

## "Forgeries in Carroll"

Carroll County Times article for 26 July 1998

By Jay A. Graybeal

During the late nineteenth century local banks often made loans secured the signatures of several citizens. As the following article from the February 15, 1879 issue of the Westminster Democratic Advocate newspaper reveals, the practice sometimes led to forgery:

### "Arrested on Charge of Forgery"

In August last a young man stepped into the Farmers and Mechanics Bank in this city, and inquired if he could get some money on a note. He represented himself to be Amos Troxell, and stated that he wanted \$200 and would give as securities Moses Troxell and Philip Arter. The cashier, William A. Cunningham, Esq., said that the directors had charge of such matters, and that he would lay his application before the board. The young man came back in a few days after and was informed that his application for a loan had been favorably acted upon. Mr. Cunningham filled up a note for \$200 for him, which he took to get signed, and on the 22d of August returned and secured the money, the note bearing the names of Amos Troxell, Moses Troxell, and Philip Arter. The note was drawn for two months, and fell due October 22-25. Notice of its maturity was sent to Amos Troxell, and after some days the notice was returned, being uncalled for. Other notices shared similar fates. On February 3d Moses Troxell and Philip Arter, in obedience to notices from the bank to come and pay the note, as securities, came to this city and went to the bank. When showed the note each disclaimed all knowledge of it, and declared that their names were forged. Information coming to the cashier that Amos Troxell's real name was John Wesley Everhart, on Friday, February 7th, he made oath before Justice Mikesell, charging him with uttering as true a false or forged promissory note with the intent to defraud, &c. Everhart was arrested on Saturday by Constable Matthews, and the same afternoon had a partial hearing before Justice Mikesell, during which Charles Smith, teller in the bank, and Harry Turtle, identified him as the one who got the money. The examination was resumed on Monday afternoon last, the crowd in attendance being so large that Justice Mikesell heard the case in the Court House. D. N. Henning, Esq., appeared for the State, and James A. C. Bond, Esq., for the accused. William A. Cunningham was the first witness and testified substantially as the facts above given; also that he did not know the accused, or whether his name was Everhart or Troxell, but was satisfied that he was the one who applied for the money and got it. Moses Troxell testified that, after being shown the note upon which the money was obtained, he had never seen it before; that he never signed it nor authorized anyone else to do it; that though living about 2 1/2 miles from where Everhart resided, had never seen him before. Philip Arter testified substantially to the same effect. The counsel for the accused said that he did not propose to offer any testimony for the defence, whereupon the Justice held Everhart in the sum of \$500 for his appearance at the next term of the Court, in default of which he was remanded to jail."

The arrest of John Everhart led to the discovery another forgery and arrest as reported in the February 22nd issue of the Westminster Democratic Advocate newspaper:

### "Forgeries In Carroll"

Last week we reported a case of forgery and the victimizing of the Farmers & Mechanics Bank of this city for \$200. The young man charged with this offence, John Wesley Everhart, alias Amos Troxel, had a hearing on the 9th inst., and was committed to jail, in default of bail, to await the action of the grand jury.

This affair caused note holders here to examine their notes. Mr. J. Henry Hoppe held a note of George Everhart, father of John Wesley Everhart, endorsed by Jacob Schaffer, Samuel Yingling and John Everhart, for \$150. After the trial of John Wesley Everhart, Mr. Hoppe, as the note as passed due, asked George Everhart if it was good, saying that he intended to investigate it the next day. Everhart said it was "all right," and the same evening paid \$135 on it. The next morning he paid the balance, taking the note and tearing it up.

Everhart was reported by several parties to have had a considerable sum of Money. This fact, in connection with the Hoppe transaction, caused the Union National Bank of this city to take a look at a note for \$1000 I had discounted, bearing the names of John A. Crumrine, Reuben Schaffer and John Weaver. Investigation led to the discovery that the signatures were forgeries. The teller of the bank, though not positive, thought that he identified in John Wesley Everhart the young man who had applied for the money at the bank and received it. These suspicious circumstances led to a charge by one of the directors of the bank against George Everhart as an accessory to the forgery, and he was arrested in this city by Constable R. C. Matthews."

The newspapers carried lengthy articles about the forgery cases, evidence of the seriousness of the crime. The cases no doubt caused a panic among local bankers and other lenders who held notes and probably led to stricter loan policies.

Photo caption: Cashier John Cunningham (left) and President H. Wirt Shriver (right) posed in front of Farmers and Mechanics National Bank in Westminster. The bank was involved in a forgery case in 1879 which led to two arrests. Historical Society of Carroll County collection.