

**Report
of
Michael Ansell M.A.
in the matter of
Disputed cheques**

Instructed by: Mrs A.P.Dickson.

**Michael Ansell M.A.,
98, The Broadway,
Herne Bay,
Kent, CT6 8EY,
England.
Telephone: 01227-367929
Fax: 01227-741915
DX: 32314, Herne Bay.
U.K. V.A.T.Reg.No. 397 8752 75**

REPORT 970236

I am a Forensic Scientist specialising in the scientific examination of documents and handwriting.

I hold the degrees of B.A. and M.A. at the University of Oxford and joined the Drugs and Toxicology Section of the Metropolitan Police Forensic Laboratory 1967. In 1969 I moved to the Document Section of that Laboratory where I became Principal Scientific Officer and worked until 1983 when I entered private practice. I am on the Law Society's 1997 list of checked experts and am a founder member of the Expert Witness Institute.

During my twenty seven years experience in document examination I have examined tens of thousands of documents on behalf of the Police, Government Departments, Banks, Building Societies, Insurance and other Companies as well as for private individuals, in this country and abroad and have given evidence in Reports, Statements, Affidavits and in person in Court on many hundreds of occasions.

On 17th March, 1997 I received by Recorded Delivery post from Messrs Dibb Lupton Alsop, Solicitors of Liverpool the following Items:-

Item A: TSB Cheque No. 667736 for £100.00 dated 20.8.81

Item B: Williams & Glyn's Cheque No. 556756 for £200.00 dated 17-2-81.

I have examined these.

continued.....2

REPORT 970236.

Instructions.

I have been asked to examine these Items and to express an opinion as to the likelihood of them being genuinely issued as dated.

Observations.

I examined these Items using specialised techniques where appropriate for indented impressions but found none of significance.

I also examined these cheques using specialised techniques to determine whether the inks were homogeneous.

Item A:

Apart from the bank entries all the entries on this cheque are in the same ink. They are also all in the same style of writing although, in the absence of controls, it is not possible to determine who wrote and signed the cheque. There are also a number of "carbon" entries on the front and back of the cheque, presumably as a result of being stored for some years in close contact with a "carbon" document.

The ink of the date is the same as that of all the entries other than bank entries.

Item B:

There are three inks on this Item :-

- a. The words REFER TO DRAWER
- b. The signatures
- c. All other entries.

This means that, although in the absence of control writing I am unable to determine who wrote and signed the cheque, the main body and signatures being in different inks mean that it could have been signed on an earlier occasion i.e. it could have been signed blank.

The ink of the date is the same as that of the main body of writing on the cheque but different from the bank entry and from that of the signatures.

continued.....3

3.

REPORT 970236.

Summary.

Item A appears to have been completed and signed by one person as dated.

Item B appears to have been completed by one person as dated and signed by two other persons, possibly on a different occasion.

M. Ansell

M. Ansell

31st March, 1997