

POSTAL INSURANCE.

A REGISTERED LETTER should be in the same position as a *personal delivery*, and the aim of the postal authorities who instituted it, was to attain this actual effect. The prevailing form of registration however, does not carry out this intention, and we have constantly before us the fact that clerks are tempted to thefts by the unsafe transmission of money in ordinary letters. The assurance of the carriage of contents would reduce to a minimum the present practice of enclosing valuables, coin, or paper currency in an unregistered envelope. How many Post Office's have been the scenes of theft prompted by the readiness of taking and the almost complete security from detection? We intrust to the care of young men on small salaries the handling of sums almost absolutely under their control, which yet amount in the course of some days to the total of what would pass through the hands of a confidential clerk in a commercial house. When one of these men or boys yields to the temptation placed before him we either condone his act out of regard to his innocent relatives, or we, as a government, imprison him and as a people we pay the cost of his stay in prison. Would a system of insurance not be better? Would a certitude of the delivery of the actual parcel—intact just as received by the postal authorities—not save much of misery, temptation, and of loss? Yes! may be said in reply. This is already done in the Danish West Indies where the Government issues a registration envelope covering all these conditions and the sender is informed by a *return slip* when his remittance has reached its destination. and that (what is matter of interest to the Post Office) each letter has passed along untampered with on the postal route. When we consider how much depends on the honesty of Post Officials and how much of the corruption in public offices is derived from the loose manner of conducting public business we cannot fail to see an opening of promise in the postal carriage of valuables on the plan adopted in the Danish West Indies if it should, as it easily could, be generally adopted.

In this connection the London, G. B., *Insurance Agent* of September ultimo says:—"If Mr. Fawcett decides to carry out an insurance scheme which he has had under consideration for sometime, increased facilities will be given for the transmission of money through the post. Under the new scheme the public will be enabled to send money between places in the United Kingdom with absolute immunity from loss, and with practically as little trouble to themselves as is now involved in the making up and posting of a registered letter."

Of course the carrying out of the proposed plan would necessitate the receiving and official counting or otherwise verifying the money or other valuable contents of the letter or package which is to be insured, but the postage or premium which would be charged would bear a per centum relation to their value. This would probably involve some extra clerical labor, but the most ordinary ingenuity will devise appropriate blank forms to be used, and which might, indeed, be so printed on the envelope as would reduce the labor to a minimum. The gain to the public in convenience and security would,

far outweigh any such consideration, besides effecting, it is probable, a positive saving to the Department in the expense "tracing" valuable letters and, at any rate, much increasing its efficiency and public confidence in it.

OUR SUBSCRIPTION RATE.

COLLECTORS of postage stamps may think at first that an annual subscription of \$1 for a quarterly journal, complete in each number, is excessive. On consideration, however they will perceive that the extra cost to them for the necessary supplements, issued by the publishers of Metropolitan journals incidentally dealing with other subject would far exceed the price of a promptly-issued periodical devoted solely to disseminating information concerning their own specialty.

COLLECTING LETTERS.

We think that the prevailing method of collecting letters from the street boxes, can be greatly improved by the adoption of a very simple device.

The objection to the present method of having collectors go to the boxes, open them and remove them by hand is that letters may be, and often are, wet when taken out during a storm. There is also a risk that the collector may drop some, may leave some in the box or that the wind may blow one or more away.

The remedy that we propose is to have duplicate light canvas bags made for each box. Each bag will be furnished with handles for carrying it, a slit with a dropping slide corresponding to the slit in the box, and an automatic attachment holding the two slits together. The bags will be locked by the officials in the Post-Office, before they are taken out by the collectors. They will be of such a size as just to well fit the respective boxes. The collector in going his rounds will open the box, remove the bag that is therein and substitute an empty one. Thus the collector will not directly handle any letters, and there will be the additional advantage, that there will be a check on the collector that will prove whether or not he has visited every box in his district.

We will make one other suggestion in this connection, and that is that, on receiving the empty bags at the Post-Office, each collector be furnished with a card for each box that he has to visit, which card will bear some inscription such as the following: "This box will be emptied at — o'clock of letters for the mail for — closing at the G. P. O., at — o'clock." The cards will be put into a slide provided in the front of the box, protected by a pane of thick glass so as to resist any chance of its being accidentally or maliciously broken. Of course at each visit the collector removes one card and replaces it by another. The advantage of this device is that a person going to deposit a letter in any box to catch a certain mail, will know if the box has been recently emptied, so that his letter will have to be taken to the G. P. O., or whether it will be in time if then dropped into the box.