

GIVING BONDS.

There is an old saying that if one wishes to make an enemy of one's friends the quickest way to reach that result is to loan him money. This is often the truth. There is an equal truth, and one that reaches still deeper, in the habit some men have of asking friends to go on their bonds for the faithful discharge of their duties and their continued integrity.

There was a time when the only way in which men could give bonds was by securing the assistance of their friends; but there no longer exists the least occasion for asking favors of this sort or of granting them.

The friend who asks you to go on his bond takes a mean advantage of your friendship. He knows that you will not investigate his character, or if it will bear investigation, you are put in an awkward and embarrassing position if you refuse his request. He knows that your refusal to aid him may be construed as a lack of confidence in his integrity, however earnestly you may profess unbounded confidence in both his honesty and ability.

In no case is it wise to obligate one's self by giving bonds. It is far safer to advance the money necessary to secure the guarantee of a regular surety company, thus knowing the exact liability incurred and having it off one's mind. The guarantee companies are in the business of verifying character. They have excellent facilities for locating weak spots in their prospective clients, and their willingness to say that a man will be honest for a term of years, or else they will forfeit so many dollars and cents, immediately eliminates every element of friendship or sentiment and puts the whole transaction on a cold, calculating business basis.

The growth of surety companies shows the great confidence the public has in them. Seldom indeed do they fail to pay for misplaced confidence and unsuspected rascality in the hard metallic coin of the realm; and God help the rascal who has proved himself to be a thief. Thus they serve a double need.

They make whole the employer, public or private, and they put the dishonest employee where he will have time to reflect and repent.—The Adjuster.

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