read as follows:

“That for the transmission of small sums under five dollars through the mails the Postmaster-General may authorize postmasters at money-order offices, or at such other offices as he may designate, to issue money-orders, without corresponding advices, on an engraved form to be prescribed and furnished by him; and a money-order issued on such new form shall be designated and known as a “postal note,” and a fee of three cents shall be charged for the issue thereof. Every postmaster who shall issue a postal note under the authority of the Postmaster-General shall make the same payable to bearer, when duly receipted, at any money-order office; and after a postal note has once been paid, to whomsoever it has been paid, the United States shall not be liable for any further claim for the amount thereof; but a postal note shall become invalid and not payable upon the expiration of three calendar months from the last day of the month during which the same was issued; and the holder, to obtain the amount of an invalid postal note must forward it to the Superintendent of the Money-Order System, at Washington, District of Columbia, together with an application, in such manner and form as the Postmaster-General may prescribe, for a duplicate thereof, payable to such holder; and an additional fee of three cents shall be charged and exacted for the issue of the duplicate: *Provided*, That all provisions of law applicable to the issue of postal notes at money-order offices, and to postmasters, clerks, and other employees therein, shall be equally applicable to offices authorized to issue postal notes under this act.”

(Act Jan. 3, 1887, 24 Stat., 354.)

That the provisions of section thirty-eight hundred and thirty-four, title forty-six, chapter one, and the provisions of sections four thousand and twenty-seven, four thousand and thirty, four thousand and thirty-nine, four thousand and forty-one, four thousand and forty-two, four thousand and forty-three, four thousand and forty-four, four thousand and forty-five, four thousand and forty-six, and four thousand and forty-eight, title forty-six, chapter thirteen, of the Revised Statutes, edition of eighteen hundred and seventy-eight, shall be deemed and taken to be applicable to postal notes as well as to money-orders. (Act of March 3, 1883, § 2 in part, 22 Stat., 527.)

Sec. 1398. The Postmaster at Every Money-Order Office will be Furnished with—

1. A supply of the engraved postal note forms.
2. A plying-punch for perforating the postal notes.
3. Weekly statement sheets, in which provision is made for the entry of postal notes.
4. Blank requisitions for postal notes.
5. Blank applications for duplicates of invalid postal notes.
6. Forms of receipt to holders of invalid postal notes who deliver them for reissue.

Sec. 1399. Blank Postal Notes to be Kept Securely.—Postmasters must keep their stock of blank postal notes in their own custody, under lock and key, in some place of security to which unauthorized persons cannot have access, and they will be held responsible for any loss which the Department may suffer arising from fraud made possible through a disregard of this regulation.

Sec. 1400. Postal Notes Issued Concurrently with Money Orders, not in Lieu of Them.—It must be distinctly understood that postal notes are not to take the place of money orders. A remitter may, at his option, select either the money order or the postal note as a means of remitting money by mail. But applicants should be informed that a postal note is sent at the remitter's risk, while the Government is responsible for the payment of a money order to the true payee, if both remitter and payee comply with the laws and the regulations and instructions of the Post-Office Department.

Sec. 1401. The Fee.—The uniform fee for the issue of a postal note is three cents.

Sec. 1402. The Amount.—A postal note may be issued for any sum from one cent to four dollars and ninety-nine cents, inclusive, but not for a fraction of a cent or for any sum including a fraction of a cent, or for any larger sum than four dollars and ninety-nine cents.

Sec. 1403. Process of Issue.—The postmaster who is called upon to issue a postal note must—

1. Enter in the stub with pen and black ink the amount in figures and the date of issue.

2. Enter in the body of the note with pen and black ink the date of issue, and the amount, which must in all cases be written after this manner: *Four dollars ninety-nine cents*, or *Three dollars sixty-seven cents*. That is to say, the amount, both in dollars and cents, must be written out in full in letters. If a note be issued for less than one dollar, two heavy lines must be drawn through the space for "dollars" thus: **=====**;

and if a note be issued for a sum in dollars without cents, two heavy lines should be drawn in the same manner through the space for "cents."

3. Sign the postal note above the word "postmaster." (The signature of the postmaster who issues a postal note must invariably be written and not stamped thereon.)

4. Cut or tear the note from the stub in such manner as to leave the coupon containing the amount in dollars for which the note is issued on the note, and the remaining coupon or coupons, if any, to the left on the stub. Thus, if a note be issued for \$3.67, the cutting should be done between the \$3 and \$4 coupons, so as to leave the \$3 coupon on the note and the \$4 coupon on the stub. If a note be issued for \$4.25, all the coupons should be left on the note. If a note be issued for a sum in dollars without cents, as, for example, \$2.00, the \$1 and \$2 coupons should be left on the note and the \$3 and \$4 coupons on the stub.

5. With the pincer-punch furnished by the Post-Office Department carefully punch the amount in cents from the two rows of figures on the right-hand margin of the note headed "Dimes" and "Cents," respectively. As, for example, for 23c. punch the "2" in the "Dimes" column, and the "3" in the "Cents" column; for 9c. punch the "0" in the "Dimes" column and the "9" in the "Cents" column. Where a note is issued for a sum in dollars without additional cents, punch the "0" in the "Dimes" column and the "0" in the "Cents" column.

6. Place the impression of his money-order stamp on the back of the note in the space provided for the dated money-order stamp of the issuing office.

7. Cancel all coupons remaining attached to the stub, if there be any, by punching a hole in each of them.

The postal note is then complete and ready to be handed to the applicant upon payment by the latter of the amount thereof and the fee for its issue.

Sec. 1404. Models of Issued Postal Notes.—The printed models furnished by the Superintendent of the Money Order System illustrate a postal note correctly issued for various amounts. To prevent mistakes postmasters will find it advisable to carefully study these models.

Sec. 1405. Process of Payment.—The postmaster who is called upon to pay a postal note must:

1. Satisfy himself that the note is a genuine one and see that it is correctly filled up.

2. See that the amount written in the body of the note and the amount represented by the largest of the adhering coupons and the figures which have been punched out agree.

(If these amounts differ, the postmaster to whom the note is pre-

sented is at liberty to pay the smaller amount at the request of the holder. In such event he should address an inquiry to the issuing postmaster as to the correct amount for which the note should have been issued, as shown by the stub. If the reply shows that the smaller amount is correct, the memorandum "Paid \$—, the true amount according to issuing postmaster's stub," should be written across the face of the paid note, for which credit may then be taken. If the reply shows that the larger amount is the true one, the postmaster should pay to the holder the remainder due him, write across the face of the note the words, "Paid \$—, the true amount as shown by the issuing postmaster's stub," and claim credit for the payment of the note.)

3. Require the person who presents the note to receipt it in the space set apart for that purpose.

4. Place the impression of his dated money-order stamp on the back of the note in the space provided for the dated money-order stamp of the paying office.

(If a postal note be presented which is already receipted upon its face, if receipted by another than the holder, the postmaster must require the holder to sign his name in the margin on the back of the note, and whether the holder be the person who first signed it on the face or not, he must sign it again on the back if he be unknown to the postmaster; but if the note be already receipted by the person who presents it, and the latter is known to the postmaster, no further signature will be required.)

5. Cancel the paid postal note by punching out the star in the lower right-hand corner.

Sec. 1406. Payment at Office of [Issue.]—A postal note, if issued at a money-order office, may be paid at the office of issue to the bearer at any time within three months from the last day of the month of issue, but if issued at a postal-note office, it cannot be paid thereat.

Sec. 1407. Cancellation of Paid Postal Notes.—From every postal note paid the postmaster will punch out the star in the lower right-hand corner, thereby canceling the note.

Postmasters at money-order offices will be furnished with a supply of special envelopes for inclosing paid postal notes which accompany their weekly statements.

Postmasters will place all the paid postal notes each week in one of the special envelopes printed for the purpose, securely seal the same, mark upon the package the number of paid and repaid notes, thus :

"—— Paid Postal Notes.

"To accompany Weekly Statement No. ——,

"For week ended —— —, 18—,

“ From post-office at ——,
“ State of ——.”

and inclose the sealed package in the same envelope with the weekly statement.

Sec. 1408. Written Application not Required.—A written application is not required from the purchaser of a postal note as it is from the purchaser of a money order.

Sec. 1409. Not to be Entered in Register.—1. The particulars of issued postal notes are not to be entered in the register of orders issued.

2. The particulars of paid postal notes are not to be entered in the register of advices received.

Sec. 1410. No Limit of Number.—No limit is fixed to the number of postal notes which may be issued to the same person on the same day.

Sec. 1411. Should be Examined by Purchaser.—Persons procuring postal notes should carefully examine them to see that they have been correctly filled up and stamped. This caution will appear the more important when it is understood that any defect in this respect will throw difficulties in the way of payment.

Sec. 1412. Stubs to be Safely Kept in Issuing Office.—Upon the day when the last note is issued from any book of postal notes, the bound stubs must be carefully filed in the post-office for purposes of reference. They must be kept in a secure place under lock and key. Postmasters will be held responsible for the safe keeping of these important documents. Negligence in this respect will subject a postmaster to prompt removal.

Sec. 1413. All Blank Notes to be Accounted For.—“Spoiled” and “Not Issued” Notes.—The forms of postal notes are numbered consecutively. If, through mistake or from any other cause, any of them are spoiled, the words “not issued” must be written or stamped across the face of the note. The spoiled note must be transmitted to the Superintendent of the Money-Order System with the weekly statement, and must be entered therein in its proper numerical order, with the words “not issued” written opposite, the particulars and amount of the note being left blank. No departure from this rule will be permitted, as the Postmaster-General imperatively requires that every blank form of a postal note sent to a postmaster shall be accounted for at the end of the week in which it is used, or canceled as spoiled and not issued.

PAYMENT OF POSTAL NOTES.

Sec. 1414. No Advice.—No advice of a postal note is to be made out as in the case of money orders.

Sec. 1415. Books to be Examined and Defects Reported.—Postal-note forms should be carefully examined by the postmaster immediately upon their

receipt, and all irregularities reported. Should a blank postal note be omitted in the book supplied to the post-office, the postmaster will make a note thereof opposite the proper number in the weekly statement in which the postal note would have appeared if supplied. Should any of these blanks be defective or mutilated, the postmaster will cut out and return the same to the Superintendent of the Money-Order System, and treat the blank or blanks as "Not issued." Should any of the blank postal notes be duplicated, it will only be necessary to cut out the extra one and return it to the Superintendent of the Money-Order System in a registered package.

Sec. 1416. Omission of Stamped Date of Issue.—Should the stamp of the issuing postmaster and the written date be wanting from a postal note, the postmaster to whom it is presented must decline payment; but a postal note may be paid notwithstanding the absence of the stamp of the issuing office, provided the note is not defective in any other respect. Postal notes from which the stamp of either post-office has been omitted will be rejected as vouchers by the Department, and will be returned to the postmaster at fault in order that the omission may be supplied.

Sec. 1417. The United States not Liable, After Payment, to Further Claim.—After once having paid a postal note, by whomsoever presented, the United States will not be liable to any further claim for the amount thereof; and inasmuch as every postal note is payable to bearer, no consideration can be given by the Post-Office Department to complaints of improper payment. Complaints of the loss of letters containing postal notes will, however, be treated as are complaints of the loss of other valuable letters, and investigated as cases of mail depredation.

Sec. 1418. Notes to be Examined as to Genuineness.—The postmaster at every money-order office must make himself thoroughly acquainted with the appearance of the postal note, in order that he may be able to decide as to the genuineness of any document which may be presented to him as a postal note for payment. If he has any doubt upon this point, he should compare the note so presented with the genuine postal notes in his possession supplied to him for issue. Postmasters are enjoined to exercise especial care in this particular, because they will be held responsible in the event of payment by them of altered or counterfeit notes, and will be required to make good any loss occasioned by such erroneous payment.

Sec. 1419. Erasures and Alterations.—The postmaster must furthermore see that none of the particulars contained in postal notes presented to him for payment has been erased or altered, and that the postal note itself has not been cut, defaced, or mutilated other than by the necessary punching required for its issue. If for any reason he has occasion to

refuse or delay payment of a postal note, he must at once report the facts, by mail, to the Superintendent of the Money-Order System, Post-Office Department, Washington, D. C., or he may use the telegraph for the purpose if the case be very urgent, but in no other event.

Postmasters must not pay postal notes having coupons pasted or otherwise fastened to them until after they shall have ascertained the true amount of such notes from the issuing postmaster, for which purpose Form No. 6099 should be employed. When the note is paid the words, "Paid \$—, the true amount as shown by issuing postmaster's stub," should be written across the face thereof. Postmasters who fail to take the precaution enjoined herein will be held strictly accountable for any loss which may result from their negligence.

Sec. 1420. Duplicate Cannot be Issued of Lost Postal Note.—If a postal note be lost or destroyed, no duplicate thereof can be issued.

Sec. 1421. Duplicate of Invalid Note.—1. If a postal note be not paid within three months from the last day of the month of issue, it will become invalid and not payable, and the holder, to obtain the amount thereof, less an additional fee of three cents (which must be charged by law), must receipt the postal note, deliver it to the postmaster at some money-order office, and sign an application for a duplicate, payable to him by such postmaster, to be issued by the Superintendent of the Money-Order System.

2. The postmaster to whom an invalid postal note is delivered for the purpose of obtaining a duplicate must give to the person who delivers it a receipt therefor (written upon Form No. 6096), fill up the stub of the receipt and file it, and must then inclose the invalid note with an application (Form No. 6097), in an envelope addressed to the Superintendent of the Money-Order System, Washington, D. C., which must be sent in a registered package. At the time of payment of the duplicate note the postmaster must require the payee of the duplicate note to pay the sum of three cents, the fee for the issue of a duplicate required by law, and must debit himself with this fee in his cash book and weekly statement.

3. The duplicate to be issued by the Department will be made payable to the applicant by name, and upon payment of the same the postmaster must require the owner to give up his receipt for the invalid note.

4. Invalid postal notes may be presented for reissue at any money-order office, and a duplicate of an invalid postal note can only be drawn upon the post-office where the original was so presented.

Sec. 1422. Placards.—The postmaster at every money-order office will be furnished with a placard announcing to the public that postal notes

may be obtained thereat, which placard must be posted in a conspicuous place in the post-office.

Sec. 1423. Office Hours.—The hours during which post-offices are to be kept open for the conduct of the postal-note business are the same as the hours during which money-order business is transacted thereat.

Sec. 1424. Applications for Supplies.—Timely application for new supplies of postal notes must be made to the Superintendent of the Money-Order System, Washington, D. C., so that the issue of postal notes may not be interrupted by lack of the necessary forms.

Sec. 1425. Rates of Compensation.—The rates of compensation fixed by law for the clerical labor necessary for the performance of the postal-note business are as follows :

For each postal note issued.....	1 cent.
For each postal note paid	$\frac{3}{4}$ of a cent.

Sec. 1426. Postal-Note Funds to be Considered as Money-Order Funds.—Funds received from the sale of postal notes are to be treated as money-order funds and kept with the latter in the money-order drawer. Surplus funds arising from the issue of postal notes are to be regarded as surplus money-order funds, and must be deposited daily in accordance with section one thousand three hundred and seventy-seven.

Money-order funds and postal-note funds are not to be kept separate, but are to constitute one fund.

Sec. 1427. The Cash Book and the Weekly Statement.—The total amount of postal notes issued, the amount of fees received upon the same, and the amount of postal notes paid must be entered daily in the cash book.

The postal notes issued and the postal notes paid must be entered separately from the money orders issued and paid in the weekly statement, and the amounts thereof must be added separately and carried to the summary of the statement. Full instructions as to the manner of entering postal notes in the weekly statement will be found in the headings of the weekly statement sheets supplied to all postmasters at money-order offices.

Sec. 1428. Caution.—To prevent the loss of paid postal notes, all weekly statements transmitted to the Superintendent of the Money-Order System must be sent in registered packages.

While it is thought that cases of loss will be very few in number if all weekly statements be duly registered, still it is deemed expedient to caution postmasters that it would be desirable for their own protection to keep a copy of the list of paid postal notes accompanying each weekly statement. Such copy may be made out upon one of the regular weekly statement blanks, and it would be well if the postmaster should take

the precaution to have a witness to the inclosing and mailing of the paid notes in the weekly statement.

If these precautions (which the postmaster is not required, but simply advised, to take for his own protection) be adopted, the postmaster will have in his possession, in case of loss, good evidence upon which to found an application to the Department for relief.

AS TO "POSTAL-NOTE" OFFICES AT WHICH HAS BEEN AUTHORIZED THE ISSUE ONLY OF POSTAL NOTES, NOT THE PAYMENT THEREOF.

An extract from the law, act of January 3, 1887, will be found in section one thousand three hundred and ninety-seven.

Sec. 1429. Supplies, Forms, &c.—The postmaster at every postal-note office will be furnished with—

1. A supply of the engraved postal-note forms.
2. A pleyer-punch for perforating postal notes.
3. Weekly statement sheets containing precise instructions as to the manner in which the entries therein are to be made.
4. Blank requisitions for postal notes.
5. A postal-note stamp containing the name of his office and State, and the letters "P. N. B.," with provision for changing dates.
6. A cash book for the entry of a daily cash account.
7. Forms of remittance letter to accompany remittances of postal-note funds to the post-office designated as the depository for such funds.
8. A list of money-order offices for the information of the public.

Sec. 1430. Sent at Remitter's Risk.—Purchasers of postal notes should be informed that such notes are sent at remitter's risk, and that if lost or destroyed, no duplicate can be issued.

Sec. 1431. The Cash Book.—At the close of each business day the postmaster at every postal-note office is required to enter the day's business in his postal-note cash book, after the following form:

DR.	[DATE.]	CR.	
To balance brought forward.....	\$16 73	By certificate of deposit, No.	\$8 00
" amount received for postal notes issued, No. — to No. —, inclusive	13 50		
" amount of fees upon same..... 15	" balance	22 38
	30 38		30 38

Sec. 1432. Daily Remittances.—At the close of each business day the postmaster must remit to the postmaster of the office designated as his depository of postal-note funds the full balance of such funds in his hands, omitting cents.

Such remittances must be made in the manner prescribed in section one thousand three hundred and ninety-five.