

## Dunning on U.S. Mail

By Patrick Crosby

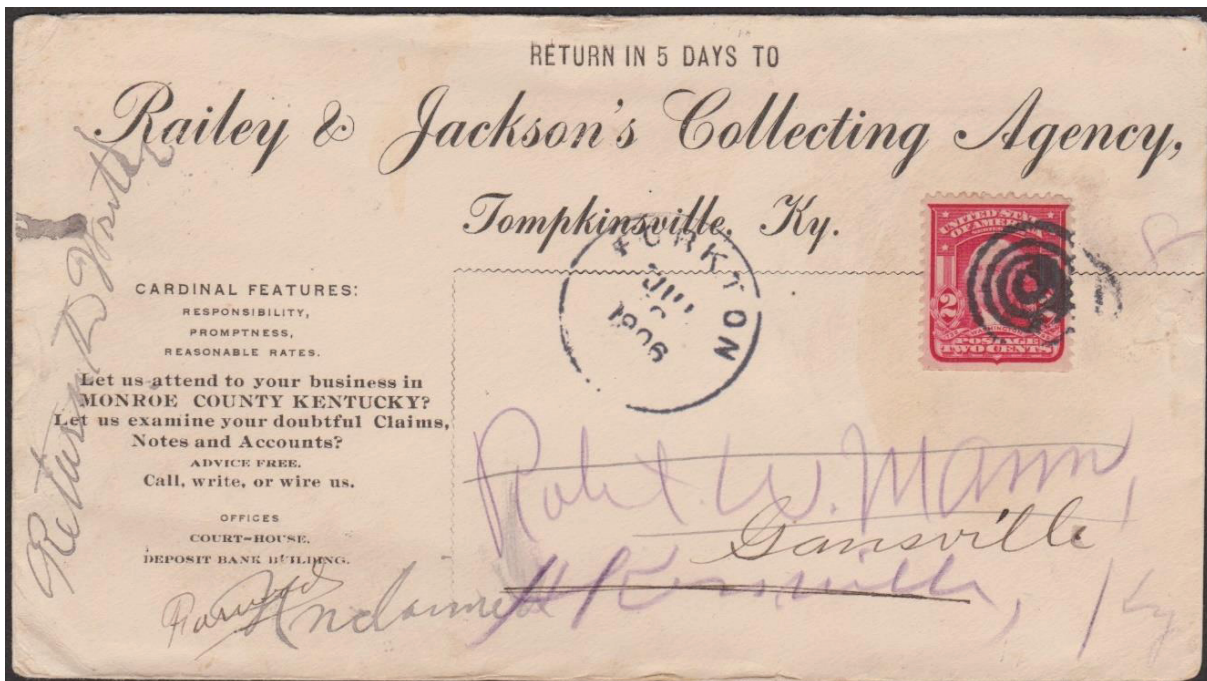
The first thing I noticed when I glanced at the featured cover was the large, ornate “Collecting Agency” where the postage stamp should be. “Well, well,” someone like a family member or postal clerk might think, “Robert must be in debt and they’re after him.” This is also what the collection agency is hoping, putting pressure on the addressee.

There is nothing wrong with dunning, which is demanding payment for a debt, unless it reaches a point of harassment. But the USPOD/USPS (Post Office) does not want it on mail matter where it could be defamatory. The Post Office considers it Libelous Matter and therefor unmailable (or nonmailable) by Post Office regulations effective June 8, 1872, to present. Included in an 1888 U.S. Act by President Grover Cleveland and given “Special Notice to Postmasters” in a Post Office Daily Bulletin was:

*And all matter otherwise mailable by law upon the envelope or outside cover or wrapper of which, or postal card, upon which indecent, lewd, lascivious, obscene, libelous, scurrilous, or threatening delineations, epithets, terms, or language, or reflecting injuriously upon the character or conduct of another, may be written or printed, are hereby declared to be non-mailable matter, and shall not be conveyed in the mails...*

Every offense was considered a misdemeanor with fines of \$100 to \$5,000 and/or a sentence of one to ten years at hard labor and postmasters could lose their positions. Serious stuff!

There may have been more dunning problems with postal cards and postcards than envelopes since in 1910 “Cards that dun an addressee in such a manner that reflects negatively on the addressee for failure to pay bill” were singled out as being unmailable.



Railey & Jackson’s Collecting Agency was in the small city of Tompkinsville, Kentucky, with a population of 500-600 persons in 1906. Notice the advertising on the left side of the envelope which includes “Let us examine your doubtful Claims” and “Advice Free. Call, write, or wire us.”

Their office was in the “Court-House” which sounds quite distinguished and trustworthy. There is an enclosure showing that property taxes were unpaid. For whatever reasons (seems fishy) the cover was not considered to be libelous by the Forkton post office or the other three offices in transit. Delivery to Robert Mann was fruitless, and the mail sat at one post office for almost six months, despite the request to “Return in 5 Days”. There are three manuscript markings on the front reading “Forward”, “Unclaimed” and “Return to Writer.”



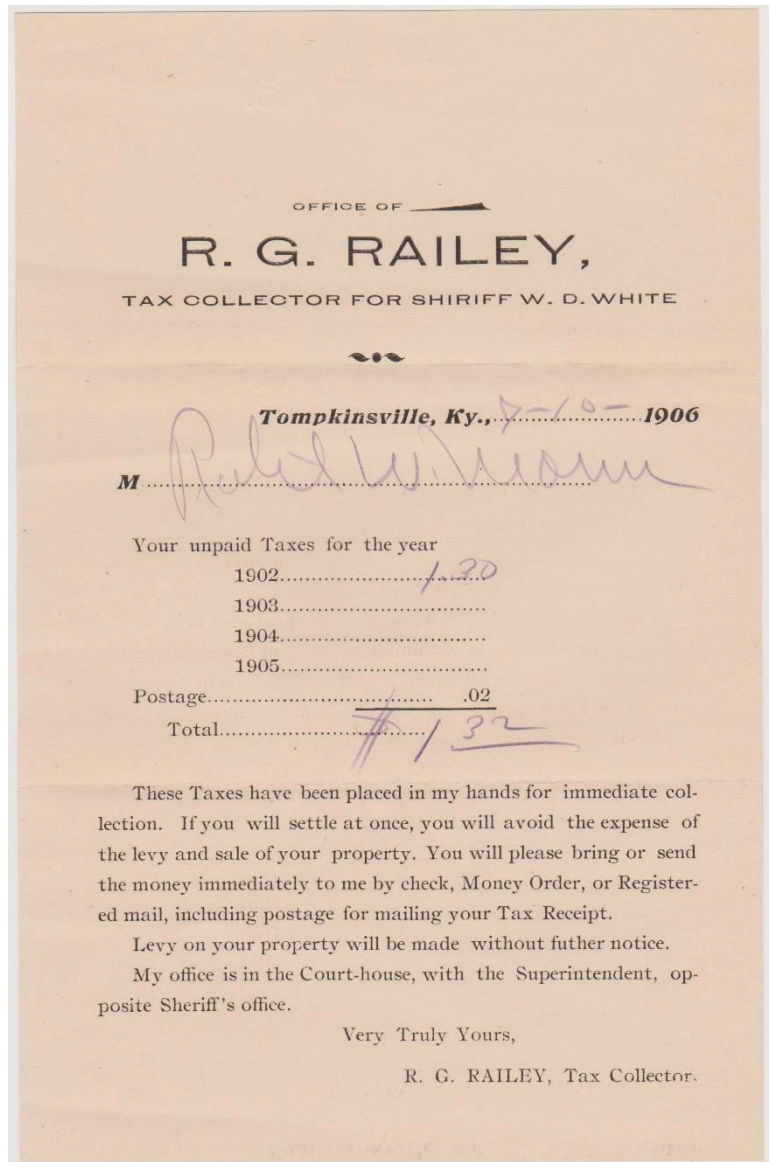
Cropped reverse of cover with four cancels explained on the right.

Here is the order of the post office cancels, all in Kentucky: origin cancel from nearby, very small Forkton, JUL 10, 1906 (also the date on the enclosure), addressed to Akersville then forwarded JUL 14, 1906 to Gainesville, received on JUL 17, 1906 where it sat unclaimed until it was returned to the writer from Gainesville on JAN 2, 1907 and received at the return address post office, Tompkinsville, on JAN 4 1907. Today Tompkinsville still has a post office but the three other towns are DPO’s (discontinued post offices).

References:

- Daily Bulletin of Orders Affecting the Postal Service (Washington, DC) issue # 2529 JUN 10, 1888; issue 9579 JUL 28, 1911, [www.uspostalbulletins.com](http://www.uspostalbulletins.com)
- Anthony S. Wawrukiewicz and Henry W. Beecher, U.S. Domestic Postal Rates, 1872-2011 (Bellefonte, PA: American Philatelic Society, 2011) 403, 405
- Richard W. Helbock, United States Post Offices Volume IV - The Northeast (Scappoose, OR, La Posta Publications, 2001)

*Patrick Crosby is a member of the Nevada Stamp Study Society and collects U.S. postal stationery, stamps and postcards with an emphasis on postal history.*



Insert in “Dunning” cover.