

**SIGNATURE EXPERTS**

THEY ARE THE REAL SAFEGUARDS OF A MODERN BANK.

Not Only the Autograph, but the Entire Body, of the Check is Closely Scrutinized by These Rapid and Almost Infallible Workers.

One of the most trying positions in our business, said a bank official to a writer in London Tit-Bits, is that of signature expert—the man who has to examine daily every draft that comes in through the clearing house and vouch for its genuineness. Our bank, one of the largest in the city, employs six clerks who do nothing all day long but examine checks, and when I tell you that it is no uncommon thing for 10,000 drafts to come in during a single day you will understand that the job is not altogether the sinecure it is popularly supposed to be.

These clerks have not only to scrutinize the signatures of both drawer and drawee, but also examine the "filling in," the latter being just as important, perhaps more so from a monetary point of view, as the signatures. As a matter of fact, the commonest forgery with which we have to deal is the "raising" of checks, and a forger of this nature generally chooses a check bearing a genuine signature, but having very little "filling in."

For instance, he knows that it would not be difficult to raise a check from £3 to £3,000, for all he has to do is to erase the word "pounds," insert the word "thousand" and then add the erased word again. I have seen plenty of this kind of work during the time I have been examining checks.

One of the most impudent pieces of forgery, however, that I ever came across was a check raised from £5 to £500. The forger had evidently relied on colossal impudence carrying him through, for he had simply added a couple of ciphers and then between the words "five" and "pounds" had placed an omission mark and written the word "hundred" above, adding the initials of the drawer of the check just to give the thing a look of careless genuineness.

It was so astounding a piece of cool audacity that we had bets on the check, two of my assistants declaring it to be O. K., while the other three and myself declared it to be a forgery. Further inquiries, of course, proved that the opinion of the majority was the correct one.

It is marvelous what a vast number of signatures some clerks will carry in their mind's eye, as it were, and thus be able to pass checks by the thousand without once having to refer to the signature books. We had a clerk here a few years ago who was little less than a wonder. He knew perfectly the signatures of at least 5,000 customers and could detect the alteration of a stroke in any one of them in an instant.

More remarkable still was the fact that he recognized with equal facility the signatures of those customers whose checks only came in once or twice a year. But he made an art of his work, and I afterward discovered that most of his evenings were spent in studying and learning the signatures of the customers, for he was a wonderful hand at copying writing, and whenever a new signature would come in, one with which he was not acquainted, he would at once facsimile it in his pocketbook and by the next morning would be able to recognize it among 10,000.

Signature clerks are not, as a rule, supposed to make copies of customers' autographs, but many of them do, and some men are clever enough at the work to even deceive themselves.

Of course, it is understood that when the signature clerks are not examining checks they are studying the autograph books in order to familiarize themselves with the calligraphy of every customer. Each check, you must understand, passes through the hands of each clerk in turn, so that if one should pass a forgery or a "raised" draft it is very unlikely that the entire staff would do so. All these checks, of course, come through the clearing house, and if we should pass a forged draft and not find out our mistake before 3 o'clock in the afternoon our bank would be held responsible. One of the commonest dodges adopted by the modern check forger is to get a customer of some small country bank to introduce him to that institution as a likely depositor. On the recommendation of the friend (who is probably quite unaware that the acquaintance he made some few months ago is a "wrong 'un") there is no difficulty in accepting their new client's check for £2,000, and the following day when the same customer calls and withdraws £100 to £500, as the case may be, he is politely handed the cash, and then, of course, loses no time in skipping the town. After the bogus customer's check has passed through the clearing house it is returned to the bank on which it has been drawn, and the fraud is at once discovered.

Another part of a signature clerk's duties is to see that no checks are post-dated, as, of course, no drafts must be paid until they fall due. On occasions

a careless man will postdate a check, but as a rule the mistake is purposely made. This spotting of postdated checks, however, is the easiest part of a signature clerk's work, and it is very seldom that a check so dated escapes him. Then, again, we are often notified that payment on certain checks has been stopped, and the clerks have to be on the lookout for these, and it must be a very careless staff indeed that lets them slip by. We are held responsible for all checks passed after we have received notice to stop payment.

But it is very seldom now, owing to the cleverness of the experts, that any forged checks, "raised" checks, post-dated checks or stopped checks pass the vigilant eyes of our staff without being detected, but when one does—well, although the signature clerks are not held monetarily responsible for the loss, it means a bad mark against them in the future, and they feel its effects next time promotions or "raises" are being handed out.

Altogether, though the work is interesting and even fascinating in a way, the responsibilities are so great that the effect on the nerves is often very trying at times. One thing we are particular about, and that is to take no chances. If we have the slightest doubt about the genuineness of a check we at once communicate, either by telegraph, special messenger or telephone, with the supposed drawer of the check and in this way turn doubt into certainty. During the last three years not a single wrong check has passed our vigilant optics, and, though I say it, who should not, I do not believe there is a cleverer set of experts anywhere than those who compose my staff.

**A LINCOLN STORY.**

The Sawmill Hand Who Didn't Forget About the Cant Hook.

"The first citizen of Illinois and the greatest of American presidents" is the manner in which Mr. Carr refers to Abraham Lincoln in "The Illini." He recalls the first time he ever heard Mr. Lincoln's name. It was at a country hotel, and one of the residents of the town was telling of a "curis young feller" who had worked in a sawmill, but gave up the job to go into the Black Hawk war.

"He was working for a gentleman named Kirkpatrick, and one day somebody said to Kirkpatrick: 'You ought to get a cant hook for that young fellow to move logs with. It's too bad to make him roll them about without one.' 'The sawmill tender' asked what a cant hook would cost, and they said \$1.50. The young fellow said, 'If you give me the dollar an' a half I'll go on tacking the logs as I do now with a wooden spike that I make myself.' 'Done!' said the boss, and he didn't need to buy any cant hook.

"But, do you know, that boss was so mean that he beat that poor boy out of that money. He never gave it to him.

"That fellow went on tending sawmill and telling stories and never let on about the cant hook. Presently came the Black Hawk war, and they pitched in and raised a company, and Kirkpatrick set all his pins to be captain, but that young fellow hadn't forgotten about the cant hook, and he just became a candidate for the captain's place himself, and when the company voted he beat old Kirkpatrick four to one. I helped to elect him, and when he got elected he turned to me and said, 'Bill, I've got even on that cant hook.'

"He is the most curious fellow I ever saw. There never came a man into the neighborhood but he'd find out just the things that man knew best. He never gave the schoolmaster any peace after he found he knew grammar until he'd learned all the grammar the teacher knew. He found a fellow who knew how to measure off land, and sure as you live, this fellow quizzed him and quizzed him until he learned the trade, and then he got some tools and went out himself a-setting section corners and making lines and setting stakes to show people where to put their fences."

"What became of this young man?" "Well," said Green, "he went and learned law, set up in Springfield and got to congress. But he couldn't get elected for the second term. He's as good a fellow as ever lived," continued Mr. Green, "but he's kind of common, sort of just like everybody else; no better, no worse; just a good feller."

"What's his name?" "Abe Lincoln," replied Green.

**An Endless Chain.**  
"A soft answer," remarked the party of the first part, "turneth away wrath."  
"True enough," responded the party of the second part, "but wrath also turneth away a soft answer."—Philadelphia Bulletin.

**Between Friends.**  
Gladys—Jerrod is saying all round that you are worth your weight in gold. Ethel—The foolish boy! Who is he saying it to? Gladys—His creditors, dear.

**Writing to Othello.**  
Man in the Street—I don't believe a word of your story. Trump—One moment, then, mister, and I'll tell you a different one.

**A Postage Stamp Dilemma.**  
Former President Salomon of Haiti had his troubles with the postage stamps of that disturbed republic. General Salomon objected to his own portrait being placed on the stamps, so a local artist was commissioned to design a female head representing Liberty. But the people mistook this for a portrait of Mrs. Salomon and objected. They said, "The president would not have his portrait on our stamps, but he put his wife's on instead." Salomon admitted the resemblance, and finally he consented to use his own portrait to adorn the stamps. At about the time the new issue was made Salomon had been deposed by his enemies, who finally decided not to go to the expense of issuing new stamps, but to use the Salomon stamps, affixing them upside down. By this device all concerned were satisfied, and from that time forward all letters bearing the stamps the right way up were said to have been charged double postage on delivery, just as though no postage had been paid.

**Cured of Bright's Disease.**  
Geo. A. Sherman, Lisbon Red Mills, Lawrence county, N. Y., writes: "I had kidney disease for many years and had been treated by physicians for twelve years; had taken a well known kidney medicine and other remedies that were recommended but got no relief until I began using Foley's Kidney Cure. The first half bottle relieved me and four bottles have cured me of this terrible disease. Before I began taking Foley's Kidney Cure I had to make water about every fifteen minutes, day and night, and passed a brick-dust substance, and sometimes a slimy substance. I believe I would have died if I had not taken Foley's Kidney Cure." J. W. McCollum & Co.

**The First Walking Sticks.**  
The well born Egyptian carried a staff with his name inscribed in hieroglyphics, but walking sticks, in the general sense of the word, were first used by the gallants of the fifteenth century. Canes are first heard of in the reign of Henry VIII., probably introduced to Europe after the discovery of America.

Walking sticks were adopted by the effeminate Henry II. of France about the middle of the sixteenth century. These French sticks, with a ribbon and tassel to pass over the wrist, were, however, not used by gentlemen of fashion in England until 1655.

When first introduced they were formed with an indented head to afford a more easy rest for the hand. Afterward they were crowned with a round and hollow top, which contained nutmeg or ginger and sometimes sugar candy for the asthmatic or a store of snuff.

**Just What Everyone Should Do.**  
Mr. J. T. Barber of Irwinville, Ga., always keeps a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy at hand ready for instant use. Attacks of colic, cholera morbus and diarrhoea come on so suddenly that there is no time to hunt a doctor or go to the store for medicine. Mr. Barber says: "I have tried Chamberlain's Colic, Cholera and Diarrhoea Remedy, which is one of the best medicines I ever saw. I keep a bottle of it in my room as I have had several attacks of colic and it has proved to be the best medicine I ever used." Sold by all druggists.

**THE SUN**  
**JOB PRINTING**  
**DEPARTMENT**  
Makes a Specialty of All Kinds of Plain and Fancy  
**Commercial**  
**Job Printing**  
... For ...  
**Business Men,**  
**Professional Men,**  
**Manufactories, Etc**  
Legal Blanks on Short Notice.

The following letter from one of our mail order customers is self-explanatory:  
Louisville, Ky., Feb. 27, 1906.  
H. H. McCreary,  
Gainesville, Fla.  
Dear Sir: Received the printing matter in due time, and will say that it is perfectly satisfactory. I like the envelopes so much. Many thanks for your prompt attention in filling order.  
Yours truly,  
Mrs. M. C. COOPER.

Send orders to THE SUN, Gainesville, Fla.

**LOW RATES**  
Via Louisville & Nashville Railroad.

The following low round-trip rates from Jacksonville to various points North and West will be in effect on dates shown. Proportionately low rates from other points:

PORTLAND, OREGON—Rate \$80.80, account Lewis & Clark Centennial Fair. Tickets sold certain dates May 23 to Sept. 28, with final limit 90 days.

SAN FRANCISCO and LOS ANGELES, CAL.—Rate \$81.80. Tickets sold certain dates April 10 to August 14, inclusive; final return limit 90 days from date of sale, not to exceed Nov. 30.

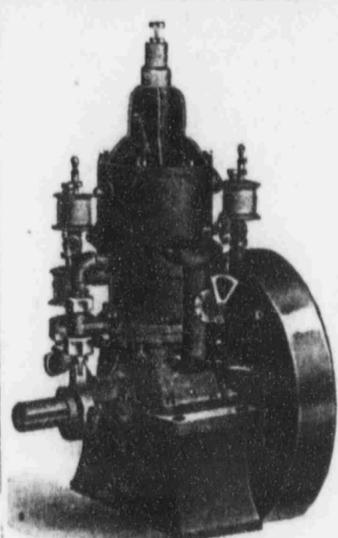
DENVER, COLO.—Rate \$42.85, account International Epworth League Convention. Tickets sold June 29 to July 30, inclusive; final return limit August 6.

BUFFALO, N. Y.—Rate \$32.80, account Annual Meeting Grand Lodge B. P. O. E. Tickets sold July 8 to 10, inclusive; final return limit July 25.

NASHVILLE, TENN.—Rate \$16.25, account Peabody College Summer School, Vanderbilt Biblical Institute. Tickets sold certain dates June 11 to July 4; final limit September 30.

KNOXVILLE, TENN.—Rate \$16.85, account Summer School of the South. Tickets sold certain dates June 18 to July 15, inclusive; final return limit September 30.

For full information, schedules and rates to any point North and West call on or write GEO. E. HERRING, Florida Passenger Agent, L. & N. R. R., 206 West Bay St., Jacksonville, Fla.



**Kerosene Engine.**  
Absolutely the safest and most economical power now on the market. All sizes—1/2 to 20 horse power. Write for prices.  
This engine is not a "Jack at all trades" with dynamos or batteries and sundry triggers to keep you "puzzled," but it is a "Cracker Jack" to do your work, and no mistake. Sold under full guarantee or your money back. Simplicity itself.

**GEO. W. MOYERS,**  
Gainesville, Florida

**GAINESVILLE'S FAVORITE**  
**RESORT.**  
**Alachua Pool Parlors.**  
C. Bures, Proprietor.

Located in the Porter Block, south side square. Three first-class tables. Good lights, and prompt and courteous service. The public is cordially invited and always welcome.

**ALACHUA COUNTY...**  
Alachua county is 806,400 acres in area, has 348 miles railroad, 800 miles wagon road, 66 postoffices, 123 public schools, 27 phosphate plants, 30 saw mills, \$75,000 court house, five newspapers, and produces corn, cotton, rice, sugar, oats, rye, potatoes, pineapples, oranges, peaches, pears, plums, peaches, and all kinds of vegetables.

**Gainesville, the County Seat.**  
Has fourteen churches, two public schools, the East Florida Seminary, private schools, three newspapers, United States land office, the best water, fire alarm system, electric and gas lights, two ice factories, machine shops, three wood factories, cotton gin, two meat factories, three railroads, two fertilizer manufacturing companies, one fiber manufactory, one rectifying turpentine plant, two banks, and well stocked stores embracing everything in the commercial line.

**BUSINESS CARDS**

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Faust beer, bottle and draught. Don't fail to call on me when in Jacksonville

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Representing  
**E. A. WEIL & CO.,** Savannah Georgia  
**WHOLESALE SHOES**  
Of All Descriptions.

Sole Agents for MONARCH and SOVEREIGN QUALITY Shoes. Every pair warranted.  
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**LOW RATES**  
FOR  
**Special : Occasions**  
VIA  
**SOUTHERN RY.**  
TWO TRAINS DAILY EAST.  
Leave Jacksonville 9:10 a. m., 7:55 p. m.

\$24.85 Baltimore, Md., and return. Tickets on sale July 1, 2, 3, 4, limited July 15. Can be extended to August 31, 1906. Stop-overs at Washington.  
\$32.50 Asbury Park, N. J., and return via New York, with stop-overs at Washington, Baltimore, Philadelphia and New York. Tickets on sale June 29, 30, July 1, 2, either via New York or direct, limited July 10th. Can be extended to August 31, 1906.  
\$32.50 Buffalo, N. Y., and return. Tickets on sale July 8, 9, 10, limited July 15th. Extension by deposit to August 4, 1906. Stop-overs - Washington, Baltimore and Philadelphia going and returning.

**TWO TRAINS Daily West.**  
Leave Jacksonville 7:45 p. m., 7:55 p. m.  
\$20.40 Louisville, Ky., and return. Tickets on sale July 29, 30, limited August 10, 1906.  
\$16.65 Knoxville, Tenn., and return. Tickets on sale July 1, 8, 9, 15, 1906, limited 15 days. Extension by deposit until Sept. 30, 1906.  
\$16.25 Nashville, Tenn., and return. Tickets on sale July 2, 3, 4, 1906, limited 15 days. Extension by deposit until Sept. 30, 1906.

**Sleeping Cars.** Service in carts. Sleeping car reservations and detailed information cheerfully furnished upon application. Passenger office 108 West Bay Street. Telephone 740. J. C. LUNK, District Passenger Agt., Jacksonville, Fla.