

millions of francs. The field telegraph service was also connected with this department, and during the war erected and operated 407 stations and 11,830 kilometers of wire line. This in addition to the German State lines comprising 118 stations and 12,500 kilometers of wire line. Both were in steady employment all the time.

Though the organization of the telegraph department of the Post Office is comparatively young, it has abundantly proved its immense usefulness for military as well as for political purposes and its constant growth and extension in all directions shows how important it is to the general public.

MONEY ORDERS CHEAPENED.

The new Postmaster-General, the Hon. JOHN CARLING, has inaugurated his re-entrance into official life by a display of administrative action in a direction into which his predecessors hesitated to move. The high rates charged for money orders between the Dominion and the exterior world have always been regarded as excessive, this form of taxation, too, falling almost wholly upon the least wealthy classes of the community. Mr. CARLING has just abated this grievance by reducing the rates to as low a point as it was at all possible they could be allowed to descend, and the new money-order tariff goes into force to-morrow. The rate of exchange is also reduced from \$48.90 to \$48 for the £10 sterling. The rate will be the same as on orders for the United States, and is lower than any of the rates which have been suggested. A new pattern of "order" also comes into use, superseding three others, and adapted for drawing on any country with which Canada has now, or may hereafter have, a rate of exchange. Orders from all countries will be issued in "dollars and cents" only, and the conversion into foreign money will be effected at the chief office through which the outgoing relative advices pass. In like manner the English post-office will convert orders on Canada into dollars and cents before leaving England, so that Canadian postmasters will be entirely relieved of the trouble of converting into and issuing orders in a foreign money, a duty which has been the cause of many errors whereby the public suffered. The following will illustrate the advantage which will result from this change in rates. At present to send home \$10 costs 20c., and the payer in England receives £2 0s 11d. After Saturday to send the same amount will cost only 10c., and the payer will get £2 1s. 1d., a total saving of 14c. out of 20c. or say two-thirds off. Printed notices containing full information and tables, together with examples, have been prepared, and will be at once placed in prominent places in the various post offices throughout the country. The utility of this action of Mr. CARLING's will only be equalled by its popularity, and in it we see fresh proof that the new Postmaster-General is a worthy colleague in an Administration which is celebrated above all for the practical character of its measures.—*Shareholder, Montreal June 30th.*

The sale of stamps at the Philadelphia Post-office in October amounted to \$137,200. This is \$14,700 greater than the sales of October, 1881.

POST-OFFICE ANNUITIES AND LIFE INSURANCE.

A scheme has been proposed to the English Government to blend the present system of Post-office annuities and life insurance with that of the Postal Savings Bank. By this means an insurer will also practically open a Savings Bank account, inasmuch as the premiums are to be paid in as deposits, and a bank-book handed to the insurer. The advantages of this system are that by using the machinery of the Savings Bank Department, the insurer can pay his premiums in small periodical amounts to suit his own convenience, going even so low as a penny, if use is made of the postage stamp slips for saving purposes; the payments can be made at any one of the nearly 7,000 Savings Banks now established, instead of being restricted, as at present, to 2,000; there will be no special book, and no obligation to pay a particular sum on a particular day. For those who are already depositors in the Savings Bank, desiring to insure or purchase an annuity, it would merely be requisite to give authority to the Postmaster-General to transfer annually a certain portion of the amount credited to the account for payment of the premium, or, in the same manner, the dividends accruing half-yearly on Government stock purchased through Post-office, might be applied, if desired, to the purchase of a life pension, or payment of a life policy, or indeed both. Mr. CARDIN, in explaining his scheme to the Parliamentary committee, showed that if a man at the age of thirty, deposited a sum of £100 with the request that half the interest thereon (£2 10s.) should be applied to the purchase of an annuity, and the other half to the purchase of a policy, the amount of the annuity would be £8 16s. 6d., and the life policy over £50. If the £100 were invested in stock, there would, of course, be £3 available for such purposes. As an instance of the benefit to be derived from the amalgamation of the present Post-office life insurance system with that of the Savings Bank, it may be stated that a man of thirty years of age may insure for £20 at death by saving at the rate of about 2½d. a week, by using the stamp cards. Following this up, should the committee decide upon reducing the present lower limit of £20 to £5, it will be possible to insure for this amount at death by saving 1d. per week. A feature not to be lost sight of is that by the amalgamation, the insurers derive the benefit, from the amount of the premium being transferred only once a year, of having to pay less than if the payments were made monthly. So far, the English public seems to be little attracted by any legislation in this direction.—*English Exchange.*

An estimate of the receipts and expenditures of the United States Post-office Department for the next fiscal year, ending June 30, 1883, just prepared at that department, places the receipts at \$50,670,456.27, and the expenses at \$46,741,111.25.—a surplus of \$2,929,345.02.

The *Washington Star* says that the experiment of mounting letter carriers on bicycles in that city for the delivery and collection of mail matter, seems to be a success. Out west it is already coming into use for newspaper delivery. A Cincinnati daily is served regularly to subscribers in the town of Greenville, O., by carriers mounted on bicycles.