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保證

緒論

上古時代。熙熙皞皞。民樂其天。無詐無虞。雖結繩而治可也。商周以降。知識開而競爭啓。純穆之風漸不古若。此周官司市所以有質劑之法。泉府所以有封符之舉。其結信止訟。防奸民之售其欺者。可謂至矣。夫古人防微杜漸。既已如斯。况晚近權利所在。詐偽易萌。稍一不慎。則弊竇滋而姦宄出焉。不特市井日逞其誇張。卽衣冠亦時多敗類。然則保證之設。其容緩乎。嘗考前清時。士子之應試。官吏之赴銓。民國以來。如學生之肄業。文

官法官之考試。以及向來民間貨物之交易。資財之借貸。田宅之租賃。僱傭之承充。獄訟之省釋。均須取保。幾於無地無之。無時無有。然皆視爲一種具文。所謂保人保家保結等項。多係有名無實。及至事故發生。恆輾轉膠轕而莫所究詰。歐洲各國則不然。近三十年來。保證機關組織之善。進步之速。大有一日千里之勢。第就美國而言。此種公司殆遍全國。每年保費收入。多至美金一萬萬元。其發達之盛實足駭人聽聞。再考歐洲組合保證歷史。遠在二百年前。發起於英國倫敦。維時倫敦居民財物往往被僕役捲逃。乏術補救。於是一般商人起而建設保證公司。惟因風氣未開。信用薄弱。時興時廢。未甚發展。越八十餘

年。又有倫敦社會保證公司 (Guarantee Society of London) 之設。不久復遭失敗。此歐洲創辦保證之起源也。迨一千八百五十三年。美國紐約省政府之法院 (New York Legislature) 特許人民倡辦盡職保證公司。遂有盡職不測保險公司 (Fidelity and Casualty Company) 及盡職貯藏擔保公司 (Fidelity and Deposit Company) 由是合衆國盡職擔保公司 (The United States Fidelity and Guarantee Company) 相繼成立。雖經營伊始稍有損失。厥後逐漸改良。力求擴張。而營業日形發達。目下美國狀況。遂覺無此機關。社會即有不能安存之勢。日本於二十五年前亦已有見及此。曾讀同文館商

業界第六卷第五號桑谷定逸所著之雇人身分保證一篇。卽知其國人慘澹經營之意。如最近橫濱火災海上保險株式會社兼營信用保險業務。進步亦速。獨我國人士對於此事尙渺究心。誠恐此後彼邦信用日臻穩固。我則每况愈下。試與東西洋各國比長絜短。優劣立見。勝負自分。矧際此外患內憂層見疊出。加以世風澆薄。人心傾險。意外之事愈出愈奇。甚則有不可思議者。方今欲圖挽救善策。自非速設保證公司不可。蓋以保證公司既足補救社會上一切損失。更可納人心於正軌。其裨益國家之進步。誠非淺鮮。鄙人才疏識譎。惟昔年留學歐美。對於各國保證事業頗樂討究。不揣固陋。謹將一得之愚貢諸

國人。俾資夫有志斯事者採擇焉。

保證書之關係人

保證書之成立。必經三方面同意。(一)債務人 (principal)
(二)債權人。 (beneficiary or obligee) (三)保證人。
(surety or obligor) 蓋債權人恐債務人不能履行債務。必
令其覓取信用堅固之保證公司。出具證書。擔保此項債務如
期償還。倘債務人不能履行時。得由債權人依據保證契約向
保證人要求賠償損失。該保證公司即立於債務人之地位。
但有時保證公司因債務人信用薄弱。不願具保。得由債務人
另覓其他信用較著者 (indemnitors) 向保證公司擔保。經公

司允許亦可出具保證書。嗣後如受損失。則債權人受公司賠償。而公司則又取償於個人之擔保人 (indemnitor)

保證公司與普通保險公司性质不同

普通保險公司如保水火人壽等險。均含有冒險性質。倘遇不測。賠償甚鉅。保證公司則不然。對於承保事項異常審慎。非確實可靠。或有相當擔保品者。決不爲之出具保證。蓋所取酬金極微。不過每百元中一分之半。或一分之七五。故必須事前考慮。或取有抵押品。庶不致負重大之賠償。

盡職保證自請求人方面觀察

盡職保證 (Fidelity Bond) 卽日本所謂身分保險。爲一種最

新組合。在美國極受社會歡迎。所有全國行政司法或徵收機關各官吏。以及銀行公司大小職員。須得有相當盡職保證始能就職。此項盡職保證書爲就職必須之條件。故官廳委任均載明承委之員應取盡職保證。凡請求盡職保證者即謂之請求人。須向保證公司確實報告個人家庭狀況。財產多寡。及經歷事實。經保證公司調查相符。始能出具證書。請求人如有左列各條。則公司得拒絕其請求。

- (一) 曾犯不信實或欺騙行爲者。
- (二) 奢侈淫情及各種不良嗜好者。
- (三) 濫借債務揮霍無度者。

(四)性耽賭博及好作投機買賣者。

(五)所舉證人不能證明事實者。

盡職保證自受護人方面觀察

受護人者。受保證公司保護之人也。如甲銀行欲聘乙爲經理。經保證公司給予盡職保證書。將來該經理不能盡職。銀行致受損害。則應由保證公司負責賠償。是甲銀行卽爲受保證公司保護之人。謂受護人。保證公司不特對於請求保證之人宜加審慎。卽對於受護人亦屬非常注意。或受護人如不忠實。能使請求變易本性。共同舞弊。意圖欺騙。故須極力預防。務使請求保證人不致因受誘惑而發生私吞公款及其他不法行爲。

預防之法厥有數端。詳列於後。

(一)組織精密稽查手續 近來歐美各國保證公司鑒於多數商家不甚注意查核簿記。遂由公司特設會計科專代受護人查帳。有稽查受護人營業內容之權。如受護人對於自己簿記是否能按時清查。其內部稽查員暨外間延聘會計師爲何人。是否可靠。均由保證公司隨時精密調查。務得真相。此種手續既屬保證公司利益。亦屬保護人受護人之利益。蓋彼此有密切關係。受護人之損失卽保證公司之損失也。

(二)受護人對保證公司之陳述 受護人營業狀況應隨

時切實報告保證公司備查。報告情形設有虛構。經保證公司查明其報告與事實不符。一旦發生變故。即認爲受護人自己不慎。保證公司可以不負責任。

(三) 受護人雇用人員應輪流調用。無論何種機關。若一人久專一事。易生弊端。英國銀行辦事各員往往隨時更調。故英國銀行舞弊之事比較他國獨少。保證公司亦應參仿此法。要求受護人將所用人員時常輪流調動。俾免盤據把持。積久弊生。

(四) 注意受護人給予所用人員薪金數目。薪金一項。所以養廉。若受護人給予所用人員月薪過薄。使之感受生

活困難。爲社會環境所逼。致蹈不法行爲。亦應先予考慮。查明該員月薪數目若干。是否與現時生活程度不致相差過遠。則中人以上均可免萌惡念。

(五)不經管現金人員尤宜注意 保證公司向來對於擔保經管現金人員認爲危險。不知經管現金人員其監督者多能隨時考察。不易舞弊。而不經管現金人員每以人多忽略。輒敢設法巧取。工於彌縫。故尤宜特別注意。

(六)添置防弊機器 近日歐美銀行流弊滋多。如美國最大儲蓄銀行存款戶數竟達二十五萬。其中存款人有數年始來一次者。有四五年未將存摺與銀行總帳較對

者以致有人以百元存入該行。收款員知其不常來。於本行帳上只書半數五十。或竟不書。及存款人發覺。非將存摺與帳簿核對不能明晰。故最近美國儲蓄銀行之大者。備有一種機器箱。於晝間營業時。每逢收款。即在存摺上以機器印入存儲次數。及銀數。同時此兩種數字亦印入箱中紙捲上。并連已收之款。加成總數。所以收款員夜間清算時。不得不照機箱內所印數目繳款。無從侵蝕。此種防弊機器。營業較大者均宜設置。蓋世界愈進化。弊端愈巧。而救濟之法亦與日俱進也。

(七)保證公司之設施 保證公司對於所在地之人民。平

時所操何業。舉動如何。公司均應記載。多取材於報章。而後加以考證。如某年美國鐵路公司擬委任某人爲某鐵路督辦。來請求某公司保證。該公司已知其人二十年前曾任某鐵路某站站長。及其人二十年來之一切行動。莫不洞悉。如此乃見公司紀載組織之完備。故公司對於請求人允否承保。當在其平日備考之中。知其梗概。方足以爲請求時調查之先導。至公司此種紀載。務求詳慎。除本公司當事人外。他人無從探悉。美國某保證公司曾有紀載數萬人歷史小冊。特設一部專管此事。其精密完善之組織。可爲保證業務發達之明證矣。

盡職保證與普通保證之區別

盡職保證係保證個人人格身分廉潔忠實。非如普通保證錢財及契約履行等可比。蓋錢財契約之保證應以物質價格爲標準以求保證。若盡職保證則以人格作金錢假定之代價以求保證。應就被保者人格之輕重以定代價之多寡。（例如承保某官吏盡職。倘該官吏不能盡職致公家受損失。其損失在所保金額之內者。由該保證公司負責賠償。）

職位盡職保證

尋常盡職保證擔保個人盡職與否。職位盡職保證 (Position Fidelity Bond) 則以職位爲標準。並不限於個人。故範圍較

廣。如某公司以司庫一職爲職位盡職保證。該公司所用司庫人員無論名額多寡。任何一人不能盡職致受損害時。保證公司均應負賠償責任。此種保證手續證書上只載明所保職位爲何。（或司庫或會計或祕書或其他職位等類）共計保額若干。另附一表。詳列辦事地點。職位名目。每職位保證金額若干。職位內職員幾人。姓名籍貫年歲若何。嗣後職員如有增減。應隨時通知保證公司。於收到通知書後始能生效力。是以此種保證與共同保證不同。（共同保證另詳）欲求職位盡職保證者。必須完善組織之商店。營業管理均極周密。並常有會計師查核其帳簿內容。暨辦事人員不常更動者。方爲合格。此

制美國現最流行。不特商店公司銀行如此。卽行政機關亦多採用。

但所保職位中之人員以在總機關或國內分機關者爲限。如不在機關內辦事。凡國內國外如賣貨人。經紀人。收款人。或代理人等。均須各個另保。不能包括在內。因此項人員當事者不易節制。難於稽查也。

保證公司賠償損失辦法

如遇有保證一萬元之人。拐逃一萬五千元。保證公司除照保額賠償一萬元外。得用法律手續向被保人追償。惟該受護人除受保證公司賠償外。尙餘五千元之損失。究應如何辦理。歐

美法庭對此種案件因每次情形不同。主張頗不一致。有謂此項損失應歸受護人自負者。有謂追回之款應照雙方損失均分者。蓋前者乃以受護人意圖減輕保費致受額外損失。責應自負。後者乃以損失既鉅。亦有出人意料之外者。似可分擔。愚謂如遇此等情事時。保證公司應與受護人各自追償。無論何方追得款項。如超過自己損失時。應以所超過之數交與他方。惟受護人方面若事前防有重大損失之虞。應早付最高保費爲是。

雇主祕密請求保證其傭工

祕密請求保證者。因雇主與其傭人有特別情感。不便明令取

保。但又恐或有發生事故無從取償。特請保證公司秘密擔保。此種辦法保證公司最不樂於承受。因既係秘密。自難顯明調查。偶一不周。即易受害。倘保證公司與該雇主向有密切關係。或該雇主願納特重保費者。亦可酌允其請求。

銀行共同保證

銀行共同保證者。(Bankers Blanket Bond) 但係銀行內一切辦事人員自總理以迄茶役信差之行爲無不爲之保證。範圍至廣。不特保其辦事忠實盡職。即外來之水火竊劫亦在擔保之列。歐美自從此種公司設立以來。因營業競爭。保費日漸低減。甚至得不償失。但銀行方面對此猶未滿意。謂尙有種種

損失不能得賠償也。於是開設年久而名著之英商羅爾保險公司 (Lloyds Underwriters) 等範圍益加擴充。於銀行內一切有名目損失無不賠償。近日羅爾保險公司幾乎無險不保。甚至跳舞女之足。歌唱家之喉。亦可承保。該公司組織極大。歐美銀行家亦甚歡迎。彼時銀行保證營業幾盡爲其所包攬。至一千九百十五年。美國保證公司之大者。因見本國保證營業均爲英商所占。遂連合五家與之競爭。擔保範圍竟較羅爾爲大。曾有某甲以僞一千元存入某銀行。及銀行察覺時。已被支取五百元。此種損失自係銀行失慎。保證公司亦認賠償。 (misplacement 卽不知所之) 又有某銀行代政府經理公債。

數目頗鉅。至付息時。於忙中遺失。臨時無從查得鉅額。亦函請保證公司賠償。其函中大意云。附上清單一紙。內開敝行於十二個月內經手公債票。票面總額五四二、七六七、四二二、〇〇〇元。付出總額爲五一七、四二二、一三三、〇〇〇元。應存二、五、三五四、二二二、〇〇〇元。茲僅存二四、五九九、九九九、〇〇〇元。尙有七五四二〇一元之公債無從查核。現經十八位行員查驗。無誤。請照數賠償等語。此種賠償辦法未免太濫。但營業競爭。實逼處此。足見歐美保證事業之發達也。至於人民以其珍貴物品寄存銀行。如有遺失。應否由保證公司負責賠償。則視銀行與寄存者之合同上如何規定爲斷。又如歐

戰時。銀行常代人民保管公債票。不收佣金。遇遺失時應否賠償。亦屬問題。大抵銀行方面。如須賠償。則保證亦須賠償也。

普通官吏保證

昔日官吏常由個人保證。流弊滋多。近來歐美官吏多由法律指定之保證公司爲擔保。其保險費多由公家擔任之。官吏不得保證書則不能就職。但保證公司常視此種保證以爲易涉危險。因所保不僅忠誠盡職。卽該官吏所負責之公款。無論直接間接有發生損害時。保證公司均應賠償。惟損失之屬於天災兵禍者。則不在此內。例如該官吏以公款存諸殷實銀行。該行忽然倒閉。或經管中被劫。保證公司均應賠償。故公司對於

此種人之品行。及在社會上之名譽。非極可靠。每不承保。蓋損害發生時。公司斷無倖免。至承保以後之調查。如官署內款項之出入。委任之人員。均須用全力偵察。大概所委之人員。或增加個人保證。或共同保證。俾該官吏如遇損失時。可稍減保證公司之危險。美國官吏除請求保證公司擔保外。常加以請求個人保證。如發生意外變故。保證公司賠償不足。抵補損失時。得要求該個人保證人加以賠償。此種辦法。多因被保人中途增加責任。公家不能不格外防範。然美國人民常有欲省保費而用前法。若本應保十萬元者。僅請求五萬元。其餘五萬元則求個人擔保。不知個人實際效力。斷不能與法律指定組

織完全之保證公司相埒。故美國近年法律變更，業已禁止個人爲保人之事。且所有請求保證官吏雖經公司承保而未領到證書欲先行視事者，亦常不准。因自就任之日起至領到證書之日以前，如發生事故，公司應否賠償爲一大問題。被保官吏如有繼任情事，非前任一切事務清算完結，保證公司不能續保。誠恐年限延長，內幕難稽故也。但該官吏對於公款無直接間接關係者，則不在此限。

特別官吏保證

特別官吏保證者，直接經管款項特別官吏之保證也。（如司庫員收稅員等）保證公司之承保，調查及負責賠償各項手

續。與普通官吏保證均同，但危險較普通官吏尤大。蓋此種會計數目常非日清月結，以致經管之員每以所收款項先存銀行，繼復借出，作私人貿易，故此種保證尤不能由個人承保。美國於六七年來，統計郵局內人員僅百分之九係由個人擔保。至一九二二年即在此百分之九內公家損失三千五百餘萬元美金，無從賠償。此美國對於個人爲保證之事近日所以懸爲厲禁也。

法庭保證

中外訴訟之屬於刑事者，常有一定開審與終止日期。民事則不然。往往延宕多年尙難了結。致被告者於延宕期內消滅其

財產及終結時。原告每不能得償。法庭保證之設。所以救濟此弊者也。例如甲負乙債款一萬元。不償。乙遂起訴。經法庭判決。命甲如數償還。甲不服而上訴。照我國法律。原告亦可以相當理由請求法庭假處分乙之財產。如此種辦法。被告人大不利便。至歐美各國則賴有保證公司代為負責。原告得請求官廳向被告者索取保證。以備上訴終了時如乙又勝訴。甲不能償。可請官廳要求保證公司賠償損失。自有此辦法後。官廳與人民交受其利。此外尚有法庭免予羈押保證。停止被告人工作及取消停止工作之保證各種。分列如下。

(一) 免予羈押保證 近日世界商業繁盛區域如紐約倫

敦巴黎柏林等處。五方雜處。人民犯法者滋多。故免于羈押保證實應社會要需。凡犯法者。有應羈押候質情事欲求免于羈押。應由保證公司擔保隨傳隨到。倘有逃匿。公司即照所保數日賠償。但此種擔保數日均不甚大。不過數百元或數千元。然承保案件則每日多至數百起。亦足見其業務之發達也。

(二) 停止被告人工作及取消停止工作之保證 此種保證如某甲興築房屋。因對於地皮所有權之界限與乙發生齟齬。乙遂詳陳理由請求官廳停止甲之工作。照歐美各國法律。官廳接受呈請後。必令乙取相當法律指定之

保證。而甲方面亦可請求法庭取消停止工作之命令。但須依法庭所指定數目之保證。向法庭擔保乙方損失賠償。因以繼續建築。保證公司對於此等請求所最注意者。在調查其事實。必得有確據。并要求其付出相當抵押品或現金。方允承保。因被告人一經敗訴。保證公司即須賠償也。以上法庭各項保證。凡警署、縣署及一切代理執行司法機關。均適用之。揆諸中國現狀。尤宜儆辦。蓋我國因無保證公司。故所有請求保證之人常感重大困難也。

契約保證

此種保證以擔保包工人與東家所立之合同爲最多。如建築

房屋、修理鐵路等類。工程包工人與東家常締結合同。照工程師所繪圖樣辦理一定工程。約定價額若干。并竣工期限。倘包工人對於契約有不履行情事。致東家受損失。保證公司應負賠償責任。此法歐洲甚爲普及。美國尤盛。但其發達日甚。賠款亦多。考其原因。皆由於保證公司對於承保契約之內容欠於明瞭。故公司之組織如非至精密。至完善。并聘請富有經驗之經理人。殊不易於此種業務上占一重要位置也。

查近日美國著名之保證公司組織既善。辦事又復敏捷。無論契約大小。承保與否。均能迅速答復。其對於包工者（公司或個人）之財力及經驗。常能由其同業者。材料供給者。及其素

常往來銀行中。得精密之調查。然有時銀行與包工者有特別關係。如包工者即將破產。而銀行因被欠甚巨。希冀其新工程契約成立。可以償還其債務。因欺騙保證公司。使其出具保證。此種危險。公司極須注意。又如包工人爲個人。公司亦視爲危險甚大。蓋包工人一旦死亡。保證公司有繼續行契約之責。

契約保證之請求

請求人必須呈出與東家所訂立之契約及圖樣。使公司明瞭一切內容。而定承保程度。此外如包工人之財力如何。才幹如何。所包價額與其他投票者相較如何。工程性質如何。其他富有經驗工程師觀察此種工程之難易如何。均應詳細報告。至

遇轉包情事。必須先得公司同意。否則如遇事故發生。公司不負賠償之責。此類保證範圍至廣。詳細複雜之點。限於篇幅。不能盡述。以上所載不過其大略耳。

存款保證

存款保證 (Depository Bond) 日本稱爲資力保險。卽個人或公家存款於銀行。恐於必要時銀行不能照付。因請求保證公司擔保。遇有此種損失時。得請公司賠償之。此種保證普通分爲二種。

(一) 公款存款保證 (Public Depository Bond) 公家之公款於存入銀行時。應依照法律規定要求銀行與以保證。

以防意外事故發生時不至損失。此法歐美各國均極盛行。美國尤甚。凡公款之存於銀行者幾無不有保證。蓋美國各省法律對於公款寄存之保證均有特別規定。不得隨便寄存。可見其政府對於公款防護之精密矣。

(一) 銀行放款保證。(Private Depository Bond) 此種保證係大銀行放款於小銀行。恐急需提回時。小銀行因周轉不靈。不能應付。致受損失之保證也。此乃防範不測之損失。並非不信任之行爲也。

(二) 個人存款保證。(Individual Depository Bond) 此種保證係個人因存款於銀行。恐遭不測而受損失之保證。

也。

上述三種保證。除第一項因保證書格式係法律指定。故一經發出即不得收回外。其他兩項。均可於相當期間內通知被保護人取消其保證。

此類保證公司必要調查之點如下。

(一) 銀行之資力如何。考察銀行之最近報告書 (statement) 所載資產負債。可知其資力若何。但負債屬於欠人。常有一定數目。資產則種類不同。如票據之貼現。保證信用之放款。其數目足與負債相抵否。可以立時變為現金否。更須格外考查。

(二) 抵押品之性質。及其期限之長短。極宜注意。如銀行放款與棉花商。當收棉花爲抵押時。其價爲一磅三角。但未到期中。該棉落至二角。以之售出。僅可得一角二分。故類此時價高低不齊之押品。期限之長短與危險大有關係。此放款太濫常爲銀行倒閉之大原因也。

(三) 所購出口押匯。(export documents) 可否隨時賣與他行變成現金。銀行習慣。對於押匯貼現。非附有殷富銀行所出之押匯信用狀 (irrevocable letter of credit) 每視非常危險。其原有三。

(甲) 付款人不能如票面金額付款。

(乙)貨物價值不能與銀行所墊之款額相等。

(丙)以提單賣與銀行之商家不能賠償銀行損失時。貨物價格不能與銀行所墊之款相抵。而付款人又不能如票面金額付款。

歐美各國所有商業銀行。平常買進之出口押匯。如附有押匯信用狀。無論何時。如遇銀行吃緊。均可向國家銀行照利息時價貼現。

(四)不動產之價值若干。凡不動產每年均應折舊一次。歐美各國銀行對於不動產之價值有僅書一元者。有完全不書者。如英之國家銀行其不動產可值四千萬元。竟

不書一文於報告書中。其意謂此種不動產。（如行所等）緊急時不可變爲現金以抵負債之一部者。

（五）有價證券之時價。我國銀行對於有價證券之報告。常記載買進時之價格。至於時價低落幾何。並無按時價扣實。如九六公債。當時每百元有以六十元購進者。但數年後市價低落至二十五元。若其簿記仍載六十元。則表面觀之。似屬實數。其實不然。故類此證券。雖未經變賣。而損失已在其中矣。若恃此種資產與負債之一部相抵。實不可靠矣。

（六）資本金及盈餘之程度。外國銀行法對於股東責任

非常注意。如法定股本收足四分之一。其他四分之三自應負責。而英國銀行曾有不特擔負股本以內之責任者。無論損失多寡均須負責償還。故英國銀行倒閉之事較他國爲少。皆銀行法對於設立銀行者限制綦嚴之效果也。

(七) 銀行之管理如何。一銀行總理及經理之閱歷才幹如何。關係銀行之業務至巨。普通之人。常視銀行存款多寡作爲可靠與否。不知存款之多寡係屬於表面。而其放款如何乃爲其內容真相。保證公司如能詳悉銀行內容情形。於此種保證可謂危險少而利益多。縱使銀行因周

轉不靈至於倒閉。公司損失亦不甚巨。據一九二〇年美國之銀行倒閉統計。平均每百元存款。銀行可償還八十三元七角一分。而保證公司表面賠償一百元之款。實際僅損失十六元二角九分耳。

近日歐美各國對於公家存款保證均已十分發達。惟個人存款保證尙在方興未艾之間耳。

信託保證

信託保證 (Fiduciary Bond) 信託者。以個人之財產一部或全部交與相信之人。授以意見。而託其辦理者也。因信託者 (trustee) 或受信託之利益者 (beneficiary) 恐被信託者

(trustee) 不能盡職。致受損失。而請求保證公司擔保被信託者之盡職行爲。所謂信託保證者是也。

信託保證亦屬公司重要業務之一。如遺囑之執行人。管理人。財產管理人。及接收人。未成年者之保護人。禁治產者之保護人。財產清算人。及其他一切信託財產之人之忠誠盡職行爲。皆此種保證之業務也。但有時被信託者。因無意中失檢。致信託之財產受損失。保證公司亦應賠償其損失。如信託財產爲現金。被信託者出於善良之意。以其一部或全部購買公債。希圖得利。不料該公債忽然跌落。致信託財產受損失時。保證公司亦應賠償。故保證公司實不特擔保被信託者忠誠盡職與

否。卽其人之閱歷才幹亦已在擔保之中矣。

信託保證中危險最大者爲財產清算人及執行遺囑人之保證。蓋此類之被信託者對於處置財產之權限過大。如執行遺囑人每受遺囑人之親屬人誘惑。行欺騙稚年繼承人之事。故保證公司爲防範計。每要求共同辦理。以備監察其行爲。否則以其危險重大。不欲承受。

歐美各國法庭對於上述各種被信託人極爲注意。不特信託書必經審查。卽被信託人之資格。及其能否供給相當保證書。亦加考究。可見歐美法庭對於人民財產注意之程度矣。

雜項保證

(一)海關保證 海關保證者(Customs Bond)進出口貨物未經完稅。暫存於海關貨棧。由保證公司擔保該商人於未提貨以前定可完全納稅。或貨物先到。提單未到。商人急於提貨。亦可由保證公司擔保。因而先請海關查驗放行。於提單到時再行報關納稅之保證也。

(二)運費保證 運費保證者(Freight Bond)擔保商人所應付運費到期必付之保證也。如某商人常由某鐵路局運送貨物。該路局爲便利起見。許其將運費作爲月付或年清。但又恐其到期不能償還。遂預算一年或一月由該商人可得運費若干。要求該商人給與相當保證書。如

到期不還。可向保證公司請求賠償。

- (三) 銀行信用收據保證 (Trust Receipt Bond) 銀行代墊貨款。將貨運到指定地點。於到達時該商人不能立時付款。銀行爲其便利起見。許其提貨。但要求其給予信用收據。載明該貨售得之數。應交還銀行以清墊款。因恐該商人及期不能照約履行。或將賣得之款移作別用。遂同時要求其給相當證保以防損失。此種保證。歐美商家非常歡迎。蓋商人既賴其便利。而銀行又不至損失。
- (四) 有價證券遺失保證 代爲保管有價證券之銀行。常恐保存期間內有遺失或一時失所之事。因而請求保證

公司擔保。如遇有遺失情事時。保證公司負賠償責任。此種保證於請求書中常書明有價證券之種類。號數。金額。以備遺失時保證公司易於掛失。并請求補給。而一切掛失及補給費用均由保證公司負擔之。

保證之種類不下數百種。以上各篇。祇將其至大且要者略爲解析。此外凡屬於地方警權範圍內之特種營業。歐美官廳常恐其有欺詐行爲。或礙及地方公安。并損失及於人民者。如叫賣行。舊貨攤。當舖。修路包工。街旁堆置建築材料。懸掛廣告。售賣香烟商人。擔保貨物成色。卜卦。算命。拳術比賽。代客買賣商人。代售客票商人。以及外國保險公司。種種營業。歐美各國均

令其呈繳相當保證書然後許其營業。

保費

保險費卽保險公司替人擔保意外危險所納之費。保險費英文曰 *Premium*。其意本爲預付金。故無論何種保險必須預先繳納保費。大凡保險公司皆先收保費由該保費內提出攤償賠款。故保險營業與別種營業不同。假使別種營業爲製造物品。凡該物品之成本均可預先估定。應售市價若干始有利益可圖。縱使競爭劇烈。出品者亦萬不願以較成本爲低之價格售其物品。損失血本。以圖其營業之發達。保險營業則反是。設保險公司賣出一張保單。承保火險某處大樓一座一萬元。

每年應收保險費六十二元五角。該保險公司必俟一年期滿後。除費用外方知此六十二元五角之數中可得若干利益。倘遇不測。則賠償一萬元。亦未可知。是故保險公司對於保險費應得成數之多寡與其存亡有莫大之關係。欲求無論何種保險公司之發達。必須富有經驗之保險學者深知公司之費用及其平均損失。以有統系之學識。估計該保險成數之多寡而後可。保險公司營業所當注意者。即收到保費後對於保費款項應如何處置方能永遠繼續保留以備賠償之用。此無他。即以能穩當放款 (investment) 生利爲唯一要圖。據美國商界報告。歐美各國保險公司每年收入之保費。可與賠款及費用

相抵。其公司之股息紅利均取自保費收入之放款而得之。保險公司之收入全賴保費。保費之收入每百元公司實得不過六十五元至八十五元。其餘十五元至三十五元皆爲經手人或經紀人或分公司所得。是爲佣金。卽所謂 *premium dollar*。每元不過值六角半至八角半而已。至若保證公司之保費。雖亦係每年若干。但其期限多在一年之上者。例如民國十八年應賠償之款皆由民國十八年以前之保費收入撥付。至民國十八年之賠款必俟十八年後撥還。蓋因期限關係當十八年十二月三十一日結算之時尙無從知其損失若干也。自保險統計表觀察之。保證保險及其他水火險等之損失。平均每兩

年保費收入後。方能知其實在情形。茲將美國保證公司統計表提出以資研究。該表係一九〇一年至一九一七年十七年間之經歷。始知保證保險之事業與別種保險性質不同。蓋其實在平均比較之損失係70.87%。但取其前七年之統計。其平均比較損失不過33.77%。然此33.77%。不足爲憑也。如以美國保證公司之統計表詳細考察。則知最佳之年度一九一一年保費收入有一百十萬〇〇六十九元。其損失最大之一年爲兩年之後。卽一九一三年。賠償之款爲一百四十八萬二千三百三十六元。其同年保費之收入及損失不足作爲標準。不過以假定之年份所收入之保費兩年以後。總可斷定其

盈虧。茲將該表每兩年之比較成數臚列於左：

一九〇五保費收入	一九〇七賠償損失	損失比例50%
一九〇六保費收入	一九〇八賠償損失	損失比例60%
一九〇七保費收入	一九〇九賠償損失	損失比例50%
一九〇八保費收入	一九一〇賠償損失	損失比例75%

按以上所云每百元保費之收入保險公司實祇得六角半至七角半。設保費之收入百分之七五作為賠償損失。則公司可保無虞。蓋股息紅利可由保費放款而得之。夫保險之意義即為大眾平均分擔損失。其辦法即由各同等保險之保家按章繳納保費。該保費之收入除佣金及管理等費外其餘作為小

部份保戶之損失賠償。此爲保險學理對於保費收入唯一之意旨。故同等之保險。其保費之收入必須有一定相當之價格方能保障其營業。此不特壽水火險爲然。卽盡職保證之保險亦猶是也。唯資力之保證 (suretyship) 如契約保證存款保證等類。與以上各種保險有不同之點二：

(一) 債務人或承保人之資力可否賠償保證公司之損失。此爲第一要點。

(二) 保費之收入至微。不過爲一種服務之酬勞金。不能作賠償損失之預算。

以上兩點。界限分明。萬不能稍有含混。故保證公司對於此種

之擔保必須選擇保戶而後爲之擔保。

保證公司之發達在乎有條理的保費之算法。質言之。當以同等保險公司歷來所經過之事實爲標準。美國八九年前自保證公司公所 (Tower Rating Bureau) 設立以來。保證事業異常發達。五年之間。由數十萬元保費之收入。竟達至一千餘萬元。蓋公所之計算保費。乃根據各保證公司歷年所得之經驗及其分析計算而成。極有條理。銀行共同保證之保險因此大爲發達。進一步言之。公所決定保費之要素在乎保費與所保之險成正比例。多一分之危險。卽多一分之保費。銀行共同保證之保險應研究之點可分如下：

(一) 共同保證之總額。

(二) 共同人數若干。營業繁簡。地點如何。往來存戶若干。

(三) 分行若干。及其所在地如何。

(四) 保單內容條件如何。(是否 *misplacement* 偽造紙

票搶劫偷竊一概在內。)

(五) 金庫之建築情形。

(六) 交通情形。

保證公司所保之險有二種：(一) 盡職保證 (*fidelity underwriters*)。(二) 資力保證 (*surety underwriters*)。前者保費收入無異於別種保險。按其經驗計算法所定保費可以作為

賠償之用如上述。後者之保費收入只能作爲服務之酬金。資力保證之保數當以債務者或承保者之資力之多寡爲標準。

是故資力保證。如能慎擇保戶。實無危險。不過承保之險在營業興旺之時。總宜多存盈餘以備乖戾之年之用。蓋資力之保證期限無定。短者一年半載。長者十年二十年。例如前有美國保證公司對省立銀行 (State Banks) 多出有存款保證。營業甚好。因其承保之銀行少有倒閉。當一九二一之一年。省立

銀行因時局影響。倒閉者居五分之一。常時每銀行所計算之平均損失。不過三十一元。以備賠償倒閉銀行之存戶。而此年每銀行平均計算竟達三千四百元之多。相差一百十倍。此種情形往往爲預料所不及。故保證公司擔保資力保證最宜注意及此。

下列美國盡職保證公司 (American Fidelity Company) 十七年間之二個統計表。內中損失之比例前表可以爲憑。後表則否。茲並舉如下：

第一統計表

年份	費保收實	款賠出付	費理管	例入保賠款與之比收與	例入保管理費與之比收與	例入保管理費與之比收與
1901	4,282	.....	1,598	.....	37.3	.....
1902	5,898	23	6,881	.....	115.8	.....
1903	13,549	818	15,904	6.0	117.4	123.4
1904	34,602	5,295	24,688	15.3	71.4	86.7
1905	191,765	30,974	104,866	16.1	54.7	70.8
1906	309,627	101,986	139,589	32.9	45.1	78
1907	329,790	100,529	153,600	31.5	46.6	77.1
1908	423,693	184,198	193,633	43.5	45.7	89.2
1909	637,337	168,978	265,132	26.5	41.6	88.1
1910	1,002,780	322,851	390,910	32.2	38.9	71.1
1911	1,900,089	711,408	606,263	37.4	31.9	69.3
1912	1,706,289	1,314,211	694,834	77.0	41.7	117.7
1913	1,243,449	1,482,336	513,789	119.2	41.3	169.5
1914	390,883	613,280	245,597	293.8	81.6	285.4
1915	313,736	463,699	292,371	148.7	64.5	213.2
1916	161,690	263,125	134,298	166.6	83.1	249.7
1917	11,333	115,693	69,933	1021.	617.	1638.
1917, 十月三十一日止未付應賠之統計賠償	8,590,652	5,885,311	3,768,719	68.5	43.8	112.3
		193,155		70.8		
		6,081,463				114.6

年 份	費收保實	款賠出付	費理管	比費賠 例收與 之保	比費管 例收與 之保	例收款管 之保及 比費賠
1911	4,282	.....	1,598	.....	37.8	.....
1912	5,808	23	6,831	.....	115.8	.....
1913	13,549	818	15,904	6.0	117.4	123.4
1914	34,602	5,295	24,688	15.3	71.4	86.7
1915	191,765	30,974	104,856	16.1	54.7	70.8
1916	390,627	101,986	139,589	32.9	45.1	78
1917	329,790	100,529	153,690	30.5	46.6	77.1
1918	423,633	184,198	198,538	43.5	45.7	89.2
1919	637,357	168,978	265,132	26.5	41.6	68.1
1910	1,002,783	322,851	390,910	32.2	38.9	71.1
1911	1,909,039	711,408	636,269	37.4	31.9	69.3
	4,895,081	1,620,924	1,853,994	33.7	38.6	72.3

第二統計表

美國盡職保證公司之失敗在於保費收入之價格太低。不然。其管理之良善。放款之穩固。萬無一失。試閱上統計表。即可瞭然。

觀第一表中之第二付出損失爲五百八十八萬七千三百一十元。再加應付之損失爲十九萬三千一百五十五元。統計損失爲六百零八萬一千四百六十六元。損失總數加上第三項管理費用三百七十六萬三千七百一十九元。則爲九百八十四萬五千一百七十五元。然見第一項保費之收入不過八百五十九萬零六百五十二元。該公司十七年終實受損失爲一百二十五萬四千五百二十三元。

(附註) 因為中國向無此種公司之組織。故不得不將外國此種公司歷
來之經驗及其保費之價格加入書內。以備有心此業者之參考。

附錄一

日本保證學說譯文

日本橫濱火災海上保險株式會社信用保險說明書譯

文

附錄一

日本保證學說（譯自商業大辭典）

信用保險四字在日本文作爲兩種解釋。一爲 *fidelity in-surance* 卽身分保險。一爲 *credit insurance* 卽信用保險。茲分述如下。

甲 身分保險 此種保險專爲被雇人員之保人。英國之所謂 *guarantee company* 者卽從事斯業。日本於明治三十八年以來橫濱火災運送保險株式會社營此業。其與普通薦頭人保人不同者。在調查慎密。裁制綦嚴。使有才之士不至受無適當保人之憂慮。故此種保險於人物

經濟上極稱便利。卽一旦發生損害。因無人情糾葛。主雇兩方自見直捷了當。此項保險可分三種。

(一) 單獨保險 被雇人每名分別擔保。此爲最普通之法。

(二) 集合保險 一東家內全數夥計一概擔保。但擔保費各各不同。賠償亦異。其內容與單獨保證同。祇省分別開具保單耳。

(三) 共同保險 與集合保險同。皆爲對五人以上之被雇人同時擔保。但賠償不規定每人若干。只統括預定一數。在公司所擔認額數內任何被雇人肇事皆可按

損失之數賠償。但至多以賠至預定之數爲止。保險費一律平均。公司按人數徵收。較他種爲廉。至雇主換員添員均可從便。故雇多數人時最爲適宜。惟大致以二十人爲一組。過額須另分組。

保險費可分二種。

(一)還款保險費 還款保險費者。每期所納之保險費積至三年以上。並無意外事件發生。公司應按章程退還原繳費者保費之全部。或一部。或全部外再加利息。猶如人壽保險。及至所保之年限期滿。不死者得取回平時繳納保費之全部相若也。

(二) 不還款保險費。不還款保險費與前相反。不論有無事件發生。公司曾否賠款。既經繳納之保險費一概不能退還。故前者略具貯蓄之性質。如幸無意外事故發生。仍可得一項貯款。後者則除賠款外。所繳保險費均無從收回。其性質有類於火災保險。是故前者保險費較貴。後者保險費較廉。而各有得失也。

賠款

- (一) 單獨保險及集合保險每人五十元以上至三千元爲止。
- (二) 共同保險每組自五十元起至五千元止。

保險期限規定一年爲滿期。但滿期以前續繳保費者可繼續有效。被保人於保險期間第一有偷竊拐騙情事。契約人（卽被保護人）發覺後。應於十二小時以內用電話電報或書函通知公司。並將犯人姓名。損害種類。額數。以及被害前後情形。保人或擔保物品之有無。詳細開單。覓保人一名。署名蓋章。於三十日內送交公司。公司於接收單據後。三十日內在保險數額範圍內賠償。

保險費繳納方法係一年一次。但係契約者便利有半年一繳。三個月一繳。不等。其有每月繳納者。保險則較貴耳。

乙 資力保險 (credit insurance) 此項保險爲防範欠

款匯票莊票不付時各種危險而設。係最近所發達者。即美國亦不過創始二十年。但目下英美德法均視爲緊要機關。但保此險者。止限於發莊及製造業者。至於股東經紀及零販等。均不擔保。即前述二者亦不能擔保損失之全部。僅於超過損失之部分 (excessive or unusual loss) 而已。超過損失者。對既知損失 (known loss or risk) 而言。由販貨每年常有之損失。營業之損失。及其他種種之損失。平均統計算出者。謂之既知損失。超過既知損失之數。謂之超過損失。如英制美制賠償純屬損失額之半。或由純損失額扣去保險額之四成。被保險者來

往店號分爲二類。(一)在興信所認爲特等一等二者稱爲有格者。(rates) (二)無此等資格者稱爲無格者。(off-rates)

保險業者依此等評判。或與被保者之協商。規定來往商店之信用額數。稱爲可靠額。(coverage) 被保險者雖能與各來往行家作可靠額以上之交易。但保險業者對於其所超過之數不負責任。

日本橫濱火災海上保險株式會社信用保證 說明書

信用保險之意義

本公司所經理信用保險乃爲店夥作中保人之行爲。所謂店夥者。包括一切與雇主（即東家）有僱傭關係一切之人員而言。如銀行公司商店之經理。寫字人。掌櫃。夥計。以及官公署之官員。雇員。學校病院團體公會之職員。事務員等。均得由公司保證其在職中勤於其務。萬一因不正行爲致雇主受有損失時。公司當一概擔負賠償之責。使雇主不受絲毫損失。

信用保險之效用一

信用保險。一言以蔽之。卽替代向來所謂保人。惟普通雇主對於使用人員雖央人作保。於事故發生時。往往不能得保人確實賠償。亦有令使用人繳納保證金者。而其額極微。不足以填

補損失爲常爲除去此項不便不合理。此信用保險之所由生。而不失爲最進步之保障制度也。

信用保險之效用二

信用保險不獨使雇主於被雇人員作弊後得免損失。且能防範情弊發生於未然。本公司於承辦保險之初卽精查本人之品性行爲。專對誠實可靠者始能保險。故凡素行不修狡滑無賴之徒自當潛跡。且一旦加入保險之人。對於自己行爲自能檢省謹虔不爲外物所誘。犯法作弊之機會定能減少矣。在海外文明國家凡未加入信用保險者概不雇用。銀行公司咸以其使用職員皆付有保險自豪。社會對於此種銀行公司信用

大有加焉。

信用保險之效用三

世上往往有被人央求作保。因礙於情面難事推諉。不得已而爲之。但其危險有不可勝言者。信用保險之制。可却除此種危險責任。歐美各國在二三十年前。未嘗非由個人作保。一如東方諸國習慣。但近來已逐漸無人爲他人作保矣。此卽信用保險制度發達使然也。

保險合同訂立之手續

本邦經理信用保險業務者惟本公司一家。本公司積有多年經驗。故凡蒙惠顧。無不立即精細調查。速爲答復承保與否。顧

客光顧，可用本公司所定白單，填入必要事項，委付辦理。保險費則依危險程度，不能一定。大概對於賠款百元，每年在一元至二元之間，而多數雇員聯合訂立合同時，又有共通保險之制。其保險費可格外核減。另有集合保險之制，則可簡省各項繁雜手續。

賠款之支付

本公司於訂立合同之時，詳查本人品性行爲。對於確實可靠之人，始行承認。故深信被保人員萬無作姦犯科情事。惟人之情性難御。雖謹厚之人，難保不檢慎於一時。致雇主受意外之虧累。萬一有此項情事發生，本公司在保險額數之內，當立即

賠償不誤。雇主無須費力追究本人。可以免去一切與保人交涉之煩。至損失調查務求公平。而賠償之速尤爲本公司之特色。毋庸喋喋爲也。

本公司之營業與信用

本公司係明治三十年（一八九七年）所創立。開辦以來。營業方針一取穩健主義。故基礎堅實。無待贅陳。東京大震火災時。於法理爲天然不可抗力。本無賠償義務。而本公司以痼癩之念。毅然出資捐助。而資金亦未稍受搖動。亦可見根基堅實之一端。

保險約款

關於保險範圍及訂立合同上重要事項。另定有章。詳見下文。

信用保險普通約款

第一條 凡被保護者之雇用人員。於在職中如觸犯偷竊詐騙冒領等情事。被保護者受有損失時。本公司應照約賠償。

第二條 本公司對於保險合同之責任。自收受保險費之時起發生。至合同規定期限最終日午後四時爲止。

第三條 被保險人遭罹損失時。應於發覺後十二小時以內。用書信將犯事人姓名。損失種類。款額。並事件發生前後情形。保人或擔保品之有無數額。詳細填明。連同中保人一名簽字蓋章。於三十日以內提交本公司。要求賠償。本公司有

說明證明等要求時。亦應一一據實答復。

第四條 本公司於被保護者完竣第三條之手續後。三十日
以內。不論保險費已付多少。以約定保險額爲度賠償損失。
但本公司於此期日內不能完竣必要調查時。得適宜展期。

第五條 被保護者對委付本公司保險之雇用人員。復與他
保險業者訂立保險合同時。應從速用文書通知本公司。

第六條 被保護者於保險申請單及附屬文書中所記載事
項。遇有變更時。應立即以函件通知本公司。本公司如認爲
此項變更有增加危險程度時。得解除合同。或增收保險費。

第七條 關於保險合同所載事項。如發見被保護者有隱瞞

欺詐情事時。該合同立即作爲無效。

第八條 有左開情事之一時保險合同即失效力。

(一) 本公司已一度賠償損失時。或相當第九條第一號。或第三號時。

(二) 本公司對同一被保護者之同一雇用人員。業於他保險合同已爲一度之賠償時。或相當第九條第一號。或第三號時。

(三) 被保護者未履行第五條或第六條之通知時。

(四) 保險申請單中所載被雇人員死亡。或與雇主脫離雇傭關係時。

保險合同效力之消滅。在本條第一號。及第三號。於損害發生同時開始。

第九條 相當左開各項之一時。本公司不負賠償之責。

- (一) 損害之發生由於被保險者之惡意或重大過失時。
- (二) 被保護者並無正當理由而不履行第三條之手續時。
- (三) 被保護者存意欺騙於第三條請求書中。或說明證明書中。浮寫不正事實。
- (四) 被保險者。明知被害事實。而不通知本公司。仍於犯事人員繼續雇傭關係。致受損失時。
- (五) 合同雖不同一。然事件之發生。起於同一被保護人之

雇用人。而業經本公司一度賠償損失者時。

(六)損害之發生。自第三條發出通知之日起。溯算在十二個月以前時。

(七)事件發生雖在保險期內。而訂立合同人或保護人不在於合同失效解除。或保險期滿後三個月以內請求賠償時。

第十條 被保護者有左開事實被本公司查覺時。得解除合同契約。但由最初訂立合同以後已經過五年。或由本公司查覺後已經過一個月時不在此限。

(二)訂立保證合同之初。其雇用人員有業經犯事。致使被

保護者受過第一條之損害。被保險人知情。或因重大過失。未將此事加入保險時聲明時。

(二) 訂立合同時。故意或因重大過失。將有關緊要事實聲明或搪塞捏造時。

第十一條 保險合同廢約失效解除時。其已繳保險費概不退還。

第十二條 被保護者對於犯事人。或第三者。所有權利。在本公司已付賠款範圍以內。應移交本公司。被保護者并須提交本公司以必要證明書。以便本公司執行此項權利。

第十三條 被保護者。與本公司訂立合同之外。無論先後另

與他公司訂有保險合同者。當賠償損失時。本公司之賠償額當與各公司按比例分攤賠償。

第十四條 被保護者對於犯事雇員有應付未付薪水津貼及其他之款項。或債務時。此項款額應由賠款額中扣除。

第十五條 關於賠款額數。如本公司與被保護者之間意見相左時。得由兩造各推送評價人一名。使其評判。如評價人意見再不一致時。得由評價人公推仲裁人一名判決之。對於仲裁人之判決兩造均不得有異議。

第十六條 被保護者均不得分潤本公司紅利。

第十七條 保險合同滿期後得以續繳保險費繼續有效。此

時即以保險費之收據爲合同繼續之證。

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二

FEDERAL RATE SCHEDULE

FEDERAL RATE SCHEDULE

U. S. Government Officers and Employees

All rates and minimums are annual. Minimum premium in all cases must be carefully observed.

Treasury Department	Per M per Annun	Min. Prem.
United States Treasurer	\$1.00	...
Assistant Treasurers of the United States	1.00	...
Comptroller of Currency	1.00	...
United States Mint and Assay Offices:		
Superintendents, Assayers	1.00	...
All others in U. S. Mints and Assay Offices	1.35	...
Superintendent of Construction	1.00	...
Disbursing Clerks of Treasury Department and of other Departments	1.00	...
Special Disbursing Agents	1.00	...
Assistants to Disbursing Clerks or Agents	1.35	...
All other Disbursing Officers	1.00	...
Superintendent of Life Saving District and Disbursing Officer Warden of Federal Prisons:		
As Warden or Disbursing Agent	1.00	...

Public Health Service:

Public and Patients Property Bond ...	...	...	...	...	...	...	...	...	...
Collectors of Customs, Deputy and Assistant ...	...	...	...	...	...	...	...	...	...
*Comptroller of Customs and Assistant ...	...	...	...	...	...	...	...	...	...
*Surveyors of Customs and Assistants. ...	...	...	...	...	...	...	...	...	...
*Appraiser of Merchandise and Chief Assistant ...	...	...	...	...	...	...	...	...	...
Naval Officers (Customs Service) ...	...	...	...	...	...	...	...	...	...
Prohibition Directors and Agents ...	...	...	...	...	...	...	...	...	...

Disbursement bonds only.

Minimum on all the above, \$5.00

Cashiers and all subordinate employees at Custom Houses or

Ports of Entry ...	...	...	...	...	...	...	...	...	...	1.35	\$5.00
Collectors of Internal Revenue ...	...	...	...	...	...	...	...	...	...	1.00	
Cashier's Department and Office Deputies ...	...	...	...	...	...	...	...	...	...	1.00	5.00
Field Deputies ...	...	...	...	...	...	...	...	...	...	2.00	10.00
Revenue Agents ...	...	...	...	...	...	...	...	...	...	1.00	5.00

War Department

Pay Department (Commissioned Officers) ...	...	...	...	...	...	...	...	...	...	1.00	
Quartermaster's Dep't (Commissioned Officers) ...	...	...	...	...	...	...	...	...	...	1.00	
Commissary Dep't (Commissioned Officers) ...	...	...	...	...	...	...	...	...	...	1.00	

Per Month Minimum Pay.

Min. Pay.

	Per M per annum	Min. Prem.
Pay Clerks, Chief Pay Clerk, Acting Pay Clerk, Q. M. and Commissary Clerks	\$2.00	\$10.00
Army, Post or Regimental Exchange : General Fidelity Schedule Rate.		
Property and Disbursing Officers, National Guard Schools, Colleges, Red Cross	1.35	...
National Home for Disabled Volunteer Soldiers : General Treasurer	4.00	...
Assistant Treasurer	1.00	...
President, Board of Managers	1.35	...
Treasurers of Branch Homes : Bond to General Treasurer (General Fund)	2.00	...
Bond to Board of Managers (Special Funds)	2.50	...
Bond to U. S. Treasury (Pension Fund)	1.00	...
All other bonded employees	2.50	...
Licensed Obstructions in Navigable Waters	10.00	...

Navy Department

Pay Department (Commissioned Officers)	1.00	...
Quartermaster's Dept (Commissioned Officers)	1.00	...
Commissary Dept (Commissioned Officers)	1.00	...

	Per M per annum	Min. Prem.
Pay Clerks, Chief Pay Clerk, Acting Pay Clerk, Q. M. and (Commissary Clerks	... .. \$2.00	\$10.00
Accounting and Disbursing Officer, Naval Militia	... .. 2.00	...
Masters Naval Auxiliary Service	... .. 5.00	...
Navy Mail Clerks and Assistants	... .. 5.00	...
Radio Operators : \$1.00 each per annum	... .. 1.00	...

Interior Department

Pension Agents	... .. 1.00	...
Chief Clerk of the Pension Office	... .. 1.00	...
Clerks, Employees and Subordinates, U. S. Pension Office	... .. 1.35	...
Commissioner of Patents	... .. 1.00	...
Financial Clerk and Chief Clerk, Patent Office	... .. 1.00	...
Special Disbursing Agents	... .. 1.00	...
General Land Office :		
Receivers of Public Moneys and Special Disbursing Agents	... .. 1.00	...
Surveyor General	... .. 1.00	...
Registers of Land Office	... .. 1.00	...
Deputy Surveyor of Land Office (Designated as Special Disbursing Agent)	... .. 1.00	5.00

	Per M per annum	Min. Prem.
Deputy Mineral Surveyor	\$2.00	
Premium paid in advance for four years : \$25.00 for the term.		
Townsite Trustees in Alaska		
Office of Indian Affairs :		
School Superintendents	5.00	
Indian Agents	1.00	
Special Indian Agents	1.00	
School Supervisors and Inspectors	1.00	
Special Allotting Agents	1.00	
Financial Clerk, Indian School	3.00	
Indian Inspectors	1.00	
Commissioners, Appraisers, Surveyors, Engineers and other similar officials	1.00	
Special Agents or Supervisors when required to give special bond for the purpose of making large per capital payments	1.00	
Indian Traders	2.00	
Fiscal Agents, Reclamation Service; for collecting water tolls.		

These are not commissioned or rated as Federal Officers. Classified under General Fidelity Rate, pp. 1, 2 and 3. Single bonds take rate of 35c for "Executive Officers." Schedule of \$100,000 or more for one Water User's Association takes the rate of 30c.

Department of Commerce and Labor

	Per M per annum	Min. Prem.
Chiefs of Party, Coast and Geodetic Survey or Geological Survey	\$1.00	\$4.00
Special Fiscal Agents of the United States Reclamation Service	1.00	5.00
Shipping Commissioner	1.00	5.00
Commissioner of Immigration	1.00	10.00
Inspectors	1.00	5.00

Department of Justice

Secretaries of Territories	1.00	...
Special Agents	1.00	5.00
Referee in Bankruptcy	2.50	5.00

United States Courts

* Rates: (Except for Porto Rico, Panama and U. S. Insular Possessions.)

	Per M per annum	Min. Prem.
Clerks... ..	\$2.00	...
Deputy Clerks	4.00	\$5.00

	Per M per annum	Min. Prem.
Marshals	\$2.00	\$5.00
Deputy Marshals	2.50	
* Rates in Porto Rico, Panama and U. S. Insular Possessions:		
Clerks... .. .	5.00	
Deputy Clerks	5.60	10.00
Marshals	5.60	
Deputy Marshals	5.00	10.00

Department of State

Consuls General, Consuls General-at-Large, Consuls, Vice and Deputy Consuls, Consular Assistants, and all Commercial and Consular Agents	1.00	5.00
Marshals of the Consular Courts	1.00	5.00
All Others	2.00	5.00

Post Office Department

All Bonds for First, Second, Third and Fourth Class Postmasters—in favor of the United States Government, or bond indemnifying personal sureties 1.00
 (Includes Postal Savings and I. R. Stamps Bond)

	Per M per annum	Min. Prera.
Earned minimum and annual minimum on Postmaster's bond, \$7.50.		
Assistant Postmasters	\$1.20	
Superintendents and Assistant Superintendents of Mail and Delivery	.65	
All other Superintendents and Assistant Superintendents	1.20	
Clerks-in-Charge of Contract Stations (Numbered)	1.50	
Cashiers, Assistant Cashiers or Clerks-in-Charge of Branch Stations (lettered or named)	1.30	
Clerks designated to perform duties under the Postal Savings Depository System	1.30	
Clerks in Money Order, Registry, Stamp, Mailing and Distributing Divisions and all other Foremen, Clerks and Employees not included in the above	.65	
Post Office Inspectors	1.00	
Sea Post Office Clerks	2.00	
Navy Mail Clerks, Assistant Navy Mail Clerks	5.00	
Star Routes; Aviators, Chauffeurs or Carriers	2.50	
Clerks, Chauffeurs, Mechanics, Radio Operators in Air and Motor Service	1.35	

Per M per Min.
annum Prem.

Special Delivery Messengers	...	...	...	...	Each	
City Letter Carriers and Chauffeur-Carriers	...	...	...	...		.50
Rural Letter Carriers, \$500 Bond	...	...	...	...		.50
Rural Letter Carriers, Operating Motor Route under \$500 Bond	...	...	...	...		1.25
Substitute Letter Carriers	...	...	...	...		.50
Railway Mail Clerks	...	...	...	...		.50

Special Disbursing Agents:

For any Department not herein otherwise designated	...	...	...	...		\$1.00
Treasurer, American Printing House for the Blind	...	...	...	...		1.35

House of Representatives:

Clerk of the House of Representatives	...	...	...	...		1.35
Sergeant-at-Arms	...	...	...	...		1.35
Teller (Bond running to Sergeant-at-Arms)	...	...	...	...		1.35

Public Printer, Washington, D. C.:

Public Printer's Official Bond	...	...	...	...		1.00
Larceny and Embezzlement form of bond running to Public Printer as obligee	...	...	...	...		.80

U. S. Veterans Bureau:

	Per M per annum	Min. Prom.
Public Property Bond...	\$1.35	
Patents Property Bond	1.35	
Property Custodians or Material Officers...	1.35	\$5.00
Disbursement Officers (only)	1.00	5.00
*Special Disbursing Agents	1.00	
For each <i>Deputy</i> Special Disbursing Agent covered under the bond of Special Disbursing Agent, add \$2.70 per annum.		

All other Federal Government Official Bonds:

Bonds for the Government Officials in favor of the United States Government or any Officer of the United States Government; Bonds for employees or deputies of such officers not classified herein	1.35	5.00
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Subsistence Expenses:

Civilian Officers and employees	1.00	5.00
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Commissioners of the District of Columbia:

Bonds, \$50,000 each. Rate	1.00	
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Alaska.

Except where a special Alaska rate is given in the Federal Rate Schedule, the rate for Federal Officers, permanently stationed in Alaska should be increased as follows :

On all such Federal Official bonds for which general rate is \$1.35 per M, \$1.00 per M or less, charge an Alaska rate of \$2.00 per thousand per annum.
Minimum earned premium for any Federal Official bond in Alaska for any term of service, \$2.00.

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三

**STATE OF CALIFORNIA
PUBLIC OFFICIAL SCHEDULE**

STATE OF CALIFORNIA

Public Official Schedule

Public Officers of States, Counties, Towns, Townships, Cities, Villages and other Municipalities, School Districts, Drainage and Irrigation Districts, Road Districts and other political sub-divisions of States or Counties:

(For Officers of the U. S. Government, see Federal Rates Schedule, pp. 107.

General Instructions

1. The Public School System of each State, to and including the grade of Normal School, is classified and rated in the Public Official Schedule. Colleges, Universities and other educational institutions, over the grade of Normal School, whether partly or wholly supported by State or Public appropriations or not, are classified and rated as Fidelity Bonds.

(See "Educational Institutions," p. 11.)

2. Asylums, Hospitals, Libraries, Homes, Sanitariums and other Benevolent, Charitable or Religious Institutions established and endowed wholly or in part by private or religious charity, likewise take the Fidelity classification (p. 11) even though partly supported by public appropriations.

3. Similar institutions established by statute and supported by public appropriation; and Almshouses, Poor Farms, Prisons, Reformatories, Training Schools

and other institutions to which inmates are or may be committed by public authority are classified and rated under the Public Official Schedule.

Rates

4. All rates are annual and are computed on the penalty of the bond. Minimum premiums are annual.

5. If the official term is two years or longer, and the annual premium on the official bond is \$5.00 or upward, a discount of 10% may be allowed on second and subsequent annual premiums if premium for the entire term is paid in advance.

6. All bonds given by a Public Official by virtue of his office are to be added together in computing the rate for the total suretyship required, or for one or more bonds thereof; unless a special rating is given for one or more of such bonds. In that case the special rating will apply to the bonds thus rated, and the general rating will apply to his other bonds.

7. Where no special rating is given for bonds of assistants, deputies, and subordinates in a public office, they take the rate applicable to their official chief. If it is a graduated rate scale, apply the correct rate according to the size of the bond given by the assistant, deputy or subordinate.

* 8. When offices are consolidated, or dual offices are held under a single bond, apply the highest rate quotable for either office. Official bonds not otherwise rated (and *not subject to paragraphs 6 and 7) are \$5.00 per M. per annum; minimum premium \$5.00.

Minimum Premiums

9. Unless a different minimum is given in the rate table, the minimum premium on all Public Official Bonds is \$5.00 each. This applies to deputies, assistants and subordinates, although a higher minimum may be given for their official chief.

10. Where bonds have an *annual*, and not a *term* premium, the earned premium for periods less than one year may be computed pro rata subject to the above minimums; except on Tax Collectors' Bonds on which no refund is allowed.

11. Where premiums are paid by public appropriation, and only the pro rata proportion of short term premiums can be approved and paid, it may be accepted.

Reindemnifying Official Bondsman

Bonds to indemnify personal sureties on the official bonds of State, County, Town, City or other Public Officers. The amount of the reindemnifying bond is fixed by agreement and may be less than the statutory penalty of the official bond. For reindemnifying bonds that are more than one-half the official bond, up to the full amount of the official bond, charge the regular Public Official rate based on the amount of the reindemnifying bond. For reindemnifying bonds one-half, or less than one-half the official bond, charge rates in accordance with the following table:

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Where the indemnifying bond is to the penalty of the official bond in proportion as

in proportion as	Annual rate per \$1,000 on amount of indemnifying bond:
1 to 2	\$ 5.00
1 to 2½	5.75
1 to 3	6.00
1 to 4	7.00
1 to 5	8.00
1 to 6	9.00
1 to 7	10.00

On redeeming bonds less than one-seventh of the official bond, the premium will be one-seventh of one per cent. per annum on the *penalty of the official bond*.

Public Official Bonds

The following rates apply to all State Institutions, and to Counties, Cities, Towns, Villages, Districts and all political sub-divisions of the State:

Assessors:	Rate per M.	Min.
* County Assessors	...	\$5.00
* County Assessors Deputies	...	5.00
* Minimum <i>earned</i> premium for short term County Assessors and their Deputies:	...	2.50
Bonds, \$700 and under	...	2.50

	Rate per M.	Min.
Bonds, over \$500	...	...
All Assessors other than County Assessors	...	...
Deputies	...	...
Minimum earned	...	...
All Tax Collectors, Deputies, Tax Receivers, Delinquent and Back Tax Collectors and Attorneys; and all other Tax Officers	...	...
* Deputies, minimum earned premium	5.00	5.00
Treasurers and Assessors, ex-officio Tax Collector	...	...
Special Bond Issues: Bond given by any Public Officer (including Treasurers), covering proceeds of Special Bond Issues authorized by Special Statute	5.00	5.00
All County and City Treasurers, Assistants, Deputies and Employees	2.50	5.00
* Secretary and Treasurer, or Clerks acting as Treasurer; Members of Boards acting as Treasurer, take <i>All Treasurers'</i> rate.	5.00	5.00
Public School System:		
State Universities, Colleges and all other Institutions above the grade of Normal School (including Treasurer of same)	5.00	5.00
Normal Schools and all Public Schools of lesser grade; School Districts, or Counties, Cities, and Towns:		
* Treasurers and Tax Collectors	2.50	5.00

	Rate per M.	Min.
* All other Officers and Employees	\$4.00	\$5.00
Charitable, Reformatory and Penal Institutions of State, County, City, Town, Village, or any other political sub- division; including Almshouses, Asylums, Hospitals, Poor Farms, Prisons, Training Schools, and other Institutions to which inmates are committed by public authority:		
Treasurers and Tax Collectors	5.00	5.00
Members of Boards, Commissions, Directors, or Trustees	2.50	
All other Officers and Employees	4.00	
Minimum for bonds up to \$500		2.50
Bonds over \$500		5.00
Drainage and Irrigation Districts:		
Treasurers and Tax Collectors	5.00	5.00
* Directors	2.00	
* All other Officers and Employees	2.50	5.00
Roads, Highways, Turnpikes and Bridges:		
Treasurers and Tax Collectors	5.00	5.00
Road Supervisors	4.00	5.00
All other Officers and Employees	4.00	5.00
State Officials		
State Treasurer	5.00	

	Rate per M.	Min.
Deputies, Assistants and other Employees	...	...
Secretary of State ...	\$3.00	\$5.00
Deputies, Assistants and other Employees	3.50	...
Attorney-General ...	3.00	5.00
Deputies, Assistants and other Employees	2.50	...
Comptroller ...	2.50	5.00
Insurance Commissioner ...	3.50	...
State Insurance Department, Officers, Examiners, Assistants and Employees ...	2.50	...
State Banking Department, Officers, Examiners, Assistants and Employees ...	3.00	...
Industrial Accident Commission ...	3.00	5.00
Manager, Superintendent, Assistants, etc.	3.00	5.00
Members, State Board of Control	2.50	...
Superintendent of Accounts	3.00	...
Assistants ...	3.00	...
Additional Accountants ...	3.00	...
Superintendent of State Printing	2.50	...
Deputies, Assistants and other Employees	2.50	5.00
State Librarian ...	3.00	...
Statistician ...	3.00	...
Deputies, Assistants and other Employees	3.00	5.00
State Registrar of Bureau of Vital Statistics	3.00	5.00

	Rate per M.	Min.
Deputies, Assistants and other Employees	\$3.00	\$5.00
Clerks of Supreme and Appellate Courts	5.50	...
Building and Loan Commissioner	3.00	...
Secretary, Building and Loan Commission	3.00	...
Commissioner of Corporations	3.00	...
Commissioner of Immigration and Housing	2.50	5.00
Surveyor General, all Officers and Employees	2.50	5.00
State Engineer, all Officers and Employees	2.50	5.00
State Architect, all Officers and Employees	2.50	5.00
Register of State Land Office	2.50	...
Deputies, Assistants and other Employees	2.50	5.00
Purchasing Agent; Assistants and Employees	5.00	5.00
Real Estate Commissioner	2.50	...
Motor Vehicle Department, Superintendent, Cashier and all Employees	3.50	5.00
State Mineralogist	2.50	5.00
Labor Commissioner, all Officers and Employees	2.50	5.00
State Commissioner of Horticulture	2.50	5.00
Deputies, Assistants and other Employees	2.50	5.00
State Commission Market; Director	2.50	...
All other Employees	4.00	5.00
Superintendent, Weights and Measures	2.50	5.00
Board of Harbor Commissioners	2.50	...

	Rate per M.	Min.
Secretary, Assistants and other Employees	\$2.50	
Secretary, State Fish Exchange	2.50	
Toll Bridge or Ferry Keepers	5.00	\$5.00

***National Guard:**

Organized Militia or Naval Reserves.		
Adjutant General	5.00	5.00
Paymaster General	5.00	5.00
Paymaster, all ranks, Regimental, Brigade or Company	5.00	5.00
Quartermaster General	5.00	5.00
Quartermasters, all ranks, Regimental, Brigade or Battalion	10.00	5.00
All other Officers, Non-commissioned Officers and Civilian Employees	10.00	5.00

Schedule Rates.

Where premium is paid by the State, or City or out of State, City or Military funds, or by other public *appropriation, a rate of \$7.50 per thousand per annum may be made for schedule or individual bonds covering officers, where officers of at least three companies, troops, batteries, or naval divisions, or larger bodies, are bonded with an aggregate liability on such bonds of not less than \$10,000.

Notaries Public

In San Francisco and Los Angeles Counties.	Bond: \$5,000	Term: 4 years	Term Premium: \$20.00
Elsewhere in California.	5,000	4 years	10.00

COUNTY OFFICIALS

Assessors and Taxing Officers : (See p. 124).
 Treasurers : (See County Treasurers, p. 124).
 Public School System : (See p. 124).

Sheriff	...	...	...	...	Rate per M.	Min.
Deputy Sheriff and Sheriffs Officers	...	...	...	...	\$5.00	\$10.00
*County Clerk	...	...	...	...	5.00	5.00
*Auditor	...	...	...	...	5.00	5.00
Purchasing Agent...	...	...	...	...	5.00	
Coroner	...	...	...	...	2.50	5.00
County Forester	...	...	...	...	5.00	5.00
County Librarian	...	...	...	...	2.50	5.00
*Recorder	...	...	...	...	5.00	5.00
Supervisor	...	...	...	...	2.50	5.00
*Superintendent of Schools	...	...	...	...	5.00	2.50

	Rate per M.	Min.
Surveyor	\$2.50	\$5.00
*District Attorney or Counsel	5.00	5.00
*Public Defender	5.00	5.00
Public Administrator	5.00	5.00
Public Guardian	5.00	5.00
All Judges	5.00	5.00
All Court Clerks	5.00	5.00
*Probation Officer	5.00	5.00
Justice of the Peace	5.00	5.00
Constable and Deputy Constable	5.00	5.00
Health Officer	5.00	5.00
Fish and Game Warden	5.00	5.00
County Horticultural Commissioner	5.00	5.00

MUNICIPAL SCHEDULE

*See separate schedule for cities which adopt
"Commission Form of Government."*

Assessors and Taxing Officers : (See p. 124).

Treasurers : (See City Treasurers, p. 124).

Mayor	2.50	5.00
Councilmen	2.50	5.00
*City Clerk	5.00	5.00

	Rate per M.	Min.
*Auditor	\$5.00	\$5.00
Purchasing Agent	5.00	
*Marshal	5.00	5.10
*City Attorney	5.00	5.00
Supervisor	3.00	5.00
*Recorder	5.00	5.10
City Electrician	2.50	5.00
City Engineer	2.50	5.00
Library Trustees	2.50	5.00
All Judges	5.00	5.00
All Court Clerks	5.00	5.00
Justice of the Peace	5.00	5.00
Constable	5.00	5.00
Deputy Constable	5.00	5.00
Superintendent for care, etc., of Voting Machines	5.00	5.00
Harbor Master	3.10	5.00
Pound Master	2.50	5.00

PUBLIC SCHOOL SYSTEM:

(See p. 124).

STREET OPENING or Widening; Public Works or Public Improvements: Commissioners to assess benefits and damages (Cal. Gen. L., Act 3927, Sec. 6; 3931, Sec. 6) :

Commissioners in these proceedings, \$2.50 per M.
for life of bond.

FIRE DEPARTMENT :		Rate per M.	Min.
Commissioner ...	... ..	\$2.50	\$5.00
Chief, Captains, Lieutenants	... ..	2.50	5.00
Firemen	... ..	2.50	2.00
POLICE DEPARTMENT :			
Commissioner ...	... ..	2.50	5.00
Chief, Captains, Lieutenants, Sergeants	... ..	5.00	5.00
Patrolmen	... ..	5.00	5.00
DEPARTMENTS OF PUBLIC BUILDINGS, Health Licenses, Grounds, Markets, Parks, Streets, Sewers; Weights and Measures; Public Improvements, Public Safety and Public Works:			
Commissioners, Directors and members of Boards	... ..	2.50	2.50
Treasurers, Collectors of Revenues, Deeds or Taxes	... ..	5.00	5.00
Inspectors, Superintendents, Assistant Superintendents	... ..	4.00	5.00
All others	... ..	4.00	...
Minimum on bonds up to \$500	... ..	\$2.50	...
Minimum on bonds over \$500	... ..	5.00	...
PUBLIC UTILITIES, Waterworks, Lighting, etc.:			
Commissioners, Members of Boards; Collectors, Treasurers, and all other Officers and Employees	... ..	4.00	5.00

Municipal Schedule for Cities Which
Adopt
"Commission Form of Government"
or
"City Manager" Plan

Mayor, City Manager or Executive Head under any title;
Purchasing Agent and each Commissioner, Councilman
or member of Legislative body under any title :

\$5.00 per M. per annum on each bond.

For City Treasurer (separately bonded) :

(See *All Treasurers' rate*, p. 124).

For City Taxing Officers : (See p. 124).

PUBLIC SCHOOL SYSTEM : (See p. 124).

STREET OPENING or Widening : Public Works; or Public

Improvements : Commissioners to assess benefits and

damages (Cal. Gen. L., Act 3927, Sec. 6 ; 3931, Sec. 6) :

Commissioners in these proceedings, \$2.50 per M. for

life of bond.

FIRE DEPARTMENT :

	Rate per M.	Min.
Commissioner	\$2.50	\$5.00
Chief, Captains, Lieutenants	2.50	5.00
Firemen	2.50	2.00

POLICE DEPARTMENT :		Rate per M.	Min.
Commissioner ...	... ..	\$2.50	\$5.00
Chief, Captains, Lieutenants, Sergeants	... ..	5.00	5.00
Patrolmen	... ..	5.00	5.00
All Judges ...	... ..	5.00	5.00
Justice of the Peace	... ..	5.00	5.00
City Clerk, Auditor, Recorder, Court Clerks	... ..	5.00	5.00
Constable	... ..	5.00	5.00
Deputy Constable	... ..	5.00	5.00
*ALL OTHER CITY OFFICERS	... ..	4.00	4.00

Where a Fidelity Schedule Bond on the usual form is accepted by the City, unearned premiums for officers and employes covered by such bond may be refunded or applied to successor in the usual manner governing Fidelity refunds. All cities adopting this plan take the rates on this page.

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**GENERAL FIDELITY
AND
FIDELITY RATES**

GENERAL FIDELITY RATE

General Fidelity Rates applicable to individual fidelity bonds for all concerns and employers *not on Classified List*. (Examine classified list carefully before applying this rate.)

EXECUTIVE OFFICERS:	Per \$100	Min.
President, Vice-President, Secretary, Treasurer, Secretary and Treasurer	.35	\$10.00
Assistant Secretary, Assistant Treasurer, Auditor, Manager, Assistant Auditor, Assistant Manager	.50	10.00
Managers and Superintendents of Buildings, Janitors (on salary)	.50	10.00
Bookkeepers, Office Clerks, Cashiers	.50	10.00
Bookkeeper and Cashier (dual position)	.75	10.00
Inside Salesmen, Countermen	.50	10.00
Agents and Branch Managers at local distributing points—sales agencies or purchasing agencies	1.00	10.00
Custodians (not consignees) at branches or head office (not authorized to issue or sign warehouse receipts)	1.00	10.00
Custodians authorized to issue or sign warehouse receipts—see Classified List: Grain Elevators, Cotton Compress Companies, Warehousemen	.75	10.00
Traveling Auditors	.75	10.00

	Per \$100	Min.
Earned minimum on each bond or position \$5.00.		
Drivers, Collectors, Shipping or Receiving Clerks, Porters, Watchmen, Messengers, or any other employees entrusted with the handling, carriage or delivery of goods or valuables	\$1.00	\$10.00
Collectors of bills and accounts on salary (local)	1.00	10.00
Demonstrators	1.00	10.00
Salesman, Collector, Salesman and Collector on salary or commission or salary and commission (local)	1.00	10.00
Buyers, purchasing agents ... ..	.75	10.00
Consignees, Brokers, Sales Agents on salary or commission or salary and commission	1.00	10.00
Traveling Salesman, Collector, Traveling Salesman and Collector, Traveling Agent on salary or commission or salary and commission	1.00	10.00
Paymasters, Timekeepers and Outside Employees ... ..	.75	10.00
Inside Employees not otherwise rated ... ..	.50	10.00
Earned minimum on each bond or position \$5.00		

Alaska

The "General Fidelity Rate" and "Classified Fidelity Rates" are increased 25% on all fidelity bonds for officers and employees stationed in Alaska. Minimums unchanged.

FIDELITY SCHEDULE RATES

Individual rates, pp. 1 and 2, apply to all unclassified fidelity business unless its volume and the number of employees give it a schedule rate.

Schedule rates are based upon aggregate volume of corporate suretyship of \$30,000 or more on six or more officers or employees for the same employer; (except "Consignees, Brokers, Sales Agents on salary or commission or salary and commission"---see footnote) to be evidenced by a letter or other writing from the employer, stating the number and amount of bonds in force. When thus established, the schedule rate is applicable to any part of such employer's business, whether one bond or more, and whether carried on individual bonds or on schedule bond. Where the schedule rate for an employer's aggregate liability exceeds the fidelity rate on an individual bond, included in such schedule, the lower rate may be quoted for such individual bond; but such bond shall be included in computing the employer's aggregate liability in force for the purpose of fixing schedule rate. Fidelity schedule rate applicable to all fidelity business *not* included in the Classified List and rated there as to individual or schedule bonds.

	Per \$100			
\$ 30,000 up to but not including	50,000...50 cents
50,000 up to but not including	100,000...40 cents
100,000 up to but not including	500,000...30 cents
500,000 and over	25 cents

Classified fidelity rates and individual and schedule rates on pages 1, 2, 3 of the Manual apply to Continental United States, Canada and Newfoundland.

Foreign banks and overseas branches of American banks are specifically rated under the classification "Banks."

ALASKA: 25 per cent over Manual.

(Alaska: S. S. Line .50, see p. RR & SS 153.)

Rates for fidelity coverage for all parts of the world except as above noted; and for all fidelity lines classified and unclassified (except banks, specifically rated) are given on p. 12.

On all unclassified fidelity schedules rated on this page, there is a minimum earned premium for each name of *one dollar*.

Note.—Consignees, Brokers, Sales Agents on salary or commission or salary and commission:

Schedules aggregating \$500,000 or more for the same employer, may be submitted to the Bureau for separate rating.

FOREIGN FIDELITY RATES

Individual or schedule; classified and unclassified except banks; for all parts of the world not covered by page 3:

	Per \$100	Min.
EMPLOYEES ON PAYROLL (Salary):		
British Possessions in N. A., including British West Indies (excepting Canada and Newfoundland) Canal Zone, Cuba, Virgin Islands and United Kingdom of Great Britain and Ireland ... ..	...	...
Elsewhere (including Philippine Islands) ... ..	...	...
Earned premium ... ..	...	...
	\$.50	\$ 5.00
	1.00	10.00
	...	5.00

EMPLOYEES ON COMMISSION:

British Possessions in N. A., including British West Indies (excepting Canada and Newfoundland) Canal Zone, Cuba, Virgin Islands and United Kingdom of Great Britain and Ireland

Elsewhere (including Philippine Islands) ... ..	...	...
Earned premium ... ..	...	...
	.75	7.50
	1.50	15.00
	...	5.00

EMPLOYEES ON SALARY AND COMMISSION: If the major part of their compensation is salary are classified as salary; if the major part of their compensation is commission are classified as commission.

Minimum and minimum earned premiums apply to each name on a schedule, as well as to each individual bond.

These rates apply to all Fidelity bonds classified and unclassified in the above territories regardless of the Domestic rate. Whenever the Domestic rate is higher than that given above, the highest rate must be charged.

Employees on vessels take the classification of their home port.

Foreign fidelity business, individual or schedule, aggregating \$500,000 or more of Fidelity Bonds for the same employer may be submitted to the Bureau for separate rating.

“Porto Rico” — All classes of bonds separately rated.

BLANKET FIDELITY BONDS

On bonds exceeding \$125,000, the minimum and basic rate, up to twenty-five Compulsory Bondable Employees, increases \$150.00 for each \$25,000; and the percentage for computing additional premiums for more than twenty-five "Compulsory Bondable Employees" increases according to the scale named on page 5, viz: 5% for each \$25,000. For your convenience, percentages and minimums on blanket fidelity bonds up to \$1,000,000 are worked out below.

	%	Minimum
\$125,000	35	\$1,350
150,000	40	1,500
175,000	45	1,650
200,000	50	1,800
225,000	55	1,950
250,000	60	2,100
275,000	65	2,250
300,000	70	2,400
325,000	75	2,550
350,000	80	2,700
375,000	85	2,850
400,000	90	3,000
425,000	95	3,150
450,000	100	3,300

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	Minimum	%	
\$175,000	\$3,450	105	
500,000	3,600	110	
525,000	3,750	115	
550,000	3,900	120	
575,000	4,050	125	
600,000	4,200	130	
625,000	4,350	135	
650,000	4,500	140	
675,000	4,650	145	
700,000	4,800	150	
725,000	4,950	155	
750,000	5,100	160	
775,000	5,250	165	
800,000	5,400	170	
825,000	5,550	175	
850,000	5,700	180	
875,000	5,850	185	
900,000	6,000	190	
925,000	6,150	195	
950,000	6,300	200	
975,000	6,450	250	
1,000,000	6,600	210	

FIDELITY RATES

Blanket Fidelity Bonds

(On Forms approved by Surety Association of America.)
Standard Form A—Primary Blanket Fidelity Bond.
Standard Form A A—Excess Blanket Fidelity Bond.

Applicants for Blanket Fidelity Bonds—

All classes of Employers other than those eligible for Bankers or Brokers Blanket Bonds or for or in behalf of any Federal or other Public Official, their Deputies or employees.

Bondable Employees—

All natural persons (except Directors of the employer, if a corporation, who are not also officers thereof) in the regular service of employer, compensated by salary, wages and/or commission, whom employer has a right to govern and direct at all times in the performance of such service but not to cover brokers, factor commission merchants, consignees, contractors or other agents or representatives of the same general character.

Classes of Employees—

Bondable Employees are divided into two classes: (1) Compulsory Bondable Employees and (2) Optional Bondable Employees:

(1) Compulsory Bondable Employees includes officers and employees occupying the following positions and those of a similar nature—President, Vice-President, Secretary, Treasurer, Secretary and Treasurer, Assistant Secretary, Assistant Auditor, Assistant Manager, Superintendents, Bookkeepers, Office Clerks, Stenographers, Cashiers, Inside Salesmen, Countermen, Branch Managers, Custodians, Watchmen, Messengers, Shipping or Receiving Clerks, Stock Clerks, Paymasters, Timekeepers and Foremen.

(2) Optional Bondable Employees includes employees occupying the following positions and those of a similar nature—Factory Workers, Mechanics, Laborers, Porters, Janitors, Outside Salesmen, Collectors, Drivers, Drivers' Helpers, Chauffeurs, Demonstrators and Canvassers.

Location of Risks Covered—

Limited to United States, Alaska, Canada and Newfoundland.

Bond Penalties—

Blanket Fidelity Bonds are written in the minimum penalty of \$25,000 and multiples thereof.

Primary Blanket Fidelity Bond (Standard Form A)—

Premium is computed on *all* of the Employer's "Compulsory Bondable Employees" *plus* such "Optional Bondable Employees" as the Employer desires to cover, excepting those "Employers" and "Optional Bondable Employees" specifically listed at page 12. The basic rate begins with the following table of minimums up to twenty-five employees:

BOND		BOND		BOND	
\$ 25,000	\$ 625.00	\$ 25,000	\$ 1,350.00	\$ 225,000	\$ 1,950.00
50,000	825.00	150,000	1,500.00	250,000	2,100.00
75,000	1,025.00	175,000	1,650.00	275,000	2,250.00
100,000	1,200.00	200,000	1,800.00	300,000	2,400.00

Add to this minimum an additional annual premium for each employee exceeding twenty-five, according to the following table for \$25,000 bonds:

Next twenty-five (26 to 50 employees)	...	...	...	...	\$15.00 each
Next fifty (51 to 100 employees)	...	...	...	...	10.00 each
Next one hundred (101 to 200 employees)	...	...	...	...	5.00 each
Next one hundred (201 to 300 employees)	...	...	...	...	4.00 each
Next two hundred (301 to 500 employees)	...	...	...	...	3.00 each
Next five hundred (501 to 1000 employees)	...	...	...	...	2.50 each
Next fifteen hundred (1001 to 2500 employees)	...	...	...	...	2.00 each
Next twenty-five hundred (2501 to 5000 employees)	...	...	...	...	1.50 each
All others (over 5000 employees)	...	...	...	...	1.00 each

For larger bonds, increase such additional premium according to the following percentages: Bond of \$50,000, 15%; bond of \$75,000, 25%; bond of \$100,000, 30%; bond of \$125,000, 35%; and so on, adding 5% for each additional \$25,000.

The basic rate thus ascertained is the final premium charge except for "Optional Bondable Employees" specifically listed at page 12 and for those Employers engaged in the following lines of business.

<i>Class of Business</i>	<i>Discount</i>	<i>Additional Percentage</i>
Amusement Enterprises of all classes	...	100%
Chattel Mortgage Companies	...	100%
Chain Stores (listed at Manual p. 54)	...	100%
Cotton Compress Companies	...	100%
Cotton Factors	...	20%
Fraternal Orders (writing Life, Accident and/or Health Insurance)	...	25%
Grain Companies operating "Grain Elevators & Warehouses"	...	100%
Hotels and Restaurants	...	50%
Interinsurance Exchanges and Reciprocal	...	100%
Jewelers (Wholesale and Retail)	...	100%
Labor Unions	...	100%
News Companies	...	100%
Public Service Corporations (Manual p. 50)	20%	50%
Railroad Employes, Trade Organizations	...	100%
Retail Tailors and Clothiers (Listed at Manual p. 54)	...	75%
Salary Loan Companies	...	50%
Social Clubs
Telephone Companies	25%	...

Optional Bondable Employes:

After additional percentages have been added and discounts allowed, the following additional premiums are to be charged on bonds of \$25,000 for the "Optional Bondable Employes" of the companies specifically listed below:

Vacuum Cleaner Companies, News Companies, Wholesale Groceries, Bakery, Ice Cream, Dairy, Laundry and Towel Supply Companies:

Outside Salesmen, Collectors, Drivers, Drivers' Helpers, Chauffeurs, Demonstrators, Canvassers and other similar positions:

(Ten Dollars (\$10.00) each.

For larger bonds, increase such additional premium according to the percentages given at page 4 (reverse side) and 7.

FACTORY WORKERS, MECHANICS AND LABORERS: Regardless of class of Employer's business and regardless of bond penalty, add to premium previously ascertained, fifty cents (50c) for each factory worker, mechanic and laborer.

No additional premium is charged for "Optional Bondable Employees" when the total "Compulsory and Optional Bondable Employees" is twenty-five (25) or less.

Excess Blanket Fidelity Bond (Standard Form AA)—

Compute premium as for a Primary Blanket Bond on the total of all of the Employees of every description covered by all Underlying Fidelity Bonds, either Individual, Schedule or Position for all Employees up to and including one thousand (1,000). On all Employees over one thousand (1,000) charge Two Dollars (\$2.00) for each additional Employee. After additional percentage or discount for class of business has been made or allowed, *surcharge this total premium computation twenty-five percent (25%) and from the premium thus ascertained subtract full premium actually paid on such Underlying Fidelity Bonds to American Companies, subject, however, to Minimum Premium of twenty-five percent (25%) of the Blanket Fidelity Bond Premium including the surcharge of twenty-five percent (25%).*

General Rules

Standard Form A is a Primary Blanket Fidelity Bond and covers all of the employers "Compulsory Bondable Employee." If Underlying Fidelity Bonds are carried there may be deducted from the final premium computation on this Form fifty percent of the premium actually paid to American Companies for such Underlying Fidelity coverage, *not premium to be not less than one-half of premium (or minimum) for Primary coverage.* Allowance for Underlying Fidelity is made only on Primary Blanket Fidelity Bond, i.e., on the Blanket Fidelity Bond which is next to the Fidelity Schedule and not on any additional Standard Form A bond or bonds which may be Excess over the Underlying Bond on the same form.

Standard Form A may be issued as Excess over Primary Standard Form A. When so issued compute premium (or minimum) for the aggregate amount of both bonds and from this sum subtract premium (or minimum) computed on the amount of the Primary Blanket Fidelity Bond. The remainder is the premium for the Excess.

Premium is corrected annually. There are no charges and no deductions for increase or decrease of employees during premium year *except where merger or consolidation takes place.*

Blanket Position Bonds

(On Standard Form approved by Surety Association of America)

Applicants for Blanket Position Bonds —

All classes of Employers other than those eligible for Bankers or Brokers Blanket Bonds or for or in behalf of any Federal or other Public Official, their Deputies or employees.

Bondable Employees —

All natural persons (except Directors of the employer, if a corporation, who are not also officers thereof) in the regular service of employer, compensated by salary, wages and/or commission, whom employer has a right to govern and direct at all times in the performance of such service but not to cover brokers, factor commission merchants, consignees, contractors or other agents or representatives of the same general character.

Classes of Employees —

Bondable employees are divided into two classes: 1. Compulsory Bondable Employees. 2. Optional Bondable Employees.

Compulsory Bondable Employees —

(Group A — OFFICERS AND EMPLOYEES IN MAJOR POSITIONS OR TRUST, such as President, Vice-Presidents, Treasurer and Assistant Treasurers, Secretary and

Assistant Secretaries, Comptroller and Assistant Comptrollers, Accountants, Auditors, Cashiers, Bookkeepers, Paymasters, Timekeepers, Purchasing Agents and Buyers, Custodians of Merchandise, Sales Managers, Factory Superintendents, Department Managers or Superintendents, Assistant Managers or Assistant Superintendents, Branch Managers, Assistant Branch Managers, Clerks in Receiving and Supply Departments, Clerks in Shipping Departments, Factory Foremen, and Watchmen.

Group B—EMPLOYEES IN MINOR OUTSIDE POSITIONS OF TRUST, such as Salesmen and Collectors, including Chauffeurs and Drivers, or any other outside employe having custody of money or property.

Group C—EMPLOYEES IN MINOR INSIDE POSITIONS OF TRUST, such as Inside Salesmen, Porters, Window Dressers, Demonstrators, Weighers and the like.

Group D—EMPLOYEES IN CLERICAL POSITIONS, such as Stenographers, Typists, Telephone Operators, File Clerks and Office Boys who in the ordinary course of business do not handle the money nor have custody or control of the property of the employer.

Optional Bondable Employees—

Group E—Factory Workers, Laborers and Mechanics.

Location of Risks Covered—

Limited to United States, District of Columbia, Alaska, Hawaiian Islands, Canada and Newfoundland.

Bond Penalties —

Blanket Position Bonds are written in the penalty of \$5,000, \$10,000, \$15,000 and \$20,000.

Optional Bondable Employees —

GROUP E — FACTORY WORKERS, MECHANICS AND LABORERS: Regardless of class of Employer's business and regardless of bond penalty, add to premium previously ascertained, fifty cents (50c) for each factory worker, mechanic and laborer.

General Rules:

No additional premium is charged for either "Compulsory or Optional Bondable Employees" when *total* of both Classes is five (5) or less,

Premium is corrected annually. There are no charges and no deductions for increase or decrease of Employees during the premium year, *except where merger or consolidation takes place.*

Additional Specific Excess Indemnity —

Additional Specific Fidelity Indemnity may be taken on Employees. For such additional specific indemnity charge the regular Manual rate according to volume and classification of Employers business. In computing volume do not include the penalty of the blanket bond.

Automobile Coverage

This page is intended to cover various forms of fidelity coverage in the manufacture and distribution of automobiles.

Automobiles and Accessories

Manufacturers and Distributors:

Employees on payroll at Head Office, Branches or Factories.
(General Fidelity Rate.

Automobile Dealers:

Bonded to Manufacturer, Distributor, Sales or Finance

Agencies:

\$2.50 per M flat on the note or amount outstanding on consignment of car.

(The rate allows for the average frequency of turnover; is computed on the maximum amount of indebtedness on each car; and is a term rate not subject to *pro rate* or renewal.)

Earned Minimum per Dealer, \$15.00.

Automobile Purchaser:

Bonded to retail dealer; coverage against embezzlement;

Flat Premiums and Minimums:
Annual Volume :

	Per \$100.	Min. per car
1 to 20 cars	\$10.00
21 to 1000 cars	5.00
1001 to 2500 cars	4.00
Over 2500 cars	3.00

Minimum and rate apply to coverage on each separate car.
 Two or more cars cannot be included together to
 avoid minimums.

AUTOMOBILE COVERAGE

General Rules

Contracts with all producers of this form of insurance should require that *every car* shall be covered; to the end that there may be no adverse selection against the insurer.

A schedule must be carried in one policy, placed by and covering the interest of one insured. Automobiles are added to the schedule by descriptive name and number sufficient to identify the car. Schedule rates are computed on the maximum outstanding at the purchase, consignment or delivery of the car. The term of the insurance and the limitation of liability are taken into account in making the term rate; there is no reduction or refund of premium for short time.

Coverage is strictly limited to larceny, embezzlement, conversion or criminal misappropriation of the car by the purchaser or consignee or with his connivance.

Accidental loss, destruction, fire, casualty, not covered; theft or seizure of the car by others than the purchaser, not covered; failure to pay for the car is not covered.

Confiscation

General Indemnity to vendors or lenders against the risk of seizure or confiscation of cars for illegal transportation of liquor by others than the insured takes an additional premium of \$5.00 per M computed on the maximum outstanding loan or unpaid purchase price of each car.

Minimum \$5.00 and maximum \$12.50 for each car.
 To get this rate *all cars must be covered.*
 Bond for return of seized vehicle is two per cent. Minimum \$10.00.

Fidelity Rates

Agents, Canvassers:

Per \$100

Min.

Not applicable to specifically rated companies listed at Manual page 46.

Individual or Schedule:

Who sell from door to door on commission or salary basis—hosery, sewing machines, washing machines, wringers, lightning rods, books, tea, coffee or any other commodity:

Under \$30,000	...	...	...	...	...	\$1.00	\$10.00
\$30,000 and over	...	...	...	...	...	.60	6.00

One-half the Minimum is earned.

Officers and employes at Head Office, Factories or Branch Offices, employed at inside positions and on salary:

General Fidelity rate computed on the size of this Schedule only.

**Banks, National Banks, Savings Banks, Trust Companies In-
dustrial Banks, Safe Deposit and Title Companies:**

(Building and Loan Associations, see p. 44.)

(Private Banking Houses, see p. 70.)

(Stock and Bond Brokers, see p. 80.)

The heavy and increasing loss ratios on small banks (usually designated as "one-man" or "two-men" banks) necessitates a separate classification and rating for such institutions. Banking institutions are classified as follows:

Class A: Banks (including National, State and Savings Banks), Trust Companies, Industrial Banks, Safe Deposit and Title Companies, having a capital stock paid in, in cash, of \$25,000 or upward (disregarding surplus and undivided profits); Savings Institutions (not Building and Loan Associations) having a surplus and undivided profits of \$25,000 or more, in those States where Savings Institutions are not required to have a paid in capital stock.

Class B: All Institutions with less than \$25,000 cash capital as defined above.
(See p. 16.)

Rates

(For Blanket Bonds, see pp. 27-38)

Banks in Class A:

Fidelity bonds *not on statutory form*; (statutory forms are separately rated,
pp. 23, 24).

Individual or Schedule :

Officers and Employees

Per \$100
 .40

Statutory Forms

INDIANA:

Bank Fidelity Bonds which carry the Statutory Liability
 (regardless of form of bond)

Class A Class B
 Per \$100

.50 1.00

The Statute applies to all forms of Fidelity Bonds for active officers of Loan and Trust and Safe Deposit companies (but not to employees thereof); and to President, Vice-President and Cashier of State Banks. (Ind. L. 1921, Ch. 50, Sec. 2.)

Officers and employees of National Banks and employees of State Banks and of Loan and Trust and Safe Deposit companies bonded on usual Bank Fidelity forms or on A. B. A. form, take Bank Fidelity rates for Class A or B.

N. B. Wherever a form of bond containing the Statutory Liability is insisted upon, regardless of whether such Liability is required by law or not, the rate under this broader form is Class A—.50. Class B—1.00.

MISSOURI :

Statutory form of bank bond for officers and tellers of
 State Banks, Trust Companies and Savings Banks ...

.50 1.00

	Class A	Class B
	Per \$100	
NORTH CAROLINA:		
Statutory form of bond for Officers and Employees of all Banks	1.00	1.00
OKLAHOMA:		
Bond running to the State of Oklahoma, on form prescribed by the Banking Commissioner:		
Officers and employees of all banks under the supervision of State Banking Department ... ..	.60	1.00
PENNSYLVANIA:		
Bonds running to the Commonwealth of Pennsylvania: (these bonds are given pursuant to Statute, though the form varies) ... ..	.50	1.00
TENNESSEE:		
Statutory form of bond for Officers and Employees of all Banks ... ..	.50	1.00
WASHINGTON:		
The Statute applies to all forms of Fidelity Bonds for active officers and employees of State Banks and Trust Companies ... ..	.55	1.00
Banks in Class B: (See p. 22.)		
Fidelity bonds on individual or schedule forms ... ..		.80

Bonds given by Trustees of Savings Banks to the State or State Banking Department for the faithful performance of their duties as such Trustees—20c per \$100.

Foreign Banks (and over-seas branches of American Banks).

Increased losses, expenses, and cost of adjustment outside the continental United States require that bank fidelity rates should be increased in the following proportion over the rates for similar bonds in continental United States :

Alaska	...	...	...	...	...	...	...	Increase
Porto Rico and Canal Zone	...	...	...	...	...	...	...	25%
	(Subject to U. S. jurisdiction)							100%
Europe	...	...	...	...	...	...	...	100%
Mexico, Central and South America, West Indies, Asia, Africa, Australia, and all other points over-seas (does not include Canada)	...	...	...	...	...	...	...	200%

Applicable to fidelity schedule or blanket bonds of all financial institutions, banks, branch banks, and branches of United States Banks and Private Banking Houses.

Federal Reserve Banks

Governor of the Federal Reserve Bank; and the staff of employees	...	...	...	...	...	...	...	Per \$100
The Federal Reserve Agent and Assistant Federal Reserve Agent	...	...	...	...	...	...	...	.25
	...	...	...	...	...	...	...	.10

The *staff* of the Federal Reserve Agent (comprising all his subordinates and employes) Per \$100
 Fiscal Agent, Federal Reserve Board25
 Blanket Bonds for Federal Reserve Banks: (See pages 37-38.)10

Federal Farm Loan Act

Federal Land Banks
 Officers and Employes:
 On bond form prescribed by the Act40
 Agents (under Sec. 15)40
 Federal Intermediate Credit Banks
 Officers and Employes... .. .25
 Joint Stock Land Banks
 Bank Fidelity Forms25
 National Agricultural Credit Corporations
 Officers and Employes25
 National Farm Loan Associations
 Secretary-treasurer and other employes20
 Attorneys20
 Federal Farm Loan Board
 Farm Loan Registrars25
 Land Bank Appraisers25

Land Bank Examiners
Experts, Assistants, Clerks, Laborers and other Employees
Guarantee of Titles, \$1.50 per M flat for term.
Computed on the amount of the loan.

Depository Bonds, Regular Depository Rate.

Bankers' Blanket Bonds

(On form authorized by N. Y. L. 1915, Ch. 505. Limited by statute to
banks, bankers, brokers, financial or money corporations.)*

Applicants for Blanket Bonds are classified as:

1. Incorporated Banks. (Including Savings Banks, Trust Companies, Safe Deposit and
Title Companies and Building & Loan Associations which are under supervision of State
Banking Department.)

2. Private Bankers.

3. Stock Brokers.

4. Federal Land Banks and Joint Stock Land Banks.

(The twelve Federal Reserve Banks are in a special classification.)

Bankers' Blanket Bonds are written in Minimum Penalty of \$25,000 and in
multiples thereof at the following scale of rates.

(Special rates for Blanket Bonds less than \$25,000 on Forms No. 2 and 12 only are given
at p. 38.)

The basic rate for each begins with the following table of minimums up to 25 employees:

BOND	BOND	BOND	BOND
\$25,000	\$ 625.00	\$125,000	1,350.00
50,000	825.00	150,000	1,500.00
75,000	1,025.00	175,000	1,650.00
100,000	1,200.00	200,000	1,800.00
			300,000
			\$225,000
			250,000
			275,000
			300,000
			\$1,950.00
			2,100.00
			2,250.00
			2,400.00

Add to this minimum an additional annual premium for each employee exceeding twenty-five, according to the following table for \$25,000 bonds:

Next twenty-five (26 to 50 employees)	...	...	...	\$15.00 each
Next fifty (51 to 100 employees)	...	...	...	10.00 each
Next one hundred (101 to 200 employees)	...	...	...	5.00 each
Next one hundred (201 to 300 employees)	...	...	...	4.00 each
Next two hundred (301 to 500 employees)	...	...	...	3.00 each
All others (over 500 employees)	...	...	...	2.50 each

For larger bonds, increase such additional premium according to the following percentages: Bond of \$50,000, 15%; bond of \$75,000, 25%; bond of \$100,000, 30%; bond of \$125,000, 35%; and so on, adding 5% for each additional \$25,000.

The basic rate is computed according to the above table for all officers and employes at Head Office and branches. When the basic rate is thus ascertained it is subject to the percentages, additional loading for additional exposure, and minimums for branches and branch employes shown in the following pages.

Incorporated Banks

Standard Form No. 1—100% over basic rate.	
Standard Form No. 2—25%	”
Standard Form No. 7—100%	”
Standard Form No. 8—120%	”

On Forms 1, 2, 7 and 8 there is added an additional \$5.00 for each branch office employe with a Minimum of \$250 for each branch.

Forms 7 and 8 include Check Forgery and premium computed as above takes the additional premium of twenty cents for each Checking Account with annual minimum of \$150 *with or without Deductible*. (“Deductible” is authorized for S. F. No. 8 *only*.)

Private Bankers

Includes copartnerships and incorporated bond and investment houses; dealers in mortgages, commercial paper; notebrokers; *not* stockbrokers.

Standard Form No. 1 and 11—100% over basic rate.	
Standard Form No. 2 and 12—25%	”
Standard Form No. 7—100% over basic rate.	”
Standard Form No. 8—120%	”
Standard Form No. 13—20%	”

On Forms 1, 11, 7 and 8 (and on Form 13 with insuring clause B.) there is added an additional \$8.00 for each branch employe with a minimum of \$100 for each branch.

On Forms No. 2 and 12 and on Form No. 13 (without "misplacement" or insuring clause B) there is added \$6.00 for each branch employe and \$75.00 for each branch. If "misplacement" (or insuring clause B) is added at any time, the additional premium for branch office employes and minimum for branches shall be increased to \$8.00 for each branch office employe and a minimum of \$100 for each branch.

Forms 7 and 8 include Check Forgery and premium computed as above takes an additional premium of twenty cents for each checking account with annual minimum of \$150 *with or without Deductible*. ("Deductible" is authorized for S. F. No. 8 only.)

Deductible Rider—Insuring Clause D—S. F. 8.

(Adopted June 24, 1925)

<i>Deductible</i>	<i>Rate per</i> <i>Checking Account</i>
\$300	\$.14
300	.12
400	.11
500	.10
600	.09
700	.08
800	.07
900	.06
1000	.05

Stock Riders

Includes all firms executing in their own name trades for speculative margin accounts on any Stock Exchange or on the curb market.

Standard Form No. 11—100%	over basic rate.
Standard Form No. 12—50%	" "
Standard Form No. 13—30%	" "
Standard Form No. 14—150%	" "
Standard Form No. 15—170%	" "

On Standard Form No. 11 (and No. 13 with insuring clause B) there is added an additional \$10.00 for each branch office employe with a minimum of \$100 for each branch. H. O. Minimum—\$25,000 bond, \$1,500; \$50,000 bond, \$1,800.

On Standard Form No. 12 (without misplacement) there is added an additional \$7.50 for each branch office employe with a minimum of \$100 for each branch.

With misplacement the charge is \$10.00 per employe, with minimum of \$100 per branch.

H. O. Minimum	Without Misplacement	With Misplacement
\$25,000 bond	\$1,100.00	\$1,375.00
50,000 "	1,375.00	1,567.50
75,000 "	1,567.50	

On Standard Form No. 13 either *with Riders "A" or "C"* or *without riders* there is added an additional \$7.50 for each branch employe with a minimum of

\$100 for each branch. H. O. Minimum—\$25,000 bond, \$1,050; \$50,000 bond, \$1,350.

On Standard Form No. 14 there is added an additional \$12.50 for each branch employe with a minimum of \$250 for each branch. H. O. Minimum—\$25,000 bond, \$1,800; \$50,000 bond, \$2,200; \$75,000 bond, \$2,600.

On Standard Form No. 15 there is added an additional \$13.50 for each branch employe with a minimum of \$250 for each branch. H. O. Minimum—\$25,000 bond, \$2,000; \$50,000 bond, \$2,400; \$75,000 bond, \$2,800.

On Standard Form No. 13 when insuring clause "B" is attached the *rate and minimum* for Home Office, branch office and addition for branch office employes is the same as on Standard Form No. 11.

On Standard Form No. 13 with *Trading Loss Annual Audit rider* attached, the *rate and minimum* for Home Office, branches and branch office employes is the same as for Standard Form No. 14.

On Standard Form No. 13 with *Trading Loss No Annual Audit rider* attached, the *rate and minimum* for Home Office, branch office and branch office employes is the same as for Standard Form No. 15.

Savings Banks—S. F. No. 5—Revised January 26, 1928.

Compute rate on the following table which includes the requirement for a *minimum bond* up to a certain number of employes, and an additional charge for each employe:

Number of Employees	Minimum Bond
10 or less	\$ 25,000
11 to 25	50,000
26 to 50	75,000
51 or more	100,000

Compute the premium at a rate of 1% up to the amount of *minimum bond* required. If the bank desires insurance in excess of this minimum, charge $\frac{1}{2}$ of 1% for such excess.

Add to the above a charge for the number of the bank's employees as follows:

Employees' Premium Table	
10 or less	\$250.00
Next 15	15.00 each
Over 25	10.00 each

Minimum \$250.00 for each premises. On the H. O. this is met by the minimum premium of \$250.00 for ten or less employees. On each Branch where the premiums for employees at that Branch computed on the employees premium table fall below \$250.00 there must be charged an additional sum sufficient to make up the minimum of \$250.00 for that Branch.

Example. A Savings Bank has 15 employees at its Head Office and two Branches with 8 and 6 employees, respectively. Total number of employees 29, bonded for \$100,000.

\$75,000 @ 1% ... ..	...	...	...	...	...	...	...	\$750.00
25,000 @ 1/2 of 1% ... ..	...	...	...	...	...	...	...	125.00
1st 10 employees ... ..	...	...	...	...	...	...	...	250.00
Next 15 " @ \$15.00 each	...	...	...	...	...	...	...	225.00
4 " @ 10.00 each	...	...	...	...	...	...	...	40.00
<u>29</u>								
Minimum for Branch A ... ..	...	...	...	...	...	...	...	\$250.00
Less table charge, 8 emp. @ \$15.00	...	...	...	...	...	...	...	120.00
Additional charge for Branch A ... ..	...	...	...	...	...	...	...	130.00
Minimum for Branch B ... ..	...	...	...	...	...	...	...	\$250.00
Less table charge, 6 emp.; 2 @ 15 = 30; 4 @ 10 = 40	...	...	...	...	...	...	...	70.00
Additional charge for Branch B. ... ..	...	...	...	...	...	...	...	180.00
								<u>\$1700.00</u>

Excess Blanket Coverage: Available only for that portion of loss exceeding stipulated underlying coverage.

For Underlying Fidelity Schedule: Compute premium as for a primary blanket bond; allow 75¢ per M on the underlying fidelity schedule. Net premium to be not less than 75% of premium and minimum for primary coverage. Allowance for underlying fidelity is made only on primary blanket bond, i. e. on the blanket bond which is next to the Fidelity Schedule; not on excess Blanket Bonds.

Savings Banks—Standard Form No. 2

For Savings Banks *only* Standard Form No. 2 WITHOUT MISPLACEMENT IN penalties of \$25,000 and less takes the following scale of premiums:

\$10,000	not more than	6 employees	...	...	...	...	...	...	\$300
12,500	"	6	"	...	...	...	...	...	400
15,000	"	10	"	...	...	...	...	...	440
20,000	"	10	"	...	...	...	...	...	480
20,000	"	15	"	...	...	...	...	...	520
25,000	"	10	"	...	...	...	...	...	520
25,000	"	15	"	...	...	...	...	...	560
25,000	"	20	"	...	...	...	...	...	600

These Premiums and Minimums are limited strictly to Standard Form No. 2 without Misplacement. If "Misplacement Rider" is added there is an additional charge of forty per cent computed on the above premiums for the "Misplacement Rider."

Increased zone coverage will be furnished at the rates and minimum given at pp 40-41 of the Manual.

Premium is computed on the TOTAL NUMBER of the bank's officers and employes from Cashier downward and including any President or Vice-President active in its affairs.

The above scale of premium charges was intended to enlarge the field of Blanket Bond Insurance for small institutions which cannot afford more than \$25,000 coverage. Accordingly, if total coverage on Primary and Excess Bond exceeds \$25,000, premium for the whole is computed at the scale for \$25,000 and multiples thereof, given on page 27.

Standard Form 3 (Insuring its customers against the loss of their securities in the custody of the bank) :

ANNUAL PREMIUMS : *Without Misplacement Rider.*

\$1.00 per M (earned minimum) on *penalty of the bond plus the following graduated rate scale to be computed annually in advance on the volume of all customers securities* on all premises of the Insured (subject to annual adjustment on average volume averaged quarterly on the first day of January, April, July and October each year).

Up to and including the 1st \$1,000,000	50 cents per M
For " 2nd "	40 cents " "
" " 3rd "	30 cents " "
" " 4th "	20 cents " "
" " 5th "	10 cents " "
" " next \$20,000,000	5 cents " "
For all amounts in excess of 25,000,000	2½ cents " "

Rate must be computed on ALL SECURITIES not belonging to the bank itself, but in its custody for safekeeping on any of its premises.

Rate applies ONLY to S. F. 3 when issued as EXCESS over underlying Bankers Blanket Bonds or deductible of \$150,000 or more. Credit of \$1.00 per M may be allowed on the excess of such underlying coverage or deductible OVER \$150,000. Where S. F. 3 is issued as primary or concurrent insurance DOUBLE the above premium rates.

" MISPLACEMENT " RIDER : Add 50% to final computation of premium.

"RIOT AND CIVIL COMOTION" RIDER: For H. O., 50 cents per M on penalty of bond. Each additional premises, 10 cents per M on penalty of bond.

Standard Form 4 (Federal Reserve Bank as custodian for Insured Member Banks—*Schedule*):

WITHOUT MISPLACEMENT RIDER—\$1.00 per M per annum computed on the aggregate "amounts carried on such Insured Member Banks."

WITH MISPLACEMENT RIDER—\$1.50 per M per annum computed in the same manner.

Standard Form 4a (Bond covering Insured Bank for securities left with Federal Reserve Bank for safekeeping) *and*

Standard Form 4b (Bond covering Insured Bank for securities left with Incorporated Bank or Savings Bank for safekeeping):

WITHOUT MISPLACEMENT RIDER—\$1.00 per M per annum computed on bond penalty.

WITH MISPLACEMENT RIDER—\$1.50 per M per annum computed on bond penalty.

All Forms of Bankers' Blanket Bonds except No. 2 and 12, are written only in penalties of \$25,000 or multiples thereof. Standard Forms No. 2 and 12, may be written for applicants having less than twenty employees at the following annual premiums (not authorized for *stockbrokers*):

\$10,000 not more than 6 employees	...	...	...	...	...	...	...	...	...	\$500
12,500 "	"	6	"	"	"	"	"	"	"	525
15,000 "	"	10	"	"	"	"	"	"	"	550
20,000 "	"	10	"	"	"	"	"	"	"	600
25,000 "	"	15	"	"	"	"	"	"	"	650

25,000 not more than 10 employees	...	...	...	...	...	...	...	...	...	\$650
25,000 " " 15	...	...	...	...	...	...	...	...	...	700
25,000 " " 20	...	...	...	...	...	...	...	...	...	750

These premiums and minimums are limited strictly to Standard Forms No. 2 and 12, with or without Misplacement, but if "Misplacement Rider" is added there is an additional charge of forty percent computed on the above premiums for the "Misplacement Rider" but not over \$250.00.

Premium is computed on the *total number* of the applicant's officers and employees, from Cashier downward, and including any President or Vice-President active in its affairs.

The above scale of premium charges was intended to enlarge the field of Blanket Bond Insurance for small institutions which cannot afford more than \$25,000 coverage. Accordingly, if total coverage on Primary and Excess Bond exceeds \$25,000, premium for the whole is computed at the scale for \$25,000 and multiples thereof, given on page 9.

Federal Land Banks, Joint Stock Land Banks, Federal Intermediate Credit Banks, National Agricultural Credit Corporations.

These may be covered separately by computing the *basic rate* according to the Manual for all officers and employees and adding 50% for Standard Form No. 1; no increase for Standard Form No. 2. Or, if they are organized by National or State Banks and occupy the same premises, they may be included in the blanket bond of the parent institution at the same premium paid by it.

Federal Reserve Banks.

The twelve Federal Reserve Banks, which have no checking accounts and receive deposits only as they carry the reserves of member banks for whom alone

they rediscount paper, have a special classification and bond. Each Federal Reserve Bank is bonded for \$500,000 or a multiple thereof at an annual premium of \$12,500 for the first \$500,000, \$5,000 for the second \$500,000, and \$2,500 for the third \$500,000.

Riders.

On application to insurance coverage of certain forms may be increased by riders modifying their text. For the addition of these riders there is charged a percentage which is figured separately for each rider on the *basic rate*, which has been computed according to the table for all employees at Head Office and branches. Percentages are not figured on percentages. Percentages are not figured on *additional* branch office premiums. Riders are enumerated and percentages of *basic rate* are calculated as follows:

Forms 2 and 12.								Percent	
Form 13.									
1.	"Misplacement" Rider	...	...	...	...	...	...	...	40
2.	Dishonest Act Rider	...	...	...	...	...	...	...	30
3.	Insuring Clause B. Rider	...	...	...	...	...	...	...	40
	Stock Brokers ...	...	...	...	...	...	...	...	40
	Private Bankers ...	...	...	...	...	...	...	...	40
4.	Insuring Clause C. Rider.	...	...	...	...	...	...	...	30
	Stock Brokers ...	...	...	...	...	...	...	...	10
	Private Bankers ...	...	...	...	...	...	...	...	10
5.	Trading Loss, Annual Audit Rider	...	...	...	...	...	...	...	40

6. Trading Loss, No Audit Rider	...	...	...	...	Percent
7. "Riot, Civil Commotion" (covered by striking out these exceptions)	...	...	...	...	(0)
"MISPLACEMENT" \$1,000 Deductible. (Primary Bond Only.)	...	...	...	...	10

For Rider adopted June 21, 1921, providing for deduction of \$1,000 on each and every "misplacement" claim.

Compute the Basic Rate according to the Manual for all the bank's H. O. officers and employees on the primary bond applied for.

Allow for this Rider ten per cent of such computation on the H. O. and if there are branches, ten per cent of the additional premium charge on branch office employees or branch office minimums.

Maximum credit for Rider not to exceed \$1,000 on any risk.

Percentages for MISPLACEMENT are computed entirely on the premium for blanket bonds, without the additional charge for forgery protection.

Increased Zones

If coverage under Paragraph C is limited to a zone of fifty miles radius, additional distances take additional premiums as follows:

For total radius 100 miles	...	...	...	...	Increase annual premium per M.
For total radius 200 miles	...	...	...	...	\$1.00
Each additional 100 miles	...	...	...	...	2.00
Minimum Premium \$25.00	...	...	...	...	.50

On bonds of \$25,000 or less the increased premium for additional distance is computed on the amount of the bond subject to the minimum of \$25,00. On larger bonds it is computed on any amount (\$25,000 or multiples thereof) required and is not affected by the number of employees or branches. Railroad mileage by the shortest route is the accepted method of computation. Additional zone premiums are not pro rated for fractions of zone or year.

In all zones coverage is limited to continental United States and Canada.

For zone coverage outside the United States and Canada, increase the above rates and minimums according to location.

No marine transportation covered.

Excess Blanket Coverage: Available only for that portion of loss exceeding stipulated underlying coverage.

For Underlying Fidelity Schedule: Compute premium or minimum as for a primary blanket bond; allow \$1.50 per M on the underlying fidelity schedule. Net premium to be not less than one-half of premium and minimum for primary coverage. Allowance for underlying fidelity is made only on primary blanket bond, i. e., on the blanket bond which is next to the Fidelity Schedule; not on excess Blanket Bonds. (This Rule does not apply to Standard Form No. 5—Savings Banks).

For excess Blanket Bonds over primary Blanket Bonds, assume that both are on the same form as the excess. Then compute premium (or minimum), for the aggregate amount of both and from this sum subtract premium (or minimum) computed on the amount of the primary bond figured as if it were the same form as the excess. The remainder is the premium for the excess.

General Rules

These rates applicable only to continental United States.

Foreign banks and over-seas branches of American banks take the percentage of increases given at page 13.

Premium must be computed on all employees of every character whose duties relate to banking or require their presence at any time within the banking office. Premium is corrected annually. There are no charges and no deductions for employees temporarily employed or temporarily absent during the year.

On chains of banks, or banks under a common ownership, fidelity rates for schedule or blanket coverage are computed separately for each bank or banking institution having distinct corporate organization; except when affiliated banking institutions occupy adjacent banking premises in the same building.

Benevolent Associations:

Min.
Per \$100 Per Man.

Officers, Employees and Trustees of Charitable, Benevolent, Religious or Educational Institutions; Colleges and Institutions of Learning above the grade of Normal School; institutions semi-public having some charitable, educational or benevolent purpose	... ..	\$ .25	\$2.50
Cemetery Associations; Chautauqua Associations; College or Greek Letter Societies or Fraternities; Employes Mutual Aid or Relief Associations; G. A. R. Posts; Veterans of Foreign Wars; American Legion and its Ladies Auxiliary, and Leagues or Associations of Veterans or Sons of Veterans; Public Institutions which are partly self-supporting and partly in receipt of State or public funds—such as Public Libraries,			

Min.
Per Man.
Per \$100

Universities, Firemen's and Policemen's Pension and Relief Associations, etc., are included in this classification \$.25 \$2.50
 State Prisons, Reformatories, Asylums, Hospitals, Almshouses, Poor Farms, etc., Normal Schools, and all Public Schools of lesser grade, which are wholly supported by State or Public appropriations, are rated under the Public Official Schedule.

Board of Trade, Chamber of Commerce, and similar institutions organized for the public benefit of a city or locality:
 Individual or Schedule :

Officers and Employees25 2.50

Fruit Growers and similar producers organizations for marketing their fruit or produce: *General Fidelity Schedule Rate, p. 3.*

BOARD OF TRADE, CHAMBER OF COMMERCE, Merchants' Associations, Exchanges, Stock Exchanges, Cotton, Coffee and Produce Exchanges, and other institutions for the trade and benefit of their members:
 Individual or Schedule :
 Officers and Employees25 2.50
 Directors, Trustees or Members of Finance Committees of such institutions having custody of the institution's

Per \$100 Min.

funds or securities where two or more members of the association or institution are bonded as members of such committee:

For Committee Members having power to sign checks (at least two signatures being required to each check) ...	\$.20	\$2.50
For Committee Members not authorized to sign checks (where at least two members are required to obtain access to securities)15	2.50

CEMETERY ASSOCIATIONS:

Trustees Bond required by State40	
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Building and Loan Associations:

(This classification and rate applies to *Credit Unions* in New York, Rhode Island, West Virginia and Live Stock or Dairy Loan Associations in Montana and any other State, unless specifically rated.)

HEAD OFFICE:

Inside officers and employes on payroll—Individual or Schedule ...	.40	
Agents, Collectors, Managers Branch Offices and all other employes not at Head Office ...	1.00	10.00

		Per \$100	Min.
Schedules over \$100,000	...	\$.50	\$5.00
Earned Minimum—\$5.00.			

ILLINOIS :

ALL FORMS	1.00	
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MISSOURI :

ALL FORMS	1.00	10.00
Trustees of Building or Housing Funds	1.00	10.00

NORTH AND SOUTH DAKOTA :

Officers and Employees50	
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Statutory Bonds to qualify domestic or outside Building and Loan Associations in different States : \$5.00 per M. per annum.

(Take care not to incur cumulative liability on successive annual bonds for the same corporation.)

Salary Loan Offices :

Charitel Loan Offices :

(Including Benevolent, Charitable, Prudential or Re-medial Loan Associations.)

	Per \$100	Min.
Officers and Employes:		
Schedules of \$1,000,000 and up...	.25	
Schedules of \$2,000,000 and up...	.15	

Adding Machines, Auto Accessories Shops (excluding Dealers, Garages and Service Stations), Pianos, Piano Players, Organs, Radios, Talking Machines, Comptometers, Dietaphone, Proteotograph, Vacuum Cleaners, Scales and Similar Companies:

Individual or Schedule:
Executive Officers (including traveling inspectors and auditors) inside employes at manufacturing plants and head and branch offices (*on salary only*):
 General Fidelity Rate: Computed on size of this schedule only.

All other employes: (Outside salesmen and collectors):
 For "Consignees"—see p. 2.
 Adding Machine Companies40 4.00
 Schedules \$2,000,000 and over (General Fidelity Rate, p. 3).

Comptometer and Dietaphone Companies50 5.00
Vacuum Cleaners 1.00 10.00
All other concerns60 6.00

Per \$100 Min.

One-half the minimum is *earned*.
 Schedule of outside positions is *excluded* in computing
 rate on inside positions.

Clearing House Associations:

Chief Examiner \$.20
 Assistant Examiners and all other officers and employees... .25

Collection Agencies:

Law List Companies:

Payroll Employees: General Fidelity Rate; computed on
 separate schedule for payroll employes, *exclusive* of
 bonded attorneys.

Bonded Attorneys: Individual or schedule bonds to the
 Law List Company or Collection Agency, *exclusive* of
 Payroll Employees:

Total liability under \$2,000,00020
Minimum \$2.00 per Attorney
 Total liability \$2,000,000 or over15
Minimum \$1.50 per Attorney

Indemnity from the Law List Company or Collection

Agency to each customer 1.00 10.00
 Blanket bond available to all customers 2.00 100.00

Bonds from firms or individual attorneys to creditors seeking collection of claims; General Fidelity Rate.

Per \$100 Min.

Statutory Bonds: Bonds of collection agencies or attorneys required by statute.

Applicants having Statutory Collection Agency Bonds simultaneously effective in less than five (5) States ...	\$1.00	\$10.00
Applicant having Statutory Collection Agency Bonds simultaneously effective in five (5) or more States ...	.50	5.00

Co-operative Companies dealing in coal, ice, groceries, general merchandise and other commodities:
Apply General Fidelity Rate, page 1.

Cotton Compress and all other Companies:

Officers and employes who sign, issue, register, or cancel warehouse or compress receipts, unless bond excludes liability for such receipts	1.50	15.00
Earned Minimum		5.00
Bonds which exclude liability for receipts or cover officers and employes not authorized to sign, issue, register or cancel receipts: Apply General Fidelity Rate, p. 1.		

COTTON FACTORS:

Per \$100 Min.

Traveling Auditors, Cotton Buyers, who are employed on salary basis with expenses paid and commission or part salary and commission, and all other positions not designated above:

Individual or Schedule \$.50 \$5.00

Custodians of Cash or Securities,

having care of same only for the purpose of safekeeping, or distribution under the supervision of others (not applicable to fiduciaries appointed by or subject to direction of a court)

.35 7.50

CUSTODIANS (not consignees) at branches or head office, not authorized to issue or sign warehouse receipts ...

1.00 10.00

CUSTODIANS authorized to issue or sign warehouse receipts:

See classified list Grain Elevators, Cotton Compress Companies, Warehousemen.

Department Stores:

This classification applies to all stores where not less than twelve of the following classes of merchandise are sold:

Art Objects	Furnishings	Millinery
Books	Furniture	Musical Instruments
Clothing	Groceries	Notions
Crockery	Hardware	Sporting Goods
Drugs	Jewelry	Stationery
Dry Goods	Kitchen Utensils	Toys

Individual Bonds, apply General Fidelity Rate, p. 1.	Per \$100	Min.
Schedule rate for six or more positions aggregating \$30,000 or more	... ..	\$ 2.00
Earned minimum	... ..	2.00
Schedules of \$1,000,000 or over	... ..	1.50
Earned premium	... ..	1.50

These rates applicable only to officers and employees actually appointed by and in the employ of the department store and not in the employment of independent concerns operating an express or delivery service for such Department Store.

Express and Delivery Companies, Interurban and Motor Express Companies:

(Not operating on railroads.)

EXECUTIVE OFFICERS:

General Fidelity Schedule Rate computed on the size of this schedule only.

	Per \$100	Min.
Package and Call Agencies	\$.75	\$5.00
(On or off payroll.)		
Collectors, Drivers, Wagon and Delivery men	1.00	10.00
Contracts for Package Delivery and Collection	1.00	10.00
Carriage of money only, General Fidelity Rate, p. 3.		
Earned minimum for all the above		5.00

Fraternal and Beneficial Orders

Not applicable to Fraternal and Beneficial Orders writing Life, Endowment, Accident and/or Health Insurance (including Sick and Death Benefit Societies); Labor Unions or Trade Organizations; or to the American Legion, Veterans of Foreign Wars, or similar organizations and/or their Ladies' Auxiliaries.

INSTRUCTIONS

Fraternal Orders are bonded on a schedule rate *per bond*, with a minimum rate *per lodge*, and a separate rate for Grand or Supreme Officers, Deputies, Organizers, and clerical force of Grand or Supreme Lodges until the Fraternal Order's total schedule reaches the aggregate of \$80,000 fidelity suretyship. On aggregate fidelity suretyship of \$80,000 and upward for any Fraternal Order, they are rated on a lump sum, based on the aggregate amount of fidelity suretyship, without minimums. (See pp 55-56.)

On all schedules, large and small, rates vary according to the form of bond required by the Order. The following three forms are rated:

Form A. — Bond carrying liability only for fraud or dishonesty, or only for larceny or embezzlement, and not including faithful performance of duties or liability for deposits on failure of bank, or liability for keeping intact all funds and absolutely accounting therefor.

Form B. — Bond covering fraud and dishonesty, including faithful performance of duties and/or compliance with constitution and by-laws. (*Note that this form is rated 50% higher than Form A.*)

Form C. — Bond covering fraud and dishonesty, including faithful performance of duties, liability for funds deposited in bank, and the keeping intact of all funds and an absolute accounting therefor in compliance with the constitution and by-laws. (*Note that this form is rated 150% higher than Form A.*)

Where part of the Order's funds are bonded under Form A, and part under Forms B, and C; rate shall be determined as follows:

FORM A. — Order's *basic rate* must be that which would be charged if Form A bond only were issued, based on the total amount of fidelity suretyship placed by one Body (inclusive of all fidelity bonds furnished both for subordinate Lodges and Grand or Supreme Lodges or Officers).

FORM B. — On all bonds written under this form add 50% to *basic rate*.

FORM C. — On all bonds written under this form add 150% to *basic rate* for subordinate officers. For Grand or Supreme Officers, charge straight \$ 50 rate (see pp 55-56), with \$5.00 annual minimum per man for Orders under \$80,000 (p. 54).

The following rates apply only to fidelity suretyship up to \$80,000 :

SUBORDINATE LODGES.		Rate Per \$100	Min. per lodge
Form A.	... ..	\$. 25	\$2.50
Form B.	... ..	.37½	2.50
Form C.	... ..	.62½	5.00
GRAND OR SUPREME LODGES, DEPUTIES OR ORGANIZERS.			
Grand or Supreme officers, Clerical Force, and all employees, including Deputies, Organizers, etc., either individual or schedule bond (separately rated for orders with aggregate fidelity suretyship up to \$80,000),			
1.—Bonds covering larceny or embezzlement only (Form A)	... ..	.25	2.50
2.—Bonds covering fraud and dishonesty and/or faithful performance of duty (Form B)	... ..	.37½	2.50
3.—Bonds covering faithful performance of duty, depository liability, payment of interest and absolute accounting for funds (Form C)	... ..	.50	5.00
4.—Supreme or Grand Directors and Trustees, who handle neither money nor securities	... ..	.15	1.50

Min.
per man.

	Rate	Min.
	Per \$100	per man.
5.—Supreme or Grand Directors and Trustees, handling money and securities for investment and disbursement <i>without</i> depository liability ...	\$.25	\$2.50
6.—Supreme or Grand Directors and Trustees, handling money and securities for investment and disbursement <i>with</i> depository liability ...	.50	5.00
7.—Emergency Fund Committees who are custodians of securities, after purchase by others where not less than two have joint access to the securities (N. B.—This is not applicable where one officer has sole control of securities)	.15	

Fidelity rates for Fraternal Orders having aggregate fidelity suretyship of \$80,000 or upwards.

Annual Rate
(Inclusive of all fidelity bonds furnished both for Subordinate Lodges and Grand or Supreme Lodges, Officers or Deputies).

Form A. (See p. 52.)

\$ 80,000 to \$100,000	\$300.00 — No minimum.
100,000 to 300,000	2.00 per M. — No minimum.

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\$300,000 to \$1,000,000	{ For the first \$300,000, \$600.00, each additional \$1,000 to \$1,000,000 — \$1.50.
Over \$1,000,000 ...	...	...
{ For the first \$1,000,000, \$1,650.00 plus \$1.00 per M for all additional fidelity suretyship.			
Form B. (See p. 52.)			
\$ 80,000 to \$100,000	...	...	\$300.00 — No minimum. \$3.00 per M. — No minimum.
100,000 to 300,000	...	...
\$300,000 to \$1,000,000 ...	...	...	{ For the first \$300,000, \$900.00, each additional \$1,000 to \$1,000,000 — \$2.25.
Over \$1,000,000 ...	...	...
{ For the first \$1,000,000, \$2,475.00 plus \$1.50 per M for all additional fidelity suretyship.			
Form C. (See p. 52.)			
\$ 80,000 to \$100,000	...	...	\$500.00 — No minimum. \$5.00 per M. — No minimum.
100,000 to 300,000	...	...
\$300,000 to \$1,000,000 ...	...	...	{ For the first \$300,000, \$1,500, each additional \$1,000 to \$1,000,000 — \$3.75.

Over \$1,000,000 } For the first \$1,000,000, \$4.125 plus
 \$2.50 per M. for all additional fidel-
 ity suretyship.

For Fraternal and Beneficial Orders writing Life, Endowment, Accident and/or Health Insurance (including Sick and Death Benefit Societies).

The following rules will guide agents in the application of the rate schedules for Fraternal and Beneficial Orders.

- 1—Where a Grand or Supreme Body has jurisdiction and power to, and does award all or part of the bonds of the order, the rate is computed on the total corporate fidelity suretyship which it places, independently of that placed by subordinate or local jurisdictions.
- 2—Where a State Body has jurisdiction and power to, and does award all or part of the bonds of the order in the State, the rate is computed on the total corporate fidelity suretyship which it places, independently of all other jurisdictions.
- 3—Where a local or subordinate body procures its own suretyship independently of State or Supreme Bodies, the rate at page 64 applies.
- 4—A Fraternal Order's fidelity rate is determined by computing the sliding scale on the entire corporate fidelity suretyship placed by one body, whether simultaneously or at different times. The rate thus ascertained applies equally to whatever part of the whole volume is placed at any time;—with such increase as the form of bond may require.

5-- Form C. The graduated rate scale on pp 54-56 applies to all bodies bonded on Forms A and B if they place sufficient suretyship under the above rules. On Form C it applies only to subordinate bodies, and the rate for **Grand and Supreme Bodies**, their officers, directors, trustees, on Forms with depository liability remains \$.50 per \$100 (p. 54 ¶ 3 and 6) irrespective of size of bond or amount of schedule. The amount of their bonds, however, is taken into account in determining the total schedule for the purpose of applying the graduated rate scale to subordinate bodies of the Order.

Statutory Bonds to qualify Fraternal Orders in different States : \$5.00 per M per annum.

Example Showing the Application of Fraternal Order Rates

(for Fidelity Suretyship of \$80,000 and over.)

Rate
per \$100
per annum

If the whole volume of corporate fidelity suretyship awarded by the Supreme or any other body of the order is \$2,000,000, the premium charge for that volume on Form A would be \$2,650.00 per annum (p. 54.)

Basic rate	...	...	...	...	...	...	...
							\$1325

Rate
per \$100
per annum

If \$500,000 of this liability applies to bonds covering faithful performance of duty, etc. (Form B) fifty per cent must be added, making the rate for this \$500,000 \$.19875

If \$500,000 of the total liability applies, to bonds covering depository liability and an absolute accounting for funds, etc. (Form C), there must be added:

If Form C liability covers subordinate lodges or officers, one hundred and fifty per cent over Form A. This would make the rate for this \$500,00033125

If, on other hand, this \$500,000 of Form C liability covers Grand or Supreme officers, the rate is (p. 57)50

Summary

Form A \$1,000,000 liability...	...	...	...	...	...	...	...	...	...	.1325
Form B 500,000 "	...	...	...	...	...	...	...	...	...	.19875
Form C 500,000 "	...	...	...	...	...	...	...	...	...	.33125
For Subordinate Officers	...	...	...	...	...	...	...	...	...	.50
Supreme or Grand "	...	...	...	...	...	...	...	...	...	.50

If the whole \$2,000,000 is not placed at one time, but at different times, or with different companies, the rate for the Order must be computed in the same

manner on the entire volume of \$2,000,000, and the rate thus computed will then apply to that part of the whole volume placed at any time.

Per \$100 Min.

Gas, Electric Light, Water, Heat and Power Companies:

See Public Service Corporations, p. 75.

Grain Elevators:

Officers and employees at Head Office.

Apply General Fidelity rate, p. 1.

LOCAL OFFICES — Individual Bonds:

Grain Receivers or Payers (separate position)

Grain Shortage Form	...	...	...	...	\$2.50	\$25.00
“ One Act ” Form	...	...	...	...	.75	15.00

Receiver and Payer (dual position)

Grain Shortage Form	...	...	...	...	3.50	35.00
“ One Act ” Form	...	...	...	...	1.25	25.00

Larceny or embezzlement form, solely, for either

separate or dual position	1.50	15.00
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Schedule Rate:

Grain Receivers or Payers (separate position)

Grain Shortage Form	1.50	15.00
“ One Act ” Form	...	...	...	...	.75	15.00

Per \$100 Min.

Receiver and Payer (dual position)						
Grain Shortage Form ...	...	...	...	...	2.50	25.00
"One Act" Form ...	...	...	...	...	1.25	25.00
Larceny or embezzlement form, solely, for either separate or dual position ...	...	...	...	...	1.00	10.00

FARMERS CO-OPERATIVE ELEVATORS :

All Officers and Employees :						
Individual or Schedule. ...	...	...	...	...	.75	7.50

Applicable to all who receive or pay for grain ; regardless of title, position or other duties.

GRAIN ELEVATORS — Statutory Bonds :

Dept. of Agriculture and States, p. 85. Board of Trade or Commerce, p. 86.

Hotels and Restaurants :

Officers and Employees :						
Individual bonds ...	...	...	...	...	.75	10.00
One-half the minimum is <i>earned</i> .						

On schedule of six or more positions aggregating at least \$30,000 suretyship charge the same rate, with earned minimum of \$2.50.

Industrial Insurance Companies:

Per \$100

Min.

HEAD OFFICE.

Officers and employees—Individual bonds; apply General

Fidelity rate, p. 1.

Schedule Rate30

LOCAL BRANCHES

District Managers, Superintendents, Assistant Superin-

tendents, Cashiers and Tellers, Bookkeepers, Adjusters,

Claim Agents and all employes in local branches,

salary or commission75

Schedule Rate60 5.00

AGENTS on commission or salary. Where agents are required to collect premiums oftener than monthly and are debited by the employer with excess of arrears or lapses but the surety is not responsible under its bond for the payment by the agent of such excess of arrears or lapses:

Schedule Rate:

Up to but not including \$100,000	...	...	5.00	5.00
\$100,000 up to but not including \$500,000	...	...	3.00	3.00
\$500,000 or over	...	...	2.40	2.40

Per \$100 Min.

Where the terms of agents' employment do not require the collection of premiums oftener than monthly and agent is not debited with excess of arrears or lapses, and the surety is not responsible under its bond for payment by agent of such excess of arrears or lapses:

Schedule Rate:

Up to but not including \$100,000	...	...	...	\$1.00	\$3.00
\$100,000 up to but not including \$1,000,000	...	...	...	.75	3.00
\$1,000,000 or over	...	...	...	.60	3.00
INDUSTRIAL ACCIDENT AND HEALTH AGENTS	...	...	...	...	...
Schedule rate same—minimum	...	...	...	...	1.50

Insurance Companies

Fire, Life, Accident, Casualty and Surety Companies, and all other classes of insurance (except Industrial Insurance Companies).

HEAD OFFICES:

Officers and employees	...	...	...	...	.30
Adjusters, Auditors, Claim Agents, Investigators, Special Agents, Executive Specialists, and all officers and employees (traveling or otherwise) in Accounting or Claim Departments, on salary or <i>per diem</i> , not collecting premiums from the assured	...	...	...	...	.30

The amount of bonds running to each General Agent or Manager is taken by itself in computing the rate on this schedule; irrespective of bonds for other General Agents, Managers or Agents of the same Insurance Company.

Employees and insurance salesmen or solicitors in office of local or general agents or managers; bonded to agents or managers; *not to the Insurance Company*: Apply General Fidelity rate (pp. 1, 2, 3) and schedule rates based on amount of bonds running to agent or manager only.

Insurance Companies

Per \$100 Min.

Fiscal agents or financial correspondents; employed to lend money, make investments and collect income, dividends or interest:

Individual or Schedule ...	...	...	...	...	\$ .30
Schedules of \$2,000,000 and up	...	...	...	...	.25
Schedules of \$5,000,000 and up	...	...	...	...	.20

Inter-Insurance Companies and Reciproals

Attorneys-in-fact or Managers authorized to bind insurers .50 \$10.00

(This rate also applies to *Officers and employes of Inter-*

Insurance Companies and Reciproals and their

Attorneys-in-fact or Managers.)

Insurance Agents or Brokers' bonds for payment of premium tax on policies:

In California	...	...	...	...	2.50	2.00
Rhode Islands	...	...	...	...	2.50	2.00

	Rate per M per annum	Min.
All other States	5.00	2.00
Insurance agents bonds to indemnify their companies against any penalty which may be incurred for the unlawful act of the agent	2.00	1.00

State Insurance Funds

Workmen's Compensation or Industrial Accident Insurance Organizations operated by the State or by State Officers:

Per M
per annum

All officers and subordinates (other than Superintendent of Insurance) \$3.00

Where the State Auditor, State Treasurer, or State Insurance Commissioner or Superintendent of Insurance is required to give additional bond in any capacity covering State Insurance Funds, his additional bond will take the regular public official rate for such officer in that State. All other officers or employes for State Insurance funds take the rate of \$3.00 per M per annum. (This is the regular fidelity rate for large Insurance Companies.)

Jewelers (wholesale and retail):

Manager, Bookkeeper, Cashier, Inside Salesman, Clerk and

all inside employes \$.75 \$10.00

Per \$100 Min.

Schedule Rate :		Per \$100	Min.
\$75,000 and over	... ..	.50	
Local Salesman, Outside Salesman, Outside Salesman and Collector, Outside Collector and all other outside employees, whether employed to sell and collect in the city where firm is located, or on the road	... ..	3.00	15.00
One-half the minimum is <i>earned</i> .			

These rates applicable only to men actually employed and working for employer on salary or commission. Not applicable to men receiving jewelry on memorandum to be sold for their own account or profit.

Labour Unions : Min.
Per Man.

Trade Organizations of Wage Earners, Grand or Supreme Officers, Deputies, Clerical Force, and all employees, including Organizers, Deputies, etc., either Individual or Schedule bond	... ..	\$ .50	\$5.00
Local Unions or Subordinate Lodges of above :			
Officers and employees	... ..	.50	2.50
Trade Organizations of Railroad, Telegraph, Telephone, and Railway Mail Employees	... ..	.25	1.00

Lumber Companies and Lumber Yards:

Apply General Fidelity Rate and Fidelity Schedule Rates (pp. 1, 2, 3) : except as noted below :

	Per \$100	Min.
Yard Managers and Yard employees handling lumber (either at head or branch offices)	\$1.00	\$10.00
Bond covering lumber shortage	1.50	15.00
"One Act" Form	1.25	12.50
Schedule Rate: \$50,000 or over for Yard Managers and Yard Employees only.		
"One Act" Form	1.00	10.00
Honesty Form (not covering lumber shortage) ... ..	.75	7.50
One-half the minimum is <i>earned</i> .		
\$500,000 or over for Yard Managers and Yard Employees only (Honesty Form) ... ..	.50	5.00
Earned Minimum \$2.50.		

National Guard :

	ORGANIZED MILITIA OR NAVAL RESERVES	Per \$1,000	Min.
Quartermaster's Department		\$5.00	\$5.00
Adjutant-General... ..		5.00	5.00
Paymaster-General		5.00	5.00

Paymasters—All ranks	Per \$1,000	Min.
National Guard Officers (Military or Naval) bonded to the United States	\$5.00	\$5.00
All other Officers, Non-Commissioned Officers and civilian employes	5.00	5.00
	10.00	5.00

Schedule Rates :

Where premium is paid by the State or City, or out of State, City or Military Funds or by other public appropriation, a rate of \$7.50 per thousand per annum may be made for schedule or individual bonds covering Officers where Officers of at least three companies, troops, batteries or naval divisions, or larger bodies are bonded, with an aggregate liability on such bonds of not less than \$10,000.

Officers of the National Guard giving bonds to their brother officers : covering funds of the Officer's Mess, Regimental Club, or like social organizations. Classified as Social Club, (p. 77.)

News Companies :

Per \$100 Min.

Distributing Organizations operating on R.R. & S.S. lines
and stations :

Individual or Schedule	\$1.00	\$10.00
Earned Minimum		2.50

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Per \$100 Min.

Packing Houses—Meat Packers:

Executive Officers—President, Vice-President, Secretary,
Treasurer, Secretary and Treasurer35 10.00

Schedule Rates:

Employees up to and not exceeding \$100,00075
Employees over \$100,000 and not exceeding \$1,000,00050

Officers and Employees:

Over \$1,000,00030
Over \$2,000,00025

Consignees, Brokers, Sales Agents—see p. 2.

Private Banking Houses:

Includes copartnerships and incorporated bond and investment houses; Finance Companies (*not* Salary or Chattel Loan Companies); dealers in mortgages, commercial paper; notebrokers, Private Bankers; *not* stockbrokers.

Class A: Incorporated Private Banking Houses having a capital stock paid in, in cash, of \$25,000 or upward (disregarding surplus and undivided profits); and *Unincorporated* Private Banking Houses having a Cash Capital of \$25,000 or more40

Per \$100

Class B: All Organizations with less than \$25,000 cash capital as defined above80

(These rates *not applicable* to Stock and Bond Brokers; see page 80.)

Statutory Forms of Bonds given for Protection of Depositors or Purchasers of drafts or exchange:

California: (L. 1921, Ch. 780)
 Incorporated Banks, Railroad, Steamship & Express Companies25
 All others 1.00

Connecticut: (L. 1917, Ch. No. 397)
 Private Bankers 1.00
 Railroad, Steamship and Express Companies, for transmission of money25

Illinois: (L. 1923, S. B. 551)
 Railroads, Steamships and Express Companies for transmission of money... .. .25
 All others 1.00

Indiana: (L. 1921, Ch. 76)
 Ticket Selling or Foreign Exchange... .. 1.00

Per \$100

Massachusetts : (L. 1923, Ch. 473)						
Ticket Selling, Safekeeping Deposits or Transmission of Money.						
Incorporated Banks, Railroads, Steamship and Express Companies	...	...	...	...	...	.25
All others	...	...	...	...	...	1.00
Michigan : (L. 1919, Ch. 399)						
Transmission of Money.						
Individual or Private Bankers and Ticket Agents	...	...	...	...	...	1.00
Incorporated Banks, Railroad, Steamship and Express Companies	...	...	...	...	...	.25
New Jersey ... ..	...	...	...	...	...	.75
(Laws of New Jersey, 1907, Chap. 106; as amended Chap. 276, Laws of 1910.)						
Ohio : (L. 1919, H. B. No. 200)						
\$50,000 bond for Foreign Exchange	...	...	...	...	...	.25
\$5,000 bond for ticket selling	...	...	...	...	...	.75
Pennsylvania : (L. 1911, No. 814)						
(See page 73.)						
All other states	...	...	...	...	...	1.00

Pennsylvania:

Private Bankers Statutory Bonds:

(Laws of Pennsylvania, 1911, No. 814)

An Act to provide for licensing and regulating private banking in the Commonwealth of Pennsylvania.

The act takes effect December 1, 1911.

SECTION 1 :

Bond for faithful holding or transmission of money.
Penalty fixed by Board ; not less than \$10,000,
nor more than \$50,000.

Per \$100.

Rates for such bonds <i>without security</i> ... ..	...	...
For such bonds with <i>real estate security</i> ... ..	...	\$1.00
For bonds under Section 1 if secured for the full amount by cash or its equivalent in certificates of deposit on any incorporated bank or trust company, or by savings bank books ; or by the securities specified in Section 1 of the Act ; or by securities which are legal investments for savings banks in Pennsylvania ; or by approved collateral securities quoted on the New York or Philadelphia Stock Exchanges ... ..	...	.50

Per \$100

Where the applicant gives security for less than the penalty of the bond ; or gives partly one security and partly another ; charge for the unsecured part of the bond 1% per annum ; for the part secured by real estate, $\frac{3}{4}$ of 1% per annum ; and for the part secured by cash or approved securities, $\frac{1}{2}$ of 1% per annum.

SECTION 8 :

Bond given to exempt the applicant from provisions of the Act :

In cities of the first and second class, penalty, \$100,000.

Elsewhere in Pennsylvania, penalty, \$50,000.

For bonds under Section 8, without security or with real estate security

.50

For bonds under Section 8 if secured for full amount of the bond by cash or its equivalent in certificates of deposit ; or by approved securities as collateral

.25

Where applicant gives collateral security for less than the penalty of the bond ; charge for the secured part of the bond $\frac{1}{2}$ of 1% per annum ; and for the remainder, $\frac{1}{3}$ of 1% per annum.

Public Service Corporations:

This includes electric railways, both urban and interurban, electric light, gas, heat, power and water companies, and all other municipal utilities except telephones and telegraphs: (See p. 46).

	Officers and employes	Per \$100.	Min.
Schedule Rate:						
\$50,000 up to but not including \$200,00025	
\$200,000 and over20	
\$10,000,000 and over15	
Motormen and conductors only:						
Minimum annual premium		\$1.00
Minimum earned premium for any term however short50
Schedules covering 2,000 or more motormen and/or conductors exclusively (on honesty form of bond only)20	
If motormen and conductors are bonded on culpable negligence form of bond including damage to property, rate for motormen and conductors shall be as follows:						
Schedules up to but not including \$500,000	1.00	5.00
\$500,000 up to but not including \$1,000,00075	3.75

	Per \$100	Min.
\$10,000 up to but not including \$1,500,000	\$.50	\$2.50
\$1,500,000 and over	.20	1.00
Earned minimum on each bond	...	.50
Schedule rates to be computed on the size of the schedule for motormen and conductors on this form of bond only.		
Special Officers' bonds to city or county authorities	...	...
qualifying special officers as policemen	...	...
Minimum earned premium	...	.50
...	...	5.00

Railways, Steam:

Apply to Home Office, giving name of Railroad Company or system for which quotation is desired.

Real Estate Agents:

Fidelity bonds for the collection of rent, payment of repairs, labor, interest, and other charges and accounting for net income	...	...	1.00	10.00
Earned minimum	...	...	...	...
Employees of Real Estate Agencies:	...	...	...	...
General Fidelity Rate.	...	...	5.00	...

Sewing Machine Companies:

Officers and employes at Head Office, Factories or Branch Offices employed at inside positions and on salary:

Per \$100 Min.

General Fidelity rate computed on the size of this
Schedule only.

Agents and canvassers, traveling agents, who sell or canvass from door to door:		
Schedules under \$30,000 ...	... ..	\$1.00
Schedules \$30,000 and over ...	... ..	10.00
One-half the Minimum is <i>earned</i> .		.60
		8.00

Social Clubs:

Treasurer, Secretary and all other officers ...	... ..	.50	5.00
All other employes ...	... ..	.75	10.00
One-half the Minimum is <i>earned</i> .			

On schedule of six or more positions aggregating at least \$30,000
suretyship charge the same rate, with earned minimum of
\$2.50.

Steamship Companies:

Apply to Home Office, giving name of S. S. Line for which
quotation is desired.

Steamship and Railroad Ticket Agents:

Agents and their sub-agents selling steamship and railroad
transportation:

Per \$100 Min.

Who are in business for themselves and selling tickets on commission and compensated only on tickets sold :		
For Fidelity form of bond given to S. S. or R. R. Companies for their protection only...	.75	5.00
Cashiers, Bookkeepers, Countermen and all other employes ...	.75	5.00
Sub-Agents bonded to agents or to S. S. or R. R. Company direct ...	.75	5.00
Steamship Ticket Agents and Bankers selling foreign drafts or exchange.		
For Statutory form of bond given for protection of depositors or purchasers of drafts or exchange: See p. 47.		
For Express Companies ...	.25	
Agents for Sale of Money Orders and Travelers' Cheques:		
Fidelity bonds running to Express Companies, Steamship Companies, Banks and Bankers, covering agents appointed only for the sale of Money Orders, Travelers' Cheques, and similar forms of convenient remittances:		
Individual or schedule rate .		

Annual Rates.
Per \$100 Min

Agents:

Handling Travelers' Cheques <i>only</i> (Foreign or Domestic)...	.37½	3.75
Handling other Domestic remittances <i>only</i> ... ..	.37½	2.50
Handling Foreign or Foreign and Domestic remittances ...	.75	5.00

Not applicable to employees on pay-roll of Banks, Express or Steamship Companies. Applicable only to commission agencies established in stores or other places than the premises of the obligee.

Packages and Call Agencies:

Fidelity bonds running to Express Companies covering "Package and Call Agencies" established by them in stores and other premises not the premises of the Express Company:

Individual or schedule75	5.00
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Not applicable to employees on pay-roll of Express Companies. Such employees are covered under the regular fidelity schedule of the Express Company which is separately rated.

Applicable only to commission agencies established in stores or other places than the premises of the obligee.

Baseball Clubs: Per \$100 Min.

Individual or Schedule:

Treasurers, Ticket Sellers and Employes \$.50 \$5.00

Typewriter Companies:

Individual or Schedule:

Executive Officers (including travelling inspectors and auditors), inside employes at manufacturing plants and head and branch offices (*on salary only*):

General Fidelity Rate: Computed on size of this schedule only.

All other employes: (Outside agents, salesmen and collectors)50 5.00

One-half the minimum is earned.

For "Consignees",—see p. 2.

Schedule of outside positions is *excluded* in computing rates on inside positions.

Bakery, Ice Cream, Dairy, Laundry and Towel Supply Companies
delivery at retail;

Wholesale Grocers:

Inside Employes: General Fidelity Rate: Computed on size of this schedule only.

Outside employees, drivers and collectors ...	...	...	Per \$100	Min.
One-half the minimum is <i>earned</i> .			\$1.00	\$10.00

Chain Stores (Hats, Haberdashers, Ladies' Wear, Retail Groceries, Shirts, and Shoes):
 Head Office: General Fidelity Rate:
 Computed on size of this schedule only.
 Managers and employees of Branch stores 1.00 10.00
 One-half the minimum is *earned*.
 Applies to chains of six or more retail stores.
 Smaller Chains: General Fidelity Rate.

Oil Companies

Head Office: General Fidelity Rate:
 Computed on the size of this schedule only.
 Station Managers, Assistants, Tank Wagon Drivers and Collectors:
 Schedule Rates:
 Up to but not including \$50,000 1.00
 \$50,000 up to but not including \$100,00080
 \$100,000 up to but not including \$200,00070
 Earned minimum for each employe \$2.50.
 (Consignees, Brokers, Sales Agents):
 General Fidelity, p. 2.

Per \$100 Min.

Retail Tailors and Clothiers having agencies or branches in

other cities than the Head Office:

Head Office: General Fidelity Rate:

Computed on size of this schedule only.

Agents or branch managers and employes \$1.00 \$10.00

One-half the minimum is *earned*.

Forgery Protection

The Commercial Form covers under A, Checks Issued, under B, Checks Received. Depositors' Form covers only A.

COMMERCIAL FORM (A and B):

H. O.—\$10.00 per M per annum. Term Minimum, \$25.00.

Branches—Add \$2.00 per M per annum. Annual Minimum \$2.00.

DEPOSITORS' FORM (A only):

H. O.—\$5.00 per M per annum. Term Minimum, \$10,000.

Branches—Add \$1.00 per M per annum. Annual Minimum, \$1.00.

Members of firms or officers of corporations (*except banks*) may be included for the protection of their personal accounts at the regular rate and minimum for branches, but each concern having a distinct corporate organization is a separate risk and not a "branch," except affiliated or subsidiary corporations occupying the *same premises* which may be included without charge, or affiliated or subsidiary corporations occupying *separate premises* which may be covered as a branch, and charged for accordingly.

Bankers' Limited Forgery Coverage:

H. O.—\$5.00 per M per annum. Annual Minimum, \$25.00.

Branches—Add \$2.50 per M per annum. Annual Minimum, \$2.50.

On chains of banks, or banks under a common ownership, each bank or banking institution having distinct corporate organization is a head office and must be classified and rated as such: except when affiliated banking institutions occupy adjacent banking premises in the same building.

If premium for any of the above is paid in advance for three years, fifteen percent may be deducted.

Net premium (after time allowance) for the above classifications of Forgery Protection is subject to the following discounts for use of approved Check Writers and Safety Paper:

	Check Writer	Safety Paper	Both
Commercial Form	5%	2½%	7½%
Depositors Form	10%	5%	15%
Bankers' Limited Forgery	10%	5%	15%

The above forms must not be confused with BANKERS' BLANKET FORGERY, which is rated at foot of this page and page 31b.

Bankers' Blanket Forgery and Alteration Bond Rider No. 1

Rider adopted July 11, 1923, extending coverage of Bankers' Blanket Forgery and Alteration Bond so as to include all coverages contained in present form of Bankers' Limited Forgery Bond.

H. O.—Charge \$5.00 per M per annum. Annual Minimum, \$25.00.
 Branches—Add \$2.50 per M per annum. Annual Minimum, \$12.50.

Bankers' Blanket Forgery

The Standard Form of Bankers Blanket Forgery Protection may be written with no deductible, or with \$20,000 or more deductible from the loss on each instrument.

Rates are computed on the number of the bank's CHECKING (not savings) accounts.

(Savings accounts, withdrawn only by passbook, may be protected by B. L. F. Coverage or B. B. F. & A. Rider No. 1, p. 55.)

For the *basic rate*, take the following table of minimum premiums up to 500 accounts (on deductible):

	Bond	Bond	Bond	Bond
\$ 5,000.00	\$125.00	\$30,000.00	\$500.00	\$ 70,000.00
10,000.00	218.75	40,000.00	562.50	80,000.00
15,000.00	312.50	50,000.00	625.00	90,000.00
20,000.00	375.00	60,000.00	687.50	100,000.00
25,000.00	437.50	Each additional		100,000.00

Add 15 cents for each account in excess of 500 accounts.

For banks with branches charge minimum according to the table for the first 500 accounts at the Head Office; plus 15 cents for each additional account at H. O. and branches in excess of 500; plus \$125 for each branch or additional premises.

For deductible coverage on bonds of \$100,000 or less the H. O. minimum and basic rate for the first 500 accounts, the branch office loading, and the additional premium for each account in excess of 500, is shown by the following table. On bonds over \$100,000 percentages for H. O. and branch offices are computed on a bond of \$100,000. (H. O. basic rate and branch office loading is shown by percentages.)

\$200.00 Deductible	Percentage	Each Account over 500
300.00	80%	.09 cents
400.00	75%	.08½
500.00	70%	.07½
1,000.00	50%	.04½

Example 1: A Bank has no branches and 8,663 checking accounts at its Head Office; covered for \$25,000 Blanket Forgery Protection, (no deductible).

500 accounts, basic rate	...	...	...	...	...	...	...	...	...	\$ 437.50
8,163 accounts @ .15	...	...	...	...	...	...	...	...	...	1,224.45

Example 2: Same Bank with eight branches having 12,470 additional checking accounts (\$500.00 deductible).

H. O., basic rate 65%	...	...	...	...	...	...	...	...	...	\$ 284.37
20,633 accounts, @ .06½	...	...	...	...	...	...	...	...	...	1,392.73
8 branches, @ 81.25	...	...	...	...	...	...	...	...	...	650.00
										<u>\$2,327.10</u>

Blanket Securities Form
 (Standard Form No. 1)
 (Standard Form No. 2)

Minimum bond \$5,000. Minimum premium \$50.00. Coverage of any one or all Insuring Clauses at option of applicant. Bond not limited to class of applicants.

Standard Form 1 Insuring Clauses	Standard Form 1 Head Office Charge Per M.	Standard Form 2 Insuring Clauses	Standard Form 2 Head Office Charge Per M.
I	\$12.50	I	\$10.00
II	5.00	II	2.50
III	2.50	III	5.00
IV	5.00		

If Rider "A" is attached to Standard Form No. 1 there is an additional premium of \$30.00 per thousand upon the whole amount of insurance carried under Insuring Clauses I and II; if added to Standard Form No. 2 an additional premium of \$30.00 per thousand is charged on the amount of insurance carried under Insuring Clause I.

Branches: After computing Head Office premium according to the above table, charge an additional premium of twenty per cent thereof for each Branch or

additional premises covered, subject to the following minimum and maximum for each Branch or additional premises.

	Standard Form 1		Standard Form 2	
	MIN.	MAX.	MIN.	MAX.
Bider "A"	\$10.00	\$125.00	\$10.00	\$100.00
	30.00	375.00	30.00	375.00

Lost, embezzled or stolen securities acquired by the Insured or sold or disposed of as Broker or Agent are covered by Standard Form No. 1, and are NOT covered by Standard Form No. 2.)

Coverage for each Insuring Clause is ADDITIONAL.
 Coverage for each Branch is EXTENDED.
 No discount for term premiums paid in advance.

附圖目錄

日本橫濱火災海上保險公司信用保險部格式

美國飛鷹保證公司各種保證請求書及保證書格式

Yokohama Fire & Marine Insurance Co., Ltd.

Policy Form No. 2

Head Office: 2-1 H. B. Building, Yokohama

Yokohama Fire & Marine Insurance Co., Ltd. Employee's Answers.

1. 姓名	2. 職名	3. 年齢	4. 性別
5. 出生年月日	6. 出生地	7. 婚姻	8. 職業
9. 教育程度	10. 入社年月日	11. 入社理由	12. 入社前職名
13. 入社前勤務先	14. 入社前勤務期間	15. 入社前勤務内容	16. 入社前勤務年俸
17. 入社前勤務年次	18. 入社前勤務年次	19. 入社前勤務年次	20. 入社前勤務年次
21. 入社前勤務年次	22. 入社前勤務年次	23. 入社前勤務年次	24. 入社前勤務年次
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93. 入社前勤務年次	94. 入社前勤務年次	95. 入社前勤務年次	96. 入社前勤務年次
97. 入社前勤務年次	98. 入社前勤務年次	99. 入社前勤務年次	100. 入社前勤務年次

Yokohama Fire & Marine Insurance Co., Ltd. Employee's Answers.

Yokohama Fire & Marine Insurance Co., Ltd.

Yokohama Fire & Marine Insurance Co., Ltd.

信保中述書附使用人答辯書

Agency
or Broker



HEAD OFFICE, NEW YORK

APPLICATION FOR CONTRACT OR PROPOSAL BOND (FORM F10 REVISED)

1. Name of Applicant
Address

2. Amount of Bond
Final or Proposal?

3. Contract Price
Contract or amount of bond are not applicable to award

4. Address

5. Name of Contract

6. If bond is a Proposal Bond, will it operate as a bid bond?

7. Name of Engineer or Architect
Address
Amount of estimate or proposed contract

8. Name of other parties including Engineer and Contractor
NAME ADDRESS AMOUNT OF BOND

9. Date work to be commenced
Date to be completed
Penalty for non-completion on above date
Percentage of completed work

10. Nature and amount of work to be subject

AMOUNT	KIND OF WORK	NAME OF SUBCONTRACTOR	ADDRESS

11. Will subcontractor be required to give bonds?
Corporate or Private?

12. Have you purchased or made binding contracts for the materials needed for this contract and within your estimate?
How are deliveries assured to you?

13. Is your present plant sufficient for this contract?

14. Have you or will you assign to other than your surety payments on this contract?

15. Have you applied to another company for this bond?
If so, what was their decision?

16. List below all your contract work, under way or for which you may be committed.

Contract Price	Kind of Work	Contracted Work Reported Received	Amount Received	Percentage Completed	Name and Address of Engineer or Architect

F10-Contract Bond - Rev. 10-26

15. Payments, when and how to be made?
 16. Percentage retained until completion?
 17. Are payments to be made in cash? If not wholly in cash, then by what method?
 18. How long must work be kept in repair after completion, or what guarantees are required on erage?
 19. Will this bond guarantee same?
 20. Will any percentage be retained until expiration of this period?
 21. Does contractor assume risk of injury to person? To property? Of percent litigation?
 22. Will a lien lie in this case for material furnished and work done?
 23. Who is to maintain fire insurance during construction?
 24. What experience has Applicant in line of present contract?
 25. What insurance does and will Applicant carry on present contract? Fire \$
- | | | | |
|------------------|---------------------------|-----------------------------|---------------------------|
| Public Liability | Name of Company | Employee's Liability | Name of Company |
| | No. of Policy | or | No. of Policy |
| | Amount of Policy | Workers' Compensation | Amount of Policy |
| | Date Policy Expires | | Date Policy Expires |
26. What indemnity or collateral security is offered to induce the Company to execute this bond?

(If indemnity given name and address of individual give description.)

THE UNDERSIGNED hereby agrees that the conditions stipulated in the foregoing application are true, and are made without reservation for the purpose of inducing the **EAGLE INDEMNITY COMPANY** to become surety on the bond in favor thereof as aforesaid.

The undersigned, in consideration of the **EAGLE INDEMNITY COMPANY** becoming Surety on the bond or bonds herein applied for, hereby consents and agrees with the Eagle Indemnity Company, a corporation of the State of New York hereinafter called the "Surety" of the covenants and cesser as follows:

To pay in advance the premium or fees herein agreed upon, namely, for the PROPOSAL or BID bond, Dollars, for the MAINTENANCE OR GUARANTEE PERIOD Dollars, for the CONTRACT bond Dollars, for the first year or fraction thereof, and Dollars, per annum, as herein thereafter, and should the contract prove earned the amount stipulated in the application, an additional premium computed at the rate of \$ per \$1000 of such contract term. Such amount proceeds to be made and the undersigned shall deliver to the Surety at its Head Office in the City of New York complete and written evidence of its discharge from such obligations and from all liability for same incurred. Where the amount is to be so great that it cannot be paid in full at once, the work to be performed for the contract, if any, shall be paid monthly as aforesaid, and until the undersigned furnishes the Surety with the evidence of the completion of the contract, which will be full commencement date of maintenance and maintenance premium.

To indemnify and keep indemnified the Surety and hold and save it harmless from and against any and all liability, damages, loss, claims, and expense of whatsoever kind or nature, including counsel and attorney fees, which the Surety shall or may at any time sustain or incur by reason of its assumption of having executed the bond or bonds herein applied for, and all other bonds executed for or as the result of the undersigned, and will pay, reimburse and make good to the Surety, its successors and assigns, all losses which the Surety or its representatives shall pay, or cause to be paid, or become liable to pay, by reason of the execution of the bond or bonds herein applied for, and all other bonds executed for or as the result of the undersigned or its co-contractors with any obligation, intervention or other action suggested therein; such payment to be made to the Surety or its assigns at the Surety's option, either before, when or after the Surety shall have paid out such sum, or any part thereof, or not.

That the undersigned, as of the date hereof, hereby assigns, transfers and conveys to the Surety, all rights, title and interest in the contract or in and to all the tools, plans, drawings and materials of every nature and description in that any one or more of them be used and used, or in, or on, or about the site thereof, including as well all materials purchased for or chargeable to said contract, whether the same be in possession of the undersigned, or in possession of any subcontractor, or in possession of any other person, and that the undersigned shall indemnify and keep indemnified the Surety, its successors and assigns, and the material and machinery furnished and used on the contract, which have been or may hereafter be used on and in the material and machinery furnished, and will pay, reimburse and make good to the Surety, its successors and assigns, all losses which the Surety or its representatives shall pay, or cause to be paid, or become liable to pay, by reason of the execution of the bond or bonds herein applied for, and all other bonds executed for or as the result of the undersigned or its co-contractors with any obligation, intervention or other action suggested therein; such payment to be made to the Surety or its assigns at the Surety's option, either before, when or after the Surety shall have paid out such sum, or any part thereof, or not.

That, with the date, the Surety shall be indemnified in all such proceedings and properties of the undersigned, as principal and obligor, or any successor, and in all cases where the same may be so, and that the Surety shall be indemnified in all such proceedings and properties, and shall pay, reimburse and make good to the Surety, its successors and assigns, all losses which the Surety or its representatives shall pay, or cause to be paid, or become liable to pay, by reason of the execution of the bond or bonds herein applied for, and all other bonds executed for or as the result of the undersigned or its co-contractors with any obligation, intervention or other action suggested therein; such payment to be made to the Surety or its assigns at the Surety's option, either before, when or after the Surety shall have paid out such sum, or any part thereof, or not.

Revised August, 1928

Agency
or Broker



HEAD OFFICE: NEW YORK

File No. _____
Bond No. F. _____
Amount \$ _____
Premium \$ _____
Premium \$ _____

APPLICATION FOR JUDICIAL BOND—FIDUCIARY (FORM 113)

1. Name of Applicant _____

2. Residence _____

3. Occupation _____ Married or Single _____

4. Business Address _____

5. Amount of Bond required \$ _____ Amount of assets \$ _____ Liabilities \$ _____

6. Nature of Bond required _____

7. Bond filed in _____ Court of _____ State of _____

8. Title of case _____

9. Describe fully the assets of the estate _____
 Cash _____ Stocks and Bonds _____
 Mortgages _____
 Other Personal Property _____ Real Estate _____

10. Name of bank in which cash of the estate will be deposited _____

11. Name of Safe Deposit Company in which securities of the estate will be deposited _____

12. Describe fully the liabilities of the estate _____

13. Are you indebted to the above estate? _____ If so, give full particulars _____

14. Has your application for this Bond been declined? _____ If so, by what Company? _____

15. Have you heretofore given Bond in connection with the matter in which Bond is herein applied for? _____
 If so, give names and addresses of sureties, and reason for requiring new Bond _____

16. Name of attorneys for Applicant _____
 Address _____

17. Do you agree to Joint Control Arrangements as hereinafter set forth? _____

18. State amount of your annual income \$ _____

19. Do you own or have in your own name? If so, state particulars.

DATE	DESCRIPTION	VALUE	LIABILITIES

20. State value of your personal estate and give description.

21. State amount of your debts and liabilities other than those on Real property \$

If an Administrator or Executor—(attach copy of will if any)—answer following questions:

22. Give full name of Decedent _____ Age _____
 Legal Residence _____ Occupation _____

23. Was decedent engaged in business of his own? If so, give particulars.

24. Who are the next of kin, or heirs at law? (Give full names, relationship to decedent, ages and residences addresses)

NAME	RELATIONSHIP	AGES	RESIDENCE ADDRESS (Street and Town, P. O. City)

25. Are you connected by blood or marriage with the next of kin, or heirs at law?
 If so, in what way?

26. Is there any discussion relative to this estate among the heirs, next of kin or creditors? Give particulars.

Guardian, Committee of Incompetent, Conservator, Curator or Trustee

If a Guardian, Committee of Incompetent, Conservator, Curator or Trustee (attach copy of order of appointment—attach copy of will or instrument creating trust) answer following questions:

27. Give full name of infant, incompetent person, or beneficiary of trust.

NAME	DATE OF BIRTH	RESIDENCE ADDRESS (Street and Town, P. O. City)

28. Give date of your appointment.

29. Are you connected by blood or marriage with the infant, incompetent person, or beneficiary of trust?
 If so, in what way?

30. State fully the conditions of the trust in connection with which the Bond applied for is required.

31. Does Ward own active business? _____ If so, will the same be continued?

Receiver, Assignee, or Trustee or Trustee in Bankruptcy (attach copy of order of appointment) answer following questions:

32. Give name of Insolvent or side of assets or proceeds.

33. Give nature of business.

34. What is the estimated value of assets _____ and amount of liabilities? \$ _____

35. Give date of appointment. _____ Name of official making same: _____

36. Give the names and addresses of three or more persons, not related to you, who have known you for some years past.

NAME	OCCUPATION	POST OFFICE ADDRESS (If different from above)

The undersigned (hereinafter called the "Indemnitor") hereby affirms that the foregoing declaration made and answers given are the truth, without reservation, and are made for the purpose of inducing the Fidelity Indemnity Company, (a corporation of the State of New York, hereinafter called the "Surety") executing said Bond, does undertake and agree as follows:

1. That the Indemnitor will immediately pay the Surety _____ Dollars (\$ _____) and _____ Dollars (\$ _____) on the _____ day of _____ in each year hereafter and until the Indemnitor shall serve upon the Surety competent written legal evidence of its discharge from such Bond and all liability thereunder.

2. That within twenty days from the execution of this instrument, and at all other times when required so to do by law or at the request of the Surety, the Indemnitor will cause a detailed and specific inventory or account of all his estate which shall come into his possession, knowledge, or control, to be filed in the proper Court, and will immediately thereafter serve a true copy thereof on the Surety.

3. That the Indemnitor will at all times keep the moneys and assets of the estate separate and apart from the Indemnitor's private property, and will not mingle them with other property which may be subjected to the Indemnitor; and will at all times keep the moneys and assets of such estate in such condition that same can readily be identified, and will not use any of said moneys or assets for any purpose other than authorized by law, and will keep all moneys belonging to the estate in a solvent bank or trust company satisfactory to the Surety, and will not charge such depository without written notice to the Surety; and will not sell, change the character of, convert into cash, distribute or in any manner dispose of said assets or any of them unless under order of the court therefor, or with the Surety's written consent; and will at all times strictly comply with the orders of the court and the requirements of law concerning the administration of said estate and its settlement.

4. That the Indemnitor will immediately deposit all moneys belonging to the said estate as the same shall come into the possession or under the control of the Indemnitor in a bank or trust company satisfactory to the Surety, and will not withdraw any part of such deposits except by check, the payment of which shall be first duly consented to by the Surety's authorized representative; and the Indemnitor will likewise immediately deposit all other assets of such estate capable of being so deposited in a safe and double locked box as a depository for such purposes satisfactory to the Surety, to be withdrawn therefrom only with the consent and approval of the Surety's authorized representative.

5. That the Indemnitor will at all times indemnify and keep indemnified the Surety, and save it harmless from and against all claims, judgments, liabilities, costs, charges and expenses of every kind and nature which it shall at any time sustain or incur, and as well from all orders and decrees against it by reason or in consequence of having executed said bond, and will pay over and reimburse and make good to the Surety, its successors and assigns, all sums and amounts of money to meet every claim, judgment, liability, cost, charge, expense, suit, order or decree against it by reason of the execution of the bond applied for, and before the Surety shall be required to pay thereunder.

6. That the Indemnitor will, on request of the Surety, at the expense of the Indemnitor, procure the discharge of the Surety from said suretyship and all liability by reason thereof.

7. That the Surety shall, at its option, have and may exercise in the Indemnitor's name or otherwise, any and all rights and privileges which the Indemnitor has or may have in the premium, and it shall have at any time the right to be discharged from liability for further default of the Indemnitor on said Bond, and to require the Indemnitor to account and give new surety.

8. That the voucher or other evidence of payment by the Surety in discharge of any liability for which it is or may be liable by reason of such suretyship, shall be prima facie evidence of the fact and of the extent of the Indemnitor's liability therefor to the Surety. That in consideration of the execution of said Bond the Indemnitor waives right to Homestead or other exemptions under the laws of any State or Territory.

9. That this agreement shall not, nor shall acceptance by the Surety of payment for its suretyship, nor agreement to accept, nor acceptance by it at any time of other security, in any way abridge, defer or limit its right to be subrogated to any right or remedy, or limit or abridge any right or remedy which the Surety otherwise might or may have, acquire, exercise or enforce, and it shall have every right and remedy which an individual surety acting without compensation would have.

The Surety reserves the right to decline to issue Bond applied for.

Signed and sealed this _____ day of _____ 19____.

In the Presence of: _____

Witness: _____

Signature of Applicant

Endorsement of Attorney or Counsel for Applicant
THIS IS TO CERTIFY that I have known the within named applicant for a period of _____ years, that I believe _____ to be a person of good character and proper qualifications. I have read the foregoing application, and the replies given to the interrogatories contained therein, and I believe all matters stated therein to be true.

Certificate of Local Attorney
I have examined into the nature of the case set out in the above application, and am of opinion that the Company can, with reasonable safety, become surety on the bond.

Agency
or Broker



Bond No. F

Amount \$

Premium \$

Per Annum

Application for Bond—Post Office Employees (Form F5)

I hereby make application for a bond of _____ Dollars as _____
 in the service of the United States _____ at _____
 in the State of _____

Verify the Following Answers Fully Each Question Asked:

1. Give name in full: _____
2. Residence: _____
3. Single, Married or Widower: _____
4. Give name of Father, address and occupation: _____
5. Give date of appointment: _____ From what date is bond to be issued?
6. What salary will you receive? _____
7. Have you any income other than your salary? _____ If so, how much and from what source derived?
8. Give approximate valuation of your real estate in excess of mortgages or other liens \$ _____
9. Give conservative valuation of your personal property, after deducting liens thereon \$ _____
10. What was your occupation immediately preceding your present appointment? _____
11. If an Employee, state name and address of your last Employer _____
12. Give the names and addresses of three or more persons not related to you, who have known you for some years.
 NAMES _____ GIVEN PATRON _____ P. NO. ADDRESS _____
 1. _____
 2. _____
 3. _____
 4. _____

I certify that the answers given to the foregoing interrogatories are true, and in consideration of the Eagle Indemnity Company, a corporation of the State of New York (hereinafter called the "Surety") consenting or agreeing to execute the Bond herein applied for, I do hereby covenant, promise and agree to pay the premium or fees hereafter agreed upon, to wit: _____ Dollars (\$ _____) per annum in advance; to comply with all the conditions established by the Surety for its own protection, and to indemnify and keep indemnified the Surety from and against any and all loss, costs, charges, suits, damages, counsel fees and expenses of whatever nature or kind which the Surety shall or may, for any cause, at any time, sustain, or incur, or be put to, for or be removed or in consequence of the Surety having assented here to or executed said bond.

In testimony whereof, I have hereunto set my name and affix my seal this _____ day of _____ 19____.

Signature of Applicant

PS 6615

書求請證保員人政郵

Agency or
Broker



File No.

Bond No. F

Amount \$

Premium \$

Per Annum

APPLICATION FOR

BANKERS' BLANKET BOND OR EXCESS BLANKET BOND, Form F93

Application is hereby made to the EAGLE INDEMNITY COMPANY and its successors for a Bankers' Blanket Bond to be issued for a period commencing at noon on the _____ day of _____ 19____ in the sum of _____ (\$ _____) and for the purpose of insuring the EAGLE INDEMNITY COMPANY and its successors to issue said bond, the following answers and statements are made:

answers:

1. Name of Applicant
2. Location of Principal office
3. Names and locations of branches, if any
4. When incorporated or established
5. Annex hereto a list of all the salaried officers and employees of every description, with the place at which each is employed.
6. (a) When was the last complete audit made of your business and records by some one other than the National or State Bank Examiners?
(b) By whom was such audit made?
(c) Were the cash and securities actually counted and verified?
(d) Were the ledger balances to the credit of customers verified?
(e) How often in the future will such audit be made?
(f) Will such audit include the branches, if any?
7. What losses have been sustained during the past five years from any of the causes to be insured against in the bond applied for, so far as such losses have come to your attention?
8. If this application is for an Excess Blanket bond, state on the annexed schedule opposite the name of each employee, the amount of his primary bond and the name of his surety.
9. Give a brief description of safes and vaults in the main office, stating particularly whether fire or burglar proof and giving the name of maker and number of safe.
10. Give the same information with regard to safes in branches
11. (a) What officers or employees have access to the safes and vaults?
(b) Has any single employee access to any vault? if so, which employee?
12. What method of transferring cash and securities will be followed? State particularly the largest amount that will be carried by an unaccompanied messenger.
13. Attach the latest financial statement of applicant.
The greatest employees have each and every one of them, to the best of our knowledge and belief, while in the services of the Applicant, always performed their respective duties faithfully. There has never come to the notice or knowledge of the Applicant, any act, fact or information indicating, or tending to indicate, that the said employees, or any of them, are negligent, unreliable, deceitful, dishonest or unworthy of confidence, and as far as known to the Applicant, the habits of each and all of them are good and there is no reason known to the Applicant why the Company cannot safely become surety for them and each of them.
The Applicant hereby agrees that on or about the anniversary date of said bond, it will furnish to the EAGLE INDEMNITY COMPANY a list of the officers and employees then in the service of the Applicant with the place at which each is employed, such list to be taken into consideration in arriving at the amount to be paid on the said bond for the succeeding year, and Applicant further agrees to pay the annual premium promptly when due.

Dated at _____ this _____ day of _____ 19____

By _____

Signature

F93-100 F93

書求請證保同共行銀

Agency
of Broker



Bond No. F
Amount \$
Premium \$

Application for Fidelity Bond for Officers of Societies, Beneficial Orders, Etc.
(FORM #18)

Application for bond of \$ _____ to be given to _____

In the position of _____

1. Name of Applicant _____ Age _____

2. Residence _____
(street and number, city and state)

3. Business address _____

4. Single, married or widowed? _____ How many persons are dependent on you for support? _____

5. How long a member of this organization? _____

6. How long have you held this position? _____

7. Has your application to any company for a Fidelity Bond ever been declined? _____ If so, state
name of company and particulars _____

8. If you have ever before given bond, state particulars in following space.

Name of Society	In whose favor	Date	Why Terminated

9. Are you engaged in any business or other employment? Give particulars _____

10. If an employee, give name of present employer _____
Address _____

11. Length of time in above employ _____

12. State amount of annual income from business or employment \$ _____

13. Do you own any real estate? _____ Value? \$ _____

14. Do you own any personal assets? _____ Value? \$ _____

15. Is there any encumbrance on your property? _____ Amount? \$ _____

16. State amounts of your debts and liabilities other than those on property \$ _____

17. Is your life insured? _____ To what amount? \$ _____ State nature of policies and to
whom payable _____

F18—Dec 1932

第一頁 普通社會保證書請求

**GIVE AT LEAST FIVE REFERENCES. WRITE NAMES AND ADDRESSES PLAINLY.
DO NOT GIVE RELATIVES NOR BUSINESS EMPLOYERS AS REFERENCES.**

NAME	OCCUPATION	P. O. ADDRESS

IN CONSIDERATION OF THE EAGLE INDEMNITY COMPANY, a corporation of the State of New York (hereinafter called the "Surety"), issuing the bond for which application is hereby made, I do hereby agree and bind myself, my heirs, executors and administrators, to pay the premium or fees agreed upon, to wit:

..... Dollars (\$.....) per annum in advance, while said bond shall continue in force; and to reimburse the Surety for all loss, costs, damages, charges and expenses whatsoever, resulting from any act, default or neglect of mine, that the Surety may sustain or incur by reason of having executed said Bond or any renewal or continuation thereof. And I do further agree that the vouchers, or other evidence of payment of such loss paid by the Surety to the Employer insured by the Surety in adjusting said loss, shall be taken as conclusive evidence against me and my estate of the fact and extent of my liability under said obligation to the Surety.

I further agree that the Surety may decline to issue said Bond hereby applied for, and in case it does issue said Bond, it shall have the right to withdraw or cancel the same whenever it shall see fit, and in any event the Surety shall not be required to disclose the reason upon which its action is based and shall not be responsible for any loss or damage that I may sustain by reason of such action.

IN TESTIMONY WHEREOF, I hereto subscribe my name this..... day of..... 19.....

Witness:

.....
(Signature of Applicant)

Statement made to the Eagle Indemnity Company relative to the Bond as above applied for.

1. On behalf of My.....
2. In the capacity of.....
3. Bond to be made payable to.....
4. Address.....
5. Amount of bond, \$..... to date given.....
6. Premium to be paid by.....
7. In the Applicant now, or has he been from any cause, in arrears to this order?.....
8. Give particulars.....
9. What compensation will he receive?.....
10. From whom, or from what sources, will he receive moneys?.....
11. What will probably be the largest amount in his possession at any one time? \$.....
12. What disposition will be made of funds coming into his hands?.....
13. Will he be required to deposit moneys in a special bank account?.....
14. If so, give name of bank.....
15. Who will designate the bank to be used?.....

16. In whose name will each account be kept?

17. What official signatures will be required on checks to withdraw funds?

18. Will he be authorized to pay, out of the CASH in his custody, any amounts on your account?

Give particulars

19. To whom will he account for his handling of funds and securities?

20. How frequently will he make settlements?

21. How often will his books and accounts be noticed and verified with funds on hand or in bank, and by whom?

22. When was the last audit of applicant's accounts made?

23. Were they at that time in every respect correct and funds on hand in balance?

It is agreed that the above answers are to be taken as conditions precedent to and as warranties in the said bond applied for, or any renewal or continuation of the same that may be issued by the Eagle Indemnity Company to the undersigned, on behalf of the person above named.

Dated at this day of

Name of Order or Association

By

..... Official Capacity.

The signature of the officer signing this should be attested by the seal of the Order or Association.

Agency
of Broker



File No.
Policy No. FBF
Premium \$ Per Annum

APPLICATION FOR "EAGLE" FIDELITY GUARANTEE POLICY (Covering the Position)

Substantive Statements

1. Insured _____

2. Address _____

3. Line of Business _____

4. The positions to be covered by this policy are as follows:

POSITION	LOCATION	Amount of Annual Premium to be Paid	Amount of Deductible For Each Year	Amount of Maximum of Payment of Benefit

Total Insurance is \$ _____ Dollars

5. In event that any covered position is at any time occupied by a greater number of employees than indicated in Statement No. 4, the Insured hereby agrees to pay the Company, upon the first subsequent premium date thereafter, an additional premium sufficient to be computed at the regular agreed rate.

6. This Insurance begins at Twelve o'clock noon of the _____ day of _____ 19____

Standby Time in New York City.

7. All negotiable securities are, and will be under joint control with some other employee, except _____

8. No employee is or will be authorized to endorse checks on Insured's behalf other than for deposit to the credit of Insured, except _____

9. No employee will be authorized to sign checks on behalf of the Insured, unless countersigned by another employee, except _____

10. All funds, accounts, stocks and securities will be inspected or audited and verified with funds on hand or in bank by _____ at intervals of _____

11. Insured has never sustained loss through the dishonesty of anyone holding a position named in Statement 4, except _____

12. All employees (while occupying a covered position) will be compensated by a salary, except _____

13. The present employees here, each and every one of them, to the best of the knowledge and belief of the Insured, while in the service of the Insured, always performed their respective duties honestly. There has never come to the notice or knowledge of the Insured any act, fact or information indicating or tending to indicate that any of the employees were or are dishonest or unworthy of confidence.

Dated at _____ this _____ day of _____ 19____

By _____

FBI Report

頁一第 書求請證保位職

Agency
or Broker



File No. _____
Bond No. F _____
Amount \$ _____
Premium \$ _____ Per Annum

HEAD OFFICE, NEW YORK

APPLICATION FOR FIDELITY BOND. (FORM F7)

The Applicant will please answer fully ALL questions asked

- 1 I hereby make application for the following bond in the amount of \$ _____ to date from _____ 19__
- 2 Give name in full _____ Age _____ years
- 3 Residence _____
(Name any number, city and street)
- 4 How long have you resided in your present locality? _____
- 4 Where did you previously reside, and how long? _____
- 6 Where and when born? Place _____ Day _____ Month _____ Day _____ Year _____
- 6 Lineage or Birth (i.e., American, English, French, German, Hebrew, Irish, Norwegian, etc.) _____
- 7 If foreign born, state how long you have resided in this country. _____ Are you a citizen of the United States? _____
- 8 Married, Single, or Widowed? _____ How many persons are depending upon you for support? _____
- 9 Give name of Father, address and occupation _____
- 10 (If Father is deceased, give name and address of Mother, if both parents deceased give name and address of next male relative) _____
- 11 To whom is bond to be given? _____
(Give name and title of the company or organization)
- 12 Home Office of Employer _____
- 13 Where will be your business address? _____
- 14 What is the nature of the business carried on by your employer? _____
- 15 What will be the title of the position you will occupy? _____
- 16 State duties of this position _____
- 17 How long have you been in the service of the above employer? _____
- 18 State in what position _____
- 19 How long to the position for which the bond is now required? _____
- 20 What salary or compensation will you receive? _____
- 21 If any other allowance will be made you, or if salary will be subject to any deductions, state particulars _____
- 22 Has your application for a bond ever been declined? _____ by whom? _____
- 23 If you have ever before given bond, state particulars in following table:

Name of Surety	As Agent For	Date	Why terminated

F7 (REV. 1917)

20 State amount of your income in excess of the salary or allowance above named? _____
 If no, what source is it derived? _____

21 Are you engaged in any profitable business on your own account which you will carry on during this employment? _____
 If so, describe its nature and location, and if a partnership give name of partner and his business address _____

22 Do you own any real estate in your own name? If so, state particulars _____

Location	Description	Value	Encumbrance

23 State value of your personal estate _____

24 Are your parents possessed of any property? If so, give value _____

25 State amount of your debts and liabilities other than liens on property \$ _____
 If other than current bills state the nature of your debts, and state what effort you are making to liquidate same _____

26 Do you ever engage in speculative transactions? _____ Or what nature? _____

27 Were you ever in business on your own account? _____ Where and when? _____
 Nature of business? _____

28 Reasons for discontinuing same _____

29 Have you ever been bankrupt or insolvent? Did you ever compromise your liabilities with creditors? If so, when? _____
 What settlement was made? _____

30 If you have been bankrupt or insolvent, give names and addresses of three largest creditors in the following space.

Name	Address

31 In your life insured, and for what amount? _____ State nature of policies and to whom payable _____

32 **GIVE AT LEAST FIVE REFERENCES WRITE NAMES AND ADDRESSES PLAINLY**
Do Not Give Relatives Nor Former Employers as References

Name	Occupation	P. O. Address

FORMER EMPLOYER

32 Please fill in the following schedule the performance of your former employees during the period of their employment with you, if any, having care to enter the full date of their departure from your business during the entire period given above as indicated.

FORMER EMPLOYEE'S NAME AND ADDRESS	When last employed by you	Position held by you	Time of departure from your business	Character of departure	Reason for departure
1					
2					
3					
4					
5					
6					
7					

IN CONSIDERATION of the **EAGLE INDEMNITY COMPANY**, a corporation of the State of New York, hereinafter called the "Surety", issuing the bond for which application is hereby made, I do hereby agree and bind myself, my heirs, executors and administrators, to pay the amount of fees agreed upon, to wit: _____ dollar(s) _____ per annum in advance, while said bond shall continue in force, and to reimburse the surety for all loss, costs, damages, charges and expenses whatsoever resulting from any accident or neglect of mine, that the Surety may sustain or incur by reason of having executed said bond, or any contract or obligation thereof. And I do further agree that the contract, or other condition of payment of such loss paid by the Surety to the Employer or other obligee thereof, shall not constitute any evidence of momentary and costs and expenses whatsoever incurred by the Surety in all such loss, shall be taken, calculated and entered upon the account and records of the fact and existing as a liability for said loss to the Surety.

I further agree that the Surety may deduct from any said Bond in the application and answer thereto a reserved fund, which I have the right to withdraw or cancel the same, a bond which shall remain in force, except the Surety shall not be responsible for any loss or damage which may be sustained by said bond and that I am responsible for any loss or damage that I may sustain by reason of failure to file

In Testimony Whereof, I have hereunto set my name this _____ day of _____ 19____.

Witness:

Applicant will please fill out this form.

Age _____ Height _____

Color of eyes _____ Color of hair _____

Color of beard _____

Agency
or Broker



File No.

Bond No. F

Amount \$

Premium \$

Per Annum

SHORT FORM APPLICATION FOR FIDELITY BOND (F4)

(To be used only when investigation is waived)

I hereby make application for a bond for \$ _____ to date from _____ by _____

- Give name in full _____
- Residence _____
- To whom is the Bond to be given? _____
(Give full title of bond, contract or instrument)
- Name of employer? _____
- What will be your business address? _____
- What is the nature of the business carried on by your employer? _____
- What will be the title of the position you will occupy? _____
- How long have you been in the service of the above employer? From _____
- Have you previously given Bond to the above employer? _____
- Was it for what? _____ Amount \$ _____
- When did it expire? _____
- What salary or compensation will you receive? _____
- Have you income other than your salary as above stated? \$ _____
- From what source? _____
- Do you own real estate in your own name? If so, state location, value and encumbrance. _____
- Do you own any personal estate? Value? \$ _____
- State amount of your debts and liabilities other than liens on property \$ _____

Business and personal references:

Name	Occupation	P. O. Address

The Guarantors of the EAGLE INDemnITY COMPANY, a corporation of the State of New York (hereinafter called the "Society"), issuing the Bond for which application is hereby made, I do hereby agree and bind myself, my heirs, executors and administrators, to pay the premium or fees agreed upon, to wit: _____ Dollars (\$ _____) per annum in advance, while said Bond shall continue in force, and to reimburse the Society for all loss, costs, charges and expenses whatsoever resulting from any act, default or neglect of mine, that the Society do further agree that the waiving of other evidence and payment of such loss paid by the Society to the Employer under such conditions, together with reasons or other evidence of payment of all costs and expenses whatever, covered by the Society in adjusting said loss, shall be taken as conclusive evidence against me and my estate of the fact and cause of my liability under said obligation to the Society.

I further agree that the Society may decline to issue said Bond hereby applied for, and in case it does issue said Bond, it shall save the right to withdraw or amend the same whenever it shall see fit, and in any event the Society shall not be required to discharge the business upon which its action is based and shall not be responsible for any loss or damage that I may sustain by reason of such action.

In testimony whereof, I have hereunto subscribed my name this _____ day of _____ 19____

Witness: _____
(Signature of Applicant)

F4-9190

書求請證保職盡單簡

Agent or
Broker



File No.
Bond No.
Amount \$

This Form must be completed and
sent to the Office at such address
as may be indicated on the reverse side
of this Form.

STANDARD FORM OF QUESTIONNAIRE
of the
Eagle Indemnity Company
IN CONNECTION WITH
A PRIMARY BLANKET FIDELITY BOND
Which is More Fully Described Below

The information contained in this Questionnaire is given to the Eagle Indemnity Company, New York, N. Y. (hereinafter called Surety) by

of _____ (hereinafter called Employer) to enable the Surety to adjust, if necessary, the premium or premiums for a period ending on the _____ day of _____ 19____

Standard Time at the address of the Employer above given, on a Primary Blanket Fidelity Bond on Standard Form No. _____ issued for a term of indefinite duration beginning on the _____ day of _____ 19____

Standard Time at the address of the Employer above given, bearing No. _____ and to also enable the Surety to estimate and charge the Employer with the premium which will become due on the date first mentioned.

- 1 Has any change occurred in:
 - (a) Name of Employer _____ (1a)
 - (b) Location _____ (1b)
 - (c) Nature of business transacted _____ (1c)
- 2 (a) If the Employer operates any branches, state the number _____ (2a)
- (b) Give location of branches. If this space is not sufficient, give particulars on a separate paper _____ (2b)
- (c) Does the Employer transact business at any other place, not necessarily designated as branches, such as affiliated or subsidiary companies? If so, give the names and full titles of such organizations _____ (2c)
- (d) Has any change occurred in nature of business of such affiliated or subsidiary companies? _____ (2d)

3 Does the Employer or any affiliated or subsidiary company sell to wholesalers, retailers or consumers? State which _____

The word referred to herein is defined, by definition appearing therein, in "employees" meaning all usual persons (except directors of the Employer, if a corporation, who are not also officers thereof), who, during the currency of said bond, are in the regular service of the Employer in the ordinary course of the Employer's business and who are compensated by salary, wages and/or commissions and whom the Employer has the right to govern and direct at all times in the performance of such service and who are engaged in such service within any of the States of the United States or within Alaska, Hawaii or New Zealand, but not to messengers, carriers, commission merchants, consignees, contractors or other agents or representatives of the same general character, or any persons in the optional bondable classes who may be excluded by name or position to the Schedule attached to and made a part of the bond referred to herein.

Employees existing within the scope of the definition are known as **Bondable Employees**. These bondable employees are divided into two classes: (1) **Compulsory Bondable Employees**; and (2) **Optional Bondable Employees**.

In the first class are included officers and employees occupying the following positions and those of a similar nature, viz: President, Vice President, Secretary, Treasurer, Secretary and Treasurer, Assistant Secretary, Assistant Treasurer, Comptroller, Auditor, Manager, Assistant Auditor, Assistant Manager, Superintendent, Bookkeeper, Office Clerk, Stenographer, Cashier, Inside Salesmen, Counterman, Branch Manager, Custodian, Watchman, Messenger, Shipping or Receiving Clerk, Stock Clerk, Paymasters, Timekeepers and Foreman.

In the second class are included employees occupying the following positions and those of a similar nature, viz: Factory Workers, Machine Laborers, Porters, Janitors, Outside Salesmen, Collectors, Drivers, Drivers' Helpers, Chauffeurs, Electricians and Plumbers.

COMPULSORY BONDABLE EMPLOYEES—CLASS 1

One number of employees in Class 1 found in State of _____	One number of employees in Class 1 in Alaska _____	One number of employees in Class 1 in Canada and Dependencies _____
--	--	---

NOTE: Give this information as of the premium due date of this bond.
*For name only in Compulsory or Optional classes.

OPTIONAL BONDBASE EMPLOYERS—CLASS 1

(a) ARE THE EMPLOYERS IN THIS CLASS TO BE INCLUDED IN OR EXCLUDED FROM THE BOND REFERRED TO HEREIN AS OF THE NEAREST FURNISH DATE? ANSWER HERE:

(i) The policies covered by employers in Class 1 who are bonded to the State		(ii) Policies covered by employers in Class 1 who are bonded to cities		(iii) Policies covered by employers in Class 1 who are bonded to counties and municipalities	
Furnish	No. Employers	Furnish	No. Employers	Furnish	No. Employers

(i) An Employer answer additional? If the number in the blank give the number in full they are to be included, then give accurately the number of that number.)

1. Have the employees of the Employer who are included in the bond referred to herein, been furnished with a copy of the policy of insurance which is the subject of this bond?

2. Have the employees of the Employer who are included in the bond referred to herein, been furnished with a copy of the policy of insurance which is the subject of this bond?

3. Has the Employer's records kept so that any employee in its service may, at any time, be immediately identified with a given position?

4. Is the Employer furnishing the Surety with personal applications on forms which it has provided for the purpose furnished by the employees as they are engaged so that the Surety's investigations may be made?

Please send the foregoing inquiries referring herein to the questions:

1. **Question 1** - The Employer should answer "yes" and show that the policy of insurance which is the subject of this bond is in force and in full force and effect, and that the Employer is in compliance with the provisions of the policy of insurance which is the subject of this bond. The Employer should also show that the policy of insurance which is the subject of this bond is in full force and in full force and effect.

2. **Question 2** - The Employer should answer "yes" and show that the policy of insurance which is the subject of this bond is in full force and in full force and effect, and that the Employer is in compliance with the provisions of the policy of insurance which is the subject of this bond. The Employer should also show that the policy of insurance which is the subject of this bond is in full force and in full force and effect.

3. **Question 3** - The Employer should answer "yes" and show that the policy of insurance which is the subject of this bond is in full force and in full force and effect, and that the Employer is in compliance with the provisions of the policy of insurance which is the subject of this bond. The Employer should also show that the policy of insurance which is the subject of this bond is in full force and in full force and effect.

4. **Question 4** - The Employer should answer "yes" and show that the policy of insurance which is the subject of this bond is in full force and in full force and effect, and that the Employer is in compliance with the provisions of the policy of insurance which is the subject of this bond. The Employer should also show that the policy of insurance which is the subject of this bond is in full force and in full force and effect.

5. Has the number of employees who were included in the bond referred to herein, during the premium period immediately preceding, been increased substantially during any period in excess of any seasonal activity or any unusual expansion of the Employer's business or any other circumstance peculiar to its business?

(If necessary, answer this question fully in writing by attaching a letter containing full particulars.)

6. (a) Is the number of employees, who are to be included in the bond referred to herein, likely to be increased substantially during the ensuing premium year because of seasonal activity or any other circumstance peculiar to the Employer's business?

(b) Does the Employer contemplate any expansion of its business during the ensuing premium year which is likely to result in a substantial increase in the number of employees who will be included in the bond referred to herein?

7. (a) Does the Employer agree to permit a properly accredited representative of the Surety, at all reasonable times during the currency of the bond referred to herein, and within one year after its commencement or discontinuance, to examine any books or any other records of the Employer, to ascertain or verify the actual number of employees included thereunder during the time it shall have been in force?

(b) If such examination should disclose that the Surety is entitled to an additional premium because of seasonal activity or any unusual increase in the number of employees included in the bond referred to herein, does the Employer agree to pay such additional premium charge?

The employees of the Employer to whom the bond referred to herein is now applicable have, to the best of the Employer's knowledge and belief, made in the service of the Employer or otherwise, always performed their respective duties faithfully. There has never come to the notice or knowledge of the Employer any act, fact or information indicative or tending to indicate, that any of the said employees are untrustworthy, dishonest, intemperate or unworthy of confidence. The habits of all of the said employees, to the best of the Employer's knowledge and belief, are good.

The Employer agrees to pay promptly the premium due on, or to become due on the bond referred to herein, and any additional premium to which the Surety may be entitled as more fully referred to in Question 4 hereof.

Dated at _____ this _____ day of _____ 19____

_____ (Employer)

By _____ (Agent)

(OVER)

The above is a list of the names of the persons who have been appointed to the various positions of the Board of Directors of the Bank of China, Ltd., and who are to be elected at the next meeting of the shareholders to be held on the 15th day of the month of December, 1934.

NOTE: The names of the persons who have been appointed to the various positions of the Board of Directors of the Bank of China, Ltd., are given in Table I and Table II respectively.

Name	Position	Address	Other Information
			Name of Group Company Name Address

Agent or
Broker.



File No.
Bond No.
Amount \$

THIS FORM BOND IS VOID AND OF NO EFFECT UNLESS IT IS FILED IN THE OFFICE OF THE COMMISSIONER OF INSURANCE IN THE STATE OF NEW YORK.

STANDARD FORM OF QUESTIONNAIRE
of the
Eagle Indemnity Company
IN CONNECTION WITH AN
EXCESS BLANKET FIDELITY BOND
Which is More Fully Described Below

The information contained in this Questionnaire is given to the EAGLE INDemnITY COMPANY, New York, N. Y. (hereinafter called Surety) by _____ (the name of Employer) (hereinafter called Employer) to enable the Surety to adjust, if necessary, the premium or premiums for a period ending on the _____ day of _____ 19____ Standard Time at the address of the Employer above given, on an Excess Blanket Fidelity Bond as Standard Form No. _____ issued for a term of indefinite duration beginning on the _____ day of _____ 19____ Standard Time at the address of the Employer above given, bearing No. _____ and to also enable the Surety to estimate and charge the Employer with the premium which will become due on the date first mentioned.

1. Has any change occurred in:
 - (a) Name of Employer (a)
 - (b) Location (b)
 - (c) Nature of business transacted (c)
 2. (a) If the Employer operates any branches, state the number (a)
 - (b) the location of branches. If this space is not sufficient, give particulars on a separate page. (b)
 - (c) Does the Employer transact business in any other countries, and if necessary, delineate all branches, such as situated in subsidiary countries? If so, give the names and local forms of such organizations. (c)
 - (d) Has any change occurred in nature of business or form of affiliated or subsidiary companies? (d)
3. Name the Employer or any affiliated or subsidiary company with its Wholesale, Retail or Consumer Brand Marks.

The Excess Blanket Fidelity Bond described herein is issued by a Surety operating herein in "guarantee" business only. It does not contain any bond which is not of the nature of the Excess Blanket Fidelity Bond described herein, who were during the term of the Excess Blanket Fidelity Bond described herein in the service of the Employer and covered by same, or during which the Excess Blanket Fidelity Bond described herein and no other or other additional Excess Blanket Fidelity Bonds have been issued to or were in effect in relation to the Employer and the Surety. The Bond "exclusive", however, does not cover terms and conditions, nor does it cover losses, claims, co-insurance, co-obligation, non-payment, obligations and debts or non-fulfillment of the same covered thereby.

THE SURETY IS NOT TO BE HELD RESPONSIBLE FOR THE OMISSION OF ANY INFORMATION REQUIRED BY THIS FORM.

(a) Give number of employees covered in terms of the plan as of the current premium due date and covered under Primary Fiduciary Suretyship.	(b) Give number of employees in terms of the number of months of Primary Fiduciary Suretyship.	(c) Give number of employees in terms of the number of months of Primary Fiduciary Suretyship.	(d) Give total number of employees in the Employees Service as of the latest premium due date following strictly the definition of the word "employees" given in the preceding paragraph, covering only those employees covered under the Primary Fiduciary Suretyship.
<p>6. Describe the existing bond or bonds which the Employer is carrying or providing the following substitutions of this question. If any material change has been made therein since the previous substitution was made of such bond or bonds, other than addition, deletion, extension or extension, as provided for thereby, then attach hereto a copy of the bond or bonds in correct form referred to as the Primary Fiduciary Suretyship.</p>			
(a) Name of existing company or companies.	(b) Effective date or dates.	(c) In the Primary Fiduciary Suretyship, it is appropriate to certain named positions to various named positions or named named positions?	
<p>(d) If the Primary Fiduciary Suretyship is appropriate to certain named positions, list whether the Employer's records are such so that any employee occupying a named position may at any time be readily identified with such position.</p>			
<p>7. The word "Employees" as used in the Primary Fiduciary Suretyship means the total number of employees as of the latest premium due date following strictly the definition of the word "employees" given in the preceding paragraph, covering only those employees covered under the Primary Fiduciary Suretyship. It does not include the number of employees in the Employees Service as of the latest premium due date following strictly the definition of the word "employees" given in the preceding paragraph, covering only those employees covered under the Primary Fiduciary Suretyship.</p>			
<p>(a) State the total amount of Primary Fiduciary Suretyship provided on the total number of employees mentioned in answer to question 4, as of the current premium due date.</p> <p>(b) State when the approximate amount of such Primary Fiduciary Suretyship was paid prior to the current premium due date of the Primary Fiduciary Suretyship.</p> <p>(c) If the amount of substitution 4(c) of this question is indicated that the approximate amount of such Primary Fiduciary Suretyship was paid prior to the current premium due date of the Primary Fiduciary Suretyship.</p> <p>(d) State the total amount of Primary Fiduciary Suretyship provided on the total number of employees mentioned in answer to question 4, as of the current premium due date of the Primary Fiduciary Suretyship.</p> <p>(e) State when the approximate amount of such Primary Fiduciary Suretyship was paid prior to the current premium due date of the Primary Fiduciary Suretyship.</p>			

Does the Employer promise to make the rate of contribution towards the Excess Blanket Fidelity Bond with Financial Adjustments computed by employees as they are listed same under, so that the necessary investigation may be made?

- (a) Has the number of employees who were included in the Excess Blanket Fidelity Bond described herein, during the premium period immediately preceding hereon increased with substantial change prior to the date of any increase in rates or any unusual expansion of the Employer's business or any other circumstances peculiar to its business?
 - (b) Is the number of employees who were to be included in the Excess Blanket Fidelity Bond decreased herein likely to be increased substantially during the ensuing premium period because of unusual activity or any other circumstances peculiar to the Employer's business?
 - (c) Does the Employer contemplate any expansion of its business during the ensuing premium year which is likely to result in a substantial increase in the number of employees who will be included in the Excess Blanket Fidelity Bond described herein?
(If necessary, answer the question fully by attaching a letter explaining said expansion.)
- Does the Employer agree to permit a properly accredited representative of the Surety, at all reasonable times during the currency of the Excess Blanket Fidelity Bond described herein, and within one year after the expiration of the said insurance, to examine any books or any other records of the Employer to ascertain and verify the actual number of employees as defined therein, who were actually covered thereunder during the period it shall have been in force?
- (b) If such examination should disclose that the premium is entitled to an additional premium, does the Employer agree to pay such additional premium charge?

The employees of the Employer, to whom the Excess Blanket Fidelity Bond described herein is now applicable have to the best of the Employer's knowledge and belief, while in the service of the Employer or otherwise, always performed their respective duties faithfully. There has never come to the notice or knowledge of the Employer any act, fact or information indicating or leading to believe that any of the said employees are untrustworthy, dishonest, dishonest or unworthy of confidence. The basis of all of the said employees, to the best of the Employer's knowledge and belief are good.

The Employer agrees to pay promptly the premium due, or to become due, on the Excess Blanket Fidelity Bond described herein.

The statements made herein are all correct according to the best of the Employer's knowledge and belief.

Dated at _____ this _____ day of _____ 19____
(Employee)
By _____ (Title)

(OVER)

Employer's Form No. F24

File No.

Bond No. F



HEAD OFFICE: NEW YORK

19

Application has been made to this Company to issue a Bond of security for \$_____ while employed as _____ in your service at _____ in the amount of \$_____.

Before putting on said application, this Company desires to have answers to the following questions:

Very respectfully yours,

J. J. Quinn
President.

QUESTIONS		ANSWERS	
1 (a)	To whom is the Bond made payable? (Give exact title).	(a)	_____
(b)	Are you a corporation?	(b)	_____
(c)	State Employer's line of business.	(c)	_____
2	From what date is Bond to be written, and for what amount?	From _____ 19__	to _____ 19__ for \$ _____
3 (a)	What is the title of the applicant's position?	(a)	_____
(b)	At what place will he be employed?	(b)	_____
(c)	Explain fully his duties.	(c)	_____
4	Who will pay the premium for the Bond?	(a)	_____
5 (a)	Has the applicant previously been in your employ?	(a)	From _____ To _____
(b)	Has applicant been under bond to you?	(b)	_____
(c)	If not, why is Bond now desired?	(c)	_____
(d)	Have you any knowledge or any information, or are you aware of any habit of the applicant, or any circumstances which might unfavorably affect the risk to the surety on the Bond applied for? If so, state particulars.	(d)	_____
(e)	Has the applicant applied to any other Company for this Bond, so far as you know?	(e)	_____
(f)	Has any Company, so far as you know, ever refused to issue or sustain a Bond for the applicant?	(f)	_____
6 (a)	If paid by salary, state amount, and when payable.	(a)	\$ _____ per _____ possible
(b)	If applicant will be remunerated by you on any other basis, state nature of the arrangement, with amount of applicant's monthly earnings. (Attach copy of contract, if any).	(b)	_____
(c)	If a salaried man, will applicant be charged with any portion of losses arising from bad credits?	(c)	_____
(d)	If a salaried man, will he be required to meet all obligations immediately to Home Office?	(d)	_____
(e)	If traveling salesman, who will pay his traveling expenses?	(e)	_____

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1	(a) If applicant's duties involve the custody of assets which are of great amount likely to be under his control at any one time?	(a)
	(b) For what length of time is applicant apt to have control of such assets?	(b)
	(c) Will applicant have access or control of securities?	(c)
	(d) If so, state value of same, whether negotiable, and if such securities are under your control, with whom otherwise?	(d)
2	(a) Will applicant be authorized to use out of the cash in the company any amount to your account?	(a)
	(b) In what manner is such authority given?	(b)
3	(a) If applicant's duties involve custody of goods or materials, give particulars, stating probable maximum value?	(a)
	(b) How often in what manner and to whom will inventory of such stock of goods and materials be taken?	(b)
4	(a) Have often and to whom will applicant remit or pay over money forward?	(a)
	(b) Will applicant be requested to obtain any balance on hand of us, about how much and for what purpose?	(b)
	(c) If remitted or deposit in bank, state in what name account will be kept?	(c)
	(d) Will applicant or the bank be required to send you duplicate deposit slips or receipts?	(d)
	(e) State whether applicant may receive checks drawn to your order, and for what purpose?	(e)
5	(a) Will applicant be authorized to sign checks on your behalf?	(a)
	(b) Will the countersignature of any other person be indirectly required if so, who?	(b)
12	(a) At what intervals will applicant's books, accounts, notes and receipts be inspected and audited, and cleared with funds on hand or in bank?	(a)
	(b) At what intervals and in what manner will outstanding accounts or claims by applicant's books or reports be verified?	(b)
	(c) If subagent or collector, how often do you bill the agents direct?	(c)
	(d) If so, will above audits and inspections be made?	(d)
13	(a) Whom were applicant's accounts last examined?	(a)
	(b) Where they at that time in every respect correct?	(b)
14	(a) Has applicant always faithfully, honestly and punctually accounted to your attorney, and property here before under his control or custody as your collector?	(a)
	(b) Are applicant's accounts at the date in every respect correct, and proper securities, property and funds on hand to balance his accounts?	(b)
15	(a) Is applicant now in debt to you?	(a)
	(b) If so, state amount and nature of such indebtedness, and is secured, how?	(b)
16	(a) Have you ever sustained loss through the dishonesty of anyone holding the position of the applicant, or holding a similar position?	(a)
	(b) If so, give date and amount of loss?	(b)
17	(a) Will you require additional security from the applicant other than the amount applied for in this company?	(a)
	(b) If so, state amount, and by whom given?	(b)

It is agreed that the above answers are true to the best knowledge and belief of the Employee, and shall constitute the basis of, and form a part of said Bond applied for, or any other Bond that may be received by the Fidelity Indemnity Company in the endorsement upon applicant above named, in said position, or any renewal or continuation of such Bond.

Dated at _____ day of _____ 19__

This form must be signed by the Employee (the Office in the Bond). If Employee be a corporation, and if the form must be signed by the name and title of an officer, corporate name must be signed in full, with the officer's name and title on the left, and corporate seal and address, duly attested by the proper officer.

Agency
or Broker



File No.
Bond No. F.
Amount \$
Premium \$ Per Annum

HEAD OFFICE: NEW YORK

Application for Surety Bond—Miscellaneous (Form F 3)

1 Name of Applicant
(Give full name or applicant or give full name of person, if corporation, give date of incorporation and State in which incorporated.)

2 Address

3 Occupation

4 Bond to date from Duration of liability

5 Amount of Bond required

6 To whom a Bond given

7 Nature or character of the Bond required

8 Statement of financial condition of Applicant:

ASSETS		Present Market Value	LIABILITIES	Amount to Pay
Cash on Hand and in Bank	\$		Borrowed Money	\$
Stocks, Bonds, etc.—Market Value			Borrowed on Stocks and Bonds	
Real Estate			Encumbrance on Real Estate	
Merchandise Stock of Supplies			Encumbrance on Bond	
Plant and Equipment			Notes Payable	
Accounts Receivable			Accounts Payable	
Bills Receivable			Other Liabilities	
Other Assets, or			Capital Stock, If Corporation	

9 Refer to Name of Bank Town State

10 Business and personal references:

Name	Occupation	P. O. Address
.....

The undersigned hereby affirms that the statements contained in the foregoing application are true and were made without concealment, in the purpose of inducing the Eagle Indemnity Company to become surety on the Bond or Bonds herein applied for.

The undersigned, in consideration of the Eagle Indemnity Company, a corporation of the State of New York (hereinafter called the "Surety"), becoming surety on the Bond or Bonds herein applied for, hereby covenants and agrees with the Surety, its successors and assigns, to pay in advance the premium or fees hereinafter agreed upon, namely, \$.....

And the undersigned does further agree to comply with all the conditions established by the Surety for its performance, and to indemnify and keep amply indemnified the Surety from and against any and all loss, charges, costs, damages, expenses, fees and expenses of whatever kind or nature, which the Surety shall or may incur, at any time, claim or issue or be put to, by reason or in consequence of the Surety having a bond and Bond or Bonds herein applied for or a continuation thereof.

Dated at
 this day of 19.....

Witness: [Signature]
 (Signature of Applicant) [Signature]

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Agency or Broker



File No. _____
Bond No. F. _____
Amount \$ _____
Premium \$ _____ Per Annum

Application by a Bank for a Bond of Suretyship to Secure Payment of Deposits

This _____ Bank of _____ State of _____ by its proper officers, hereby makes application to the EAGLE INDEMNITY COMPANY of New York, for a bond of suretyship, in the sum of _____ Dollars (\$ _____) in favor of _____

to take effect on _____ and be void on _____
ED _____ conditional for the payment of _____ money placed with it as deposit by said _____

ITEMS CONCERNED WITH THE HISTORY AND ORGANIZATION OF THE BANK

- 1. This Bank is _____ a member of the Federal Reserve System. It is _____ a member of the local Clearing House Association.
- 2. (a) Has the Bank ever been reorganized, and, if so, when? _____
- (b) Has the Bank ever absorbed, or been consolidated with, any other banking institution? _____
 If so, please state when and name the other bank _____
- (c) Has the Bank ever taken over any of the assets, or assumed any of the liabilities, of any other banking institution? _____
 If so, please state when and name the other bank _____
- 3. The Bank has paid dividends in the last five years (beginning with last year) as follows: _____
- 4. What is the par value, and what the market value, of the stock of the Bank? _____
- 5. Is there double liability of stockholders? _____
- 6. (a) When was the Bank last examined by national or state officials? _____
- (b) Will you furnish upon request copies of the examiner's last report? _____
- 7. Full name, business, and address of directors or trustees:

Name	Business	Address	Financial Rank	Number of Shares of Stock Held	\$ per Share as per Gov. Official File

FD-5320-Rev. 12-27

8. (a) Does the Bank control, or is it controlled by, any other banking institution? If so, please state the circumstances fully.
 (b) Is your Bank one of a group? If so, give name of main bank or holding company.
 9. Are any of the officers or directors of the Bank similarly connected with other banks? If so, please state the circumstances fully as follows:

Name and Title of Office

Name and Location of Other Bank

ITEMS CONCERNED WITH ROUTINE PRACTICES OF THE BANK

10. Does the board directly authorize all loans? If not, who does, and how often are the loans reported to the board for approval? Please describe the method followed.
 11. All loans made to officers or directors, or to enterprises in which they are largely interested, are approved by:
 12. Do officers or employees give personal or corporate surety bonds? If corporate, state whether individual, title, schedule, or blanket form of bond and amount.
 13. (a) Give list of public or other deposits covered by personal or corporate suretyship or secured by collateral (Liberty Bonds, etc.): (If space below is insufficient, attach separate sheet)

Depositor	Amount Deposited	Date of Loan or Bond	Name of Surety or Description of Collateral	Amount of Bond or Amount of Collateral	Termination Date

(b) Are any of the foregoing entries secured by deposits of collateral or other securities or by a personal note or bond? If so, give details.

14. What is your highest interest rate on:
 (a) Savings Accounts
 (b) Time Deposits
 (c) Certificates of Deposit
 15. Of the loans and discounts shown in the statement attached at the end of this application there are as follows:
 (a) \$ _____ to officers and directors, secured \$ _____ and unsecured \$ _____
 (b) \$ _____ on real estate, of which \$ _____ is in arrears.
 (c) \$ _____ on live stock.
 (d) \$ _____ on crops—(land).
 (e) \$ _____ on securities.
 (f) \$ _____ loaned to allied or subsidiary institutions.
 (g) The "Other Bonds and Stocks" in the attached statement of the Bank are as follows: (Use separate sheet if necessary)

Name of Name of Stock or Value of Bonds or Note	Name of Issue (Company, Character of Mortgage, How and Where)	Amount or Value of Bonds or Note	Estimated Market Value

16. The cost of the banking premises listed in the attached statement was \$ _____ and net income from it exclusive of the Bank's expenses is \$ _____. The banking house may be briefly described as follows:
 17. The following real estate, other than the banking house, is owned by the bank.

Description	How Acquired	Market Value	Face Law, if any	No. Shares

17. (a) What are the principal crops in the territory served by the Bank?
 (b) What are the principal industries in the territory served by the Bank?

18. Does the charter of the Bank permit it to sign surety bonds as surety? If so, does the Bank execute such bonds? If so, what is the present outstanding liability of the Bank as surety?

19. What is the amount of past due paper carried by the Bank? Number of items Total amount \$
 What loss is expected on such paper?

20. The banking institutions in which the cash resources of the Bank are carried are as follows: (The separate sheet if necessary)

Name of Bank	Location of Bank	Amount of Deposit

21. Have any of the foregoing branches suspended payments?

22. The following is a true statement showing the exact financial condition of the Bank at the close of business on the _____ day of _____ 19____

ASSETS		LIABILITIES	
Total Loans and Discounts	\$	Cash--Number of Shares	\$
Overdrafts--secured	\$	Surplus--Earned \$	
Overdrafts--unsecured	\$	--Paid in \$	
U. S. Bonds to secure circulation	\$	--Total	\$
U. S. Securities to secure deposits	\$	Undivided Profits	\$
U. S. Securities on hand	\$	Dividends Unpaid	\$
State County and Municipal Secu's	\$	Taxes and Interest Accrued	\$
Stock in Federal Reserve Bank	\$	Circulation	\$
Other Bonds and Stocks	\$	Reflex assets	\$
Mortgages	\$	Gov. Funds (including C.D. for loaned money)	\$
Banking premises	\$	DEPOSITS	
Furniture and Fixtures	\$	From Nat'l Banks	\$
Other Real Estate	\$	From Other Banks	\$
Interest Paid	\$	C.D. (not for interest money)	\$
Current expenses and taxes paid	\$	U. S. Deposits	\$
Due from National Banks	\$	State Deposits	\$
Due from Federal Reserve Banks	\$	County Deposits	\$
Due from Other Banks and Bankers	\$	City Deposits	\$
Cash in Office	\$	All other Public Deposits	\$
Checks and other Cash Items	\$	Savings Deposits	\$
Redemption Fund with U. S. Treas'r	\$	Due Individual Deposits	\$
Due from U. S. Treasurer	\$	TOTAL DEPOSITS	\$
Other Assets (specify fully)	\$	Other Liabilities (describe fully)	\$
	\$		\$
	\$		\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$

25. Has the surplus been decreasing during the past 12 months? How much

1 April 1913

26. Has the fund referred to in or being of an appreciable amount during the past 12 months? Amount
Explain fully and define how that case is

The undersigned hereby affirms and warrants that the statements contained in the foregoing application are true and were made without reservation for the purpose of inducing the Eagle Indemnity Company to become surety on the Bond or Bonds herein applied for.

The undersigned, in consideration of the Eagle Indemnity Company, a Corporation of the State of New York (hereinafter called the "Surety"), becoming surety on the Bond or Bonds herein applied for, hereby covenants and agrees with the Surety that it will comply with and observe the provisions of the following agreement, to-wit:

That, seasonably in advance and the Surety authorized by release in the manner provided by law from any and all liability by reason of having executed the Bond or Bonds herein applied for, and all matters arising therefrom, or until the Surety shall have been furnished due and satisfactory proof, by a suitable legal representative, of such discharge and release.

And that the undersigned does further agree to comply with all the conditions established by the Surety for its own benefit, and to indemnify and to hold the Surety from and against any and all loss, costs, charges and expenses, including cost of defense or expenses of whatever kind or nature, which the Surety shall or may, for any cause or on any time, might or incur or be put to, by reason of or in consequence of the Surety having executed said Bond or Bonds herein applied for or in connection therewith.

It is further understood and agreed that the obligations shall be for the benefit of the company or companies that have issued or may hereafter issue in respect of the said Eagle Indemnity Company, as Co-Surety or Indemnitor on said bond or bonds, in which it may engage or be engaged as its co-surety or indemnitor.

The undersigned affirmant, the Depositors, by authority of its Board of Directors or Trustees, has caused this agreement to be duly signed by its _____, President, and _____, Cashier or Secretary, and its corporate seal to be thereunto affixed this _____ day of _____ 19____.

Signed and sealed in the presence of _____

Notary Public

By _____

Notary Public

Notary Public

APPLICATION FOR
DEPOSITORY BOND
(Form No. 1)

EAGLE



INDEMNITY COMPANY

HEAD OFFICE: NEW YORK
F. A. WHEELER, President

NEW ENGLAND DEPARTMENT
10 Broad Street
Boston, Mass.
PERRY & COMPANY, Managers

PACIFIC COAST DEPARTMENT
811 Seawall Street
San Francisco, Cal.
F. W. CUTLER, Manager

Edward Brown & Sons
1111 Pacific Coast Building Agency



320 Bank Street
San Francisco

STATEMENT OF ASSETS AND LIABILITIES

Bonds, Stocks, and other securities U.S. Government Bonds State Bonds Municipal Bonds Other Bonds Stocks Other Securities	United States Savings Bonds Colonial Savings Bonds Mortgage Bonds Other Bonds Dividends on Stocks and Bonds
Real Estate consisting of 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	Burrowed or due on Real Estate 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
Net Real Value of above Real Estate 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	Charged Mortgage Insurance on Plant 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
Stock of Supplies 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	Notes Payable, how received 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
Notes Receivable, Actual Value 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	Accounts Payable 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
Other Assets 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	Other Liabilities 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

11. Are you liable as endorser or surety for others? _____ If so to what extent? _____

12. Give the names and addresses of four or more persons, not related to you, who have known you for some years past.

NAME	RESIDENCE OR TRADE	POSTAL ADDRESS IF DIFFERENT FROM RESIDENCE
1		
2		
3		
4		
5		
6		

The undersigned hereby certifies that the Indemnitor herein affirms that the foregoing contract is made and that it is not void for lack of legal effect, and is made for the purpose of indemnifying the Indemnitor's Company for the sum of \$100,000.00 in a certain Bond being applied for and consideration of which is given to the undersigned by the State of New York (hereinafter called the "Surety") as being said bond, and that the same is to be a valid contract.

First—That the Indemnitor will cause to be paid to the Surety the sum of \$100,000.00 in cash or in such other form as the Surety may require, and will cause the same to be deposited with the Surety as security for the performance of its obligations under the contract, and will cause the same to be paid to the Surety as soon as the same shall be required to pay the same.

Second—That the Indemnitor will perform all of the conditions and covenants contained in the contract, and will cause the Surety to be released from and discharged from all obligations and liabilities, both original, express, and implied, in connection with the contract, and will cause the Surety to be released from and discharged from all obligations and liabilities, both original, express, and implied, in connection with the contract, and will cause the Surety to be released from and discharged from all obligations and liabilities, both original, express, and implied, in connection with the contract.

Third—That in the event of the Indemnitor's bankruptcy or insolvency, the Surety to receive and retain all of the assets of the Indemnitor, and will cause the Surety to be released from and discharged from all obligations and liabilities, both original, express, and implied, in connection with the contract, and will cause the Surety to be released from and discharged from all obligations and liabilities, both original, express, and implied, in connection with the contract.

Fourth—That the Indemnitor will, in respect of the Surety, procure the discharge of the Surety from all obligations and liabilities, both original, express, and implied, in connection with the contract.

Fifth—That in consideration of the execution of said Bond by the Indemnitor, the Surety hereby agrees to indemnify the Indemnitor for the sum of \$100,000.00 in a certain Bond being applied for and consideration of which is given to the undersigned by the State of New York (hereinafter called the "Surety") as being said bond, and that the same is to be a valid contract.

Sixth—That the Indemnitor hereby certifies that the obligation shall be for the benefit of any company or companies that have assumed the obligation on the request of the said STATE OF NEW YORK (hereinafter called the "Surety") as being said bond, and that the same is to be a valid contract.

Witness my hand and seal this _____ day of _____, 19____, at _____, New York.

Indemnitor

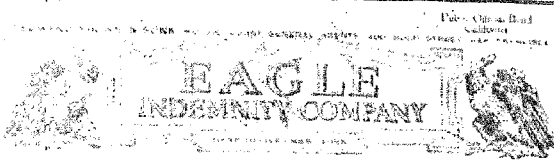
STATE OF NEW YORK
County of _____
I, _____, Clerk of the County of _____, do hereby certify that the foregoing is a true and correct copy of the original as the same appears from the records of the County of _____.

Witness my hand and seal this _____ day of _____, 19____, at _____, New York.

Notary Public

Endorsement of Attorney or Counsel for Applicant

I, _____, Attorney at Law, do hereby certify that the foregoing is a true and correct copy of the original as the same appears from the records of the County of _____.



OFFICIAL BOND

Know all Men by these Presents:

That we, _____ as Principal, and
EAGLE INDEMNITY COMPANY, a corporation, incorporated under the Laws of the State of New York,
 authorized by the Laws of the State of California to execute bonds and undertakings, as surety, are held
 and lawfully bound unto the **STATE OF CALIFORNIA** in the full and just sum of _____
 Dollars, (\$ _____) Gold Coin of the United States of America,
 for the payment of which said sum of money well and truly to be made, we bind ourselves, our heirs, executors,
 administrators, successors and assigns, jointly and severally, firmly by these presents.

The Condition of the Above Obligation is such, that whereas, the above bounden

 was on the _____ day of _____
 19____, duly _____ to the office of _____
 in and for the _____ County of _____ State of California

That, therefore, if the said _____ shall
 well, truly and faithfully perform all official duties now required of him by law and shall well, truly and faithfully
 execute and perform all the duties of such office of _____
 required by any law to be enacted subsequent to the execution of this bond, then the above obligation to be null and
 void, otherwise to remain in full force and virtue.

In Witness Whereof, the seal and signature of said Principal is hereto affixed and the corporate
 name of said Surety is hereto affixed and attested by its duly authorized _____
 _____, California, this _____
 day of _____, 19____.

EAGLE INDEMNITY COMPANY,

By _____

官 吏 保 證 書



Real Estate Broker's Bond

Know All Men by These Presents:

That we, _____, of _____, in _____, do hereby certify that _____, of _____, in _____, is a Principal and EAGLE INDEMNITY COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, and authorized to do business under the laws of the State of California, as Surety, are held and truly bound unto the people of the State of California, in the penal sum of TWO THOUSAND (\$2,000.00) Dollars, lawful money of the United States of America, to be paid to the State of California, for which payment we will and lawfully be made we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

The condition of the above obligation is such that—

Whereas, The above bondman has made application to the REAL ESTATE COMMISSIONER OF THE STATE OF CALIFORNIA for a license as a REAL ESTATE BROKER to carry on the business of a real estate broker in the State of California with place of business at _____, County of _____, State of California, for the period commencing on the _____ day of _____, 19____ and ending on the _____ day of December, 19____.

Therefore, The condition of the above obligation is such that if the said above bondman _____

will comply with the provisions of that certain act entitled "An act to define real estate brokers and brokers, to provide for the regulation, supervision and licensing thereof, to create a state real estate department and the office of real estate commissioner," etc. (Statute 1919, page 649, and all acts amendatory thereof), and will faithfully perform every undertaking entered into by him as a licensed real estate broker under the said act, and such amendments thereof, then the above obligation to be void; otherwise to remain in full force and effect; and any person injured by the failure of said real estate broker to perform his duty or comply with the provisions of the above named act, or acts amendatory thereof, shall have the right in his own name to commence and maintain an action against the above named real estate broker and recover for the recovery of any damage sustained by the failure or omission of said real estate broker to perform his duty, or any of them, or to comply with the provisions of the above named act, or acts amendatory thereof, or any of them.

It is understood and agreed that this bond is to run for and during the period of the license hereinabove mentioned, but may, with the consent of the Real Estate Commissioner, be terminated at any time at the instance of the surety by designating to such Commissioner and to the licensee a written notice of their desire to be released from further liability on this bond. Such notices shall be served personally, and the licensee shall file a sure bond with failure to such Commissioner in lieu of this bond within ten days after notice of such Commissioner to the termination of this bond. Upon the filing of such new bond the term of this bond shall cease, but nothing herein shall affect any rights or liabilities which shall have accrued under this bond prior to the date of such termination.

In Witness Whereof, The said Principal and Surety have hereunto set their hands and seals this _____ day of _____, A. D. 19____.

EAGLE INDEMNITY COMPANY

Attest: _____ By _____

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In the Superior Court

In and for the _____ County of _____
State of California

IN THE MATTER OF

BOND OF GUARDIAN

No. _____

Know all Men by these Presents:

1
2 That we, _____
3 as Principal, and EAGLE INDEMNITY COMPANY, A Corporation, incorporated under the Laws of
4 the State of New York and authorized by the laws of the State of California to execute bonds and undertakings
5 as surety, are hold and firmly bound unto _____
6 in the sum of _____ Dollars (\$ _____),
7 lawful money of the United States of America, to be paid to the said _____
8
9 for which payment, well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors
10 and assigns, jointly and severally, firmly by these presents.

11 The condition of the above obligation is such that, whereas so Order was duly made and entered by
12 the Superior Court of the _____ County of _____ State of California,
13 on the _____ day of _____ A. D. 19____, appoint-
14 ing the above Principal guardian of _____
15 _____ and directing that Letters of Guardianship be issued to
16 _____ upon _____ concerning a bond according to law in the sum above named

17 Now, Therefore, if the said Principal shall faithfully execute the duties of the trust according to law, then
18 this obligation shall be void; otherwise to remain in full force and effect.

19 Signed and dated at _____ this _____ day of _____
20 A. D. 19____.

(SEAL)

(SEAL)

EAGLE INDEMNITY COMPANY.

By _____

Agent

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In the Superior Court

Do and for the _____ County of
State of California

IN THE MATTER OF

BOND OF

_____ No. _____

Know all Men by these Presents:

That I, _____, as Principal
and EAGLE INDEMNITY COMPANY, a corporation, incorporated under the Laws of the State of New
York and authorized by the Laws of the State of California to execute bonds and undertakings, as sole surety, are
held and firmly bound unto State of California in the sum of _____

Dollars (\$ _____), lawful money of the United States of America, to be paid to the said State of
California for whose payment, well and truly to be made, we bond ourselves, our heirs, executors or administrators,
successors and assigns, jointly and severally, truly by these presents.

The Condition of the above obligation is such that whereas an Order was made by the Superior Court of the
County of _____ State of California,
on the _____ day of _____ 19 _____ appointing the above
named Principal _____
of the _____

and Lewis of _____ were directed to
be served to _____ attaching a bond according to law in the sum above stated.

That, therefore, if the said principal shall faithfully execute the duties of the trust according to law, then the
obligation shall be void, otherwise to remain in full force and effect.

Signed and dated at _____ this _____ day of _____
A. D. 19 _____

EAGLE INDEMNITY COMPANY.

By _____

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FORM NO. 200-20-0-1-100
CONTRACT BOND - SEPARATE WORK

Contract Bond

KNOW ALL MEN BY THESE PRESENTS, That

of (hereinafter called "Principal") and Eagle Indemnity Company of New York (hereinafter called "Surety"), a corporation organized under the laws of the State of New York and duly authorized to transact business in the State of California, are held and firmly bound unto (hereinafter called "Owner") in the full and just sum of

DOLLARS, to the payment of which sum of money, well and truly to be made, the Principal and Surety bind themselves, their and each of their heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, on the day of 19 the Principal entered into a written contract with the Owner for the construction of

NOW, THEREFORE, the condition of the obligation is such that if the Principal shall perform faithfully the work embraced to be done under said contract, and shall also pay in full the claims of all persons performing labor upon or furnishing materials to be used in such work, then this obligation shall be void, otherwise to remain in full force and effect.

SUBJECT, HOWEVER, TO THE FOLLOWING PROVISIONS:

FIRST: That this bond shall inure to the benefit of any and all persons who perform labor upon, or furnish materials to be used in the work described in said contract, so as to give each person a right of action upon the bond as any such person to enforce the terms provided for by the Laws of the State of California, or in a separate suit brought on the bond. No right of action shall accrue hereunder to, or for the use of any person other than the Owner, except as such right of action may be given by the Mechanics' Lien Laws of the State of California to persons performing labor or furnishing material as aforesaid. The total amount of the Surety's liability under this bond, both to the Owner and to persons furnishing labor and material, shall in no event exceed the penalty hereof.

SECOND: That, as a condition precedent to the right of recovery hereunder, the Owner shall do and perform each and every of the matters and things set forth and specified in said contract and in the bond, or in either of them, to be by the Owner done or performed at the times and in the manner as in said contract and the bond specified. In the case of any inconsistency, the provisions of this bond shall take precedence over the provisions of said contract.

THIRD: That, as a condition precedent to the right of recovery hereunder, the Owner shall notify the Surety by registered letter mailed and addressed to the Surety, either at its principal office in New York, or at its Pacific Coast Department Office in San Francisco, California, of any breach by the Principal of said contract, or of the condition of the bond and also of any act, omission, or the part of the Principal, or any agent or employee of the Principal which may cause a loss for which the Surety may become liable hereunder immediately after such breach or act or omission shall have come to the knowledge of the Owner or to any representative of the Owner authorized to supervise the performance of said contract.

FOURTH: That if the Principal shall abandon said contract or be compelled by the Owner to cease operations thereunder, then the Surety shall have the right to assume the performance of the work specified in said contract and to sublet or complete the same, and if the Surety shall assume the performance as aforesaid all arrears, deferred payments and all other moneys provided by said contract to be paid to the Principal shall be paid to the Surety at the same time and under the same conditions as by the terms of said contract such moneys would have been paid to the Principal had the contract been promptly and fully performed by the Principal and the Surety shall be entitled to said moneys, deferred payments and all other moneys in preference to any assignee of the Principal, or any other adverse claimant; but if the Owner shall complete or re-let the said contract, then no forfeiture provided in said contract against the Principal shall operate or be given any force or effect against the Surety, and all arrears, deferred payments and other moneys, which would have been payable to the Principal if the Principal had promptly and fully performed said contract, shall be credited to any claim which the Owner may have against the Surety, and the surplus, if any, shall be applied as the Surety may direct.

FIFTH: That the Owner shall retain the last payment payable by the terms of said contract, and all arrears and deferred payments payable by the Owner under the terms of said contract, until the complete performance by the Principal of said contract, and of the conditions of the bond and the Principal's part to be performed, and until the completion of the free work, which nature of terms or clause of law by persons performing work or furnish of materials under said contract may be filed and until all claims arising under said contract, of which the Owner has knowledge or notice, shall have been paid, unless the Surety shall have consented in writing to the payment of said last payment of arrears and deferred payments.

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SIXTH: That the Surety shall not be liable for any damages resulting from strikes or labor difficulties, or from mob violence, civil commotion, public enemy, fire, the elements, acts of God, or defect or fault in the plans or specifications referred to in said contract or in repairs, or reconstruction of any work or materials damaged or destroyed by any of said causes, or the damages from injury to, or for the death of any person, or under or by virtue of any statutory provision for damages or compensation for injury to, or for the death of any employee. This bond does not cover any provision of the contract or specifications respecting guarantee of efficiency, or working quality; or for maintenance or repairs, nor does it obligate the Surety to furnish any bond, policy, or obligation other than this instrument.

SEVENTH: That no suit or action by the Owner to recover on this bond shall be sustained unless the same be commenced within six months from the date specified in said contract as the date for completion, and if no such date is specified in said contract, then within six months after the contractor has ceased operations under said contract, either on account of having completed the work, or having abandoned the same. No suit or action on this bond to recover for labor performed or materials furnished in respect to the work herein referred to shall be sustainable unless the same be commenced within six months from the time the claimant files his lien as and when provided by law, or if he files no such lien within the suit or action be commenced within six months after the right of action on this bond accrued.

SIGNED, SEALED AND DATED this _____ day of _____, A. D. 19____

Witness

Principal (SEAL)
EAGLE INDEMNITY COMPANY.

By _____

**Eagle Indemnity
Company**
HEAD OFFICE
NEW YORK

Contract Bond

ON BEHALF OF

TO

EAGLE INDEMNITY COMPANY
P. O. BOX 110, NEW YORK, N. Y.
NEW YORK, N. Y.

Edward Brown & Sons
Pacific Coast General Agents



200 Bush Street
San Francisco

Public Works Bond - Faithful Performance
California



CONTRACT BOND

Know All Men by these Presents:

That we _____ as PRINCIPAL,
and EAGLE INDEMNITY COMPANY, a corporation, incorporated under the Laws of the State of New
York and authorized by the Laws of the State of California to execute bonds and undertakings as surety, as
SURETY, are hold and firmly bound unto _____

in the full and full sum of _____ DOLLARS,
(\$ _____) for the payment whereof, well and truly to be made, said PRINCIPAL and SURETY
bind themselves, their heirs, administrators, executors and assigns, jointly and severally, firmly by these presents.

The Condition of the foregoing obligation is such, that whereas the above bounden PRINCIPAL has
entered into a contract, dated _____ 19____ with the _____
to do and perform the following work, to-wit:

That, **Wherefore**, if the above bounden PRINCIPAL shall well and truly perform the work contracted
to be performed under said contract, then this obligation shall be void; otherwise to remain in full force and effect.

Signed and sealed this _____ day of _____, A. D. 19____

WITNESS _____

EAGLE INDEMNITY COMPANY
By _____
Agent

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BID OR PROPOSAL BOND

KNOW ALL MEN BY THESE PRESENTS

That
(hereinafter called the "Principal"), as Principal, and the EAGLE INDEMNITY COMPANY, a corporation
created and existing under the laws of the State of New York, with its principal office in the City of New York, New
York, (hereinafter called the "Surety"), as Surety, are held and firmly bound unto

..... (hereinafter called the "Obligor"),
in the full and just sum of

..... Dollars
of, good and lawful money of the United States of America, for the payment of which
sum of money, well and truly to be made, the said Principal and Surety bind themselves, their, and each of their heirs,
executors, administrators, successors and assigns, jointly and severally, lawfully by these presents.

Signed and sealed and dated this day of A. D. 19

THE CONDITION OF THIS OBLIGATION IS SUCH that if the Obligor shall make any award to
the Principal for

.....
according to the terms of the proposal or bid made by the Principal therein, and the Principal shall duly make and
enter into a contract with the Obligor in accordance with the terms of said proposal or bid and award and shall
give bond for the faithful performance thereof with the Eagle Indemnity Company, as Surety, or with other Surety
or Sureties approved by the Obligor; or if the Principal shall, in case of failure so to do, pay to the Obligor the
damages which the Obligor may suffer by reason of such failure, not exceeding the penalty of this bond, then
this obligation shall be null and void, otherwise it shall be void except in full force and effect.

IN TESTIMONY WHEREOF, the Principal and Surety have caused these presents to be duly signed
and sealed.

Witness:

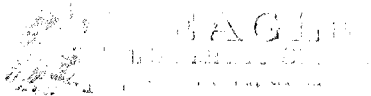
..... [Signature Lines]

EAGLE INDEMNITY COMPANY

By

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In the Justice Court

In and for the County of State of California

Plaintiff vs. Defendant

Undertaking on Attachment C.C.P. Sec. 467

Whereas, the above named Plaintiff, has commenced, or about to commence, an action in the Justice Court of the County of State of California, against the above named Defendant upon contract for the direct payment of money, claiming that there is due to the said Plaintiff from the said Defendant, the sum of Dollars (\$), bonds interest, said about to apply for an attachment against the property of the said Defendant as security for the satisfaction of any judgment that may be recovered therein.

Now, Therefore, in consideration of the premises, and of the making of the said attachment, the EAGLE INDEMNITY COMPANY, a corporation organized under the laws of the State of New York, and authorized to transact business under the laws of the State of California, as Surety, does hereby undertake in the sum of Dollars (\$).

and promise to the effect, that if the said Defendant recover judgment in the said action, the said Plaintiff will pay all costs that may be awarded to the said Defendant and all damages which may sustain by reason of the said attachment, not exceeding the sum specified in this undertaking.

Signed and dated at this day of A. D. 19

EAGLE INDEMNITY COMPANY.

By

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LABOR AND MATERIAL BOND
CALIFORNIA PRIVATE WORK

Bond to Laborers, Materialmen, Etc.
Known All Men by These Presents:

That we:

and the **EAGLE INDEMNITY COMPANY**, a corporation, incorporated under the Laws of the State of New York and authorized by the Laws of the State of California to execute bonds and underlings as surety, (hereinafter called the Surety), as Surety, are held and firmly bound unto any and all persons performing labor upon or furnishing materials to be used in the work contracted to be performed under the contract hereinafter mentioned, in the sum of

of (\$) Dollars:
lawful money of the United States, for which payment, well and truly to be made, the Principal and the Surety bond themselves, their heirs, executors, administrators, successors and assigns jointly and severally, firmly by these presents

SIGNED, Sealed and dated this day of 19.....
Witness, on the day of 19..... the Principal entered

into a written contract with
as Owner

which contract is hereby referred to.

Now, Therefore, the condition of this obligation is such that if the Principal shall well and truly pay, or cause to be paid, all claims for labor, or materials, or other in full, performed or furnished in connection with such work, then this obligation shall be null and void, otherwise it shall remain in full force and effect.

This bond is executed for the purpose of complying with the laws of the State of California as contained in Section 1183, et seq., Chapter 11, Title IV, Enforcement of Laws Code of Civil Procedure, and that bond shall issue to the benefit of any and all persons who perform labor upon or furnish materials to be used in the work described in said contract, in accordance with the provisions of said statute.

No suit or action on this bond to recover for labor performed or materials furnished in respect to the work described in said contract shall be sustained unless the same be commenced within six (6) months after the time claimant files his lien as and when provided by law, or if he files no such lien, unless the suit or action be commenced within six (6) months after the date of action on this bond accrues.

WITNESSES

EAGLE INDEMNITY COMPANY

By:
Agent:

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中華民國十八年五月初版

保證 定價大洋貳元正

著者 祁 仍 奚

印刷者 上海商務印書館

寄售處 商務印書館



