

FOR INSURING GOOD FAITH

Eight Companies Find Much Profit in Business in United States.

GUARANTEE FIDELITY OF EMPLOYEES

Growth of Idea Has Been Remarkable During Few Years and Has Proven Vastly Lucrative to Capital Enlisted.

During the last half dozen years the business of insuring fidelity and guarantee insurance in the United States has grown to immense and extremely lucrative proportions. The first company organized in America for the purpose of furnishing guarantee of fidelity bonds was chartered in Canada in 1857, and until 1876 had the entire field to itself, only having competition with private individuals, a few of whom locally went into the business of supply bonds for a consideration. This company operated not only in Canada but in the United States, without organized competition until 1876, when the second company of its kind was organized. These companies met with unalloyed success and in 1884 the third company entered the field. For six years these three companies divided the business, the fourth company being organized in 1890. In 1894 this form of investment attracted the attention of capitalists and four companies were organized, eight now being in operation in this country.

The particular business of the first company was that of insuring bonds to indemnify employers for the dishonest acts of employees, and the older companies still adhere strictly to this line. The newer companies, finding this field fairly well filled, introduced innovations, until now one can secure a bond for almost any purpose. In an earlier day in this country the professional bondsmen in a court of justice were looked upon with disapproval by the legal profession and officers of the law, but today the agent of a bonding company has come to be a recognized factor in the courts, especially in the matter of appeal bonds in civil actions. States have come to realize the advantages offered by bonding companies and today many state treasurers and other fiduciary officers would have difficulty in securing the approval of "personal" bonds.

Extremely Profitable Business.

While the bond company offers great advantages to the users of this form of security, it also offers an excellent opportunity for the investment of capital. There is a chance published by an insurance publication giving the cost and profit of the several companies taken from the annual reports which they are required to make in some states. According to these reports the average percentage of loss to the amount received from policies written is about 27 per cent, while 67 per cent is consumed by the expenses of management, leaving a net profit of 6 per cent upon the premiums received. The great volume of business of the bonding companies is still in the line of fidelity bonds for employees. Three methods of paying for these bonds exist. In about 60 per cent of the cases the cost is borne by the employer; in about 30 per cent the employer pays for the policy, while in about 10 per cent the cost is divided between the parties.

Many of the large corporations of the country doing an interstate business have made arrangements with certain bond companies by which their employees are to be bonded in one company at a stated rate. This is especially true of the express, railroad and large publishing houses. Other companies employing large numbers of employees in positions of trust insist upon their employees coming to them in a condition to give a bond instantly. It is said that some of the packing house companies at South Omaha will consider no application for a position unless accompanied by evidence that a reliable company will bond the applicant in the amount required. These bonds are paid for by the individual who is bonded.

How to Get a Bond.

When a person makes application for a fidelity bond he is given a preliminary blank to fill out, setting out the name of the applicant, the position he is to hold and the amount of the bond. He is required to give his age, exact place of birth, residence, whether married or single, the amount and nature of his property. One of the questions to be answered is: "How have you been previously employed or engaged since leaving school?" The applicant is required to enter into the most minute particulars, giving a full account of his occupied and unoccupied time. Then follows a list of questions tending to bring out every fact and incident in the life of the applicant. A blank space on the back of the application is to be used by the employer in recommending the employee for a bond. In the application the employee binds himself to protect the guarantee company against any amount they may have to pay on the bond, and in case of his false arrest or charge of any alleged malfeasance he limits the amount of his damages to \$50. "This is the form we use in ordinary cases," said an agent of one of the companies.

I Can do all My Own Work

"I feel it my duty to tell you what your medicine did for me," writes Mrs. Blanche Marshall, of Whiting, Jackson Co., Kansas, Box 139. "I was severely afflicted with kidney trouble and female weakness. In less than three months the trouble became so bad I could hardly walk around the house. I suffered almost everything. Seeing your advertisement in our paper convinced me to write Dr. Pierce. After receiving your kind advice I immediately began taking your medicine. After taking two bottles of 'Favorite Prescription' alternately with two of 'Golden Medical Discovery,' and using one box of 'Lotion Tablets,' I am entirely cured. I can do all my own work without any trouble. I take great pleasure in recommending your medicine to all suffering women."



Independence in Agriculture

The possibilities for diversity in agriculture in the United States are such that I believe I am safe in saying that our country is in a position to become entirely independent of any other nation from an agricultural point of view. There is good ground for making the prediction that developments in the near future will show the soil of the United States to be adapted to the growth of practically every agricultural product which Americans are now compelled to purchase abroad.

Take, for instance, Egyptian cotton. The department's work with this commodity has recently produced very encouraging results, and it is believed that it can successfully be grown in this country. This cotton is of the finest fibre and grade, which we have been importing in bulk for many years. But as early as 1892 the Department imported and distributed seed of some of the choice Egyptian sorts, although, owing to the lack of attention has been turned to the best method of succeeding with the crop. The improvements in the coffee industry in Porto Rico furnish an example of what can be accomplished toward making us independent of the tropical countries from an agricultural consuming point of view. Among the agricultural imports of the United States coffee is second only to sugar, our annual importations averaging \$70,000,000, and only a small fraction of 1 per cent of this quantity comes from our tropical islands. The most important industry in Porto Rico is the raising of coffee for European markets. Hence it has received the early attention of the officials of this department in their investigations of tropical agriculture. The use of shade upon the plantations in the island and the raising of seedlings in nurseries and other practical improvements of culture would double or treble Porto Rico's production of coffee, and with an increase of acreage in view, the island could be made to produce more than half of the coffee consumed in the United States.

I have recently called attention to the fact that the introduction of Japanese rice into this country. The department is amounting to \$1,000,000 of this commodity in Louisiana, and furthermore that the impetus given to the work in that state and Texas led to the investment of not less than \$20,000,000 in the industry. In 1900 about 4,000,000 pounds of a high grade tea was produced, and a ready market was found for all of it. A machine for the manufacture of green tea was produced and placed in operation in Sumnerville. Capital is always timid of investments in new enterprises of this kind, and there still much to be done to demonstrate the possibilities of the work in other parts of the south. The labor problem is an important one, but Dr. Charles U. Shepard, who has had the tea raising industry in hand, is training a few young men in the technique of the work.

This country imports over 16,000,000 pounds, or nearly \$800,000 worth, of macaroni every year. This product is made from a special class of wheats which until recently never had been given a thorough trial in this country. The department recently secured a quantity of the wheats, and it has been found that they grow in a wide extent of territory in the west and

more than half of the coffee consumed in the United States. The production of several kinds of tea in the United States is now assured, and in addition to this it is encouraging to note that experts who have examined the tea produced here pronounce it equal in flavor and aroma to the best imported leaves. The profit in the crop raised last year averaged from \$30 to \$40 an acre. During the last year large tea gardens have been conducted near Sumnerville, S. C., where the soil appears to be especially adapted to its growth. In 1900 about 4,000 pounds of a high grade tea was produced, and a ready market was found for all of it. A machine for the manufacture of green tea was produced and placed in operation in Sumnerville.

Another importation which probably will in time prove of great value to the southwestern part of the country is that of date palms obtained in Africa. A number of years ago a limited importation of these palms was made from Egypt, and while most of them were lost through adverse climate, the shipment helped to show the possibilities of date growing in Arizona and southern California. The date palm is of especial value in the hot southwestern country, since it thrives and bears fruit best where the summers are long and hot, as in the two states mentioned.

These are merely a few of the products which offer opportunities to the American farmer, and which in my opinion would find an extensive home market, rendering us, as I have said, independent of foreign fields.

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Books, Old and New

Chicago Chronicle. They make books nowadays almost as easily as they sell them. The type is set by machine, the book itself is fabricated by machinery. So far as prices are concerned there is not a great deal of difference between the market value of a popular book manufactured by machinery, and in some cases written in the same way, and the books which we used to have which were made wholly by hand. There is a difference, of course, but it is not an important one.

In the old days a book might have a first edition of 1,000 copies. If the author were particularly celebrated the first printing might reach 5,000 copies. We now have first editions of 50,000 and 100,000 copies. It used to be possible to open a standard book sold at a standard price without breaking its back or disturbing the neighborhood with an explosive sound like that of a firecracker or a torpedo. Books that were bound by hand retained their shape after reading. Some sections did not fall out in one's hand, nor did they project beyond the edge of the covers at the top or the bottom. If illustrations had been inserted they held their places and fulfilled the purpose of embellishment.

The old-fashioned book had a rounded back which retained its shape, no matter how severe the use to which it was subjected. It stood up straight upon the shelf of a library or a bookcase. If left carelessly upon a table it was flat and square and even. There were no overhanging brows of covers and leaves to give it an unattractive appearance. One of these volumes could be opened vigorously, even roughly, at any place and it would close again so squarely that if it were the desire of the reader to find that particular passage again he would be compelled to employ a bookmark. In the days when books of that sort were the

market it was a high crime and a felony to turn down the corner of a page. The paper did not break off, as it now does in too many cases, but wherever the crease was put it remained forever, a convincing proof of somebody's slovenliness and dislike for books of the right sort. A good old-fashioned book seemed to have been made to fit its covers. It nestled within them snugly. In front and in back and on the sides and all around it looked finished and complete. Well-tailored man does. If it rejoiced in decoration it was of the kind which was really decorative and which savored of the library. It had no garish colors nor hideous figures to stare one of countenance, as a bright red cravat at a funeral does. It was modest and discreet and conformed to all of the conventionalities. This old book showed the handicraft of the printer man, too, as well as of the binder man. Its type was set by printers, not by typewriters nor other mechanics. There was something typographical style about it. From the title page to the flyleaves at the end there was evidence on every page that journeymen, not apprentices nor blacksmiths, had been employed upon it. Titles and subtitles were in appropriate series of type and did not swell at each other across poorly printed pages.

The press work on such a book was as good as that of a well printed newspaper. The impression was clear and firm. The ink used was ink, not tar nor orange stain. It did not rub off upon one's hands, like the ink of a yellow daily. In register and in imposition the work was perfect. There were few printers in the insane asylum in those days. A good old book was a good thing to have and to hold and to bequeath to posterity. It was almost as substantial as real estate. It was personal property truly, but it was not perishable. It was

or in appeal from court decisions vary in cost and other particulars. Applicants are generally required to give security in one form or another to the company in an amount equal to the value of the bond and then pay 1 per cent of that value for the bond. The rate for these bonds has recently increased from 1/2 of 1 per cent. It being found that the cost of converting the securities of the bonded contractor in case of failure being much greater than the rate previously charged. In case of appeal bonds, security must be given in like manner for the whole amount.

It is impossible to give the exact amount of bonds in force at this time in the United States, but an estimate of \$200,000,000 was said to be not far from wrong by persons in a position to know something of the business. Espionage is Perpetual. There is one phase of the bonding business which is not understood by the local agents. It is known generally that the bond companies retain and detectives in every large community and that these detectives keep watch over the actions of the persons bonded, but how some information is gained is surprising to those most familiar with the business. An agent of one of these companies states that a short time ago he received word that a man bonded in the company had contracted a habit of playing a little draw poker on the side and that he should be investigated. The man was one of the closest friends of the agent and the draw poker incident was well known to him, the game consisting of "penny ante" well within the private means of the player. A little investigation, a word of caution and "penny ante" was abandoned.

Another case was where a few months ago an agent received word to write to the cashier of a bank out in the state that his cashier, on another day, was showing signs of mental trouble. The letter was received by the president with the greatest astonishment. He introduced an assistant cashier in the bank and this assistant had just familiarized himself with the routine of the business when the cashier was forced to retire to a mental wreck. His accounts were correct, but what the president and the agent desire to know is how the bond company learned of a condition which was not apparent to the men who had worked in the bank for years with the cashier.

The effect of fidelity bonds upon the actions of employees is so well recognized that some employers desire to gain the effect without paying the cost. According to one agent, a well known employer of men in responsible positions called at the office one day and said: "Please let me have fourteen application blanks for bonds on your company." The blanks were produced and the employer continued: "I do not know that I will use these. I

Secretary James Wilson in the Independent.

wheeled. During the last two years they yielded one-third to one-half more per acre than any other wheat grown side by side with them, and in 1909, when other wheats were almost a complete failure in the Dakotas, the macaroni varieties produced a very good yield and the grain was of an excellent quality. They have also been successfully grown in Kansas and Nebraska. I think the time not far distant when we will be raising all our macaroni wheats.

Although the hop has been grown in this country for a great many years, it has always been considered inferior as compared with the best European hops, and as it brings a lower price in the market and is not as desirable as the Bavarian hop, the findings of the best of the latter were imported last year. These cuttings have been placed in the hop-growing districts of the United States and promise to be far superior to the ordinary varieties grown, in addition to maturing earlier than usual. American barleys are also inferior to the Bavarian barleys. The ordinary varieties grown in America are what are called six-rowed and four-rowed kinds. The two-rowed kinds of Europe are superior for many uses. The department imported during the last year for experimental purposes a quantity of the very best Bavarian barleys, and they are now being tried in this country. It is hoped by the department that by growing this improved barley the production of large quantities of the product will cease.

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