

## THROWING AWAY MILLIONS

Surely we are the most careless people in the world. In one little day of our daily business life we throw away each year, \$50,000,000 and we are losing more and more in this direction every year we live.

That little detail is the writing of checks in so careless a manner that they can be "raised" or altered. \$50,000,000 a year that we simply hand over to the crooks.

"But this is an economic waste that may be in great part stopped by the exercise of ordinary care. The principal precautions that I would recommend are those formulated by the Forgery Prevention Bureau, recently organized in New York at 141 Broadway. The following: Lack of care in guarding blank checks against theft; improper drawing of the check; inefficient protection against thefts of checks and the mail, and failure to use forgery-proof paper and mechanical check writers.

"Under the first head the bureau advises that checks be kept under lock and key; that they be numbered serially, and that the paper be on some special design or fabric that will be extremely difficult to successfully imitate.

"To guard against loss by improper drawing of the check, the drawer should never have a check typewritten, but should have the payee's name penwritten in a good quality of ink. The figures also should be written in ink, with a minimum of space between each figure in the amount. Where the amount of the check is written by hand, the writing should begin as close as possible to the left-hand margin and the unfilled space to the right filled in with two wavy lines, preferably in ink of a different color.

"A favorite method of the forgery gangs to get raw material for their operations is to rob the mail boxes of apartment houses and loft buildings. Where this is done they follow close in the wake of the letter carrier on the first morning delivery, and the construction of the mail boxes now generally in use is such that an expert has no great difficulty in extracting the letters he is after. Once in hand he rifles them, appropriates the checks, and wherever they are of the primitive type that lack careful drawing or any sort of safeguard, he skillfully changes the names of the payees and the amounts. Hundreds of thousands of dollars are lost right in New York through this method.

"Under the fourth head there is little to be said, except that if forgery-proof paper and check-writing machines are used, together with the observance of precautions under the three other heads, the forger gangs will find the business so unprofitable that they will become discouraged. The use of such protective devices has the virtue of obviating the deficiencies due to the personal equation in the drawing of checks."

Now let's see how many of us will profit by this or by any part of it.

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