THE UNITED STATES

BANK NOTE

DETECTER.

"PRO BONO PUBLICO."

AN INFALLIBLE METHOD OF

Detecting Counterfeit and Altered Bank Notes

AT SIGHT.

ASHLAND:
PUBLISHED BY J. W. WHITTEMORE.
1860.

THE UNITED STATES

Bank Note Detecter,

AT SIGHT:

THE ONLY INFALLIBLE SYSTEM

OF

Detecting Counterfeit & Altered Bank Notes,

AS TAUGHT BY

A. S. GEAR, ESQ.,

Well known to many Banking Institutions in New England.

COMPLETE IN NINE RULES, EXPLAINED AND ILLUSTRATED BY SIXTEEN ENGRAVINGS, SCIENTIFICALLY ARRANGED FOR SELF-INSTRUCTION, APPLICABLE TO ALL NOTES ISSUED BY ANY BANK IN THE UNITED STATES.

PUBLISHED BY

J. W. WHITTEMORE,

1860.

Introduction.

In presenting this work to the public, and those in particular, who are handling paper money, it would not be out of place to comment on this kind of currency as an introduction to the work.

The paper currency of this country, as well as of all others, is a matter of great convenience to our mercantile people. It was invented and issued for the benefit of this class of persons, who, by changing money from one person, town, or city, to another, find it a personal convenience to carry thousands of dollars in a small compact form, instead of a bag of gold or a cask of silver, saying nothing of our massive copper currency. The paper money of our country is a great safeguard to many of our people, in sending money from one part of the country to the other, and in many ways too numerous to mention.

This currency, as well as the currency of the United States of America, and many other inventions, and even patents, which come within the grasp of a scrutinizing artist, is altered or counterfeited, and made to appear and represent the genuine, and circulated in various styles, and usually liable to deceive even the most expert bankers, who sometimes fail in recognizing any distinction.

For the protection of the people and mercantile men, especially, against this spurious currency which is flooding our country, and deceiving nine-tenths of our honest citizens, taking the hard earnings from our industrious mechanics, and remunerating them with a spurious recompense, the compilers of this work have spent much time and money to bring this unlawful business to its true light, for the benefit of an honorable community.

Other works of a similar kind upon this subject have been issued, which were very good in themselves, as far as they explained the subject, but the exorbitant amount of spurious money now in circulation, and the new improvements which have been made of late in the execution of these worthless bills, demand another issue of the explanation and representation of the manner in which these bills are engraved or altered. In order that a counterfeit or altered bill can be detected at sight without any mistake, every person should be acquainted with the manner of engraving genuine bank notes, then with this knowledge and a continual practice of the same, or this work to refer to, every one, from a child ten years old to the gray-haired merchant, will ever be able to distinguish between the genuine and counterfeit.

The engravings of genuine bank notes are always done in a systematic, uniform manner, with an execution and degree of workmanship which will ever frustrate the counterfeiter in every point.

Most parts of all genuine bank notes in the United States, are engraved by machinery upon one principle, ever practised by all the genuine bank note companies.

The engraving company, which engrave bank notes, employ from seventy-five to one hundred first class artists, men of science and ability, who stand *A* No. 1 in their professions, and have a capital of about $300,000 invested in machinery and designs.

In engraving genuine bills, many costly and bulky machines are used, such as the Ruling Engine, the Geometric Lathe, the Medallion Pentagraph Ruling Engine, Transfer Press, etc.

The engravings on bank notes are executed upon steel dies when in a soft malleable state, then case-hardened and transferred to the plate, (from which the bill is struck) separately by means of the Transfer Press.

The Transfer Press is a very bulky machine, and in its operations creates a power of twenty tons.

Since the invention of transferring engravings by Perkins, it is considered an utter impossibility for any genuine note to be perfectly imitated.

It is readily seen why counterfeiters do not carry on their unlawful business more successfully, when once acquainted with the difficulty of obtaining machines and a capital of $75,000 to $150,000, to invest in a business which is liable to be seized and destroyed at any moment.

We submit the foregoing explanation as an introduction to the following separate inimitable and general rules as the most reliable means extant.

RULE 1.—Ruling Engine Work.
2.—Geometrical Lathe Work.
3.—Pentograph Ruling Engine Work.
4.—Red Letters and Figures.
} *Inimitable.*
5.—Colored Lathe Work and Line Letters.
6.—Solid Print.
7.—Engravers' Names.
8.—Altered Denominations.
9.—Perkins' Stereotype Plates.

Bank Note Detecter.

RULE 1.

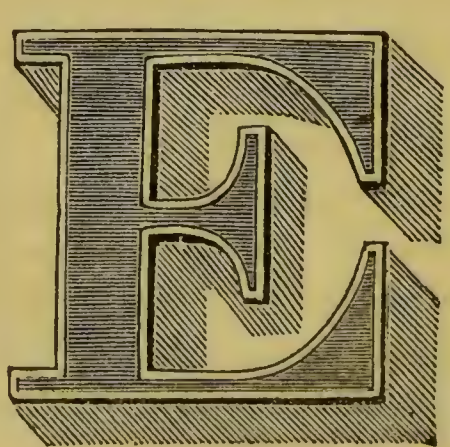
INIMITABLE.

THE Ruling Engine is a very expensive ruling machine, very perfect in itself and its operations, and so bulky that it is impossible for counterfeiters to manufacture them, and even if one of these machines could be obtained, it would cost a large fortune, aside from running the risk of operating it, and carrying on an unlawful business, which would be liable of detection at any moment, on account of its size and power used in operating. This machine is used for ruling the large letters and figures, and sometimes the name of the bank, also the shading around them, etc.

This ruling and shading is composed of fine straight parallel lines, so very fine as to appear like a pale solid body aside of the other engravings.

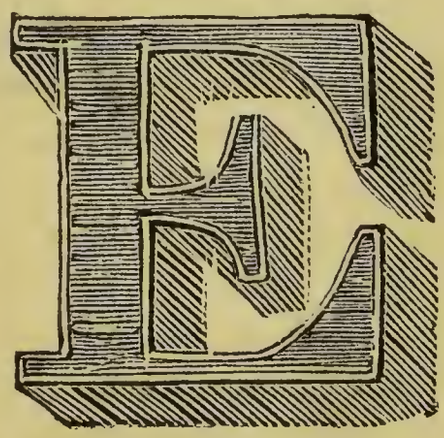
The genuine ruling engine work are always fine lines, perfectly parallel to each other, exactly the same distance apart, and precisely the same shade. [*See Cut No. 1, Genuine.*]

Cut No. 1.



The ruling and shading in counterfeits is done by hand, thus it is impossible to imitate genuine work. In counterfeit the lines are imperfect, some irregular in length, some crooked, some broken in the middle of the pattern, others coarse and not parallel to each other, which gives them a very uneven, scratchy appearance. Thus it is very difficult to obtain the same shade through the whole bill. [*See Cut No.* 2, *Counterfeit.*]

Cut No. 2.



The sky in all out-door scenes, when made with a ruling engine, is fine lines parallel to each other, and are perfectly smooth and even, usually extending the whole length of the vignette. The general appearance of the ruling and shading of the sky will harmonize with the other ruling and shading on the bill. When genuine skies are engraved by hand, they are done by first class artists—men who stand at the head of their profession, and always appear smooth, beautiful specimens of art. In counterfeit, being all engraved by hand with a graver, they have an uneven, scratchy appearance, some lines coarser than others, some not parallel to each other, some broken and forked together. Some genuine skies are heavy rolling clouds, some are waved slightly, and fade off gradually into fine dots at the edge, and always sustain a smooth, natural appearance. In counterfeit the lines are coarse, harsh, and very imperfect, not fading off gradually enough.

RULE 2.

INIMITABLE.

The second inimitable rule is the explanation of the Geometric Lathe. The Geometric Lathe is a very costly engraving engine, perfect in itself, and in producing very fine ornamental patterns of Geometric, Concentric or Eccentric circles of such beautiful complication, uniformity, and exquisite perfection, that it is impossible to imitate them in any manner.

The Geometric Lathe engraves and turns the circular or oval patterns or dies in the genuine bills on which the letters and figures representing the denominations of the notes are placed.

In counterfeit, these patterns or dies are engraved by hand, thus it is impossible to imitate them.

The patterns or dies produced by the Geometric Lathe are concentric, eccentric, or geometric circles, radiating from a common center, and beautifully interwo-

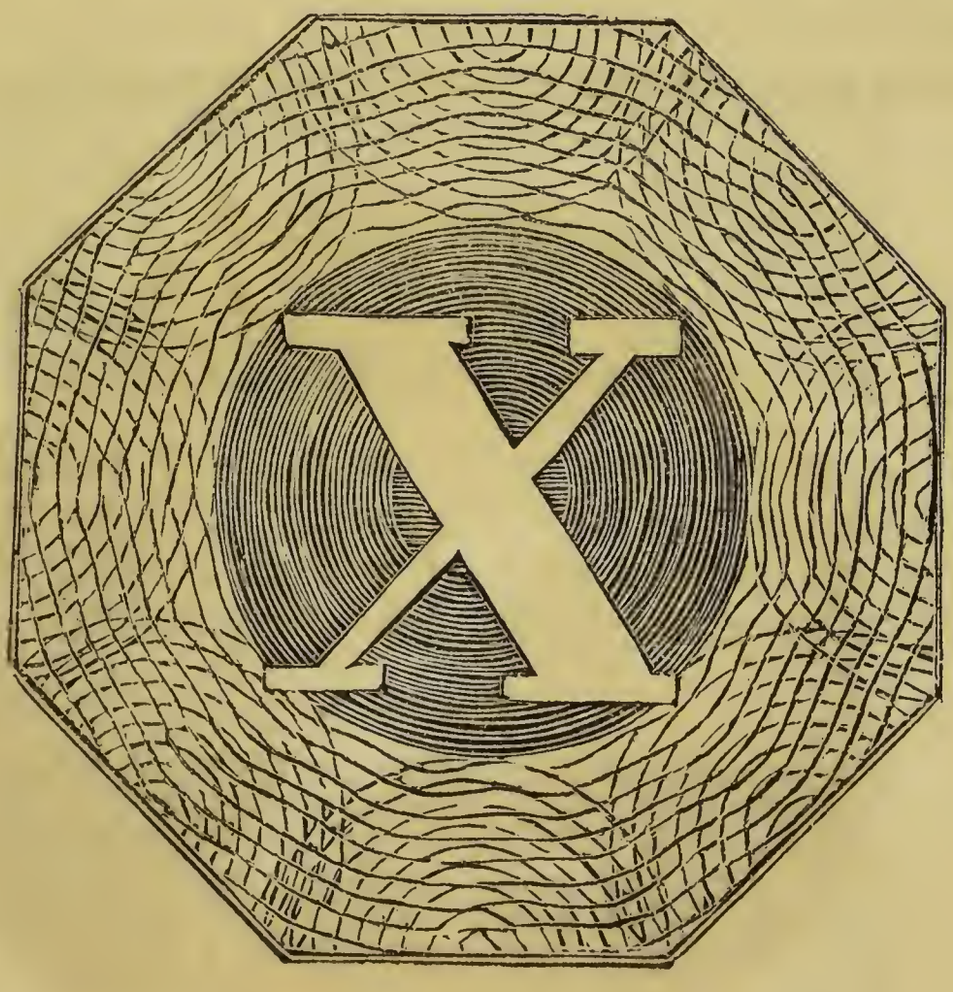
Cut No. 3.

ven into each other, forming a perfect regular uniform fancy pattern, so exactly true and uniform in its radiation, that there is never the slightest possible irregularity or imperfection, and at the same time so complicated that it is utterly impossible to imitate them by hand, photography, or any other process ever invented.

The patterns or dies produced or engraved by the Geometric Lathe are very bright and distinct in appearance, with a bold brilliancy which ever appears in the genuine.—[*See Cut No.* 3, *Genuine.*]

The counterfeit patterns or dies are engraved by hand, and it is perfectly impossible to imitate the genuine, and there is such a striking difference between them that no one need fail in detecting them, as the counterfeits are very pale, flat and sunken, with a coarse, scratchy appearance.—[*See Cut No.* 4, *Counterfeit.*]

Cut No. 4.



The Geometric Lathe does not engrave the patterns upon the plate, but upon dies, which being transferred

upon the plate, will print *white* eccentric circles upon a black ground. This is what gives the patterns of lathe work such a bold raised appearance.

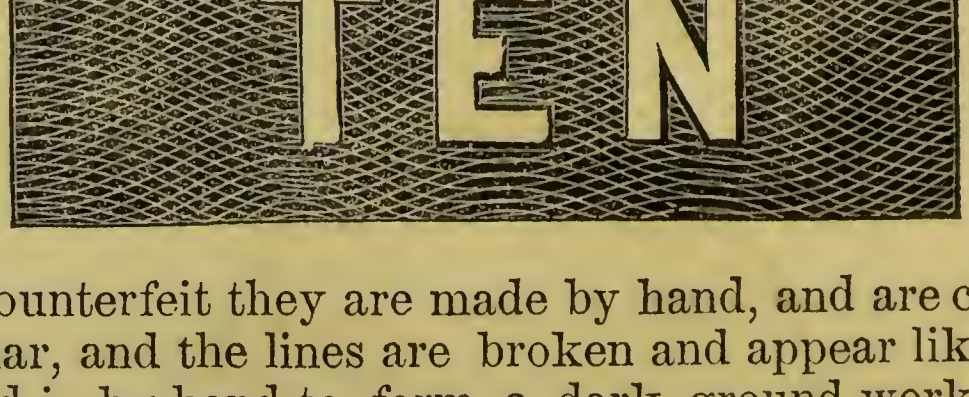
In counterfeit these patterns are cut directly upon the plate, instead of being transferred; and it will print *dark* lines upon a white ground work.

When two or more genuine dies pretend to be alike on the same bill, they are precisely alike, being both transferred from the same original.

Counterfeiters will fail in getting two or more dies alike, as it is impossible to engrave them exactly alike on the same plate.

Sometimes the dies on which the denomination of the bill is placed are ruled by the Ruling Engine, and are very neat curved lines, always parallel to each other, and have the appearance of lathe work, and are classed with them in detecting.—[*See Cut No.* 5, *Genuine.*]

Cut No. 5.



In counterfeit they are made by hand, and are coarse, irregular, and the lines are broken and appear like dots pricked in by hand to form a dark ground work, very easily detected.—[*See Cut No.* 6, *Counterfeit.*]

Cut No. 6.

RULE 3.

INIMITABLE.

The third inimitable rule is in the explanation of the work executed by the Medallion Pentagraph Ruling Engine. The Medallion head is a fancy raised pattern or engraving, ruled in by the Pentagraph Ruler, generally intended to imitate the raised impressions on medals and coins. These rulings are full length lines, engraved across the whole patterns, and exactly the same size and run in one general direction.

In genuine the lines crowd together in the parts of the pattern that appear depressed and sunken, and spread apart where the pattern appears raised. They never cross or touch each other, and never break off in the midst of the pattern. This is what gives them such a transparent and beautiful appearance. [*See Cut No. 7, Genuine.*]

Cut No. 7.

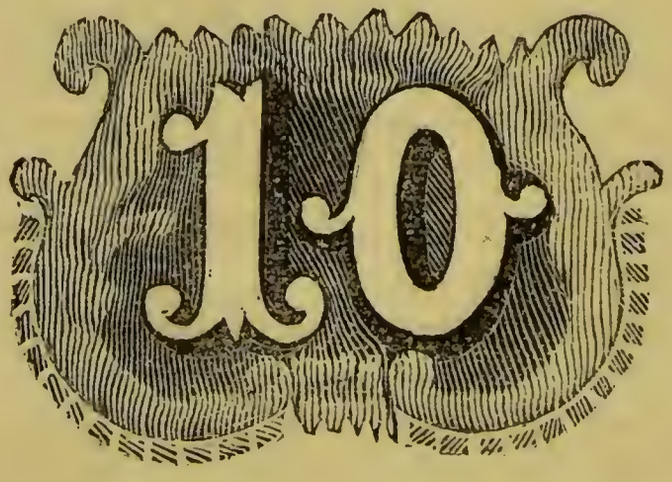
In the counterfeit the lines in the Medallion Head are apt to break off in the pattern; some lines are coarser than others, and forked together, and the whole looks

dead, dull, and flat, or imperfectly raised. [*See Cut No.* 8, *Counterfeit.*]

Cut No. 8

The Medallion work is sometimes used as a die, on which the denomination of the bill is placed; and whenever there are two or more patterns that pretend to be alike on the same bill, they are always exactly alike, being all double transferred from the same original. They always present a raised metallic appearance. [*See Cut No.* 9, *Genuine.*]

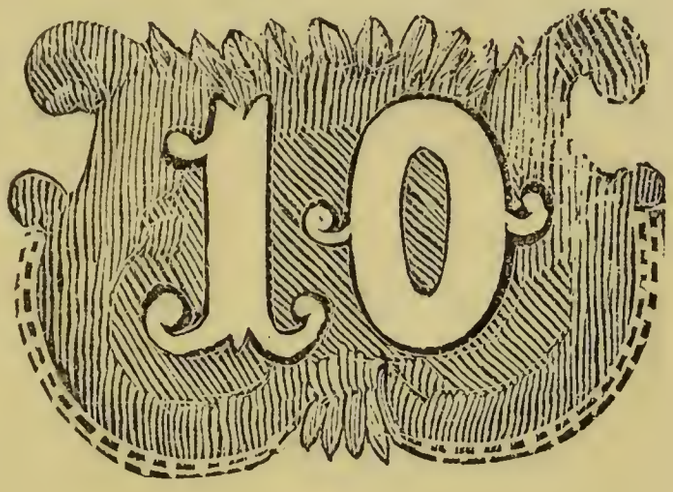
Cut No. 9.



On counterfeit bills there are never two medallions alike, being all made by hand at different times; thus they are dead and sunken in expression, and represent

little if any metallic appearance. [*See Cut No.* 10, *Counterfeit.*]

Cut No. 10.



RULE 4.

INIMITABLE.

The fourth inimitable rule is a knowledge of the Red, Blue, or Brown letters and figures (mostly red).

The denominations of a bill are often distinguished by a red engraving, either letters or figures, which are cut by machinery in the most perfect manner. In genuine they are always very prominent on the face of the bill, and show through distinct on the back, except when the back is covered with a fancy stamp or lathe work.

In counterfeit the red letters or figures are very imperfect in execution, and often appear pale and blurred on the face, with a very indistinct appearance on the back, if perceptible at all.

There are three patterns of the genuine Red letters and figures.

1*st.* Net work pattern. This style is perforated with small white dots, which appear like meshes in fine net or lace work.

2*d.* The Diamond pattern is distinguished by the face of the letters and figures being covered with small

white diamonds, cut very regular with a fine appearance.

3d. Is a fancy pattern which embraces a number of different styles, which are very fine and always appear regular and uniform.

In all genuine red letters and figures the fine dots appear very distinct on both sides of the bill, except when very badly soiled.

In counterfeit a crossed letter is used to imitate the genuine diamond letter, but is poorly engraved and always detected if once acquainted with the genuine. There are other styles sometimes used, equally inferior to the genuine. We have been thus minute in this explanation, as it is impossible to show good cuts to illustrate both styles.

RULE 5.

THE RED LATHE WORK AND RED LINE LETTER.

The red lathe work is patterns or dies on which the denomination of the bill is placed, and are engraved by the Geometric Lathe; therefore, have the same bold brilliant appearance as the other lathe work, with a colored face, and is not intended to show through always, but in some cases it is intended to show through, then to be perfect and distinct on both sides of the bill, similar to the net or diamond letter, previously described, under rule fourth.

The red line letter is engraved by the ruling engine, presenting a neat perfect appearance, with fine parallel lines running across the letters, with a texture and workmanship which will correspond with the general ruling of the bill, and is not intended to show through.

RULE 6.

SOLID PRINT.

In some bills the denomination is placed on a solid die, and sometimes the name of the bank and its location are engraved in solid type, and whenever either are found on a bill, it will always harmonize with the other solid print upon the same bill.

The principal object of the solid print is to prevent alterations; for when the denomination, town, or a part of the name of the bank is altered that is engraved on solid print, it is impossible to reprint it with the same glossy appearance, in harmony with the other solid print. The following cuts serve to illustrate this explanation:

Cut No. 11, Genuine.

Cut No. 12, Counterfeit.

RULE 7.

ENGRAVERS' NAMES.

The most universal deficiency in lettering of counterfeits is in the names of engraving companies. In genuine it is a die cut in the most perfect manner. The letters are very neat and perfectly uniform in every respect, and fail in counterfeit ninety-five cases in one hundred.

In counterfeit it is not a die, but letters cut in by hand, and never so perfect as in genuine, always clumsi-

ly engraved, not uniform in distance apart nor in size or slant, but generally look heavy and blurred.

Most bills now in circulation are engraved by various companies, some of which are Rawdon, Wright, Hatch & Edson; Toppan, Carpenter & Co.; Bald, Cousland & Co.; Danforth, Wright & Co.; Underwood, Bald & Spencer; Welch, Draper & Co.; Wellstood, Hanks, Hay, & Whiting,—all of which are now consolidated under the style of the American Bank Note Company, for the purpose of placing the bank note currency of the country upon a basis of greater security, with the same features of stability and perpetuity that appertain to banking institutions. The business will be continued as heretofore at New York, Boston, Philadelphia, New Orleans, etc.

RULE 8.

ALTERED DENOMINATIONS.

This is altering from a small denomination to a larger, as ones altered to tens or twenties. This is done in various ways; one way by pasting a die of some broken bank on to a genuine, but is more generally done by extracting the ink of the figures and the dies containing them by some chemical process, and printing in its place a counterfeit die, and sometimes a worn out genuine die, as a number of years since an engraving company failed and sold some of their dies at auction, which fell into the hands of counterfeiters.

Sometimes the name or a part of the name of a broken bank may be altered, by extracting the original name and printing the name of a sound bank in its place, for instance: "The Potomac River Bank, Georgetown, D. C," altered to read and pass for "The Millers River Bank, Athol, Mass." The word Potomac being extracted and the word Millers printed in its place. The shading of the words River Bank is perfect, being done by the ruling engine, and will harmonize with the other shading

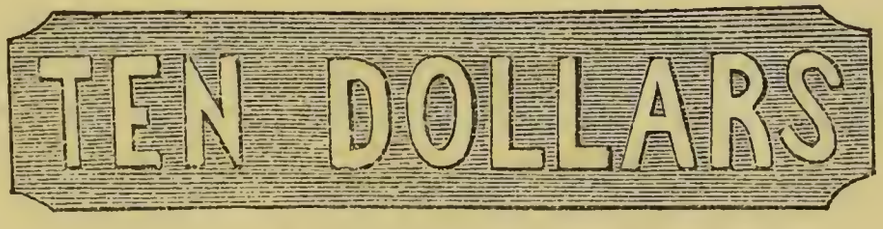
of the bill, while in the word Millers, the shading is done by hand, which is coarse and uneven, and not of the same shade as the other, and easily detected by any one understanding the ruling engine work.

In this case the solid print does not harmonize as it does in all genuine bank notes.

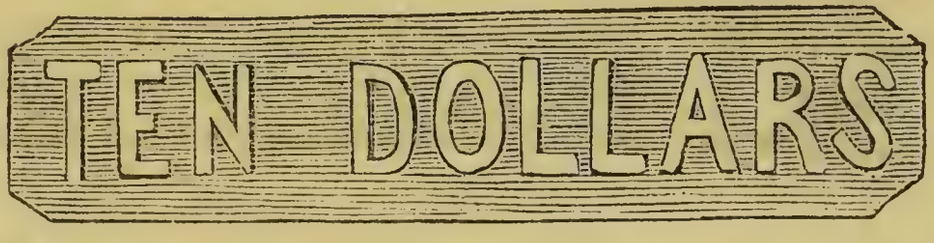
This will be found a very valuable test in detecting altered bills where the denomination or name of the bank, town, and State are engraved in solid print. [*See Cuts* 11 *and* 12.]

When the denomination is placed on an engine-ruled die, it is impossible to extract it, and reprint another so as to compare with the other ruling on the same bill, which is always the same shade. [*See Cut* 13, *Genuine*, *and Cut* 14, *Counterfeit*.

Cut No. 13.



Cut No. 14.



When the denomination is on lathe work, and both are extracted, it is impossible to reprint a counterfeit die which is not easily detected by any one understanding the Geometric Lathe Work. [*See Cuts* 3 *and* 4, *or* 5 *and* 6.]

The red letters or figures representing the denomination of the note, being Geometrical Lathe Work, when extracted it is impossible to reprint it again in a distinct, perfect manner.

When the medallion work, on which the denomination is often placed, is extracted, it is impossible to be replaced and show that clear metallic appearance, always seen in genuine. [*See Cuts* 9 *and* 10.]

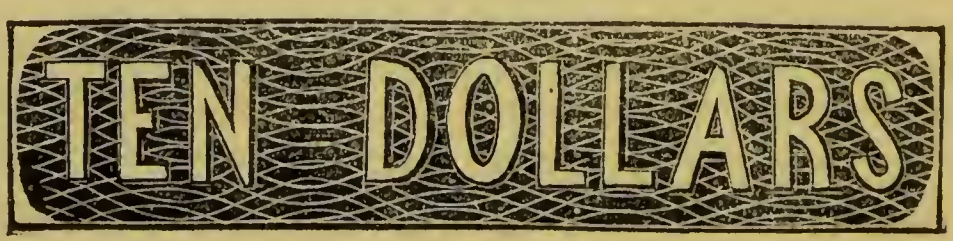
RULE 9.

PERKINS' STEREOTYPE PLATE.

The Perkins Stereotype Plate is an engine-ruled die, transferred on to the plate from which the bills are printed. It is composed of fine words engraved all over the bill, denoting the name of the bank and the denomination, and is always designated by the State, name of bank, town, and denomination, being engraved in white letters on strips of curved ruling, representing lathe work, and is distinguished in the same manner. Also a strip of ruling with the denomination on it on each end of the bill.

The fine rulings on these strips or dies are beautifully curved lines, and extend from one end of the pattern to the other, and ever retain the same perfection between the letters. [*See Cut, No.* 15, *Genuine.*]

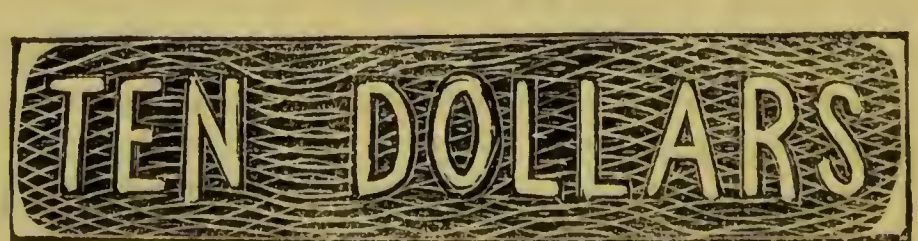
Cut No. 15.



The counterfeit plates are engraved by hand, and are black spaces engraved upon the plate to imitate the genuine transferred dies.

The lines are broken, which destroy the perfect sameness through the plate, and very imperfect between the lettering. [*See Cut, No.* 16, *Counterfeit.*]

Cut No. 16.



Concluding Remarks.

In receiving bank bills, first look for the vignette, (the main picture of the bill) to see if it be an out-door scene. If so, examine the sky, then the ruling connected with the name of the bank, for that is what all wish to know in taking any bill; then the denomination, name of place, state, etc. And in ninety-five cases in one hundred, you can detect counterfeit and altered bills by the ruling alone.

Do not look too long at a bill. Cast your eye across the sky shading and the denomination, and if anything is wrong your eye will catch it at a glance, whether altered or counterfeit.

If you are not satisfied in looking thus far, then examine the lathe work, medallions, the Red Letters, Solid Print, Engravers' name, etc.

This habit of scrutinizing a bill so thoroughly in all its points, will soon enable a person to judge readily and at sight.

No matter how much a bill is worn, providing it is not entirely used up, the lathe work will still stand out in bold relief, and have a lively appearance, while if a counterfeit be badly worn, it will appear very dull and sunken in expression.—[*See cuts genuine and counterfeit lathe work, Nos.* 3 *and* 4.]

The lathe work is used by cashiers more than by any other class, for this reason: They receive packages of money, not single bills, and seldom look at more than the corners of the note.

Some cashiers turn the notes over, at least half-way, so as to see the denomination of the note in the center of the bill, under the name of the bank, always. This

is much the best way, and only sure way, for the lathe work may be genuine, and the remainder of the bill counterfeit.

A great many men pretend they can tell bank notes by the human figures, signatures, hair, eyes, fingers and toes, clothing, etc.; and some think they can tell by the feeling of the paper.

As for the human figures, can a man tell whether an engraver engraved them in the employ of the American Bank Note Company, or in his closet in secret? Certainly not, and it is certain if he could do it in their employ he could do it for counterfeiters if so disposed, having left the company's employ for some cause or other. They are engraved by hand in genuine and counterfeit.

In regard to the signatures, can any man remember the particular style in which the officers of any distant bank sign their names? when it is well known to all that no man can sign his name twice alike. Still, there may be a similarity.

Some pretend to say the human hair in genuine always represents a well dressed head.

In answer to this we need only to ask the question: Do the engraved heads of Frank Pierce, J. C. Fremont, General Scott, and many others appear well dressed?—The echo answers no!

In regard to the eyes, people say they are perfect in genuine. Very true. And merely two clumsy dots in counterfeit. Say it is so.

Now, to look at nine-tenths of the paper currency in circulation, you will find hardly any eyes at all, only a place for them, being soiled by the wear of the bill.—And supposing you were to take a pen and dot out the eyes of the genuine, does that make it a counterfeit?—Certainly not.

As regards the fingers and toes, you may look and see if they were intended to represent human fingers and toes; but in regard to the execution, no one but engraving artists can tell.

Some pretend they can tell, or think they can tell, by the clothing, drapery, etc. How is a person to judge

whether the clothing is intended by the engraver to be made from coarse satinet or fine German broadcloth? No one can tell by the engraving, but presume they represent both. I have seen men so foolish as to think they can tell by the feeling of the paper.

As there are various qualities of paper used by different banks, it is utterly impossible to tell the difference, especially if a little soiled. The most of people have no other means of detecting spurious bills than by their Bank Note *Detecter*, as they call it, meaning Thompson's Bank Note Reporter, perhaps, for that is used by the most of people, and is certainly the best—for what? To post men up in regard to the condition of the Banks. It also describes counterfeit bills as soon as they are known to the publishers, that is all, not as soon as they are issued, for if they are issued in New Hampshire, the people of New Hampshire can describe them first. The general way is, if you get a bill whose general appearance is bad, you refer to the *Detecter (?)* and if that says nothing about it, you take it for good. This is a very poor way of detecting. Gentlemen, think a moment. If you were to counterfeit a bill, you would certainly pick out a bill that you could counterfeit the easiest. Then you would make the same vignette, every thing the same (only in execution) and issue it.—Your Reporter would describe it after they ascertain in regard to it, and in describing it they would have to describe the genuine,—if an imitation of genuine, which is generally the case, would they not? Do not rely upon the Reporter only for what it is intended, for the condition of the banks. And if you wish to detect counterfeit bills, examine them the same as you would a hat or coat, or any manufactured article to see if they are well made, after knowing what genuine bank notes are. Some have other points by which they tell.

We believe that the only means of detecting counterfeit and altered bills is by understanding those parts of the work which are executed by machinery, that which is impossible for counterfeiters to have; and if it were in their power to have them, would any man or a com-

pany of men invest from $75,000 to $150,000 in machinery and designs, to counterfeit one bill successfully? No, they would pursue an honest business where they would not be liable to have their property destroyed at any moment.

Reader, first understand what a genuine bank note is, what parts counterfeiters cannot do successfully, and by paying close attention to those parts, *i. e.* the rules herein laid down, the merchant, the mechanic, the farmer, the banker, or a school boy ten years old, can in a short time become good judges of money, and can easily detect genuine from spurious at a glance.

As a large number of bankers, brokers, and merchants, have recommended this method, as taught by J. W. Whittemore, Esq., one of the compilers of this work, the reader is now referred to a few extracts of the very many certificates and letters of recommendation which have been tendered us.

Testimonials.

INDIAN HEAD BANK,
Nashua, N. H., Feb. 15, 1859.

This may certify that I have this day examined the manner of detecting spurious Bank Notes, as taught by J. W. Whittemore, Esq., of Ashland, and am satisfied that his system when properly understood and practiced, cannot fail to be of very great importance to persons handling money.

A. MCKEAN, Cashier.

This certifies that J. W. Whittemore, Esq., has given me the valuable information which he possesses in the art of detecting altered or counterfeit bank bills, and it gives me pleasure to say for the benefit of those who may desire such information, that the tests as applied by him, I think are sure, and any person may acquire the art.

GEO. E. JOHNSON,
Tr. Ag. Branch Railroad, Holliston, Mass.

I can cheerfully recommend Mr. Whittemore, to you with the conviction that you can avail yourself of much information which I most truly appreciate. Give him a trial, and when through with the investigation, you will be well satisfied with the information he can impart upon this important subject. N. B. GALE,
Cashier Belknap Co. Bank, Laconia, N. H.

J. S. Whittemore, Esq., has explained to me his system of detecting counterfeit and altered bank bills, which I consider a very sure and valuable test, and would recommend his instructions to all who are handling money. S. A. HALEY,
Cashier Newmarket Bank, Newmarket, N. H.

I have no hesitation in saying that I consider the hints given to me by Mr. Whittemore will be valuable to me, and I have no doubt they will prove so to any persons who may avail themselves of his instructions. Persons perfectly understanding his system, would find little difficulty in distinguishing good paper money from bad.
JAMES E. GALE.
Cashier Haverhill Bank, Haverhill, Mass.

I consider it all he recommends it to be, and a knowledge of the system is, in my opinion, a sure preventative against counterfeit and worthless bills.
JAMES O. PARKER,
Ticket Master, Methuen, Mass.

I would recommend his system to any one who may wish to obtain information on the subject, as it must prove in all cases a "good investment."
N. A. SHUTE,
Cashier Granite State Bank, Exeter, N. H.

You can avail yourself of much information, which I most truly appreciate. ISAAC M. CLARKE,
Ticket Master, Newmarket Junction, N. H.

The principles taught are simple and easily learned, and are worthy the attention of every person receiving or passing paper currency. C. J. TAGGERT,
Ass't Cashier, Merrimac Bank, Haverhill, Mass.

It seems to be the Ne Plus Ultra of methods of detecting counterfeit and altered bank bills. I would recommend his instructions to those wishing further knowledge on this subject. CHAS. W. SARGENT,
Cashier Pawtuckaway Bank, Epping, N. H.

I am fully satisfied that the principle is correct, and that it is of great service to persons handling money. I can cheerfully recommend Mr. Whittemore to all who are desirous of obtaining such information.
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Ticket Agent B. & M. R. R., Lawrence, Mass.

I am satisfied that his method will be a safeguard against altered and counterfeit money.
GEO. F. BAGLEY,
Cashier Powow River Bank, Salisbury, Mass.

If fully understood and practiced, will be a sure safeguard against altered and counterfeit money.
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I believe that valuable information may be obtained through his instructions. G. A. OSBORNE,
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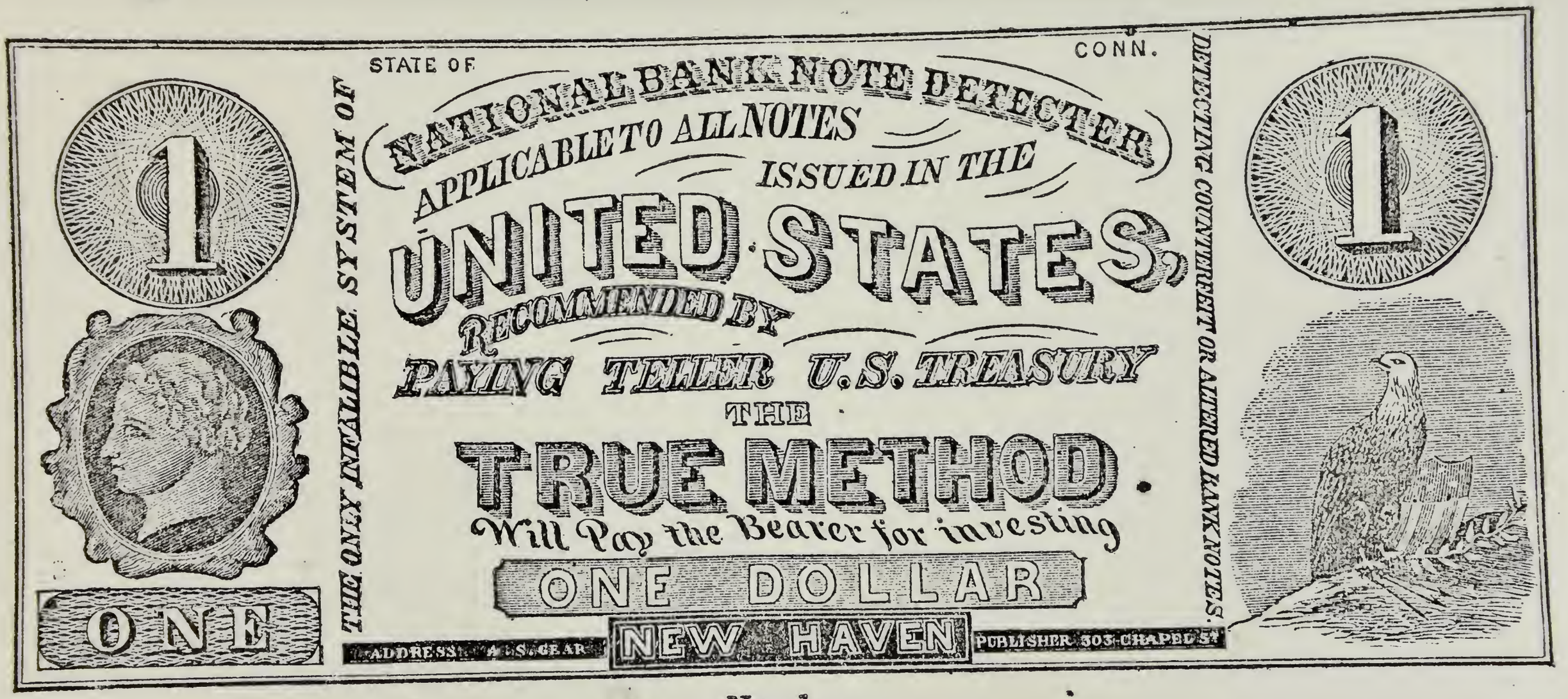
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