# Comerica's Handwriting Experts are Most Popular Social Activity at MBA Annual Convention

### By BILL PERRY

MACKINAC ISLAND — Personal growth and knowing that you matter is what handwriting experts believe motivates interest to participate in handwriting analysis; an activity that has become the most popular social outlet at the annual Michigan Bankers Association Convention, for the past 24 years. My daughter, again, had her handwriting analyzed this year and urged me to do the same; and then write a story about the handwriting experts for Michigan Banker. So I did — and now their story.

Sponsored by Comerica, over 100 bankers and convention guests attending the MBA Convention on Mackinac Island, last month, had the opportunity to take a closer look at themselves through handwriting examinations. It's a chance that you don't get everyday: professional handwriting analysis from two nationally recognized experts in the field, the mother and daughter team of Ruth and Sarah Holmes.

Ruth, who holds a bachelor's degree in government and is a certified document examiner (C.D.E) and Sarah, with a background in psychology and a master's degree, are professional handwriting and document examiners. Their forensic and personnel consulting firm, Pentec, Inc., pentec.net advises individual, legal and corporate clients in the U.S., Canada and Mexico. They work frequently for human resource departments, financial institutions, police departments, manufacturers and attorneys in various parts of the country.

Ruth explained how she got her chance to become part of Comerica's convention program in 1984. "I worked with former Comerica president, Gerry MacDonald, back when the bank was known as Manufacturers Bank. He had heard about one of my programs and called to ask if I would do handwriting highlights for the bank at a dinner reception on the 'Star of Detroit,' as it cruised up and down the Detroit River."

Ruth said the event was so popular and the lines were so long on the ship, that not everyone could have their writing analyzed before the cruise ended later that evening. "Not wishing to disappoint any of his guests, Gerry asked if I would stay to finish the line, but not on the ship. He located security guards to stay with us as I did handwritings under a street lamp on the dock until about one in the morning. Gerry stayed until the end and that was the start of a long working relationship—from the docks along the Detroit River to the Grand Hotel."

Bill Goudie, retired FVP from Comerica, also recalled how it continued in 1985. "I learned of Ruth Holmes, and her outstanding reputation from Comerica's marketing department. It appeared she would be a perfect fit for the 1985 MBA convention," he said. "We knew it would be a fine addition to our already successful hospitality room program, and thought a one year engagement would be adequate, and maybe a second year, if we weren't able to accommodate all our customers the first time around."

Goudie said Comerica was pleasantly surprised by the response. "Many of our customers

keep returning multiple years because they are so taken by the technique and specific comments related at their personal meeting with Ruth or Sarah. As new attendees arrived at the convention each year, one of the first questions we heard was how to sign up for Ruth or Sarah? That's the easy part was my response, just talk to one of the Comerica correspondent bankers to find out the process," he said.

# **Back by Popular Demand**

Coming back to the MBA Convention, each year since 1985, is something that Ruth looks forward to doing. Sarah was 10 when her mom first started working with Comerica at Mackinac Island, and she joined her mom as a handwriting analyst about 10 years ago. Both consider it a great privilege to be there, and it has proven to be a valuable experience for anyone willing to share their handwriting with them. "We look into the souls of strangers, feel humble that they have trusted us with their script, and yet feel we might impart a little bit of insight to help them on their way," Ruth noted.

According to Sarah, many people find it validating, others enlightening and still others still find it absolutely astounding that their handwriting is such an accurate reflection of their personalities.

"When we have the privilege of meeting individuals through their writing, for the few minutes that we spend with them, it's all about them, whether they are first in line or the 300th. For that time, they seem totally present, as if nothing else in the world matters," she said. "The comments we receive back from people make it all worthwhile. We often see tears of joy for, at last, the individual feels that someone understands and is compassionate to his or her life story. When we work at a conference where we see hundreds of people, in my opinion, if we can enrich and make a small difference in just one life, it is well worth it."

#### **What Handwritings Reveal**

Ruth called most bankers smart, analytical resourceful people with excellent minds for facts and figures. "But their handwritings reveal that many of them are converted introverts, meaning they must often act more extroverted as their responsibilities with the banks increase," she has observed. "They must become more expressive and extroverted as they become the spokesperson and ambassadors for the banks in their communities and the banker associations. As their roles increase in stature so, too, does the size of their signatures."

Ruth explained that more often than not bankers are married to women who could be described as "Saints" because they keep the home fires burning enduring the long hours their spouses have to spend to become successful in this financial environment. "Quite often that quality is reflected in versions of copybook writing that depicts their loyalty, reliability and an unflappable nature to weather all storms. They are the keels under their spouses' ship. The wives who have tapped into their own creativity and individuality sooner, are always a treat to see; but many wait until their husbands retire to start their own careers," Ruth added.

Ruth's experience with handwriting participants reveals to her that people are endlessly fascinated with information about themselves and those around them, as well as the changes that occur within them over time. "Over the course of doing this we have watched the personal and professional dynamics of bankers, their associates and their families. We have witnessed promotions, great celebrations and heartbreaks. Young bankers have progressed through the ranks to become leaders in the banking industry at the state and national levels. It has been a rewarding experience to watch the handwritings change in the process with all of the talent and the tension," she said.

Ruth explained how parents have come to their sessions at the convention with babes in arms and each year she and her daughter have watched the family members grow. "From the earliest scratches on the paper of the four year olds, who were kept up well beyond their bedtimes at the Grand Hotel; to the gloriously mature print-script of the college graduates launching their own careers and starting their own families; we have been witnesses to their growth and potential."

## Using Handwriting to Find the Best People

Ruth's long list of clients is confidential, but she encourages more bankers to consider adding another page to the employee applications in their human resource departments so they have the opportunity to see another dimension of the people they are considering hiring. "As handwriting examiners, we do not tell banks whether or not to hire, but will give them verbal highlights or a written report on how well the candidate fits the job description that is sent with the handwriting," she said. "Many companies or banks invite their management teams to seminars where they voluntarily submit handwriting samples to learn about dynamics in order to improve their ongoing working relationships."

Ruth noted that document examination is a separate discipline from personality profiling. Testifying as an expert witness is the culmination of an investigative process to determine the authenticity of a document and the identity of the writer, not to assess the character of the writer. Ruth and Sarah are both court qualified to testify. Most court cases are coordinated and handled out of their Michigan Pentec office.

From a forensic point of view, whether the handwriting sample is assessed or not, Ruth suggests that it is a wise idea to have a sample of handwriting in a personnel file for the purpose of comparison or identification should there ever be a case within the bank involving an anonymous note, a bomb threat, graffiti, forged check or other documents. Bank documents may also be involved in cases involving wills, trusts, estates, insurance fraud and identity theft. "Tellers and bank personnel should receive at least minimum training in signature verification," Ruth emphasized.

Comerica has asked Ruth and Sarah to represent them at financial conferences in different parts of the country where they are proud to be ambassadors, welcoming lines of individuals who just want that moment of time where they can learn something about themselves through their handwriting.

"Thanks to Comerica, the word is out about the value of sharing handwriting wisdom and so is the list of clients we have proudly represented. The knowledge of handwriting has the

potential to touch individuals across the entire professional spectrum," Ruth said. "Sarah and I are grateful to Comerica Bank, the Michigan Bankers Association and the thousands of people who have kindly shared their handwritings and lives with us over the last 24 years."



Sarah and Ruth Holmes on the porch - Grand Hotel Mackinac Island

Ruth Holmes: "We look into the souls of strangers, feel humble that they have trusted us with their script, and yet feel we might impart a little bit of insight to help them on their way."

Sarah Holmes: "When we have the privilege of meeting individuals through their writing, for the few minutes that we spend with them, it's all about them, whether they are first in line or the 300th."

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