

THE MONEY ORDER SYSTEM.

A BRIEF *résumé* of the postal money order system, as conducted by the United States Government, cannot be devoid of interest to the public, although the great masses of the people are ignorant of the principles upon which it is based, if not, indeed, of the existence of such a system.

It is a system designed to benefit the public, as well as to be a source of prolific revenue to the Government; and for business men, and all others who wish to send small sums of money to a distance, no scheme has ever been devised which provided so effectually for a great public necessity. It is virtually impossible for thousands of persons residing in the country to obtain bank drafts, and the express companies charge exorbitant rates for the transmission of small sums. Many are in the habit of sending money through the mails in registered letters; but it costs twenty cents to have a letter registered, and no security whatever is guaranteed the remitter, while a money order of any amount from one dollar to twenty can be procured for ten cents, and for any sum between twenty and fifty dollars for twenty-five cents, and full security for its transmission guaranteed. The great advantages of this system consist in its moderate fees and the perfect security it affords against fraud or loss. This security is effected by leaving out the name of the person to whom an order is payable, so in the event of its being stolen or lost by accident *in transitu*, a party in illegal possession cannot get it cashed. Should an order be lost the owner can obtain a duplicate without delay or difficulty. So absolute, in fact, is the security afforded remitters of funds, that even a postmaster who might attempt to defraud the Government by altering the amount of an order, or by forgery, is morally certain to be detected. The superiority of this system over any other now in existence has been fully demonstrated.

In 1867 the number of offices was 767, except in the last quarter of the fiscal year, when sixty-eight more were added. The precise amount of business done during the last year has not yet transpired, owing to unavoidable delay in the Pacific mails; enough is known, however, to make the estimate of \$10,000,000 a safe one, and the amount will probably be in excess of that, which is nearly treble the amount of the previous year. By an act of Congress nearly four hundred more offices will be in operation in the year 1868, making a total of twelve hundred and thirty-five offices; and should the business of this department increase in the same ratio as heretofore, twenty millions of dollars will be a moderate estimate for the present fiscal year (1868).

The department check is thorough in every respect, and fraud is utterly impossible. Each postmaster is obliged by law to furnish the department with a weekly statement of business done at his office, and if there be the slightest error in his account he is at once notified thereof.

During the last fiscal year the post-office of New York City has issued 11,817 orders; and paid \$6,079 orders. For orders drawn on that office \$1,387,917 has been paid, and for orders issued \$312,997 received.

We advise all our subscribers who can avail themselves of the money order system to do so. It is a perfectly safe way of remitting.

We especially desire to call attention to the Cabinet Organs exposed by Messrs. MASON & HAMLIN, of Boston, Massachusetts. These instruments are very superior. The tone produced is remarkable, and far surpasses all others that we have heard for its rich mellow quality. It pleases and surprises at the same time. It delights with its depth and body of sound, so much resembling the organ that, if you did not see the instrument you would declare it a veritable pipe-organ. The tone of these instruments, unlike those of many other manufacturers, grows most favorably upon the ear. This firm have on exhibition several instruments of different styles; and, in our judgment, there is nothing manufactured on this side of the water that will equal them. We have good manufacturers in Europe, it is true, and they turn out splendid organs; but none that will compare favorably with those on exhibition by MASON & HAMLIN. They carry off the palm in their line of wares.—*Anglo-American Times*, Loudon.

ELIAS HOWE, Jr., the inventor of the Sewing Machine, died recently. In a late number of the *Atlantic Monthly*, Colonel Stephen A. Walker relates the following anecdote of him:—

"In the fall of 1862 the government was hard pressed for funds to pay troops or any other debtors, and the consequence suffering to soldiers' families was very great. From July, 1862, to about January 15, 1863, no payments in the field were made. At this time I was a paymaster in the army, with an office in Washington. One day, a private soldier came modestly into my office, and took a corner seat to wait the notice of shoulder-strap dignity. His turn came, and I turned to him with a patronizing manner, I have no doubt, and said, 'Now, what can I do for you, man?' He replied that he had called to see about the payment of the Seventeenth Connecticut. I interrupted him with the often-rehearsed story, that I couldn't work without money, that the government could furnish none, and that soldiers must wait on paymasters till the mill could turn off some more greenbacks. Whereupon the private remarked that he knew the government was in straits, and that he had called to find out how much money would be wanted to pay his regiment; and if I would tell him that, he stood ready to furnish it. These were rather magical and astonishing words to Mr. Officer. The private was much the biggest man after all, and his blue coat was wrapped about some disguised money-lord. I asked his name, of course; and of course it was Elias Howe, Jr. Running over the rolls of the regiment, I found I should need \$31,000 to pay it. I received a draft for this amount, for which I gave a memorandum receipt, payable when I should be in funds; and a day or two after, at Fairfax Court House, nearly a thousand men were made happy by the bounty of one who in his proper place on the roll received for \$28 60 of his own money—a little over two months' wages—and signed his name Private Elias Howe, Jr."

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ONE of our principal theatres here once had a manager who could not read or write. He once hung up one of his own play bills bottom up. On one occasion his stage manager read him a letter from a Star, with whom an engagement was pending. In the letter there were two words he did not understand—"Indefatigable" and "incongruous." "That is all right, said the manager," "except them two words; you write and tell him if they mean money, it is no go."

PRETTY good advice, but we doubt the Roman consul part of it:—

"If you ever marry," said a Roman consul to his son, "let it be one who has sense enough to superintend the setting of a meal of victuals, taste enough to dress herself, pride enough to wash before breakfast, and sense enough to hold her tongue when she has nothing to say."

PARTICULAR NOTICE TO THE BINDERS OF THE *Lady's Book*.—Please give the Fashion-plate a double turn before binding. It will thus escape cutting when the edges are trimmed.