

Detecting
Criminal
Handwriting

CHAUNCEY M'GOVERN

Investigator of
DOCUMENTS IN DISPUTE
("Handwriting Expert")

is Now Located in
SAN FRANCISCO

Office: 440 Sansome Street (Phone, Kearny 1230)

Studio: 1626 Taylor Street (Phone, Franklin 1879)

Chauncey M'Govern



Publishers:

THE ESCOLTA PRESS, INC

Manila, Philippines

1912

So fascinating is the study of the detection of criminal handwriting; so successful have been the handwriting experts of New York, London and Paris, in laying bare clever frauds in fabricating documents affecting the possession of hundreds of millions of hard gold dollars that there are in the Philippines today several Filipino gentlemen who had taken up the "hobby" of studying the detection of criminal handwriting,—men who could have qualified as "handwriting experts" in any court of equity in the Philippines even before the American regime began.

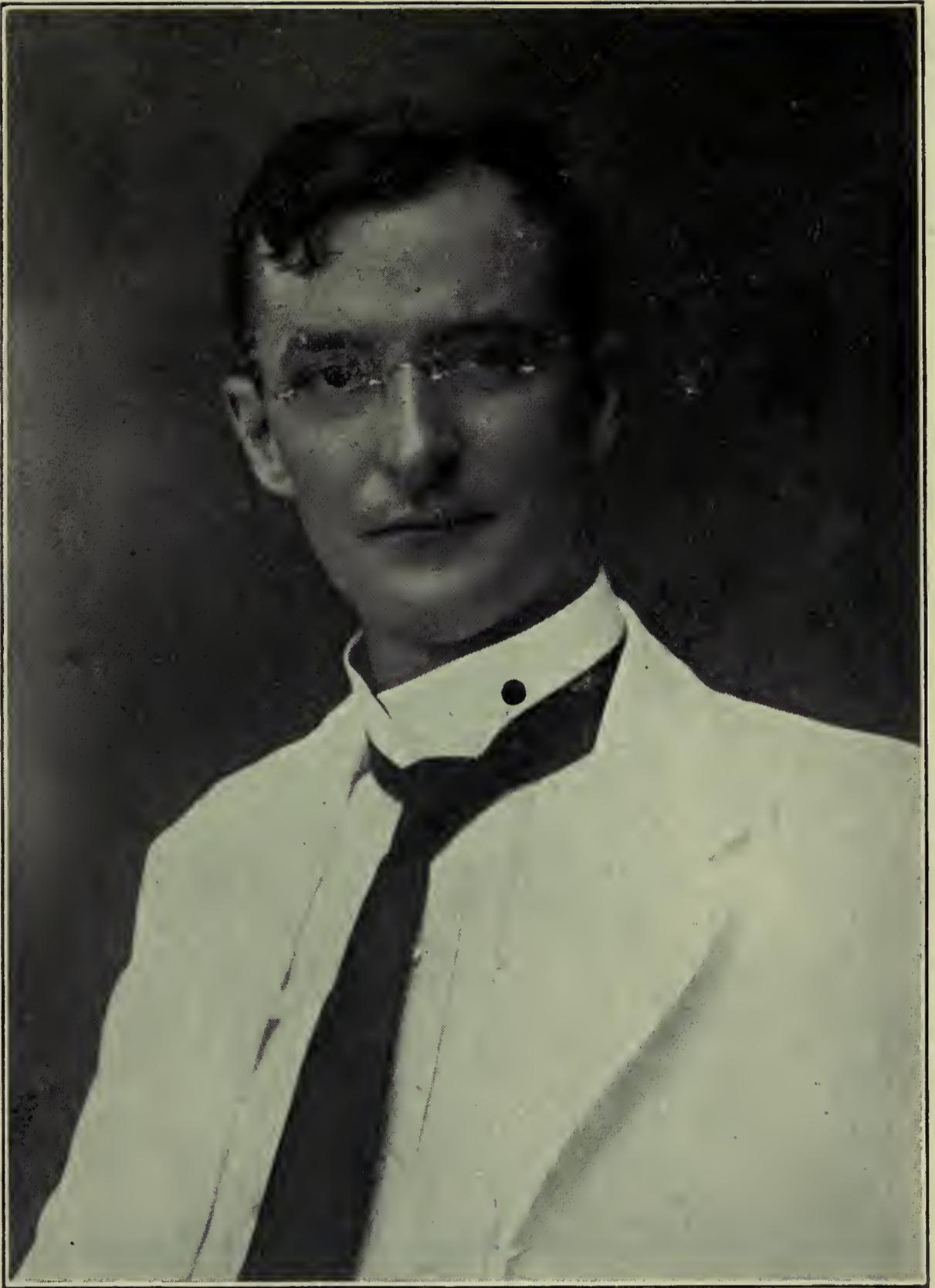
The writer knows of one Filipino gentleman in Pampanga—to give a single illustration—a man who has lived abroad several years in Europe, including London and Paris—who became so fascinated by the study of detecting criminal handwriting some 20 years back that since then he has acquired an interesting collection of falsified handwritings, some of the papers in the collection dating back for over a hundred years before the advent of Americanism to the Philippines.

Of Spaniards, too, who possess the qualifications which Courts require of a man before admission to a case as handwriting expert, Manila has its quota. While as to American residents of the Philippines who acquired expertness in this line before coming to the Philippines in other capacities, the writer, knows personally of several.

It is not so surprising, however, that so many Americans here today possess qualifications as handwriting experts. Any American who is at all inclined towards the study of detecting falsified handwriting has long since become aware that the interesting studies, examinations, mechanical and chemical tests and demonstrations of handwriting experts have been a feature of many of the most important courtroom battles that have occurred in the United States during the past quarter of a century.

A striking illustration of the great value of the handwriting expert in the triumph of Justice—the triumph of Truth—in the American courts during the past 25 years is the instance of David N. Carvalho alone. This handwriting expert (doubtless the most-famed expert in his line the world over today) has drawn a regular salary as handwriting expert for the New York Detective Bureau for a generation, besides which he has figured as handwriting expert in about every universally-important legal controversy over handwriting in all of the big courts of America during the same period. When the writer last talked with Carvalho, in New York city, that famous expert showed a list of cases in which he had appeared where his expert knowledge of the detection of criminal handwriting had affected the courts' decisions as to the ownership—and possession—of property aggregating over \$200,000,000.00!

The fault, therefore, if handwriting experts have not been utilized in the Philippines heretofore to the extent to which the importance of their services may render unto Justice has not been with the local experts—nor with their inaccessibility. Purely because the Philippines courts and the Philippines legal fraternity had not—and has not yet, in general—become acquainted with the real and great value of the handwriting expert—that fact alone must be blamed for the deplorable truth that in the past the course of Justice has so frequently been misdiverted; to that must be blamed the fact that here in the Philippines many an innocent party has lost his *all* to the crafty criminal whose knowledge of chemistry and of microscopy, whose realization of the willingness of human nature to be convinced (and, therefore, deceived!) by the *naked eye* has enabled that criminal to deceive lawyers and courts thru the clever, ingenious, ordinary-man-deceiving documents which this criminal has been able to fabricate thru his utilization of his



CHAUNCEY M'GOVERN
HANDWRITING EXPERT

**Detecting
Criminal
Handwriting**

Chauncey M'Govern

TO READERS IN THE UNITED STATES:

THE STORY contained in this book, on the interesting manner of

“Detecting Criminal Writing”

—finding fakes in various kinds of fraudulent documents (cheques, notes, wills, contracts, etc., either pen-written, type-written, printed or photographed)—applies to California and Pacific Slope readers with as much force as to people living in the Philippine Islands, where the author was established as “Handwriting Expert” for many years prior to 1913, at which time he located in San Francisco.

Those who have never been in the Philippines will find added interest in reading this work in the fact that the type-setting, proof-reading and the book-binding were done exclusively by Filipinos learning typography from the author, with no other American assistance.

*San Francisco,
Nineteen-Fifteen*

INDEX

Chapter No.	TITLE	Page No.
I.—	The Handwriting Expert in the Philippines - -	1
II.—	Curious Cases.—Mysteries Unravelled - - - -	13
III.—	Detecting Forgeries in Cheques - - - -	23
IV.—	Curious Cases—More of Other Kinds - - -	31
V.—	Fraudulent Wills in the Philippines,—How Dis- coverable - - - -	45
VI.—	Objections to Handwriting Experts - - - -	63
VII.—	First Principles in Ex- amining Questioned Documents - - - -	67
	APPENDIX A.—Qualifica- tions of the Handwrit- ing Expert - - - -	1

COPYRIGHT

of this work will NOT be applied for, either at home or abroad.



All publishers are welcome to copy as much of the book as they deem fit for the help of right-doing fellow-man.



All the author asks is that care be taken in republishing any extracts, in order that such may not be the means of harm being visited on the head of any innocent party.



DIAGRAM "A"

A
B
C
D

DIAGRAM "B"

A
B
C *a m c e*
D

DIAGRAM "C"

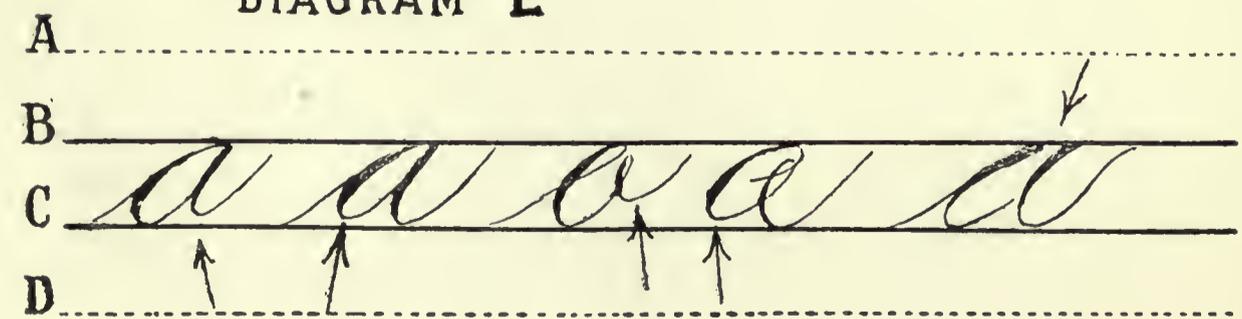
A
B
C *b d l h*
D

DIAGRAM "D"

A
B
C *p z j q y*
D

DIAGRAM "E"

A
B
C *a a a a a*
D



CHAPTER I.

THE "HANDWRITING EXPERT" IN THE PHILIPPINES.—
WHAT IS MEANT BY "HANDWRITING EXPERT."—
NO DRY-AS-DUST FELLOW IS THE DETECTOR OF
CRIMINAL HANDWRITING.



HERE in the Philippines it is only within the past few years that "handwriting experts" have figured conspicuously in the eye of the general public. Instances of important cases, however, both in the Courts of the Philippines and out, where decisions affecting the legal possession of large properties hang or have hung in the balance pending the findings, opinions, and arguments of "handwriting experts," are becoming more frequent every day.

Not because the use of the handwriting expert is made more necessary now than formerly is this growing frequency due. Human-Nature in the Philippines is essentially not different now to what it has been for 300 years gone by. Falsified papers, upon the acceptance of which as genuine many fortunes have been lost by their rightful owners, were just as common years ago in Spanish times as they are today.

Nor is it because there has been lacking in the Philippines men possess of the especial technical training required of a handwriting expert that, in the settlement of legal matters where papers formed the most important evidence, such experts have not been pressed into service in greater numbers long ere this.

So fascinating is the study of the detection of criminal handwriting; so successful have been the handwriting experts of New York, London and Paris, in laying bare clever frauds in fabricating documents affecting the possession of hundreds of millions of hard gold dollars that there are in the Philippines today several Filipino gentlemen who had taken up the "hobby" of studying the detection of criminal handwriting,—men who could have qualified as "handwriting experts" in any court of equity in the Philippines even before the American regime began.

The writer knows of one Filipino gentleman in Pampanga—to give a single illustration—a man who has lived abroad several years in Europe, including London and Paris—who became so fascinated by the study of detecting criminal handwriting some 20 years back that since then he has acquired an interesting collection of falsified handwritings, some of the papers in the collection dating back for over a hundred years before the advent of Americanism to the Philippines.

Of Spaniards, too, who possess the qualifications which Courts require of a man before admission to a case as handwriting expert, Manila has its quota. While as to American residents of the Philippines who acquired expertness in this line before coming to the Philippines in other capacities, the writer, knows personally of several.

It is not so surprising, however, that so many Americans here today possess qualifications as handwriting experts. Any American who is at all inclined towards the study of detecting falsified handwriting has long since become aware that the interesting studies, examinations, mechanical and chemical tests and demonstrations of handwriting experts have been a feature of many of the most important courtroom battles that have occurred in the United States during the past quarter of a century.

A striking illustration of the great value of the handwriting expert in the triumph of Justice—the triumph of Truth—in the American courts during the past 25 years is the instance of David N. Carvalho alone. This handwriting expert (doubtless the most-famed expert in his line the world over today) has drawn a regular salary as handwriting expert for the New York Detective Bureau for a generation, besides which he has figured as handwriting expert in about every universally-important legal controversy over handwriting in all of the big courts of America during the same period. When the writer last talked with Carvalho, in New York city, that famous expert showed a list of cases in which he had appeared where his expert knowledge of the detection of criminal handwriting had affected the courts' decisions as to the ownership—and possession—of property aggregating over \$200,000,000.00!

The fault, therefore, if handwriting experts have not been utilized in the Philippines heretofore to the extent to which the importance of their services may render unto Justice has not been with the local experts—nor with their inaccessibility. Purely because the Philippines courts and the Philippines legal fraternity had not—and has not yet, in general—become acquainted with the real and great value of the handwriting expert—that fact alone must be blamed for the deplorable truth that in the past the course of Justice has so frequently been misdiverted; to that must be blamed the fact that here in the Philippines many an innocent party has lost his *all* to the crafty criminal whose knowledge of chemistry and of microscopy, whose realization of the willingness of human nature to be convinced (and, therefore, deceived!) by the *naked eye* has enabled that criminal to deceive lawyers and courts thru the clever, ingenious, ordinary-man-deceiving documents which this criminal has been able to fabricate thru his utilization of his

knowledge of Human-Nature, and the ways in which the microscope, many commonly known chemical facts, and other universally-accepted data may be misdiverted by that criminal to deceive unsuspecting people to the financial disaster—and even social ruin—of perfectly innocent parties.

The fascinating hours enjoyed by a man who studies the detection of criminal handwriting and the facts which lead to that desired achievement, are little suspected by the average man and woman who reads in the newspapers about a “handwriting expert” winning this case or that.

Not for one moment is the study of criminal handwriting “dry”. Not for a second can it be considered as “bookish”. Not for a minute is it interesting to none save a confirmed handwriting-maniac.

People are wrong when they let themselves suppose that the joys of the handwriting expert are merely something akin to the joys of the archaeologist. Many people wrongly suppose that the handwriting expert and the professor of “bugology” consist of about the same quantity of Human-Nature bottled up in the same proportion of long-hair, grey-whiskers and much bespectacled flesh and bone, the bones stiff and the flesh wizened, and with about the same minimum amount of rich red human throbbing blood.

That is where the man in the street just fools himself:—

Your handwriting expert—I am presuming, of course, that this handwriting expert is a successful expert, an expert who convinces juries and judges—must be, *first of all*, a human animal very thoroly in sympathy with all other red-blooded Human-Nature. Your successful handwriting expert must surely be possessed of a thoroly intimate acquaintaince with the instincts of the man and the woman who travels in the street-cars.

No man ever achieved success as a Handwriting Expert—either in the Philippines or abroad—until he had first possessed himself of a vast and profoundly deep human sympathy. Your successful handwriting expert neither deals in the dead past; neither ponders over mind-entangling manners of correctly bisecting microscopic bacilli (I hope this word is spelt correctly!); nor is this expert necessarily conversant with the divers ways of ascertaining the exact climatic conditions of Saturn and her Moons.

To be successful as handwriting expert one must not only deal *but think*—and FEEL—with physical Human-Nature as it *Is*. It is not with *why* Human-Nature is so and so; nor with *how* it might be altered for the betterment of the whole world. The really valuable handwriting expert is himself possessed of such human feelings and impulses to such an intimate degree that his mental recreation is content with observing Man *as Man Really Is*—with Man's present actions and the causes of them, with Man's natural hopes and his defeats. The successful handwriting expert is the man who, in the last analysis, is the man whose study is the *Human Living Heart!*

Now, once we have at hand a man who knows a whole lot more than the average man about the Human Living Heart, his next requirement—if he is to be considered an expert in the detection of criminal handwriting—is that he be sufficiently interested in passing along his studies that he is willing to set down, tabulate, and then index (for rapid looking-up when occasion demands)—a sufficiently large list of well-recognized facts about Human-Nature—about Human-Character—to enable that expert to lay his finger, in this long list of facts, on that well-recognized fact or facts which will enable that expert to perceive clearly the *line of reasoning* (criminal or other

wise) which prompts any human being to execute any piece of writing at all.

Even for the writing of so small or simple a thing as your own signature a "line of reasoning" is necessary to course thru your mind. Very likely that "line of reasoning" is to you very, very apparently unconscious (or, better expressed, *subconscious*). Yet no man ever wrote his own name until after his mind had been trained—by some natural mental process of reasoning—to write that name. No man writes his signature purely for chemical expression. That is, if some of the later scientists are correct when they state that most human beings perform most of the customary acts which human beings regularly perform, merely thru natural *chemical* impulse (such as the act of drinking water or the act of lying down to sleep, etc.), it nevertheless is a fact that for a man to write anything on paper is for him to do so impelled not by a natural *chemical* impulse. That act must be impelled by a *mental* impulse and an impulse that requires the person who is about to write to be going thru a "line of reasoning" in which *chemistry* has no place.

So it follows that no man has become an expert in detecting criminal handwriting until he has studied the "*line of reasoning*", or the *various* lines of reasoning, which actuates or actuate any person to pen even so simple a thing as his own signature.

If the preceding paragraphs have not been too dry reading to the reader, it will be obvious to him that if a "line of reasoning" must be utilized by every human being before he can write even his own name, then, it follows, that the bigger the piece of writing a man performs, the *longer*, the more intricate, must be the line of reasoning he must have his mind undergo.

No man writes a will, for example, without his having had his mind undergo a special line of reasoning for doing the writing that he is doing. Therefore the Handwriting Expert has a more *intricate* study to follow that man's mind—his line of reasoning, in writing a will!

There is nothing *dry* to the expert, however, in the fact that the line of reasoning is *intricate*. Its very *intricacy* does but give additional zest to the expert's pursuit.

Why, just because the very intricacy of that reasoning is giving the expert a pertinent opportunity to follow the intricacies of the Human Living Heart! And such a recreation is, after all, the most interesting thing in all this wide world to all living human beings who have not been so unfortunate as to have had their physical emotions atrophied thru any possible cause.....If anyone needs proof today that the Living Human Heart—*LOVE!*—is still the most interesting thing in the wide world, let him but stop to ponder:—He must confess that real human emotion—and interest—is best reflected and proven by the character of the books of various kinds that are written and published the world over. And who can successfully deny that everywhere that people read books, the one particular kind of book which is by far the most generally read—and favored (not kept on marble-topped parlor-tables to impress one's neighbors) is the book that deals with *LOVE!*

Here, now, we have a man in good physical health (ideal Love is not possible where there is not good health on which to found it!). This man knows:—

- (1) About Human-nature, and—
- (2) Is imbued with sufficient of it to such overflowing that he is willing to tabulate the facts he has observed about the Human Living Heart.

In addition to these this man must have the qualifications which are enumerated following. But unless his nature (and *understanding* and, therefore, his *sympathy*) be possessed of the two foregoing, the balance of the list is entirely inadequate to fit him to successfully convince courts and juries that he is qualified to demonstrate the detection of falsified handwriting.

The third requisite for a man to become a Handwriting Expert is that he have a knowledge of *chemistry*. Don't get frightened away, Gentle Reader! I'm not going to tell you that a man must be a chemist in order to be an expert in the detection of criminal handwriting. The knowledge of chemistry which a handwriting expert must possess is of a very limited—but very interesting—nature,—just about so interesting as the knowledge of the same science possessed by the great magicians of the stage.

'Deed 'tis true that the wonderful tricks which many of the magicians do on the stage today are done thru that magician's knowing no more of chemistry—that is, interesting *popular* chemistry—than is known by the ordinary expert in the detection of criminal handwriting.

Mostly any man or woman who has gone thru high school knows as much of chemistry as does the handwriting expert. Only difference in this respect is that the handwriting expert has learned how to use that common knowledge to perform really simple feats which to one not acquainted with chemistry possibilities seem utterly impossible.

Nor is it necessary that one should have been to high school for one to appreciate the fact that the whole universe is composed of atoms ("chemical elements") of one kind or another. We all know that most atoms are joined, or are in conjunction, thru purely natural processes. Everybody knows that common water (which the chemists insist on calling H-2-O) is

a purely natural joining, by purely accidental natural laws, of two atoms (or portions) of hydrogen with one portion of oxygen. And no one need be a chemist or a handwriting expert to know what is Hydrogen and what is Oxygen.

The handwriting expert must know also—as does every grown-up today—that every piece of *paper* is a composition (or compound, chemical compound) made (thru artificial means) of various kinds of chemicals mixed, with various degrees of mixtures of those various chemicals.

It is obvious, therefore, that every handwriting expert must know—as do you—that all *ink* is composed of various mixtures. For example one kind of ink, that is, writing ink such as you use to write home that long-deferred letter to your sister—is composed of three to five chemicals, poured into one vessel, and mixed.

The only difference between your knowledge of ink and of paper and of chemicals and that which the handwriting expert possesses is that he must *never lose sight of his realization of those facts whenever he is making an examination of questioned documents!*

It is scarcely necessary to remind the Gentle Reader that another fact which the handwriting expert must know—and *ever bear before his mental eye*—is that every piece of paper and every thimbleful of ink—being a chemical composition (or chemical compound) must also, *inversely* (I think that is the big word the college professors use to describe the operation) be susceptible of being *reduced back* into the various chemical *elements* of which that chemical *compound* has been made, either by natural processes or by the artificial means used by the various manufacturers of the inks or the papers which you buy

at any of the shops—or get free of charge from your “friend” who “works for the government”.

Our express train having now arrived at the station where the H. E. we are sleuthing has learned that all papers and all inks may be disintegrated back into the original chemical elements composing them, when, after disintegration of the ink or the paper, there is now left no ink and no paper, as ink or as paper, Mr. H. E., now learns that with the very same chemical elements which he has now in his own hands (and *were* just a moment before, ink and paper), he can now take these same chemical elements, or a portion of them, put them or a portion of them into a glass (or a test tube) or into a porridge pot (or crucible), and merely by adding a further (or additional) chemical element, which he has in a small bottle on the shelf, he can produce a *new substance* which will be ink in one case and paper in the other case: but this time neither the ink nor the paper is the *same kind* of ink nor of paper which he had before him before he reduced each back into its chemical constituents.

Doing these things, Gentle Reader, is no “*dry*” job. It’s a pastime which is not *dry* either physically or mentally. It’s just as interesting to the man who is doing the job as is the job for the fellow who is playing bridge whist and has a “no-trump” hand every deal that’s his. The little job of reducing one kind of paper back to its elements, and then making an entirely *new* kind of paper out of the same elements, but in different proportions of those elements, is not any “drier” physically or mentally than the ink work. The paper task is much more ambitious, takes more time and effort. But it gives the man who does it an entirely new insight into the wonders (to the average mind) of chemistry. And the chemical elements always “play” the way he expects them to play. He doesn’t

have to cuss any of them for playing *their* kings on *his* aces.

Now once your would-be H. E. has somehow or other acquired these three species of commonly-known facts, in an accessible corner of his mind, to wit:—

- 1.—Ordinary human sympathy;
- 2.—Ordinary knowledge of the Human Living Heart; and—
- 3.—Ordinary acquaintanceship with common chemistry facts,—

and has pondered over them betimes as he rides in the moonlight in his comfortable victoria and smokes his claro excelente cigar, he is ready to examine a questioned will (or a questioned cheque or other questioned document), written on ordinary paper, with ordinary ink, and by an ordinary person.

After close, careful, lengthy examination, after ditto study, after ditto comparison with other similar documents or papers, written on the same general kind of paper, with the same general kind of ink, known to have been written so by a person or persons who wrote, or who are claimed to have written, or who are claimed *NOT* to have written them,—then the H. E. will be able to tell *surely*, without the slightest doubt remaining in his own mind, or in the mind of the judge or jury or other disinterested parties he addresses, that the questioned document is either genuine or false.

But maybe the Gentle Reader is tired listening! Come to think of it, I'd like a little stroll round the Luneta myself just now!! Loving is back in command of the Constabulary Band! There'll be music electrifying the evening breeze!!! So we will postpone until another chapter a description of the fascinating manner in which the H. E. goes about his Sherlock Holmes methods of finding out whether a questioned

document is genuine or just. Until the next page will we wait to hear how the expert ascertains whether it is a document that has been fraudently fabricated for the purpose of stealing another man's trash (in cash or real estate) which to him rightfully belongs, according to controlling human ideas of Justice—or else of filching the good repute of some man or woman unable to refute by equally convincing proofs the apparently convincing evidence (furnished by the fabricated document) with which his or her good name is now being so perilously assailed.



CHAPTER TWO

CURIOUS CASES,— MYSTERIES UNRAVELLED BY HANDWRITING EXPERTS.

 will tell you the interesting stories of a number of curious cases. In each instance of which I speak innocent people were about to lose their money, their property, or their justly-good repute. Each was faced with ruin—financial or social—in the form of documents which, to all ordinary appearances, were genuinely made. They were documents to all appearances actually written or signed by persons rightfully entitled to make or sign them.

In each of the cases I am going to tell you about the documents damning innocent parties were false documents, fraudulently fabricated, for the sole purpose of so deceiving the Courts that the really rightful parties would have been legally torn from their money, their property, or their good names. In each of the cases the fraudulent documents were prepared so cleverly, so craftily, so ingeniously that the real wonder is that the frauds were ever discovered at all.

Handwriting experts in each case cleverly discovered each of the frauds in safe time, exposed them to the eyes of the courts, and thus were the means of bringing Justice to Triumph.

Thousands of people are robbed every year, in the Philippines, of their rightful belongings, thru the acceptance by our excellent courts of fraudulent document. Such is my confirmed opinion. With the growth of the number of handwriting experts there will ensue greater justice to the unsuspecting public. The day

is coming, I firmly believe, when every important court will have its staff expert in the detection of criminal handwriting—or else no man will be allowed thereafter to assume the mantle of a judgeship in any case where handwriting testimony is the main evidence unless he has won a degree of handwriting expert from some lawfully constituted university.

In telling you these stories I shall never once permit my imagination to run riot. I shall invariably confine myself to a brief recital of the actual facts which each case developed. In each case I assume to be facts the findings of the judge. In many of the cases mentioned the findings were proven further to be facts by the subsequent admission of the guilty parties when confronted by the indisputable evidences brot forth by the experts in handwriting investigation.

Any man or woman who writes fiction could take mostly any of the cases I tell of—could take the mere bare facts of them—and by the addition merely of his or her own description of real life and emotions of the Human Heart could furnish the reader with a novel that would compare favorably with the best of Conan Doyle's.

Bare facts, in this chapter, I shall set down in *small italic letters*,—

Deductions which the handwriting expert invariably makes and invariably ever bears in mind when studying that case, I will set down in **black-faced type**.

CAPITAL LETTERS are used in each case for the sake of emphasis only.

Nor is my object in telling you these stories here one purely for entertaining you. I believe that in my adopting this manner you will not only be interested to learn of those curious cases for the mere story of them. I believe that no better way could

be utilized to demonstrate to you clearly and interestingly what the handwriting expert really does in the triumph of Truth, and just exactly how he accomplishes that commendable object. Any lawyer or justice who follows these cases described below will acquire sufficient knowledge of the science of detecting criminal handwriting to serve him well in his dispensation of real Justice.

CASE I.

- 1.—FALSE DOCUMENTS WITH GENUINE SIGNATURES;
- 2.—FALSE “aging” OF OTHERWISE GENUINE DOCUMENTS;
- 3.—ASCERTAINING THE TRUE AGES OF DIFFERENT INKS ON DISPUTED DOCUMENTS;
- 4.—THE FINISH—OR “SURFACING”—OF WRITING PAPER;
- 5.—“FEATHERED” WRITING.

Millionaire A. died in New York city. Left estate of \$50,000,000. A.'s wife and children live in 5th avenue, well known socially. A.'s will, which is genuine, takes good care of the wife and children.

Lawyers representing woman named B. go to court and demand estate for B., claiming B. is real (first and undivorced) wife of A.

Proof that B. is real wife of A. lies in a “marriage certificate” or marriage agreement shown to the Court. The certificate is CLEARLY SEEN TO HAVE BEEN SIGNED BY THE LATE MILLIONAIRE—HIS SIGNATURE CANNOT BE DISPUTED EVEN BY HANDWRITING EXPERTS WHO HAVE EXAMINED IT CLOSELY.

As this certificate ANTEDATES the marriage with wife mentioned in will, this paper robs this wife LEGALLY of all financial and social right to recognition.

Altho confronted with such convincing proof of the dead millionaire's apparent perfidy. Altho confronted with seemingly indisputable reason for robbing the family of the estate left them, the handwriting expert steps in to the rescue.

In this especial case the handwriting expert was David N. Carvalho of whom I have already spoken in detail in another place. Expert Carvalho studied the certificate, examined it under the microscope, with the aid of "reflectors", and this was the result:—He could find no indication that the signature was NOT absolutely genuine.

Next move of the expert was to test the PAPER, that is, the *texture* of the stock on which the certificate was written. This he did to ascertain the paper's exact *age*. He bore in mind the well-recognized fact that—

All writing-paper in general use in America up to the year 1882 was manufactured from rags, while today over 60% of such paper is made from wood pulp, either wholly or in combination.

The expert knew, therefore, that if he could prove that if the paper used in writing out this "marriage certificate" was made of pulp, it could not, of course, have been written at the time (the year) of its alleged date (some 30 years before).

Thus he could have proven to the jury that while the signature of the millionaire tho undoubtedly genuine did not make the document itself genuine, inasmuch as it could not possibly have been written on the date it was alleged to have been written. And by the law of "false in part, false in whole", the document itself was thus fabricated and false—and thus inadmissible to rob the family of its estate left to it by the millionarie's will.

But it so happened that the paper test showed the paper to have been made of the proper texture for the period of its date.

Not disheartened even here, however, Expert Carvalho put the paper back under the glass to more closely study the INK.

Two facts soon discovered themselves to his expert-trained eye:—

- 1.—*The INK used for the signature of the millionaire was seen to be of a different KIND of INK to the ink used for the signature of the woman B. (the alleged bride in the case); and that the ink used in the body of the certificate was also different from the ink in the millionaire's signature, yet similar to the ink used in the signature of the woman.*
- 2.—*The letters of the millionaire's signature were plain, clear, firm, bold, and the outlines WELL-DETERMINED. In contrast to these features of the man's signature, the letters in the signature of the woman, and in the writing of the "body" of the document, had all "run" or "feathered".*

There, said the expert to himself, is where an avenue of hope is suddenly opened up before Justice. So he wiped off his glasses, rubbed his hands briskly, readjusted the cushion in his chair, altered the window shade a trifle to better the lighting, and went back to interested work.

There soon became apparent to him another fact, to wit:—

- 3.—*The "feathering" of the marriage document ABOVE the signature of the millionaire had been CAUSED by the ink's "running" or "feathering" NATURALLY.*

That is to say, as the pen had formed the letters there ABOVE the signature of the millionaire, the ink "ran" on either side of the pen "tracks" in a manner that LOOKED natural.

Now all experts know that—

Anyone writing on "blotting paper" will have his ink "run" or "feather" from the "pen-tracks". If that same man writes, with the same pen and same ink, on "news-paper" the "running" will also take place,—but NOT SO NOTICEABLY.

If a man writes on regular "writing-paper"—bond or linen—his ink will never "run" or "feather" UNLESS the paper-stock itself has had its "finish"—its "surfacing"—broken, or damaged, or tampered with, either by water, or by an erasure, or by rubbing with some chemical.

More minute study by the expert showed him that all of the letters ABOVE the millionaire's signature consisted of writing done AFTER the natural "surfacing" of the paper had been tampered with.

The microscope further showed that the "surfacing" of the paper-stock UNDER and IMMEDIATELY AROUND the signature of the millionaire was still NATURAL—that the "surfacing" of the paper there was still untampered with.

This, of course, gave the expert's alert mind a clue. Not being satisfied with mere THEORIES, however, he proceeded to study the "surfacing" of the paper-stock BELOW the signature of the millionaire.

Strangely enough, altho BELOW the millionaire's signature was the signature of the woman, and altho HER signature—that is, the LETTERS of her signature, like the letters ABOVE the millionaire's signature, had "feathered"—the "SURFACING" of the paper where her signature lay was UNBROKEN, UNTAMPERED WITH, and was perfectly NATURAL.

Now, what conclusion would you, the Reader, draw from these bare facts?

That the paper-stock where the woman wrote her signature still bore its natural "finish" was so strange a state of affairs to the trained mind of the expert that he now bent all of his energies towards a more minute study of her signature and its "feathering".

Result:—The expert produced a photographic enlargement of the lady's signature. Then in the bareness and clearness of the magnifying eye of the lens it was plainly seen that the "feathering" in her signature was done with a series of **DELIBERATE SMALL STROKES OF HER PEN!** This means that while the letters proper of her signature were shown by the enlarging lens to be perfectly **BOLD**—and "unfeathered"—the "feathering" of those letters had been **ADDED**, as an afterthought, by the lady herself!

To the ordinary reader it may seem that all this work, all these pains, and all these technical facts deduced **NOTHING** of interest to prove the document fraudulent. Not so, however, with the handwriting expert.

If one portion of a questioned document is false, the whole document, as a document, is false.

Even tho a signature to a document be proven genuine, or several signatures proven true, it still follows that the DOCUMENT, as a document, is false if the signatures were affixed, even in good faith, at a different date than the date described in the document itself.

It was thus reasoned out by the handwriting expert that the "marriage" paper before him was truly written 30 years before; that it had been actually signed by the millionaire at that time and in good faith. **BUT** that after the millionaire had signed the paper, some criminally-inclined crafty party had **RUBBED OUT** all of the original writing **ABOVE** his signature, and had then

written IN the new wording which constituted the "marriage contract" then before the court.

It was then further reasoned out by the handwriting expert that the surfacing of the paper-stock ABOVE the signature having been injured, the ink used for writing in the "marriage contract" had "run" naturally. This led the expert to finally reason out that when the party who had fabricated the UPPER part of the NEW document had come to notice that the ink there had "run," she DELIBERATELY added the delicate "feathering" to her own signature below the millionaire's signature. Her own signature, having been written on a portion of the paper-stock which had NOT been tampered with, and thus the ink there had not "run," that she believed that by adding the delicate "feathering" to her own signature, the "feathering" of the letters ABOVE the millionaire's signature would the more readily receive acceptance as genuine when the whole new document was produced before the amazed family who had been living 25 years in ignorance of the existence of such a damning document.

Carvalho convinced the Court of the falsification of the "marriage document". Thus \$50,000,000 which had been in imminent peril of being lost by the innocent family were set forever in the possession of its rightful owners.

The cleverness of the handwriting expert, his success towards the Triumph of Truth, was completed a short time later, in this case, when the woman B. made a confession of the facts.

She confessed she had known the millionaire only when he was a struggling miner in the camp; that she had obtained a paper, actually an order on the camp grocery, signed by the millionaire, 30 years before. With a steel ink-eraser she had carefully removed all of the "order"

portion of the paper, leaving the signature intact. She was too ignorant of handwriting facts to note that the surfacing of the paper-stock had been broken; so in the space left blank she had written in, in her own handwriting, the "marriage contract," which if genuine would have been admitted as legal and given her the wife's estate.

The lady confessed that having noticed that the ink had "run" in the writing she had inserted ABOVE his signature, and yet had remained intact in her own signature, she had carefully and deliberately "feathered" the letters in her own signature in order to complete the deception—never once dreaming that this very addition of the "feathering" would eventually kill her scheme when laid bare by the microscope.

Had the woman thought only of the plan of "feathering" the signature of the millionaire also, it is my own belief that the handwriting expert might never have so suspected the "running" of the woman's signature—for the deliberateness of the "feathering" was noticeable only under the glass and then only after an expert had been led to look for trouble.

All honor, however, to Expert Carvalho for his brilliantly clever work in that Will case. What he thus taught to the profession of Handwriting Experts about "feathering" false writing has never once since been lost sight of by any handwriting expert when any "feathered" writing appeared in any case of questioned handwriting.

The woman B. has really done humanity a service, too, for thru her work, fortunately discovered in time, she has been the means of bringing right home to us the practical,

every-day, right-in-your-own-home-life truth the value of constantly remembering that old saw about—

“A lie has no legs”,

and Shakspear’s tersely-expressed but volumes embracing-meaning important truth that—

“Murder will out!”

Case II, being of a totally different nature, we will tell about in a Third Chapter.



CHAPTER THREE

DETECTING FORGERIES IN CHEQUES AND IN DRAFTS.—
THE "BASE LINE."—

CHEMICALS USED FOR TESTING GENUINE INKS.—
INK "ERADICATORS" AND INK "RESTORERS."



OF all the papers that handwriting experts are called in to pass judgment on, the great majority are forged cheques and drafts. This is but natural, considering how common are such papers in comparison with other documents which have opportunity to be forged.

Exceptionally interesting cases of forged cheques and drafts, too, are not so rare as the average man supposes. I could tell you of several forged cheques the stories of the discoveries of the frauds of which would read like short-stories in the magazines.

A good idea of how the H. E. proceeds to the discovery of forgery in cheques and drafts can be derived from a recital of three cases with which I have intimate knowledge. And mostly any legal person can help himself to more adequate fitness in determining fraud in such papers thru reading the story of these three cases. One of the cases occurred in America—unearthed by Carvalho—the other two cases happened in Manila within the past twelve months:

CASE TWO

A draft, for \$1,800.00, on the National Bank of New Orleans, was presented the teller there and paid by him promptly.

The signature was genuine (it was that of the cashier of a bank in Jacksonvillle, Miss., with which this teller was familiar).

The figures "\$1,800.00" were plainly written in ink, with no blurring, and in the proper place. The figures "\$1,800\$" were PUNCHED THRU, clear thru, the draft.

The words "eighteen hundred and 00-100 dollars" were cleanly, clearly, and firmly written in the proper space. There was no blurring of any kind.

Not even the tiniest sign was visible of anyone having used a "rubber" or a "steel erasor."

BUT THE DRAFT WAS REALLY A FRAUD!

When the New Orleans bank sent the draft back to the Mississippi bank for redemption it was refused by the latter. The cashier of the Mississippi bank swore that he had made out the draft for but "\$18.00"

Many bank officials examined the draft but could find nothing wrong with it. Thus it left the cashier of the Mississippi bank in the unfortunate predicament of being thought by his friends to have criminally entered in his own books "\$18.00" while he actually received from the buyer of the draft "\$1,800.00"

It was a disagreeable trial for the Mississippi cashier. He could not even guess, as to how the thing had happened. He at times was inclined to believe that perhaps it was due to mental aberration on his part, and that he needed a trip for his health.

He was determined, however, to fathom the mystery. If it had been only the figures "\$18.00" which had been cleverly changed to "\$1,800.00", it might have been easy to guess the trouble. But the words "eighteen hundred and 001100" were, also, written out fully and very distinctly and in the same handwriting of the cashier. There was no evidence seen anywhere of the paper or writing having been tampered with.

Even if these two important features of the draft could have been explained as clerical errors on the part of the cashier, there was still the final damning evidence against the cashier in that the figures "\$1800\$" were neatly PUNCHED RIGHT THRU the draft with those dotted figures which everyone supposes are final proofs against the cheque-raiser's skill.

Several handwriting experts were consulted. They all shook their heads.

Still the cashier was determined to fight to clear his fair name. He had been a trusted official of the bank for a quarter of a century. At considerable expense he finally made a trip to New York city and laid the matter before the famous Carvalho.

For a time Carvalho himself was puzzled. The case was very extreme. Finally it was noted by Carvalho, under the glass, that the first "0" of the punched numbers had no "center" left. The inside of the "0" which ordinarily remains when the machine punches the SHAPE of the "0" in little dots, had dropped out.

That fact by itself was not so very remarkable. But it led the handwriting expert to examine that "0" more carefully under the microscope. Then he discovered that the series of DOTS, which made the first "0", had a dot at the TOP, a little ABOVE the ordinary height of the usual top dot in a "0". Also, that the same phenomenon existed in the dot which formed the bottom dot of the "0".

Fitting the punching machine of the cashier into the space made by the "0" in question, the expert quickly discovered that where the first "0" now was, there had formerly been a "\$"—mark: That someone had repunched a new "0" OVER and IN the same spot where the first "0" now was. Thus this party had stamped out the "\$" mark completely—as to its INSIDE—and had put a new "0" in its place. Proof of this was further shown

in that the topmost dot and the lowest dot in the upright stroke of the "\$" mark, which upright stroke had only ONE UPRIGHT line of dots thru the center, of course, still remained in the draft.

On such a tiny little discovery the expert began with full hope. Once satisfied in his own mind that the draft had been really fraudently tampered with, the handwriting expert set to work to discover further evidences which he then knew MUST exist in the paper. All for him to do now was to discover them to the eyes of a jury.

Carvalho knew, as does every other handwriting expert today, that—

If the ink on a cheque or a draft is comparatively NEW, it can easily, quickly, and CLEANLY be removed from the paper WITHOUT in the least injuring the SURFACE of the paper. Also without leaving any VISIBLE trace of tampering (not visible even under the most powerful lens). To execute this removal, a person has but to spread over the ink a tiny quantity of the common chemical compound known as "chlorinate of soda" or "chlorinate of lime".

Any person can write out a cheque, then apply a small quantity of either of these chemicals with but the saturated cork of the bottle. Almost immediately the cheque will be as blank—and bare and white—as when he had started in to fill out the same cheque.

By "INK", now, I mean any of the "chemically compounded writing fluids" put up in bottles and sold for "writing" ink at any of the stationers'. It is well for the non-technical person to remember here that "printers' ink" is NOT ink to the handwriting expert. Neither do I include as "ink" in this connection the fluid popularly known as "indelible ink" for marking clothes, etc. Also we do not include as "ink" here the "Indian ink" used by

architects and pen-and-ink artists. I mean here, in short, only such "inks" as are commonly used by banks and business-houses for writing cheques and drafts.

Expert Carvalho knew then that a drafty penman could have taken the original "\$18\$" and, by applying chlorinate of soda or lime, immediately "eradicate" all of the writing in "\$18\$" and in "eighteen and 00/100". He knew, too, that the printers' ink used in printing the background or "tint" of the draft (supposed to be "safety tint" but NOT REALLY safety to the criminal who knows chemistry) would remain UNAF-FECTED by applying this acid to its surface as it must be applied in order to remove the INK-WRITING

But supposing that Carvalho felt that in this case a criminal had "eradicated" the "\$18\$" and "eighteen and 00/100 dollars", and had then written in "\$1800\$" and "eighteen hundred and 00/100 dollars", how could he ascertain, for certain, now that the old figures and words had been completely eradicated, that such words had surely once been there? And even tho he satisfied himself to that effect, how could he prove those facts to an ordinary jury who knew naught of the mysteries of the handwriting expert?

That interesting problem was readily solved by Carvalho in this case. His quarter-century experience with inks had taught him that—

Once ink has been "eradicated," or washed away, from a piece of paper, by the application of chlorinate of soda to the writing, the ink is really NOT ERADICATED.

The ink and writing are still there. No eye can see them there. But there they remain nevertheless! What has really happened is that the chemical chlorinate of soda has sort of "whitewashed" the ink. The chlorinate, in short, practically does no more than "cover up" the ink from human gaze (tho the ink still stays there intact) by a coat of white (the chlorinate of soda).

Carvalho had thus but to open his case of chemicals, and pick out a bottle labelled "hydrosulphuret of ammonia."

With a little of this chemical, on the end of a small druggists' brush, the handwriting expert applied it to the "\$1800\$" and to the "eighteen hundred and 00[100 dollars". Then, Presto! the "\$1800\$" and the "eighteen hundred and 00[100 dollars" remained, BUT the original "\$18\$" and the original "eighteen and 00[100 dollars" were brot back to the amazed eyes of the lucky cashier! The old, or former, writing (which had been made to disappear with chemicals) at once began to peer thru the spaces in the new, or present, writing on the draft just so wonderfully as so many little brownies could be suddenly brot to life on the white table-cloth on your dining-table after the dishes had been cleared away and some master magician began an after-dinner entertainment.

This Carvalho was able to do because—

Hydrosulphuret of ammonia, if applied to ink which has been "eradicated" by chlorinate of soda, will bring back to view the original ink which the latter chemical had "eradicated". (I use quotation marks fore and aft of the word "eradicated" for the reason that the word is really a misnomer, altho commonly used. The ink has really never been "eradicated":—it has really been only "covered up" from human sight.)

Wonderful as was the result of the knowledge of the handwriting expert, the fact still remained that the very same cashier could have HIMSELF "eradicated" the figures and wording, and could himself have repunched that draft. Thus far there was nothing to prove that the cashier himself had not altered the draft beyond the legal dictum that a man is innocent until proven guilty.

Never doubting the innocence of the cashier, however, Expert Carvalho was so interested that he

went on further. Then he began to find abundant evidence that someone OTHER than the cashier had altered the draft. Other writing by another party, admitted on all sides to have been written by that other party, was then submitted to Carvalho by the cashier who suspected that third party.

Result:—Carvalho proved that the cashier had NOT himself altered the draft. He proved, further, that the draft had really been altered by the suspected third party.

But how? How could David N. Carvalho, in the distant city of New York, pick out from 75,000,000 of people then living in America, the identity of the man who had altered that one draft? It was very easy for Carvalho—for HE knew how. It would be easy, too, for any other handwriting expert today, for Carvalho has shown them the way.

Let us have Carvalho tell you in his own words just how he came to be able to do this. I wrote down the words myself, as Carvalho told them to me, some years ago in his study above the Chemical National Bank in New York city—:

“After having finished my examination of the draft,” said Carvalho, “I noticed that while the writing on the face of the draft was apparently ALL done by that cashier, that when placed under the microscope the little ‘d’s’ in the word ‘hundred’ had their first ‘loop’ ABOVE the ‘BASE-LINE’,—and their second loop ON A LEVEL with the ‘base-line’. On the contrary the first loop of the little ‘d’ in the line above was on a level with the base-line, while the second loop was above the base-line. This decided me that someone besides the cashier had written the word ‘hundred’ and that, therefore, the whole work of raising the draft had been done by that someone else.”

ON SUCH LITTLE TINY DETAILS DOES THE HANDWRITING EXPERT SUCCEED IN BRINGING MURDER HOME!

By comparatively so small a thing as the "d" in a word "hundred", compared with the "d" written by a suspected party in another word "hundred", elsewhere, his identity was proven to the satisfaction of all parties concerned—and the profession of the Handwriting Expert rendered another great service to Justice.

Perhaps some people will say that it is assuming too much to state that the guilty party was among the "satisfied" people to the transaction. My personal belief, however, is that the culprit himself was fully satisfied. He must have been a dense fellow, indeed, if he were not "satisfied" after all the cleverness he had exercised that a clever man had finally uncovered all of his remarkably wonderful cunning.

We positively must give to successful criminals credit for gameness and common sense. In my own experience. I have frequently uncovered forgeries which brot home the facts to the guilty parties themselves. Only once have I run across a guilty man who did not admit his guilt—his fabrication—after hearing or reading my list of findings, opinions, and arguments in his instance. This one exception protested his innocence to the end, and succeeded in having his attorneys appeal his case to the Supreme Court of the Philippines. Never once did I lose my faith, however, in my positive belief that he was fully guilty—and that he knew it. So I will admit that I was pleased tho not surprised when a few weeks later he practically admitted his guilt by withdrawing his appeal, and voluntarily began to serve his long sentence in Bilibid.

CHAPTER IV

CURIOUS CASES—MORE OF THEM.—

EVERY MAN HAS HIS OWN PECULIARITIES IN MAKING HIS SIGNATURE.—

NO MAN WRITES HIS OWN SIGNATURE EXACTLY ALIKE TWICE.—

EACH MAN HAS CHARACTERISTICS OR IDIOSYNCRASIES PECULIAR TO HIS OWN LETTER-FORMATION AND “FINISHING”.



THE case referred to in the last paragraph of the chapter just preceding was that of a Filipino named Andres. The story of his case I will relate of as—

CASE NO. 3:

Chinaman C. gave his personal cheque for ₱5,000 to Chinaman D. payable to “bearer”; cheque was genuine and good, and made out on Bank 1; Chinaman D. deposited cheque in his own account in Bank 2—and drew the money legally and regularly. When Banks 1 and 2 furnished each other, some days later, with mutual balance sheets, Bank 1 owed Bank 2 a difference of ₱5,000, according to the balance sheets of Bank 2.

Investigation showed that Chinaman’s C.’s cheque for ₱5,000 had been CASHED—that is to say, the money had been paid over the counter of Bank 1 in cash to a stranger whose signature appeared on the back of the cheque. Stranger had signed name of “Gutierrez”. The cheque bore no stamp of Bank 2, nor any endorsement of any kind of that bank nor of any of its employees.

It was very obvious to the investigators that the cheque had been received by some official of Bank 2;

that the cheque had been entered in books of Bank 2 against Bank 1. BUT instead of the official who had received the cheque at Bank 2 STAMPING that cheque, and sending it, with the day's other cheques against Bank 1, the party holding the cheque had placed it surreptitiously in his own pocket, carried it away from the bank that evening, and gave it to a confederate. This confederate had obviously gone to Bank 1 the next morning, endorsed the name "Gutierrez" for the paying teller there, had received the full ₱5,000, and had departed (without arousing any suspicions) with the wad of greenbacks in his pocket.

All of the clerks of Bank 2 who could possibly have handled the cheque officially that day were arrested. But no money could be found on any of them nor at their homes. They were all Filipinos, and the sudden advent into their midst of a cool ₱5,000 would surely have made itself felt about their persons or their homes had that vast sum actually been taken by any of these clerks. At least so reasoned the secret service officials.

The secret service bureau seized the books of that department of the Bank 2 where the cheque had been handled and marked down as chargeable against Bank 1. The pens used by each clerk in that department were likewise seized. So were the large sheets of blotting paper belonging to each clerk, each sheet and each pen being marked for later identification.

BUT WHO STOLE THE CHEQUE?

Common sense would apparently lead the investigators to state that the culprit was the clerk who had entered the ₱5,000 cheque in Bank 2's books as having been sent over to Bank 1 for deposit there to credit of Bank 2. The style of making figures which this clerk was known to have, his slant of writing, his PICTURE-SEMBLANCE in making figures were plainly seen in

the bank's books in the entry of the P5,000, which, obviously, had been made by him, and, therefore, that he had himself handled the cheque and pocketed it.

All clerks in the department were compelled by the secret service to write out, many times, the name of the party whose signature appeared as endorsement on the cheque. BUT the writing of the very clerk suspected most was **INDISPUTABLY NOT** that of the man who had written the endorsement.

The matter was a puzzle. A puzzle of unusual intricacy. The secret service stated so to everyone. They reluctantly announced that they could not solve it. That it would have to go unravelled,—they gave out on all sides.

The detectives kept their eyes open all the wider, in reality, however! They knew that some friend, some confederate, of that suspected clerk must have received that cheque from him, signed the endorsement in his own hand the next day, and got the money from Bank 1. Hence his friends were watched by a detail of detectives to note if any of them were spending more coin than their wages would seem to justify.

An eye was kept, likewise, on friends of all the other three clerks in that department.

So carefully had the robbery been planned and carried out that it was several months before the detectives observed that a street-car conductor who was on friendly terms with one of the clerks was occupied of evenings in the delightful task of spending a bunch of ready coin he had "won at the lottery in Macao."

Singularly enough this street-car conductor was no friend of the **SUSPECTED** clerk, the clerk whose writing showed him to have made the entries. Close watch showed that the conductor never seemed to meet him,

even by the merest change, each of the two being shadowed for some time by "secretos" from headquarters.

They were both jailed notwithstanding. Both were made to write out the signature "Gutierrez" of the cheque's endorsement, many times. Also their own signatures.

Without my knowing any of the parties to the case, there were put before me the genuine signatures of each of the suspected men—the three clerks and the conductor. All of the signatures of "Gutierrez" which each had made, at direction of the police, and EACH KNOWING THE PURPOSE FOR WHICH THEY WERE MADE TO WRITE THE NAME "GUTIERREZ," were placed side by side their genuine signatures. Then, in the center of the lot, the forged endorsement of "Gutierrez" was placed. The person "Gutierrez" was, it might be well to add, a fictitious person, and the endorsement of that name on this cheque not really a FORGERY but a DISGUISED WRITING of a fictitious name or signature by a person who apparently wanted to hide HIS OWN HANDWRITING!

Without any hesitation, I picked out the writings of the street-car conductor as the writings of the man who had endorsed the cheque.

To the experienced person it would have seemed that the conductor had NOT written the fictitious endorsement. The slant of all his police-given signatures was very different to the slant of the signature on the cheque. The capital letters which the conductor wrote in the signatures made for the police were all different in shape to the capital letters in the endorsement. These two facts would have let off the conductor in many a case were there not around an expert in detecting criminal handwriting.

But in this case there were noticeable, especially under a magnifying glass, very many tiny charac-

teristics in the police-given signatures which Andres made of the name "Gutierrez" which could be seen in the endorsement on the cheque. A most striking proof that the conductor had done the endorsement was found by me in the fact that while the name "Gutierrez" is common in the Philippines and is commonly spelt with a final "z", the endorsement on the cheque had a final "s" in place of the "z", and the same thing happened in all of the places where the conductor wrote the name for the police. On the other hand all of the signatures of "Gutierrez" written by the clerks in the bank contained a final "z" in the name. None of the suspected parties was given the cheque to copy the signature from, of course, each man being told to write the name from his own mind.

But convincing as was the proof of the guilt of Andres—

No expert is satisfied with a mere handful of evidences. He always wants to see a suspected party given the benefit of any possible doubt or possible error of judgment that any expert could possibly make.

So additional writings of the conductor were asked for and obtained by Bank 2. The payrolls he had signed with his regular employees for years before, and particularly since the loss of the cheque, were now brot out.

A suspicious fact was at once discovered against Andres when the additional signatures were procured. It was at once seen that while BEFORE the date of the theft of the cheque he had always signed his name with a distinct slant of 45 degrees upward towards the right, and while the faked signature was written in that same sort of slant, that AFTER the theft of the cheque he had changed his slant of writing on the payrolls. The slant on the new payrolls, too, was the same as the slant on signatures of "Gutierrez" which he wrote for the police.

Another suspicious feature of the new signatures of Andres was the fact that on the new payrolls (since the theft) he had even changed the **SHAPE** of his capital letters. I reasoned out, then, that the man had written the faked signature with his natural slant; then, thinking that all paid (or past) payrolls were destroyed, and therefore inaccessible, he adopted the scheme of changing the slant of his letters and the shape of his capitals on all payrolls made **AFTER** the theft, never dreaming that the old payrolls were merely filed away and could be brot out by the railway company at any time for comparison with the signatures on payrolls made after the theft. Thus the changes he made in his handwriting, instead of covering up traces of his crime at the bank, only served to make his crime the more easily discoverable!

The deadly fact remained, however, that altho Andres had changed his slant and the shape of his capitals, that, unconsciously to himself, very many tiny characteristics always appeared in the old signatures which were not changed nor changeable by his shift from slant to vertical or change of shape of capital letters.

Handwriting experts never allow the SHAPE of the letters, that is, the OUTLINE of the letters, in any piece of questioned handwriting to affect their searches or their opinions.

Let us use the term "**PICTURE-SEMBLANCE**", as I have already taken the liberty to do several times in this book, to describe the **GENERAL APPEARANCE** of any man's genuine signature, or the general shapes, outlines, or the slants of his pen-writings.

Handwriting experts never allow themselves to be deluded into believing that two signatures are really by the same person just because the "PICTURE-SEMBLANCE" of the one signature is the same as the PICTURE-SEMBLANCE of the other.

PICTURE-SEMBLANCE between two signatures, one unquestioned and the other in doubt, not only does **NOT** induce the handwriting expert to accept them as written by the same person. On the contrary it makes the handwriting expert all the more suspicious.

The more closely a questioned signature bears the **PICTURE-SEMBLANCE** of signature known to be genuine, the more strongly does the handwriting expert suspect the questioned signature, and the more carefully does he look for the presence or absence in the suspected signature of tiny characteristics which he has already learned exist in the signature which is admitted as genuine.

The handwriting expert who suspects a certain party of being the author of a certain fraudulent paper tries to secure a **NUMBER** of pieces of writing of that suspected party. It is much preferable that the writing thus secured be made by the suspected party **BEFORE** the crime was committed and that his writing be done naturally, without attempt to disguise it.

In this manner the handwriting expert readily detects certain little **IDIOSYNCRACIES** of the suspected man's writings in his admitted writings. The handwriting expert ignores almost completely the general **SHAPES, OUTLINES, and PICTURE-SEMBLANCES** of the letters,—especially the capital letters.

A list of the idiosyncracies of the suspected party's writing having now been prepared—and written down—the handwriting expert then hunts for similar idiosyncracies in the fraudulent paper. Of course not **ALL** of the idiosyncracies of the man would be found there—no expert could expect to find them there.

Every man uses or fails to use some of the idiosyncracies which characterize his **GENERAL** writings as he happens to be affected, at the time he is writing one especial piece of writing, by his heart action (such as the unusual emotion of his heart caused by running up

a flight of stairs and then writing before his heart had become normal in its action again). A man's position at the moment of writing one especial signature (such as writing against a wall instead of on a table, or writing on a book instead of a table) may cause some of his characteristics to be absent or all the more conspicuous in one especial signature, in a case cited, in contradistinction to characteristics which are present, or absent, or less conspicuous, or more pronounced, in a dozen of his genuine signatures made under different physical conditions.

Naturally, a criminal does avoid perpetrating ALL of his own characteristics—idiosyncracies of his own natural writing—when he is copying someone else's writing, or disguising his own.

But, just "as murder will out", the criminal will surely prove his own undoing (if a good handwriting expert is at hand in good time) by unsuspectingly carrying out in the disguised or forged writing many of his own characteristics which he himself is not aware his own admitted writings possess.

For example, a suspected man's writing possesses such characteristics or idiosyncracies as these:—

- 1.—Certain little **TWISTS** to the **TAILS** of his **FINAL** letters;
- 2.—Peculiar **BROADENINGS** of the **STEMS** of the small letters, or some of them, or else **THINNING** of those same stems;
- 3.—Peculiar formations of the tiny **ANGLES** of the upper or lower **LOOPS** of the letters—such as the loop of the "k" or of the "d" or of the "l", or the lower loop of the "p" the "g", or the "j"—which loops may be "round", or "elliptical", or even almost "closed" loops;

- 4.—Such tiny things or details as the SHAPE of the DOT over the “i” or “j”, or the RELATIVE POSITION of that DOT from the STEM of the letter itself;
- 5.—Peculiarities of making the tiny tails to his COMMAS;
- 6.—The mere angles at which he CROSSES his “t’s”, and the minutely small difference in the length of those same little crossings.

A man may have many other characteristics. But of these we will tell in connection with another instance.

In this case of the street-car conductor, a host of tiny characteristics, plainly seen in his admitted writings, were shown, under the glass, to be present, also, in the endorsement on the cheque. So Andres was promptly convicted and sentenced to a long term in Bilibid.

But how about the clerk who gave the conductor the cheque to be cashed after he would endorse it? That is quite another story. As it illustrates quite another procedure in the practice of the handwriting expert, I will relate about it as—

CASE NO. 4:

Apparently Clerk A. had stolen the cheque because the entries in the book were made in HIS handwriting, which writing of his was very radically different from that of the writings of all the other suspected clerks.

But Clerk A. was no acquaintance of the conductor.

It was proven that Clerk A. had never once before seen the conductor.

On the other hand Clerk B. was a cousin of the conductor. But Clerk B.’s writing and figures—a host of which were presented in evidence—were vastly different to Clerk A.’s.

Under the magnifying glass, however, the puzzle began to unravel. There it was soon discovered that, due to absence of the characteristics of Clerk A. in making his figures—that is, his very tiny inconspicuous idiosyncracies—he could never have made the entries in the bank's books.

Carefully comparing, now, the idiosyncracies of the figures generally made by Clerk B. elsewhere, the glass soon showed that Clerk B. had really made the entries, unconsciously allowing the tiny idiosyncracies of HIS figures to creep into the tiny details of the figures in the fraudulent entry, which he had cleverly made with the exact PICTURE-SEMBLANCE of Clerk A.'s figures.

Even so common a thing as a figure "5" is made in vastly different ways (as to tiny idiosyncracies) by different people that I was able to readily detect peculiarities in Clerk B.'s "2"s' (in the date of the entries) and "5's" which peculiarities were shown to be present in the forged entries. And, likewise, I readily was able to prove that these characteristics were NOT present in any of the admitted figures "2" and "5" of Clerk A.

And so on with the ZEROS in the figure "5,000", and with the peculiarity of the TAIL of the COMMA in the number "5,000".

The proofs that Clerk B. was guilty and Clerk A. innocent did not end there, however. We secured the blotters used by the two clerks that day. Then, closely scrutinizing the blotter known to be used by Clerk A.,—doing this examination by aid of an ordinary bank magnifying glass—the figures "P5,000" was soon found on the blotter.

An artist was then engaged to make a careful tracing of the figures on the blotter, using transfer paper for that purpose. **THE TRACING FITTED THE ENTRY of "P5,000" on the books of the bank EXACT.**

Then we secured a special mirror—a mirror so made as to magnify for a shaving man to examine ingrowing hairs, etc. Then we studied the impression of the “P5,000” on the blotter—BACKWARDS of course. No further proof was then seen necessary that the figures “P5,000” in the bank’s books had been made and then blotted by Clerk B.’s sheet, and that, therefore, Clerk B. was the thief of the big cheque.

CASE NO. 5:

A totally different sort of a “cheque case” came to me a few weeks later.

Circumstances were so different that totally different procedure had to be resorted to. As similar cases come up in business circles very frequently, I shall wind up my story of “cheque cases,” with an account of this one:

An unknown soldier, in uniform, walked into an Escolta shoe store, bot a paid of shoes, tendered in payment a \$50.00 cheque, was given P90.00 change, and he departed.

This cheque was made out to “Frank Murphy,” which name the stranger soldier stated was his. ’Twas made on a well-known bank of ’Frisco; was made out and signed “Phillip Shoemaker”; and was endorsed with the signature and rank of an officer in the city.

The Manila bank paid the cheque to the shoe store, and sent it on to ’Frisco for collection there.

The cheque was returned to the shoe store some three months later, thru the Manila bank, with the usual bank slip, “signature incomplete”.

Naturally, the officer who had endorsed the cheque was asked to have the signature rectified. The indignant officer swore he had never seen the cheque before. Someone had forged his name and rank. “Frank Murphy” he had never heard of. A soldier, sergeant of the officer’s troop, named “Philip Shumacher” was known by the officer. That sergeant stated that he

had an account at the 'Frisco bank; that he frequently drew on it; but that he had never signed that cheque, never made it out, and had never used that kind of a blank cheque to make out an order on his bank. He showed his own cheque book to contain the name of his own bank PRINTED on the cheques, while the cheque which had come back was made out on a blank printed with the name of another bank. The name of the other bank had been crossed out with a pen, and his bank's name written on, in the same writing which appeared on the face of the cheque—a thing he never did himself. The sergeant always had plenty of good blank cheques with which to fill out his orders.

Obviously, now, "Frank Murphy" was the gentleman to interview next. The Division records, however, revealed no such name as serving among the soldiers in the Division or who had recently served in the Philippines.

Comparison with the officer's signature at the Manila bank convinced me that his endorsement had been forged. Comparison with the signature of Sergeant Schumacher convinced me that his signature, also, had been forged, and by an ignorant man, for the reason that the forger had inserted two "p's" in the name "Philip".

Finally we thought of the scheme of getting out the "Clothing a/c" sheets of the troop of which the officer was in charge and of which the sergeant was a member. Then, after going over the whole lot of names in the company, we selected the signature of a soldier named "Frank J. Matthews" as the man most likely to have perpetrated the fraud. With the sole data of twelve "Frank J. Matthews" signatures before us, the magnifying glass was then brought into action.

The LOOPS of the capital "F's" were closely scrutinized.

The height from the BASE-LINE (or imaginery line) on which Matthews wrote his signatures at which the small letters "tt" were CROSSED was carefully considered.

We noted, also, the characteristic manner in which the "r" in "Frank" slanted DOWN after leaving the first STEM; noted the curve with which the end of the "r" WAVED to make the first stem of the letter "a" which followed; noted, also, that the first stroke of the "a" BACK after it left the first stem was PECULIARLY CURVED; that the second stem did NOT TOUCH the first stem at the TOP, and that the "a" also failed to touch the IMAGINERY-LINE before it curved to make the "k".

Most people make a "k" by adding to the stem a distinct and separate pair of pen-strokes—beginning to the right, coming back to the first or main stem of the letter at an angle of 45 degrees—these degrees calculated from the main stem of the "k" as a base.

It was noted, in this case, that in all of the signatures the "k" had a distinctly "OPEN LOOP" near the imaginery line at which the upper parts of the CAPITAL letters stopped, and that there was a peculiar little TWIST to the little vertical carat(<) with which the "k" was ended off. These and other idiosyncracies were carefully noted on a typewritten list.

Next we turned to the endorsement of "Frank Murphy" on the cheque. Also to the same name on the cheque's face. Both of these names were APPARENTLY written with different PENS and different INKS.

In this case there was brot home to me the fact that—

The same pen, with the same ink, will write with a different “apparent” effect on the BACK of a cheque than on the FACE of a cheque, for the reason that the face of a cheque is usualy GLAZED and SMOOTHED out somewhat by the use of the printing ink or the engraving ink by the printers or engravers who manufactured the cheque books for the bank in question.

But the case was easy now. Having once suspected the man, and gotten enough of his genuine signatures together to learn what real idiosyncrasies his writings possesst, it was easy to show that almost every little idiosyncrasy which appeared in the admitted signatures of “Frank J. Matthews” in the Clothing a/cs could be found, with a glass, in both names on the cheque.

A statement of the list of findings and opinions I had reached in the case was shown to the suspected soldier in the presence of his colonel. Immediately he agreed to have the money paid back, ten dollars per month from his pay, if a warrant would not be sworn out against him.



CHAPTER V

FRAUDULENT WILLS AND DEEDS IN THE PHILIPPINES.—
FABRICATION OF MONTH-OLD WILLS AND DEEDS WITH
APPEARANCES OF 10 TO 50 YEARS' AGE.—BELIEVED
TO BE A NO UNCOMMON PRACTICE IN THE PRO-
VINCES.—

SPANISH PAPER-STOCK FOR RECORDS,—WITH REVENUE
STAMPS IMPRINTED AND WITH SERIAL NUMBERS
PRINTED DIRECT ON THE PAPER-STOCK ITSELF.—

CLEVERNESS OF THESE PHILIPPINES DOCUMENTS DE-
CEIVES ALL BUT EXPERTS.—

HOW THEY ARE DISCOVERABLE.



THRU sheer robbery, sanctioned by the Courts,
millions of pesos in the Philippines today are
being wrongfully enjoyed by criminal parties.

Thousands of deserving innocent people have had
torn from them their good names and their rightful
fortunes—and the Courts have, unsuspectingly, set the
stamp of their approval on the horrible transactions.

Of these facts I am convinced by the increasing
number of fraudulent wills and other documents which
come to my personal notice every month. It is plausibly
reasoned, by many lawyers I have met, that if so many
fraudulent wills and deeds are now being discovered
every month it follows that many others have gone by
unsuspected.

To suspect a will today is to cause an examination
by an expert in the detection of criminal handwriting.
But with the lamentable absence of a handwriting ex-
pert, or his inaccessibility, it is obvious that many a
fraudulently fabricated deed gets thru the Courts,

its authenticity accepted by the Courts. Many times it doubtless happens that even the innocent parties, robbed of their rightful belongings, never suspect but that the newly-discovered will or other document has really been in existence all the while and mislaid until now thru truly natural means.

This deplorable condition of things exists in the Philippines today because while knowledge of HOW to fabricate supposedly old wills and deeds has become not uncommon in the provinces as well as in Manila among a certain class of people, the Courts here have as yet made no especial provision for the use of a corps of handwriting experts in this country.

It is easy matter today to produce in any provincial court of the Islands a completely fraudulent will (or deed) upon the presentation of which the ownership of hundreds of thousands of pesos devolve—fraudulent documents so cleverly gotten up as to deceive the best of courts. Thus it is an easy matter for a criminal party, unsuspectedly, to wrest from its rightful parties their fortunes, their peace of mind—and the learned Court backs up the criminal, in his devilish work, with the full force of the Law.

This is no reflection on the Courts, however. So crafty is the person who fabricates allegedly old wills, etc. So ingenious is that criminal; so patient are his efforts; so careful is his pen-weilding; so wide is his knowledge of chemistry pertaining to paper and to ink; so thoro his knowledge of human nature as exploited in the Philippines; and so complete his observation of the APPEARANCES of old documents in this country that he is able to contrive and fabricate inside of a single month a document which any lawyer who has not studied the detection of criminal handwriting will pass as genuine as to age, purport and actual signatures.

Of the truth of these statements I am personally convinced by my own experience where I have seen

excellent lawyers convinced to the last that certain documents were genuine, altho to the handwriting expert they were filled with all kinds of proofs of having been fraudulently fabricated.

In the great majority of cases where disputed handwriting figures among Filipino parties, there is produced a will or deed (of transfer of property). To all appearances, this will or deed is OLD and has been long since mislaid, which, when brot to sudden light, apparently will cause large sums of money or tracts of land, until this time in peaceable possession of a first party, to pass into the hands of a second party. All that seems necessary, ordinarily, is for the man who finds the "long-lost" deed to present it to the Courts, whereupon the Courts order immediate transference of ownership of the property.

I have had no inconsiderable experience in examining such disputed wills or deeds. And I have no hesitation in stating—after many years of observation of the detection of criminal handwriting—that so cleverly are the documents fabricated—right down to their most minute details in most cases—that at first sight they appeared to be genuine even to myself. It is only after someone claimed that they were false, gave reasons for his claim, and presented me with pieces of handwriting done by parties whose writing appear in the disputed will or deed, as clerk, testator, or as witness, that I began to doubt them myself. Once doubting, however, the handwriting expert never quits his study of a paper until he is satisfied either that the document is false or really genuine.

GENERAL APPEARANCES OF A FALSE
WILL, ETC., IN THE PHILIPPINES.

False wills (or deeds) which I have handled in this country have, as a rule, the following features in their general appearance:—

- 1.—The “paper-stock” is, usually, of the hard “Bond” surface variety, in regular “Court” size. The more carefully the paper-stock corresponds to the standard “court size” CATALUNA appearance, the more closely should the deed be examined;
- 2.—The paper-stock bears a PRINTED revenue stamp of some year during the Spanish regime—the stamp always giving the year the paper was stamped. It bears also, usually, a PRINTED serial number. For the benefit of those few readers who have never seen wills or other documents made in the Philippines in Spanish days, let it be known that in those days every sheet of paper (the SHEET had four PAGES to it) used for making records documents were not legal then unless same had the revenue stamp of the Spanish government with the YEAR of that stamp printed thereon;
- 3.—The ink on the documents is invariably brownish or a sort of amberish black. Seldom or never is the ink jet-black, as is the case with many a really old document of the same kind;
- 4.—The paper-stock is, usually, considerably “rumpled”. Its surfacing or finish is usually broken in parts thru much unnatural folding and creasing. Oftentimes there are holes right thru the paper where same has been folded and unfolded so many times;
- 5.—The paper-stock is usually considerably “creamed” or “faded”, from white to that cream;

- 6.—Most commonly those papers are slightly torn or worn around the outer edges;
- 7.—Such documents are always fully signed and witnessed, the signor or witnesses invariably all being deceased when the document is presented in court;
- 8.—In general the fraudulent will or document has all the appearances of AGE and GENERAL GENUINENESS which the ORDINARY person would expect or look for or find with the NAKED EYE.

WHY?

Surely, if the ordinary document, of real age, has, to the popular mind, a certain LOOK, then it will be more ready to accept as genuine a fraudulent document if same has all the appearances of what is popularly supposed to be the appearance of an old document.

But the handwriting expert knows how to prepare a blank sheet of paper so that the paper-stock itself, before it has any writing on it, will acquire the appearance of AGE. I will here describe the process. This I do in order that lawyers and judges, who do not already know it, may learn how the papers CAN be prepared, and can thus be on their guard, to detect same at the right time, in the interests of Justice.

Just WHY all faked wills, etc., have the above described appearances is doubtlessly obvious to any reader:—The forger knows that such are the general attributes of the really-old will, as the general world knows them. He knows that the courts know that most genuine old wills, etc., have these attributes. The criminal's sole object is to fraudulently fabricate a document that will have every mark of a really genuinely-old paper.

Most people with whom I have dealt (as handwriting expert)—in among businessmen, numerous lawyers in the Philippines who have handled old papers, and very many judges I have encountered as handwriting expert witness—seem to me to have had the firm belief that it is impossible for anyone to produce—by fraudulent means—a document that will have all the appearances of age.

I have frequently proven to Courts, however, that here in the Philippines a document of the APPARENT age of 25 years can be completely fabricated inside of 25 days:—

Let us hear how the would-be fabricator of a fictitious will, to be dated 25 years back, proceeds to the fabrication which will delude most lawyers and many judges:

1.—BLANK paper, bearing the Spanish government revenue stamp of 25 years ago, with a serial number printed then, cannot, of course, be purchased from government source today. It is a FACT, NOTWITHSTANDING, that any clever person can obtain such paper, BLANK, with the stamp of 25 years gone by. This statement I made in the Court of First Instance at San Fernando, Pampanga, some two months ago. It was aggressively challenged by the attorneys for the other side. YET, NEXT MORNING, I brot into court, and left with the presiding judge, not only ONE but TWO pieces of such BLANK paper. I had secured them over night, right in that small pueblo, and easily, too, with but the trouble of asking some two or three Filipinos who had been clericals in that neighborhood all their lives.

2.—But supposing it were difficult, or impossible, for a would-be forger to secure such a sheet of paper BLANK—that is to state, paper with stamp and number but WITHOUT WRITING. It is obvious that anyone

could easily secure such paper WITH WRITING on it,—is it not? Any old record-room in the provinces abounds with such papers.

Having such a sheet WITH the WRITING on it, the criminally-bent person can REMOVE all writing with a druggists' brush on which he spreads chlorinate of soda or of lime. The paper-stock will thus be left absolutely clean and blank of writing. The surface of the paper will not show injury or tampering in any degree apparent to the human eye—not even with a strong lens can a person see traces of that writing so chemically "removed".

If further testimony be necessary here that such a feat is possible—and done frequently in other climes on other papers that are somewhat similar as to texture—just look up Carvalho's work on "40 Centuries of Ink". On page IV, of the preface, he says:

The criminal abuse of ink is not infrequent by evil-disposed persons who try by SECRET PROCESSES to reproduce ink phenomena on ancient and modern documents.

While it is possible to MAKE A NEW INK LOOK OLD, the methods that must be employed will of themselves REVEAL to the examiner the attempted fraud, if he but knows HOW to investigate.

And on page 166 of the same work, Carvalho continues:

With a sample of standard commercial chemical writing fluid [commercial writing "ink"], write on "linen" paper without blotting it.

In 30 hours, if exposed to the air, and from 3 to 5 days, if kept from the air, the writing should have assumed a color bordering on black. [Carvalho, apparently, had in mind the reader using the so-called "blue-black" writing ink.]

It becomes black at the end of a month under any conditions, and so continues for a period of about 5 or 6 years, when, if examined under a lens of the magnification of 10 diameters, there will be a noticeable discoloration of the sides or pen tracks which slowly spreads during a continuing period of from 10 to 15 years, until the entire pen marks are of a rusty brown tint.

3.—How a criminal may “prepare” his ink and thus give the writing which he makes, or has made, the APPEARANCE OF AGE, Mr. Carvalho goes on, on page 167 of the same work, and states:—

If, however, [the ink] is first treated, by exposure to the fumes of an ammoniacal gas, a “BROWNING” of the ink occurs, not only of the pen tracks but of the entire ink mark.

If examined now [after about a month] with a lens, the ink is found to be thin enough to permit the fibre of the paper to be seen through it, thus indicating ARTIFICIAL age.

4.—That chemical tests may be made in court to prove the ARTIFICIAL (fraudulent) AGING of ink, this distinguished expert goes on to state, on the same page:

If a 20 per cent strength of hydrochloric acid be applied, the “added” color (usually a blue one) is restored to its original hue.

Like experiment on “time”-aged ink [NATURALLY-AGED INK] gives only the yellow brown tint of pure gall and iron combinations, the “added” color having departed, caused by its fugitive characteristics.

Again, if a solution of chlorinate of lime or soda be applied, the ink mark is INSTANTLY BLEACHED, where, in the case of HONEST-OLD ink marks, it takes considerable time to even approximate a like result.

5.—While the average man associates a “creamed” appearances of a paper with all old documents, I have seen in the Philippines many genuinely-old documents—25 to 50 years of actual age—which are not in the last degree creamed or faded as to their color. Furthermore, I have handled many very old documents whereon the ink appears to be blacker than many a document written but a year or two ago.

BUT IN FAKED-OLD DOCUMENTS in the Philippines I have never yet handled one which was NOT CREAMED OR FADED.

This is caused, I believe, by the peculiar treatment which forgers in the Philippines must give to paper stock

in order to give it the "color" of age. As I have frequently stated in court, I do not believe that the general run of Filipino forgers knows enough of chemistry to treat paper and treat ink, thru regular chemically-compounded processes, to give them the appearance of age. I have NOT yet learned for certain just how many Filipinos achieve the AGED appearance to some of the fabricatedly-aged documents that I have had opportunity of studying.

MY THEORY, however, is this: That the criminal writes the paper and then holds the written document over and close to a smoky fire made with RICE STRAW, until it attains the COLOR desired. I have learned thru questioning various persons who come from the obscure provincial towns (who are clericals) that they have known of people in the provinces who have succeeded in producing FALSE wills, etc., giving same their aged appearance, thru the use of the smoke of rice straw.

Having shown how the faked document can easily be stamped and numbered as of many years before the actual date it was really written on; having shown how the ink can be fraudulently given the brownish color of age; and having described how the paper-stock can be fraudulently mistreated to have imparted to it an aged aspect, the next procedure is to detect and prove the falsification of the writing itself.

This is where the handwriting expert has the longest study. Also where he receives his greatest satisfaction once he knows he has unravelled some mystery.

No set rules apply to all cases. A number of recognized facts, however, can successfully be applied to mostly every instance of faked documents in the provinces.

Let us relate a specimen Case (illustrating paragraphs 6, 7, and 8):

Family A. has been in possession of a tract of land for many years. As in most cases in the Philippines, A.'s title

to the land consists only of its possession *IN FACT* of that ground for so many years. The Filipino people have not been so very careful to secure written and registered deeds to property as have Americans.

Family B., which has been living for some years in another province, comes back to the locality where Family A. now lives

The property of Family A. looks good to Family B. Family B. remembers it is related to Family A. and that grandfather of Family B. was the same as grandfather of Family A. Members of Family B. begin to remember that the Old Dad really meant that property for Family B. Squabbly visits between Family A. and Family B. begin. Family A. refuses to vacate—of course.

Suddenly a clever lawyer from next town, hearing about the squabble, gets himself engaged by Family B. That wise man tells Family B. that all will end at once, and in its favor, if "they will only find that will."

"What will, señor?" "Oh, you know: the will which the old fox made and gave everything to Family B! What! You dont remember! Well, you better search for that will, señores, and right pronto!"

"Dont know where to search? Why you old fashioned taus, why dont you go to Juan de la Cruz, who ust to be secretary to the late Presidente Juan de los Reyes whom the malo Americanos sent up for banderilissimo. Get that escribiente to search the records: He'll find the missing will enseguida!"

Suddenly Family B. discovers a will, made out ten years before. This will, which the new lawyer "knew all the time was in existence somewhere," makes Family B. the sole heirs.

Will is signed, witnessed by four people, and even the late wife of the deceased has put her John Hancock down there to sort of clinch the deal.

It is obvious to the reader that if the will (or deed) is genuine that the Courts must oust Family A. and turn the whole outfit over to Family B.

The possession of a large estate, therefore, hinges on that will or deed—hinges on its genuineness.

Family A. insists, of course; that the will (or deed—it is most usually some sort of a deed or transfer of the property) is false; Family B., on its side, insists that it is genuine.

Truth to tell, I personally believe that in every case where such a will is produced in the Philippines that the first party to the suit actually believes document to be really genuine and actually dug up out of “the records” by the hireling ex-secretary of the late lamented presidente, etc.

Examinations of the closest character show the document to have every APPEARANCE of genuineness—except for the one singular fact that ten years have gone by without that important deed or will having been that of:—

(a).—The deed is written on government paper of that time;

(b).—It is stamped and numbered as of that year;

(c).—The paper-stock looks old and creamy;

(d).—The writing looks old and browned with age; and,—

(e).—Finally, the document bears the signature of the deceased, with that of his wife (also, of course, deceased). Usually there are four to five signatures of witnesses. Singularly enough all these witnesses are, also, deceased, or left long since for parts less known.

Family B. always produces, of course, several other old documents (the latter are indisputably genuine) each or all of which bear the signatures of the deceased and of his wife, or of either of them. Other genuine documents presented by family B. bear unquestionably genuine signatures of the same witnesses who signed the deed in dispute. Invariably the genuine signatures are exactly like the signatures on the disputed deed—“any fool could see that,” the lawyer for Family B. points out—and truly, as far as the ordinary eye, unskilled in the detection of criminal handwriting, is concerned.

This is where the handwriting expert is called in—if one is available.

Frequently the very first feature of the questioned deed which catches the eye of the handwriting expert is that all of the QUESTIONED signatures are written on “imaginary lines” almost exactly HORIZONTAL with the bottom edge of the paper.

Now, turning to the admitted signatures, the expert usually discovers that while each of the corresponding signatures are written, of course, on imaginary lines, that NO TWO of the imaginary lines—are written horizontally. That no two of the imaginary lines on which the genuine signatures are written are exactly horizontal with the lower edge of the paper on which those particular signatures (genuine) have been enscribed.

Frequently the expert notices that in the questioned document TWO people have, apparently, written, each his own name, on the SAME imaginary line—that is to say, that if the imaginary line upon which the first person wrote his name is PRODUCED or PROJECTED until that imaginary line passes below the imaginary line upon which the second person has written HIS signature, that second signature will be seen to have been written on the same imaginary line (projected) as that used by the first signor. In admitted documents, written in Spanish days, I have yet to see any instance where the second signor to a document writes on exactly the same imaginary line (produced) as that used by the first signor on the same page.

Frequently the expert notes that ALL of the signatures to a questioned document are ALL written, uniformly, ON the same imaginary line thruout. Or else that TWO of the signatures appearing on ONE line, have been written on the same imaginary line, and that two more BELOW are written on the same imaginary line, which imaginary line is almost exactly PARALLEL

to the imaginary line passing thru the bottoms of the two signatures ABOVE.

In real life, on genuine documents, few are the instances I have seen where any person wrote UNIFORMLY all of the letters of his signatures ON the imaginary line which he had in mind at the time he wrote his signatures;

Most frequently the handwriting expert finds that in a false document the signature of the main person to a deed (or will) is written in a SMALLER, less conspicuously-lettered, writing to the rest of the signatures on that document, or else that such signature of the main person on a questioned document is smaller, less conspicuously-lettered, than the signatures of that important personage in admitted documents.

The smaller is a signature—the less boldly-formed the letters of that genuine signature—the easier it is for the forger to deceive the reader into accepting that false signature as genuine.

Some of the more important facts about detecting criminal handwriting, particularly in the Philippines, which have been especially forced upon my mind I will give below. These I have selected from my records of the testimony which I have given in various important cases in the Philippines where I have been successful in proving to Philippines courts the FALSITY of documents in evidence where I have been called in to testify as handwriting expert.

The PAPER used in fabricating some documents allegedly-old has the appearance of handling, while the INK has NOT. The PAPER, BEFORE it was used to do the writing which now appears on it had probably been TREATED, either by rubbing or creasing, or by chemical process, and by much ARTIFICIAL handling. ALL PAPER used for such documents, customarily, has a

certain FINISH or SURFACING imparted to it by the machine which produces it. In fabricated deeds, the natural SURFACING is usually BROKEN or damaged to a great extent.

This is PROVEN by the present condition of the PAPER itself. It is also PROVEN by the fact that in many places the WRITING has "RUN" or "FEATHERED."

Anyone writing on writing paper that has had its SURFACING tampered with by erasures, rubbers, or some chemicals will have the writing RUN or "feather", the extent of the detectable RUNNING or FEATHERING depending upon the degree of the tampering with the paper's surface.

If the DOCUMENT had been written on the same grade of paper BEFORE the paper itself (without writing) was subjected to this TAMPERING, to give it an appearance of being old, this running would NOT have taken place.

It will be apparent also that if the DOCUMENT were really genuine, and the ink had been written on the paper without the paper being tampered with, that if the paper could have acquired, BY NATURAL MEANS, the AGED APPEARANCE which it has today, THEN the INK ALSO would have acquired by natural means (that is, the HANDWRITING on the paper would have by this time acquired by natural means) the same ROUGHLY-used appearance which the paper itself has.

When the genuine old DOCUMENT has been carelessly FOLDED and refolded from the BACK, the letters on the front side, have the WRITING ITSELF broken. This is NATURAL.

In many faked documents, there will be seen a distinct folding of the DOCUMENT. YET in NO CASE is any letter shown to be BROKEN or interfered with or WORN by the fold.

A document of true age would show these LETTERS ON THE FOLD to be partially BROKEN in spots, thru the continuous folding and unfolding that would have befallen the lot of any document that had gone thru the much handling which any old genuine document must have gone thru, from its mutilated appearance in other respects.

A criminal who starts out with idea of FABRICATING a document that is to be accepted by the DECEIVED parties as AGED, thinks first of the APPEARANCE of the PAPER, and NOT of the INK.

This criminal does not realize that his document will more surely deceive if the INK and the PAPER are BOTH subjected to the same mistreatment to give them the same aged appearance. Instead, that criminal goes about preparing his paper to have an aged appearance, and then preparing his ink to give the ink the old LOOK. If the paper were FIRST written on, with the writing intended to DECEIVE, then his detection would be a much more difficult matter.

The criminal, HAVING PRODUCED a piece of PAPER that had the appearance of being aged, sets about preparing his ink so that, too, will have the appearance of AGE. This aged appearance he certainly gives to the ink. With the RESULT, however, that the INK looks TOO OLD for its alleged age. It has much the appearance of ink written hundreds of years before, instead of a few years back.

All persons who write, even on plain unruled paper, have UNCONSCIOUSLY an IMAGINERY line in their mind upon which they are writing the letters or using this IMAGINERY line as a STANDARD in their mind for the relative positions of

the parts of each letter they write. Handwriting experts call this the "base-line".

Some people write most of their letters ABOVE the IMAGINERY line, or else form most of the LOOPS of their letters, like the final loop in "n" for example, or the final loop in making a "t", ABOVE the imaginery line. Others form those loops below. Take a ruler and run a pencil line alongside the GENERAL trend of the BOTTOM portions of anyone's writings, and you will find that unconsciously that person always forms the same letter, which appears in the MIDDLE of a word anyway, about the same distance FROM that line, either EXACTLY on that LINE or above it or below that. Each person has his own MARKED characteristics in this respect.

It is a FACT that is very generally recognized among people handling many signatures that MOST men write THEIR OWN SIGNATURES LESS LEGIBLY than any other piece of WRITING they turn out. Let anyone think this over in his mind if he has never had occasion to do this before. Try your own signatures, when you write that signature as a MATTER OF COURSE and are NOT paying any particular attention to the fact of HOW you are shaping your letters. Now look back at that signature in a week or two. Best way to tell is to send to the bank and let them loan you a bunch of your own cheques that have been cashed. You will at once RECOGNIZE your own signature, but you will also be surprised to notice, if you are AVERAGE man, how many times some of the letters in your own signature are NOT FULLY SHAPED, that you sometimes run your "c", "e", and "y" into "cy", for example; that you sometimes almost leave out the "e" when you write "James", or the "e" sort of drifts off into an "i" without a dot.

But on the other hand, it is also a FACT that any person FORGING your signature (or the signature of anyone else) will invariably NEVER leave out

one of the letters. Unconsciously he remembers so well the spelling that he assiduously studies the shape of EACH of the letters in a signature and leaves out NONE. A FORGER usually WRITES another man's signature MORE LEGIBLY than the forger usually does himself, unless that man is on his guard, for some reason, when doing the writing.

It is also a FACT that many persons who sign their name frequently have allowed little PECULIARITIES to creep into their signatures without their realizing it. Almost INVARIABLY they will insert those peculiarities even tho they omit a minor letter, like an "e", or allow it to atrophy into an "i" without a dot, or run an "n" and a "u" into an "m", etc.

The fact that a disputed signature is STRIKINGLY SIMILAR, in APPEARANCE, to the admitted signature on an admitted document might DELUDE the man inexperienced in detecting FORGED handwriting. The VERY SIMILARITY of the alleged signature with the disputed signature makes the EXPERT more suspicious. If the disputed signature did NOT have such a PICTURE-resemblance, to the genuine signature it would appear to the expert to be MORE genuine, or rather LESS FALSE.

It is a very easy matter for anyone not an expert forger to copy the PICTURE-semblance of a signature which is plain, bold, open, and large—but in such cases the idiosyncrasies of the forger's writings are more easily discovered by the expert in the signature he has forged. Likewise the handwriting expert can in such cases the more easily prove the absence, in the disputed writing, of the idiosyncrasies of the admitted writings.

Such an inconspicuous thing as the ANGLE at which a person crosses the small letter "t" usually escapes the eye of the forger. But the

HANDWRITING experts know that every person has his own peculiarity of the ANGLE and the LENGTH and the relative POSITION compared with the STEM, of the "crossing" of a "t".

It is the regular thing for a forger, when making a copy, to be VERY CAREFUL to make, in the forgery, all the BREAKS which he sees in the original. In many cases, HOWEVER, it will be noted that altho the forgery has the "er", for example, APPARENTLY made with ONE stroke, that the "e" and the "r", upon examination under a GLASS, will be shown to be two DISTINCTLY and SEPARATELY formed letters. The forger has been very careful to make it APPEAR in the forgery that "er" is made WITHOUT a BREAK, by covering up the break or smoothening it over with his pen to deceive the naked eye. But the REAL BREAK is very clear under the glass.

ORDINARILY the MOST importance is attached to ascertaining whether or not the signature of the main person to a will or a deed is GENUINE or FALSE. Such should not be the case in Court when questioned documents arise. For the reason that it is obvious that his being the most important figure in execution of this document, or alleged document, most interest in the MIND OF THE FORGER would be placed in doing his cleverest work in his FORGERY OF THAT ONE SIGNATURE, the others being to his mind merely incidental.



CHAPTER VI

OBJECTIONS TO ADMISSION OF HANDWRITING EXPERTS TO CASES IN THE PHILIPPINES.

HAT the Courts of the Philippines are willing and desirous of having experts in the detection of criminal handwriting appear before them in cases at bar is positively proven by my own observation and experience in the Philippines. During the years during which I have been called as handwriting expert by either side to a trial in court, there has never been seen by me any indication on the part of the Courts that such testimony is not more than welcome to the presiding judge.

Whatever serious objection has been made to the admission of a person as handwriting expert has invariably come from Filipino lawyers who appeared to be lacking in realization of the fact that such a profession as that of "handwriting expert" is admissible before Courts.

Some objections are made by lawyers of better education, Filipinos and Americans, to the admission of a person as "handwriting expert" on various grounds. But I have always seen them overruled by the Courts, however, and the expert testimony fully admitted as evidence direct.

That the handwriting expert knows EVERYTHING I have never claimed; that he is an expert PENMAN, necessarily, is an absurd notion held by some attorneys who try to have him disqualified as expert witness if he cannot show exceptional ability as a PENMAN himself. The handwriting expert is almost always a man of experience and of the particular character which evidences

itself in what the general run of men call "poor penmanship". The ability of the handwriting expert to himself forge a document, or to write beautifully from the copy-book standpoint, is no criterion of his ability as an expert in the DETECTION OF CRIMINAL HANDWRITING.

Nor is it claimed by the present writer that even the best handwriting expert can INVARIABLY tell whether or not a signature is genuine or false. TO TELL EXACTLY whether or not a certain piece of writing is false or not, the expert usually demands that he be furnished with SEVERAL of the acknowledged signatures of a person upon the genuineness or falsity of whose questioned signature he is asked to pass opinion.

But no handwriting expert worthy of the name will ever testify as to a genuine signature or otherwise UNLESS he backs up his testimony as to his OPINIONS by a list of reasonable, common-sense, commonly understood REASONS, commonly-worded, as to WHY he believes a signature false or genuine.

It is no fair test of a man's ability as handwriting expert for the other side to the case to WRITE OUT, after the case has begun, and after part of his testimony has been given, pieces of writing to show to the expert in court and demand he pass opinion on. No handwriting expert WHO KNOWS HIS DUTY TO HIMSELF OR TOWARDS JUSTICE AND TRUTH will EVER give, in a court room, his opinion as to the falsity or genuineness of any writing until AFTER HE HAS HAD an opportunity to first study that document CAREFULLY, LENGTHILY, and with every bit of correlative writing which the party asking him the question may be possesst of.

If an expert can detect forgeries done by others, it is also a fact that it is possible for a forger, while listening to the evidence at his trial, or before his trial if he knows that expert's SYSTEM of detection,

to purposely prepare some papers to be introduced into the case, as Exhibits later on, which papers will have the sole object of "tricking" that expert. Hence the positive refusal of any practiced handwriting expert to testify to, in Court, upon any document or other piece of writing which has not already been admitted as an Exhibit of either side to the trial. If an expert does consent to pass judgment in a court upon a piece of writing done after the case began, or a piece of writing which he had no reasonable right to expect that he would be questioned on during cross-examination by the contrary side, he always insists that he does so **WITHOUT STUDY** and that, therefore, he does not allow his opinion to stand as a test of his actual ability as an expert.

Many lawyers think to confuse experts by asking questions that have nothing to do with the case in point. American judges in the Philippines usually promptly back up the expert in his objection to being asked such questions, while some smaller courts, where there are less-informed justices, expect the expert to answer questions of this kind which really have in justice nothing to do with the case at issue. For such minor judges, therefore, it might be well were they informed that in Annual Reports, 1910, vol. 26, page 1274, par. 20, is the decision that—

"A hypothetical question to an expert witness is erroneous which assumes facts contrary to the evidence, or which omits material facts in evidence."—*B. & O. vs. Dever*, 26:712; 75 Alt, 352,—Md—.

The trick of getting an accused person, or someone else in his behalf, to go to an adjoining room during the progress of a trial, and there write out various names of people which appear in the documents in the case at bar, and then insisting that the expert is incompetent if he refuses to pass opinion upon the real writer—

ship of those signatures thus trickly made, is not fair, to either the expert or to Justice.

In real, material evidence, in any handwriting case, the forger or falsifier executes his work without any thot of some especial handwriting expert being called in to uncover him. In such cases, and in such cases only, may an expert's ability be established or denied, if with sufficient admitted writings at hand he can or cannot fasten the authorship of the forgeries or falsified documents on the right person among a dozen (if the right person is really among the dozen of suspects whose writing is available for study, comparison, and common-sense demonstration).

In short, if no judge can be expected to know all LAW, then no handwriting expert can be expected to know EVERYTHING about handwriting. If the judge shows by his decision that he is perfectly familiar with the facts in any case, and with the law governing such cases, his decision is never reversed. So, likewise, if an expert shows by his evidence that he is thoroely familiar with the FACTS in any cases under trial, and proves his opinions and findings by common sense reasoning, expressed in series of sentences intelligible to any ordinary attorney in the case, then he has sufficiently proven his value in the course of Justice, and it is neither fair to him nor to Truth to allow him to be badgered by a host of absurdly immaterial questions from an attorney representing the contrary side.



CHAPTER LAST

FIRST PRINCIPLES IN THE DETECTION OF FALSE HANDWRITING.

O attempt to detect criminality in handwriting—(that is, to be able to successfully ascertain if a given piece of writing is false or genuine)—every man must first be brought to a realization of a number of common, every-day facts about Writing (or Penmanship) in general.

And realizing these facts, being fully conscious of these facts, he must be ever sure to keep them posted on a blackboard in his mind while he is making the examinations of the writing in question to ascertain if same be false or true.

These facts I speak of are known to everyone who has learned to write the written alphabet which is today used by people writing in any of the Latin languages (French, Spanish, Italian, and kindred languages using the same written alphabet) as well as the written alphabet used to WRITE in English.

Most people simply KNOW these facts. Yet most of those who know them are seldom or never *CONSCIOUS* of these facts. To detect false writing, however, the detector must not only KNOW the facts but be always *CONSCIOUS* of them and always *CONSCIOUS* of the *BEARING* of these facts upon the writing he is about to examine.

The more important of these common facts are cited as follows:—

1.—Every child who is learning to write writing in the alphabet of the English-speaking (and kindred languages) the world has ever before his physical eyes four (4) given lines, to wit:—

A=a dotted line thus
B=a plain, undotted line thus	—————
C=a plain, undotted line thus	—————
D=a dotted line thus

In some cases, these children have these lines before their physical eyes, with Lines A and D NOT dotted but in lighter inked undotted, consecutively-pointed, lines like boldened Lines B and C.

Commonly, lines A and D are light BLUE, while Lines B and C are in HEAVIER BLUE ruling.

All four Lines are parallel to each other and parallel to the lower edge of the paper upon which the lines are printed or ruled. All four lines are, also, EQUIDISTANT the one from the other next adjoining or parallel.

2.—Every such child learns to FORM the “BODY” of all his or her SMALL letters within the SPACE formed by Lines B and C. For example, he learns to BEGIN his small “a” or his small “m” and other similar small letters on Line C.

Line C is the “base-line”. In after years, whenever that Child writes, even on the perfectly plain UNRULED or UN-LINED paper, he still writes ON that LINE. Of course he does it unconsciously. BUT HE DOES SO, NEVERTHELESS.

When that “base-line” is not ruled or printed on the paper on which the grown child writes it STILL EXISTS to his MENTAL or MIND’S EYES, notwithstanding.

DIAGRAM "F"



DIAGRAM "G"

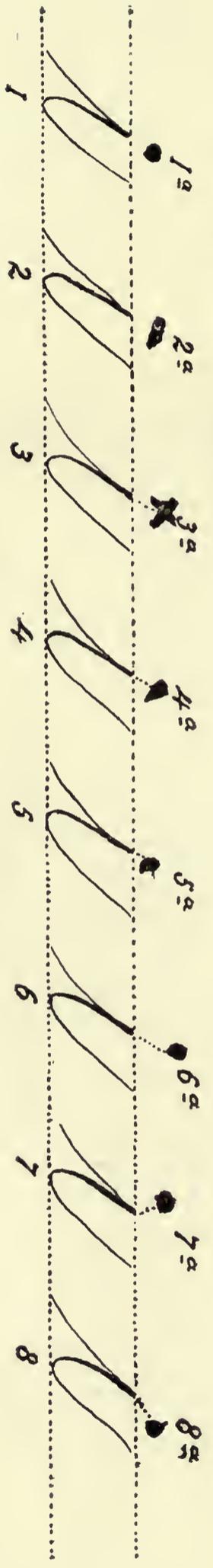
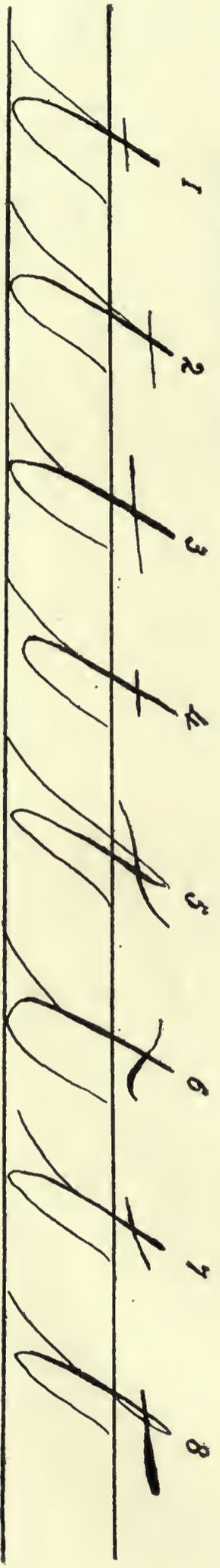


DIAGRAM "H"



This is the "IMAGINERY LINE" on which a person writes to which I have referred so frequently in this book. I have coined the term myself. I have always found that a court feels it to be expressive. Thus I hope to be forgiven by the professional handwriting experts—and the Gentle Reader.

The child learns to run his pencil or pen UP to line B, which is the "top-line" for FORMING "STEMS" of the small letters like "a," "m," and the like.

From Line B, the child courses his pen down again, to one side and up again—but ALWAYS WITHIN Lines C and B, and ALWAYS TOUCHING the "base-line" with his pencil or pen when forming the BOTTOMS (either CURVES or STEMS) of his small letters.

Likewise the child ALWAYS touches the top-line with his pencil or pen when forming the tops of the small letters (either the top CURVES or TOPS of the STEMS).

Diagram "A" shows the four Lines A, B, C, and D, as they appear in black-ruled copy-books.

Diagram "B," in turn, shows the same lines, BUT with the three sample small letters already formed within Lines B and C for the child to copy.

Now, when the child has advanced to the point where he begins to be taught to form such letters as "b," "d," and "l,"—letters which have TOP "LOOPS", that child is taught to form the "body" of the small letters STILL WITHIN Lines B and C, BUT with the LOOPS ABOVE line B.

Yet the tops of these LOOPS extend to, and are stopped by, line A, whence they return to Line B. Diagram "C" explains more clearly.

Continuing his studies in penmanship, that child is now taught to FORM his small "p," his "q" and his "j," and like with LOWER LOOPS. These LOWER LOOPS are formed between lines C and D, as per Diagram "D".

It will seen now that altho few persons ever stop to realize it, it is a commonly-known fact that ever afterwards that child—now grown—altho writing on UNRULED paper, invariably has these four lines before his MIND'S EYES whenever he writes ANYTHING.

Stop to consider, and you will remember many of your friends who CANNOT write STRAIGHT on UNRULED paper, unless they have, UNDER the unrulled sheet they are writing on, a second sheet of RULED lines. This is because such people have never had fully impressed upon their minds those FOUR original writing lines of the copy-book.

Sometimes you meet people who never write HORIZONTALLY with the bottom edge of the PAPER. This is NOT because they have no IMAGINERY line in their minds. It is simply because their PERSONAL CHARACTERS have so developed ALONG UNCONVENTIONAL LINES, since they learned to write at school, that they are IMPELLED by such CHARACTERS as they have SINCE ACQUIRED to DELIBERATELY WRITE AWAY FROM the imagery line.

Some grown people write MANY of their LETTERS in any writing in a way which keeps the bottoms of many of their letters AWAY from that imagery line. This also is a CHARACTERISTIC of grown people whose CHARACTERS have developed AWAY from the conventional. BUT in these cases, also, that IMAGINERY line and the four original lines he learned to write on can be SEEN mentally by the handwriting expert.

It is these variations which some people have of forming their letters AWAY from—either away ABOVE or away BELOW—the imaginery lines that furnishes to “CHIROGRAPHISTS” their first avenues to so successfully read a person’s character in his writing.

In this connection, let me correct a notion that seems popular even among attorneys not acquainted apparently with the SCIENCE of the HANDWRITING EXPERT. That is this:—The “handwriting expert” is never necessarily a “CHIROGRAPHIST”. And vice versa, the chirographist is SELDOM or NEVER an expert in the detection of criminal handwriting. The chirographist may be able to discern whether or not a given person’s handwriting shows him to be of a criminal character. BUT the chirographist deals with GENUINE ADMITTED writings, while the handwriting expert deals solely with FALSE or DISPUTED handwritings.

Some children (when they grow up) acquire the habit—the characteristic—the IDIOSYNCRASY—of FORMING the BODIES of their letters very differently—very much the same as other children as to GENERAL FORM and SHAPE—but very different nevertheless in some DETAIL. Almost invariably that variation is an index of developed character—or changed habits or special habits, etc. BUT ALWAYS those differences have a RELATIONSHIP, whether the writer be conscious of the fact or not—with the IMAGINERY LINE.

For example, all children learn to form the letter “a” in exactly the same way—that is to form it in the standard shape seen in the first letter of Diagram “B”. Yet, as they grow up, these children unconsciously slip into CHARACTERISTIC ways of varying details of the shaping of the DETAILS of that letter.

Some of the countless variations of the manner in which grown people, all trained as children to form the "a" alike, are shown in Diagram "E":

There it will be noted that one man has developed the IDIOSYNCRASY, of forming his "a" exactly like standard "a" EXCEPT that while the FIRST LOOP of the letter TOUCHES the base-line, his SECOND LOOP does NOT TOUCH the same line.

Just the reverse IDIOSYNCRASY is seen in the man who wrote the second "a" in Diagram "E".

The other variations from the standard "a" of childhood's days to other IDIOSYNCRASIES, shown in Diagram "E", are too obvious now to require words of mine to have the reader note them.

Many another variation of the formings of the "a" can be noticed by the reader in the writings of any of his friends if he will take the trouble to look them up.

And the countless variations of DETAIL in the way grown people form their small "a" (away from the standard style and detail of their childhood) applies to practically every other letter in the alphabet, whether same be small or "capital".

Such variations of the tiny details in a man's known writing ordinarily escapes the notice of the forger. In these cases the work of the handwriting expert is very simple—and convincing to the Courts and Juries.

There are, moreover, many other tiny variations in some letters, as formed by different people, which most frequently escape the notice of the forger even when he is wise enough to note the IDIOSYNCRASIES of the man whose writing he wishes to simulate. Most forgers, as practically 90 per cent of the men one meets in a courtroom, suppose, of course, that every man makes the DOT over his "i" or his "j" just like the other man.

The handwriting expert knows differently, however. Oftentimes he must have recourse to a microscope to note the IDIOSYNCRASIES which characterize the DOTS of writings in dispute. But he usually lands them to the triumph of Truth and Justice.

Look at Diagram "F":

Here are five different ways of making so unimportant a thing as the stem of the "i". And there are an interminable lot of other ways which the handwriting expert can note either with the naked eye or with a glass.

The dot over the "i" is usually so small that variations in its size and location can scarcely be noted with the naked eye unless one's attention has been invited to those variations.

In Diagram "G", I have made eight different kinds of variations of the DOT over the "i", the stem of the letter itself in each case being exactly the same. These DOTS are of course ENLARGED from their NATURAL size. Nor is it the mere SHAPE of the DOT itself which varies in different people's writings. The RELATIVE POSITION of the DOT ABOVE the STEM, or towards the left of the stem, or towards the right, have frequently been the means of an otherwise successful criminal being brot to the toils.

Then, too, the ordinary unconscious (to-most-people) CROSSING of a small letter "t" is one of the chief things which the handwriting expert watches in disputed writings—and the writings to which he is comparing them. Diagram "H" shows eight different ways in which eight different people CROSS their small letter "t".

This illustration could be carried on almost indefinitely. Practically every letter is susceptible of variations by various people. I stop now, however, as I believe that more than sufficient illustration has been made to give the ordinary reader a clear idea of how the SCIENCE of DETECTING CRIMINAL HANDWRITING so successfully wends the even tenor of its way.

If by the publication of this book the honest public will be helped towards thwarting the pen fabrications of such humans as are lacking in appreciation of the happiness to be enjoyed thru doing good and right for the mere SAKE of the RIGHT, then the hope of the author of this work will happily be realized.



APPENDIX "A"

Qualifications

as Handwriting Expert:



HENEVER it is desired, by either Prosecution or Defence, to utilize the testimony of a person in any Court as an "Expert in the Detection of Criminal Handwriting," which includes also the detection of any Criminality or False Purpose in the Preparation of the DOCUMENT itself (quite apart from the handwriting on that document), it has always been the custom in the courts of the United States, and has lately become the custom in the Philippines, for that person to take the stand and, after being sworn, to testify as to—

(a) His Education that would tend to bear upon fitting him with especial knowledge of Handwriting;

(b) His Especial studies in the exact line of Detecting Forgeries;

(c) His Instruction by acknowledgedly competent teachers;

(d) His Practical and Theoretical Experience in having already detected Criminality in handwriting evidence in formerly-decided cases; and—

(e) His having been Successfully Accepted in previous cases by Judges, Prosecuting Officials, prominent legal Authorities, and by Banking Officials and others who handle documents in quantities, some of which documents have been proven to be FALSE.

In all important cases where the Author has appeared in Court as Handwriting Expert, his statements as to QUALIFICATIONS have been as follows, under oath:

Name; age; present business-profession; cedula number; how long a resident.

Educated at Notre Dame Academy (Roman Catholic high school) at Ottawa, Dominion of Canada (then conducted by French Brothers of Christian Schools, adjoining Cathedral of Notre Dame); graduated third in general studies; won the medal there for HANDWRITING.

Studied at Ottawa University, special course, Literature and Mathematics under tutorship of Prof. Henry Glassmacher, M.D., M.A. (Paris), and studied in CHEMICAL LABORATORY, making independent chemical work, under Rev. Father Wm. Murphy, O. M. I., in charge of laboratory.

Some two years worked as MANUSCRIPT-HOLDER and assistant proofreader in Government Printing Bureau at Ottawa, where handled many scientific MSS. and the MSS. of old Canadian Archives, gaining acquaintance with writings and inks of various periods before present generation.

As newspaperman in New York city, on "The New York Sunday World," became especially interested in the work of Handwriting Experts much in the public eye of America at that time. Became acquainted with many of the experts, including David N. Carvalho and Ames. Former is still best known handwriting expert in the world. Office in Chemical National Bank, greatest bank in America. Ames, next to Carvalho, greatest American expert. Have been in the offices of both experts many times, where watched both, making various examinations of handwriting in many famous cases. Both explained in detail, making experiments to illustrate, the procedure of handwriting experts in detecting criminality in handwriting; in ascertaining true writer

of documents presented; in ascertaining ways of preparing false cheques, marriage documents, wills, and other papers, that usually figure in legal cases where Handwriting Experts are called in by either side to a trial.

Spent some time in studying the system in vogue in the "Dead-Letter Office" at Washington, in deciphering questionable handwriting, etc., where the experts demonstrated their procedures, etc.

Wrote many articles that were published in prominent newspapers and magazines in America on the subject of Handwriting and Handwriting Experts. Either "The Royal magazine" or "Everybody's magazine" of New York (then controlled by Pearsons, Ltd., who owned "The Royal") published my articles, illustrated by myself on "Dead-Letter Office" procedure. One article, by myself, on Handwriting Experts, illustrated, was the leading article in one issue of "The New Voice," a magazine published by Funk & Wagnalls, the publishers of the Standard Dictionary. Another article on Handwriting appeared in July, 1899, in the old magazine "Self-Culture." (Copies of the last at hand in Court today).

I have for 20 years been daily handling BLANK PAPER, and am thus thoroly familiar with blank paper,—book, news, writing, and decorative; also with FINISHES usually given paper of various kinds for various purposes; also with WATERMARKS, their purposes and their bearings upon authenticity of BLANK PAPER used in certain documents offered in evidence.

I have personally seen, examined, and studied and had fully explained to me by Carvalho or by Ames, who then had become owners of the papers, either the original documents or legally photographic enlarged copies of, the handwriting (wills, cheques, marriage papers, etc.) used in fighting the most prominent cases in America (up to 1900) in which handwriting experts had been employed. Some of these were the "marriage certificate" in the Fair

Will case; cheques in the Oberlin Carter case; and the Handwriting evidence in a host of other cases which were much in the public eye about 1897.

Have read every work on "Forged Handwriting" of which I have yet heard. Have read and studied Carvalho's standard work on Handwriting, to which I constantly refer when disputed handwriting is handed me to pass opinion upon.

Have been repeatedly called upon by Judges, Fiscals, Secret Service officials, Lawyers, and Bank Officials to give opinions as to authorship of questioned handwriting, within the past two years. Have never yet failed (February, 1912) to the satisfaction of any Court or to the satisfaction of accused parties that my opinion was correct. Those who have been tried on my testimony have been convicted and all have since either admitted their guilt or withdrawn their appeals. Have frequently been the means of persons receiving back from guilty parties moneys received by those guilty parties thru False Handwriting, these persons agreeing to pay back when they read my technical testimony in cases.

(Cite some well-known cases in which Courts have admitted me as Handwriting Expert in face of protests of other side to the case, and in which the side on which I appeared won the decision).



