

DOCUMENT EXAMINATION

Larry F. Stewart

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DOCUMENT EXAMINATION

DEDICATION

This book is dedicated to the continuing education of investigators.

To solve crimes, investigators must always be smarter than and one step ahead of the would-be criminal. This book strives to make that happen.

It is through the increased knowledge of investigators, used at the front line of investigations, that we will begin to solve some of the world's most difficult crimes.

In the past century, the art and science of Questioned Document Examination has proven to be an invaluable forensic tool in solving criminal mysteries.

Question everything, as things aren't always what they seem...

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DOCUMENT EXAMINATION

ABOUT THE AUTHOR

Larry Stewart is an author who has both an extensive educational background and an extraordinary work history...which he brings to his Readers in this very important and significant text. On every page, it is evident that he has written all of that vast experience into his book.

Mr. Stewart holds several degrees. He initially received his Associate of Arts Degree in 1976 from Florida Technical University (Orlando, Florida). He then went on to study at the University of Central Florida (Orlando, Florida) where he was awarded his Bachelor of Science degree with a major in Forensic Science (1979). He later studied at Antioch University (Yellow Springs, Ohio), where in 1983 he was awarded the Master of Forensic Sciences degree.

Mr. Stewart's employment history is equally impressive. Following an internship with the Bureau of Alcohol, Tobacco, and Firearms, he joined that federal law enforcement agency, serving until 1982 as a Forensic Chemist. In 1982, he joined the United States Secret

Service serving as a Counterfeit Specialist, Questioned Document Examiner, Lead of the Instrumental Analysis Section, Lead of the Instrumental and Computer Analysis Section, Chief of the Questioned Document Branch, Assistant Laboratory Director, and Laboratory Director/Chief Forensic Scientist. He retired from public service in 2005 following a distinguished twenty five year career.

Today, Mr. Stewart is a Forensic Consultant and Private Investigator in California and the owner of Stewart Forensic Consultants, LLC located in San Luis Obispo, California. He serves clients with a series of professional services, including the examination of questioned documents.

Mr. Stewart has attended a wide range of professional courses and seminars related to document examination, literally around the USA. Additionally, he has conducted courses as an instructor for the Bureau of Alcohol, Tobacco, and Firearms, the United States Air Force (Office of Special Investigations), the United States Secret Service, Rochester Institute of Technology, the International Law Enforcement Academy (Budapest, Hungary), the Federal Law Enforcement Training Center (Glynco, Georgia), the Naval Criminal Investigative Service (NCIS), and the Drug Enforcement Agency (DEA).

Mr. Stewart is a top expert in the area of document examination, having spent most of his public and now private career in that pursuit. He is an expert witness who has testified in courts of law regarding questioned documents and the examination thereof on innumerable occasions. He is dedicated to providing to private sector investigators professional-level advice and training that will result in the necessary knowledgeable joining of forces between the investigator and the professional document examiner.

We could not possibly present our Students at The Academy with a more experienced and respected author for this text.

Welcome to the world of document examination...

* * * * *

Larry F. Stewart

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Author of *Document Examination* © 2007

Stewart Forensic Consultants, LLC

- Forensic Analysis
- Cold Case Reinvestigation
- Corporate Support
- Scenario Training
- Counterfeit Documents
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DOCUMENT EXAMINATION

INTRODUCTION

We live and work in a world where we depend upon the authenticity and accuracy of documents. By no stretch of the imagination is this yet a “paperless” personal or business environment. Sure we have made strides toward that oft-touted utopia where paper is extinct, but if ever we arrive at that vaunted state it shall be many, many years from today. Thus, we will rely upon documents well into the future; we will rely upon their authenticity and their accuracy.

We live and work in a world that is rife with fraud, oftentimes perpetrated through document alteration or document substitution. Perpetrators of such fraud instinctively know how very much we in the USA rely upon document authenticity and accuracy, and they prey upon that reliance (and our naïve trust in document legitimacy) by way of false document creation and authentic document alteration.

Both of these sets of circumstances necessitate the study of document examination. Criminal acts that are

perpetrated here in the USA and against us here in the USA (*remember*, it's a global economy and perpetrators ply their awful trade from literally *all points* around the globe) are voluminous in number, of grave and catastrophic consequence, and affect individuals and businesses alike. Unfortunately, there is a dearth of *trained* talent in the field to recognize fraudulent documents, prevent their introduction into our personal and professional lives, and investigate their occurrence. As a direct result, many fraudulent documents pass as legitimate and cause titanic loss. This unbelievably costly current state of affairs must be halted in its tracks at the earliest possible moment. *How?* Through professional-level training, reading, and study! Such requisite education starts *today*...with you!

Can we possibly transform you into a document examiner via one course of instruction and one textbook? *No!* In fact, that is not our intention. What we will create is an aware, savvy, questioning, suspicious, astute individual (Private Investigator, Loss Prevention Professional, Security Professional, Risk Manager, business owner, business executive, attorney, insurance investigator, or law enforcement officer) who can recognize the signs and symptoms of a fraudulent document, notify the appropriate expert of such a suspicion, and work hand-in-hand with that professional document examiner to validate the suspicion

or allay the concern. Believe with all of your being that this is an *enormous* step forward for the prevention of loss associated with fraudulent documents.

Today, the awareness level of questioned documents among those who are charged with the great responsibility of preventing loss in the private sector is nearly non-existent. Where, as a direct consequence, is the requisite fraudulent document deterrence factor? Correct answer...it, too, is nearly non-existent!

Tomorrow, through training, reading, and study, we will establish a fraudulent document deterrence factor in businesses all across the USA that serves to prevent loss to individuals as well as businesses large and small. Just as we dramatically improve loss prevention, we will also dramatically improve fraud detection. Importantly, this will lead directly to timely expert notification *and* your ability to strive with the document examiner to uncover the *truth* of the matter under scrutiny.

This, Ladies and Gentlemen, is a monumental step forward!

Let us begin...

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