OPINIONS

Columbus, Ohio, November 14, 1928.

HON. RICHARD T. WISDA, Superintendent of Public Works, Columbus, Ohio.

DEAR SIR:—You have submitted for my approval a contract between the State of Ohio, acting by the Department of Public Works, for the Department of Public Welfare, Columbus, Ohio, and The Joseph L. Skeldon Engineering Company, of Toledo, Ohio. This contract covers the construction and completion of Contract for Engine Room Piping complete,—Power House and Equipment—Hawthornden Farm, Cleveland State Hospital, Cleveland, Ohio, and calls for an expenditure of two thousand six hundred and forty-six dollars (\$2,646.00).

You have submitted the certificate of the Dirctor of Finance to the effect that there are unencumbered balances legally appropriated in a sum sufficient to cover the obligations of the contract. You have also furnished evidence to the effect that the consent and approval of the Controlling Board to the expenditure have been obtained as required by Section 12 of House Bill No. 502 of the 87th General Assembly. In addition you have submitted a contract bond, upon which the United States Fidelity & Guaranty Company appears as surety, sufficient to cover the amount of the contract.

You have further submitted evidence indicating that plans were properly prepared and approved, notice to bidders was properly given, bids tabulated as required by law and the contract duly awarded. Also it appears that the laws relating to the status of surety companies and the workmen's compensation have been complied with.

Finding said contract and bond in proper legal form, I have this day noted my approval thereon and return the same herewith to you, together with all other data submitted in this connection.

> Respectfully, Edward C. TURNER, Attorney General.

2876.

APPROVAL, CONTRACT BETWEEN STATE OF OHIO AND THE HAR-RINGTON ELECTRIC COMPANY, CLEVELAND, OHIO, FOR ELECTRI-CAL WORK FOR POWER HOUSE, HAWTHORNDEN FARM, CLEVELAND STATE HOSPITAL, CLEVELAND, OHIO, AT AN EXPENDITURE OF \$2,761.00—SURETY BOND EXECUTED BY THE NATIONAL SURETY COMPANY.

COLUMBUS, OHIO, November 14, 1928.

HON. RICHARD T. WISDA, Superintendent of Public Works, Columbus, Ohio.

DEAR SIR:—You have submitted for my approval a contract between the State of Ohio, acting by the Department of Public Works, for the Department of Public Welfare, Columbus, Ohio, and the Harrington Electric Company, of Cleveland, Ohio. This contract covers the construction and completion of Electrical Contract for Power House and Equipment—Hawthornden Farm, Cleveland State Hospital, Cleveland, Ohio, and calls for an expenditure of two thousand seven hundred and sixty-one dollars (\$2,761.00).

You have submitted the certificate of the Director of Finance to the effect that there are unencumbered balances legally appropriated in a sum sufficient to cover the obligations of the contract. You have also furnished evidence to the effect that the consent and approval of the Controlling Board to the expenditure have been obtained

ATTORNEY GENERAL.

as required by Section 12 of House Bill No. 502 of the 87th General Assembly. In addition you have submitted a contract bond, upon which the National Surety Company appears as surety, sufficient to cover the amount of the contract.

You have further submitted evidence indicating that plans were properly prepared and approved, notice to bidders was properly given, bids tabulated as required by law and the contract duly awarded. Also it appears that the laws relating to the status of surety companies and the workmen's compensation have been complied with.

Finding said contract and bond in proper legal form, I have this day noted my approval thereon and return same herewith to you, together with all other data submitted in this connection.

> Respectfully, EDWARD C. TURNER.

Attorney General.

not the second second

2877.

INSURANCE — CONTRACT TO INDEMNIFY MEMBERS AGAINST DAMAGES FROM CERTAIN FELONIES IS INSURANCE BUSINESS.

...

SYLLABUS.

Under the provisions of Section 665, General Code of Ohio, an association which contracts, among other things, to indemnify its members against loss or damage resulting from certain felonies therein defined, is transacting an insurance business.

COLUMBUS, OHIO, November 14, 1928.

HON. WILLIAM C. SAFFORD, Superintendent of Insurance, Columbus, Ohio.

DEAR SIR:—This will acknowledge receipt of your recent communication, requesting my opinion as follows:

"Herewith I hand you letter from The Cleveland Better Business Bureau, Inc., dated October 24th, and specimen contract of the Detective Guaranty Association, of Dayton, Ohio.

After your reading of this instrument, will you kindly give us your opinion as to whether this certificate conflicts with the insurance laws of Ohio?

The Detective Guaranty Association is not a licensee of the Division of Insurance."

The pertinent parts of the specimen contract referred to in your letter, and accompanying it, are as follows:

"CERTIFICATE OF MEMBERSHIP \$3,000.00 in

The Detective Guaranty Association (a non-profit corporation). Home Office: Miami Jacobs Building, Dayton, Ohio.

	his Certifies, That
Bus	Address
City	County
	, has been admitted to membership in The