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FORTY-FIRST REPORT  
OF  
THE POSTMASTER GENERAL  
ON  
THE POST OFFICE.

p. 29  
p. 66  
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Presented to both Houses of Parliament by Command of Her Majesty.

*For Histor. Notes on the Tgr. Service since 1870  
see The Electrician Oct. 4. 1895. These notes are  
taken from the P.M. Gen. Rep.  
see p. 33.*



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**OF THE**  
**POSTMASTER GENERAL**  
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# FORTY-FIRST ANNUAL REPORT.

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TO THE RIGHT HONOURABLE THE LORDS  
COMMISSIONERS OF HER MAJESTY'S TREASURY.

MY LORDS,

I HAVE the honour to submit to your Lordships the Forty-first Annual Report on the Post Office, being an account for the year ended the 31st of March 1895.

It is estimated that during that year the letters, &c., delivered in the United Kingdom amounted to the following totals:—

	Number estimated.	Increase or Decrease per cent.	Average Number to each Person.	Number of Letters, &c. <i>See Appendix A., pages 33-41.</i>
Letters - - -	1,770,900,000	Dec. 2·3	45·6	
Post Cards - - -	312,800,000	Inc. 25·9	8·0	
Book Packets, Circulars, and Samples - - - }	614,600,000	Inc. 7·0	15·8	
Newspapers - - -	151,800,000	Dec. 7·9	3·9	
Total - - -	2,850,100,000	Inc. 1·8	73·3	
Parcels - - -	57,186,000	Inc. 5·7	1·5	
Grand Total - - -	2,907,286,000	Inc. 1·9	74·8	

The decrease in the numbers of letters and newspapers compared with the numbers given in the last Report is rather apparent than real. It is partly due to the fact that a closer inquiry into the amount of correspondence delivered in London has shown that the estimates of the number of these letters in recent years have probably been exaggerated, and partly to the

increase in the use of post cards. This great increase is owing to the alterations described on page 17, whereby private cards with halfpenny stamps affixed are allowed to be sent as post cards. The stimulus given to the use of the book post in 1893, by the permission to employ open envelopes for book packets, has not yet expended its full force; but it will be seen that more than 60 per cent. of the articles sent by post still consist of letters.

It may be of interest to state that the latest official International Statistics give the numbers of letters and post cards per head in the principal countries of the world in 1892 as follows:—

New South Wales	-	-	-	64·2
United Kingdom	-	-	-	53
United States	-	-	-	43·3
New Zealand	-	-	-	36·1
Queensland	-	-	-	33·7
Switzerland	-	-	-	32·7
Germany	-	-	-	27·9
Canada	-	-	-	25·6
Holland	-	-	-	19·5
Belgium	-	-	-	19
France	-	-	-	17·4
Austria	-	-	-	16·4
Italy	-	-	-	5·9
Russia	-	-	-	1·6
British India	-	-	-	1·04

Taking all the articles of correspondence together the figures are:—

New South Wales	-	-	-	103·2
United States	-	-	-	76·8
United Kingdom	-	-	-	71·2
New Zealand	-	-	-	61·4
Queensland	-	-	-	57·6
Belgium	-	-	-	51
Switzerland	-	-	-	45·7
Holland	-	-	-	42·8
France	-	-	-	41·9
Germany	-	-	-	30·3
Canada	-	-	-	34·1
Austria	-	-	-	21·2
Italy	-	-	-	14·1
Russia	-	-	-	2·3
British India	-	-	-	1·2

It will be observed that in general the amount of correspondence per head is greatest in English-speaking countries;

but it must be remembered that the proportion of children who are too young to write letters is larger in some countries than in others, and that the rates of postage differ in different parts of the world. In New South Wales and the United States, for instance, certain classes of newspapers are carried entirely at the taxpayers' expense. Moreover, in comparing the use made of the Letter Post as a medium for correspondence, account must be taken of the existence of alternative means of communication like the Parcel Post, the Telegraph, or the Telephone.

A new feature of the present Report is a rough estimate of the amount of correspondence exchanged by the United Kingdom with Foreign Countries and British Colonies. *See Appendix B., page 42.*

The letters registered in the United Kingdom during the year amounted to 11,958,264, an increase of 215,912, or 1·8 per cent. There were also 590,788 registered parcels, an increase of 97,206, or 19·7 per cent. over the previous year. Most of these articles bore the minimum fee for registration and insurance, no fewer than 11,861,303 of the letters, and 559,481 of the parcels, bearing a fee of 2*d.* *Registered Letters, Appendix A., page 37.*

The development of the Parcel Post business during the last decade is shown in the following table :—

Year.	—	Number of Parcels.	Postage.			Average Postage per Parcel.		<i>Parcel Post. Appendix A., page 35.</i>
			Gross Amount.	55 per cent. on Railway- borne Parcels paid to Railway Com- panies.	Post Office Share.	Gross.	Post Office Share.	
1885-86	Railway-borne and Road-borne.	26,417,397	£ 591,945	£ 298,948	£ 292,997	d. 5·38	d. 2·66	
1886-87	" " "	32,860,154	719,112	358,254	360,858	5·25	2·64	
1887-88	" " "	36,731,786	811,764	401,295	410,469	5·30	2·68	
1888-89	" " "	39,589,313	878,547	433,307	445,240	5·32	2·69	
1889-90	" " "	42,852,600	952,113	463,807	488,306	5·33	2·70	
1890-91	" " "	46,287,956	1,035,773	499,913	535,860	5·37	2·77	
1891-92	" " "	49,378,365	1,109,654	530,076	579,578	5·39	2·82	
1892-93	" " "	52,370,326	1,175,209	562,000	612,609	5·28	2·80	
1893-94	" " "	54,034,630	1,214,235	580,739	633,497	5·39	2·81	
1894-95	" " "	57,135,941	1,285,367	611,465	673,902	5·38	2·83	

During the year 254 new Post Offices have been opened, and 830 additional letter boxes erected, bringing the number of Post Offices up to 20,270, and of letter boxes to 26,819. About 800 additional licenses to sell stamps have also been issued. *New Offices.*



Returned  
Letters.  
Appendix F.,  
page 56.

The numbers of returned letters, &c. dealt with were as follows :—

—	Number.	Increase. or Decrease.
Letters - - - -	6,101,950	Decrease. 157,097
Post Cards - - - -	1,281,595	Increase. 351,487
Book Packets - - - -	10,741,881	535,297
Newspapers - - - -	580,860	5,945
Patterns and Samples - - - -	61,771	3,095
Parcels - - - -	143,096	16,131

The letters posted without address numbered 30,691, of which 1,742 contained remittances of the value of 5,048*l* 10*s*. 9*d*. No fewer than 32,632 postage stamps were also found loose in the post. The number of letters, &c. received in the Returned Letter Office bears a tolerably uniform though slightly decreasing ratio to the total number transmitted by post. The increase in undelivered post cards, as will be seen from Appendix F, is especially great in London, which points to the fact that private cards have been most extensively used in the metropolis.

Free re-  
direction.

In January last the privilege of free re-direction already conceded to letters was extended to post cards, book packets, newspapers, and samples. In conferring this great boon on the public it was thought right, in the interest of the taxpayer, to relieve the Department of the troublesome and expensive duty of returning to the sender matter prepaid one halfpenny only, which cannot be delivered to the addressees. The Department therefore, as a general rule, no longer returns matter of this class to the sender. To avoid possible inconvenience to the public a regulation has been made that a sender of a halfpenny packet can have it returned in case of non-delivery, by making a request to that effect on the outside, with full particulars of name and address, and by paying a second postage on the return of the article.

Exceptional treatment is, however, accorded to election circulars, such documents if they cannot be delivered being retained at the office of delivery for three days, in order to give the sender an opportunity of sending there for them, and obtaining them without charge. It is required that all documents for which this exceptional treatment is claimed should have a distinct endorsement on the outside in some such terms as the following :—

“ If undelivered, to be kept (under the special authority of the Postmaster-General) for three days at the office of delivery and handed on demand to the accredited agent of ”

The 5th July, 1894, marked the centenary of the Returned Letter Office as a distinct department of the Post Office.

Complaints have been frequently made in the House of Staff. Commons and elsewhere of grievances under which the officers of the Post Office are alleged to suffer; and although I have been unable to discover any substantial ground for these allegations, I have thought it desirable to appoint a Committee to inquire into the remuneration, the prospects, and the conditions of employment of the several classes of persons employed in the Post Office, other than the clerical staff in the chief offices. The Committee, presided over by Lord Tweedmouth, consists also of Sir F. Mowatt of the Treasury, Sir A. Godley of the India Office, Mr. Spencer Walpole of the Post Office, and Mr. Llewellyn Smith of the Labour Department of the Board of Trade. The Committee held its first meeting on the 24th ultimo, and has already received evidence from several classes of Post Office servants.

Without in any way anticipating the report of the Committee, it may be desirable to add a few remarks on the pay and prospects of the servants of the Department.

On the 31st March 1895 there were 138,738 persons in the service of the Department. Some 58,000 of these were established Officers\* giving their whole time to the service of the Department; nearly 19,000 were Sub-Postmasters; the remainder (nearly 62,000) were unestablished Officers. Many of the latter were in the service of Postmasters and Sub-Postmasters, and a large proportion of them devoted much of their time, not merely to Postal duties, but to the private business of their employers. See Appendix E., pp. 54, 55.

The minor outdoor duties at Sub-Offices are provided for by allowances granted to the Sub-Postmasters, who usually combine the business of a shopkeeper with that of the Post Office; and those performed indoors are paid out of the Sub-Postmasters' Commissions. Formerly it was not the practice of the Department to interfere between the Sub-Postmaster and the persons he employed, even for the purpose of ascertaining whether the allowances reached the persons for whom they were intended. But in later years care has been taken, first, to see that the allowances themselves are liberally calculated, and second, that they are actually paid to the persons for whose services they are granted. This supervision has also been extended to the payment and attendance of Sub-Postmasters' in-door Assistants, in order to prevent their overwork or underpayment.

Of the 58,000 persons on the permanent Establishment of the Post Office, 6,500 are women. Women, for a variety of reasons,

---

* In 1865 the number of established officers was -	16,000
In 1875           "           "           "	26,000
In 1885           "           "           "	33,000
In 1895           "           "           "	58,000

into which it is not necessary to enter, are paid at lower rates than men; and judging from the large number of applications to enter the postal service, it is fair to assume that their position and prospects compare favourably with the position and prospects of women in other employments.

Omitting any reference to the large number of clerks engaged in the principal Offices, and to the higher appointments connected with supervision and management, to which the more able and successful of the great body of employees are enabled ultimately to rise—the men and women who are in the service of the Department may be roughly divided into (a) those who are employed in London; (b) those who are employed in the Provinces.

(a.) The London Service may be divided into three broad categories:—first, Sorters; second, Telegraphists; third, Post-men:—

#### 1. SORTERS:

1st Class, men	-	-	-	-	1,261
2nd „ „	-	-	-	-	2,958
					<hr/>
					4,219

Prior to 1881 the maximum pay to which a first class Sorter could rise in London was 45*s.* a week. At the present time this maximum is 56*s.*; the maximum pay to which a second class Sorter could rise in 1881 was 25*s.*; it is now raised to 40*s.* The maximum pay of the second class Sorter at the present time is therefore  $\frac{8}{9}$ ths of the maximum pay of the first class Sorter before the Fawcett revision of 1881.\*

#### 2. TELEGRAPHISTS:

Senior Telegraphists, men	-	-	-	-	213
1st Class, men	-	-	-	-	824
„ women	-	-	-	-	398
2nd „ men	-	-	-	-	1,656
„ women	-	-	-	-	1,091
					<hr/>
					4,182

The pay of these classes, like the pay of Sorters, has been considerably improved. Before 1881 a Telegraphist in London entered at 12*s.* a week on a third class, with a scale rising to 65*l.* a year. On promotion to the second class he commenced at 70*l.* and rose to 90*l.* a year, and on further promotion to the first class he rose from 100*l.* to 130*l.* There were also a few senior Telegraphists rising to 150*l.* a year. At the present time a Telegraphist, commencing at 12*s.* a week, rises by larger increments than in 1881 to a maximum of 110*l.*, and on

---

\* See also page 11 for other advantages.

promotion to the first class to 160*l.* a year, while the "Senior Telegraphists" rise to a maximum of 190*l.* a year.\*

### 3. POSTMEN :

Established	-	5,210
Auxiliary	-	2,447
		<u>7,657</u>

The position of Postmen has been largely improved.

Before the late Mr. Fawcett's revision of 1882, Town Postmen had to pass through a preliminary probationary class, with a minimum pay of 14*s.* and maximum pay of 21*s.* a week; and the highest pay ultimately attainable was 30*s.* a week. In the suburbs the minimum pay of the junior class was 17*s.* and the maximum 20*s.* a week; and the highest pay attainable was 28*s.* There were no allowances before 1882 for good conduct. Under the revision of 1891, the postmen now enter at 18*s.* and rise to 34*s.* a week in the central town districts. The highest maximum in the other districts is 32*s.*\*

(b.) The Provincial Service† may be divided into four categories:—first, Sorting Clerks; second, Telegraphists; third (in the smaller offices), persons discharging the joint duties of Sorting Clerks and Telegraphists; fourth, Postmen.

#### (1.) SORTING CLERKS :—

1st Class men	-	-	-	-	767
" women	-	-	-	-	12
2nd Class men	-	-	-	-	2,289
" women	-	-	-	-	38
					<u>3,106</u>

#### (2.) TELEGRAPHISTS :—

1st Class men	-	-	-	-	1,049
" women	-	-	-	-	354
2nd Class men	-	-	-	-	2,692
" women	-	-	-	-	1,095
					<u>5,190</u>

Before 1881 a male Sorting Clerk or Telegraphist could rise, in the second class, to 35*s.* a week, and in the 1st class to a maximum of 44*s.*, in the largest Offices. These maxima have now been raised to 40*s.* and 56*s.* respectively.

\* See also page 11.

† The larger Offices are manned by separate Staffs on the Telegraph and Postal sides, but the pay at the same Office is identical on each side.

In the smaller Offices, the maximum of the 2nd class for men has been fixed at 40s. throughout, the maxima of the 1st class have been raised to 54s., 52s., or 50s., according to the relative importance of the Offices; 50s. being the lowest maximum.\*

### (3.) SORTING CLERKS AND TELEGRAPHISTS :—

Men	-	-	-	-	-	3,201
Women	-	-	-	-	-	1,218
						<u>4,419</u>

In the Offices (nearly 700 in number) with an undivided Staff, which are almost invariably in smaller towns, there is only one class discharging the duties of Sorting Clerks and Telegraphists.

The highest maximum pay now attainable for men is 40s. a week, and the lowest maximum for men is 32s. a week, while before the revision of 1881, the highest maximum was 35s. a week, and the lowest 27s. a week.

In addition to the improvements of pay sanctioned in 1890 there was an important readjustment of the numbers of the supervising officers, which, of course, greatly improved the prospects of the rank and file. Twenty years ago the percentage of supervising telegraph officers to the total staff of telegraphists at provincial offices was 5·2, and their average mean salary 154 $\frac{1}{2}$ l. At present the percentage is 12·9 and the average salary 190 $\frac{1}{2}$ l. a year—an increase of 23 per cent. in value.\*

### (4.) PROVINCIAL POSTMEN :—

Town	-	-	-	-	11,980
Town auxiliaries	-	-	-	-	4,570
Rural (on scale)	-	-	-	-	6,536
„ (fixed wages)	-	-	-	-	560
Rural auxiliaries	-	-	-	-	5,481
					<hr/> 29,127

An improvement has been made in the position of Town Postmen in the provinces.

Prior to 1882 the highest pay attainable by them was 26s. a week and the minimum pay was as low as 10s. a week. Established Town Postmen in large towns now rise to 28s. and 30s. a week and in the smaller towns, where the cost of living is lower, the maxima attainable are 26s., 24s. and 22s. a week (20s. in Ireland). The minima are now 17s. and 16s. a week (15s. in Ireland).\*

A still more marked improvement was made in the position of Rural Postmen, their pay being raised in many cases by 25 or 30 per cent. at the maximum.

\* See also page 11.



These various revisions have entailed considerable cost on the tax payer, the mean annual expenditure being estimated to amount in the aggregate to nearly 750,000*l.* a year.

The detailed cost is as follows :—

Date of Revision.	Nature of Revision.	Mean Annual Cost.
16 June 1881 - -	Mr. Fawcett's Scheme for improving the Pay and Position of Sorting Clerks, Sorters, and Telegraphists throughout the Kingdom - -	£ 210,000
4 May 1882 - -	Mr. Fawcett's Scheme for improving the Pay and Position of Postmen, Lobby Officers, and Porters, throughout the Kingdom - -	110,000
20 January 1888 - -	Mr. Raikes' Scheme for improving the scales of Pay for Chief Clerks and other Supervising Officers at Provincial Post Offices - -	6,280
11 July 1890 - -	Mr. Raikes' Scheme for improving the Pay and Position of Sorting Clerks and Telegraphists (Provinces) Countermen and Telegraphists (London Districts) - -	179,600
	Telegraphists (Central Telegraph Office) - -	
	Sorters (London) - -	
	Sorting Clerks (Edinburgh and Dublin) - -	65,000
	Revision of Supervising Force - -	
1890-91. 5 November 1890 - -	Mr. Raikes' Scheme for readjusting the proportions of 1st and 2nd Class Sorters in London - -	20,700
16 February 1891 - -	Mr. Raikes' Scheme for improving the Pay and Position of London Overseers - -	9,400
23 July 1891 - -	Mr. Raikes' Scheme for improving the Pay and Position of Postmen (Town and Rural) - -	125,650
17 August 1894 - -	Mr. Morley's Scheme for improving the Position of London Overseers	1,400
	Roughly estimated cost of improving the wages of Rural Auxiliaries and granting them Uniform - -	20,000
	Total - -	747,980

These figures will be partly corroborated by any careful analysis of the Post Office Estimates, which will show that the amount paid in salaries and wages to Staff has risen more rapidly than either the gross revenue or the gross expenditure of the Department.

The subjoined tables show the percentages of wages and salaries to revenue and expenditure during the last 10 years:—

Year.	Total Revenue.			Salaries and Wages.			Per-centage of Combined Salaries and Wages to Combined Revenue.
	Postal.	Tele-graph.	Com-bined Totals.	Postal.	Tele-graph.	Com-bined Totals.	
	£	£	£	£	£	£	Per cent.
1884-85 - -	8,479,240	1,784,414	10,263,653	2,829,210	939,354	3,768,564	36·72
1885-86 - -	8,739,476	1,787,364	10,526,840	2,952,620	1,035,239	3,987,859	37·88
1886-87 - -	9,124,206	1,987,169	11,011,365	3,125,032	1,153,863	4,278,895	38·66
1887-88 - -	9,313,068	1,992,949	11,306,017	3,307,182	1,227,255	4,534,437	40·11
1888-89 - -	9,715,529	2,129,965	11,845,524	3,424,157	1,275,940	4,700,097	39·68
1889-90 - -	9,721,481	2,364,090	12,085,580	3,359,563	1,382,414	4,741,977	39·24
1890-91 - -	10,088,677	2,456,764	12,545,441	3,600,306	1,506,219	5,106,525	40·70
1891-92 - -	10,451,993	2,545,612	12,997,610	3,897,952	1,635,093	5,533,045	42·57
1892-93 - -	10,600,149	2,526,312	13,126,461	4,180,823	1,717,123	5,907,946	45·01
1893-94 - -	10,734,633	2,579,206	13,314,091	4,446,361	1,804,603	6,250,964	46·95
1894-95 - (estimated).	11,025,460	2,646,414	13,671,874	4,597,489	1,833,616	6,431,105	47·03

Year.	Total Expenditure.			Salaries and Wages.			Per-centage of Combined Salaries and Wages to Combined Expenditure.
	Postal.	Tele-graph.	Com-bined Totals.	Postal.	Tele-graph.	Com-bined Totals.	
	£	£	£	£	£	£	Per cent.
1884-85 - -	5,668,165	1,820,764	7,488,929	2,829,210	939,354	3,768,564	50·32
1885-86 - -	5,835,925	1,832,401	7,668,326	2,952,620	1,035,239	3,987,859	52·00
1886-87 - -	6,367,319	2,032,632	8,399,951	3,125,032	1,153,863	4,278,895	50·94
1887-88 - -	6,281,231	1,999,033	8,280,264	3,307,182	1,227,255	4,534,437	54·76
1888-89 - -	6,466,127	2,041,361	8,507,488	3,424,157	1,275,940	4,700,097	55·25
1889-90 - -	6,275,985	2,278,936	8,554,071	3,359,563	1,382,414	4,741,977	55·44
1890-91 - -	6,637,504	2,368,581	9,026,065	3,600,306	1,506,219	5,106,525	56·57
1891-92 - -	7,192,487	2,635,895	9,828,382	3,897,952	1,635,093	5,533,045	56·30
1892-93 - -	7,507,645	2,692,994	10,200,639	4,180,823	1,717,123	5,907,946	57·92
1893-94 - -	7,769,712	2,767,645	10,517,357	4,446,361	1,804,603	6,250,964	59·44
1894-95 - (estimated).	7,963,062	2,800,329	10,763,381	4,597,489	1,833,616	6,431,105	59·80

The actual scales of pay attainable in the various branches of the Postal Service do not represent the whole of the emoluments which the employees can obtain. Many allowances,

calculated on a liberal scale, are given to all classes of the Staff employed on the more important duties. For instance, in the Circulation Office in London, where there is, roughly speaking, a Staff of 4,000 Sorters, there are more than 250 allowances of 10s. a week each for special duties. There are also many other allowances of 5s., 3s., and 2s. a week given to the Staff.

The same remark applies to most of the provincial offices, where many allowances are granted to members of the Staff employed on superior or supervising duties.

But in addition to these allowances the Established Staff generally have other advantages. All of them are allowed leave varying from four to two weeks in duration, at full pay. All of them receive full pay during their absence on sick leave. Postmen in addition to their pay receive allowances for good conduct stripes, uniform and allowances for boots, while wherever the Department has a Medical Officer of its own, the whole of the staff have the advantage of gratuitous medical advice. All of them have a claim to pension. Overtime throughout the Service, moreover, is paid at special overtime rates, and all Sunday duty on which the Established Staff is employed is specially paid for as overtime. In the matter of overtime very important concessions have been made. Before 1881 the prescribed attendance for Provincial Sorting Clerks and Telegraphists (Men) was 56 hours a week, i.e., eight hours daily including Sundays, and overtime was paid for at the rate of  $\frac{1}{56}$ th part of a week's pay per hour. At present the prescribed attendance is 48 hours a week—day duty—or 42 hours a week—night duty—and all overtime is paid for at the rate of  $\frac{1}{48}$  or  $\frac{1}{42}$  part of a week's pay per hour as the case may be, with a quarter rate added—all attendance on Sunday being counted as overtime. The mere scales of pay, therefore, given to the Staff only imperfectly represent the full advantages arising from their position, and whatever representation may be made either to the Postmaster-General, or to the Press, or to Parliament, on the subject, the growing disinclination of the Staff to leave the Service and the increasing desire of outsiders to enter it, afford a fair presumption that the position and prospects of the employees in the Post Office are at least equal, if not superior to those of persons employed on similar duties outside the Service.

This presumption is strengthened by the experience of recent open competition in London, Edinburgh, and Dublin, where alone, as yet, it has been introduced. The following table shows how large is the number of candidates for all the vacancies except those for sorters in London, and in their case the comparative paucity of candidates per vacancy is explained by a very large number of vacancies being competed for simultaneously, experience showing that the larger the number of situations offered, the

smaller is the proportionate number of candidates for each vacancy.

	Limits of Age.	Number of Candidates examined.	Number of Situations competed for.	Average Number of Candidates examined per Situation.	Total Amount of Fees paid by Candidates.
<i>London :</i>					
Men Telegraphists -	14-18	2,785	310	9	348
„ Sorters -	18-21	1,477	770	2	185
Women Telegraphists	15-18	4,311	330	13	539
„ Sorters : Receiver and Accountant-General's Office, Savings Bank.	15-18	3,852	125	31	963
<i>Edinburgh :</i>					
Men Telegraphists -	14-18	281	21	13	35
Women „ -	15-18	406	18	23	51
<i>Dublin :</i>					
Men Telegraphists -	14-18	480	29	17	60
Women „ -	15-18	218	9	24	27
	—	13,810	1,612	—	2,208

There is perhaps even greater misapprehension about the conditions of employment in the Post Office than about the pay and prospects of the Staff. The circumstances of employment under the Department, indeed, necessarily impose a severe strain on the Staff undertaking the duty. The public expect to receive their letters as early as possible in the morning, and to post them as late as possible at night. Late at night or in the early morning the great mass of Press business falls upon the Telegraph staff; and on both sides of the Service, therefore, there is a necessity for very early and very late attendances, which are not usual in private employment. It is not possible in these circumstances to arrange that the attendance of the Staff should be continuous, and it is necessary, unless vast bodies of men should be only partially employed, that what are known as “split” duties should largely prevail. These remarks of course apply also to the Postmen, whose duties are heaviest early in the morning and late in the evening, and whose attendance cannot, therefore, without great waste of force, be made in all cases continuous. The effort made of late years has been, as far as possible, to ensure that attendance even on “split” duties shall be brought within 12 hours, and, where an increase of work necessitates an increase of force, to provide for it by an addition to the Staff instead of by overtime. It is not claimed that there are no isolated cases in which this arrangement may not yet have been brought into operation. In some cases, indeed, the Staff themselves prefer “split” duties ranging over a longer

period than 12 hours, which leave them free, in the middle of the day, to devote their time either to their own families, or to any pursuits in which they may be interested. But, speaking broadly, the policy which I have indicated has been steadily pursued and is in operation throughout the country.

In carrying out this policy among the Indoor Staff, considerable additions have been made to the Establishment. In the London Circulation Office alone between 300 and 400 men have been taken on during the last few months for the purpose of reducing overtime, and though they are still serving in an unestablished capacity, steps are now being taken to place them on the Establishment.

In carrying out the same policy among the Postmen, it has been found absolutely necessary to employ the large number of "Auxiliaries" to which attention has recently been directed. It is, in fact, impossible to arrange the duties of established Postmen, in such a way as to bring them within the limit of 12 hours, and at the same time to provide for the heavy early morning and late evening duties, without either a waste of force in the middle of the day or the supplemental employment of Auxiliary help early in the morning and late at night. An Auxiliary Postman, in the technical sense in which the term is employed by the Department, is a man employed for a less period than eight hours a day. In London, Auxiliaries are usually drawn from two classes: (1) Telegraph messengers awaiting appointment as Postmen; (2) persons having occupation of their own, whose total earnings both from the Department and their own affairs amount to at least 18s. a week. The pay of the Auxiliary Postmen in London is 6d. an hour during the day, and 8d. to 9d. an hour at night. The pay of the Auxiliary Postman in the country averages 4d. to 5d. an hour. It is sometimes complained that there is injustice in employing year after year a man on Auxiliary work, and not ultimately finding him a position on the Establishment. But it must be recollected that it has been decided by the Government, with the implied approval of Parliament, that entrance to the Postal Service shall be reserved for men who have passed through the Army, and it is impossible at the same time both to carry out this rule, and to provide permanent places for the large number of Auxiliaries, who by its operation are ousted from them.

On the 19th February of this year the House of Commons adopted a motion which I laid before it "that, in the opinion of this House, it is expedient that Post Office appointments to which nominations are now made by the Treasury on the recommendation of Members of Parliament should, in future, be made by the Postmaster-General in the same way as other appointments in the Department." The effect of this resolution has been to restore to the Postmaster-General the nomination to



Sub-Postmasterships in England and Scotland, those for Ireland having already been resumed since 1st January 1888. A further measure of uniformity has been the adoption in England of 100*l.*, instead of 120*l.*, as the limit of salary above which appointments are confined to persons already in the service of the Department. The limit has for some time been 100*l.* in Scotland and in Ireland.

The total number of Post Office servants (138,738) is surpassed only in the United States and in Germany. The United States Post Office transacts no telegraph business; on the other hand, the German Post Office, in addition to telegraph administration and other business, undertook during the year the transport of upwards of three millions of travellers.

Health of the  
Staff.

I am glad to be able to report that the health of the staff has continued to be satisfactory. Comparisons with the vital statistics of the community at large are apt to be vitiated by the following among other considerations:—The Post Office population is distributed unequally among different ages and between both sexes, excluding the very young and the very old. It consists of selected lives, candidates being required to pass a medical examination before they are admitted to the public service. And the nature of the work varies from duties of a light and pleasant character to some which involve strain, exposure, or break of rest. There is, however, every cause for congratulation in the following figures. The average rate of sick absence from all causes in the year was 7·9 days for men and 12·2 for women. An analysis is given in the subjoined table:—

	Numbers comprised.	Percentage of Sick Absentees.	Average Absence per Sick Officer.	Average Sick Absence per Officer employed.
<i>England and Wales—</i>			<i>Days.</i>	<i>Days.</i>
London Chief Office :				
Men - - -	11,209	61·4	12	7·5
Women - - -	2,394	65·2	15·2	10·8
Metropolitan Districts :				
Men - - -	8,781	53·7	16·2	8·7
Women - - -	517	70·2	22·6	15·8
Provinces :				
Men - - -	28,057	34·0	20·8	7·2
Women - - -	2,046	41·3	19·9	2·1
<i>Scotland—</i>				
Men - - -	4,204	33·2	22·5	7·5
Women - - -	476	46·6	7·9	7·7
<i>Ireland—</i>				
Men - - -	2,605	38·9	24·4	8·9
Women - - -	201	54·4	18·6	15·0

The deaths recorded during the year corresponded to an annual rate per 1,000 of the staff of 4·2 for men and 1·4 for women. There were 77 deaths from phthisis and 20 deaths from zymotic diseases, viz., 17 from typhoid, 1 from scarlet fever, 1 from diphtheria, and 1 from small-pox.

The average age and service at death were as under :—

		Age.	Service.
Men	-	36 years	12 years
Women	-	26 „	7 „

The deaths were thus distributed :—

	No. of Deaths.		Death Rate per 1,000.		Average Age at Death.		Average Service.	
	Men.	Women.	Men.	Women.	Men.	Women.	Men.	Women.
<i>England and Wales—</i>								
Chief Office -	46	3	4·1	1·2	37	22	15	4
Metropolitan Districts -	34	Nil	3·8	Nil	34	Nil	7	Nil
Provinces -	107	5	3·8	2·4	31	30	12	10
<i>Scotland</i> -	16	Nil	3·8	Nil	37	Nil	10	Nil
<i>Ireland</i> -	30	Nil	11·5	Nil	29	Nil	11	Nil

It is noteworthy that of the 1,194 women in the London Metropolitan district and in Scotland and Ireland not one died during the year.

Fifty-two persons were superannuated on account of age during the year, and 284 were invalided from the service. The following table shows particulars of the medical examinations of candidates :—

	Examined.		Rejected.		Percentage rejected.	
	Men.	Women.	Men.	Women.	Men.	Women.
<i>England and Wales—</i>						
Chief Office -	1,128	214	216	29	19	13
Metropolitan Districts -	825	25	50	—	6	—
Provinces -	2,914	421	160	14	5·4	3·3
<i>Scotland</i> -	255	29	7	1	2·7	3·4
<i>Ireland</i> -	505	15	73	1	14·4	6·6

The medical officers of the department numbered 480; viz., in England and Wales, 4 at the chief office, 45 in the metropolitan districts, 385 in the provinces; in Scotland 22; in Ireland 21; and,

in addition to these, 3 ladies, 1 in the London office, and 2 in the provinces of England. Only those at the chief office devote their whole time to the service.

**New Buildings.** New Crown Post Offices have been opened during the year at Maidenhead, Slough, Southampton, London (S.W. District), Woking, Coatbridge, Drogheda, Lisburn, Longford, Tipperary, and Constantinople; in addition to branch offices at Burslem, Cardiff, and Margate. A new Parcel Office has also been opened at Dublin and new Postmen's Offices have been provided at Balham, Bath, East Croydon, and East Dulwich. New Crown Offices are in course of erection at Bury St. Edmunds, Cardiff, Croydon, Harrogate, Leeds, Liverpool, Nottingham, Galashiels, and Wexford. By the end of the financial year the new General Post Office North was almost completed, and is now occupied. The additional storey at the General Post Office East was completed, and the final portion of the Central Savings Bank Extension was commenced.

The expenditure out of the Post Office Vote on the acquisition of sites and buildings during the year amounted to 16,512*l.*, of which 1,317*l.* was spent in London. The expenditure by the Commissioners of Works and Buildings on the erection and furnishing of new Post Offices and the maintenance and enlargement of existing Post Office buildings amounted to 300,360*l.* in Great Britain, and to 10,646*l.* in Ireland. Of the former sum about 44,500*l.* was on account of the General Post Office North

With the single exception of Switzerland no country in Europe is so amply supplied with post offices as the United Kingdom. The International Statistics for 1892 give the following averages of the area in square miles served by each post office in the principal countries (if the square kilometre be taken at  $\frac{2}{5}$  of a square mile): Switzerland, 5; United Kingdom, 6 $\frac{1}{2}$ ; Germany, 7; Holland, 10; Belgium, 14; Italy, 20; Austria, 23 $\frac{1}{2}$ ; France, 29; United States, 60 $\frac{1}{2}$ ; Russia, 14,135.

**Inland Mail Service.**

The following are the chief improvements in the Inland Mail Service which have been effected during the year.

On the 1st October last the Up Night Mail train from South Wales was made 1 $\frac{1}{2}$  hours later throughout its journey from New Milford to Gloucester and London, thus extending the time for posting letters at Swansea, Cardiff, Newport, and other towns; and Night Mail trains were established from Cardiff to Bristol and Bristol to Cardiff by way of the Severn Tunnel, thus improving the circulation of correspondence between South Wales and London on the one hand and the West of England on the other. Letters from the West, which prior to the 1st October had not been delivered in South Wales till the second or North Mail delivery, are now received in all places, town and country, at the first delivery, with the London letters.

A new Parcel Post Coach Service has been established between London and Guildford, with branch services from Guildford to Woking, Haslemere, and Farnborough, from Haslemere to Pulborough and Petersfield, and from Farnborough to Camberley.

During the winter the Mail Services in various parts of the country were interrupted to an unusual extent by floods and storms. Mail Service interrupted by floods and storms.

In the month of November, the line of the Great Western Railway was flooded about one mile south of Oxford, and also between Exeter and Cullompton and between Exeter and Newtown St. Cyres, so that special arrangements had to be made for the conveyance of the mails by other routes. At Windsor and other places in the Thames Valley the floods were wide spread and seriously interfered with the Mail Service

Snow and frost interrupted the service in many parts of the United Kingdom, but especially in the North of Scotland. Railway communication with Wick and Thurso was interrupted by snow drifts on seven different occasions, lasting altogether 40 days, during which the mails were conveyed by sea to and from Invergordon, Wick, and Thurso. There were also several snow blocks between Inverness and Perth.

The Caledonian Canal between Inverness and Loch Ness was frozen and impassable for the Mail Steamers for fourteen days, and the mails had to be conveyed by coach.

A storm of wind on Sunday, the 24th March, strewed many of the roads with fallen trees, and delayed or interrupted several Mail Cart Services. At North Walsham all the main roads were blocked, and 30 trees were blown across the Norwich Road within a distance of one mile.

Additional deliveries have been established during the year at Ramsgate, Margate, Newark, Redruth, Saffron Walden, Elland, and other towns, and additional collections have been authorised at Swansea, Chelmsford, Bury (Lancs.), Leek, and elsewhere. New deliveries in London have been granted at Balham, Rotherhithe, Homerton, North Finchley, Finchley (Church End), and New Wandsworth, and additional collections at Rotherhithe, Walthamstow, and North Finchley.

The system of attaching letter boxes to tram cars has been extended experimentally to other large towns, but, except in Huddersfield, where the system was first introduced—the public do not appear to make much use of the accommodation. It may, perhaps, be inferred that most provincial towns are so well supplied with letter boxes, and the collections are so frequent, that there is no urgent need of the additional facilities afforded by the system. Tram Car Letter Boxes.

An improvement has been made since the date of the last Report in the means of indicating the hour at which letters are posted, and it will be found that the ordinary Arabic numerals Time of Posting indicated in dated stamp.

are gradually being substituted for the alphabetical code in the postmark.

**Private Post  
Cards.**

The change in connection with the use of private Post cards, so long desired by the Post Office, to which I made a passing allusion in my Report of 1894, came into force on the 1st of September last, since which date the public have enjoyed the unquestionable advantage of sending private cards through the post with halfpenny stamps affixed, instead of being compelled to resort to the Post Office to purchase official cards. The enormous extent to which the public have made use of this facility proves how greatly it was needed, and fully justifies the Department in the efforts which it made to overcome the obstacles which had stood in its way. A further improvement in regard to the size of cards was also adopted, and it is evident that the court-shaped card introduced in January meets a popular demand. The statistics of the growth of private cards are remarkable. The total number of post cards sprung from 248½ millions to 312½ millions, being a difference of 26 per cent. The new arrangement, however, only covers a period of seven months, and these figures therefore do not represent the whole effect of the change. Some idea of the growth of the private card may be formed by noting the decrease of the official card. In the year 1893-4, the number of cards issued was under 250 millions; and the sum expended in the manufacture of all classes of stamps, postcards, &c. provided under subhead K of the Post Office Vote was £170,960; while the amount spent in 1894-5 fell to £150,118, and a further reduction is anticipated in the current year. The Department thus avoids a considerable amount of labour and much undefined expense in connection with the registering, conveying, handling, and storing of stock.

**Extended use  
of Tricycles,  
&c.**

Bicycles and tricycles have for some time past been in use on a few Rural Posts. The use of cycles by Rural Postmen has in some cases tended to cause uncertainty in the hour at which the Postman may be expected, and this prevents their more general use. But such an objection does not, as a rule, apply in the case of Telegraph Messengers, and arrangements have recently been made in certain cases for supplying bicycles experimentally for the use of Telegraph Messengers, and it is hoped that by this means a more expeditious and economical service will be secured.

**Express  
Delivery.  
Statistics.**

The Express Delivery Service has continued to grow, the number of services for the 12 months ended March 31st being 273,540, as compared with about 195,000 for the previous year, an increase of 40 per cent. A considerable portion of this growth is due to the large and increasing use made by the public of the arrangement, introduced two years ago, by which letters arriving by post can be delivered by Special Messenger in advance of the ordinary delivery by Postman. The number of letters conveyed by this means in London alone numbered 104,953 during the



year; and the number is rapidly increasing in London as the advantages of the service become more widely known. In provincial towns, however, but little use is made of the arrangement, probably because the facilities offered are not fully recognised.

It is desirable, therefore, to remind the public that, under the regulations specified in page 23 of the Post Office Guide, persons can get their letters delivered in advance of the ordinary post on payment of a small fee.

A further advantage has recently been granted, under which express parcels of light weight can be carried by special messenger on foot to a distance not exceeding 3 miles, instead of the former limit of 2 miles.

Reduction in Fee for Express Service within three miles.

The new rule provides that a parcel weighing less than 5 lbs. may be carried for the following express fees, in addition to the ordinary postage :—

			s.	d.
Not exceeding 1 mile	-	-	-	0 3
" " 2 miles	-	-	-	0 6
" " 3 "	-	-	-	1 0

Another change has been introduced in the direction of reducing the charges. In some cases the senders of packets or articles provide special conveyances at their own cost, and only need the services of a messenger to take charge of the article. In these cases the Department makes no charge founded upon the weight of the article. The messenger's fee, therefore, is only to be paid.

Suspension of Weight Charge in certain cases.

In London increased facilities have been given for Late Fee Letters, which can now be posted as late as 10 p.m. at Euston for the Supplementary Night Mail. Upwards of 2,500 letters with a late fee are now posted on the average every Sunday at railway stations and district offices under the arrangement introduced in 1893.

London Late Fee Letters.

Measures were carried into effect on the 6th April last for accelerating the departure of the Outward American Mails on Saturday *via* Holyhead and Queenstown. For some time past the Cunard Steamship Company have been anxious to avoid the detention of their vessels at Queenstown waiting for the mails, and the alteration which has been made, while meeting their wishes, has secured an earlier arrival of the mails in New York, with opportunity for reply by the return mail to this country of Saturday. Formerly the mails for America left London by the Irish Night Mail train at 8.20 p.m. They are now conveyed by a train which leaves Euston at 4.10 p.m., and arrives at Holyhead Pier at 10.25 p.m. From Holyhead the mails are despatched to Kingstown by special steamer, and thence by special train to Queenstown. The mails are now due at Queenstown at 6.15 a.m. instead of at 10.55 a.m. on Sunday morning as formerly.

Saturday Mails to America.

**Indian Mails.** Arrangements were also made during the year for extending the time of posting for the Indian Mail on Friday on payment of a special late fee. In London, letters can now be posted at the Charing Cross Station up to 8.10 p.m. on Friday evening, *i.e.*, to within 5 minutes of the departure of the mail train, and at a box outside the station at Cannon Street up to 8.20 p.m., on payment of a special late fee of 4*d.* An extension of time has also been granted for posting letters for this mail with a special late fee at Manchester, Liverpool, and Birmingham.

**Foreign and Colonial Mail Service.** By the entry of the Cape Colony into the Postal Union on the 1st of January last, the design entertained from the first by the founders of the Union to make its system ultimately universal has virtually been realised. No important part of the British Empire now remains outside that system; and the Sultanate of Zanzibar has lately announced its intention of entering the Union.

**West India Mails.** A new contract for five years has been concluded with the Royal Mail Steam Packet Company, under which, while the same mail service between this country and the West Indies is provided, its cost has been reduced by 5,000*l.* a year.

**Australasian Mails.** By arrangement with the Governments of the Australasian Colonies and with the Peninsular and Oriental and Orient Companies, the duration of the contracts for the conveyance of mails between the mother country and these Colonies has been prolonged (with modifications favourable to the public) until the 31st of January 1898, when the contracts for the India and China Service, which is worked in connexion with the Australasian, terminate. The opportunity has thus been secured for a simultaneous re-arrangement of both services when the present contracts shall have expired. The changes made in the terms of the agreements are (1) that a weekly call at Colombo shall be made by these packets both on the outward and on the homeward voyage, and (2) that from the 1st of February 1896 the special payment made for conveyance of parcels under a separate contract shall cease, the Parcel Post to and from Australia being from that date performed as a part of the services rendered for the general subsidy, which remains as at present.

**Colonial Conference at Ottawa.** The Colonial Conference held at Ottawa last year passed resolutions favourable to the establishment of communication between England and the Australasian Colonies by way of the Dominion of Canada, and of a quick service of steam packets between England and the Dominion in connexion with the Canadian Pacific scheme. These resolutions have been reported by the Earl of Jersey, the Imperial representative at the Conference, to Her Majesty's Government, and are receiving careful consideration.

The changes affecting the Foreign and Colonial Parcel Post during the past year have been numerous. The service was extended to British and German New Guinea, Dutch Guiana and the Dutch West Indies, Hawaii, Japan, Jeddah, and Raratonga. A reduction of postage was made in the case of parcels for British Central Africa, the Congo Free State, Constantinople, Italy, Luxemburg, Servia, Smyrna, and elsewhere.

Foreign and  
Colonial Parcel  
Post.

But the most important developments of the service have been in the extension of the insurance system and in raising the limit of weight. Parcels for the under-mentioned additional places can now be insured:—Beyrout, Constantinople, Lagos, Luxemburg, Mombasa, the Niger Coast Protectorate, Servia, and Smyrna; and the insurance rates for Foreign and for Colonial parcels have been assimilated.

Until recently the only countries of the continent of Europe to which parcels weighing more than 7 lb. could be sent by Parcel Post were Belgium, Holland, and Norway; whereas now (excluding Russia, to which the Parcel Post does not extend), the only countries to which the limit of 11 lbs. for parcels does not apply are Bulgaria, Portugal, Spain, and Sweden. After the limit of weight in the case of the Parcel Post with Germany was raised, the number of parcels despatched to that country increased by about 22 per cent., while the number received increased by 80 per cent.

The total number of parcels exchanged during the year with foreign countries and British possessions was over a million and a half, representing nearly 15 per cent. increase over the parcels for the previous year. The rate of increase for the parcels despatched was 10½ per cent., and for the parcels received 22 per cent. The value of the goods exported and imported by Parcel Post during the two years 1893-94 and 1894-95 was as follows:—

See Appendix  
A., pages 38-  
41.

—	1893-94.	1894-95.	Increase.
	£	£	£
Exported - -	1,054,559	1,145,849	91,290
Imported - -	638,154	885,406	247,252
Total - -	1,692,713	2,031,255	338,542

The total number of parcels insured was 58,593 as against 27,213 in the previous year. In not a single case during the year had the British Post Office to pay compensation for the loss of an insured parcel sent to or received from a place abroad, and the cases in which compensation had to be paid for damage were few and involved only small amounts.

Post Office  
Guide.

It is very important in the interests both of the public and the Department itself that correct information on Post Office rules and Postal and Telegraph matters generally should be disseminated as widely as possible. The Post Office Guide is the only source from which the public can obtain full and accurate information in regard to the various branches of the Department's business, and it is extremely necessary, therefore, that the rules should be clearly expressed, and that the book should be easy of reference for the public. With the object of making the Guide conform as closely as possible to these conditions it has recently been thoroughly revised, but it is, of course, not possible to divest a publication of this kind entirely of legal and technical phraseology. A system of paragraph headings in heavier type has taken the place of marginal notes, and the index has been improved and somewhat extended. I have also given my sanction to a scheme for remodelling the list of Provincial Post Offices printed in the Post Office Guide, which will, I think, have the effect of rendering this list more useful than it has been in the past. The general feature of the scheme is to give in one column the postal address of every place in the United Kingdom at which there is a Post Office, and to show in an adjacent column the name of the nearest Money Order and Telegraph Office, followed, when necessary, by the distance in miles; the hours for telegraph business being also stated when of an exceptional nature. By this arrangement the use of asterisks and other signs will be very much diminished.

Extension of  
Hours for  
Money Order,  
&c. business.

A valuable extension of the hours during which Money Order, Savings Bank, and other business can be transacted in provincial offices has been carried into effect. On the 1st January last all post offices throughout the provinces were opened for all kinds of postal business from 8 a.m. to 8 p.m. on week-days, thus affording in many cases as much as two hours' additional time, both in the morning and evening, in which to transact business—an increase of accommodation which is specially useful to those who are not released from daily work before 6 o'clock.

Money Orders.  
Appendix K,  
pages 81-88.

The number of Money Order Offices open on the 31st March last was 11,377, showing an increase of 270 in the year.

The number and amount of orders dealt with in the United Kingdom were as follows:—

	Number.			Amount.		
	1894-95.	1893-94.	Increase.	1894-95.	1893-94.	Increase.
<i>Inland Orders.</i>				£	£	£
Ordinary - - -	7,395,681	7,360,936	34,745	18,724,731	18,688,733	36,058
Telegraph - - -	132,457	106,890	25,567	456,731	366,907	89,824
Government - - -	1,082,168	1,560,108	108,068	5,772,070	5,519,456	252,614
Total - - -	9,190,304	9,027,934	162,370	24,953,532	24,575,036	378,496
<i>Foreign and Colonial Orders.</i>						
Colonial - - -	123,955	117,425	6,530	427,888	430,384	Decrease. 3,076
Foreign - - -	322,153	317,806	4,347	786,883	797,377	10,494
Total outwards -	446,108	435,231	10,877	1,214,171	1,227,741	13,570
Issued abroad :—						
Colonial - - -	394,607	398,051	Decrease. 3,444	1,284,530	1,337,337	52,807
Foreign - - -	654,187	663,558	9,371	1,470,894	1,580,715	109,821
Total inwards -	1,048,794	1,061,609	12,815	2,755,424	2,918,052	162,628
Total Foreign and Colonial	1,494,902	1,496,840	1,938	3,969,595	4,145,793	176,198
Grand total - - -	10,685,206	10,524,774	Increase. 160,432	28,923,127	28,720,829	Increase. 202,298

Contrary to the experience of recent years the ordinary Inland Money Order business increased both in number and amount. The Telegraph Money Orders increased 23 per cent. in number and 24 per cent. in amount. The average value of an Inland Money Order was 2*l.* 14*s.* 3*d.* as against 2*l.* 14*s.* 5*d.* in the previous year. The gradual fall in the average amount must be connected with the long continued and general fall in prices, seeing that the competition of Postal Orders as means of remitting small sums through the post would tend to raise the amount of the average Money Order.

The Foreign and Colonial Money Order business shows a considerable falling off in respect to dealings with the United States and Australia and an increase in dealings with South Africa, the net result being a slight diminution. The system has been extended during the year to Bosnia, Herzegovina, Mashonaland, Matabeleland, Zululand, and (for outward orders only) to Uruguay.

In marked contrast to the stationary character of the Money Order business the Postal Order system, introduced on the 1st January 1881, continues to show a vigorous expansion. The

Postal Orders.  
Appendix L.,  
page 86.

Postal Orders issued during the year numbered 60,681,078, amounting to the value of 22,759,282*l.*, an increase of 3,448,139 orders, and 990,489*l.* over the orders for the previous year. At the present rate of progress the Postal Orders will in a few years outrun the Money Orders in amount as they have already long done in point of number. In the 10 years since 1884-85 during which there has been no change in the rates or denominations of Postal Orders, the remittances by Postal Order have nearly trebled in amount, while the remittances by Inland Money Order have grown only about 6 per cent.

Savings Bank.  
Appendix J.,  
pages 63-80.

The year has been one of unprecedented progress as regards the amount deposited in the Savings Bank, partly owing to the extension of the annual limit of deposit from 30*l.* to 50*l.*, a change which came into operation in December 1893, and partly, no doubt, to the difficulty of finding a more profitable safe investment for money. The Chancellor of the Exchequer, on the 15th March last, expressed in the House of Commons his great satisfaction at the increase in the Post Office Savings Bank deposits, as showing "the power and the will of the humbler classes to save money."

The result of the year's business, so far as relates to the amount standing to the credit of depositors, will be seen from the following statement:—

	£
Amount due to Depositors on 31st December 1893 - - - - -	80,597,641
Deposits during 1894 - - - - -	30,439,449 <i>l.</i>
Withdrawals during 1894 - - - - -	23,786,927 <i>l.</i>
Excess of Deposits over Withdrawals - - - - -	6,652,522
Add interest for 1894 credited to Depositors - - - - -	2,015,903
Amount due to Depositors on 31st December 1894 - - - - -	£89,266,066
Increase during year 1894 - - - - -	£8,668,425

This increase in the amount due to depositors compares with an increase of 4,744,562*l.* during 1893, which in its turn was the largest annual increase since the establishment of the Post Office Savings Bank.

The deposits, 10,973,651 in number, amounting to 30,439,449*l.*, were 1,135,453 and 5,790,425*l.* more than in 1893, being an increase at the rate of 11 and 23 per cent. respectively. Even in point of number this increase of 1,135,453 is the largest in any year excepting 1881, the first year of depositing small amounts by means of stamps under Mr. Fawcett's Penny Stamp scheme.

The withdrawals, 3,863,886 in number, amounting to 23,786,927*l.*, were 245,165 and 2,022,361*l.* more than in 1893, being an increase at the rate of 6 and 9 per cent. respectively.

The amount credited to depositors for interest during the year, viz., 2,015,903*l.* exceeded by 155,799*l.* the amount so credited in 1893.

In the course of the year, 35,874 persons deposited 50*l.*, the maximum annual limit, in one sum, representing an aggregate of 1,793,700*l.*; while it is estimated that the total amount deposited in excess of the old limit of 30*l.* was about 2,250,000*l.*

The greatest number of deposits made on any one day was 88,929, amounting to 310,834*l.* on the 31st December, being 5,518 and 9,997*l.* in excess of the deposits on the 30th December 1893, the highest number and amount previously reached. The daily average number and amount of deposits during the year were 35,861 and 99,475*l.*, as compared with 32,150 and 90,552*l.* during 1893.

The greatest number of withdrawal warrants issued on any one day was 29,657 for 132,621*l.* on the 18th December, but on the 14th of the same month 16,428 warrants were issued, representing a larger amount, viz., 137,808*l.* The warrants issued throughout the year averaged daily 12,627 for 77,735*l.*, as compared with 11,825 for 71,126*l.* during 1893.

The average amount of each deposit, which rose from 2*l.* 8*s.* 2*d.* in 1892 to 2*l.* 10*s.* 1*d.* in 1893, was last year no less than 2*l.* 15*s.* 6*d.* This increase was due to the enlargement of the annual limit for ordinary deposits from 30*l.* to 50*l.*, and to deposits being received for investment in Stock up to the value of 200*l.* Stock in one year and 500*l.* Stock in all, instead of 100*l.* and 300*l.* respectively.

The average amount of each withdrawal, which fell from 6*l.* 2*s.* in 1892 to 6*l.* 0*s.* 3*d.* in 1893, increased last year to 6*l.* 3*s.* 1*d.*

The number of accounts opened during 1894 was 1,135,525, and the number closed 775,001, resulting in a net addition of 360,524 accounts. In 1893 the number opened was 1,027,160, and the number closed 731,237, the net addition being 295,923 accounts.

The number of accounts remaining open on the 31st December was 6,108,763. These were distributed as follows:—In England and Wales 5,610,032; in Scotland 238,861, and in Ireland 259,870; the proportion to the population being respectively 1 in 6 in the United Kingdom, 1 in 5 in England and Wales, 1 in 17 in Scotland, and 1 in 18 in Ireland. The average balance to the credit of each open account at the end of 1894 was 14*l.* 12*s.* 3*d.*, as compared with 14*l.* 0*s.* 5*d.* at the end of 1893. As regards the three sections of the United Kingdom separately, the average balance was 14*l.* 12*s.* 2*d.* in England and Wales, 9*l.* 15*s.* 1*d.* in Scotland, and 19*l.* 2*s.* 11*d.* in Ireland.

The number of offices for the transaction of Post Office Savings Bank business was increased last year by 305, of which 243 were in England and Wales, 28 in Scotland, and 34 in Ireland, making a total of 11,323 such offices on the 31st

December. In the London district alone there are now nearly 1,000 Savings Bank Offices, in Liverpool 118, in Manchester 99, in Birmingham 115, and in Glasgow 86.

Side by side with the increase in the number of offices, there is a growing use made of the facility, so convenient to persons moving from place to place, for depositing or withdrawing money at any of the local offices without change of deposit book. This is shown by the gradual increase in the proportion of deposits and withdrawals effected at offices other than those at which the accounts were opened, such "cross-entry" transactions representing, in 1894, 34 per cent. of the total number, as compared with 33 per cent. in 1893, and 32 per cent. in 1892.

The expenses of management last year amounted to 379,152*l.*, but in addition to this there were extraordinary charges of 33,631*l.* for the purchase of land in connection with the extension of the building occupied by the Department, and 1,774*l.* towards the new building itself, making the gross expenses 414,557*l.* In 1893 the expenses were 367,566*l.*, including only 2,873*l.* for land and buildings. Taking the gross amount last year, 414,557*l.*, the average cost per transaction was 6*70d.*, and the cost per cent. in relation to the total balance due to depositors 9*s.* 3½*d.*, as compared with 6*55d.* and 9*s.* 1½*d.* respectively on the gross expenses in 1893. If, however, the payments for land and buildings be excluded in both years, interest at the rate of 5 per cent. thereon being added instead, the average cost per transaction and the average cost per cent. to the total balance become 6*16d.* and 8*s.* 6½*d.* in 1894, as compared with 6*50d.* and 9*s.* 0½*d.* in 1893. As will be seen from the return presented to Parliament (No. 314 of 1895), the amount paid over to the Exchequer after meeting all expenses, including interest to depositors, was 3,836*l.*

Direct communication by pneumatic tube was established between the Savings Bank Department and the Central Telegraph Office in December last, and this has effected a considerable saving of time in dealing with applications for withdrawal by telegraph.

The total number of payments by telegraph in the year 1894 was 44,163, the sum withdrawn being 187,889*l.*, and the total number of payments by return of post was 4,843, the amount paid being 37,638*l.* The average amount withdrawn by telegraph was 4*l.* 5*s.* 1*d.*, and by return of post in response to a telegram 7*l.* 15*s.* 5*d.*

The following statement shows the number of telegraph and return of post withdrawals in the first three months of 1894 and 1895 respectively, and the increase per cent. in the latter period :—



	Telegraph Withdrawals.		Return of Post Withdrawals.	
	Number.	Amount.	Number.	Amount.
		£		£
1st Jan. to 31st Mar. 1894	5,445	24,135	844	6,778
„ „ 1895	13,602	58,821	1,249	10,000
Increase per cent. -	150	143	48	47

There is no doubt that this new and expeditious method of withdrawing money is much appreciated by depositors, and meets a widely-felt need. Obviously it is a great advantage in cases of urgency to be able, on paying a small charge for telegrams, to withdraw money, even in remote parts of the kingdom, within an hour, in place of having to send a notice of withdrawal by post and then to await the receipt by post of a warrant before obtaining the money required. The telegraph withdrawal system is much used by depositors immediately before and after Bank Holidays, at which times the ordinary applications to withdraw are also exceptionally numerous.

With a view to make the facilities for thrift offered by the Post Office Savings Bank more widely known, large cards have been printed, setting out in simple language the advantages offered by the Post Office Savings Bank in respect of Deposits, Stock, Life Insurance, and Old Age Pensions. These cards have been exhibited at all Post Office Savings Banks in the United Kingdom, numbering over 11,000 offices, as well as in conspicuous places in workshops and factories, in police station mess-rooms, workmen's clubs, social and religious institutions, &c., and it has been noticed that the exhibition of these cards has led many new customers to resort to the Savings Bank. Pamphlets have also been widely distributed.

One of the provisions of the Savings Bank Act passed in 1893 prescribed that whenever a depositor had standing to his credit any sum in excess of 200*l.*, that excess should be automatically invested in Government stock unless the depositor gave other directions. This rule came into force on the 1st June 1894, and in the course of that year it was found that out of the accounts of depositors, 2,161 exceeded the prescribed limit of 200*l.* Their wishes having been ascertained, it appeared that 1,050 immediately reduced their accounts to 200*l.* or under; 218 preferred to leave the excess dormant in the Savings Bank bearing no interest; and only 893 allowed the excess to be invested in Government stock.

In the course of the year 381 additional Telegraph Offices were opened at Post Offices, and 70 at Railway Stations. On the 31st March the total number of Telegraph Offices at Post Offices was 7,409, and at Railway Stations 2,252.

Number of  
Telegraph  
Offices.

Number and  
increase of  
Telegrams.  
Appendix H.,  
page 60.

During the year 71,589,064 telegrams of all kinds were forwarded in the United Kingdom, showing an increase over the previous year of 689,566, or '97 per cent. 58,907,408 of these were ordinary inland telegrams (*i.e.*, excluding foreign, press, and free telegrams), showing an increase of 733,824, or 1·26 per cent. The total value of inland telegrams was 1,880,206*l.* as compared with 1,851,335*l.* for the previous year, making the average value 7·66*d.* per telegram, as compared with 7·64*d.*

The number of foreign telegrams dealt with by the Department amounted to 5,937,715, showing an increase of 255,890, or 4·5 per cent. as compared with 1893-94.

5,401,783 telegrams were transmitted at the Press rates for newspapers, clubs, &c., being a decrease as compared with the previous year of 178,905, or 3·2 per cent.

Telegrams sent free on behalf of the various Government Departments show a decrease of 15,775, or 5·4 per cent., the total for the year being 272,649, as compared with 288,424 for the previous year.

There has been a further diminution of 9 per cent. in Railway free telegrams. Arrangements for a limitation of the number of telegrams transmissible free of charge have been made with four Railway Companies, in addition to the 18 mentioned in the Reports for 1892-93 and 1893-94, *viz.* :—

Great Eastern,  
Taff Vale,  
Furness, and  
Cockermouth, Keswick, and Penrith,

and it is hoped that a settlement on a similar basis may be arrived at with the remaining Companies, six in number.

The following table shows the movement of telegraph business during the year :—

Class of Telegram.	Year.	Number.	(+) Increase. (-) Decrease.	Receipts.	(+) Increase. (-) Decrease.
Ordinary Inland	1894-5	58,907,408	(+) 733,824	£ 1,880,206	(+) £ 28,871
" "	1893-4	58,173,584	—	1,851,335	—
Press (Inland)	1894-5	5,401,783	(-) 178,905	119,061	(-) 6,709
" "	1893-4	5,580,688	—	125,770	—
Foreign	1894-5	5,937,715	(+) 255,890	286,215	(+) 22,486
" "	1893-4	5,681,825	—	263,720	—
Railway, free	1894-5	1,048,064	(-) 105,435	—	—
" "	1893-4	1,153,549	—	—	—
" half rate	1894-5	21,445	(+) 17	414	(-) 6
" "	1893-4	21,428	—	420	—
Government, free	1894-5	272,649	(-) 15,775	—	—
" "	1893-4	288,424	—	—	—
Totals	1894-5	71,589,064	(+) 689,566	2,285,896	(+) 44,643
" "	1893-4	70,899,498	—	2,241,254	—

The London local telegrams show an increase of 259,832, or 4 per cent., the numbers for the year being 6,354,481 as compared with 6,094,649 in 1893-94.

The system of telegraphs connecting exposed parts of the coast with the general telegraphic system of the country has been further extended, and it has proved a valuable addition to the machinery for rendering aid to vessels in distress. Coast Communications.

Nineteen additional shore lighthouses and lighthouse stations were connected during the year, and telegraph cables were laid to the Hasborough and Shipwash light vessels, and to the lighthouse on the Tuskar Rock.

The Royal Commission appointed to inquire into the desirability of connecting lighthouses and lightships with the shore have recommended that several other works should be carried out, and some of them are now in hand.

Experiments made with a view to determine the possibility of telegraphing by means of electrical induction, have in the past year had a practical result. Whilst the cable to the Island of Mull was interrupted, communication was successfully carried on by induction between a wire on the mainland (Morvern) and a parallel wire on the island, a number of public telegrams, including one long press telegram, being transmitted without any connecting wire. Telegraphing without wires.

At your Lordship's request, negotiations were conducted with the representatives of the South African Colonies, and with the Eastern and South African Telegraph Company, for a reduction in the charges for telegrams to and from East and South Africa, and in the result agreements have been arrived at under which the charges for public telegrams have been reduced from rates ranging from 7s. 9d. to 8s. 11d. to rates not exceeding 5s. 2d., and in some cases as low as 5s. At the same time the charges for Government telegrams have been reduced to 2s. 6d. a word, and rates of from 1s. 6d. to 1s. 7½d. a word have been agreed upon for Press telegrams. Reduction of Rates to East and South Africa.

The negotiations with the National Telephone Company respecting the areas within which the operations of the Company are for the future to be restricted, and for the settlement of an agreement for carrying into effect the policy set forth in the Treasury Minute of the 23rd May 1892, have been brought to a conclusion, and the drafts of the formal Agreements with the Licensees were laid on the Table of the House on the 7th of August last. The total amount spent out of the million authorised by the Act of 1892 was 355,678l. at the end of the financial year. Telephones.

A Select Committee has since been appointed to consider and report whether the provision made for the Telephone service in local areas is adequate, and whether it is expedient to supplement or improve that provision by the granting of licences to local authorities or otherwise, and the Committee have reported the evidence to the House.

## Trunk Lines.

The Post Office has been proceeding with the erection of the new Trunk Wires provided for by the Act of 1892, and has completed the main lines connecting Plymouth, Exeter, Bristol, and the ports of South Wales with Birmingham, Leeds, and Newcastle-on-Tyne; and those connecting London with Nottingham, Sheffield, Leeds, Manchester, Liverpool, Glasgow, Edinburgh, Belfast, and Dublin; as well as separate lines between Leeds and Hull; Nottingham, Derby, and Leicester; London and Chelmsford, Colchester, and Ipswich; and London and Brighton. Some of these lines have been opened for traffic.

The valuation of the National Telephone Company's Trunk wires which are to be taken over by the Department is proceeding, and will, it is hoped, shortly be completed.

Drilling of  
Telegraph  
Messengers.

The system of drill for Telegraph Messengers, which was instituted three years ago, was further developed last year, and the bcys are regularly drilled in London and the large provincial towns.

Telegraph  
Revenue and  
Expenditure.

The following table shows the revenue and total cost of the Telegraph service, taking into account the interest on capital expenditure for each of the last seven years. The deficiency for the past year was 452,803*l*.

Year.	Receipts plus nominal value of work done for other Departments.	EXPENDITURE.			Annual Interest on Capital.	Deficit.
		Charged to Telegraph Vote.	Charged to Votes of other Departments.	Total.		
	£	£	£	£	£	£
1888-89	2,123,965	1,909,324	72,037	2,041,361	353,787	265,183
1889-90	2,364,099	2,179,921	99,065	2,278,986	306,016	197,690
1890-91	2,456,764	2,265,338	123,243	2,388,581	299,215	231,032
1891-92	2,545,612	2,507,012	124,883	2,635,895	293,888	389,166
1892-93	2,628,312	2,567,019	125,975	2,692,994	298,888	465,870
1893-94	2,879,206	2,641,020	116,625	2,757,645	298,888	477,327
1894-95	2,646,414	2,675,350	124,990	2,800,329	298,888	452,803

A brief historical account of the Telegraph Service since 1870 will be found at pages 33-38 of this Report.

Finance.  
Appendix U  
page 102.

The total Postal Receipts for the year 1894-95 amounted in round numbers to 10,748,000*l*. as compared with 10,472,000*l*. for 1893-94, an increase of 276,000*l*., while the total expenditure for the year 1894-95 amounted to 7,978,000*l*. as compared with 7,738,000*l*. in 1893-94, an increase of 240,000*l*., making on the

net revenue for 1894-95 a total surplus of 2,770,000*l.*, or an increase of 36,000*l.*, a satisfactory result as compared with the year 1893-94, when the net revenue was a decrease of 92,000*l.* on the year 1892-93.

The Postal Telegraph revenue for 1894-95 amounts in round numbers to 2,599,000*l.*, excluding the value of work done for other Departments, as compared with 2,534,000*l.* in 1893-94, an increase of 65,000*l.* The expenditure for 1894-95 was 2,675,000*l.*, excluding the expenditure charged to votes of other Departments, as compared with 2,641,000*l.* in 1893-94, an increase of 34,000*l.* The net deficit on the working of the year has thus fallen from 107,000*l.* to 76,000*l.*

The Postal and Telegraph Services together show an increase of 341,000*l.* in receipts and of 274,000*l.* in expenditure during the year, or a financial improvement of 67,000*l.*

It may be of interest to add under this head some further international comparisons drawn from the source already quoted—the official statistics of the Postal Union Bureau at Berne. They refer to the year 1892, and have been converted at the rate of 25 francs to the £.

—	Receipts.	Expenses.	Surplus (+) or Deficit (-).
	£	£	£
United States - - -	14,700,616	15,797,670	- 1,097,054
Germany - - -	13,964,765	12,910,302	+ 1,054,463
United Kingdom - -	10,344,353	7,518,597	+ 2,825,756
France - - -	8,031,261	6,153,267	+ 1,877,994
Austria - - -	3,299,356	3,175,083	+ 124,273
Italy - - -	1,908,347	1,715,174	+ 193,173
Switzerland - - -	1,049,268	1,012,751	+ 36,517
Belgium - - -	701,610	417,083	+ 284,527
Holland - - -	589,817	469,889	+ 119,928

The receipts in Russia amounted to 3,524,848*l.* from the Post Office alone. As, however, the expenses of the Post Office and of part of the Telegraph Service are stated together as 3,893,397*l.* it is impossible to give the amount of the surplus, if any.

There is a deficit of 425,000*l.* in the Argentine Republic, of 182,000*l.* in Canada, 86,000*l.* in Cochin China, 80,000*l.* in Japan, and smaller deficits occur in Queensland, Dutch India, New South Wales, Norway, Greece, Bulgaria, and (2,000*l.*) British India.

In considering these results attention must be paid not only to the particulars mentioned as regards some countries at pages 3 and 14 above, but also to the differing rates of postage and to the fiscal and other circumstances of each country as a whole.

I have the honour to be,

My Lords,

Your Lordships' obedient humble servant,

ARNOLD MORLEY.

July 1895.

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## HISTORICAL OUTLINE OF THE TELEGRAPH SERVICE SINCE 1870.

The lapse of twenty-five years since the transfer of the telegraphs to the Post Office in 1870, affords an opportunity for a review of the development which the Telegraph Service has attained under national management.

The mainspring of the movement which led to the acquisition of the telegraphs by the State, was the public expectation that the Post Office would be able to provide, for the benefit of the nation as a whole, an improved service, at a rate which would bring it within the reach of all classes of the community, and the Post Office can justly claim that this expectation has been fulfilled.

The attempt of the "United Kingdom" Company to establish a uniform rate of 1s., irrespective of distance, had failed, and in 1869 the tariff charged by that Company, as well as by its older rivals, the Electric and International, and the British and Irish Magnetic, stood at 1s. for a message of 20 words for distances up to 100 miles, 1s. 6d. up to 200 miles, and 2s. beyond 200 miles in Great Britain. For messages between Great Britain and Ireland the charges ranged from 3s. to 6s. In many instances these rates, high as they were, did not cover the whole transmission of a telegram. They only applied to the wires of a single company, and where a message had to be transmitted over the systems of two or more companies, an additional charge, frequently of considerable amount, was levied.\*

Not only were the charges high, but the systems were incomplete. It was in the nature of things that companies whose aim was to secure a profit for their shareholders, should restrict their operations as far as possible to the principal towns. In the absence of an obligation to work the telegraphs as a national undertaking, they naturally refrained from extensions to the smaller towns and villages, or to districts remote from the chief centres of population, which could not be expected to yield a remunerative business. Thus several towns in England and Wales with from 3,000 to 6,000 inhabitants were without any telegraph facilities, being situated at distances of from 5 to 10 miles from the nearest telegraph station. Where such towns were provided with telegraphic communication, the office was, as a rule, situated at the railway station, frequently at an inconvenient distance from the centre of the town. The telegraphs were originally confined to the railways, and to a large extent this system prevailed up to the time of the transfer. It was only in the large towns that "town offices" had been opened, and these offices were neither numerous nor suitably distributed. The business centre of the town was provided with offices of each of the three competing companies clustered close together, in fact sometimes only a few yards apart; but away from the centre, and in the suburbs and outlying districts, there was almost entire neglect. For instance, in Edinburgh all the telegraph offices were situated in a circle with a radius of about half a mile, leaving the rest of the city with no provision

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\* NOTE.—Besides the companies here mentioned, there were the London and Provincial, the Universal Private, and a few other small companies. There was nominally a "local" rate of 6d. in London and some other large towns, but its scope was so restricted that it only applied to about 2 per cent. of the total number of telegrams.

whatever. In Liverpool the money order offices for six suburban districts were from 2 to 5 miles distant from the nearest telegraph office; in Manchester the number of money order offices similarly situated was eleven, and in Birmingham eight.

It was a natural result of these conditions that the use of the telegraph was confined to a comparatively small section of the population. The companies themselves stated that their wires were chiefly used by "stockbrokers, mining agents, shipbrokers, colonial brokers, racing and betting men, fishmongers, fruit merchants, and others engaged in business of a speculative character, or who deal in articles of a perishable nature," and the situation was thus graphically described by Mr. Scudamore in one of his reports:—

"By maintaining high charges as long as they could, by reducing those charges inch by inch as it were, and only under pressure, by the confinement of their operations to important towns, and by planting their offices mainly in the business centres of those towns, the Telegraph Companies had brought speculative men, and speculative men only, to a free use of the telegraph. Whoever could make money on a turn of the market, whoever could advantageously place a few pounds when 'Bumblebee' went below 'Dulcibella' in the betting, whoever had it at heart to let Thames Street know that there was a large take of herrings at Wick, rushed cheerfully to the telegraph office, and would have submitted to any inconvenience, and paid any charge, to get his message through in time. But the general public, puzzled by a variable and complex tariff and disheartened by the distance of the telegraph offices from their doors, had got to regard the telegraph as a medium of communication which they might use in times of sore necessity, and then only, and to look upon a telegraph message with a feeling amounting to fear."

The transfer brought about an immediate change in these conditions. The Post Office began its administration of the telegraphs with the moderate tariff of 1s. for 20 words, irrespective of distance, and with a system of wires which it had already been instrumental in transforming. Extensions had been made to a number of places previously without telegraphic communication, and the wires had been brought to the suburbs of the larger towns and to the centres of the smaller towns formerly served from the railway stations, with the result that on the day of the transfer the Post Office was in a position to open about 1,000 postal telegraph offices, situated each in the centre of a distinct locality, together with about 1,900 offices at railway stations, where the Railway Companies dealt with public telegrams as agents of the Postmaster-General. The work of extension on these lines was pushed forward rapidly. In a period of about two years as many as 2,200 additional postal telegraph offices were opened, and on the 31st March 1872, the system comprised more than 5,000 offices (including about 1,900 offices at railway stations), 22,000 miles of line with an aggregate of 83,000 miles of wire, and more than 6,000 instruments.

The year 1872 marked the first stage in the development of the postal telegraphs. In that year, the third of the administration by the nation, the extensions undertaken with the view of providing a fully-equipped telegraph system had practically been completed, and the result was seen in a large expansion of business. In the first year after the transfer, the number of telegrams of all descriptions was about 10,000,000, in the second about 12,000,000, and in the third (the financial year ended the 31st March 1873) over 15,000,000, or more than double the number in 1869, which was less than 7,000,000. The period from 1872 up to the adoption of the sixpenny tariff in 1885 was one of steady progress. The addition of new offices was not large, the total of 5,000 offices in 1872



having only increased to 6,000 in 1885. But great improvements were made in the means of communication between places already connected, and the increasing appreciation of the telegraph service by the public was shown in the fact that in 1885 the number of telegrams had again been more than doubled, having risen to 33,000,000.

The reduction of the tariff in 1885 opened a new era. A comparison of the old tariff of 1s. for 20 words with 3d. for each additional group of five words and the new tariff of 6d. for 12 words with  $\frac{1}{2}$ d. for each additional word is complicated by the fact that the free addresses allowed under the former tariff were abolished under the latter. But the point that can be clearly seen is that, whereas it had been impossible to send a telegram, however short, at a less charge than 1s., a telegram of 12 words could now be sent for 6d. The fact that addresses were now charged for, did not prevent the senders of telegrams from so reducing the number of chargeable words as to obtain the full benefit of the lower tariff. The actual length of the telegrams was largely curtailed, especially in the addresses; and economy was effected through the operation of certain new rules, one of which prescribed that figures, formerly chargeable each as a single word, should be counted at the rate of five figures to a word. In the result a large proportion of the total number of telegrams was brought within the minimum charge of 6d., while the average charge, which had been 1s. 1d. in 1885, was reduced to about 8d. in 1886, and has since fallen below 7 $\frac{1}{2}$ d.

Under the reduced tariff, telegraph business again received a powerful stimulus. The charge was so low as to popularise the Telegraph Service still further, and to render it available for purposes for which it had not hitherto been used. In particular, it became adapted to the requirements of local traffic; and in London the local telegrams were more than doubled in about two years, having risen from about 1,800,000 in 1884-85 to 3,800,000 in 1886-87.

The Post Office has had to contend with an increasing competition on the part of the Telephone Companies, who have chiefly competed in that class of business, the local traffic, which afforded, under the new tariff, the greatest promise of growth. It is stated by the National Telephone Company that the volume of their business is equivalent to 280,000,000 messages of an average length of 100 words. A certain proportion of this vast business would undoubtedly, in the absence of the telephone, have been transacted by telegraph; but, notwithstanding the loss to the Telegraph Service in this respect, a development exceeding that between 1870 and 1885 has actually occurred. The number of telegrams of all descriptions, which had reached 33,000,000 in 1884-85, rose to 50,000,000 in 1886-87 and 62,000,000 in 1889-90, while in the financial year just expired, a total of 71,589,000 has been attained. With the possible exception of the United States, for which complete statistics are not available, no other country in the world makes so extensive a use of the telegraph. In France the number of public telegrams is about 42,000,000, in Germany 33,000,000, in Austria and Hungary 18,000,000, in Russia 13,000,000, and in Italy 10,000,000. In the United Kingdom about 184 telegrams are sent for every hundred persons, as compared with 108 for the same number of persons in France, 66 in Germany, 42 in Austria Hungary, 31 in Italy, and 10 in Russia. The nearest approach to the United Kingdom in this view is Switzerland, where the number of telegrams per hundred persons is about 127; even Belgium does not produce more than 87 per hundred persons. An adequate idea of the volume of telegraph business in the United Kingdom cannot, however, be gathered from these figures alone. The tariff for press telegrams in this country, working out as it does, on the average, at

about  $4\frac{1}{2}$  per 100 words, is the lowest in the world, and the amount of work performed for the press is without a parallel in any other country. Although the press telegrams, 5,400,000 in number, are included in the total of 71,589,000, no allowance is made for their exceptional length. Being of an average length of about 120 words, they contain an aggregate of about 650,000,000 words, as compared with an aggregate of about 970,000,000 in all other telegrams. Under the arrangements for news telegraphy this number of words does not, it is true, entail on the Post Office a corresponding amount of work; but it is a striking fact that the words dealt with for the press form no less than two-fifths of the total number of words.

The growth of the whole business since 1870 (from less than seven to more than seventy-one millions) has been more than ten-fold. The number of offices has increased from 3,000 to nearly 10,000. The system, including submarine cables, now consists of about 35,000 miles of line as compared with 15,000 in 1870, and about 215,000 miles of wire as compared with 60,000, while the number of instruments has increased from about 4,000 to over 26,000.

But for the improvements which have been effected in telegraphy since 1870, the increase in the mileage of wire and the number of instruments must necessarily have been much greater. It was urged at the time of the transfer that the possession, by the Government, of a monopoly in telegraphs would tend to discourage invention. To this contention the progress achieved in the Technical Department of the Telegraph Service is a sufficient answer. Partly through the adoption of outside inventions (with due recognition of the rights of the inventors) and partly through improvements devised by its own staff, the Post Office has succeeded in largely increasing the working capacity of the wires. The improvements are too numerous to be set forth in detail, but it may be well to mention some of the more striking. In 1870, each wire only afforded a single channel for communication. At the present time a single wire can be used for the simultaneous transmission of two messages under the Duplex system (which may be said to be the normal method of working between busy offices), four under the Quadruplex system, and six under the Multiplex system. These inventions were obtained by the Post Office from outside (the Duplex from Mr. Stearns, the Quadruplex from Mr. Edison, and the Multiplex from Mr. Delany), but their value for practical purposes is largely due to the efforts of the officers of the Post Office to develop and improve them. No less important than this increase in the number of available channels of communication is the improvement in the speed of working. In 1870 a speed of from 60 to 80 words per minute was the highest which could be attained in the working of the Wheatstone Automatic apparatus. At the present time a speed of 600 words per minute has become possible, and a working speed of 400 words is the fixed standard for certain circuits. The Duplex system has been successfully applied to the Automatic apparatus, with the result that many circuits are working at a speed of 250 words per minute in two directions. Two copper wires between London and Dublin are working on the Duplex system at even 300 words per minute, whereas under the conditions of 1870 they would only have given about 40 words in one direction as a maximum. The "Repeaters" used for strengthening the current on long circuits have also been greatly improved. In the absence of Repeaters, it would be impossible to obtain a higher speed than 40 words per minute between London and Aberdeen, whereas, with Repeaters at Leeds and Edinburgh, a speed of 350 words is attained.

The financial side of the telegraphs unfortunately does not present so favourable an aspect. It is undoubtedly a matter for concern that during the year ended the 31st March last the expenditure exceeded the revenue by about 154,000*l.*, to which must be added the interest (298,000*l.*) on the capital expenditure incurred at the transfer, making the total loss for the year about 452,000*l.* In the period of 25 years since 1870 the receipts show a balance of about 1,795,000*l.* in excess of the expenditure, but they fall far short of meeting the interest on capital, the aggregate deficiency in this respect being 5,859,000*l.*

The large price paid as purchase money on the terms authorised by Parliament is one of the factors which have contributed to the unfavourable financial results of the working of the telegraphs. The expenditure on capital account amounted to about 10,130,000*l.* Of this amount about 2,130,000*l.* was expended on extensions, and the remainder, 8,000,000*l.*, in the purchase of the undertakings of the Telegraph Companies and the interest of the Railway Companies in public telegraphs. It is generally held that the companies were liberally treated, and in certain cases a price which must be regarded as excessive had to be paid.

The right, accorded to the Railway Companies at the time of the transfer, of sending postal telegrams free of charge has proved another burden. The number of the railway free telegrams, at first insignificant, increased out of all proportion to the growth in ordinary public telegrams, until in 1891 it reached a total of about 1,600,000 telegrams, representing at 1*s.*  $\frac{1}{2}$ *d.* per telegram (the average length being 25 words) a value of over 80,000*l.* per annum. It is, however, a matter for satisfaction that arrangements have recently been made under which this burden is materially lessened, while a barrier is imposed against future growth.

A still more serious burden is caused by the loss on press telegrams. The charge specified in the Telegraph Act of 1868 for press telegrams is 1*s.* for 75 words during the day, or for 100 words at night. But a proviso was added that for copies the charge was to be only 2*d.* per 75 or 100 words, and no condition was laid down as to the copy being for the same town as the original. The newspapers accordingly combined to receive, from the News Associations, messages in identical terms, and by dividing the cost they are enabled to get the benefit of a rate which comes nearer 2*d.* than 1*s.*, the average charge being, in fact, about 4  $\frac{1}{2}$ *d.* per 100 words. Notwithstanding the economical arrangements which have been made for the transmission of the telegrams (5,400,000 in number, containing 650,000,000 words), the loss incurred by the Post Office in dealing with them is estimated to amount to 300,000*l.* per annum.

These unfavourable conditions have permanently affected the telegraphs. They must in any case have diminished the possibility of profit, and in the actual circumstances their effect has been to augment the loss. Moreover, new influences inimical (temporarily if not permanently) to financial success have come into play, namely, the reduction of the tariff in 1885, the increase in the pay of the staff, and the competition of the Telephone Companies for local traffic.

The results of the alteration of the tariff in 1885 have been described in an earlier paragraph. While the average amount received for a telegram was reduced from 1*s.* 1*d.* to 7  $\frac{1}{2}$ *d.*, a large addition was made to the main element of cost, namely, the pay of the staff. The proportion of the amount expended on salaries and wages to the total telegraph expenditure, which in 1881, before the revision carried out by Mr. Fawcett, stood at about 55 per cent., has since risen, as the result of that revision and the revision effected by Mr. Raikes in 1890, to about 65

per cent. At the same time the competition of the Telephone Companies deprived the Post Office of a large portion of what was at once the most promising and the most remunerative part of its business. There has, it is true, been a development of local telegraph traffic since 1885, but in recent years the increase has been materially checked. In certain cases the traffic conducted by the Post Office in the large towns, or between large towns situated at a short distance from each other and connected by the trunk wires of the National Telephone Company (as, for example, between Glasgow and Greenock, and between Liverpool and Manchester), has suffered an actual diminution.

Against the loss of money incurred on the telegraphs must be set the benefits which the system confers on the community. That an expeditious service, extending into every part of the United Kingdom, is provided at a charge of less than 8*d.* per telegram, is an advantage for the whole nation which may be regarded as at least commensurate with the sacrifice entailed by the financial loss. The amount provided by the taxpayers to meet the deficit is not lost; it is virtually repaid in services for which a higher charge would otherwise have had to be levied, and the main object of the acquisition of the telegraphs by the State may be said to have been realised in the attainment of a development to which no other country affords a parallel. The Post Office has to admit a deficit on the working of the telegraphs, but its 71,000,000 telegrams bear testimony to the value of the service which it renders to the public.

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## APPENDIX A.—continued.

STATEMENT of the estimated Total NUMBER of LETTERS, POST CARDS, BOOK PACKETS, CIRCULARS, and SAMPLES, NEWSPAPERS, TELEGRAMS, and PARCELS dealt with, and of the Average Number per Head of the Population for the year ended the 31st March 1895.

	Population.	Letters.		Post Cards.		Book Packets, Circulars, and Samples.		Newspapers.		Telegrams.		Parcels.	
		Total No.	No. per Head of Population.	Total No.	No. per Head of Population.	Total No.	No. per Head of Population.	Total No.	No. per Head of Population.	Total No.	No. per Head of Population.	Total No.	No. per Head of Population.
England and Wales	30,143,741	1,502,100,000	49·8	271,600,000	9·0	622,500,000	17·3	117,500,000	3·2	60,216,706	2·0	47,215,278	1·56
Scotland	4,124,091	168,000,000	37·8	28,700,000	7·0	60,800,000	14·7	17,300,000	4·2	7,534,064	1·8	6,062,509	1·47
Ireland	4,597,629	112,800,000	24·5	12,500,000	2·7	31,300,000	6·8	17,000,000	3·7	4,083,262	·9	3,887,764	·83
Totals	38,865,461	1,770,900,000	45·6	312,800,000	8·0	614,600,000	15·1	151,800,000	3·9	71,880,064	1·8	57,135,541	1·47

Note.—Of the total yearly number of Letters, Book Packets, Post Cards, Circulars, and Samples, Newspapers, Telegrams, and Parcels, the per-centage of each is as follows :—

Letters	· 39·5	Telegrams	· 2·8
Book Packets, Circulars, and Samples	· 20·6	Parcels	· 1·9
Newspapers	· 8·1		

APPENDIX A.—*continued.*

TABLE showing the NUMBER of PARCELS delivered in the United Kingdom during each of the Twelve Months from 1st April 1894 to the 31st March 1895.

Month.	England and Wales.			Scotland.	Ireland.	United Kingdom.
	Provinces.	London.	Total.			
April 1894 -	-	-	-	436,136	298,586	4,472,787
May " -	2,909,899	828,166	3,738,065	471,014	312,715	4,648,860
June " -	3,011,010	854,121	3,865,131	494,362	801,876	4,584,552
July " -	2,909,569	878,745	3,788,314	475,053	289,693	4,352,867
August " -	2,811,860	773,261	3,585,121	525,991	296,444	4,356,800
September " -	2,839,139	695,226	3,534,365	508,508	292,831	4,439,576
October " -	2,896,598	741,639	3,638,237	550,840	338,464	5,088,686
November " -	3,324,562	875,270	4,199,832	497,174	328,861	4,900,021
December " -	3,186,335	887,751	4,073,986	797,358	495,871	7,089,963
January 1895 -	4,617,949	1,178,785	5,796,734	495,938	323,682	4,872,485
February " -	3,206,406	846,464	4,052,870	382,147	265,805	3,930,748
March " -	2,592,516	690,280	3,282,796	445,493	297,926	4,403,546
March " -	2,883,487	776,640	3,660,127			
Totals	37,189,230	10,026,348	47,215,578	6,082,509	3,837,754	57,135,841
Number for year ended 31st March 1894 -	35,134,885	9,424,905	44,559,290	5,823,242	3,653,098	54,084,630
Increase -	2,054,845	601,443	2,656,288	260,267	184,656	3,101,211
Increase per cent. -	5.8	6.3	5.9	4.4	5.0	5.7

## APPENDIX A.—continued.

## Post Cards, Book Packets, Samples, and Newspapers

ESTIMATED NUMBER OF POST CARDS delivered in the UNITED KINGDOM in each of the last Ten Years, and the increase per cent. per annum.

Year.	England and Wales.		Scotland.		Ireland.		United Kingdom.	
	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.
1884-85	134,100,000	4·3	18,400,000	5·5	7,900,000	3·1	160,400,000	4·4
1885-86	143,700,000	7·2	19,500,000	6·4	8,100,000	2·9	171,300,000	6·9
1886-87	151,300,000	5·3	20,400,000	4·6	8,400,000	3·3	180,100,000	5·1
1887-88	158,900,000	5·0	21,200,000	3·9	8,700,000	3·6	188,800,000	4·8
1888-89	170,100,000	7·0	22,000,000	2·8	9,300,000	6·9	201,400,000	6·7
1889-90	184,400,000	8·4	22,900,000	5·0	9,800,000	5·4	217,100,000	7·8
1890-91	195,000,000	5·7	24,000,000	4·8	10,700,000	9·2	229,700,000	5·8
1891-92	205,200,000	5·2	25,400,000	5·8	11,000,000	2·8	241,600,000	5·2
1892-93	206,300,000	·5	26,300,000	5·5	11,300,000	2·7	244,400,000	1·2
1893-94	209,100,000	1·4	27,400,000	2·2	12,000,000	6·2	248,500,000	1·6
1894-95	271,800,000	29·9	28,700,000	4·7	12,500,000	4·2	312,800,000	25·9

ESTIMATED NUMBER OF BOOK PACKETS, CIRCULARS, and SAMPLES delivered in the UNITED KINGDOM in each of the last Ten Years, and the increase per cent. per annum.

Year.	England and Wales.		Scotland.		Ireland.		United Kingdom.	
	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.
1884-85	289,400,000	8·1	34,500,000	10·0	16,500,000	18·9	330,400,000	8·8
1885-86	288,500,000	7·1	35,900,000	4·2	17,800,000	7·7	342,200,000	6·8
1886-87	312,000,000	8·1	38,700,000	7·7	18,200,000	2·3	368,900,000	7·8
1887-88	331,600,000	6·3	38,900,000	·5	18,000,000	4·4	389,500,000	5·6
1888-89	351,700,000	6·1	40,600,000	4·4	19,700,000	3·7	412,000,000	5·8
1889-90	378,200,000	7·5	42,100,000	3·7	21,600,000	9·6	441,900,000	7·3
1890-91	411,900,000	8·9	44,600,000	5·9	24,700,000	14·3	481,200,000	8·9
1891-92	425,000,000	3·2	45,300,000	1·6	25,000,000	1·2	495,300,000	2·9
1892-93	456,100,000	7·3	51,200,000	13·0	27,900,000	11·6	535,200,000	8·1
1893-94	489,700,000	7·4	56,200,000	9·8	28,400,000	1·9	574,300,000	7·3
1894-95	522,500,000	6·7	60,900,000	8·2	31,300,000	10·2	614,600,000	7·0

ESTIMATED NUMBER OF NEWSPAPERS delivered in the UNITED KINGDOM in each of the last Ten Years, and the increase per cent. per annum.

Year.	England and Wales.		Scotland.		Ireland.		United Kingdom.	
	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.	Number.	Increase per cent. per annum.
1884-85	110,700,000	·7	16,900,000	·9	16,100,000	·5	143,700,000	·7
1885-86	113,700,000	2·8	17,600,000	4·2	16,400,000	1·7	147,700,000	2·8
1886-87	117,800,000	3·6	17,000,000	3·3	16,400,000	—	151,200,000	2·4
1887-88	119,800,000	1·7	18,700,000	1·8	15,800,000	dec. 3·7	152,300,000	·8
1888-89	119,300,000	dec. 4	16,600,000	·6	16,000,000	inc. 1·3	151,900,000	dec. 3
1889-90	126,600,000	inc. 6·1	16,700,000	inc. 6	16,000,000	—	159,300,000	inc. 4·9
1890-91	127,900,000	·9	16,600,000	dec. 6	16,600,000	3·7	161,000,000	1·1
1891-92	128,800,000	·8	17,000,000	inc. 2·4	17,000,000	2·4	162,800,000	1·1
1892-93	127,800,000	dec. 8	17,600,000	3·5	17,400,000	2·3	162,800,000	—
1893-94	129,800,000	inc. 1·8	17,700,000	·6	17,400,000	—	164,900,000	1·3
1894-95	*117,500,000	dec. 9·5	17,300,000	dec. 2·3	17,000,000	dec. 2·3	151,800,000	dec. 7·9

\* See page 1.



# APPENDIX A.—continued.

## Registered Letters.

STATEMENT showing the Number of Letters Registered by the Public in the United Kingdom in each of the last Ten Years and the increase per cent. per annum.

YEAR.	ENGLAND AND WALES.						SCOTLAND		IRELAND.		TOTAL for UNITED KINGDOM.	
	Country Offices.		London District.		Total.		Number.	Increase per cent.	Number.	Increase per cent.	Number.	Increase per cent.
	Number.	Increase per cent.	Number.	Increase per cent.	Number.	Increase per cent.						
1885-86	6,609,979	dec. 2.9	2,952,591	dec. .7	9,592,570	dec. 3.2	909,537	dec. .5	696,963	dec. 1.9	11,123,060	dec. 2.1
1886-87	6,177,160	6.0	2,571,166	inc. .6	9,149,326	4.0	925,976	inc. 2.1	702,252	inc. .7	10,779,555	3.1
1887-88	6,163,888	0.2	3,053,369	2.1	9,196,257	inc. 1.4	920,055	dec. 1.0	698,410	dec. .5	10,814,722	inc. .3
1888-89	6,192,027	0.5	3,160,354	4.2	9,352,301	1.2	933,223	inc. 1.3	716,501	inc. 2.6	11,001,085	1.7
1889-90	6,340,250	2.4	3,320,526	5.3	9,666,876	3.4	972,636	4.3	718,423	3	11,387,935	3.2
1890-91	6,394,514	.9	3,238,804	dec. 2.6	9,633,318	dec. .3	1,001,463	3.0	722,286	6	11,357,197	dec. .006
1891-92	6,600,188	3.4	3,683,639	inc. 13.7	10,292,877	inc. 6.9	1,089,161	3.7	746,330	3.2	12,077,348	inc. 6.3
1892-93	6,568,404	.6	3,724,240	1.1	10,292,644	dec. .002	1,074,108	3.4	765,292	2.7	12,132,144	4
1893-94	6,392,212	2.6	3,473,748	dec. 6.7	9,865,960	4.1	1,069,798	2.4	776,594	1.5	11,742,392	dec. 3.2
1894-95	6,465,761	1.5	3,606,333	inc. 3.8	10,069,094	2.3	1,069,595	dec. .9	776,575	.002	11,968,264	inc. 1.8

APPENDIX A.—*continued.*STATEMENT of the NUMBERS of FOREIGN and COLONIAL PARCELS  
31st March 1894 and

Country.	Date of Establishment of Post.	Number of Parcels.			
		Despatched.			
		1893-94.	1894-95.	In- crease.	De- crease.
Aden - - -	July 1885	1,398	1,505	107	—
Antigua - - -	Jan. 1886	1,975	1,991	16	—
Argentine Republic - -	Feb. 1890	1,855	1,944	89	—
Ascension - - -	July 1886	394	330	—	14
Austria-Hungary* - -	June 1886	13,995	15,591	1,596	—
Bahamas - - -	Sept. 1887	660	782	122	—
Barbados - - -	April 1886	3,953	4,428	475	—
Bechuanaland, Orange Free State, and Transvaal.	Dec. 1889	9,936	17,240	7,304	—
Belgium - - -	Jan. 1886	37,744	41,938	4,194	—
Bermuda - - -	April 1890	2,807	2,903	6	—
Beirut - - -	Jan. 1888	755	645	—	110
British Central Africa -	Aug. 1893	139	336	197	—
British East Africa - -	April 1891	211	311	100	—
British Guiana - - -	Jan. 1886	5,795	6,789	994	—
British Honduras - - -	March 1887	349	357	8	—
British North Borneo -	Sept. 1887	169	143	—	26
Canada; Dominion of - -	Aug. 1886	38,184	40,564	2,380	—
Cape Colony - - -	Dec. 1885	29,310	34,689	5,379	—
Ceylon - - -	Nov. 1885	8,813	9,978	1,165	—
Colombia, Republic of -	March 1888	3,990	4,338	348	—
Constantinople - - -	Jan. 1886	3,236	3,407	171	—
Costa Rica - - -	Feb. 1888	1,611	1,416	—	195
Cyprus - - -	Jan. 1886	1,368	1,317	—	49
Dominica - - -	Jan. 1886	636	715	79	—
Egypt - - -	July 1885	10,714	11,803	1,089	—
Falkland Islands - - -	Oct. 1888	644	807	163	—
Fiji - - -	June 1890	222	264	42	—
France† - - -	Oct. 1887	161,894	170,816	8,922	—
Germany‡ - - -	Jan. 1886	162,364	164,213	31,849	—
Gibraltar - - -	July 1885	9,208	11,129	1,921	—
Grenada - - -	Oct. 1885	1,402	1,547	145	—
Hawaii - - -	March 1895	—	6	6	—
Holland - - -	April 1886	34,796	37,107	2,311	—
Hong Kong§ - - -	Oct. 1885	8,990	11,585	2,655	—
India - - -	July 1885	84,871	90,094	5,223	—
Italy - - -	Oct. 1887	41,017	44,313	3,296	—
Jamaica - - -	Oct. 1885	8,154	8,756	602	—
Labuan - - -	Dec. 1885	74	57	—	17
Liberia - - -	July 1893	76	106	30	—
Madeira - - -	July 1891	678	664	—	14
Malta - - -	Aug. 1885	13,144	14,854	1,710	—
Mashonaland - - -	Jan. 1893	537	1,089	512	—
Carried forward -		708,146	793,927	85,206	425

\* Including parcels for Bulgaria, Roumania, and Servia.

† Including parcels for the French Possessions.

‡ Including parcels for Eastern Europe, German Possessions, Chili, Japan, &amp;c.

§ Including parcels for China and the China Fleet.

APPENDIX A.—*continued.*

Despatched and Received during the Years ended the  
the 31st March 1895.

Number of Parcels.								Country.
Received.				Totals.				
1893-94.	1894-95.	In-crease.	De-crease.	1893-94.	1894-95.	In-crease.	De-crease.	
1,428	1,932	504	—	2,826	3,437	611	—	Aden.
383	366	—	17	2,358	2,357	—	1	Antigua.
642	906	264	—	2,467	2,850	383	—	Argentine Republic.
109	112	3	—	503	462	—	11	Ascension.
5,553	5,232	—	321	19,548	20,823	1,275	—	Austria-Hungary.*
198	226	28	—	858	1,008	150	—	Bahamas.
1,355	1,423	68	—	5,308	5,851	543	—	Barbados.
—	—	—	—	9,936	17,240	7,304	—	Bechnanaland, Orange Free State, and Transvaal.
17,217	20,195	2,978	—	54,961	62,133	7,172	—	Belgium.
604	685	81	—	3,501	3,583	82	—	Bermuda.
226	252	26	—	981	897	—	84	Beyrout.
27	—	—	27	166	336	170	—	British Central Africa.
100	189	89	—	311	500	189	—	British East Africa.
1,295	1,575	280	—	7,090	8,364	1,274	—	British Guiana.
51	67	16	—	400	424	24	—	British Honduras.
94	69	—	25	263	212	—	51	British North Borneo.
13,925	15,137	1,212	—	52,109	55,701	3,592	—	Canada, Dominion of.
12,998	15,163	2,165	—	42,308	49,852	7,544	—	Cape Colony.
4,511	5,785	1,274	—	13,324	15,763	2,439	—	Ceylon.
199	205	6	—	4,189	4,543	354	—	Colombia, Republic of.
522	474	—	48	3,758	3,881	123	—	Constantinople.
140	102	—	38	1,751	1,518	—	233	Costa Rica.
336	407	71	—	1,702	1,724	22	—	Cyprus.
101	121	20	—	737	836	99	—	Dominica.
6,915	8,329	1,414	—	17,629	20,133	2,503	—	Egypt.
168	151	—	17	812	958	146	—	Falkland Islands.
88	84	—	4	310	348	38	—	Fiji.
116,838	124,719	7,881	—	278,732	295,535	16,803	—	France.†
112,386	171,571	59,185	—	274,750	365,784	91,034	—	Germany.‡
4,926	6,188	1,262	—	14,134	17,317	3,183	—	Gibraltar.
328	418	90	—	1,730	1,965	235	—	Grenada.
—	—	—	—	—	6	6	—	Hawaii.
22,769	25,731	2,962	—	57,565	62,838	5,273	—	Holland.
7,381	8,685	1,304	—	16,311	22,270	5,959	—	Hong Kong.§
71,070	87,925	16,855	—	155,941	178,019	22,078	—	India.
22,728	24,047	1,319	—	63,745	68,360	4,615	—	Italy.
1,863	1,906	43	—	10,017	10,662	645	—	Jamaica.
19	43	24	—	93	100	7	—	Labuan.
3	8	5	—	79	114	35	—	Liberia.
91	70	—	21	769	734	—	35	Madeira.
7,413	9,089	1,676	—	20,557	23,943	3,386	—	Malta.
—	—	—	—	587	1,009	512	—	Mnahonaland.
437,000	529,587	103,105	518	1,146,146	1,333,514	187,783	415	

|| Included in figures for Cape of Good Hope.

## APPENDIX A.—continued.

STATEMENT of the NUMBERS of FOREIGN and COLONIAL PARCELS  
31st March 1894 and

Country.	Date of Establishment of Post.	Number of Parcels.			
		Despatched.			
		1893-94.	1894-95.	In- crease.	De- crease.
	Brought forward -	708,146	793,927	85,206	425
Mauritius - . . . .	April 1889	1,436	1,287	—	149
Mexico - . . . . .	April 1890	1,737	1,600	—	137
Montserrat - . . . .	Jan. 1886	486	504	18	—
Natal - . . . . .	June 1887	12,408	9,799	—	2,699
Nevis - . . . . .	Jan. 1886	249	231	—	18
Newfoundland - . . .	Sept. 1886	2,525	2,440	—	85
New South Wales - . .	July 1886	13,460	14,102	642	—
New Zealand - . . . .	Nov. 1888	13,268	13,852	584	—
Niger Coast Protectorate	Dec. 1892	433	639	206	—
Norway - . . . . .	April 1886	7,897	9,065	1,153	—
Persia - . . . . .	Jan. 1894	25	109	84	—
Portugal - . . . . .	Jan. 1883	2,148	2,247	99	—
Queensland - . . . .	Feb. 1892	4,162	4,351	189	—
St. Helena - . . . .	April 1886	673	737	64	—
St. Kitts - . . . . .	Jan. 1886	1,068	1,196	127	—
St. Lucia - . . . . .	Oct. 1885	936	1,249	313	—
St. Thomas - . . . .	Jan. 1888	475	431	—	44
St. Vincent - . . . .	Nov. 1885	863	870	7	—
Salvador - . . . . .	April 1893	116	209	93	—
Samoa and Raratonga -	May 1894	—	53	53	—
Sarawak - . . . . .	July 1887	165	165	—	—
Seychelles - . . . .	April 1890	161	96	—	65
Siam - . . . . .	Aug. 1890	429	474	45	—
Smyrna - . . . . .	April 1887	1,148	1,244	96	—
South Australia - . .	July 1886	3,337	3,688	351	—
Spain - . . . . .	Sept. 1891	16,356	20,465	4,200	—
Straits Settlements - .	Oct. 1885	7,097	5,231	—	1,866
Sweden - . . . . .	May 1886	8,272	9,530	1,258	—
Switzerland - . . . .	Dec. 1887	37,362	38,610	1,248	—
Tangier - . . . . .	Jan. 1890	1,278	1,069	—	139
Tasmania - . . . . .	Jan. 1887	2,258	2,122	—	136
Tobago - . . . . .	Oct. 1885	186	268	82	—
Tortola - . . . . .	Oct. 1836	46	34	—	12
Trinidad - . . . . .	Oct. 1885	3,485	3,987	502	—
Uruguay - . . . . .	April 1891	559	855	296	—
Victoria - . . . . .	July 1886	10,366	10,314	—	42
West African Colonies -	Jan. 1888	6,352	6,430	78	—
West Australia - . . .	Jan. 1887	2,730	3,529	790	—
Zanzibar - . . . . .	Jan. 1887	538	654	116	—
	Totals -	874,625	966,672	97,914	5,867
		Net Increase - 92,047			

Postage rates were reduced in 1893-94 on parcels exchanged with the Cape Colony, Bechuana-land, the Orange Free State, the Transvaal, and Mashonaland; and in 1894-95 on parcels exchanged with British Central Africa, Italy, Constantinople, and Smyrna.

# APPENDIX A.—continued.

Despatched and Received during the Years ended the  
the 31st March 1895—continued.

Number of Parcels.								Country.
Received.				Totals.				
1893-94.	1894-95.	In-crease.	De-crease.	1893-94.	1894-95.	In-crease.	De-crease.	
427,000	539,587	103,105	518	1,145,146	1,333,514	187,783	415	
188	213	25	—	1,624	1,500	—	124	Mauritius.
114	138	24	—	1,361	1,738	—	113	Mexico.
106	115	9	—	592	619	27	—	Montserrat.
2,883	2,969	86	—	15,381	12,768	—	2,613	Natal.
37	54	17	—	286	235	—	1	Nevis.
591	523	—	69	3,116	2,962	—	154	Newfoundland.
5,310	5,570	260	—	18,770	19,672	902	—	New South Wales.
3,224	3,411	187	—	16,492	17,263	771	—	New Zealand.
196	250	54	—	629	889	260	—	Niger Coast Protectorate.
3,669	3,893	224	—	11,566	12,948	1,382	—	Norway.
—	—	—	—	25	109	84	—	Persia.
301	325	24	—	2,449	2,572	123	—	Portugal.
1,289	1,637 *	348	—	5,461	5,989	537	—	Queensland.
153	247	94	—	826	984	158	—	St. Helena.
161	209	48	—	1,229	1,404	175	—	St. Kitts.
255	288	33	—	1,191	1,537	346	—	St. Lucia.
87	107	20	—	562	538	—	24	St. Thomas.
240	216	—	24	1,103	1,086	—	17	St. Vincent.
—	5	5	—	116	214	98	—	Salvador.
*—	*—	—	—	—	53	53	—	Samoa and Raratonga.
†—	†—	—	—	165	165	—	—	Sarawak.
41	53	12	—	202	149	—	53	Seychelles.
†—	†—	—	—	429	474	45	—	Siam.
501	692	191	—	1,640	1,936	287	—	Smyrna.
1,577	1,489	—	88	4,914	5,177	263	—	South Australia.
†—	†—	—	—	16,256	20,465	4,209	—	Spain.
3,661	4,119	458	—	10,758	9,350	—	1,408	Strait Settlements.
2,280	3,465	1,185	—	10,552	12,905	2,443	—	Sweden.
11,082	11,716	634	—	48,444	50,326	1,882	—	Switzerland.
§—	§—	—	—	1,278	1,039	—	189	Tangier.
505	447	—	58	2,763	2,569	—	194	Tasmania.
63	63	—	—	249	331	82	—	Tobago.
10	5	—	5	56	39	—	17	Tortola.
1,336	1,371	235	—	4,921	5,558	737	—	Trinidad.
60	92	32	—	619	947	328	—	Uruguay.
4,956	4,325	—	631	15,312	14,639	—	673	Victoria.
2,141	2,480	348	—	8,493	8,919	426	—	West African Colonies.
616	610	—	6	3,355	4,139	784	—	West Australia.
142	267	125	—	680	921	241	—	Zanzibar.
484,775	591,159	107,783	1,399	1,359,400	1,557,831	204,426	5,995	
Net Increase		106,384				198,431		

\* Included in figures for New Zealand.  
† Included in figures for Straits Settlements.  
‡ Included in figures for France.  
§ Included in figures for Gibraltar.  
|| Included in figures for India.

## APPENDIX B.

ESTIMATE of the annual NUMBER of LETTERS, &c., exchanged by the UNITED KINGDOM with FOREIGN COUNTRIES and BRITISH COLONIES, based, in some cases, on actual records of the Mails, and, in others, on the results of Statistics taken triennially under the provisions of the Universal Postal Union Convention.

Country or Colony.	Despatched from the United Kingdom.		Destined for the United Kingdom.	
	Letters and Postcards.	Circulars, Book Packets, Patterns, Newspapers.	Letters and Postcards.	Circulars Book Packets, Patterns, Newspapers.
<b>EUROPE.</b>				
	Number.	Number.	Number.	Number.
Austria-Hungary . . . . .	942,900	1,436,000	847,100	868,600
Belgium and Luxemburg . . . . .	1,963,100	1,404,600	1,823,600	993,400
Denmark . . . . .	471,100	411,100	514,900	153,900
France (including Algeria and Tunis) . . . . .	7,204,200	5,830,000	7,807,500	5,013,500
Germany . . . . .	7,131,000	5,066,500	8,017,800	5,112,200
Gibraltar (including Tangier), Malta, and Cyprus } . . . . .	730,900	1,388,100	955,100	103,300
Greece . . . . .	146,600	234,100	151,100	62,200
Holland . . . . .	1,680,700	1,189,800	1,812,100	765,700
Italy . . . . .	1,614,100	2,714,200	1,506,700	713,300
Norway . . . . .	669,800	477,200	404,200	183,000
Portugal and Azores . . . . .	307,600	601,800	380,700	70,000
Roumania and Balkan States . . . . .	243,200	466,700	182,200	81,900
Russia . . . . .	1,074,700	1,416,500	852,000	584,500
Spain . . . . .	1,128,100	1,815,200	995,800	267,800
Sweden . . . . .	518,300	434,400	463,800	132,100
Switzerland . . . . .	1,169,000	1,395,000	1,080,800	514,300
Turkey (European) . . . . .	384,100	690,400	264,100	82,200
<b>Totals . . . . .</b>	<b>27,381,400</b>	<b>27,061,500</b>	<b>28,166,400</b>	<b>15,193,000</b>
<b>ASIA.</b>				
Asiatic Turkey and Persia . . . . .	163,700	381,100	104,400	60,900
Ceylon . . . . .	261,500	801,100	243,800	116,500
China and Japan . . . . .	555,000	1,533,000	482,500	167,100
India (including Aden and Zanzibar) . . . . .	2,808,300	9,010,400	2,346,200	1,238,200
Straits Settlements, Siam, and East Indies . . . . .	362,700	1,092,600	358,100	101,700
<b>Totals . . . . .</b>	<b>4,151,200</b>	<b>12,818,200</b>	<b>3,538,000</b>	<b>1,674,400</b>

APPENDIX B.—*continued.*

Country or Colony.	Despatched from the United Kingdom.		Destined for the United Kingdom.	
	Letters and Postcards.	Circulars, Book Packets, Patterns, News- papers.	Letters and Postcards.	Circulars, Book Packets, Patterns, News- papers.
<b>AFRICA.</b>	Number.	Number.	Number.	Number.
Cape Colony and Interior States - - -	1,456,290	3,782,400	1,301,400	1,066,100
East Coast of Africa (British and Portuguese Possessions) - - - - -	29,600	88,400	20,500	5,400
Egypt - - - - -	456,000	954,100	451,900	226,900
Madeira, Canary Islands, and Cape Verd -	100,100	145,900	79,100	12,100
Mauritius, &c - - - - -	70,200	224,800	64,200	30,000
Natal - - - - -	312,000	893,600	247,700	63,700
St. Helena and Ascension - - - - -	18,700	39,100	10,500	1,900
West Coast of Africa - - - - -	193,500	440,600	189,700	22,700
<b>Totals - - - - -</b>	<b>2,636,300</b>	<b>6,567,600</b>	<b>2,865,000</b>	<b>1,428,500</b>
<b>AMERICA.</b>				
Canada and Newfoundland - - - - -	2,452,000	5,420,600	1,812,700	1,144,100
United States - - - - -	10,179,100	12,918,600	10,036,700	6,036,300
Mexico and Central American States - -	210,100	604,000	112,900	39,700
Brazil - - - - -	300,300	765,600	210,400	91,800
Uruguay and Paraguay - - - - -	67,600	261,300	52,100	16,000
Argentine Republic - - - - -	226,900	1,044,700	322,300	153,500
Chili and Bolivia - - - - -	138,800	372,900	192,600	84,000
Peru - - - - -	59,300	180,500	72,500	14,500
Ecuador, Colombia, and Venezuela - -	84,100	163,000	43,700	11,000
British West Indies (including British Guiana, British Honduras, Bahamas, and Bermuda) - - - - -	574,300	1,766,100	468,400	244,600
Foreign West Indies - - - - -	150,600	327,200	72,900	25,900
Falkland Islands - - - - -	7,900	41,800	11,500	1,400
<b>Totals - - - - -</b>	<b>14,450,900</b>	<b>23,806,300</b>	<b>13,488,700</b>	<b>9,862,900</b>
<b>AUSTRALASIA.</b>				
Western Australia - - - - -	123,100	435,100	71,800	43,600
South Australia - - - - -	214,900	707,900	158,500	149,400
Victoria - - - - -	847,300	2,588,700	698,900	852,600
New South Wales - - - - -	783,400	2,263,900	652,400	736,200
Queensland - - - - -	338,100	1,272,100	247,100	307,000
Tasmania - - - - -	97,600	386,500	81,400	78,400
New Zealand - - - - -	670,500	2,588,000	481,600	530,100
Fiji, &c. - - - - -	21,400	83,000	18,900	7,100
<b>Totals - - - - -</b>	<b>3,096,300</b>	<b>10,325,100</b>	<b>2,410,600</b>	<b>2,704,400</b>
<b>Grand Totals - - - - -</b>	<b>51,716,100</b>	<b>80,878,700</b>	<b>49,918,700</b>	<b>30,863,100</b>

# APPENDIX C.

STATEMENT showing the NUMBER of POST TOWNS in ENGLAND and WALES, arranged in CLASSES according to the number of MAILs they receive and despatch from and to LONDON.

Year.	Towns having one Mail only.		Towns having Two Mails.		Towns having Three Mails.		Towns having Four Mails.		Towns having Five Mails.		Towns having Six Mails.		Towns having Seven Mails.		Towns having Eight Mails.		Aggregate No. of Mails.		Total No. of Post Towns in England and Wales.
	From London.	To London.	From London.	To London.	From London.	To London.	From London.	To London.	From London.	To London.	From London.	To London.	From London.	To London.	From London.	To London.	From London.	To London.	
1893-94	3	22	84	172	208	182	220	144	72	61	35	34	8	15	3	3	2,325	2,126	653
1894-95	2	23	63	164	196	187	228	145	97	63	37	31	10	17	3	3	2,413	2,136	653
Increase	—	1	—	—	—	5	6	1	25	2	2	—	2	2	—	—	175	44	—
Decrease	1	—	2	8	12	—	—	—	—	—	—	3	—	—	1	—	87	34	—
																	88	10	
																	Net Increase -		



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**APPENDIX D.**

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**ABSTRACT of CONTRACTS or AGREEMENTS for the CONVEYANCE  
of HOME MAILS by SEA.**

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## APPENDIX D.

## Abstract of Contracts or Agreements for

Line of Communication.	How often.	Number, Size, and Character of Vessels.	Contractors.	Contract or Agreement.		
				Date of Contract.	When commenced.	Terminates.
FALMOUTH and PERCUL.	Daily - -	Steam vessel	St. Mawes Steam Tug and Passenger Company.	- - -	10 Aug. 1892	- - -
FLRETWOOD and BELFAST.	Week days -	Steam vessels	North Lancashire Steam Navigation Company (but payment made through Lancashire and Yorkshire Railway Company).	28 Jan. 1891	1 July 1890	On 6 months' notice.
HOLYHEAD and KINGSTOWN.	Twice a day -	Five Mail Packets specially built and maintained for the service (four only required by the contract).	City of Dublin Steam Packet Company.	20 Aug. 1883	1 Oct. 1883	30 Sept. 1895, or on 12 months' notice after the 30th September 1894.
LIVERPOOL and DOUGLAS (ISLE of MAN).	Once on week days.	A sufficient number of efficient steam vessels.	Isle of Man Steam Packet Company.	17 Jan. 1883	- - -	On 6 months' notice.
LUNDY ISLAND and INSTOW.	Once a week -	Sailing boat	Captain Dark -	- - -	1 May 1883	- - -
PENZANCE and SCILLY	Three times a week in summer. Twice a week in winter.	Steam vessel	West Cornwall Steamship Company.	31 July 1874	1 Feb. 1874	On 6 months' notice.
PORTSMOUTH and RYDE.	Once daily, with the Night Mails. <i>See "Remarks."</i>	Steam vessels	London, Brighton, and South Coast, and London and South - Western Railway Companies.	10 Nov. 1891	1 July 1890	1 July 1895 -
SCILLY, St. MARTIN'S and St. AGNES.	Three times in summer, twice in winter.	Steam launch	Mr. F. Watts -	- - -	1 June 1894	- - -
SOUTHAMPTON and CHANNEL ISLANDS.	Once on week days.	Steam vessels	London and South-Western Railway Company.	- - -	- - -	On 6 months' notice.
SOUTHAMPTON and COWES.	Once on week days, but <i>see</i> "Remarks."	Steam vessels	Southampton, Isle of Wight, and South of England Royal Mail Steam Packet Company.	- - -	1 Jan. 1874.	- - -
WYRMOUTH and CHANNEL ISLANDS.	6 days a week	Steam vessels	Great Western Railway Company.	- - -	Aug. 1881.	- - -
<b>SCOTLAND.</b>						
ABERDEEN and LERWICK.	Five days a week in summer. Three days a week in winter.	Steam vessels of sufficient number.	North of Scotland and Orkney and Shetland Steam Navigation Company.	June 1892	1 June 1891	1 June 1895; afterwards on 6 months' notice.
LERWICK, WHALSAY, and NORTH ISLES.	Thrice a week	Steam vessel	Do.			

## APPENDIX D.

## the Conveyance of Home Mails by Sea.

Payment.	Contract Time.	Deduction for Overtime.	Penalty for General Non-performance.	Remarks.
60l.	—	—	—	—
1,000l.	- - -	- - -	- - -	The Department has the general use of the Company's vessels.
84,000l.	Outward journey (including transfer on both sides of the Channel), 4h. 7m. Inward journey (including transfer), 4h. 2m.	1l. 14s. per minute	If on any occasion vessel is not ready, penalty of 100l., and 10l. per hour for every hour beyond stipulated time before vessel starts.	The payment is subject to reduction when the receipts from passenger traffic in any one year exceed 35,000l. It includes payment for parcel services.
4,500l.	14 nautical miles an hour in summer; 12 in winter.	- - -	If on any occasion vessel is not ready P.M.G. may employ another vessel, and charge cost to the Contractors.	Separate payment at rate of 3s. a cwt. for parcels. 125l. per annum is also paid for transfer of Parcel Mails from the Packets at Liverpool and Douglas.
52l. 10s.	—	—	—	—
*500l. and 150l. for parcels.	No time fixed	- - -	If on any occasion vessel is not ready, P.M.G. may employ a pilot boat and special messenger at the expense of the Contractors.	*From 1st Sept. 1893. Payment for parcels fixed under separate Contract. General conditions similar to those under the old Contract. More frequent service provided by the Company in summer.
1,400l. (including payment for parcels).	25 minutes each trip.	- - -	200l.	The Department has also the general use of the Companies' vessels which are constantly plying between the two places.
70l.	- - -	- - -	- - -	No Contract.
6,500l.	- - -	- - -	- - -	No Contract.
150l.	- - -	- - -	- - -	No Contract. The Post Office has the general use of the Company's vessels.
200l.	- - -	- - -	- - -	No Contract. The Post Office has the general use of the Company's vessels. This is a supplementary service to the one from Southampton.
6,000l. (see Remarks), 100l. for parcels and 40l. for North Isles Service,	- - -	- - -	1,000l. P.M.G. to charter another vessel at Contractors' expense.	3,140l. of this sum is paid by the Post Office, and 3,000l. by the Scottish Office.

APPENDIX D.—*continued.*

Line of Communication.	How often.	Number, Size, and Character of Vessels.	Contractors.	Contract or Agreement.		
				Date of Contract.	When commenced.†	Terminates.
ARDROSSAN and ARRAN.	Six days a week.	Steam vessel	Glasgow and South-Western Railway Company.	- - -	1 Dec. 1891	1 Dec. 1892; afterwards on 6 months' notice.
FOULA and WALLS (SHETLAND).	Once a fortnight.	Sailing vessel.	M. Manson and L. Gray.	June 1892	10 Mar. 1892	10 March 1894, afterwards on 6 months' notice.
GLASGOW and CAMPBELTOWN.	Once on week days.	Steam vessels	Campbeltown and Glasgow Steam Packet Company.	- - -	1 July 1890	On 3 months' notice.
GREENOCK and BELFAST.	Once on week days.	Steam vessels of sufficient number.	Sir John Burns, Bart.	21, 22, 24, and 25 August 1883.	1 Aug. 1883	On 12 months' notice.
ARDROSSAN and BELFAST.						
GREENOCK and LONDONDERRY.	Twice a week					
GREENOCK (PRINCE'S PIER) and ROTHERSAY.	Week days	Steam vessel	Glasgow and South-Western Railway Co.	24 Oct. and 3 Nov. 1893.	17 Oct. 1892	On 6 months' notice after 17 Oct. 1893.
GREENOCK and ROTHERSAY, GREENOCK and ARDREISHAIG.	Week days	Steam vessel	David MacBrayne	13 and 19 Jan. 1894.	17 Oct. 1892	On 6 months' notice after 17 Oct. 1893.
GREENOCK and LOCHGOILHEAD.	Six days a week	Steam vessel	Lochgoil and Loch Long Steam Packet Company.	6 and 17 June and 13 July 1892.	1 Feb. 1892	1 Feb. 1893; afterwards on 6 months' notice.
GREENOCK and KILMUN.	Twice on week days.	Steam vessel	Capt. Jas. Williamson, for Caledonian Steam Packet Company.	- - -	1 Jan. 1887 No Contract.	- - -
GREENOCK and TARBERT (HARRIS).	Once a week	Steam vessel (Dunara Castle).	Martin Orme & Co.	- - -	No Contract	- - -
GREENOCK and DUNVEGAN.	Once a week	Steam vessel (Hebri-dean).	John McCallum & Co.	- - -	No Contract	- - -
INVERGORDON and CROMARTY.	Week days	Steam vessel	Cromarty Steamship Company.	- - -	1 Feb. 1894	After 1 year, on 3 months' notice.
INVERNESS and FORT AUGUSTUS.	Six days a week	Steam vessels of sufficient number.	David MacBrayne	- - -	17 Oct. 1892	On 6 months' notice after 17 Oct. 1893.
KIRK WALL and NORTH ISLES.	Twice a week for 9 months, and three times a week for 3 months.	Steam vessels of sufficient number.	Orkney Steam Navigation Company, per Geo. Robertson.	1 Nov. 1891	1 Nov. 1891	1 Nov. 1892; afterwards on 6 months' notice.

APPENDIX D.—*continued.*

Payment.	Contract Time.	Deduction for Overtime.	Penalty for General Non-performance.	Remarks.
400 <i>l.</i>	- - - - -	- - - - -	200 <i>l.</i>	
52 <i>l.</i> (2 <i>l.</i> a trip.)	- - - - -	- - - - -	25 <i>l.</i>	
650 <i>l.</i>	- - - - -	- - - - -	150 <i>l.</i>	The Department has also the general use of these steamers, as run by the Company for their own traffic purposes. The payment includes Parcel Service.
10,000 <i>l.</i>	- - - - -	- - - - -	2,000 <i>l.</i>	Payment includes Parcel Post Service.
130 <i>l.</i>	- - - - -	- - - - -	65 <i>l.</i>	Payment includes the Parcel Service.
2,510 <i>l.</i>	- - - - -	- - - - -	350 <i>l.</i>	This payment includes 130 <i>l.</i> for Parcel Service, and 320 <i>l.</i> for the general use of all Mr. MacBrayne's steamers running to and from the Clyde.
270 <i>l.</i>	- - - - -	- - - - -	100 <i>l.</i>	The Department has general use of all this Company's steamers as run by them for traffic purposes. The payment includes the Parcel Service.
125 <i>l.</i>	- - - - -	- - - - -	-	Payment includes the Parcel Service.
500 <i>l.</i>	- - - - -	- - - - -	-	Temporary arrangement, for one year ending 31st March 1886, half of the subsidy to be paid by the Post Office, and half by the Scottish Office.
50 <i>l.</i>	- - - - -	- - - - -	25 <i>l.</i>	Payment includes parcel service.
310 <i>l.</i> and 25 <i>l.</i> for Parcel Service.	—	—	—	—
340 <i>l.</i>	—	—	—	—

## APPENDIX D.—continued.

Line of Communication.	How often.	Number, Size, and Character of Vessels.	Contractors.	Contract or Agreement.		
				Date of Contract.	When commenced.†	Terminates.
KIRK WALL and BALFOUR.	Week days -	Steam vessel	John Reid -	28 Dec. 1894 & 8 Jan. 1895.	1 Oct. 1894	30 Sept. 1895; afterwards on 3 months' notice.
LOCH TAY Steamers	Six days a week.	Steam vessels	Loch Tay Steam-boat Co.	No Contract	—	—
MALLAIG and INVERIE (FORT WILLIAM).	Three days a week.	Sailing vessel.	John Michie -	"	10 Sept. 1893	On 6 months' notice.
{ OBAN and FORT WILLIAM.	Once a day, six days a week.	Steam vessels of sufficient number.	David Mac-Brayne.	"	1 Apr. 1881	- - -
{ OBAN and FORT WILLIAM (Parcels).	Once a day, six days a week.	Steam vessels of sufficient number.	"	"	1 Aug. 1884	- - -
OBAN and TOBERMORY.	Once a day, six days a week.	Steam vessel	"	1 & 13 June 1893.	1 Apr. 1893	On 6 months' notice after 1 April 1894.
OBAN and West of MULL, calling at Croggan, Tobermory, Kilchoan, Coll, Tiree, Iona, (on outward voyage) and Bunessan.	Out. — On Mondays, Wednesdays, and Fridays. In. — On Tuesdays, Thursdays, and Saturdays.	Steam vessel	"	"	"	"
{ OBAN and DUNVEGAN, calling at Tobermory, Castlebay, Lochboisdale, and Lochmaddy.	Mondays, Wednesdays, and Fridays.	Steam vessel.	"	"	"	"
{ DUNVEGAN and OBAN, calling at Loch Pooltiel, and Loch Bracadale and Tobermory; And also at Canna and Rum.	Tuesdays, Thursdays, and Saturdays.					
	Tuesdays and Thursdays.					
{ OBAN and LOCHMADDY, calling at Tobermory, Loch Bracadale, Loch Pooltiel, and Dunvegan; And also at Rum and Canna.	Tuesdays, Thursdays, and Saturdays.	Steam vessel.	"	"	"	"
	Tuesdays and Saturdays.					
LOCHMADDY and OBAN, calling at Loch Boisdale and Castlebay.	Mondays, Wednesdays, and Fridays.	Steam vessel	"	"	"	"
PORTREE, LOCHMADDY, and DUNVEGAN.	Out. — Mondays, Wednesdays, and Fridays. In. — Tuesdays, Thursdays, and Saturdays.					
STROME FERRY and STORNOWAY.	Once a day, six days a week each way.	Steam vessel	"	"	"	"

APPENDIX D.—*continued.*

Payment.	Contract Time.	Deduction for Overtime.	Penalty for General Non-performance.	Remarks.
46l.	At rate of not less than 8 sea miles an hour.	- - -	20l.	Payment includes parcel service.
100l. and 4l. for parcels.	—	—	—	
52l. 2s. 10d.	—	—	—	
600l.	Out. 3 hrs. 30 mins. In. 3 hrs. 30 mins.	- - -	300l.	
65l.	—	—	—	
555l.	At rate of 10 sea miles an hour.	30l. for undue delay or deviation.	200l.*	* To be recovered by way of liquidated damages, and not by way of penalty. Of the total sum of 12,305l. a year payable under these contracts, 5,710l. is paid by the Post Office, and 6,595l. by the Scottish Office. Payments include Parcel Services.
1,300l.	"	"	500l.*	
3,000l.	At rate of not less than 11 sea miles an hour.	"	1,000l.*	
3,000l.	"	"	"	
1,550l.	At rate of not less than 10 sea miles an hour.	"	500l.*	
3,000l.	At rate of 11 sea miles an hour.	"	1,000l.*	

## APPENDIX D.—continued.

Line of Communication.	How often.	Number, Size, and Character of Vessels.	Contractors.	Contract or Agreement.		
				Date of Contract.	When commenced.†	Terminates.
PORTASKAIG (ISLAY) and COLONSAY.	Week days -	Sailing vessel.	Sir John McNeill K.C.B.	- - -	- - -	- - -
ROTHESAY and WEMYSS BAY.	Week days -	Steam vessels	Caledonian Steam Packet Company.	21 Nov. & 18 Dec. 1893.	17 Oct. 1892	After 1 year on 6 months' notice.
STRANRAER and LARNE. (See below.)						
STROME FERRY and PORTREE.	6 days a week	Steam vessels of sufficient number.	David MacBrayne	2 & 11 Jan. 1894.	1 Apr. 1893	After 1 April 1894 on 12 months' notice.
SCRABSTER (THURSO) PIER and STROMNESS.	6 days a week	Steam vessels of sufficient number.	North of Scotland and Orkney and Shetland Steam Navigation Company.	21 Feb. & 27 Mar. 1893.	13 Feb. 1893	After 5 years on 6 months' notice.
STROMNESS and SOUTH ISLES.	4 days a week	Steam vessel	South Isles Steam Packet Co.	16 & 30 Nov. 1893.	29 May 1893	On 6 months' notice after 29 May 1894.
{ TARBERT, ISLAY, and JURA.	Week days -	Steam vessel	David MacBrayne	13 & 19 Jan. 1894.	1 Oct. 1892	On 6 months' notice after 1st Oct. 1893.
{ GREENOCK, ISLAY, and JURA.						
VIRKIE (SHETLAND) and FAIR ISLE.	Once a fortnight.	Sailing vessel.	John Bruce, Junr.	- - -	1 Nov. 1893	- - -
WEMYSS BAY and MILLPORT.	Thrice on week days.	Steam vessel	Caledonian Railway Co.	In general agreement with the Co.		
IRELAND.						
LARNE and STRANRAER.	Week days -	2 steam vessels with accommodation for sorting Mails.	Portpatrick and Wigtownshire Joint Committee.	22 Dec. 1892	1 Sept. 1891	After 5 years on 12 months' notice.
GALWAY AND ARRAN	3 days a week	Steam vessel	Galway Bay Steamboat Co.	- - -	29 Apr. 1893	- - -

† In many cases the service commenced in addition to the payments given in detail above, Letters, &c. are conveyed by Private Ships to and from places 1,000l. a year, and the principal payments are as follows:—

For Guernsey, Alderney and Sark Service (special rates) - - -  
 „ Glasgow, Greenock, and Londonderry Service - - -  
 „ Waterford and Milford Haven Service - - -  
 „ Manchester and Barrow, to and from Douglas (Isle of Man) season - - -  
 „ Belfast and Barrow Service - - -

There are also a number of small miscellaneous fixed payments for conveyance of Home Mails and for ferryage in any case 50l. a year which have not been included in the above statement.



APPENDIX D.—*continued.*

Payment.	Contract Time.	Deduction for Overtime.	Penalty for General Non-performance.	Remarks.
40 <i>l.</i>	—	—	—	
150 <i>l.</i>	- - -	- - -	75 <i>l.</i>	Payment includes Parcel Service.
650 <i>l.</i>	- - -	20 <i>l.</i> for undue delay or deviation from course.	100 <i>l.</i>	" "
2,000 <i>l.</i>	Vessels to be capable of steaming 12 knots an hour.	20 <i>l.</i> for undue delay or deviation from course.	200 <i>l.</i> P.M.G. to charter another vessel at Contractor's expense.	" "
130 <i>l.</i>	- - -	10 <i>l.</i> for ditto.	50 <i>l.</i>	" "
900 <i>l.</i>	- - -	20 <i>l.</i> for ditto.	350 <i>l.</i>	" "
80 <i>l.</i>	- - -	- - -	- - -	No Contract. Payment is made up thus: 60 <i>l.</i> for service from 1 April to 31 October, and 10 <i>l.</i> per trip for the other 5 months.
—	—	—	—	
13,500 <i>l.</i>	- - -	- - -	- - -	This amount includes also payment for Railway Services between Carlisle and Stranraer, Larne and Belfast, and Larne and Derry.
60 <i>l.</i>	—	—	—	

before the formal contract was executed.  
in the United Kingdom for a certain fixed payment of 2*s.* 6*d.* per 100. The total amount paid at present is about

-	-	-	-	-	-	-	-	-	about 663 <i>l.</i> a year.
-	-	-	-	-	-	-	-	-	270 <i>l.</i>
-	-	-	-	-	-	-	-	-	" 310 <i>l.</i> "
services via Fleetwood	-	-	-	-	-	-	-	-	" 120 <i>l.</i> "
-	-	-	-	-	-	-	-	-	" 60 <i>l.</i> "

(including various payments for the conveyance of Mails in the Highlands and Islands of Scotland), not exceeding

## APPENDIX E.

## Staff of Officers.

Totals 31 Mar. 1894.	Description of Officers.	England and Wales.		Scotland.		Ireland.		Totals.		Totals 31 Mar. 1895.
		Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.	
	<b>A.</b>									
1	Postmaster General - -	1	—	—	—	—	—	1	—	1
	<b>B.</b>									
10	Secretary, Financial Secretary, Third Secretary, Assistant Secretaries (5), Secretary for Scotland, and for Ireland.	8	—	1	—	1	—	10	—	10
	<b>C.</b>									
27	Superior Officers in Metro- politan Offices.	19	—	4	—	4	—	27	—	27
	<b>D.</b>									
16	Surveyors - - - -	10	—	3	—	3	—	16	—	16
	<b>E.</b>									
927	Head Postmasters : Metropolitan - -	11	1	1	—	—	—	770	157	927
	Provinces - - -	542	91	130	33	96	32			
18,741	Sub-Postmasters : Metropolitan - -	738	123	47	8	58	80	14,041	4,914	18,955
	Provinces - - -	10,272	3,339	1,240	593	1,686	776			
	<b>F.</b>									
5,259	Clerks and Superintending Officers : Metropolitan - -	1,952	1,174	123	37	161	32	4,107	1,312	5,419
	Provinces - - -	1,576	61	207	8	83	—			
	<b>G.</b>									
23,607	Supervisors, Overseers, Counter- men, Sorters, Telegraphists, &c. : Metropolitan - -	8,772	1,901	421	110	549	99	19,318	5,008	24,326
	Sorting Clerks and Telegra- phists : Provinces - - -	7,858	2,283	1,079	463	639	161			
48,588	Carried forward - -	31,759	8,978	3,251	1,242	3,280	1,171	38,290	11,391	49,681

APPENDIX E.—*continued.*Staff of Officers—*continued.*

Totals 31 Mar. 1894.	Description of Officers.	England and Wales.		Scotland.		Ireland.		Totals.		Totals 31 Mar. 1895.
		Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.	
48,588	Brought forward -	31,759	8,978	3,251	1,242	3,250	1,171	38,290	11,391	49,681
	H.									
26,217	Postmen, Porters, &c.: Metropolitan - - -	7,259	—	418	—	215	—	27,206	12	27,218
	Provinces - - -	15,704	8	2,257	3	1,353	1			
	I.									
61,296	Persons employed in unesta- blished positions, viz., As- sistants to Postmasters, &c., Auxiliary Postmen, Boy Sorters, Boy Messengers, Telegraph Messengers, Tele- graph Construction Hands, Copyists, Female Servants, Commissionaires, &c.: Metropolitan - - -	10,029	1,375	352	121	466	196	44,962	16,877	61,829
	Provinces - - -	26,567	11,794	3,674	1,542	3,364	1,840			
	J.									
5	Postmasters and Clerks abroad (under direction of Post- master General).	—	—	—	—	—	—	5	—	5
5	Agents in Foreign Countries for collection of postage.	—	—	—	—	—	—	5	—	5
136,111	Totals - - -	91,318	22,155	9,952	2,908	9,178	3,217	110,458	28,280	138,738

## APPENDIX F.

## Returned Letters, Parcels, &amp;c.

A COMPARATIVE STATEMENT showing the Number of LETTERS, POST CARDS, BOOK PACKETS, NEWSPAPERS, PATTERNS and PARCELS, received and disposed of in the RETURNED LETTER OFFICES of LONDON, MANCHESTER, LIVERPOOL, BIRMINGHAM, LEEDS, BRISTOL, NEWCASTLE-ON-TYNE, NOTTINGHAM, PLYMOUTH, EDINBURGH, GLASGOW, ABERDEEN, INVERNESS, DUBLIN, BELFAST, and CORK respectively; also the Number which, bearing on the outside the Addresses of the Senders, were returned direct from HEAD POST OFFICES (not possessing RETURNED LETTER BRANCHES), in the Year ended 31st March 1894, and in the Year ended 31st March 1895.

—	Letters received.		Letters re-issued to corrected Addresses.		Letters returned to the Senders.		Letters returned unopened to Foreign Countries.		Letters which could neither be delivered to Addressees nor returned to Senders.	
	1893-94.	1894-95.	1893-94.	1894-95.	1893-94.	1894-95.	1893-94.	1894-95.	1893-94.	1894-95.
LONDON - -	2,615,451	2,000,800	22,009	22,182	2,170,366	2,179,078	136,096	146,280	286,320	282,290
MANCHESTER -	369,594	355,540	8,153	7,451	318,124	299,062	10,811	10,862	32,506	38,165
LIVERPOOL -	592,009	285,318	14,728	15,609	241,141	237,833	15,703	16,532	20,437	15,344
BIRMINGHAM -	245,432	244,292	4,212	4,233	220,311	220,413	5,627	5,618	15,282	13,998
LEEDS - -	225,369	220,006	5,606	5,777	192,310	185,024	7,734	7,969	19,719	21,323
BRISTOL - -	317,091	202,130	6,035	6,026	266,734	252,078	11,375	12,728	32,947	31,298
NEWCASTLE-ON-TYNE.	149,836	143,410	3,913	2,982	120,702	114,464	6,632	6,985	18,580	18,979
NOTTINGHAM -	159,726	164,124	5,970	5,952	136,058	139,936	4,240	4,932	13,468	13,304
PLYMOUTH -	46,907	49,534	904	781	36,631	39,127	3,818	4,337	5,644	5,289
EDINBURGH -	196,405	180,355	12,109	11,500	165,300	152,088	7,754	6,941	11,308	10,457
GLASGOW - -	176,060	155,598	15,924	14,951	146,321	129,300	5,688	5,913	8,127	8,434
ABERDEEN -	23,400	21,275	1,052	788	19,453	17,526	956	790	1,939	2,171
INVERNESS -	17,483	16,044	551	506	15,406	13,880	366	470	1,070	1,188
DUBLIN - -	213,372	197,916	11,570	13,180	157,140	153,593	16,379	8,933	23,283	22,210
BELFAST - -	64,091	62,953	2,621	2,244	52,192	52,172	2,967	2,904	6,311	5,633
CORK - -	36,570	35,633	1,123	1,466	29,486	26,897	3,594	4,262	2,367	3,008
Returned direct from Head Post Offices	1,110,101	1,057,932	—	—	1,110,101	1,057,932	—	—	—	—
Treated as waste at Head Post Offices (estimated)	—	—	—	—	—	—	—	—	—	—
TOTALS	6,259,047	6,101,950	116,540	115,697	5,397,866	5,267,433	240,340	245,756	504,301	473,048
Increase - -	—	—	—	—	—	—	5,416	—	—	—
Decrease - -	157,097	—	843	—	130,433	—	—	—	31,237	—

APPENDIX F.—*continued.*Returned Letters, Parcels, &c.—*continued.*

	Post Cards received.		Book Packets received.		Newspapers received.		Patterns and Samples received.		Parcels received.		Parcels re-issued to Addressees or returned to Senders.	
	1893-94.	1894-95.	1893-94.	1894-95.	1893-94.	1894-95.	1893-94.	1894-95.	1893-94.	1894-95.	1893-94.	1894-95.
LONDON - -	85,818	122,455	3,157,945	2,859,049	362,367	314,155	7,154	6,646	48,028	48,208	33,998	32,240
MANCHESTER -	34,872	39,208	929,186	752,539	13,509	11,442	508	603	5,577	5,642	3,787	3,781
LIVERPOOL -	35,644	35,226	589,540	545,625	15,784	13,655	560	646	4,005	3,965	2,294	2,612
BIRMINGHAM -	33,432	40,631	406,613	488,075	8,060	8,590	1,773	1,917	3,907	3,707	2,663	2,588
LEEDS - -	20,179	29,905	465,729	423,824	7,775	8,918	1,095	1,276	3,514	3,704	2,342	2,517
BRISTOL - -	15,130	17,116	585,457	500,754	15,160	12,409	3,307	2,527	6,062	6,053	3,846	3,807
NEWCASTLE-ON-TYNE.	11,045	13,873	283,589	277,561	5,344	4,616	758	617	2,120	2,128	1,261	1,527
NOTTINGHAM -	3,278	8,619	297,814	300,012	5,126	4,437	344	421	2,990	2,995	2,113	1,860
PLYMOUTH -	3,347	3,371	70,909	63,960	2,226	1,415	561	390	853	912	504	530
EDINBURGH -	31,064	33,440	430,213	379,588	24,374	19,044	1,148	1,384	4,837	4,968	3,631	3,943
GLASGOW - -	45,198	42,233	357,892	310,879	11,648	11,398	776	1,538	2,882	3,057	2,483	2,668
ABERDEEN -	1,646	1,837	53,969	36,888	2,934	2,045	100	86	359	340	204	231
INVERNESS - -	980	1,043	20,042	18,960	2,047	1,382	46	48	308	313	180	185
DUBLIN - -	12,197	13,635	285,014	283,955	22,716	26,296	441	443	4,532	3,911	3,115	2,908
BELFAST - -	9,940	10,335	130,045	113,396	5,346	4,326	511	379	812	856	474	456
CORK - -	1,400	1,162	48,974	39,143	1,572	1,544	69	137	526	578	325	306
Returned direct from Head Post Offices -	584,938	469,242	1,994,153	1,915,173	68,927	66,588	39,522	42,713	35,655	51,749	35,655	51,749
Treated as waste at Head Post Offices (estimated) -	—	398,000	—	1,432,000	—	68,600	—	—	—	—	—	—
TOTALS -	930,108	1,281,595	10,206,034	10,741,381	574,915	580,860	53,676	61,771	126,965	143,096	99,175	113,977
Increase - -	351,487		535,297		5,945		3,095		16,131		14,802	
Decrease - -	—		—		—		—		—		—	

# APPENDIX G. Foreign and Colonial Packet Service.

Line of Packets.	Contracts.		Payment.	Penalties for Overtime.	Contributions towards the Cost of the Service.	Estimated Receipts for Sea Postage.	Estimated British Loss on the Sea Service.
	Com- mencement.	Termination.					
AUSTRALIA: Brindisi or Naples and Adelaide	1 Feb. 1888	31 January 1898	£ 170,000 {	100l. for every 24 hours.	{ South Australia } { Victoria } { New South Wales } 75,000l.	£ 5,630	£ 90,600
*London and Sydney, and intermediate Australian Ports	1 July 1886	On 6 months' notice	(a) 1,230	-	-	-	-
Aden and Brisbane	-	-	-	-	-	-	-
Vancouver and Australasian Ports	-	-	-	-	-	-	-
San Francisco and New Zealand	-	-	-	-	-	-	-
BRAZIL, RIVER PLATE, and CHILI: Fortnightly Service from Southampton	1 Sept. 1876	On 6 months' notice	(a) 7,753	-	-	-	-
* Do. do.	1 Sept. 1889	Do.	(a) 221	-	-	13,625	8,700
Fortnightly service from Liverpool	1 July 1878	Do.	(a) 14,751	-	-	-	-
CANADA and CHINA	7 April 1891	6 April 1901	60,000	100l. for every 12 hours.	{ Canada } 15,000l. { Admiralty } 7,800l.	1,500	36,200
CAPE OF GOOD HOPE and NATAL	Contracts with Colonial Governments	-	-	-	-	-	-
*Natal	17 June 1887	On 6 months' notice	(a) 768	-	-	768	Nil.
EAST INDIES and CHINA	1 Feb. 1888	31 January 1898	265,000 {	200l. for every 12 hours late at Brindisi. In other cases 100l.	{ India, 60,000l. { Ceylon, 1,400l. { Straits Settlements, 6,000l. { Hong Kong, 6,000l.	23,900	161,500
* Do. do.	1 May 1885	On 6 months' notice	(a) 3,400	-	-	-	-
EAST COAST OF AMERICA: Aden and Zanzibar	5 Nov. 1892	On 12 months' notice	9,000	-	-	100	8,900
EUROPE: Dover and Calais	21 June 1883	On 12 months' notice	25,000 {	5l. for 30 minutes and 8l. for every additional minutes.	-	-	-
* Do.	1 Oct. 1887	On 6 months' notice	(a) 1,960	-	-	-	-

*Channel Islands and St. Malo and Granville	15 Feb. 1888 -	On 6 months' notice	-	(a) 39	-	-	-	-	39	Nil.
*Grimby and Hamburg	16 Apr. 1888 -	Do.	-	(a) 535	-	-	-	-	535	Nil.
*Liverpool, Constantinople, and Smyrna	1 Jan. 1888 -	Do.	-	(a) 42	-	-	-	-	42	Nil.
*London to Hamburg	1 Jan. 1888 -	Do.	-	(a) 273	-	-	-	-	273	Nil.
*United Kingdom and Lisbon	1 Jan. 1888 -	Do.	-	(a) 37	-	-	-	-	37	Nil.
NORTH AMERICA: United Kingdom to New York	1 March 1887	On 12 months' notice	-	(a) 105,200	-	-	-	-	41,800	63,400
Do. do.	31 March 1889	Do.	-	(a) 64	-	-	-	-	64	Nil.
Newfoundland (Colonial Contract)	1 April 1888 -	On 3 months' notice	-	(b) 4,000	-	-	-	-	300	3,700
New York and Bermuda	1 Jan. 1889 -	On 6 months' notice	-	(a) 630	-	-	-	-	100	530
*Liverpool to Mexico	1 Dec. 1891 -	Do.	-	(a) 85	-	-	-	-	85	Nil.
PANAMA to VALPARAISO	1 July 1878 -	Do.	-	(a) 5,180	-	-	-	-	2,280	2,900
ST. HELENA and ASCENSION	1 Oct. 1883 -	Do.	-	3,900	-	-	-	-	300	3,600
WEST INDIES: Fortnightly service	1 July 1890 -	30 June 1895	-	85,000 { 25 1/2 for every 24 hours.	-	-	-	-	-	-
Additional Services: Non-Contract Service	-	-	-	(a) 159	-	-	-	-	16,000	40,500
Turk's Islands (Colonial Contract)	27 Oct. 1888 -	On 6 months' notice	-	(b) 250	-	-	-	-	-	-
WEST COAST OF AFRICA	-	-	-	(a) 13,985	-	-	-	-	3,980	10,400
Do. do.	1 Jan. 1888 -	On 6 months' notice	-	(a) 405	-	-	-	-	-	-

(a) The payments in these cases depend upon the weight of mails conveyed by the Packets.  
 (b) These sums represent the Imperial share of the cost of the services.  
 These Contracts are for Parcel Mails only.

## APPENDIX H

### Telegrams.

**TABLE showing the TOTAL NUMBER of TELEGRAMS forwarded from TELEGRAPH OFFICES in ENGLAND and WALES, SCOTLAND, and IRELAND, in each Year since the transfer of the TELEGRAPHS to the STATE.**

Year.	Number of Telegrams.					
	England and Wales.			Scotland.	Ireland.	TOTAL.
	Provinces.	London.	Total.			
1870-71 -	5,299,882	2,863,821	8,163,703	1,080,189	606,285	9,850,177
1871-72 -	6,594,590	3,612,772	10,207,362	1,388,434	878,000	12,473,796
1872-73 -	8,022,151	4,577,015	12,599,166	1,761,298	1,175,316	15,535,780
1873-74 -	9,233,854	5,254,547	14,488,401	2,009,893	1,323,236	17,821,530
1874-75 -	10,124,661	5,652,033	15,776,694	2,132,787	1,343,639	19,253,120
1875-76 -	10,883,282	6,350,714	17,233,996	2,287,359	1,452,180	20,973,535
1876-77 -	11,232,704	6,561,930	17,794,634	2,402,347	1,529,162	21,726,143
1877-78 -	11,392,098	6,700,504	18,092,602	2,490,776	1,588,489	22,171,867
1878-79 -	11,592,899	8,830,019	20,422,918	2,477,003	1,559,854	24,459,775
1879-80 -	12,392,996	9,854,566	22,247,562	2,704,574	1,595,001	26,547,137
1880-81 -	13,456,555	11,176,459	24,633,014	3,042,291	1,736,677	29,411,982
1881-82 -	14,204,479	12,071,034	26,275,513	3,207,994	1,862,354	31,345,861
1882-83 -	14,554,015	12,374,707	26,928,722	3,244,202	1,919,102	32,092,026
1883-84 -	14,920,413	12,686,433	27,606,846	3,299,428	1,936,846	32,843,120
1884-85 -	15,195,618	12,930,376	28,125,994	3,257,546	1,894,919	33,278,459
1885-86 -	18,029,008	15,081,433	33,110,441	3,812,173	2,223,669	39,146,283
1886-87 -	24,044,077	18,276,108	42,320,185	5,106,774	2,816,680	50,243,639
1887-88 -	26,052,717	18,872,553	44,925,270	5,430,624	3,047,531	53,403,425
1888-89 -	28,269,130	20,263,539	48,532,669	5,991,223	3,241,455	57,765,347
1889-90 -	30,873,953	21,562,826	52,436,779	6,545,654	3,420,966	62,403,399
1890-91 -	32,827,055	22,831,033	55,658,088	7,077,388	3,673,735	66,409,211
1891-92 -	34,854,867	23,911,238	58,766,105	7,155,180	3,764,195	69,685,480
1892-93 -	35,382,090	23,554,094	58,936,184	7,100,514	3,871,150	69,907,848
1893-94 -	36,129,876	23,501,876	59,631,752	7,279,894	3,987,852	70,899,498
1894-95 -	36,098,807	24,117,901	60,216,708	7,334,094	4,038,262	71,589,064

The figures for each year since 1877-78 include the number of certain Press Telegrams not previously included in these Returns.

Prior to 1883-84 the returns were made to the end of the last complete week in the year. Since that time they are in each case to the last day of the year inclusive.

On the 1st October 1885 the minimum charge for an inland telegram was reduced from one shilling to sixpence.



APPENDIX H.--*continued.*

V

**Telegrams--*continued.***

TABLE showing the NUMBER of TELEGRAMS forwarded from TELEGRAPH OFFICES in the UNITED KINGDOM during the Years 1893-94 and 1894-95; and the Increase or Decrease in each Month of the latter Year over the corresponding Month of the former Year.

Month.	Number of Telegrams.		(+) Increase.
	1894-95.	1893-94.	(-) Decrease.
April - - -	5,772,799	5,704,433	(+) 68,366
May - - -	6,364,147	6,408,325	(-) 44,178
June - - -	6,364,864	6,339,409	(+) 25,455
July - - -	6,576,248	6,484,094	(+) 92,154
August - - -	6,951,374	6,816,652	(+) 134,722
September - - -	6,198,008	6,259,974	(-) 61,966
October - - -	6,373,138	6,091,343	(+) 281,795
November - - -	5,898,561	5,857,489	(+) 41,072
December - - -	5,319,979	5,291,517	(+) 28,462
January - - -	5,297,569	5,260,548	(+) 37,021
February - - -	4,589,646	4,781,228	(-) 191,582
March - - -	5,882,731	5,604,486	(+) 278,245
	71,589,064	70,899,498	(+) 689,566

# APPENDIX I.

TABLE showing the VALUE of WORK PERFORMED by the POST OFFICE TELEGRAPH DEPARTMENT for other GOVERNMENT DEPARTMENTS in the last Ten Years.

Period.	Inland Telegrams.	Wire Rentals, &c.	Salaries.	Work executed.	Total.
Year ended 31st March 1886	-	£ s. d. 11,899 15 8	£ s. d. 2,894 16 0	£ s. d. 59 7 6	£ s. d. 26,997 0 0
"	-	13,509 17 9	2,955 5 8	38 11 10	29,206 17 10
"	-	13,140 18 0	3,069 14 11	23 5 1	30,584 5 11
"	-	14,870 7 10	3,357 9 10	62 9 8	38,414 14 7
"	-	15,495 9 6½	3,851 2 7	626 17 4½	36,828 19 1
"	-	15,906 12 10	2,610 16 7	76 12 11	36,380 9 7
"	-	14,595 5 3	3,206 14 2	21 5 8	35,588 18 9
"	-	14,614 10 6½	3,708 19 1	67 10 5½	39,520 18 1
"	-	16,897 0 0	4,042 13 5	11 18 8	44,941 12 3
"	-	17,991 14 8	3,967 2 9	18 9 11	47,428 13 1

## APPENDIX J.

*Extracts from Report of the Controller of the Post Office Savings Bank.*

\* \* \* \* \*

It is gratifying to find in the Report of the Royal Commission on the Aged Poor, recently issued, the following passage:—"We think that every effort should be made to simplify and make known the opportunities for savings as well as annuities which are offered by the Post Office, and we have noted with pleasure the special attention which is being given to the whole subject by the Department."

Royal Commission on Aged Poor. Approval of efforts made to advertise Savings Bank facilities.

\* \* \* \* \*

The applications last year by Friendly Societies and Trade, Provident, and Charitable Societies for authority to open accounts with the Post Office Savings Bank were somewhat fewer than in 1893. The following statement shows the number of authorities given in each of the last five years:—

Accounts of societies.

	1890.	1891.	1892.	1893.	1894.
Friendly Societies - - -	734	582	670	768	752
Trade, Provident, and Charitable Societies - - -	2,412	2,380	2,195	2,557	2,342
Totals - - -	3,146	2,962	2,865	3,325	3,094

As regards Trade Societies, it was stated in a paper read by the Chief Registrar of Friendly Societies before the Royal Statistical Society on the 23rd April last, that "for every 1,000*l.* assets of Trade Unions, on the average 361*l.* is deposited in the Post Office Savings Bank."

Trade societies.

Additional facilities were given to Building Societies by the Act 56 & 57 Vict., c. 73 (Building Societies' Act, 1894), which provides that such a society, duly incorporated under the Building Societies' Act, may deposit at any one time any sum not exceeding 300*l.*, and also invest in Government Stock at any one time any sum not exceeding the value of 500*l.* Stock.

Building Societies Act, 1894.

The Local Government Act, 1894, by conferring certain powers upon Parish Councils, or other bodies created by the Act, in respect of Parochial Charities, Allotment Funds, Recreation Grounds, &c., has imposed some labour on the Department, inasmuch as a very large number of such charities, &c., have accounts with the Post Office Savings Bank, many of which stand in the names of the incumbent and the churchwardens, or overseers, for the time being, of a parish as trustees; and in the event of a change of trustee being notified to the Department, it is necessary to consider whether the trusteeship is affected by the Act, and, if so, to what extent. Under some of its sections the Act, by its own operation, effects a change in the governing bodies of certain charities, whereas, in other cases, the action both of the trustees and the Parish Council, and the approval of the Charity Commissioners, are required to make the alteration.

Local Government Act, 1894.

Although, under the immediate stimulus of the circulars issued by the Education Departments of England, Scotland, and Ireland, and the special inducements offered by the Department, a larger number of the Stamp Deposit forms for use in Elementary Schools were applied for in the years 1892 and 1893 than in 1894, yet even in the latter year as

Stamp Deposit scheme for schools.

Large number of stamp forms still supplied to managers and teachers. Number of applications to adopt stamp system.

Attendance at school of Post Office clerk.

Deposits sent to nearest office by free registered letters.

Reports of Education Department. England and Wales.

Scotland.

Ireland.

Report of Royal Commission on Aged Poor.

many as 133,000 of the shilling forms (to hold 12 stamps), and 69,500 of the four-shilling forms (to hold 48 stamps), were supplied to managers and teachers of Elementary Schools. Added to the numbers of the two previous years, the total, including both kinds of forms, considerably exceeds a million. 279 fresh applications to adopt the system were received in 1894, making a total of 2,770 since its introduction. Seeing that during the year only 155 Penny Banks connected with Elementary Schools were authorised to open accounts, it is evident that the younger system maintains its popularity. As part of the system, arrangements have been made in some cases for the attendance periodically at the schools of a clerk from a neighbouring post office to receive the deposits of the children. The results for the year to the 31st March last, in 247 such cases, show that 32,774 deposits were received, representing 4,732l.

Thirty-one schools adopted last year the system of Free Registered Letters, whereby deposits can be sent to the nearest Head Post Office in envelopes supplied by the Department. 297 schools in all transact their business in this convenient manner.

In the Report of the Education Department for England and Wales 1893-94, it is stated that the returns to that Department show 8,548 schools in which savings were received, as against 6,383 in the preceding year. This, doubtless, includes schools which have adopted the Stamp Deposit system. The Report goes on to say that "managers should do all in their power by themselves attending to receive the children's savings and getting the voluntary help of the friends of the schools, to save the teachers from the additional labour otherwise caused to them by the clerical and other work inseparable from the conduct of a Savings Bank." This valuable hint, it is hoped, will not be without effect, as it is a part of the work of a school of which managers can readily relieve the teachers, and without such assistance and encouragement slackness will inevitably result in many cases.

The Report of the Scotch Education Department 1893-94 merely states that Savings Banks had been established in 156 schools.

In their Report for 1893, the Commissioners of National Education in Ireland observe that, notwithstanding the issue by them of a circular to the managers of all National Schools explaining the school bank system, its methods and advantages, and encouraging them to avail themselves of it for their schools, the system has not yet been generally adopted. In fact, up to February 1894, only 130 applications for its adoption had been received. From the observations generally of their Inspectors the Commissioners find that the movement has awakened comparatively little interest on the part of the pupils or their parents. While, however, it is evident that the progress of the movement must be slow, the Commissioners hope that, as education advances and the sense of individual responsibility becomes more marked as a feature of school life, the children and their parents may be roused from their present apathy in the matter.

In the Report of the Royal Commission on the Aged Poor, to which I have already alluded, valuable testimony is borne to the services rendered by the Post Office Savings Bank in the encouragement of saving generally, and especially among the young, by co-operation with those concerned in education. The views of the Commissioners on this point may well be quoted in full:—"We desire to express our strong sense of the value of inculcating general habits of thrift in the young, and our appreciation of the efforts which we have seen are being made in this direction through juvenile lodges or branches of Friendly Societies and the active agency of school managers and teachers, with the hearty co-operation of the Post Office

"and the Education Department. The encouragement of thrift among children was specially urged in the report of the Select Committee which considered Canon Blackley's scheme, and we ourselves regard its development as of the first importance to the future welfare of the nation."

As already stated, the number of Penny Banks (the alternative to the Stamp Deposit system) opened during 1894 in connection with Elementary Schools was 155, but the total number of Penny Banks of all kinds started in the year was 395. In the period of about three years since the discontinuance of school fees, more than 4,000 Penny Banks have been established, as compared with less than 1,000 in the previous three years. There were evidences last year of considerable activity in the work of Penny Banks, particularly those connected with various religious organisations, no less than 275,000 Penny Bank books and 107,000 of the newer and cheaper Penny Bank "cards" having been supplied gratuitously for the use of depositors, the relative numbers in the previous year having been 154,000 and 68,000.

Penny banks.

Books supplied gratuitously for use of Penny bank depositors.

The London School Board, which has a very complete system of Penny Banks with their own arrangements for auditing, has now 145 Penny Banks established in schools under its auspices, with 4,293*l.* to their credit on the 30th September 1894, as against 3,372*l.* a year previously.

London School Board.

\* \* \* \*

One of the many ways of saving—some of them not the most satisfactory—was mentioned in a letter from a schoolmaster, who stated that, in the village where he resided, a pig was often made the medium of saving by the cottagers; their plan being to purchase a young porker, the keep of which would average 1*s.* 6*d.* or 2*s.* weekly, and after six or seven months, to sell it for less than it had really cost them. Thus they would obtain a lump sum of useful amount, while they would hardly feel the small weekly outlay. Such a plan, with its margin of loss and the liability of their Savings Bank, as represented by the pig, to accident or death, is but a poor substitute for an institution guaranteed by the State.

Peculiar method of saving.

A certain number of applications are received every year for the grant of special facilities for opening accounts and receiving deposits under a variety of circumstances, such as the distribution of accumulated funds belonging to some large number of persons, the presentation of bonuses to workmen, or of gifts and gratuities from persons who desire their benefactions to carry with them a practical lesson in thrift. Such applications, whether of a public or private character, always receive the utmost attention from the Department, and, as a rule, the wishes of the applicants can readily be met.

Applications for special Savings Bank facilities.

The arrangement made in 1893 at the request of the Asylums Committee of the London County Council for the attendance of a Post Office Clerk at certain asylums to receive deposits from the employes on the monthly pay-days continues to be fairly successful. At two asylums, each visited 12 times in the year, 465 deposits, amounting to 550*l.*, were collected. The arrangement was extended to a new asylum in April 1894, but, so far, the business done has been small.

Asylums.

At the request of the London County Council Technical Education Board the grants for Minor Scholarships are placed to the credit of the scholars in Post Office Savings Bank accounts, and the amounts so credited during 1894 reached a total of 2,921*l.* The number of scholars participating was 618, of whom 257 already had accounts; showing that

Scholarships granted by Technical Education Board of London

**County Council.**

As to permanence of scholarship investments.

the efforts made to induce Elementary School children to save have borne fruit.

With a view to ascertain what proportion of the money deposited in connection with scholarships is allowed to remain, at any rate for a time, in the Post Office Savings Bank, a number of accounts in which grants had been deposited in February last were examined in the following month, when it was found that only about 28 per cent. of the amount had been withdrawn, and it may therefore be hoped that both the Department and the scholars reap some permanent benefit from these transactions.

**Acknowledgment of assistance afforded by Post Office Savings Bank.**

There is reason to believe that it would be very troublesome to distribute the scholarship moneys and obtain a proper quittance without the help of the Savings Bank Department; and in its report for May 1894 the Technical Education Board acknowledges "the hearty co-operation with which its efforts have been met by the Controller of the Post Office Savings Bank and the members of his staff."

**Evening Continuation Schools.**

From reports of the London School Board meeting of the 28th March 1895, published in the press, it appears that a recommendation was carried in favour of a step towards freeing the Evening Continuation Schools experimentally. In the case of pupils making 75 per cent. of possible attendances, it was proposed to return their fees in the shape of a deposit in the Post Office Savings Bank. According to the last report of the School Board to hand, the average attendance in Evening Continuation Schools for two winter terms was 11,532 and the fees paid by each scholar were about 3*d.* per week. If it should be finally decided to carry out the recommendation, doubtless the Stamp Deposit form with space for 48 stamps would be a convenient method of dealing with these transactions.

**Fee grants to voluntary schools.**

By an arrangement made with the Education Department at the beginning of 1894, the instalments of Fee Grants to Voluntary Schools may be paid direct to the Postmaster-General to be placed to the credit of the Post Office Savings Bank accounts of the respective schools; and to the 31st December last, five schools had availed themselves of the scheme, the instalments of Fee Grants placed to their credit numbering 11, and amounting together to 78*l.* 15*s.* Although the results, so far, are poor, it is quite possible that in the course of time a larger number of schools may be glad to take advantage of this facility for receiving payment of the Fee Grants.

**Soldiers' deferred pay.**

Since July 1893, by arrangement with the War Office, the deferred pay of soldiers, with the exception of about 1*l.* advanced on discharge, has been paid by means of Investment Certificates, which can only be negotiated by being deposited in a Post Office Savings Bank account in the name of the soldier.

**Number and amount of Deferred Pay deposits.**

The number of Army Deferred Pay Investment Certificates deposited in this manner during 1894 was 18,432, representing 389,256*l.*, the average amount of each certificate being 21*l.* 2*s.* 4*d.*

**Money soon withdrawn by soldiers.**

The main object of the soldier appears to be to withdraw the money, or most of it, as soon as he possibly can. On a careful examination of accounts opened in this way, it is found that on the average no less than 72 per cent. of the money is withdrawn within a month after deposit, and by the end of 12 months only about 3 per cent. of the money remains. As a contrast, it may be mentioned that, with ordinary deposits of similar amounts, not quite 1 per cent. of the money is withdrawn within a month, while 70 per cent. of the money remains on deposit at the end of the year.

For the reasons stated, it has been found that the arrangement fails to repay the Post Office Savings Bank even to the extent of the working expenses. As, however, it was devised with the laudable object of benefiting the discharged soldier, rather than that the scheme should be abandoned it has been decided that any loss that may arise through working expenses shall be met out of Army Funds.

Scheme expensive to Post Office. War Office to bear any loss.

The number of depositors who in 1894 executed nominations as to the disposal of their deposits at death was 10,279, against 7,796 in 1893. This increase—at the rate of nearly 32 per cent.—is probably due to the circulation of the new leaflet setting forth the advantages of the Post Office Savings Bank, in which the provision for nomination is referred to. The total number of nominations in force at the end of 1894 was 49,097.

Nominations by depositors.

In connection with claims to the moneys of deceased depositors, a question having arisen as to the difficulties experienced in out-of-the-way parts of the country in making the statutory declarations required by the Department owing to the distances persons had to go to find a justice of the peace or a commissioner to administer oaths, it has been decided that such declarations may be dispensed with when the amount involved does not exceed 5*l.*, a corroborative statement from an independent person being accepted instead. As payments without a declaration were previously restricted to sums under 2*l.*, this change has tended much to facilitate the treatment of cases where the amount due is inconsiderable.

Claims to money of deceased depositors; procedure simplified.

In view of the provisions of the Finance Act, 1894, it has been necessary to revise the regulation respecting Succession and Legacy Duties (No. 74 of the Post Office Savings Bank Regulations, 1893), and also to remodel some of the forms used in dealing with claims to the deposits of deceased persons. It is now necessary that the Savings Bank Department should obtain proof that the estate duty has been paid, and that, in cases where the deceased had other estate apart from the deposits, the funds in the possession of the Post Office Savings Bank are not paid over until the requirements of the Inland Revenue Commissioners have been satisfied. In the case of joint annuities, also, the provisions of the Finance Act render it necessary that on the death of one of the parties to such an annuity the Department, before continuing to pay the annuity to the survivor, shall ascertain that the new estate duty has been paid or that no duty is payable.

Finance Act, 1894.

Every year some thousands of cases are dealt with in which depositors have lost or mislaid their deposit books, and the explanations given are sometimes very curious. In one instance the book had proved palatable to the principal elephant at a circus. In another, the depositor, going for a holiday, secreted the book in the boiler of the kitchen range, and on her return failed to remember it. In a third case, a person lodging in the depositor's house, and described as "an inversitey lady," was said to be fond of chemical experiments and to be "in the habit of burning things," and was supposed to have utilised the book for the purpose of some experiment. Some of the depositors, doubtless little meaning what their words conveyed, stated that they had burned their books "with other rubbish." The applicants often fail to furnish sufficient particulars of their missing books, and in one case a lady, on being asked where her account was opened, replied, "I will look over a map. I shall probably remember the name of the place as soon as I see it in print." Another depositor wrote: "I can recall visions of three eights, or a couple of threes and eights more or less, but whether this refers to that book or to another I do not feel certain."

Depositors' books lost—curious explanations.

Desire of former depositors to re-open accounts with Post Office Savings Bank.

An interesting feature in the correspondence respecting missing books is the desire shown by many persons to resume business with the Post Office Savings Bank after long intervals, during which they may have possibly found other means of investment to be less satisfactory. In several instances last year such applicants were quite willing to forego the balances left in their old accounts (generally, of course, of small amount) provided they could obtain permission to open new accounts without the risk of forfeiture which would be involved in signing a fresh declaration before a former account had been closed.

Trustee Savings Banks—number closed. Amount transferred to Post Office Savings Bank. Amount transferred from Post Office Savings Bank.

Twelve Trustee Savings Banks were closed last year, the most important being those at Doncaster and Truro. The amount transferred from these twelve banks was 426,640*l.*, to which must be added 66,577*l.* transferred by certificate from Trustee Banks still open, making a total of 493,218*l.* transferred from Trustee Savings Banks to the Post Office Savings Bank, as compared with 264,514*l.* so transferred in 1893. Stock of the nominal value of 41,220*l.* was also transferred last year, as compared with 9,036*l.* stock in 1893. Transfers amounting to 10,004*l.* were made from the Post Office Savings Bank to Trustee Savings Banks, the corresponding amount in 1893 being 10,906*l.*

Government Stock business.

In the stock investment business of last year, the effect of the extraordinarily high price of stock was very apparent. The extension, however, of the limits of investment from 100*l.* to 200*l.* stock in one year and from 300*l.* to 500*l.* stock in all under the Savings Bank Act of December 1893, coupled with the investments made "automatically" in accordance with the same Act in accounts where the total limit was exceeded, prevented any actual falling off in the aggregate amount invested.

Investments.

Thus, whereas in 1893 the investments numbered 29,298 representing 1,544,506*l.* stock, there were last year only 23,532 investments, or 5,766 less; but the amount of stock bought was 1,625,674*l.*, or 81,168*l.* more. In 1893 the increase over 1892 was 5,322 investments and 280,402*l.* stock. As regards sales, the number and amount were 18,315 and 978,091*l.* respectively, as against 15,283 and 711,468*l.* in 1893, an increase of 3,032 and 266,623*l.* At the close of the year, the number of stock accounts was 71,304 and the amount of stock standing to their credit 7,028,197*l.*, showing an increase of 2,173 accounts and 663,703*l.* stock, as compared with an increase of 8,292 accounts and 765,474*l.* stock in 1893.

Sales. Number of stock accounts and total amount of stock held on 31st December 1894. Stock certificates.

Only 12 applications were received for Stock Certificates with coupons for dividends annexed, or 14 less than in 1893. Transfers of stock to depositors' own names in the books of the Bank of England likewise decreased, only 159 transfers of 22,774*l.* having been made, as against 427 of 72,960*l.* in 1893. No doubt these results are directly attributable to the extension of the limits, whereby depositors are enabled to retain a larger amount of stock in connection with their Savings Bank accounts.

Transfers to Bank of England.

Increased investments in 2½ per cent. stock (1905).

The investments in 2½ per cent. Stock (1905) increased considerably last year, the number and amount being 341 of 25,959*l.*, as against 228 of 13,538*l.* in 1893, in which year this was the only description of stock where a decrease in investments took place.

Investments and sales between 5*l.* and 10*l.*, and of smaller amounts.

The number of transactions in stock for amounts between 5*l.* and 10*l.* was 2,347, namely, 730 investments and 1,617 sales, and there were 1,215 transactions between 1*l.* and 5*l.*, namely, 299 investments and 916 sales. 26 investments and 45 sales were for amounts under 1*l.*, the number of similar cases in 1893 being 22 and 32.

Result of extension of

Before concluding my statement respecting the stock business, I may perhaps mention one or two facts relating to the extension of the limits



of investment. 4,705 persons purchased more than 100*l.* stock (the old annual limit) during the year, 2,263 of the purchases being of the maximum amount of the new annual limit, viz., 200*l.* 1,127 persons made investments during 1894 causing the amount of stock held by them to exceed the old limit of 300*l.*, and at the close of the year the total number of persons holding the increased maximum of 500*l.* was 86.

limits for stock investment.

The provisions in the Savings Bank Act, 1893, for the automatic investment in Government stock of all accumulations beyond 200*l.* to a depositor's credit on Savings Bank account (already alluded to) were embodied in Regulations which came into force on the 1st June 1894. In accordance therewith a notice was sent to all depositors whose balances on the previous 31st December amounted to 205*l.* and over, informing them that, unless a direction to the contrary were received within a month, the amount in excess of 200*l.* would be invested in Consols. In 893 cases investments in stock were made amounting to 47,099*l.*, many persons investing more than the amount of the excess, in order, no doubt, to permit of further deposits; in 541 cases the excess, amounting in the aggregate to 7,229*l.*, was allowed to remain to the credit of the depositors without bearing interest; and in 1,050 cases withdrawals were made amounting to 22,882*l.*, here again depositors not confining themselves to the withdrawal of the exact amount of the excess.

Automatic investment in stock of amounts in excess of maximum limit.

Result as regards depositors' balances on 31st December 1893.

This year similar notices were sent to the depositors as soon as their accounts were balanced and found to be above the prescribed limit, and, as the result, 1,505 investments to the amount of 66,844*l.* were made in stock; 731 amounts, representing 10,520*l.*, were allowed to remain without bearing interest; and 2,594 withdrawals were made amounting to 43,556*l.*

Result as regards depositors' balances on 31st December 1894.

The Immediate Annuities granted last year numbered 1,565, amounting to 41,495*l.* in all, the purchase money paid being 540,277*l.* In the previous year 1,420 Immediate Annuities of 36,746*l.* were granted, and the purchase money paid was 461,599*l.* The increase of 145 in the number is at the rate of 10 per cent., and of 4,749*l.* in the amount at the rate of 13 per cent., while the increase of 78,678*l.* in the purchase money paid is at the rate of 17 per cent.

Annuity and Insurance business. Immediate annuities.

The amount of Immediate Annuities bought is the largest in any year since this class of business was first undertaken by the Post Office in 1865.

Amount of immediate annuities largest on record.

164 Deferred Annuities of 3,772*l.* in all were granted in 1894, as compared with 159 of 3,091*l.* granted in 1893, showing an increase of five in number and 681*l.* in amount.

Deferred annuities.

There is little doubt that Deferred Annuities as an investment, whether bought from the Government or from private institutions, do not find favour with the public. Special attention is called to this fact in the Report of the Royal Commission on the Aged Poor, from which the following is an extract:—"It has been generally agreed by the witnesses who have spoken on the subject that Deferred Annuities are at present unpopular, not only with the working classes, but with every section of the community. The fact is illustrated by the very limited success of either the Friendly Societies or the Post Office, in spite of the efforts which the latter in particular has made in inducing persons to provide in this way for their old age. The evidence tendered on behalf of the Post Office and the Friendly Societies shows clearly that there are at present many opportunities for the purchase of Deferred Annuities, and the fact that, as compared with

Deferred annuities unpopular.

"insurance against sickness, they are almost totally neglected, points, we think, less to the need of artificial inducements to their purchase than to a general feeling that they are not a desirable form of investment."

**Life insurance.** There was a large increase in the Life Insurance business last year. The number of contracts taken out was 1,128 insuring 56,010*l.*, as compared with 853 contracts insuring 44,000*l.* granted in 1893; being an increase of 275 in number and 12,010*l.* in amount, or at the rate of 32 and 27 per cent. respectively.

**New tables for life insurance.** As a result of the report of a committee appointed in July 1892, it has been decided to frame new Tables of Premiums for Life Insurance, which will come into force on the 1st October next. The new rates present two special features worthy of note:

**Reduced premiums.** (1.) The annual premiums payable under the new Tables will be from 1 to 8 per cent. lower than the rates under the present Tables, according to age at the time the insurance is granted; and

**Endowment insurances.** (2.) The principle of Endowment Insurances will be extended; such insurances, under annual premiums, having hitherto been confined to endowments maturing at 60 years of age, but under the new Tables being extended to the ages of 55 and 65 years.

**Additional business hoped for from new tables.** It is confidently hoped that the reduction of the annual premiums on the one hand and the extension of the endowment principle—by far the most popular form of Life Insurance—on the other, will result in a considerable development of the Savings Bank Life Insurance business.

**Force.** The rapid growth of the business necessitated considerable additions to the force last year. These additions comprised, in the case of the male force, two first-class clerks, 35 second division clerks, and 10 boy clerks, and in the case of the female force, one senior assistant superintendent, eight principal clerks, four first-class clerks, and 36 second-class clerks; raising the total of the combined clerical staff to 1,736, of whom 617 are men, 467 boys, and 652 women.

The number of boy messengers was increased during the year from 120 to 132, making the total of the Minor Establishment, including paper keepers, boy messengers, porters, and women sorters, 346.

**Grand total of whole force.** Thus the numbers of the Clerical Staff and the Minor Establishment together, on the 31st December 1894, represent a grand total of 2,082 persons.

**Low death-rate.** It is as satisfactory as it is remarkable that out of this large staff not a single death occurred during the year on the male side, a record unparalleled since 1876; while among the women there was but one death, that of a clerk who had only been appointed a few months previously.

**Conduct of officers.** I am glad once more to be able to testify to the general good conduct of the Force of all grades. The Officers have displayed diligence and zeal in their work throughout the year, and have responded with cheerful alacrity to extra calls upon them at times of pressure.

**Extension of Central Savings Bank building.** Active steps are being taken to extend the Central Savings Bank Building, which when completed will stretch from the frontage in Queen Victoria Street as far back as Carter Lane. The first portion of the extension, connected with the old block by a bridge and a tunnel crossing Knightrider Street, has been finished and occupied since 1890. The rest of the site has now been cleared of its old buildings, and the walls of the new building are rapidly rising. The additional accommo-

dation is needed not only to meet the constant growth of the Department, but also in order to dispense with the outlying premises in which portions of the Staff have now to be located, with obvious disadvantages, and it is hoped that the extension may be available for use by the commencement of the year 1897.

Information as to our system is still sought from various countries, and of the applications received last year I may refer to those from the Governments of France, Germany (where there are no Post Office Savings Banks), Austria, and Belgium among foreign countries, and from the Governments of Canada, Jamaica, Trinidad, New South Wales, Victoria, Queensland, and New Zealand among British Possessions, while several individuals residing abroad also asked for information as to the manner of conducting the business, three of the applicants being resident in the United States, where the question of introducing Postal Savings Banks has long been discussed. Applications from abroad for information as to system.

By the courtesy of the several Governments the annual reports of nearly all the Post Office Savings Banks are sent to me, and I am thus enabled to present again a short account of their progress. Perhaps the most noteworthy incident is the sudden crisis the Postal Savings Bank in France experienced during the early months of 1893 through unfounded statements (*allégations mensongères*) as to the safety of the deposits having been circulated by political partisans (*adversaires de la République*).<sup>\*</sup> In the first four months of the year the sum withdrawn exceeded that deposited by more than 1,400,000*l.*, and, although the confidence of depositors was soon restored, the amount paid in during the year was 850,000*l.* less than that paid out. For the first time in the history of the Bank the balance standing to the credit of depositors on the 31st December, 24,431,756*l.*, showed a falling off as compared with the previous year, but the number of depositors, 2,089,492, exhibited a slight increase. The purchases of Government Stock by depositors numbered 5,215, the amount invested being 298,000*l.* It is pointed out in the Report that the continuous rise in the value of stocks renders the investment of Savings Bank funds less and less remunerative and more and more difficult to effect. The net income of the Bank, after deducting interest credited to depositors and charges of management, was 59,000*l.*, as contrasted with a deficit of 13,800*l.* in the previous year, to which I alluded in my last Annual Report. This satisfactory result is due to a reduction in the rate of interest allowed to depositors from 3 to 2½ per cent. Reports of Foreign and Colonial Post Office Savings Banks.

In Austria the results in all branches of the business of the Post Office Savings Bank during 1893 are described as favourable (*Resultate in allen Zweigen der Geschäftsgebarung als günstig bezeichnet werden*).<sup>†</sup> The number of depositors on the 31st December 1893, viz., 971,506, shows an increase in 12 months of 58,059, the amount due to them, 3,368,143*l.*, an increase of 434,621*l.*, and the amount of Government stock held by the Bank for depositors 1,292,880*l.*, an increase of 187,743*l.* The purchases of stock for depositors numbered 8,067, and the sales 1,744. The sum invested was 378,704*l.* The purchases are divided into two categories, viz., those in which the certificates of stock are retained by the Bank on behalf of depositors, and those in which the certificates are sent to them. Austria.

<sup>\*</sup> Rapport à M. le Président de la République sur les opérations de la Caisse Nationale d'Épargne, Année 1892.—Paris, 1894.

<sup>†</sup> Zehnter Rechenschafts-Bericht des K.K. Postsparkassen-Amtes für das Jahr 1893.—Vienna, 1894.

## Hungary.

In Hungary 3,907 Post Office Savings Banks were open at the close of 1893, and the depositors numbered 234,131, the amount due to them being 883,854*l*.\* The average amount of each deposit was about 1*l*., and of each withdrawal about 4*l*. Sums amounting to nearly 55,000*l*. were invested in stock for depositors during the year. In order to meet the requirements of the various races within the kingdom, the deposit books are issued in eight different languages.

## Italy.

In Italy the amount deposited in the Postal Savings Banks during 1892, 9,027,729*l*., exceeded that withdrawn, 8,210,212*l*., by 817,517*l*.; and at the end of that year there were 2,523,796 accounts remaining open with balances amounting to 14,604,270*l*.† The purchases of Government stock by depositors, 12,089, and the amount invested, 505,663*l*., both show a decline in comparison with the previous year. The total amount invested in stock by depositors since the inauguration of the banks is 3,548,021*l*. The sale of stock for depositors is not undertaken. The plan of authorising certain collectors in rural districts to accept deposits not exceeding 4*l*. per diem from any one depositor, and to repay small amounts, seems to have been attended with success, 33,161*l*. having been so received, and 8,960*l*. repaid. The question of reducing the rate of interest allowed to depositors, at present 3½ per cent., has been recently occupying attention.

## Belgium.

In Belgium the General Savings Bank, for which the Post Offices are used as agencies, had 954,653 open accounts standing in the names of individuals at the close of 1893, and the aggregate sum due therein was 15,120,674*l*., while the number of inscriptions in Government stock in the names of depositors was 18,737, the value of the stock held by them being 3,492,440*l*.‡ A notable increase is recorded in the number of annuity, or old age pension, contracts issued during the year by the pensions branch of the Savings Banks, and the progress is ascribed to incessant propagandism and to the co-operation of employers of labour. Of 58,882 premiums received, amounting to 64,811*l*., no less than 47,708, amounting to 11,952*l*., were paid in through societies established to promote the purchase of old age pensions.

## The Netherlands and Sweden.

Both in the Netherlands and Sweden the continued prosperity of the Post Office Savings Banks is reported, the number of accounts open and the amount due to depositors on the 31st December 1893 being respectively 401,046, and 2,687,259*l*. in the former country,§ and 325,498 and 1,300,971*l*. in the latter.||

## Hawaiian Islands.

In the Hawaiian Islands the business of the Post Office Savings Bank was, owing to financial depression, only about one-half of what it had been in previous years. The number of depositors at the end of 1893 was 3,045, and the amount due to them 101,879*l*.¶

## Canada.

With regard to the Colonies, the statement of the business of the Post Office Savings Banks in Canada for the year ended the 30th June 1894 reveals, in comparison with the transactions of the previous year,

\* A Kereskedelemügyi Minister Ur ö Nagymeltóságának Jelentése a Magyar Kir Posta Takarékpénztár 1893. Évi Működéséről.—Buda Pesth, 1894.

† Relazione intorno al servizio delle Casse Postali di Risparmio durante l'anno 1892.—Rome, 1894.

‡ Compte rendu des opérations et de la situation de la Caisse Générale d'Épargne et de Retraite. Année 1893.—Brussels.

§ Verslag aan de Koningin-Weduwe. Regentes van het Koninkrijk, betreffende den dienst der Rijkspostspaarbank in Nederland, 1893.—The Hague, 1894.

|| Styrelsens för Postsparbanken underdåniga Berättelse för år 1893.—Stockholm, 1895.

¶ Report of the Postmaster-General of the Hawaiian Islands. Biennial Report, 1892-94.—Honolulu, 1894.

a perceptible shrinkage; on the one hand a decrease being shown of 36,920*l.* in the sum deposited during the year, and on the other an increase of 168,400*l.* in that withdrawn. At the close of the period the balance standing to the credit of 117,020 accounts was 5,051,573*l.*, both these figures denoting a slight advance.

There are not, so far as I am aware, Post Office Savings Banks in Newfoundland. It is interesting, however, to note the difficulty experienced by the Government Savings Bank in meeting the run upon it when financial disaster overtook the Colony at the end of last year. It appears that an amount of 300,000*l.*, representing half of the funds of the Bank, was invested in the two commercial banking institutions which suspended payment, and the other assets of the bank not being liquid at the time, the panic among depositors was only allayed by the announcement that the Government guaranteed the repayment of deposits.

In British Guiana 16 Post Offices were open for the transaction of Savings Bank business on the 31st December 1893. The depositors numbered 3,134, and the amount to their credit was 15,872*l.*

In New South Wales one of the effects of the financial crisis in the Colony in 1893 was a development in the business of the Post Office Savings Bank under all headings, the amounts deposited and withdrawn in the year exhibiting increases respectively of more than 1,100,000*l.* and 500,000*l.* in comparison with the transactions of 1892. The sum standing to the credit of 114,070 depositors on the 31st December 1893 was 3,233,282*l.* In Victoria, the amount due to 123,732 depositors in the Post Office Savings Bank on the 30th June 1894 was 2,881,888*l.*

In both the Colonies last mentioned, proposals have been made to employ Savings Bank funds in loans of limited amounts at 5 per cent. interest to farmers for land improvements. In Queensland the depositors in the Post Office Savings Bank on the 31st December 1893 numbered 47,885, and the balance to their credit was 1,875,614*l.*; in South Australia, on the 30th June 1894, the relative figures were 84,248 and 2,456,258*l.*; in Western Australia on the same date, 6,310 and 141,319*l.*; in Tasmania on the 31st December 1893, 4,965 and 90,911*l.*; and in New Zealand, likewise at the end of 1893, 122,684 and 3,241,998*l.* In the last-mentioned Colony the Government has asked for power to create Colonial Consols which can be inscribed at any Post Office Savings Bank, and it is contemplated to merge all private Savings Banks into Post Office Savings Banks.

CHAS. D. LANG,  
Controller,

June 17, 1895.

## Post Office Savings Banks.

TABLE showing the BUSINESS done during the last TEN YEARS.

Year.	Number of Post Office Savings Banks.	Number of Deposits.	Amount of Deposits.	Average amount of each Deposit.	Interest credited to Depositors.	Number of Withdrawals.	Amount of Withdrawals.	Average amount of each Withdrawal.	Expenses of Management.	Average Cost of each transaction.	Number of accounts opened.	Number of accounts closed.	Number of accounts remaining open at close of the year.	Amount, inclusive of interest, standing to credit of all open accounts at close of the year.	Average amount standing to credit of each open account at close of the year.	Rate per cent. of expenses of Management to total amount standing to credit of Depositors.	Total sum standing to credit of Post Office Savings Banks on books of National Debt Commissioners at close of the year.	Balance in hands of Postmaster-General after making provision for Outstanding Warrants at close of the year.	Estimated value of the Central Savings Bank premises in Queen Victoria Street.	Total value of Deposits applicable to payment of Depositors at close of the year.	Number, at close of the year, of Old Savings Banks and Post Office Banks combined.	Number, at close of the year, of Depositors in Old Savings Banks and Post Office Banks combined.	
1885	8,106	6,474,484*	15,034,694*	2 6	5 1/2	1,022,112	2,280,062†	13,202,742†	256,402	7 1/2	750,862	548,887	3,535,650	47,807,838	13 9	10 9	10 9	48,606,318	286,522	120,000	40,012,640	8,515	5,128,647
1886	8,331	6,562,395*	15,096,552*	2 7	10 1/2	1,169,500	2,390,655†	13,689,943†	290,554†	7 1/2	758,270	562,469	3,731,421	50,874,338	13 8	11 5	11 5	52,074,387	272,263	154,000	32,500,650	8,766	5,322,225
1887	8,720	6,916,327*	16,535,632*	2 7	10 1/2	1,244,074	2,406,204†	14,680,270†	288,418†	7 1/2	794,592	574,252	3,951,761	53,974,065	13 2	10 8 1/2	10 8 1/2	56,248,599	322,553	174,000	56,745,132	9,120	5,550,371
1888	9,022	7,540,625*	19,055,226*	2 10	6 1/2	1,382,838	2,683,808†	15,802,735†	0 326,990†	7 1/2	887,460	618,294	4,220,927	58,556,394	13 17	5 11	2 1/2	60,860,563	268,071	219,000	61,346,634	9,404	5,800,473
1889	9,353	8,101,120*	19,614,308*	2 8	11 1/2	1,443,186	2,757,848†	16,814,298†	1 11 336,954†	7 1/2	924,010	637,128	4,507,809	62,990,620	13 19	6 10	8 1/2	64,786,212	253,615	257,000	65,296,827	9,699	6,059,403
1890	9,681	8,776,508*	20,990,692*	2 7	10 1/2	1,553,355	2,892,003†	17,908,860†	6 10 326,394†	6 1/2	997,283	677,778	4,827,314	67,634,807	14 0	3 9	7 1/2	68,954,754	155,673	266,000	69,376,477	10,005	6,365,096
1891	10,093	8,941,431*	21,334,903*	2 7	9 1/2	1,658,148	3,126,231†	19,010,560†	6 10 343,614†	6 1/2	992,155	701,074	5,118,395	71,698,002	13 19	10 9	7 7	72,417,045	173,982	269,000	72,890,027	10,366	6,628,677
1892	10,519	9,478,339*	22,846,081*	2 8	2 1/2	1,746,263	3,335,068†	20,346,217†	6 10 354,003†	6 1/2	1,096,622	702,701	5,452,316	75,835,079	13 18	3 9	4 4	78,123,988	176,056	273,000	78,573,044	10,800	6,954,236
1893	11,018	9,898,198*	24,640,024*	2 10	1 1/2	1,890,104	3,618,721†	21,764,566†	6 10 367,564†	6 1/2	1,097,160	731,297	5,748,239	80,597,641	14 0	5 9	1 1/2	82,857,698	415,073	276,000	83,548,771	11,285	7,210,385
1894	11,323	10,973,651*	30,489,440*	2 15	6 1/2	2,015,903	3,893,886†	23,788,927†	6 10 414,557†	6 1/2	1,133,528	775,001	6,108,763	93,206,066	14 12	3 9	3 1/2	94,407,364	497,743	312,000	95,397,107	11,580	7,570,709

\* Including, as well as Ordinary Deposits, (a) Deposits for immediate investment in Stock; (b) amounts realised by sale of Stock, and Stock Certificates obtained, the amount, when Stock is sold or a Stock Certificate obtained, being placed to the credit of the Savings Bank Account so as to be dealt with as a withdrawal; (c) Dividends; (d) Deposits for purchase of Annuities and payments of Insurance premiums; and (e) amounts credited to Accounts in respect of sums payable to Annuitants and Insurants and their representatives. For particulars, see statements of Government Stock business and Annuity and Insurance business.

† Including, as well as Ordinary Withdrawals, (a) Withdrawals for purchase of Annuities and payments of Insurance premiums; and (b) amounts paid to Annuitants and Insurants and their representatives. For particulars, see statements of Government Stock business and Annuity and Insurance business.

‡ The charges of management in 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, and 1894 include the sums of 28,319, 10,073, 40,987, 20,667, 752, 846, 882, and 83,631, respectively for purchase of land, while the charges in 1889, 1890, 1891, 1892, 1893, and 1894 also include 12,732, 7,751, 2,974, 3,443, 2,111, and 1,774, respectively for new buildings. Omitting these amounts, but adding interest at the rate of 5 per cent. thereon, the cost per transaction will be in 1886 74d., in 1887 6 1/2d., in 1888 6 1/2d., in 1889 6 1/2d., in 1890 6 1/2d., in 1891 6 1/2d., in 1892 6 1/2d., in 1893 6 1/2d., and in 1894 6 1/2d., and the percentage of expenses to capital 10s. 4d., 10s. 9d., 9s. 6d., 9s. 5d., 9s. 2 1/2d., and 8s. 6d., respectively. Prior to the passing of the Post Office Savings Bank Act, 1861, it was estimated (see Parliamentary Paper No. 525, 1861) that the average cost of each transaction would be 7d.

# APPENDIX J.—*continued.* Post Office Savings Banks—*continued.*

GOVERNMENT STOCK.  
TABLE showing the BUSINESS done during the last TEN YEARS.

Year.	Number of Stock Accounts opened.	Number of Stock Accounts closed.	Number of Stock Accounts remaining open at close of the Year.	Number of Investments.	Number of Sales.	Number of Stock Certificates obtained.	Number of Transfers to the Bank of England.	Amount of Money invested.	Amount of Commission.	Amount of Bank of England fees.	Amount of Stock bought.	Average amount of each purchase of Stock.	Amount of Stock sold.	Average amount of each sale of Stock.	Amount realised by sale of Stock.	Amount of Stock Certificates obtained.	Amount of Transfers to the Bank of England.	Amount of Stock transferred from old Savings Banks.	Amount of Stock transferred to old Savings Banks.	Number of Dividends credited to Block-holders.	Amount of Dividends credited to Block-holders.	Amount of Stock remaining to credit of Stockholders at close of the Year.	Average amount of Stock remaining to credit of the Year.	
1885	9,544	4,940	30,597	17,133	7,443	68	—	846,701	1,665	1 9 7	0 0 0	552,050	50 2 9	326,445	43 17 2	322,669	9,900	—	10,337	315	55,146	63,606	2,452,232	80 2 11
1886	9,653	4,945	35,305	16,563	8,918	59	—	845,006	1,725	17 6 7	0 0 0	841,121	50 15 8	339,965	43 14 6	392,033	7,800	—	1,181	348	65,339	77,908	2,896,941	88 1 1
1887	10,669	7,704	40,270	18,294	10,216	50	—	927,614	1,917	1 0 5	0 10 0	913,047	50 5 4	402,785	45 6 0	460,656	5,500	—	2,434	1,027	74,748	91,169	3,345,106	83 1 4
1888	11,689	8,575	43,334	19,413	11,459	44	36	996,217	2,168	2 6 5	0 2 0	1,003,164	51 13 6	573,304	50 0 7	572,113	5,100	6,480	23,079	912	127,918	110,878	3,795,611	87 7 7
1889	11,261	7,592	46,963	19,766	11,862	27	136	985,352	2,168	8 3 8	0 9 0	1,003,398	50 15 3	565,359	50 18 11	535,631	3,450	21,681	18,154	760	171,270	114,460	4,175,034	88 17 1
1890	14,008	10,536	51,003	22,885	12,006	28	204	1,089,257	2,332	12 6 4	0 0 0	1,125,310	50 5 5	590,907	48 17 0	573,168	4,000	37,490	6,819	271	189,109	118,236	4,860,163	91 13 1
1891	11,516	7,491	55,063	20,811	12,500	28	258	980,293	2,332	9 0 3	17 0	1,095,210	49 3 11	607,637	48 12 2	583,658	3,850	42,778	38,991	488	207,970	131,913	5,067,766	92 7 3
1892	14,110	8,356	60,839	23,976	13,727	27	390	1,234,396	2,745	7 6 3	14 0	1,264,104	53 14 5	688,385	50 2 11	688,680	3,700	67,417	6,776	124	233,538	142,760	5,599,020	98 0 7
1893	17,195	8,963	69,131	29,593	15,293	26	417	1,533,027	3,213	13 0 8	2 0	1,544,206	62 14 4	711,468	46 11 1	704,329	3,100	72,960	9,639	540	251,625	160,470	6,364,491	102 1 3
1894	13,188	11,015	71,594	25,532	18,315	12	159	1,650,875	3,227	8 6 1	7 0	1,625,674	69 1 8	978,091	53 8 0	983,459	1,350	25,774	41,220	976	279,302	183,179	7,093,197	96 11 4

\* Dividends on 8 per cent. Stock converted paid quarterly instead of half yearly.

† In 1890, 866 persons holding 96,975½ Redemption money under the provisions of the National Debt Redemption Act, 1880, were paid off and 1,014½ of the amount was re-invested free of Commission in one or other of the new Government Stocks.

‡ In April 1890 the residue of Redemption money, amounting to £19,532½, was re-invested in 24 per cent. Consolidated Stock at 98, this being the final operation connected with the Conversion Scheme. The balance of Stock was thus increased by 5,072½.

# APPENDIX J.—continued.

## Post Office Savings Banks—continued.

### ANNUITIES AND LIFE INSURANCES.

(I.) TABLE showing the BUSINESS done during the last TEN YEARS.

Year.	ANNUITIES.						LIFE INSURANCES.											
	Immediate.			Deferred.			Contracts entered into.		Receipts.		Payments.							
	Contracts entered into.		Receipts.	Payments.		Contracts entered into.		Receipts.		Payments.								
	No.	Amount of Annuities.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount of Claims on Death and Surrender.					
		£			£		£		£		£		£	£				
															£	£	£	£
1885	-	725	15,387	178,128	16,111	146,169	103	1,694	860	9,761	212	2,860	457	34,768	12,402	12,086	140	4,646
1886	-	923	17,388	211,570	16,254	153,878	87	1,772	859	10,510	246	3,122	506	34,188	12,187	12,633	158	5,942
1887	-	912	19,299	234,174	16,556	164,546	90	1,628	869	9,721	264	5,020	585	36,168	12,069	13,492	182	5,976
1888	-	995	23,404	266,762	17,050	178,160	138	2,719	900	10,853	301	3,877	580	34,819	12,016	14,121	190	5,538
1889	-	988	23,561	292,846	17,537	188,140	131	2,893	934	11,464	343	4,097	671	32,932	12,276	15,112	343	7,473
1890	-	948	21,956	273,578	17,976	206,422	116	2,527	914	14,283	412	4,614	468	25,466	11,799	14,422	196	6,841
1891	-	968	23,673	296,882	18,195	217,595	142	2,183	969	12,578	475	6,341	529	28,980	11,627	15,073	232	8,661
1892	-	1,187	28,155	355,723	18,523	230,370	214	4,253	1,006	15,360	478	6,932	1,983	80,307	15,517	16,099	190	7,354
1893	-	1,420	36,746	461,599	19,344	251,474	189	3,091	1,297	16,148	535	8,070	833	44,000	19,365	17,227	228	9,226
1894	-	1,565	41,405	540,277	20,418	275,245	164	3,772	1,293	17,202	600	9,130	1,128	53,010	20,107	18,329	291	9,641



APPENDIX J.—*continued.*Post Office Savings Bank—*continued.*

(II.) TABLE showing the Number and Amount of CONTRACTS entered into from the Commencement of Business on 17th April 1865 to the 31st December 1894, and the Number and Amount of Contracts in existence on the 31st December 1894.

	CONTRACTS ENTERED INTO				TOTAL.	
	From 17 April 1865 to 31 December 1893.		From 1 Jan. 1894 to 31 December 1894.			
	No.	Amount.	No.	Amount.	No.	Amount.
		£ s. d.		£ s. d.		£ s. d.
Contracts for Annuities entered into from the commencement of business on 17th April 1865 to 31st December 1894, viz. :—						
Immediate Annuities - -	22,924	408,203 19 6	1,565	41,495 7 6	24,489	449,699 7 0
Deferred Annuities and Monthly Allowances, Money not returnable - -	720	12,329 0 6	45	1,025 10 0	765	13,354 10 6
Deferred Annuities and Monthly Allowances, Money returnable - - -	1,518	32,425 4 0	119	2,746 0 0	1,637	35,171 4 0
Contracts for Sums payable at Death entered into from the commencement of business on the 17th April 1865 to the 31st December 1894 - - - - -	13,994	927,369 17 4	1,128	56,010 8 0	15,122	983,380 5 4
Contracts for Annuities in existence on the 31st December 1894, viz. :—						
Immediate Annuities - -	-	-	-	-	13,564	300,975 14 0
Deferred Annuities and Monthly Allowances, Money not returnable - -	-	-	-	-	667	11,412 3 6
Deferred Annuities and Monthly Allowances, Money returnable - - -	-	-	-	-	948	19,856 3 0
Contracts for Sums payable at Death, in existence on the 31st December 1894 - - -	-	-	-	-	9,781	601,744 16 0

APPENDIX J.—*continued.*Post Office Savings Bank—*continued.*

RETURN of the BALANCE SHEETS of the POST OFFICE SAVINGS BANKS on the 31st day of December 1894, showing the balance due to Depositors, the estimated amount of expenses remaining unpaid, the value of Securities according to the average price of the day on 31st December 1894, the amount of cash in hand and Dividends accrued but not received at the end of the year, and the surplus or deficiency of Funds to meet Liabilities (so far as relates to the National Debt Office).

Securities standing in the Names of the Commissioners for the Reduction of the National Debt on account of the POST OFFICE SAVINGS BANKS FUND.		Value of Securities at price of 31 Dec. 1894.	Dividends accrued but not received at the end of the Year.
	£ s. d.	£ s. d.	£ s. d.
2½ per cent. Consols - - -	42,155,889 9 7	43,684,020 0 0	270,705 12 10
2½ per cents. - - - - -	9,079,170 15 8	9,260,754 0 0	53,660 17 3
Local Loans 3 per cent. Stock - -	10,977,600 5 1	11,828,461 0 0	77,858 1 6
Book Debt, per Act 55 & 56 Vict. c. 20.	10,200,000 0 0	10,200,000 0 0	66,313 17 2
Egyptian Guaranteed 3 per cent. Bonds	305,500 0 0	323,066 0 0	—
Exchequer Bonds - - - - -	390,000 0 0	390,000 0 0	4,429 17 9
Treasury Bills	7,285,000 0 0	7,084,913 0 0	147,415 3 4
Advances per 43 Vict. c. 4., 43 & 44 Vict. c. 14., and 45 & 46 Vict. c. 62. repayable by Irish Land Commission per 44 & 45 Vict. c. 71.	850,000 0 0	850,000 0 0	—
Annuity for a term of years in lieu of annuities converted per National Debt Act, 1883, 46 & 47 Vict. c. 54. s. 5, and National Debt Act, 1885, 48 & 49 Vict. c. 43. - - -	321,918 0 0	(a) 2,811,019 0 0	—
Annuities for terms of years in lieu of Stock cancelled per National Debt Act, 1883, 46 & 47 Vict. c. 54., National Debt Act, 1885, 48 & 49 Vict. c. 43., and National Debt and Local Loans Act, 1887, 50 & 51 Vict. c. 16. - -	574,570 0 0	(a & b) 4,403,067 0 0	—
Annuity for a term of years granted to repay advances per 32 & 33 Vict. c. 42., payable by Irish Land Commission per 44 & 45 Vict. c. 71. - - -	138,800 0 0	(a) 775,604 0 0	—
Annuity for a term of years per National Debt Act, 1884, 47 Vict. c. 2. s. 2. - - -	35,121 0 0	(a) 277,446 0 0	—
Annuities for terms of years per 46 Vict. c. 1. s. 2. - - -	15,996 1 3	(a) 54,444 0 0	—
Red Sea and India Telegraph Annuity, expiring 4th August 1908 - - -	3,100 0 0	84,100 0 0	—
Annuities for terms of years granted to repay advances under Imperial Defence Act, 1888, 51 & 52 Vict. c. 32. - - -	60,431 16 0	(a) 334,743 0 0	—
Annuity for a term of years granted to repay advance under Russian Dutch Loan Act, 1891, 54 & 55 Vict. c. 26. - - -	35,176 18 0	(a) 355,274 0 0	—
Annuities for terms of years granted to repay advances under Telegraph Act, 1892, 55 & 56 Vict. c. 59. - -	16,938 17 0	(a) 238,215 0 0	—
Annuities for terms of years granted to repay advances under Public Accounts and Charges Act, 1891, 54 & 55 Vict. c. 24. s. 4. - - -	40,963 9 0	(a) 308,100 0 0	—
Annuity for a term of years granted to repay advances under Barracks Act, 1890, 53 & 54 Vict. c. 25 - - -	13,576 17 0	(a) 172,756 0 0	—
Carried forward - - -		93,385,982 0 0	620,383 9 10

(a) Value, inclusive of interest, to 31st December 1894.

(b) Cash value (at price of Consols on 31st December 1894) of the amount of 2½ per cent. Consols, estimated to have been unreplaced at 31st December 1894, out of the amount of Stock originally cancelled in exchange for these Annuities. Act 54 & 55 Vict. c. 24.

APPENDIX J.—*continued.*Post Office Savings Bank.—*continued.*

Securities standing in the Names of the Commissioners for the Reduction of the National Debt on account of the POST OFFICE SAVINGS BANKS FUND.		Value of Securities at price of 31 Dec. 1894.	Dividends accrued but not received at the end of the year
	£ s. d.	£ s. d.	£ s. d.
Brought forward -		93,385,982 0 0	620,383 9 10
Annuities for terms of years granted to repay advances made under the Pensions Commutation Act, 34 & 35 Vict. c. 36. -	54,045 16 0	(a) 211,786 0 0	—
Advances under Pensions Commutation Act, 34 & 35 Vict. c. 36, during year ended 31st December 1894, in respect of which an Annuity had not been granted -	32,418 1 6	32,418 0 0	579 3 8
Advances under Public Accounts and Charges Act, 1891, 54 & 55 Vict. c. 24, s. 4., during year ended 31st December 1894, in respect of which an Annuity had not been granted -	120,000 0 0	120,000 0 0	2,048 4 2
Advances under Telegraph Act, 1892, 55 & 56 Vict. c. 59., during year ended 31st December 1894, in respect of which an Annuity had not been granted -	30,000 0 0	30,000 0 0	94 10 4
		<u>£93,780,186 0 0</u>	<u>623,105 8 0</u>
Add value of Securities - - -		- - -	93,780,186 0 0
Cash balance in Bank of England - -		- -	94,073 4 0
			<u>£ 94,497,364 12 0</u>

(a) Value, inclusive of interest, to 31st December 1894.

National Debt Office,  
11th June 1895.G. W. HERVEY,  
Comptroller General.

# APPENDIX J.—continued. **Post Office Savings Bank—continued.** BALANCE SHEET.

RETURN of the BALANCE SHEETS of the POST OFFICE SAVINGS BANKS for the Year 1894, showing the Balance due to Depositors, the Amount of Expenses remaining Unpaid, the Value of Securities according to the average price of the day on 31st December 1894, Amount of Cash in Hand and Dividends accrued but not received at the end of the Year, &c., and the Surplus of Assets over Liabilities.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Balance due to Depositors on the 31st December 1894 (including interest) - - - - -	89,293,066 10 11	Value of Securities according to the average price of the day on 31 Dec. 1894 - - - - -	94,403,291 8 0
Amount of expenses remaining unpaid (partly estimated) - - - - -	28,792 5 6	Amount of cash in hands of Commissioners for the Reduction of the National Debt - - - - -	94,073 4 0
Surplus of assets over Liabilities - - - - -	6,014,243 16 1	Total Amount in the hands of the Commissioners for the Reduction of the National Debt - - - - -	-
		Amount in the hands of Her Majesty's Postmaster General - - - - -	556,240 14 2
		Less—Amount required to meet Warrants issued to Depositors but not cashed on 31st December 1894 - - - - -	54,497 13 8
		Value of the Central Savings Bank Premises in Queen Victoria Street, E.C. - - - - -	497,743 0 6
£	95,307,107 12 6		312,000 0 0
			95,307,107 12 6

Total amount received from Depositors, including interest, to 31st December 1894 - - - - - £ 410,704,600 1 4  
 Total amount repaid to Depositors to 31st December 1894 - - - - - £ 321,429,533 10 5

Number of Transactions.		Number of Accounts.	
Deposits.	Withdrawals.	Opened.	Closed.
152,216,675	53,506,098	19,303,782	13,195,019
			6,108,763

The total number of transactions, i.e., Deposits and Withdrawals, from the commencement of Post Office Savings Bank business to the end of the year 1894 was 205,432,778. The sums of 193,797, 14s. 11d., 147,116, 16s. 0d., 77,787, 12s. 1d., 125,345, 4s. 11d., 144,879, 10s. 1d., 153,182, 0s. 1d., 93,794, 10s. 2d., 93,040, 11s. 5d., 64,698, 15s. 11d., 67,001, 13s. 3d., 78,806, 8s. 9d., 78,495, 1s. 8d., 86,060, 9s. 4d., 65,662, 12s. 2d., 51,171, 19s. 2d., 29,922, 8s. 2d., and 35,100, 9s. 10d. have been paid into the Exchequer out of the funds of the Post Office Savings Banks in the years 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, and 1894 respectively under sec. 14 of the Act 40 Vict. c. 13, being the excess of interest which had accrued during the years 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, and 1893. The sum of 515,792, the cost of the site of the new Savings Bank buildings in Queen Victoria Street, and 89,617, towards the cost of the new building, have been paid for out of the funds of the Post Office Savings Banks.

# APPENDIX K.

## Money Orders.

### MONEY ORDER BUSINESS in the last TEN YEARS.

Year.	INLAND ORDERS			COLONIAL ORDERS.			FOREIGN ORDERS.			GRAND TOTAL.		
	Number.	Amount.	Increase per cent. on Number.	Amount.	Increase per cent. on Number.	Increase per cent. on Amount.	Number.	Amount.	Increase per cent. on Number.	Number.	Amount.	Increase per cent. on Amount.
1895-96	10,353,293	£ 21,975,345	Decrease. " 13·3	358,402	£ 1,372,606	6·2	601,625	1,481,470	5·7	11,313,380	24,532,421	Decrease. " 12·
1896-97	9,762,562	22,292,705	" 6·	363,281	1,328,409	1·4	687,191	1,763,484	14·2	10,813,084	25,354,601	" 4·46
1897-98	9,552,777	22,881,676	" 2·1	397,970	1,453,338	9·5	793,746	2,014,112	15·5	10,744,463	26,354,126	" ·63
1898-99	9,298,153	22,967,649	" 3·4	424,987	1,521,013	7·	854,547	2,139,390	7·7	10,597,717	26,618,052	" 2·2
1899-00	9,027,750	23,333,417	" 3·1	453,102	1,631,616	6·6	889,292	2,200,872	4·5	10,374,144	27,165,905	" 1·2
1900-01	8,964,453	23,997,767	" 1·8	468,718	1,658,102	3·4	927,651	2,312,018	3·8	10,260,852	27,987,987	" 1·
1897-98	8,906,576	24,383,669	Increase. " ·4	479,626	1,656,081	2·3	960,428	2,389,964	3·5	10,246,630	28,429,634	Increase. " ·8
1897-98	8,963,032	24,618,909	" ·6	485,686	1,635,330	1·3	903,950	2,429,812	3·4	10,442,918	28,683,951	" ·9
1898-94	9,027,934	24,575,036	" ·7	515,476	1,767,701	6·1	981,364	2,378,092	Decrease. " 1·2	10,524,774	28,720,939	Decrease. " 2·1
1894-95	9,190,394	24,963,532	" 1·7	518,562	1,711,818	·6	976,340	2,277,777	·5	10,685,206	28,923,127	" 1·5

**APPENDIX K.—continued.**  
**Money Orders—continued.**

Year.	ENGLAND AND WALES.				SCOTLAND.				IRELAND.				UNITED KINGDOM.						
	Number.	Amount.	Increase per cent. on Number.	Number of Money Orders issued to each 100 of population.	Number.	Amount.	Increase per cent. on Number.	Decrease, 9·7 5· Increase, 5·	Number of Money Orders issued to each 100 of population.	Number.	Amount.	Increase per cent. on Number.	Decrease, 13·1 6·3 Dec. Inc. 4·2 4·	Number of Money Orders issued to each 100 of population.	Number.	Amount.	Increase per cent. on Number.	D'er. D'er. Incr.	Number of Money Orders issued to each 100 of population.
1855-56	8,639,082	18,735,048	13·8 5·8 D'er.	31·4	1,081,045	2,105,661	9·7 5· Increase, 5·	27·6	638,163	1,134,636	13·1 6·3 Dec. Inc. 4·2 4·	13·	10,358,293	21,975,345	13·3 6·6 D'er.	28·5			
1856-57	8,070,907	18,875,433	6·6 7· D'er.	30·	1,080,427	2,298,782	— 5·	27·4	611,228	1,178,493	— 4·	13·	9,762,562	22,262,708	6· 1·3 D'er.	26·6			
1857-58	7,851,890	19,289,306	2·7 2·2 D'er.	27·4	1,098,611	2,369,442	1·7 7·3 Dec.	27·2	602,176	1,222,928	1·5 4·	13·	9,552,777	22,881,676	2·1 2·8 D'er.	25·5			
1858-59	7,560,195	19,267,308	3·7 4· D'er.	26·15	1,079,719	2,422,793	1·7 2·2 Dec.	26·5	588,269	1,267,548	2·3 4·	12·4	9,228,183	22,937,649	3·4 3·3 D'er.	24·5			
1859-60	7,395,352	19,548,374	2·2 1·4 D'er.	25·2	1,068,457	2,501,572	1· 3·2 Incr.	26·	563,941	1,283,471	4· 1·2 Dec.	12·	9,027,750	23,333,417	2·1 1·6 D'er.	24·			
1860-61	7,298,248	20,044,082	1·7 2·5 D'er.	25·06	1,045,048	2,546,719	2·1 1·8 Incr.	25·9	551,187	1,306,966	2·2 1·8 Dec.	11·7	8,864,483	23,897,767	1·8 2·4 D'er.	23·43			
1861-62	7,342,299	20,471,068	1· 2·1 D'er.	25·	1,021,698	2,573,456	2·2 1· 1·2 Incr.	25·1	542,579	1,339,045	1·5 2·4 Dec.	11·6	8,906,576	24,383,569	4·4 2· D'er.	23·3			
1862-63	7,391,775	20,658,172	6· 9· D'er.	24·9	1,032,082	2,695,839	1· 1·2 Dec.	25·2	539,175	1,354,798	6 1·1	11·6	8,963,032	24,618,869	6· 9· D'er.	23·3			
1863-64	7,458,054	20,647,160	1·2 1·05 Incr.	24·9	1,008,662	2,564,601	2·2 1·5 Dec.	24·4	536,218	1,353,275	5· 6· Incr.	11·6	9,027,934	24,575,936	7· 1· D'er.	23·3			
1864-65	7,658,756	21,040,622	2·3 1·9 Incr.	25·4	994,834	2,549,597	1·3 5·	23·9	536,714	1,363,913	7·09 1·04	21·6	9,190,304	24,953,532	1·7 1·5 D'er.	23·6			

In 1840 the commission on Money Orders was reduced as follows:—  
For any sum not exceeding 2*l.*, from 6*d.* to 3*d.* | For any sum above 2*l.*, and not exceeding 5*l.*, from 1*s.* 6*d.* to 6*d.*

Rates of Commission up to 1871.

Rates of Commission from 1871 to 31st December 1877.			
Rates of Commission from 1871 to 31st December 1877.			
For sums not exceeding 2 <i>l.</i> , but not exceeding 5 <i>l.</i> , - 0 6	For sums under 10 <i>s.</i> of 10 <i>s.</i> and under 1 <i>l.</i> , - 0 2	For sums of 5 <i>l.</i> and under 6 <i>l.</i> , - 0 1	For sums under 10 <i>s.</i> of 10 <i>s.</i> and under 2 <i>l.</i> , - 0 7
For sums not exceeding 5 <i>l.</i> , but not exceeding 7 <i>l.</i> , - 0 9	For sums of 1 <i>l.</i> of 1 <i>l.</i> , - 0 3	For sums of 6 <i>l.</i> of 6 <i>l.</i> , - 0 2	For sums of 10 <i>s.</i> of 10 <i>s.</i> and under 3 <i>l.</i> , - 0 8
For sums not exceeding 7 <i>l.</i> , but not exceeding 10 <i>l.</i> , - 1 0	For sums of 2 <i>l.</i> of 2 <i>l.</i> , - 0 4	For sums of 7 <i>l.</i> of 7 <i>l.</i> , - 0 3	For sums of 3 <i>l.</i> of 3 <i>l.</i> , - 0 9
	For sums of 3 <i>l.</i> of 3 <i>l.</i> , - 0 5	For sums of 8 <i>l.</i> of 8 <i>l.</i> , - 0 4	For sums of 4 <i>l.</i> of 4 <i>l.</i> , - 0 10
	For sums of 4 <i>l.</i> of 4 <i>l.</i> , - 0 6	For sums of 9 <i>l.</i> of 9 <i>l.</i> , - 0 5	For sums of 5 <i>l.</i> of 5 <i>l.</i> , - 0 11
		For sums of 10 <i>l.</i> of 10 <i>l.</i> , - 0 6	For sums of 6 <i>l.</i> of 6 <i>l.</i> , - 1 0

Present rates of Commission.

Present rates of Commission.			
For sums not exceeding 1 <i>l.</i> , above 1 <i>l.</i> and not exceeding 2 <i>l.</i> , - 0 3	For sums not exceeding 2 <i>l.</i> , above 2 <i>l.</i> and not exceeding 4 <i>l.</i> , - 0 4	For sums not exceeding 4 <i>l.</i> , above 4 <i>l.</i> and not exceeding 7 <i>l.</i> , - 0 5	For sums not exceeding 7 <i>l.</i> , above 7 <i>l.</i> and not exceeding 10 <i>l.</i> , - 0 6

APPENDIX K.—*continued.***Money Orders—*continued.***

A STATEMENT showing the NUMBER and AMOUNT of MONEY ORDERS issued by and for other GOVERNMENT DEPARTMENTS, and the METROPOLITAN POLICE, during the year ended 31st March 1895.\*

	Number.	Amount.
		£
Admiralty, Bills Branch - - -	35,605	127,693
" Greenwich Hospital - - -	4,467	5,409
" Naval Allotments - - -	158,428	219,832
" Pensions - - -	115,479	830,419
Board of Trade, Bankruptcy - - -	81,298	50,690
" Pensions - - -	8,915	8,224
Civil Service Commission - - -	1,318	5,171
Education Office, England - - -	5,479	75,222
" " Scotland - - -	357	3,832
India Office - - -	2,215	10,205
Inland Revenue - - -	210,231	484,803
Metropolitan Police - - -	9,597	126,471
Office of Works - - -	9,829	25,978
Science and Art Department - - -	1,836	7,133
War Office - - -	639,917	2,353,597
H.M.S. Alert - - -	222	603
" Monarch - - -	424	1,084
Excise Duties - - -	362,104	1,356,346
Legacy and Succession - - -	13,889	78,471
Public Works, Ireland - - -	556	887
	1,662,166	5,772,070

\* No payment for the services rendered is received from any of the Government Departments, except the India Office, which pays two-thirds commission. The Metropolitan Police also pays two-thirds commission.

APPENDIX K.—*continued.*  
**Money Orders—*continued.***

Year.	ISSUED IN THE UNITED KINGDOM.						ISSUED IN THE COLONIES.*						TOTAL.		
	ISSUED IN THE UNITED KINGDOM.			ISSUED IN THE COLONIES.*			ISSUED IN THE UNITED KINGDOM.			ISSUED IN THE COLONIES.*			TOTAL.		
	Number.	Amount.	Increase per cent. on Number.	Number.	Amount.	Increase per cent. on Number.	Number.	Amount.	Increase per cent. on Number.	Number.	Amount.	Increase per cent. on Number.	Number.	Amount.	Increase per cent. on Number.
1885-86	56,428	£ 186,475	11·5	303,034	£ 1,176,131	5·3	303,034	£ 1,176,131	8·3	303,462	£ 1,372,606	6·2	606,466	£ 2,548,737	8·6
1886-87	61,542	220,240	11·	301,739	1,108,160	Decrease. 4·	301,739	1,108,160	Decrease. 6·	363,281	1,323,409	1·4	664,980	2,432,169	3·2
1887-88	67,768	242,344	11·	330,202	1,195,994	Increase. 9·4	330,202	1,195,994	Increase. 8·	397,970	1,438,358	9·5	728,172	2,876,557	8·2
1888-89	74,085	268,407	9·3	350,902	1,252,606	6·3	350,902	1,252,606	4·7	424,987	1,521,013	7·	775,889	3,397,570	6·
1889-90	81,717	306,344	10·3	371,385	1,325,272	5·8	371,385	1,325,272	6·	463,102	1,631,616	6·6	834,487	4,029,186	7·2
1890-91	86,191	315,316	5·4	392,527	1,342,786	3·	392,527	1,342,786	1·3	468,718	1,653,102	3·4	861,245	4,682,388	1·6
1891-92	92,554	332,411	7·3	387,072	1,323,670	1·1	387,072	1,323,670	Decrease. 1·4	479,626	1,656,081	2·3	866,700	5,338,489	Decrease. 1·
1892-93	103,181	365,894	11·4	338,755	1,269,036	Decrease. 1·1	338,755	1,269,036	4·	485,368	1,635,330	1·3	824,123	6,973,819	1·2
1893-94	117,425	430,364	13·8	398,031	1,357,337	Increase. 3·9	398,031	1,357,337	Increase. 5·3	515,476	1,767,701	Increase. 6·1	913,507	8,741,520	8·
1894-95	123,955	427,238	5·5	394,607	1,284,530	Decrease. 8·	394,607	1,284,530	Decrease. 3·9	515,532	1,711,818	·5	910,139	10,453,338	Decrease. 3·1





APPENDIX K.—*continued.***Money Orders—continued.**

TABLE showing the AMOUNT (to the nearest Pound) of MONEY ORDER TRANSACTIONS between the UNITED KINGDOM and the COLONIES in each of the past Ten Years.

Year.	Africa, South and West.		Australia.		British America.		Cape Colony.		India.		New Zealand.		West Indies.		Other Colonies and Packet Agencies.		TOTAL.	
	Issued in the U.K.	Issued in Africa.	Issued in the U.K.	Issued in Australia.	Issued in the U.K.	Issued in America.	Issued in the U.K.	Issued in Cape Colony.	Issued in the U.K.	Issued in India.	Issued in the U.K.	Issued in New Zealand.	Issued in the U.K.	Issued in W. Indies.	Issued in the U.K.	Issued in Colonies.	Issued in the U.K.	Issued in Colonies.
1885-86	4,433	53,024	61,573	346,345	62,641	164,025	11,406	83,785	16,807	174,743	20,258	93,343	6,420	131,659	12,837	98,937	196,475	1,176,131
1886-87	5,433	76,128	69,272	343,028	63,547	176,859	11,897	82,299	26,279	144,121	22,615	96,346	7,615	160,892	13,682	137,898	220,240	1,106,169
1887-88	4,944	74,129	78,927	340,300	66,310	199,512	11,108	89,763	34,694	138,240	24,385	82,081	8,161	206,648	13,915	64,721	242,344	1,106,994
1888-89	6,789	68,992	78,003	371,628	74,637	223,048	11,709	105,135	51,321	132,633	23,654	75,372	7,979	221,212	14,315	54,589	283,407	1,223,608
1889-90	7,348	82,529	82,394	356,436	79,890	221,573	14,575	142,550	72,928	180,296	23,474	72,923	9,276	202,064	16,461	96,861	306,344	1,322,273
1890-91	9,325	91,995	87,255	346,337	73,773	215,598	16,780	166,064	70,213	180,645	24,596	70,710	10,019	193,251	18,395	76,196	315,316	1,342,786
1891-92	10,476	92,878	91,322	344,196	83,883	215,725	10,253	184,756	73,025	142,322	25,322	73,680	10,245	200,161	19,686	70,014	332,411	1,323,670
1892-93	12,031	91,119	105,322	294,894	84,417	215,513	23,780	207,179	80,344	127,077	23,662	74,276	10,813	201,666	19,555	58,212	365,394	1,369,936
1893-94	13,377	86,504	148,702	265,881	92,845	215,136	29,328	248,650	84,228	167,933	29,933	76,466	11,893	216,888	20,098	62,879	480,264	1,337,337
1894-95	12,224	95,646	124,692	228,494	102,987	193,274	31,060	279,433	89,405	148,257	30,568	72,688	11,496	207,409	21,166	64,339	467,268	1,284,530

# APPENDIX K.—continued.

## Money Orders—continued.

TABLE showing the AMOUNT (to the nearest Pound) of MONEY ORDER TRANSACTIONS between the UNITED KINGDOM and FOREIGN COUNTRIES in each of the past Ten Years.

Year.	Austria.		Belgium.		Denmark.		Egypt.		France.		Germany.		Italy.		Japan.		Hungary.	
	Issued in the U.K.	Issued in Austria.	Issued in the U.K.	Issued in Belgium.	Issued in the U.K.	Issued in Denmark.	Issued in the U.K.	Issued in Egypt.	Issued in the U.K.	Issued in France.	Issued in the U.K.	Issued in Germany.	Issued in the U.K.	Issued in Italy.	Issued in the U.K.	Issued in Japan.	Issued in the U.K.	Issued in Hungary.
1885-86	£ 3,206	£ 3,468	£ 20,165	£ 34,864	£ 8,062	£ 10,647	£ 4,001	£ 40,360	£ 98,261	£ 132,117	£ 168,767	£ 89,946	£ 37,625	£ 21,879	£ 275	£ 2,069	£ 361	£ 553
1886-87	7,960	6,980	22,540	36,374	8,914	9,873	3,908	33,827	108,989	136,035	161,434	71,950	30,532	109,258	354	1,268	1,058	6,656
1887-88	9,583	10,656	23,698	38,249	10,640	9,009	3,307	23,929	111,036	139,304	169,100	102,858	38,238	76,094	303	1,334	2,251	1,628
1888-89	10,936	10,686	23,992	44,448	11,878	11,780	2,906	20,263	113,033	146,631	172,995	107,327	41,326	34,634	414	1,441	3,324	2,064
1889-90	13,657	12,007	24,554	42,103	13,390	12,447	3,643	21,123	125,500	151,538	178,295	113,992	46,717	26,125	449	1,657	2,556	2,394
1890-91	15,654	13,438	26,640	44,249	14,482	11,755	3,232	23,432	127,733	155,378	196,217	119,092	52,178	35,702	871	2,692	4,080	2,545
1891-92	17,737	13,735	26,128	48,534	16,280	14,812	3,266	25,341	131,199	164,601	192,067	127,994	50,566	56,357	553	1,534	5,635	3,538
1892-93	20,546	16,778	28,017	40,471	16,311	14,585	3,681	25,617	126,467	156,354	191,345	133,846	45,430	44,089	526	1,212	9,002	4,436
1893-94	26,106	19,869	28,113	50,371	16,082	15,805	4,042	28,405	121,916	154,938	183,708	136,218	36,718	21,168	825	1,054	9,084	5,036
1894-95	27,815	20,269	31,545	40,101	15,154	16,029	4,654	26,241	122,697	157,831	179,968	144,350	38,256	16,707	1,063	1,180	5,344	5,646

**TABLE showing the AMOUNT (to the nearest Pound) of MONEY ORDER TRANSACTIONS between the UNITED KINGDOM and FOREIGN COUNTRIES in each of the past Ten Years—continued.**

Year.	Iceland, and Danish W. Indies.		Netherlands, and Dutch E. Indies.		Norway.		Portugal.		Sweden.		Switzerland.		Tunis.		United States.		TOTAL.	
	Issued in the U.K.	Issued in the D.W.I.	Issued in the U.K.	Issued in the Dutch E. Indies.	Issued in the U.K.	Issued in the Norway way.	Issued in the U.K.	Issued in Portugal.	Issued in the U.K.	Issued in Sweden.	Issued in the U.K.	Issued in Switzerland.	Issued in the U.K.	Issued in Tunis.	Issued in the U.K.	Issued in the U.S.	Issued in the U.K.	Issued Abroad.
1885-86	31	3,861	8,772	14,730	17,738	2,694	1,780	2,753	12,366	5,799	25,381	16,107	—	—	135,550	561,775	532,523	951,942
1886-87	218	7,383	9,807	15,417	18,474	2,930	2,187	3,207	13,498	6,001	25,854	16,518	—	—	135,262	729,940	552,864	1,210,620
1887-88	103	8,530	10,638	16,810	22,461	2,974	4,142	3,415	15,449	6,325	28,417	18,047	—	—	148,410	956,003	598,288	1,415,974
1888-89	556	19,767	11,637	16,534	26,663	3,142	3,845	4,029	21,234	6,410	28,370	19,146	—	—	170,217	1,047,619	643,430	1,495,951
1889-90	680	6,228	12,870	19,314	28,506	4,345	5,176	4,498	25,753	7,383	31,273	22,212	30	217	180,026	1,060,280	602,031	1,508,241
1890-91	436	4,867	15,008	20,983	27,350	6,176	6,291	3,790	26,371	8,586	32,045	21,685	142	279	181,393	1,115,780	730,380	1,591,038
1891-92	558	5,117	16,651	23,252	24,632	6,077	2,902	11,145	27,042	8,876	32,766	22,402	87	317	196,430	1,107,282	746,139	1,643,845
1892-93	685	5,537	18,928	25,522	25,551	7,983	1,735	—†	27,598	9,904	32,674	21,842	124	501	194,224	1,160,469	741,470	1,688,342
1893-94	551	4,208	19,937	24,971	27,526	8,691	1,100	—	30,684	11,805	32,175	23,743	177	540	257,170	1,066,306	797,377	1,880,715
1894-95	392	3,606	21,323	27,010	27,774	9,374	967	—	29,248	11,892	34,373	24,509	145	519	244,177	982,310	786,883	1,470,894

† The issue of Money Orders in Portugal on the United Kingdom is suspended.

	* Roumania.		† Luxemburg.	
	Issued in the U.K.	Issued in Roumania.	Issued in the U.K.	Issued in Luxemburg.
1890-91	—	£ 425	£ —	£ —
1891-92	—	598	—	—
1892-93	—	609	96	91
1893-94	—	650	714	572
1894-95	—	1,065	708	617

## APPENDIX L.

## Postal Orders.

TABLE showing the NUMBER and VALUE of POSTAL ORDERS issued to the PUBLIC from the commencement on the 1st January 1881 to the 31st March 1895.

NUMBER OF EACH CLASS OF POSTAL ORDERS ISSUED.																				TOTAL.	
																				Number.	Value.
s. d. 1 0	s. d. 1 6	s. d. 2 0	s. d. 2 6	s. d. 3 0	s. d. 3 6	s. d. 4 0	s. d. 4 6	s. d. 5 0	s. d. 7 6	s. d. 10 0	s. d. 10 6	s. d. 12 6	s. d. 15 0	s. d. 17 6	s. d. 20 0	s. d.	s. d.	s. d.	s. d.		
Quarter ended 31st March 1881	62,580	48,404	—	62,041	—	—	—	—	124,147	40,881	122,745	—	17,953	31,736	11,091	125,312	646,989	292,150 10 0			
1881-2	452,823	362,094	—	487,096	—	—	—	—	855,306	262,920	806,736	—	110,691	202,665	60,611	911,978	4,462,920	2,006,917 19 0			
1882-3	948,678	759,105	—	825,198	—	—	—	—	1,463,620	449,229	1,330,098	—	181,832	318,769	97,345	1,606,454	7,980,328	3,451,284 0 6			
1883-4	1,700,453	1,367,774	—	1,323,556	—	—	—	—	2,164,178	676,198	1,870,963	—	266,745	444,637	143,184	2,318,773	12,296,556	5,028,663 9 0			
1884-5	1,407,837	1,003,009	922,180	1,371,127	796,753	406,848	844,563	319,550	3,095,013	102,384	2,916,248	394,789	51,489	818,697	27,476	3,611,521	18,831,164	7,886,547 9 0			
1885-6	1,624,421	1,169,449	1,531,407	1,581,562	1,343,562	703,036	1,407,125	565,831	3,967,230	1,146,139	3,674,602	894,680	—	1,127,965	—	4,948,267	25,790,316	10,788,946 2 6			
1886-7	2,225,587	1,471,773	1,909,349	1,907,160	1,691,634	912,717	1,920,846	749,332	4,796,124	1,376,281	4,538,639	898,960	—	1,328,869	—	5,891,528	31,608,711	12,968,889 19 6			
1887-8	2,559,701	1,772,774	2,298,851	2,189,538	1,965,946	1,094,594	2,280,050	889,704	5,511,549	1,007,113	5,008,788	1,090,775	—	1,490,517	—	6,598,468	36,386,147	14,698,869 13 0			
1888-9	2,856,289	2,047,593	2,598,854	2,427,739	2,181,063	1,240,596	2,539,921	1,005,489	6,046,886	1,804,163	5,514,848	1,254,688	—	1,635,049	—	7,151,198	40,282,321	16,112,079 15 0			
1889-90	3,256,608	2,333,828	2,951,140	2,699,614	2,418,391	1,391,983	2,837,462	1,126,679	6,637,199	2,003,586	6,027,107	1,389,364	—	1,795,111	—	7,835,446	44,712,548	17,757,802 4 0			
1890-91	3,699,150	2,631,736	3,340,251	2,968,441	2,616,891	1,525,144	3,096,381	1,240,370	7,154,407	2,185,515	6,467,538	1,513,512	—	1,986,908	—	8,445,634	48,841,765	19,178,367 8 0			
1891-92	4,016,124	2,924,441	3,535,118	3,237,246	2,944,011	1,634,498	3,346,712	1,367,115	7,630,070	2,378,357	6,501,891	1,656,370	—	2,094,181	—	8,960,321	52,639,545	20,568,750 0 6			
1892-93	5,559,891	3,119,158	3,778,475	3,416,793	3,030,251	1,780,339	3,580,649	1,464,194	8,101,407	2,639,813	7,124,315	1,764,128	—	2,174,969	—	9,117,156	66,890,668	21,545,153 10 6			
1893-94	4,478,011	3,272,642	3,947,211	3,631,580	3,142,462	1,872,973	3,680,353	1,562,221	8,450,544	2,656,717	7,546,906	1,850,005	—	2,216,368	—	9,155,927	57,232,939	21,768,798 4 0			
1894-95	4,838,447	3,539,496	4,201,678	3,930,670	3,366,712	1,997,250	3,894,072	1,673,433	8,924,380	2,841,307	7,684,988	1,973,193	—	2,304,462	—	9,416,103	60,681,078	22,769,932 11 0			
30,716,709	27,898,967	31,069,444	32,040,270	31,367,066	31,411,991	29,469,134	31,977,068	31,950,100	31,960,383	31,675,688	32,144,664	625,710	—	19,322,399	539,707	186,102,559	498,983,996	186,373,947 15 6			

RATES OF POUNDAGE.											
To 31st May 1884.			Poundage.			1d.			2d.		
Amount of Order			s. d. 1 0	s. d. 1 6	s. d. 2 0	s. d. 3 0	s. d. 4 0	s. d. 4 6	s. d. 5 0	s. d. 7 6	s. d. 10 0
—			—	—	—	—	—	—	—	—	—
From 1st June 1884			Poundage.			1d.			2d.		
—			s. d. 1 0	s. d. 1 6	s. d. 2 0	s. d. 3 0	s. d. 4 0 <td>s. d. 4 6<td>s. d. 5 0<td>s. d. 7 6<td>s. d. 10 0</td></td></td></td>	s. d. 4 6 <td>s. d. 5 0<td>s. d. 7 6<td>s. d. 10 0</td></td></td>	s. d. 5 0 <td>s. d. 7 6<td>s. d. 10 0</td></td>	s. d. 7 6 <td>s. d. 10 0</td>	s. d. 10 0
—			—	—	—	—	—	—	—	—	—
—			—	—	—	—	—	—	—	—	—

## RATES OF POUNDAGE.

To 31st May 1884.	Poundage.										2d.										
—	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.				
	1 0	1 6	2 0	2 6	3 0	3 6	4 0	4 6	5 0	7 6	10 0	10 6	12 6	15 0	17 6	20 0					
From 1st June 1884	Poundage.										1d.										
	s. d.											1d.									
	s. d.											1d.									
	s. d.											1d.									

Postal Orders for the sums of 12s. 6d. and 17s. 6d. were abolished on the 31st May 1884.  
 Postal Orders for the sums of 2s., 3s., 3s. 6d., 4s., 4s. 6d., and 10s. 6d. were established on the 1st June 1884.

## APPENDIX M.

## Official Correspondence.

A STATEMENT showing the WEIGHT of CORRESPONDENCE carried for the following Public Offices, &c., in the Year ended the 31st March 1895.

NAMES OF OFFICES.	Correspondence.			Total Weights.
	Weight in Ounces.			
	England and Wales.	Scotland.	Ireland.	
	oz.	oz.	oz.	oz.
Admiralty . . . . .	3,087,938	—	—	3,087,938
Attorney General . . . . .	3,184	—	—	3,184
Board of Agriculture . . . . .	1,681,211	—	—	1,681,211
Board of Supervision . . . . .	—	67,456	—	67,456
Board of Trade . . . . .	2,334,007	—	—	2,334,007
Cape of Good Hope, Agent General for . . . . .	50,208	—	—	50,208
Census Office . . . . .	66	—	—	66
Chancellor, The Lord . . . . .	61,529	—	—	61,529
Charity Commissioners . . . . .	255,952	—	—	255,952
Chelsea Hospital . . . . .	61,725	—	—	61,725
Chicago Exhibition . . . . .	17,298	—	—	17,298
Chief Secretary, Dublin Castle . . . . .	130,519	—	741,079	871,598
Civil Service Commissioners . . . . .	356,153	—	15,815	371,968
Clerk of the Parliaments . . . . .	524,652	—	—	524,652
Colonial Office . . . . .	611,142	—	—	611,142
Congested Districts Board . . . . .	—	—	165,732	165,732
Constabulary of Ireland . . . . .	—	—	364,621	364,621
Courts of Law and Justice, Scotland . . . . .	—	37,048	—	37,048
Crown and Hanaper . . . . .	—	—	8,023	8,023
Crown Office . . . . .	—	68,432	—	68,432
Customs . . . . .	1,119,411	—	7,785	1,127,196
Emigrants' Information Office . . . . .	197,408	—	—	197,408
Exchequer and Audit Department . . . . .	158,267	—	—	158,267
Exchequer Offices in Scotland . . . . .	—	30,798	—	30,798
Foreign Office . . . . .	445,007	—	—	445,007
Home Office . . . . .	1,419,975	7,149	—	1,427,124
House of Commons . . . . .	396,185	—	—	396,185
Inland Revenue . . . . .	12,915,825	5,068,892	3,833,503	21,818,220
Irish Fisheries, Inspector of . . . . .	—	—	153,460	153,460
Irish Land Commission . . . . .	—	—	429,108	429,108
Loan Fund Board . . . . .	—	—	12,934	12,934
Local Government Board . . . . .	2,774,851	—	716,919	3,491,770
Local Marine Board . . . . .	454,207	—	—	454,207
Lord Lieutenant and Private Secretary . . . . .	—	—	35,931	35,931
Lunacy, Commissioners in . . . . .	45,616	—	30,186	75,802
Merchant Seamen, Registrar of . . . . .	596,550	—	—	596,550
Mint, The Royal . . . . .	12,112	—	—	12,112
National Debt Office . . . . .	93,776	—	—	93,776
Patent Office . . . . .	735,183	—	—	735,183
Paymaster General . . . . .	65,974	—	32,035	98,009
Prisons Board . . . . .	—	—	219,141	219,141
Privy Council Office . . . . .	2,496,436	—	—	2,496,436
Public Education . . . . .	—	48,092	737,569	785,661
Public Works Loan Board . . . . .	27,442	—	—	27,442
Record Office . . . . .	11,413	—	4,443	15,856
Register House . . . . .	—	94,969	—	94,969
Registrar General . . . . .	895,969	281,673	380,002	1,557,644
Registrar of Friendly Societies . . . . .	154,367	24,791	1,777	160,835
Registrar of Petty Sessions, Clerks . . . . .	—	—	115,283	115,283
Science and Art Department . . . . .	2,500,475	—	—	2,500,475
Scotch Education Department . . . . .	417,337	—	—	417,337
Secretary for Scotland . . . . .	123,818	1,812	—	125,630
Solicitor General . . . . .	1,244	—	—	1,244
Stationery Office . . . . .	1,153,723	—	84,327	1,238,050
Supreme Court of Judicature . . . . .	427,252	—	—	427,252
Surveys of the United Kingdom . . . . .	—	—	204,676	204,676
Treasury . . . . .	606,779	—	—	606,779
Valuation Office . . . . .	—	—	90,210	90,210
War Office . . . . .	4,146,738	27,260	658,297	4,832,295
Woods and Forests, Commissioners of . . . . .	95,214	—	—	95,214
Works and Buildings, Commissioners of . . . . .	235,590	—	537,993	773,583
TOTALS . . . . .	43,839,729	5,775,402	9,580,840	59,196,980

## APPENDIX N.

**Private Wires.**

STATEMENT showing the NUMBER OF PRIVATE WIRE CONTRACTS, MILES OF WIRE, and INSTRUMENTS, and the Net Additional Rentals in each of the last 10 Financial Years.

Financial Year.	Net Increase in each Financial Year.				Totals at end of each Financial Year.			
	Contracts.	Miles.	Instruments and Batteries.	Rentals.	Contracts.	Miles.	Instruments and Batteries.	Rentals.*
1885-86	-	122	919	£ 5,615 5 9	8,407	16,255	9,179	£ s. d. 126,498 2 8
1886-87	-	98	317	† —	8,500	16,572	9,045	122,768 11 11
1887-88	-	48	301	1,804 9 7	8,543	16,873	9,161	124,073 1 6
1888-89	-	52	171	1,149 0 0	8,595	17,044	9,251	125,222 1 6
1889-90	-	89	167	1,695 15 10	8,684	17,211	9,332	126,917 17 4
1890-91	-	21	2,834	12,518 15 8	8,705	20,045	9,449	129,436 13 0
1891-92	-	150	2,121	† —	8,855	22,166	9,992	133,257 10 11
1892-93	-	§ —	662	3,555 15 10	§ 3,809	22,828	10,188	136,813 6 9
1893-94	-	§ —	275	1,955 16 11	§ 3,705	23,103	10,234	138,769 3 8
1894-95	-	4	106	1,318 9 9	3,709	23,209	10,341	140,087 13 5

\* These amounts include rentals for certain lines leased to Cable Companies, and accounted for under that heading in the Revenue statement, Appendix R.

† The rates for double Wire Telephone Lines were reduced in 1886, and existing rentals were reduced accordingly.

‡ The rates were further reduced in 1891, consequent on the expiry of telephone patents.

§ The decrease is due to the abolition of Rentals for Telephone Trunk Lines, and the substitution of a system of payment per conversation.

## APPENDIX O.

**Inland Revenue Licenses.**  
**NUMBER AND DESCRIPTION OF LICENSES issued by the Post Office during the last Ten Years.**

Year.	Brewers.			Dogs.		Male Servants at 15s. each.	Carriages.				Hackney Carriages.	
	At 6s. each.	At 6s. each.	At 4s. each.	At 7s. 6d. each.	At 7s. 6d. each.		At 42s. each.	At 21s. each.	At 12s. each.	At 10s. 6d. each.	At 7s. 6d. each.	At 15s. each.
1886-86	5,752	23,062	62,603	784,888		101,331	72,997	191	192,350	—	—	13
1886-87	5,931	—	25,332	743,139		101,276	74,100	254	200,605	—	—	—
1887-88	5,757	—	19,172	783,731		107,571	78,283	232	212,160	—	—	—
1888-89	3,997	—	18,374	824,964		109,747	41,873	49,947	197,143	—	—	—
1889-90	5,937	—	17,346	833,717		113,037	31,404	57,670	196,330	285	1,319	—
1890-91	5,717	—	16,961	924,176		116,674	29,521	57,856	207,463	353	1,463	—
1891-92	5,142	—	14,323	975,500		117,997	29,079	56,202	203,438	331	1,566	—
1892-93	5,081	—	13,503	1,042,963		119,073	28,679	56,707	216,225	285	1,462	—
1893-94	4,479	—	11,656	1,105,007		118,633	27,346	55,035	217,733	236	1,438	—
1894-95	4,418	—	11,573	1,152,590		114,512	26,307	52,161	214,488	335	1,730	—



# APPENDIX O.—continued.

## Inland Revenue Licenses—continued.

NUMBER AND DESCRIPTION OF LICENSES ISSUED BY THE POST OFFICE during the last Ten Years—continued.

Year.	Armorial Bearings.		Guns at 10s. each.	Game.			Game Keepers at 40s. each.	Total Number.	Revenue.			
	At 40s. each.	At 21s. each.		Red at 60s.	Blue and Green at 40s.	Occasional at 20s.						
1835-36	-	-	-	24,149	9,234	137,642	20,960	2,065	2,206	2,277	1,372,326	850,191 4 0
1836-37	-	-	-	24,331	8,965	123,176	20,921	2,172	2,398	2,355	1,335,959	849,838 14 6
1837-38	-	-	-	25,682	9,146	133,467	23,475	2,464	3,064	2,507	1,407,776	901,332 18 0
1838-39	-	-	-	25,983	9,232	133,296	23,532	2,624	2,835	2,840	1,449,694	854,433 14 0
1839-40	-	-	-	26,635	9,234	137,325	26,012	2,807	3,490	3,068	1,518,136	908,163 0 6
1840-41	-	-	-	27,207	9,400	155,632	27,453	2,854	3,525	3,302	1,585,632	943,319 1 0
1841-42	-	-	-	27,727	9,360	153,965	28,532	3,453	3,751	3,233	1,638,668	965,292 15 0
1842-43	-	-	-	28,632	9,166	157,546	29,604	3,232	4,206	3,553	1,719,869	1,002,682 15 0
1843-44	-	-	-	28,672	9,029	164,972	32,101	3,108	4,635	3,629	1,788,424	1,034,215 2 6
1844-45	-	-	-	28,035	8,385	169,712	31,708	3,114	4,338	3,632	1,827,023	1,038,556 6 6

## APPENDIX P.

## Gross and Net Revenue from Postage, Money Orders and Postal Orders in the last Ten Years.

Year.	Gross Revenue from Letters, Post Cards, Newspapers, Books, and Parcels.	Commission.		Total Postal Revenue.	Total Cost of Post Office Service.	Net Revenue.
		Money Order.	Postal Order.			
1885-86	£ 7,832,545	£ 165,568	£ 114,538	£ 8,162,631	£ 5,478,771	£ 2,683,860
1886-87	8,180,888	142,290	139,389	8,462,567	5,871,510	2,591,057
1887-88	8,403,760	133,446	159,879	8,697,085	5,925,568	2,771,517
1888-89	8,700,876	129,063	176,523	9,006,462	6,056,588	3,050,874
1889-90	9,142,133	139,628	195,405	9,467,165	6,238,684	3,208,511
1890-91	9,501,115	139,425	212,728	9,843,268	6,679,279	3,163,989
1891-92	9,824,123	130,231	228,936	10,183,290	7,134,592	3,048,698
1892-93	9,971,073	131,184	242,098	10,344,365	7,518,597	2,825,766
1893-94	10,064,366	131,693	246,916	10,472,875	7,738,602	2,734,273
1894-95	10,365,464	131,772	260,778	10,748,014	7,978,284	2,769,730
Average Annual Net Revenue of first period of Five Years		-		-	-	2,858,937
Ditto		second period of Five Years		-	-	2,908,489

# APPENDIX Q.

## Expenditure in relation to Postage, Money Orders and Postal Orders in the last Ten Years.

Year.	EXPENDITURE.												
	COST OF COLLECTION AND DELIVERY, OF MANAGEMENT, AND OF MONEY ORDERS AND POSTAL ORDER BUSINESS.					COST OF CONVEYANCE OF MAILS.							
	Salaries, Wages, Pensions, Travelling Allowances, Foundries on Sale of Stamp, Commission on Money Order and Postal Order Business, Cost of Uniform Clothing, of Medical Attendance, of Substitutes during Holidays or Sickness, Law Charges and Incidental Expenses.	Manufacture of Postage Stamps, Post Cards, and Stamped Newspaper Wrappers.	Stationery.	Buildings and Repairs, Rents, Rates, Taxes, Fuel, and Light.	Total Cost of Collection, Delivery, Order Management, and of Money Order and Postal Order Business.	Convoys by Coaches, Carts, and Omnibuses.	Conveyance by Railways.	Mail Bags and Boxes, Tolls, and Ferryage, Apparatus for Exchange of Bags conveyed by Railway, and Miscellaneous Expenses.	Conveyance of Mails by Private Ships, under Contract, and by Packet Ships.	Conveyance of Mails over Isthmuses of Suez and Panama and in other Foreign Ports, and Salaries of Admiralty Agents and other Officers in charge of Foreign and Colonial Mails.	Total Cost of Conveyance.	Conveyance of Savings Bank Correspondence.	Net Cost of Conveyance.
1885-86	3,232,220	154,270	52,743	234,234	3,663,478	280,453	838,010	64,542	688,301	1,556,765	41,470	1,815,235	5,478,771
1886-87	3,420,136	153,937	62,840	237,070	4,054,033	296,727	870,396	64,395	696,806	1,879,900	42,423	1,857,477	5,871,510
1887-88	3,690,742	168,849	65,785	237,543	4,112,927	306,642	880,220	78,492	697,625	1,838,407	45,768	1,812,641	5,925,568
1888-89	3,718,146	165,029	63,956	232,637	4,189,747	296,794	900,643	76,233	697,018	1,916,661	46,850	1,866,541	6,036,588
1889-90	3,820,068	151,464	59,517	321,615	4,353,464	304,777	905,068	74,731	665,375	1,937,098	50,838	1,906,190	6,258,654
1890-91	4,088,480	165,285	60,094	346,538	4,662,367	317,616	920,164	74,731	752,681	2,072,906	52,994	2,019,612	6,679,279
1891-92	4,415,337	159,372	75,592	502,108	5,152,409	329,965	934,179	84,231	679,327	2,036,686	54,513	1,982,183	7,134,592
1892-93	4,762,575	185,522	76,170	484,290	5,448,557	343,905	951,009	100,345	722,082	2,127,340	57,390	2,070,040	7,518,597
1893-94	5,018,417	157,171	78,224	375,986	5,630,697	354,296	988,884	97,753	710,535	2,186,836	60,921	2,108,905	7,783,692
1894-95	5,223,907	150,179	79,688	368,435	5,842,449	361,536	906,894	89,140	747,408	2,201,707	63,673	2,135,535	7,978,284

## APPENDIX R.

## Gross and Net Revenue derived from the Telegraph Service in the last Ten Years.

Year ended 31st March.	Gross Revenue from Telegrams and from Wires rented by Cable Companies, &c.	News Produce and Special Wire Rentals.	Private Wire Rentals.	Miscel- laneous.	Total Revenue collected. (a.)	Payments out		Total Telegraph Revenue.	Working Expenses charged to the Telegraph Vote. (c)	Net Revenue.
						To Cable Companies, &c. (b)	For Telegram Money, refunded, &c.			
1886	£ 1,708,976	£ 103,415	£ 100,802	£ 74,772	£ 1,987,965	£ 226,174	£ 3,622	£ 1,758,169	£ 1,733,105	£ + 25,064
1887	1,757,715	111,150	96,998	83,786	2,049,649	189,962	4,001	1,855,686	1,939,764	- 84,078
1888	1,852,743	113,688	98,976	88,788	2,154,195	190,404	4,385	1,959,406	1,928,159	+ 31,247
1889	2,013,448	113,546	99,135	99,129	2,325,268	220,971	10,349	2,094,046	1,969,096	+ 124,952
1890	2,330,709	113,805	108,720	112,366	2,660,600	322,148	12,737	2,325,715	2,179,921	+ 145,794
1891	2,489,974	112,261	99,377	110,759	2,812,371	390,860	4,820	2,416,691	2,265,388	+ 151,353
1892	2,533,048	119,527	83,680	130,543	2,866,798	353,877	4,783	2,508,138	2,507,012	+ 1,196
1893	2,504,328	121,703	93,898	115,797	2,835,721	344,570	4,360	2,486,791	2,567,018	- 80,227
1894	2,542,203	124,971	93,728	130,425	2,891,327	352,739	4,324	2,534,264	2,641,020	- 106,756
1895	2,599,729	118,371	95,008	145,911	2,959,019	355,677	4,357	2,598,985	2,675,339	- 76,354

(a) The revenue shown in this Table is the amount actually brought to account in each year.

(b) The payments to Cable Companies, &amp;c. represent the sums actually paid in each year.

(c) The working expenses are those shown in the Appropriation Accounts of the Post Office Telegraphs Vote, and do not include the Telegraph Expenditure charged to the Vote of other Departments for which see Appendix B.

Note.—The initial charge for Telegrams was reduced from one shilling to sixpence on the 1st October of 1885.

The revenue shown in the table on page 30 includes the value of work done for other Government Departments amounting to 47,429*l*. On the other hand, the expenditure shown on the same page includes a sum of 124,900*l*. expended by other Departments on account of the Telegraph Service.

## APPENDIX S.

## Expenditure in relation to Telegraphs in the last Ten Years.

Year.	EXPENDITURE.						Total Cost of Telegraph Service.
	Working Expenses charged to the Telegraph Vote, according to the Appropriation Account.	Manufacture and Issue of Stamps used on Telegrams.	Stationery.	Buildings.	Auditing of Telegraph Accounts by Exchequer and Audit Department.	Rates and Contributions in lieu of Rates paid by Treasury.	
1885-86	£ 1,733,105	£ 237	£ 31,391	£ 64,353	£ 2,161	£ 1,155	£ 1,832,402
1886-87	1,939,764	334	35,259	53,977	2,193	1,105	2,032,632
1887-88	1,928,345	352	35,088	31,478	2,634	1,136	1,999,033
1888-89	1,969,324	377	30,937	36,774	2,825	1,124	2,041,361
1889-90	2,179,921	405	33,295	62,386	1,903	1,076	2,278,986
1890-91	2,265,338	425	29,692	90,374	1,641	1,111	2,388,581
1891-92	2,507,012	420	36,652	88,946	1,688	1,177	2,635,895
1892-93	2,567,019	413	37,145	85,950	1,650	817	2,692,994
1893-94	2,641,020	411	37,048	68,934	1,676	8,556	2,757,645
1894-95	2,675,339	398	37,000	76,563	1,753	9,276	2,800,329

## APPENDIX T.

Cumulative Account showing the Fluctuations  
Balances

	Year ending							
	1885.		1886.		1887.		1888.	
Value of Stores in Depôts at commencement of year - - -	£	s. d.	£	s. d.	£	s. d.	£	s. d.
	211,768	11 10½	215,329	7 8½	212,183	10 1½	226,786	7 9½
Value of Stores purchased during year, including wages for completing Stores -	240,967	8 3½	152,775	7 1	146,468	5 4	142,256	17 10½
Value of Stores returned into Stock under the following Sub-heads:—								
C <sup>o</sup> Maintenance - - -	173,145	10 6½	136,181	19 4½	115,468	16 5½	137,908	5 0½
C <sup>o</sup> Gas, &c. - - -	—	—	—	—	—	—	—	—
C <sup>11</sup> Maintenance [Ships] - - -	60	1 7½	47	9 0½	3	9 3½	7	15 2½
O <sup>1</sup> Extensions - - -	504	17 8½	453	18 0	375	14 6½	2,065	3 11
O <sup>2</sup> Re-arrangements - - -	39,006	19 10½	59,966	1 7½	18,917	6 8½	16,063	6 8½
O <sup>3</sup> Private Telegraphs - - -	10,456	4 0	13,470	0 4½	13,120	14 1½	19,550	17 11½
O <sup>4</sup> Works executed for Rly. Co.'s, &c. -	697	16 6½	325	7 2	607	9 2½	663	13 7½
O <sup>5</sup> Government Dept <sup>l</sup> . Telegraphs -	264	0 5½	206	13 4	153	3 8½	235	12 10½
O <sup>6</sup> Coast Communications - - -	—	—	—	—	—	—	—	—
A <sup>6</sup> Losses by default, fire, &c. - - -	—	—	—	—	—	—	—	—
E <sup>6</sup> Electric lighting of West Chief Offices - - -	—	—	—	—	—	—	—	—
G <sup>6</sup> Fuel and Light - - -	—	—	—	—	—	—	—	—
Extra receipts - - -	—	—	—	—	—	—	—	—
L Stores (Morse and Wheatstone Paper, &c.) - - -	—	—	—	—	—	—	—	—
Postal G <sup>6</sup> Incidental Expenses - - -	—	—	—	—	—	—	—	—
A <sup>12</sup> Gas and Electric Light (G.P.O. East, &c.) - - -	—	—	—	—	—	—	—	—
B <sup>5</sup> Fuel and Light (P.O.S.B.) - - -	—	—	—	—	—	—	—	—
G <sup>6</sup> Supply and Repair of Mail Bags, &c. -	—	—	—	—	—	—	—	—
C <sup>6</sup> Fuel and Light (Provincial) - - -	—	—	—	—	—	—	—	—
C <sup>10</sup> Fuel and Light (Scotland) - - -	—	—	—	—	—	—	—	—
Special Account (Western Highlands and Islands Extension) - - -	—	—	—	—	—	—	—	—
Telephone Trunk Lines - - -	—	—	—	—	—	—	—	—
Lightship Communication Account - -	—	—	—	—	—	—	—	—
Total - - -	676,884	10 11½	578,835	3 8½	507,328	9 6½	545,628	0 11½

## APPENDIX T.

**in the Consumption of Telegraph Stores, and the  
in Depôts.**

March 31st.

1839.	1890.	1891.	1892.	1893.	1894.
<i>£</i> 205,364 <i>s.</i> 17 <i>d.</i> 0½	<i>£</i> 211,542 <i>s.</i> 16 <i>d.</i> 1½	<i>£</i> 238,865 <i>s.</i> 9 <i>d.</i> 3½	<i>£</i> 243,403 <i>s.</i> 15 <i>d.</i> 6½	<i>£</i> 239,011 <i>s.</i> 6 <i>d.</i> 10	<i>£</i> 305,883 <i>s.</i> 3 <i>d.</i> 3½
142,512 15 8½	173,849 15 7½	190,214 17 5½	280,287 2 2½	287,353 6 5½	355,558 0 10½
138,085 3 10½	116,566 10 1½	85,926 16 3½	90,516 11 9	101,515 11 8½	110,493 11 5½
—	—	—	—	3 0 0	—
28 3 2	16 5 9½	26 10 8½	35 19 7	124 7 3	65 1 0
840 5 0½	657 5 2½	618 12 11½	1,111 3 0	1,459 0 10	2,098 17 4½
18,710 11 4½	17,274 6 7½	15,143 1 3	13,255 18 7	17,376 1 2	4,399 16 6
15,174 6 4	12,226 5 8	12,424 19 11	16,678 13 3½	11,211 7 0	9,270 14 2½
601 14 6	757 7 3½	768 2 6½	1,745 18 0	1,550 13 5½	1,368 13 4
253 12 10½	370 1 1	273 3 11	796 15 3½	1,296 5 1	1,011 10 11
—	—	—	—	447 4 0½	1,044 2 3½
0 2 6	4 0 0	—	816 15 9	—	—
96 17 6	188 1 0	1 4 0	32 19 11½	160 2 4½	32 18 3½
—	—	—	6 13 2	3 8 7½	34 5 2
0 1 3	0 0 7	1 7 0	—	—	—
—	—	—	—	0 8 4	5 6 3
2 10 0	21 10 0½	3 6 10½	17 4 10	5 11 6	4 2 9
—	—	28 4 2	120 0 11½	445 16 2½	473 0 9½
—	—	0 4 4½	7 3 11	166 0 3½	192 19 2½
—	—	11 12 8½	140 5 9	20 12 3	—
—	—	—	2 13 2	18 2 10	8 18 9
—	—	—	—	—	21 0 0
—	—	—	194 13 3	16 9 7½	—
—	—	—	—	1,491 11 10½	21,716 19 2½
—	—	—	—	—	15 10 6
521,671 1 2½	533,474 5 3	544,307 13 6	640,170 8 0	663,676 7 9½	814,196 12 1½

APPENDIX T.—*continued.*Cumulative Account showing the Fluctuations  
Balances in

	Year ending			
	1885.	1886.	1887.	1888.
Value of Stores issued under the following Sub-heads:—				
C <sup>2</sup> Maintenance - - -	£ 237,281 5 8½	£ 209,045 10 6	£ 198,084 6 7	£ 237,192 19 8½
C <sup>11</sup> " [Ships] - - -	1,288 5 3½	805 11 4½	519 2 6½	700 15 7½
O <sup>1</sup> Extensions - - -	6,589 9 8½	5,814 5 10½	6,400 4 0½	7,567 10 2
O <sup>2</sup> Re-arrangements - - -	177,877 0 5½	112,853 4 11	51,569 16 8½	49,562 14 10½
O <sup>3</sup> Private Telegraphs - - -	34,184 13 3½	34,777 6 8½	21,103 12 4½	41,892 2 4½
O <sup>4</sup> Works executed for Rly. Co.'s, &c. -	3,199 2 5½	1,560 16 10½	1,622 18 7	1,941 7 3½
O <sup>6</sup> Government Deptl. Telegraphs -	1,135 6 5	1,794 17 4½	1,823 6 2½	1,212 0 11½
O <sup>6</sup> Coast Communications - - -	—	—	—	—
Losses by default, fire, &c. - - -	—	—	224 6 8½	70 5 2½
E <sup>4</sup> Electric Lighting of West Chief Offices - - -	—	—	1,175 8 0	123 7 7½
G <sup>5</sup> Fuel and Light - - -	—	—	—	—
L Stores (Morse and Wheatstone paper, &c.) - - -	—	—	—	—
C <sup>9</sup> Gas, Water, Fuel, &c. - - -	—	—	—	—
(Postal) A <sup>13</sup> Gas and Electric Light G.P.O. East, &c. - - -	—	—	—	—
C <sup>8</sup> Fuel and Light (Provincial) - - -	—	—	—	—
C <sup>7</sup> Incidental Expenses, &c. - - -	—	—	—	—
E <sup>5</sup> Fuel and Light (P.O.S.B.) - - -	—	—	—	—
E <sup>17</sup> New Buildings (P.O.S.B.) - - -	—	—	—	—
G <sup>4</sup> Supply and repair of Mail Bags, &c. -	—	—	—	—
G <sup>5</sup> Incidental Expenses (Mail Bags, &c.) -	—	—	—	—
C <sup>19</sup> Fuel and Light (Scotland) - - -	—	—	—	—
A <sup>5</sup> Water, Fire Insurance, &c. - - -	—	—	—	—
A <sup>15</sup> Stores - - -	—	—	—	—
Suspense Account - - -	—	—	—	—
War Office Suspense Account, Rifle Ranges - - -	—	—	—	—
Position Finding	—	—	—	—
Special Account "Western Highlands and Islands Extension" - - -	—	—	—	—
Telephone Trunk Lines - - -	—	—	—	—
Lightship Communication Account - - -	—	—	—	—
Value of Stores in Depôts at end of year -	215,329 7 8½	212,183 10 1½	226,786 7 9½	205,364 17 0½
Total - - -	676,884 10 11½	578,835 3 8½	507,328 9 6½	546,623 0 11½

(Signed) CHAS. E. STUART,  
Controller of Stores.



APPENDIX T.—*continued.*in the Consumption of Telegraph Stores, and the  
Depôts—*continued.*

March 31st.

1889.	1890.	1891.	1892.	1893.	1894.
<i>£ s. d.</i> 213,678 15 1½	<i>£ s. d.</i> 203,917 8 2½	<i>£ s. d.</i> 171,023 5 8	<i>£ s. d.</i> 196,350 6 9½	<i>£ s. d.</i> 200,658 1 4½	<i>£ s. d.</i> 206,781 11 3½
471 3 7	800 14 7½	1,063 13 2½	1,044 12 8	848 4 7½	909 19 11½
8,476 4 4	5,808 3 5½	6,966 15 9½	10,563 8 1	12,916 14 9	17,218 5 3½
52,006 19 4½	51,974 18 3½	65,768 13 7½	131,835 14 6½	38,217 7 5½	22,687 6 8
30,739 11 10	23,574 2 7	34,993 6 10½	37,840 6 5½	21,910 17 1½	20,279 17 9½
2,131 17 11½	2,207 9 0½	4,912 8 2½	6,120 17 4	7,759 8 10½	5,608 0 9
2,159 8 10½	2,183 3 2½	4,239 10 0½	4,804 1 4	7,621 15 1½	5,960 12 2½
—	—	—	—	12,960 18 11	7,322 8 2
30 12 8	81 17 1	53 8 0	3,261 1 5½	21 3 0	16 5 2½
64 6 5½	328 16 0	1,579 1 11	620 5 9	1,429 5 7	1,766 19 11
—	4 9 8½	5 12 1½	316 16 11	371 2 1½	343 10 7½
—	4 3 4	28 18 4	1 9 8	17 19 5	23 0 2
—	—	—	2,160 10 5	3,908 5 6½	1,456 12 9½
—	1,220 7 4	7,514 9 0½	6,060 11 3½	8,135 7 0½	4,954 3 9½
—	1 18 4	20 19 5	704 3 2	565 4 8	685 7 11½
—	—	—	—	—	0 1 4
—	526 6 4½	864 17 3½	607 1 2½	1,106 7 3½	803 0 3
—	—	—	—	—	37 15 0
368 7 0½	1,145 11 3	1,046 16 11½	926 0 7½	840 4 4½	2,582 14 5½
0 17 10	859 5 1½	814 4 10	1,012 0 2½	2,173 10 2½	614 19 5½
—	0 0 7½	—	35 5 10	102 5 0	2,631 9 4½
—	—	—	1,206 2 0½	45 13 9	161 2 6½
—	—	—	—	—	8 5 9
—	1 1 5½	7 13 7½	6 6 11	5 16 4	—
—	—	—	—	—	2 1 10½
—	—	—	—	—	8,069 15 5½
—	—	—	4,659 18 5	538 17 7½	—
—	—	—	—	35,738 14 3½	179,583 0 1½
—	—	—	—	—	4,534 1 10½
211,542 16 1½	238,365 9 3½	243,403 15 6½	239,011 6 10	305,983 3 3½	317,159 2 0½
521,671 1 2½	533,474 5 3 ½	544,307 13 6	649,170 8 0	663,676 7 9½	814,196 12 1½

(Signed) JAMES J. CARDIN,  
Receiver and Accountant General

## APPENDIX U.

**Extract from the Finance Accounts for the  
Year ended 31st March 1895.**

*Inserted by desire of the Select Committee on Estimates, Revenue  
Departments.*

**DETAILED STATEMENT of the GROSS RECEIPTS and NET  
PRODUCE of the REVENUE.**

<b>POST OFFICE.</b>			
	£	s.	d.
Gross Receipts :			
From Postage Stamps sold by Postmasters in the United Kingdom -	11,271,088	5	1½
From Postage Stamps sold by Stamp Distributors of Inland Revenue -	250,579	15	9
			11,521,668 0 10½
From Postage collected by Country Postmasters -	21	0	0
From Postage collected in the Metropolis -	125,782	9	9
			125,803 9 9
From Postage collected for credit of Imperial Post Office by Foreign Offices -	83,876	19	11½
From Postage collected by Colonial Offices and Postmasters and Agents Abroad -	50,600	9	0½
			184,477 8 11½
From Commission on Money Orders -	131,772	4	9¾
Ditto Postal Orders -	260,777	10	8
			392,549 15 5¾
From Miscellaneous Receipts -	-	-	-
			33,738 15 10
			12,208,237 10 10¾
Payments out of Receipts :			
For Postage, &c. refunded -	18,821	14	2½
To Inland Revenue Department -	525,880	0	0
To Railway Companies, &c. on account of Parcel Post -	617,911	11	7
For Postage collected for credit of Colonial Offices -	98,591	8	0¾
For Postage collected for credit of Foreign Offices -	199,019	4	4
			1,460,223 18 2
Net Receipts	-	-	£ 10,748,013 12 8¾

General Post Office, }  
June 1895. }

JAMES J. CARDIN,  
*Receiver and Accountant General.*

APPENDIX U.—*continued.*

## TELEGRAPH SERVICE.

	£	s.	d.	£	s.	d.
Gross Receipts :						
For transmission of Telegrams, &c. in						
Cash - - - - -	697,105	17	1½			
For transmission of Telegrams, &c. in						
Stamps - - - - -	2,261,913	10	4½			
				2,959,019	7	6
Payments out of Receipts :						
To Cable Companies, &c., Telegram						
Moneys refunded, &c., &c. - -	-	-	-	360,033	17	4½
Net Receipts - - - - -	-	-	£	2,598,985	10	1½

General Post Office, }  
June 1895.

JAMES J. CARDIN,  
*Receiver and Accountant General.*



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