

EMPLOYEES UNDER BOND

RAPID GROWTH OF THE SYSTEM IN COMMERCIAL LIFE.

A Check That Keeps Many a Young Man in the Path of Duty, When Other Moral Influences Are of No Account—Views of Employers.

In this modern commercial age there are very few large corporations or firms that do not require their principal employees to be under bond. It is a mistake to suppose that this bonding of employees embraces only those that handle money or are in a position to make default of trust funds. The bonding process has been extended to embrace all classes of employees. It is an indirect system of keeping a moral espionage over every employee who has a position where fidelity is indispensable.

In other words, the bonding of employees has become a great moral force in the commercial, industrial and financial world. It is the check that keeps many a young man in the straight and narrow path of duty, when other moral influences are of no account. It is the key that opens many an avenue of promotion to the thoroughly conscientious and faithful employee. It is the Gibraltar of safety to corporations and employees, on the principle that a bonded employee realizes that he is under espionage at all seasons. Clergymen have preached sermons on the moral value of the fidelity bond. The great corporations and firms that make use of the surety bond do not do so from philanthropic motives. There is a cold business proposition, but it is the fact of there being no sentiment in the surety bond that gives it its greatest moral value.

Formerly private bonds were the rule. That is to say, when an employee was given a position of trust he was required to find one or more private bondsmen. If the latter were willing to take the risk the young man got the position, otherwise not. The system of private bonds had its drawbacks. Often the applicant for a position could not obtain persons of sufficient financial responsibility to go upon his bond. This was frequently true—and is still true in some isolated cases, where employers cling to the old methods—even where the applicant had a faultless record. The result was the blighting of his hopes for improving his position. All this has been changed by the modern custom of using the big guaranty companies for the bonding of employees.

Private bonds are no longer used by the banks, the big railroad companies or other large financial or industrial corporations, except in isolated cases. In the commercial world the change has been slower, but even here the large wholesale firms and corporations are turning over the bonding process gradually to the guaranty companies. The growth of the latter within the last ten or fifteen years has been tremendous. The first guaranty company business to be transacted in the United States was by a Canadian company, with headquarters in Montreal. This original company is still doing an extensive business in the United States. It has been followed by ten or a dozen similar companies, some of which have added casualty insurance to the indemnifying bond business.

The annual business written by these guaranty companies in the large commercial centres runs far into the millions. The advantage claimed for the employer is that the guaranty company is more responsible than the private bondsman, and in addition that it exercises a continuous moral espionage over the bonded employee, which is not done by the private bondsman. The advantage to the employer is that if his record is straight, no matter how poor and friendless he may be he can obtain an indemnifying bond from one or other of the guaranty companies without trouble and thus have the way of preferment opened to him.

The employee who is bonded by a guaranty company is never exempt from strict supervision. His habits are known. The company knows where he spends his evenings and his surplus earnings, if he has any. If he gambles or drinks the company knows it at once. If he develops a tendency toward extravagance beyond his regular income, either in dress, jewelry, livery bills, wine suppers or even house expenditures, the company knows it. If he visits a racetrack and bets, it is immaterial to the company whether he wins or loses. The fact of his betting is duly entered up against his record on the company's books. If he develops a tendency to late hours and roistering companions every detail of his supposed sub rosa dual life is entered up on the official record.

All this requires a complete and comprehensive system of espionage on the part of the company that is responsible for the employees' fidelity. Each company maintains a most efficient corps of private detectives, inspectors and agents. They cover the United States like an immense secret service army. In the large commercial centres like Chicago, where most of the bonding is done, their work is precise, incessant and systematic. The bonded employee, whose habits may have placed him under suspicion, goes out of an evening. One of the boon companions that go with him on his round of pleasure may be an agent of the guaranty company that is on his bond. The next morning the company has a written report of every place visited by the young man the night before, the amount of money he spent, the number of times he drank, the card games he played, the bets he made, and all other details up to the time he went to sleep at home or elsewhere. If the record shows culpability or even approaches the danger point the young man may be surprised to receive an invitation to come to the guaranty company's office. He may be aghast at being there

confronted with his own record in black and white. There is no sentiment in this interview. He is told that he must either mend his ways or the company will withdraw from his bond. If he is wise one warning of the kind is generally sufficient.

Some employees think it a mark of degradation to be bonded. Others take a more sensible view. They are fully aware of the espionage that it entails. In spite of this knowledge some of them grow careless and reap the penalty. But the average bonded employee has a double incentive to faithful work and cleanly, simple habits of living. He knows that to lapse from this standard will injure his record with the company that is bonding him, and he also knows that the path to preferment lies in keeping his record above suspicion.—Chicago Chronicle.

Queen and the Footman.

When Wilhelmina, the young Queen of Holland, was a little girl her father was presented by his good city of Amsterdam with a beautiful set of cups and saucers. So highly did he prize them that he at once issued orders that any one in the palace who should be so unfortunate as to break one should at once be dismissed. Not long after this order little Wilhelmina was surprised to discover her favorite footman weeping bitterly. It seemed that he had been so unfortunate as to break one of the cups in carrying it from the room in which he had been serving tea. The Princess was deeply grieved at the accident, but having discovered that the pieces were quite large and could easily be glued together she said to the footman: "If you will do exactly as I direct I will try to help you out of your trouble. You can easily glue these pieces together. This afternoon when you are serving tea bring this cup to me filled with cold tea and I will see what I can do about it."

The footman obeyed his directions exactly. A moment after the Princess had received her cup she managed to let it fall so that it broke into thousands of pieces. The King was furiously angry. "Good-bye, father!" cried Wilhelmina, her arms about his neck. "I'm going. You said whoever broke a cup should be banished." Of course her father forgave her, and some little time afterward she confessed the whole affair—only she would never reveal which of the footmen had been the real culprit.

The Unexpected Find.

This story was told by a Philadelphia man who dislikes nothing so much as to be asked questions:

"My little girl is very fond of seashells," he said, "and, having been called to Atlantic City on business the other day, I took advantage of the opportunity to run down to the beach to see if I could pick up a few. I was strolling along the sand, gathering a few shells and pebbles, which I placed in my handkerchief, when along came one of those old idiots who ask questions with their mouths which their eyes could answer. He smiled upon me and said: 'Fine day, isn't it? Are you gathering shells?' 'No,' I snapped back, saying the first thing that popped into my mind, 'I'm looking for a set of false teeth I lost while in bathing.' He expressed his sympathy and then his face lit up as his eye caught sight of a pink and white object on the sand. 'Well, I declare! Here they are now!' he exclaimed, and, sure enough, he picked up a set of false teeth lying right at his feet.

"I was too surprised to do anything but grab them and put them into my pocket. The funny part of it is that I never had a tooth pulled in my life. I wonder whom that false set belongs to."—Philadelphia Record.

A Paying Gold Mine in Wales.

Up in an obscure corner of north Wales the only gold mine in the United Kingdom is being worked. It is known as "St. David's." Here a profitable plant, covering 730 acres, is in operation. Eight or nine lodes outcrop on the property, three of which have been tapped. One of the "reefs" averages one and one-half feet in width, another two and one-half feet and the broadest of the trio five feet. The total results from all sources show a recovery of fourteen and one-half pennyweights gold per ton of ore, and the total cost of mining, milling and concentration is placed at the extremely low figure of \$2 a ton. The use of water power and the hydraulic mining system, combined with a low wage scale, enable this abnormally cheap cost of production, and the \$291,990 of the company's capital stock is paying out dividends of \$2 a share. The "St. David's" mine is said to be still undiscovered as far as its ultimate possibilities are concerned.—Correspondence Chicago Record.

Alpine Travelers' Signals.

The Swiss Alpine Club has arranged a code of signals to be used by Alpine travelers in case of accident on the mountains or other circumstances in which relief is required. The signals for day use consist in waving a flag or cloth six times a minute, waiting a minute and waving again as before. At night a lantern or other light is to be used in the same manner. Guides are instructed to keep a lookout for these signals, and to carry white or red calico as part of their outfit.

Devoid of Sincerity.

"Our civilization demands a greater or less degree of mendacity," remarked the abstruse person. "We are constantly encountering some empty phrase, some conventional remark which is absolutely devoid of sincerity."

"That's right," answered the book agent. "That's perfectly true. I am reminded of it every time I walk up to a front step where there is a doormat with the word 'Welcome' on it."—Washington Star.

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I can certainly recommend Wood's Commercial College.

Very sincerely,

JANIE H. ETHERIDGE.

Washington, D. C., Nov. 10, 1899.

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Wishing you unbounded success, I am, Yours truly,

CLARA HARRIETT JONES.

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To whom it may concern:

I advise all persons who have any idea of attending a business college to take a course at Wood's Commercial College, on account of its quick and easy systems in shorthand and type-writing and also its experienced teachers. I was a pupil of this College for five months in the Shorthand Department, when I was offered a situation as Court Reporter in West Virginia, and it was through this College that I was successful in my work. I think that any student ought to complete a course at this College in five or six months, and with a great deal of study and effort in much less time. The Professor is very successful in obtaining positions for his students and often gets the best places a stenographer can hold. I also consider it the best business college in Washington and one of the best in the United States, if not the best.

JOHN WALKER FANTON.

June 1, 1899.

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Established 1894. We serve first-class milk all bottled on the farm. Dairy always open to inspections.

Buena Vista Dairy,

J. A. LANDON, Proprietor.

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