

## *The Genealogical Swindlers*

Pride of Ancestry in the United States—It is Sometimes More Profitable to Others than to Those who Indulge it—“Property in Chancery”—A Western Merchant, his Story, and How He Told It—A Family Meeting at New Haven, and what a Member Learned There—The Great “Lord, King, & Graham” Swindle—The Way in Which the Fraud was Accomplished—A Cunning Letter from “Willis King,” of the Firm of “Lord, King, & Graham,” To One of his Relatives—The Correspondence of this Noted Firm—The Search—The Trap Laid—The Sharpers Caught, and Found to be Educated Young Men of the Highest Social Status—They Are Made to Disgorge—A Paradox, with a Moral in it

by George McWatters

THE pride of ancestry is usually great among those whose ancestors possessed any traits of character worthy to be remembered, or did deeds of which history has made emblazoned record, or who held large estates, or were in other respects distinguished,—and justly great is this pride, perhaps. However, it is not to be overlooked that, as a general thing, how great soever the pride of the progeny may justly be, that of the ancestors would probably not have been extreme, in most cases, could they have looked forward for a few generations, and seen what their successors in time were to be. It is not certain that some of them would have refused to have successors at all, and might not in very shame have betaken themselves to the cloister, in celibacy, or forsworn their mistresses altogether. And could their ancestors have foreseen that even their greatness would be overshadowed by the large or small estates which they might leave, what would have been their disgust or displeasure, is left to us to conjecture.

But a “pride of ancestry” has developed itself in this country, which, if it is not altogether profitable to those exercising it, is sometimes made so to others; to lawyers who seek fortunes for others, and who, for due fees, are ready to hunt up “estates in chancery” in England, and find them, too, *if* they are there,—which is the only requisite for the finding, except the fees. At sundry times many families get it into their heads that there ought to be property of their ancestors preserved somewhere for them, and talking up the matter among themselves, get feverish over it, and finally assure themselves that such property exists, and that it is their first duty to procure it. Such people become an easy prey to speculating lawyers and others, who find it an easy thing to whet their hopes, and procure money from them to make “primary investigations.” A shrewd lawyer, wishing to make the tour of Europe, for example, can readily play upon the credulity of some such family, and induce them to advance him a few hundred dollars to go to England with to examine records, and so forth; and when there, can send home such a “statement of the case,” so full of hope, as to evoke a few hundred, or a thousand or two more dollars, in order to retain and pay first-class counsel. It is a shame to our people that so many of them fall victims to the greed for money in this line.

I hardly knew whether the more to be vexed at the stupidity of the sufferers, or amused by the skill of the intriguing scamps who perpetrated the swindle I am about to disclose, when I first heard of it; and I confess I haven’t yet come to a decision on that point after the lapse of a dozen years or so.

I was called on one day by a Western merchant, an old man, by the name of King. He was a New Yorker by birth, he said, born in a place called Janesville, in Saratoga County, where he had lived to maturity, had then done business in New York City till he had reached beyond middle age, when, failing in business, he had retired to some land he had, in the course of business, acquired in Illinois; but finding farming irksome, had managed to open a little country store, which had grown upon his hands until he had, in the process of time, become rich, and was in the habit of visiting his old home in Saratoga County every year, and also coming on to the city, sometimes to select goods, though his junior partners came down at the same time, and did the principal business. The old man had learned to drink whiskey at the West, in order to keep off the “fever-na-gur,” as he called it, and at the time of visiting me, had evidently not gotten over his last “fuddle” at home, some weeks before, or had somehow managed to get abundance of that creature comfort—“old rye”—in New York; not that he was drunk, but he was “keyed up” to a good pitch—a height from which he surveyed all the glory of the King family, and felt that nothing but royal blood flowed in his own veins; and who knows but the blood was royal? It might have been the whiskey, however,—but what matters it? The old man descanted a long time on the glory of his ancestry, and the pride of his race; claimed relationship to the great Rufus King of New York, and all the Kings by name, who were of any account; spoke of their natural pride; said that they were always ready to avenge any insult to their name, come from what source it might, and so forth, and so forth. It was in vain that I interrupted him at times at the end of a sentence, in order to ask him to come to the point. Talk he would, in his own way; and as he was a white-haired man, the outlines of whose face showed that he was a gentleman when not in liquor, especially (and he was thoroughly gentlemanly at the time, though vexatiously garrulous), I thought I would let him have his talk out in his own way. At last he got to tell me that some months before he had been swindled out of a dollar, and that a large number of the King family, he had recently learned, had each been defrauded to the amount of a dollar, and that some of them, moved by family pride, had, as he had been informed, made effort to discover and punish the defrauding parties, but had failed. He felt his pride wounded at this. The King family had made an effort to find out the parties who had so questioned their good sense as to successfully swindle them, and such a number of them, too—and failed. This he could not endure. If all that had been lost had been wheedled out of one member of the family, if he himself, for example, had been the only victim, he could have endured that, and would, for the pride of the name, have endured it in silence. But the whole race had been insulted, the very family coat of arms had been mocked, and he would not suffer it any longer. There had been, a few days before he came to me, a large gathering of the King family from all over the country. If I remember rightly, this was at New Haven, about the time of commencement at Yale College. The Kings of Georgia shook hands there with the Kings of New York and the Western States, and so on; and it was there that he learned how extensive had been the swindle. Some of the family had talked and laughed about it as a good joke, and poked fun at each other about it. But the old man considered that these were degenerate in spirit, and spoke of them with a degree of shame. Persons present at the gathering, with King blood in their veins, but bearing other than the King name,—the sons of King daughters, by men who rejoiced not in so royal a name,—made great sport of the swindle, and said that people high in position, like Kings, emperors, etc., were more subject to such things than people of undistinguished names and of low estate, and assured the King relatives that the latter ought to feel complimented by the deference that had been paid to them by the swindlers. The old man felt sore over this style of joking; felt that the name had been trifled with, and he was resolved to let the jokers “see that there was yet the ‘true

spirit' in the King blood to avenge an insult,"—and so he did at last. He was not particular about "terms." He was willing to pay abundantly, for he was rich,—rich on that day, at least,—and persuaded me to take hold of the matter by advancing me,—and insisting on my taking it,—double what I told him it might cost to make thorough work of the matter. I told him I had not a particle of hope, for I saw no prospect whatever of tracing out the perpetrators of this fraud in question months after it had been accomplished. But I took the matter in hand, and hearing his story in full, told him to call next day, for I might, on reflection, wish to consult him again. He left with me a letter, which a son of his had received—the man to whom I was indebted for my engagement in the matter. His son, and a partner of his in business at Utica, N. Y., had about a year before had occasion to engage my services in tracing out some forgers, who had been "speculating" a little upon them; and when he found his father, against his advice, was determined to do something about the matter in question, he told him he had better employ a regular detective, and so sent him to me. I kept this letter for a long time, and, indeed, had three or four copies of it, which I got, some from the Kings, and others from some persons by the name of Perkins, who had been victimized at the same time. I supposed I could readily find a copy now; but in the multitude of vicissitudes to which a detective's papers and "things sacred," as well as those of other people, are subjected, the letters have become misplaced or lost. But my memory is pretty retentive, and I can reproduce the letter so nearly that I presume several thousands of people in the land would, trusting to their own memories, say that it is a perfect copy, for these several thousands and their families were the victims. The letter purported to be, at its head, the advertisement of a great firm of lawyers in New York City; or rather the professional firm name was displayed in type at the head of an ordinary full-sized letter sheet, thus:—

LORD, KING, & GRAHAM,

*Attorneys and Counsellors at Law.*

(Address, P. O. box 1070.)

DANIEL LORD.

WILLIS KINO.

J. PERKINS GRAHAM.

*New York, 185-.*

[The above was printed in an elegant manner upon the nicest paper. Under this was *written* a letter, the same to the Kings, the Lords, the Grahams, and Perkinses, with the exception that when writing to a King, the "King family" was named, in the place where, when writing to a Perkins, the "Perkins family" was named; and the letter ran pretty much after this sort; for example:—]

WILLIAM KING, ESQ.,

*Quincy, Illinois.*

DEAR SIR: Our firm, in the course of investigations, which it has made during the last year among the records of the High Court of Chancery in England, discovered that there is a vast estate lying in chancery there for the descendants of John King, who came to this country in the year 1754, as near as we can learn. In behalf of the King family in this country, I have undertaken to make out a genealogical list of the direct descendants, and their branches, from said John, and have found a branch, of which I suppose you to be a member, and if so, entitled to your share in the estate. Will you have the kindness to forward me your pedigree, as fully as you understand it, or are able to obtain it? I am making out a genealogy of the King family, which will be furnished to those wanting at its cost price, one dollar. This list will be used in bringing suit in England, and it is desirable that all Kings claiming relationship to the said John should be registered therein, as this will be made a part of the pleadings in the case, and, according to a peculiarity of the English law, only such as are thus made parties to this suit will receive a share in the estate. Your name will be at once registered on receipt of the dollar and your pedigree. Please be as particular as you can about the latter.

Yours, very respectfully,

WILLIS KING.

The letters I saw all seemed to be written in the same rapid, half-clerkly, half-lawyerlike, but elegant scrawl, whether written to a Perkins or a King. It will be seen that the third partner—"J. Perkins Graham"—could represent both the Graham and the Perkins family, and I suppose he did. So there were in the scheme four families to be preyed upon,—Lord, King, Graham, and Perkins; and these families are numerous over the land, and many of them in high positions. I learned from the scamps, after their detection, that they received all sorts of epistles, from the lowly Lord up to the exalted one, who wrote on paper displaying flaming coats of arms, and their letters bearing a huge seal. So with the rest of the families. The swindlers had spent some time in hunting through all the directories of other cities and towns which they could find in New York, and gathered all they could from advertisements in newspapers for a year or so, before they launched out in their long-meditated scheme. Meanwhile they were practising their cunning arts in other swindles. They also wrote to the postmasters of a large number of towns, enclosing to one a letter for a King, to another a letter for a Perkins, to still another a letter for a Graham, asking each postmaster to have the kindness to "read the accompanying letter," and to pass it over to any King, Perkins, and so on, who might be within the delivery of his office, or in his vicinity. These letters they got copied by a clerk at a few cents (five, I think) apiece. So when they got a dollar back it paid for about twelve letters, inclusive of stationery and postage. A hundred letters and the postage would cost them about twelve dollars, and from a hundred they would probably get fifty, if not more, favorable answers. From several thousand letters they received several thousand dollars, aside from large sums which, by subsequent correspondence, they swindled out of such pompous, or other parties, as, judging by their letters, they thought they could further entrap. Some of these forwarding to the famous firm of Lord, King & Graham as high as a hundred dollars to be guaranteed *especial* effort in their behalf! It is almost too preposterous to be believed, but such was the fact—such the credulity of some who occupied political positions of note; one of them, indeed, being at the time a member of Congress! But

credulity in matters of this kind is a weakness, alike of the poor and the rich, the educated and uneducated. The device of these swindlers proved to be more profitable than one would have, on first thought, judged possible, so much greater is human credulity than we are wont to consider it. Perhaps credulity is the only thing in the world that we are not apt to overrate. But it is not strange that it should be great touching material things, when in matters of religion the most absurd fancies have, from time immemorial, down through the ages of Oriental, pagan, and other religions to the days of Mohammedanism and Mormonism, had possession of the human soul, ruled nations, gathered armies, and taught millions of millions of human beings to sacrifice each other in death, willingly and proudly. And in the matter of money-getting, where hope may be whetted, in order to inspire the actor,—as in reaching out for a fortune in chancery,—their credulity usurps a wondrous supremacy, and carries all along with it. So many of the most intelligent representatives of the various families addressed by “Lord, King, & Graham” fell as readily into the trap as the least intelligent. Now and then a man, a little more wary than the rest, wrote, wishing to make further inquiries about the property in chancery, how it came to be discovered, what was its amount, about how many, probably, it would have to be divided between, etc., etc. But he could not, after asking so many questions, neglect to enclose the small amount of a dollar; and the swindlers taking his measure by his letter, would generally reply in so cunning a manner as to finally elicit from him a “contribution” of from twenty-five to a hundred dollars, in order to prosecute the matter in England.

In some instances persons who had received letters wrote that they were coming on to New York in a few days, and would call and talk over the matter. Replies would be made to these, that “*our* Mr. Perkins,” or “Mr. Lord,” or whatever name the special letter-writer bore, and “who has exclusive charge of the matter in question,” is away from home, gone to meet some of the family in—(Kentucky, for example); that he would proceed, immediately on his return, to England, etc., so as to keep the party from making investigations, and finding that there was no such firm as “Lord, King, & Graham,” generally managing to conclude the letter in some such way as not only to win the one dollar at once, but to elicit more from the man; as, for instance, suggesting that some of the Perkinses were making up a sum, by the contribution of ten dollars each, to secure special legal talent in England, and intimating that the interests of those who took a generous and manly part in prosecuting the matter would be likely to be better looked out for than would the interests of those who are not so generous. The family pride of the correspondent would often be flattered in such a way as to make him go deeper into his pockets. The recital of affairs, as given me by one of the swindlers, himself a young man of fine education and genius, was very amusing. It was a pity, he said, that they had not preserved all the correspondence. It would have made a most remarkable book, as funny, in parts, as anything Thackeray ever wrote. It was serious and serio-comical; bombastic and Pecksniffianly humble. It represented all grades of society, from the “Lord” who “drove stage” for a living, up to the “King” who had a seat in Congress. Widows, whose deceased husbands’ names had been culled from ten years old directories, wrote mournful stories about “the late Mr. William Lord,” or “James Perkins,” or whatever the names might have been, and declared that their late partners had always told them there was an immense estate in England for them, and so on. The pious, and the less pious each wrote his peculiar letter. But what was most noticeable was, that almost all of them assumed the airs of “nabobs.” And why shouldn’t they? Were they not on the eve of becoming immensely rich? And what is there in this world, with its grievous labors and trials, comparable to riches? I presume this same sort of trick could be successfully played with almost any family in the land

which has an American line extending back of the Revolution, say, for a hundred years, and with many of less age, so great is the desire to get riches. Indeed, there is a lawyer in Vermont who has made the matter of searching out estates in England a study. He spent ten years in England in hunting up genealogies and titles; has a regular partner in London to whom he transmits business from this country, and publishes a good-sized pamphlet filled with the names of families residing in America, and entitled to property in England. This lawyer now and then gets an important case, in which his fees amount to something handsome,—sometimes to twenty thousand dollars.

But this is wandering from the direct line of my story, though, perchance, it is far more interesting than the simple detecting part of the tale. My old friend King left the city, and went home a few days after I accepted the work; but his interest did not flag because he had handed over the matter to another, but rather increased. His letters were very frequent, sometimes three a week, none of which, except the first did I take the trouble to reply to for a long while. I soon found that I needed more facts than I had in my possession to enable me to reach any practical result. It was impossible to find any job printer in the city who had ever done a job for “Lord, King, and Graham.” Nobody had ever seen the letter-head before, and no one could suggest where the work was probably done. It was not recognized as like the style of anybody. Possibly it was done out of the city; but the fact was, as I afterwards learned, that it had been done privately by a firm which had meanwhile failed in business, and I was baffled on that point. I expected to fail, and so gave but little heed to the matter; but it finally occurred to me that if I could find some King, or somebody else who had received a letter and not replied to it, that he might at that late day make reply in such way as to get into a correspondence with the parties, and I could then have them followed from the post office, or in some other way trap them. About this time I went on to Louisville, Ky., and there encountered a gentleman, one of the King family,—we will call him Lemuel, for a name,—whom I had not met in some fifteen years before. He was a New Yorker by birth, and I had known him when a school-boy. Lemuel was a bright boy, and made a most acute man. When I asked him if he had ever done business with “Lord, King, & Graham,” of New York, he laughed outright, and exclaimed, “No; but my George, you knew him, has, and got badly bitten.” When I found out this, I disclosed to him my reason for inquiring, and found that he had on file somewhere the letter from “L., K., & G.,” which was hunted out, and we coined a letter to the firm, which was calculated to wake up any one of them who should receive it. Mr. King’s letter had been found, sealed and unopened of course, in a package of letters, and he wrote hastily, with great anxiety, to know if it was too late yet to be put in the genealogical list for the dollar; and intimated his desire to contribute anything of a reasonable amount to the prosecution of the search and claim for the estate. This letter was posted, and I hurried back to New York, suspecting that it would appear in the list of advertised letters, as it did; and thinking that it would meet the eye of some one of the firm who would be curious to get it, I had a man stationed in the post office, along with the delivery clerk, and when the man came, as I suspected he would, and asked for the advertised letter, the clerk delayed the delivery long enough to enable my man to get out near the fellow, and follow him. He found that the man entered a law office in Nassau Street, and that the real estate business was also attended to in the same office. So we devised a business call upon the office, and got well acquainted with the man who took out the letter. He caught at this bait, as I soon learned from Louisville, and I carried a letter in reply to his, which led him along till I was fully satisfied that the lawyers and real estate men were all of a piece. I “laid in” with the post office clerk to let me know when a letter bearing Mr. King’s monogram, from Louisville, should arrive. The clerk delayed its

delivery one day, and I made a call into the office at the time one of the partners went for their mail. He returned smiling, and passed the letter, which he had read, over to the other party. There was an amount of blind talk over it. Finally they excused themselves to retire into the “counsel-room,” and coming out, the lawyer sat down and answered the letter. I left the office soon after, and had the letter intercepted at the post office, which I took into my possession.

I then sent to Louisville for the letters which had preceded this, and receiving the same, I now had the writing of two of them in my possession, and I had managed in a business way to possess myself of sundry documents written by each of these men, and I found other parties, too, who could identify the handwriting of each; and having secured these, I advertised in a Philadelphia paper, also in a Boston paper, in one at Utica, and one in Cincinnati, to the effect that any person by the name of King (that for Philadelphia), or any person by the name of Lord (for Boston), and so on, might hear of something to his advantage by calling on so and so any time during the week. I made arrangements with brother detectives in these places to receive their calls, and instructed them what to say. In this way I became, in the course of two weeks, in possession of abundant facts to convince the firm of Lord, King, & Graham that we had them trapped; and one day, taking an officer along with me, and setting watch till I saw that the two men I have spoken of were in their office, dropped in, and said, “Gentlemen, I have been here often on business affairs, and we have got along very pleasantly, and I have invariably found your advice good; but I’ve something now which I fear will puzzle you; perhaps you can help me out. By the way, if you please, as it’s private, I’ll lock the door,” stepping towards it.

“O, certainly, certainly,” said both of them at once. I locked the door, and putting the key in my pocket, said, “Perhaps, gentlemen, you think I am over-cautious in pocketing the key; but my business is serious, and—you are my prisoners.” There was astonishment, and differing shades of color going and coming on their cheeks.

“Give me the key!” exclaimed the lawyer, finally, resuming his composure in a measure. “‘Twouldn’t do you any good,” said I, “for I have brother officers at the door, and the best way is to sit down and talk over the matter coolly. You naturally wish to know why you are my prisoners. I’ll tell you. Some months ago you carried on a system of frauds under the name of ‘Lord, King, & Graham.’ I was lately employed to work up the case. I’ve all the facts necessary for your conviction; your handwriting, and so forth, and so forth, in my possession;” and then I read them a series of names of those they had swindled, and said, “although I don’t need to do so, yet I am going to cause your back office there to be searched.” One of them started to rise in his seat. “Sit still, or I shall handcuff you,” said I; and I stepped to the door, called in the officer, relocked the door, and put the key in my pocket, and directed my man to go into the other room and possess himself of all books and papers which he could find there, and search especially for anything bearing on the “Lord, King, & Graham” business—(I had told him all about it before); “and, gentlemen, I propose to take possession of all your papers here.” My man was hunting over matters vigorously in the other room while I was at work briskly searching the larger room, when the lawyer rose, and said, “Gentlemen, I see you’ve got us. I’ll give you up what books there are left, and you can make what you please out of them; they won’t do you any good, however.” “Please to deliver them up, and I will see as to that.” They were produced—journals of accounts; and fortunately in one I found three letters written out, but which, for some reason, had never been sent, in the writing of “J. Perkins Graham,” which I discovered to be that of the letter

written by the lawyer to my friend in Louisville. I also searched the books, and found entries therein in his hand. Taking out his letter from my pocket, "There," said I, "is your late letter to Mr. King, of Louisville. I saw you write it, can prove your hand by a half dozen persons in this building; and that" (taking up a newly-found letter), "is yours, and here are entries in your hand, and I have your friend caught still more firmly. Now you see the relation of things, and we needn't dispute: how will you settle this business? All the expenses I have been to must be met first, and you can't object to paying a handsome sum for the education, discipline, and experience you have had in this business. You've learned a good deal of human nature. I don't propose to be hard with you, but my instructions are to expose you through the public press,—you two, and the rest of you,—for I know, you all." There was consternation in their countenances, and I had no great difficulty in bringing them to terms, for I informed them that I knew all about their social standing, and that of their relatives, especially dwelling upon the relatives of one of them who was at that time absent, but whom I had inextricably caught with the rest. The lawyer was willing, and so was his friend, to submit to "any reasonable terms," an item of which was the returning to those whom they had swindled out of ten dollars and upwards the money they had defrauded them of, as nearly as from the books and memory they could make out, and to bear the expense of such correspondence as I should think necessary. They were also to pay all expenses I had been to, and to give me full wages for the time I had been at work, the account of which made no small sum. There was no need of my holding them under arrest, for they could better afford to come to my terms than to run away and be exposed in the public papers. Besides, they could not think of such a thing on account of their relatives. The father of one of them was a clergyman, in high standing, and the rest held higher social position than he, and the terms were duly complied with on the return of the third party the next day.

I kept possession of the books, had a short letter, in the form of a circular, printed and sent to all the parties whose names were on the books, and were marked with a little cross, which they told me meant those who had responded, in which was set forth the fact of the swindle, with a request that each party should reply as to how much he had lost, especially over ten dollars, and make affidavit of his loss before some notary public or other officer in his vicinity. The amount thus heard from was over three thousand dollars (not counting the several thousands which came in one dollar at a time). On the three thousand and upwards I charged, as permitted to do, ten per cent. for "collecting;" but it was a bothersome business, and vexed me more than it profited me. My acquaintance got to be somewhat intimate with these sharpers, who were all men of education, and very adroit, as the reader may well conceive, from the fact of their perpetrating their frauds on some of the shrewdest and most important men in the land. They kept files of some of their letters, as well as copy-book, which revealed the most consummate skill on their part. Indeed, as I said before, I sometimes hardly knew whether to swear, to laugh, or be indignant over this subtle fraud.

Old Mr. King, who first employed me, was delighted with the detection of the villains, but could never forgive me for not exposing them to the public. However, he took all the credit which was fairly due him, if not more, and considered that the good name of King in America was at last preserved from the shame which easy imposition had brought it, and used to say that the Lords, Perkinses, and Grahams of the country all owed the Kings a great debt of gratitude. But as my name is not King, I sometimes used to reflect that perhaps they owed gratitude to some others than Kings as well, for the largest share of the money returned went to Lords and Perkinses. Not

a Graham, save one in North Carolina, had been defrauded of over one dollar. For many it proved better to have been swindled out of ten dollars or more, than it would have been to have lost only a dollar,—a paradox, with a moral in it, which I leave to the reader's solution.

McWatters, George. *Knots Untied; or, Ways and By-Ways in the Hidden Lives of American Detectives*. Hartford: J. B. Burr, 1871.