NEVER SIGN YOUR NAME WITH A BALL-POINT PEN

If you use a ball-point pen for signing checks or other legal documents, you are leaving yourself open to similar liabilities. According to Elbridge W. Stein and Ordway Hilton examiners of Questioned Documents, New York City, a ball-point pen fails to give adequate protection from forgery.

One reason is due to the construction of the pen itself, another is in the type of ink The great construcit uses. tion weakness (from the viewpoint of forgery protection) is the fact that it uses a steel ball (about 1/25 of an inch in diameter) fastened at the tip of the pen. As the ball rolls, it deposits ink on the surface of the paper as evenly as the supply of ink will allow, regardless of amount of pressure applied by the user.

Contrast this with the conventional pen, with the nib split lengthwise for about half its length. The action of the nib in writing is to spread apart under pressure by the writer. This produces a shading which is present in all writing and is very prominent in some.

The signature with an ordinary pen thus stands for the writer himself, and has in it a maximum of his individuality. It is almost impossible to forge it in such a way that the forgery cannot be detected under a microscope. If the forger writes at a different speed, or if he hesitates during a stroke, the signature discloses these facts with tattle-tale marks.

The forger, however, has no such worries with a ball-point pen. He can write at any speed, or variation of speed; he can hesitate, or can compose a line with a succession of small, careful strokes, and

there are no marks to betray him.

A ball-point pen causes this further disadvantage: writing usually carries "blotches, dark spots, irregular ink deposits throughout the strokes, and the skipping of the ink at points along the line where the pen fails to write These defects . . . may cause a signature to take on an appearance of inferior skill in writing and serve as an alibi for those who are attempting to defend a forgery," state the handwriting experts in the American Bar Association Journal. Furthermore, they say, "the defects typical of the ball-point pen have been found in all makes and price ranges."

The ball-point pen also offers the forger an easy way of duplicating a signature. Although the ball-point pen ink doesn't need blotting, it is not fast-drying. As an oilbase ink, it can usually be smeared for a considerable time. All the forger needs to do is press the palm of his hand on a fresh signature and transfer it to another document. Although the impression so obtained may be weak, authorities give warning that it "constitutes a dangerous means of forgery." -From American Bar Asso. Iournal, 1948.

ALL IN THE WAY YOU SAY IT

A Dominican and a Jesuit wanted to smoke while walking in the garden. They agreed that each would ask his Superior for permission. The Dominican returned to find the smoking, and complained indignantly, "I was refused!"

"What did you ask?" inquired the Jesuit.

"I asked if I could smoke while meditating."

"Oh," said the Jesuit, blowing a reflective smoke ring. "I asked if I could meditate while smoking." —Deadline Delayed.