POST AND TELEGRAPHS.

POSTAL SERVICE.

THE first Australasian post-office was established by Governor Macquarie in the year 1810, Mr. Isaac Nichols being appointed Postmaster. The office was in High-street (now known as George-street), Sydney, at the residence of Mr. Nichols, who was, "in consideration of the trouble and expense attendant upon this duty," allowed to charge on delivery to parties addressed, 8d. for every English or foreign letter of whatever weight, and for every parcel weighing not more than 20 lb., 1s. 6d.; but exceeding that weight, 3s. The charge on Colonial letters was 4d., irrespective of weight; and soldiers' letters, or those addressed to their wives, were charged 1d. Very little improvement in regard to postal matters took place for some years. In 1825 an Act was passed by Sir Thomas Brisbane, with the advice of the Council, "to regulate the postage of letters in New South Wales," giving power for the establishment of post-offices, and to fix the rates of postage.

It was, however, not until 1828 that the provisions of the Act were put into full force. The rates of postage appear to have depended upon the distance and the difficulty of transmission. The lowest single inland rate was 3d., and the highest 12d., the postage on a letter increasing according to its weight, which was fixed for a single letter at 4-ounce. Letters between New South Wales and Van Diemen's Land were charged 3d. each (ship rate), and newspapers 1d. Other ship letters were charged 4d. single rate, and 6d. for any weight in excess. The privilege of franking was allowed to the Governor and a number of the chief public officials, and letters to and from convicts passed free under

In 1831 a twopenny post was established in Sydney, and in 1835, under Sir Richard Bourke, the Act of 1825 was repealed and another Act was passed, which fixed the charge on a single letter at 4d. for 15 miles, 5d. for 20 miles, 6d. for 30 miles, and so on up to 1s. for 300 miles. In 1837 a post-office was established in Melbourne, which was then of course a part of New South Wales. Stamps were introduced in the same year in the shape of stamped covers or envelopes, which are

believed to have been the first postage-stamps ever issued.

certain regulations.

Regular steam mail communication with England was first established in 1852; prior to that time the Colony had to depend upon the irregular arrival and despatch of sailing vessels, but in that year the steamships "Australia," "Chusan," and "Great Britain" were despatched from England, making the voyage in 60 days, causing a strong desire in the minds of the Colonists for a more frequent and steady system of steam communication with the Old World. The outbreak of the Crimean War in 1854 hindered for a while the accomplishment of this object, but in 1856 a line of steamers was again laid on, and the service was carried on by the Peninsular and Oriental Company, and the Royal Mail Company for some years, without giving so much satisfaction to the public as might have been expected.

As far back as 1854 a proposal was made for the establishment of a line of mail packets via Panama, and negotiations on the subject were carried on for several years between the Government of the United Kingdom and those of New South Wales and New Zealand. result was that in 1866 the line was started, and continued in operation until the end of 1868, when it was terminated through the failure of the company by which it had been carried out. In the following year New South Wales, in conjunction with New Zealand, inaugurated a mail service via San Francisco, which, with a few interruptions and under various conditions, has been continued up to the present time. The contract expired in November, 1890, but has since been renewed from time to time, and the steamers still make Sydney their terminus, New South Wales paying a subsidy of £4,000.

The establishment of a mail route via America had the effect of stimulating the steamship-owners who were engaged in the service via Suez, and from that time there was a marked improvement in the steamers employed, as well as in the punctuality and speed with which the mails were delivered. The Peninsular and Oriental Company have carried mails for the Colonies almost from the inception of the ocean steam service, with very few interruptions. Towards the end of 1878 the Orient Company commenced carrying mails between Australia and the United Kingdom, and has continued to do so ever since. year 1883 the fine steamers of the Messageries Maritimes of France entered the service, to be followed in 1887 by the North German Lloyd's, so that there are now sometimes two or even three mails received and despatched every week, and a voyage to Europe, which was formerly a formidable undertaking, involving great loss of time and much discomfort, is regarded as a mere pleasure trip to fill up a holiday.

In the year 1893 another mail service was established, by a line of steamers running from Sydney to Vancouver Island, in British Columbia. This line seems likely to open up a valuable trade between the Australian Colonies and those of British North America. The New South Wales Government has engaged to pay an annual subsidy of £10,000 for three years towards the maintenance of this service.

The following statement gives the number of letters and newspapers. passing in 1861 through the post-offices of the various Colonies.

will be seen on comparing these figures with those in the next table that the number of letters for all Australasia in 1861 was less than is now transacted by any individual colony, Tasmania and Western Australia excepted. It should be explained that, while the figures quoted show correctly the postal business of each individual colony, the total number of letters and newspapers for Australasia as returned is too large, the intercolonial mails being counted twice over—that is, both at the colony they are sent from and at the colony they are delivered at. In this table, as well as in the following one, a second total has been given, from which this Intercolonial excess is excluded, so as to represent the amount of postage business actually transacted in the year 1861:—

| Colony. | No. of Post Offices. | Letters. | Newspapers. |
|---|-------------------------|------------|-------------|
| New South Wales | 340 | 4,369,463 | 3,384,245 |
| Victoria | 369 | 6,109,929 | 4,277,179 |
| Queensland | 24 | 515,211 | 427,489 |
| South Australia | 160 | 1,540,472 | 1,089,424 |
| Western Australia | | 193,317 | 137,476 |
| Tasmania | 100 | 835,873 | 895,656 |
| New Zealand | | 1,236,768 | 1,428,351 |
| Australasia | | 14,801,033 | 11,639,820 |
| Australasia (Intercolonial excess excluded) | | 14,061,000 | 10,941,400 |

The following shows the postal business of each of the Colonies during 1892, the number of letters, &c., being obtained by adding inland letters passing through the office, and thus counted once, to Intercolonial and Foreign letters, &c., received and despatched; with a similar correction to that made in the previous table:—

| Colony. | Post Offices. | Letters and Post Cards. | Books, Parcels, and Packages. | Newspapers. | Revenue. |
|--|---|--|--|---|---|
| New South Wales Victoria Queensland South Australia Western Australia Tasmania New Zealand | 1,800 1,766 951 541 188 345 1,263 | 77,402,760 62,526,448 15,779,569 17,409,769 4,214,550 6,063,548 28,571,844 | 12,380,200 7,491,316 2,975,434 1,297,327 657,135 1,212,122 8,604,208 | 45,520,500 22,729,005 11,405,904 8,773,718 3,061,431 4,692,676 12,027,582 | £ 467,255 365,605 135,723 118,227 20,575 54,736 214,002 |
| Australasia | 6,854 | 211,968,488 | 34,617,742 | 108,210,816 | 1,376,123 |
| Australasia (Intercolonial excess excluded) | | 198,202,400 | 32,055,300 | 98,102,500 | |

LETTERS CARRIED

POST-CARDS INCLUDED





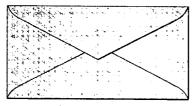
Nº 14,061,000

1871



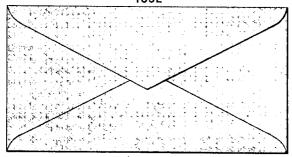
Nº 30,435,300

1881



Nº 80,791,700

1892



Nº 198, 202, 400

The official returns of Victoria afford no information with regard to the number of letters, packets, and newspapers dealt with since the year 1890, such particulars being no longer compiled; the figures for 1890 have, therefore, been repeated in this table and some succeeding ones.

In New South Wales and Tasmania newspapers were carried free within the colony during 1892, which largely extended their circulation through the post, but in all the other colonies a small fee was charged. The following table shows the number of letters and post-cards, books, &c., and newspapers per head during 1892. Western Australia and New South Wales take the lead in respect to letters as well as newspapers, but New Zealand stands first as far as parcels and books are concerned:—

| | Number per Inhabitant. | | | |
|-------------------|------------------------|------------------------|-------------|--|
| Colony. | Letters, &c. | Books, Parcels, &c. | Newspapers. | |
| New South Wales | 66 | 10 | 39 | |
| Victoria | | 7 | 20. | |
| Queensland | | 7 | 27 | |
| South Australia | 53 | 4 | 26 | |
| Western Australia | 75 | 12 | 55 | |
| Tasmania | 40 | 8 | 31 | |
| New Zealand | 44 | 13 | 19 | |
| Australasia | 50 | 8 | 25 | |

The following table shows the number of letters and post-cards per head in some of the principal countries of the world. With the exception of the United Kingdom, the extent of the correspondence in Australasia largely exceeds that of any of the countries named. In this table also the total for Australasia has been corrected by the elimination of the Intercolonial excess:—

| Country. | Number of Letters and Post-cards per head of Population. | Country. | Number of Letters and Post-cards per head of Population. |
|---|---|---|---|
| United Kingdom France Belgium Netherlands Germany Denmark Norway Russia Austria | 21 26 22 33 23 18 2 | Switzerland Italy Spain Portugal Canada Cape Colony Australasia | 7 7 6 26 9 |

The following table illustrates the extent of the postal facilities in regard to the number of inhabitants, and the square miles of territory to each post-office for the year 1892. It will be seen that New South Wales and Victoria provide practically the same amount of postal facilities to their inhabitants, while Western Australia, from its enormous extent and scanty population, naturally furnishes the least. Western Australia has the least number of offices when compared with territory, and Victoria the most:—

| Colony. | Number of Inhabitants to each Post Office. | Number of Square Miles of Territory to each Office. |
|-------------------|--|---|
| | Number. | Square Miles. |
| New South Wales | 656 | 173 |
| Victoria | 658 | 49 |
| Queensland | 437 | 703 |
| South Australia | 612 | 1,670 |
| Western Australia | 297 | 6,538 |
| Tasmania | 443 | 76 |
| New Zealand | 509 | 83 |
| Australasia | 575 | 461 |

All the Colonies, with the exception of New Zealand, have, in conjunction with the Imperial Government, entered into an agreement with the Peninsular and Oriental, and the Orient Steam Navigation Companies. Under this contract, which will expire on the 31st January, 1895, the two companies have undertaken a weekly mail service for a yearly subsidy of £170,000. This subsidy is made up by a contribution of £95,000 from the Imperial Government, and of £75,000 from the six contracting colonies, distributed on the basis of population as follows:—

| Colony. | Amount of Subsidy, 1892. |
|--|---|
| New South Wales Victoria Queensland South Australia Tasmania Western Australia | £ 26,760 26,576 9,449 7,491 3,514 1,210 |
| Total | 75,000 |

The estimated net cost to be made good from revenue in New South Wales was £13,274, against £13,729 in 1891, and £564 in 1890.

Victoria, after paying her share of the subsidy, had a deficit of £7,221. New Zealand paid £884 for the carriage of her mails by this route. Returns for the other colonies are unfortunately not available.

The mail service has been performed with great regularity and expedition. The average time of both homeward and outward services

in 1892 was:—

| | Days. |
|---|-------|
| | 33±3 |
| *************************************** | |
| | 3348 |
| | |

In addition to the federal ocean mail service via Suez, New South Wales and New Zealand, until November, 1890, subsidised the Union Steamship Company for a four-weekly service, via San Francisco, to the amount of £37,000, of which New South Wales paid £25,750, and New Zealand £11,250. The cost of this service during 1892 was £125 to New South Wales, £749 to Victoria, and £7,486 to New Zealand. The New Zealand Shipping Company is also under contract to carry mails from New Zealand to the United Kingdom. The average time during the same year by the San Francisco route was:—

| | | Days. |
|------------------|---|-------|
| London to Sydney | | 39-4- |
| Cal as to Tanks | ••••• | 37,5 |
| Sydney to London | *************************************** | 0113 |

The British India Steam Navigation Company, sailing from Brisbane, via Torres Straits, carry mails under contract with the Queensland This route is from four to ten days longer than those Government. previously mentioned, mails in 1891 having occupied about 44 days in transit. Queensland, under the former contract, paid the company an annual subsidy of £55,000. This contract ceased in January, 1890, and under a new contract the Colony agreed to pay the company an annual subsidy of £19,800 for a four-weekly, or £32,500 for a fortnightly service. The latter service was commenced on 1st July, 1890, the monthly service having lasted nearly six months; but in November, 1891, the contractors, on account of the heavy losses under the fortnightly system, were allowed to revert to the four-weekly service for twelve months from 22nd December, 1891, the subsidy being reduced to the smaller amount mentioned above, viz., £19,800. The amount of mail matter despatched by this route from the other colonies is very small, the cost to Victoria during 1892 being stated at £24.

Besides those mentioned, the other steamship companies trading with the Australasian Colonies carry mails, notably the Messageries Maritimes Company and the North German Lloyd, sailing from Sydney, and the Shaw, Saville, and Albion Company, sailing from Lyttelton, via Magellan Straits. The companies are paid by the Colonies in proportion to the weight of mail matter carried, but the Messageries Maritimes Company and the North German Lloyd are in receipt of large subsidies from the French and German Governments respectively. The Nippon Yusen Kaisha, a Japan Mail Steamship Company, purposes shortly running a

line of fast steamers between Japan, China, and the Colonies. It is understood that the enterprise will be subsidized by the Japanese Government.

The postage to the United Kingdom was reduced in January, 1891, from 6d. per $\frac{1}{2}$ oz. via Italy, and 4d. via the long sea route, to the uniform rate of $2\frac{1}{2}$ d. In 1891 the Colonies were represented at the Congress of the Universal Postal Union held in Vienna, and on July 4th a convention was signed on their behalf, by which they joined the Union from October 1st, 1891. From that date the rate of postage to all British Colonies and possessions and foreign countries included in the Union was reduced to $2\frac{1}{2}$ d. As was to be expected, the immediate result of the alteration was a reduction in revenue, but it is confidently anticipated that so far as these Colonies are concerned the time is not far distant when the revenue from this branch of postal service will reach its original volume.

A common scale of postage on newspapers has been adopted by New South Wales, Victoria, Queensland, South Australia, and New Zealand, and it is considered probable that before long the two remaining colonies of Australasia will join in the arrangement. It has been provided that newspapers for the United Kingdom shall be subject to a charge of 1d. for the first 4 oz., with an additional charge of 1d. for every 4 oz. or fraction of 4 oz. over that weight; and to all places beyond Australasia, except the United Kingdom, the same rate for every 4 oz., with an additional ½d. for every 2 oz. over that weight. By a recent change in the postal laws of Queensland, newspapers, which previously were transmitted from New South Wales and Tasmania to that colony free of charge, were subjected to a charge of 1d. for every 10 oz. on delivery in Queensland, unless prepaid at the rate of ½d. for 10 oz. in the country of origin.

The number of registered letters passing through the post offices of the Australasian Colonies has largely increased of late years, and in New South Wales the number in 1891 was no less than 1,047,080, an increase of 266,878 over the total in 1890. This large increase was not a natural growth, but arose chiefly from correspondence relating to so-called "consultations" or lottery sweeps connected with horse-racing, which were established in Sydney, and to support which large sums of money were sent to that city from all parts of Australasia, and also from other countries. Probably not less than 600,000 of the total for 1891 in New South Wales were associated with these "sweeps." The Government of New South Wales has dealt with this evil in an amending Postal Bill, and this illicit branch of the postal traffic has been removed to other colonies to a great extent. It has been estimated by the late Postmaster-General of Victoria that nearly £100,000 of the colony's money was sent to New South Wales annually to be distributed in these sweeps.

All the Colonies have systems of intercolonial parcels post in operation.

An Intercolonial Postal Conference was held in Brisbane in March, 1893, at which matters of detail, both ministerial and departmental, in connection with postal and telegraph business were considered. The whole of the seven Australasian Colonies were represented, and agreement was arrived at with regard to several matters of detail. Another Intercolonial Conference on postal and telegraphic matters was held at Wellington, N.Z., early in 1894. Matters of general interest were discussed, and united action was agreed to with regard to several subjects in which discrepancies had hitherto prevailed.

TELEGRAPHS.

In no country in the world has the development of telegraphic communication been so rapid as in Australasia, and in none has it been taken advantage of by the public to anything like the same extent. Taking Australasia as a whole, there are only four countries in the world that possess a greater extent of telegraph lines, and only seven in which a larger number of messages are actually sent. In no other country, however, does the number of messages bear anything approaching the same ratio to the population. The following table illustrates these remarks:—

| Country. | Length of Telegraph Lines (poles). | Messages. | Messages per head of popu- lation. |
|---|---|--|---|
| United Kingdom France* Belgium* Netherlands. Germany Denmark Sweden Norway Russia Austria-Hungary Switzerland Italy Spain Portugal United States Canada Cape Colony Australasia (Intercolonial excess excluded.) | 59,693 4,617 3,398 73,198 3,674 5,477 5,872 88,280 31,862 4,515 23,665 15,988 3,985 189,576 31,841 5,482 | No. 69,907,800 45,328,900 8,445,600 4,303,000 31,175,100 1,673,000 1,726,200 10,103,800 3,630,600 9,002,400 4,766,200 1,354,800 62,387,300 4,614,900 1,424,400 8,869,200 | No. 1·8 1·2 1·4 0·9 0·6 0·8 0·4 0·9 0·1 0·4 1·2 0·3 0·3 1·0 1·0 0·9 |

^{*} Government lines only.

The totals of the telegrams of the Australasian Colonies amount to 10,136,200; from this number has been deducted 1,267,000, to avoid

the counting of Intercolonial telegrams, both in the despatching and the receiving colonies. From the above table it appears that the population of Australasia sent over two messages through the telegraph in the year for each inhabitant. In the United Kingdom the number was about one and three-quarters to each inhabitant; in the United States of America about one message for every inhabitant. The return for the United States includes only the lines of the Western Union Company, who own the principal part of the United States telegraph system. In France and Belgium, one message and a quarter nearly, and one message and a half, was sent respectively for every person; in Germany, one message for every two persons; in Austria Hungary, Italy, and Spain, about one message for every three persons. In Canada one message, and in the Cape Colony rather less than one message, is sent for every inhabitant in each year.

The electric telegraph was introduced into these Colonies almost at the time of the earliest railway construction. The first telegraph messages were sent in New South Wales in 1851. In Victoria the telegraph line from Melbourne to Williamstown was opened in 1854. The first line in South Australia, from Adelaide to Port Adelaide, was opened in 1856; and the first Tasmanian line was completed in 1857. In New Zealand the first telegraph office was opened in 1862; and the line from Brisbane to Rockhampton, the first in Queensland, was opened in 1864. Telegraphic communication was established between Sydney, Melbourne, and Adelaide in 1858. The first telegraph in Western Australia was opened in 1869, and communication between that colony and all the

others of the group was completed in 1877.

Australasia is connected with Europe and the rest of the world by means of cables connecting with the various Asiatic continental lines. There are two cables—the older one opened in October, 1872—joining Port Darwin to Banjowangie, in Java, whence communication is provided with Europe by way of Batavia, Singapore, Madras, and Bombay. The cable from Port Darwin to Banjowangie is unfortunately liable to damage through volcanic eruptions, and the question is, therefore, being considered whether a point more to the east should not be substituted for Banjowangie. The length of line between Adelaide and London is 12,570 miles—9,146 cable, and 3,424 miles overland wire. Of the land portion, 1,971 miles are between Adelaide and Port Darwin. A second cable was laid in 1888 from Broome, on Roebuck Bay, in Western Australia, to Banjowangie. The length of line by this route from Perth to London is 12,296 miles, 10,811 being cable and 1,485 land wire. The eastern colonies are connected with Broome by a line running from Adelaide, via Port Augusta, Eucla, and Albany, to Perth. The cable joining Tasmania to the continent of Australia was laid in 1869, the length being about 170 miles. It starts from the township of Flinders, near Cape Schanck, in Victoria, and terminates at Low Head, at the mouth of the Tamar, in Tasmania. New Zealand was joined to the

continent by a cable laid in 1876, the length being about 1,191 miles. It has its Australian terminus within sight of the spot where Captain Cook landed on the shores of Botany Bay, and within a stone's throw of the monument of La Perouse. The New Zealand terminus of the cable is at Wakapuaka, near Nelson, on the Middle or South Island, whence another cable, 109 miles in length, is laid to Wanganui, in the North Island, with an alternate line from White's Bay across Cook Strait to Wellington.

At a conference of the postal and telegraphic authorities, held in Sydney in February, 1891, the question of cable rates came under discussion, and a proposal of the Eastern Extension Telegraph Company was agreed to, by which the Colonies, with the exception of New Zealand and Queensland, undertook to make good half the loss which the company would sustain by a reduction in the schedule of cable charges. The amended tariff came into force in May, 1891, and the amount to be guaranteed to the company for the portion of the year during which the contract was in existence was £158,941. The sum earned by the company for the same period was £120,141, so that the deficiency on the eight months' business was £38,350, one-half of which was made good by the contributing colonies pro rata according to population. From 1st January, 1893, the rates were again slightly raised, and stand now at 4s. 9d. per word from Sydney to London for ordinary messages.

An agreement has been entered into between the representative of a French company and the Queensland Government for the construction of a cable service between Queensland and New Caledonia, a distance of 900 miles. The French Government is to guarantee £8,000, and the Governments of New South Wales and Queensland £2,000 each, as a subsidy to the line; and in consideration of this sum the two Australian Governments mentioned are entitled to the use of the wire for transmission of Government messages free of cost, up to the extent of the guarantee. The Queensland terminus of the cable has been fixed at Burnett Heads, that locality having been selected as being more suitable than either Gladstone, Sandy Cape, or Cape Moreton, which had been mentioned as probable landing-places for the cable. service, when completed, may be the first portion of the proposed main Pacific cable, connecting Australia with Vancouver, San Francisco, or such other place as may be determined, but various other routes have also been proposed.

All the Colonies show very rapid progress in regard to telegraphic matters during the period from 1871 to 1881. In the case of Queensland this increase is largely due to the construction of the line to the Gulf of Carpentaria; and in the case of South Australia, to the construction of the lines to Port Darwin and to Eucla, on the boundary of Western Australia.

The following table shows the length of telegraphic lines for each colony at the four last census periods, as well as for the year 1892, as far as the returns are available:—

| Colony. | 1861. | 1871. | 1881. | 1891. | 1892. |
|--------------------------|------------|------------------|----------------|-----------------|-----------------|
| New South Wales Victoria | 1,616 | *4,674 *2,295 | 8,515 3,350 | 11,697 7,170 | 11,908 |
| Queensland | 169 597 | 2,525 1,183 | 6,280 4,946 | 9,996 5,640 | 10,019 5,493 |
| Western Australia | | *750 *291 | 1,585 928 | 2,921 2,082 | 3,289 2,229 |
| New Zealand | ••••• | 2,015 | 3,824 | 5,349 | 5,479 |
| Australasia | •••• | 13,733 | 29,428 | 44,855 | 45,49 |

* In 1873.

The next table gives similar particulars, only the amounts are expressed as miles of wire instead of length in poles:—

| Colony. | 1861. | 1871. | 1881. | 1891. | 1892. |
|--|-------------------------|--|--|--|--|
| New South Wales Victoria Queensland South Australia Western Australia Tasmania New Zealand | 1,981 169 915 | 5,579 3,472 2,614 1,718 *750 241 3,287 | 14,278 6,626 8,585 7,228 1,593 1,157 9,653 | 24,780 13,989 17,646 12,707 3,546 3,178 13,235 | 26,448 14,018 18,141 12,911 4,014 3,388 13,459 |
| Australasia | | 17,661 | 49,120 | 89,081 | 92,366 |

* In 1873.

The number of telegrams passing along the wires of each colony, and the revenue received by the respective Telegraph Departments for the year 1892, were as follow. In the total for Australasia a correction has been made for Intercolonial telegrams recorded in both the despatching and the receiving colony:—

| Colony. | Number of Telegrams. | Revenue Received |
|---|----------------------|------------------|
| New South Wales | 2,976,109 | £ 185,014 |
| Victoria | 2,725,860 | 116,066 |
| Queensland | | 82,952 |
| South Australia | | 68,630 |
| Western Australia | | 14,337 $25,769$ |
| New Zealand | 1,904,143 | 85,601 |
| Australasia | 10,136,236 | 578,369 |
| Australasia (Intercolonial excess ex- cluded.) | 8,869,000 | |

In connection with the Telegraph Departments of the various colonies, Telephone Exchanges have during recent years been established in the capitals and other important centres of population. The returns relating to Telephones are, however, difficult to separate from those relating to Telegraphs, particularly with regard to the distinct wires in use. Information regarding Telephones in the different colonies, as far as can be ascertained, will be found in the following table:—

| Colony. | Number of Telephones. | Miles of Wire (distinct from Telegraph Wires.) | Revenue. |
|-------------------|-----------------------------|--|-------------|
| New South Wales | 2,354 | | £ 18,667 |
| Victoria | 2,414 | 9,460 | 39,591 |
| Queensland | 705 | * | 4,530 |
| South Australia | 758 | 2,275 | 12,348 |
| Western Australia | 197 | 642 | 1,210 |
| Fasmania | 711 | 555 | 3,599 |
| New Zealand | 3,811 | 3,160 | 19,155 |
| Australasia | 10,950 | | 99,100 |

^{*} Not furnished.

[·] In addition to the branches of the postal and telegraphic business dealt with in this chapter, Money Order Offices and Savings Banks are in operation in all the Colonies, particulars regarding which will be found in the chapter dealing with Finance.