

[From Dicken's Household Words]

## *History and Anecdotes of Bank Note Forgeries*

Viotti's division of violin-playing into great classes—good playing and bad playing—is applicable to Bank note making. The processes employed in manufacturing good Bank notes have been often described: we shall now cover a few pages with a faint outline of the various acts, stratagems, and contrivances employed in concocting bad Bank notes. The picture can not be drawn with very distinct or strong markings. The tableaux from which it is copied are so intertwined and complicated with clever, slippery, ingenious scoundrelism, that a finished chart of it would be worse than morally displeasing: it would be tedious.

All arts require time and experience for their development. When any thing great is to be done, first attempts are nearly always failures. The first Bank note forgery was no exception to this rule, and its story has a spice of romance in it. The affair has never been circumstantially told; but some research enables us to detail it:

In the month of August, 1757, a gentleman living in the neighborhood of Lincoln's Inn Fields, named Bliss, advertised for a clerk. There were, as was usual even at that time, many applicants; but the successful one was a young man of twenty-six, named Richard William Vaughan. His manners were so winning, and his demeanor so much that of a gentleman (he belonged indeed to a good country family in Staffordshire, and had been a student at Pembroke Hall, Oxford) that Mr. Bliss at once engaged him. Nor had he occasion, during the time the new clerk served him, to repent the step. Vaughan was so diligent, intelligent, and steady, that not even when it transpired that he was commercially speaking "under a cloud," did his master lessen confidence in him. Some inquiry into his antecedents showed that he had, while at College, been extravagant; that his friends had removed him thence; set him up in Stafford as a wholesale linen-draper, with a branch establishment in Aldersgate-street, London; that he had failed, and there was some difficulty about his certificate. But so well did he excuse his earlier failings, and account for his misfortunes, that his employer did not check the regard he felt growing towards him. Their intercourse was not merely that of master and servant. Vaughan was a frequent guest at Bliss's table; by-and-by a daily visitor to his wife, and—to his ward.

Miss Bliss was a young lady of some attractions, not the smallest of which was a handsome fortune. Young Vaughan made the most of his opportunities. He was well looking, well informed, dressed well, and evidently made love well, for he won the young lady's heart. The guardian was not flinty hearted, and acted like a sensible man of the world. "It was not," he said on subsequent and painful occasion, "till I learned from the servants, and observed the girl's behavior that she greatly approved of Richard Vaughan, that I consented; but on the condition that he should make it appear that he could maintain her. I had no doubt about his character as a servant, and I knew his family was respectable. His brother is an eminent attorney." Vaughan boasted that his mother (his father was dead) was willing to re-instate him in business with a thousand pounds; five hundred of which was to be settled upon Miss Bliss for her separate use.

So far all went on prosperously. Providing Richard Vaughan could attain a position satisfactory to the Blisses, the marriage was to take place on the Easter Monday following, which, the Calendar tells us, happened early in April, 1758. With this understanding, he left Mr. Bliss's service to push his fortune.

Months passed on, and Vaughan appears to have made no way in the world. He had not even obtained his bankrupt's certificate. His visits to his affianced were frequent, and his protestations passionate: but he had effected nothing substantial towards a happy union. Miss Bliss's guardian grew impatient; and, although there is no evidence to prove that the young lady's affection for Vaughan was otherwise than deep and sincere, yet even she began to lose confidence in him. His excuses were evidently evasive, and not always true. The time fixed for the wedding was fast approaching; and Vaughan saw that something must be done to restore the young lady's confidence.

About three weeks before the appointed Easter Monday, Vaughan went to his mistress in high spirits. All was right: his certificate had come forward with the money, and he was to continue the Aldersgate business he had previously carried on as a branch of the Strafford trade. The capital he had waited for so long, was at length forthcoming. In fact, here were two hundred and forty pounds of the five hundred he was to settle on his beloved. Vaughan then produced twelve twenty-pound notes; Miss Bliss could scarcely believe her eyes. She examined them. The paper she remarked seemed rather thicker than usual. "Oh," said Bliss, "all Bank bills are not alike." The girl was naturally much pleased. She would hasten to apprise Mistress Bliss of the good news.

Not for this world! So far from letting any living soul know he had placed so much money in her hands, Vaughan exacted an oath of secrecy from her, and sealed the notes up in a parcel with his own seal; making her swear that she would on no account open it until after their marriage.

Some days after, that is, "on the twenty-second of March," (1758)—we are describing the scene in Mr. Bliss's own words—"I was sitting with my wife by the fireside. The prisoner and the girl were sitting in the same room—which was a small one—and, although they whispered, I could distinguish that Vaughan was eager to have something returned which he had previously given her. She refused and Vaughan went away in an angry mood. I studied the girl's face, and saw that it expressed much dissatisfaction. Presently a tear broke out. I then spoke, and insisted on knowing the dispute. She refused to tell, and I told her that until she did, I would not see her. The next day I asked the same question of Vaughan; he hesitated. "Oh!" I said, "I dare say it is some ten or twelve pound note matter—something to buy a wedding bauble with." He answered that it was much more than that—it was nearly three hundred pounds! "But why all the secrecy?" I said; and he answered it was not proper for people to know he had so much money till his certificate was signed. I then asked him to what intent he had left the notes with the young lady? He said, as I had of late suspected him, he designed to give her proof of his affection and truth. I said, "You have demanded them in such a way that it may be construed as an abatement of your affection towards her." Vaughan was again exceedingly urgent in asking back the packet; but,

Bliss remembering his many evasions, and supposing that this was a trick, declined advising his niece to restore the parcel without proper consideration. The very next day it was discovered that the notes were counterfeit.

This occasioned stricter inquiries into Vaughan's previous career. It turned out that he bore the character in his native place of a dissipated, and not very scrupulous person. The intention of his mother to assist him was an entire fabrication, and he had given Miss Bliss the forged notes, solely for the purpose of deceiving her on that matter. Meanwhile the forgeries became known to the authorities, and he was arrested. By what means, does not clearly appear. The "Annual Register" says that one of the engravers gave information; but we find nothing in the newspapers of the time to support that statement; neither was it corroborated at Vaughan's trial.

When Vaughan was arrested he thrust a piece of paper into his mouth, and began to chew it violently. It was, however, rescued, and proved to be one of the forged notes; fourteen of them were found on his person, and when his belongings were searched twenty more were discovered.

Vaughan was tried at [the] Old Bailey on the 7th of April, before Lord Mansfield. The manner of the forgery was detailed minutely at the trial: On the first of March [about a week before he gave the notes to the young lady] Vaughan called on Mr. John Corbould, an engraver, and gave an order for a promissory note to be engraved with these words;

"No——.

"I promise to pay to ——, or Bearer, ——, London."

There was to be a Britannia in the corner. When it was done, Mr. Sneed [for that was the *alias* Vaughan adopted] came again, but objected to the execution of the work. The Britannia was not good, and the words "I promise" were too near the edge of the plate. Another was in consequence engraved, and on the fourth of March, Vaughan took it away. He immediately repaired to a printer, and had forty-eight impressions taken on thin paper, provided by himself. Meanwhile, he had ordered, on the same morning, of Mr. Charles Fourdrinier, another engraver, a second plate, with what he called "a direction," in the words, "For the Governor and Company of the Bank of England." This was done, and about a week later he brought some paper, each sheet "folded up," said the witness, "very curiously, so that I could not see what was in them. I was going to take the papers from him, but he said that he must go up-stairs with me, and see them worked off himself. I took him up-stairs; he would not let me have them out of his hands. I took a sponge and wetted them, and put them one by one on the plate in order for printing them. After my boy had done two or three of them, I went down-stairs and my boy worked the rest off, and the prisoner came down and paid me."

Here the court pertinently asked, "What imagination had you when a man thus came to you to print on secret paper, "the Governor and Company of the Bank of England?"

The engraver's reply was: "I then did not suspect any thing. But I shall take care in the future." As this was the first Bank of England note forgery that was ever perpetrated, the engraver was held excused.

It may be mentioned as an evidence of the delicacy of the reporters, that, in their account of the trial, Miss Bliss's name is not mentioned. Her designation is "a young lady." We subjoin the notes of her evidence:

"A young lady [sworn.] The prisoner delivered me some bills; these are the same [producing twelve counterfeit bank notes sealed up in a cover, for twenty pounds each] said that they were Bank bills. I said they were thicker paper—he said all bills are not alike. I was to keep them till after we were married. He put them into my hands to show his confidence in me, and desired me not to show them to any body; sealed them up with his own seal, and obliged me by an oath not to discover them to any body. And I did not till he had discovered them himself. He was to settle so much in stock on me."

Vaughan urged in his defense, that his sole object was to deceive his affianced, and that he intended to destroy all the notes after his marriage. But it had been proved that the prisoner had asked one John Ballingar to change first one, then twenty of the notes; but which that person was unable to do. Besides, had his sole object been to dazzle Miss Bliss with his fictitious wealth, he would, most probably, have intrusted more, if not all the notes, to her keeping.

He was found guilty, and passed the day that had been fixed for his wedding, as a condemned criminal.

On the 11th of May. 1758, Richard William Vaughan was executed at Tyburn. By his side, on the same gallows, there was another forger: William Boodgere, a military officer, who had forged a draft on an army agent named Calcroft, and expiated the offense with the first forger of Bank of England notes.

The gallows may seem hard measure to have meted out to Vaughan, when it is considered that none of his notes were negotiated, and no person suffered by his fraud. Not one of the forty-eight notes, except the twelve delivered to Miss Bliss, had been out of his possession: indeed, the imitation must have been very clumsily executed, and detection would have instantly followed any attempt to pass the counterfeits. There was no endeavor to copy the style of engraving on a real bank note. That was left to the engraver: and as each sheet passed through the press twice, the words added at the second printing, "For the Governor and Company of the Bank of England," could have fallen into their proper place on any one of the sheets, only by a miracle. But what would have made the forgery clear to even a superficial observer, was the singular omission of the second "n" in the word England.\*

The criticism on Vaughan's note of a bank clerk examined on the trial, was "There is some resemblance, to be sure; but this note" [that upon which the prisoner was tried] "is numbered

thirteen thousand eight hundred and forty, and we never reach so high a number.” Besides there is no water-mark in the paper. The note of which a fac-simile appeared in our eighteenth number, and dated so early a 1699, has as regular design in the texture of the paper; showing that the water-mark is as old as the bank notes themselves.

Vaughan was greatly commiserated. But despite the unskillfulness of the forgery, and the insignificant consequences which followed it, the crime was considered of too dangerous a character not to be marked, from its very novelty, with exemplary punishment. Hanging created at the time no remorse in the public mind, and it was thought necessary to set up Vaughan a warning to all future bank-note forgers. The crime was too dangerous not to be marked with the severest penalties. Forgery differs from other crimes not less in the magnitude of the spoil it may obtain, and of the injury it inflicts, than in the facilities attending its accomplishment. The common thief finds a limit to his depredations in the bulkiness of his booty, which is generally confined to such property as he can carry about his person; the swindler raises insuperable and defeating obstacles to his frauds if the amount he seeks to obtain is so considerable as to awaken close vigilance or inquiry. To carry their projects to any very profitable extent, these criminals are reduced to the hazardous necessity of acting in concert, and thus infinitely increasing the risks of detection. But the forger need have no accomplice; he is burdened with no bulky and suspicious property; he needs no receiver to assist his contrivances. The skill of his own individual right hand can command thousands; often with the certainty of not being detected, and often with such rapidity as to enable him to baffle the pursuit of justice.

It was a long time before Vaughan’s rude attempt was improved upon: but in the same year (1758) another department of the crime was commenced with near perfect success; namely, an ingenious alteration, for fraudulent purposes, of real bank notes. A few months after Vaughan’s execution, one of the northern mails was stopped and robbed by a highwayman: several bank notes were comprised in the spoil, and the robber, setting up with these as a gentleman, went boldly to the Hatfield Post-office, ordered a chaise and four, rattled away down the road, and changed a note at every change of horses. The robbery was, of course, soon made known, and the numbers and dates of the stolen notes were advertised as having been stopped at the bank. To the genius of the highway man this offered but a small obstacle, and the gentleman thief changed all the figure “1’s” he could find into “4’s.” These notes passed currently enough; but on reaching the bank, the alteration was detected, and the last holder was refused payment. As that person had given a valuable consideration for the note, he brought an action for the recovery of the amount; and at the trial it was ruled by the Lord Chief Justice that “any person paying a valuable consideration for a bank note, payable to bearer, in a fair course of business, has an understood right to receive the money of the bank.”

It took a quarter of a century to bring the art of forging bank notes to perfection. In 1779, this was nearly obtained by an ingenious gentleman, named Mathison, a watchmaker, from the matrimonial village of Gretna Green. Having learned the arts of engraving and of simulating signatures, he tried his hand at the notes of the Darlington Bank; but with the confidence of skill, was not cautious of passing them, was suspected, and absconded to Edinburgh. Scorning to let

his talent be wasted, he favored the Scottish public with many spurious Royal Bank of Scotland notes, and regularly forged his way by their aid to London. At the end of February he took handsome lodgings in the Strand, opposite Arundel Street. His industry was remarkable: for, by the 12th of March, he had planned and polished rough pieces of copper, engraved them, forged the water-mark, printed and negotiated several impressions. His plan was to travel and purchase articles in shops. He bought a pair of shoe-buckles at Coventry with a forged note which was eventually detected at the bank of England. He had got so bold that he paid such frequent visits to Threadneedle-street, that the bank clerks became familiar with his person. He was continually changing notes of one for another denomination. These were his originals, which he procured to make spurious copies of. One day seven thousand pounds came in from the Stamp Office. There was a dispute about one of the notes. Mathison, who was present, though at some distance, declared, oracularly, that the note was a good one. How could he know so well? A dawn of suspicion arose in the minds of the clerks; one trail led into another, and Mathison was finally apprehended. So well were his notes forged, that, on the trial, an experienced bank clerk declared, he could not tell whether the note handed to him to examine was forged or not. Mathison offered to reveal his secret of forging the water-mark, if mercy was shown to him; this was refused, and he suffered the penalty of his crime.

Mathison was a genius in his criminal way, but a greater than he appeared in 1786. In that year perfection seemed to have been reached. So considerable was the circulation of spurious paper-money, that it appeared as if some unknown power had set up a bank of its own. Notes were issued from it, and readily passed current, in hundreds and thousands. They were not to be distinguished from the genuine paper of Threadneedle-street. Indeed, when one was presented there, in due course, so complete were all its parts; so masterful the engraving; so correct the signatures; so skillful the water-mar, that it was promptly paid; and only discovered to be a forgery when it reached a particular department. From that period forged paper continued to be presented, especially at the time of lottery drawings. Consultations were held with the police. Plans were laid to help detection. Every effort was made to trace the forger. Clark, the best detective of his day, went, like a sleuth-hound, on the track; for in those days the expressive word "blood-money" was known. Up to a certain point there was little difficulty; but, beyond that, consummate art defied the [ingenuity] of the officer. In whatever way the notes came, the train of discovery always paused at lottery-offices[.] Advertisements offering large rewards were circulated; but the unknown forger baffled detection.

While this base paper was in full currency, there appeared an advertisement in the Daily Advertiser for a servant. The successful applicant was a young man, in the employment of a musical-instrument-maker; who, some time after, was called upon by a coachman, and informed that the advertiser was waiting in a coach to see him. The young man was desired to enter the conveyance, where he beheld a person with something of the appearance of a foreigner, sixty or seventy years old, apparently troubled with the gout. A camlet surtout was buttoned round his mouth; a large patch was placed over his left eye; and nearly every part of his face was concealed. He affected much infirmity. He had a faint hectic cough; and invariably presented the patched side to the view of the servant. After some conversation—in the course of which he

represented himself as guardian to a young nobleman of great fortune—the interview concluded with the engagement of the applicant; and the new servant was directed to call on Mr. Brank at 29 Titchfield-street, Oxford-street. At this interview, Brank inveighed against his whimsical ward for his love of speculating in lottery tickets; and told the servant that his principal duty would be to purchase them. After one or two meetings, at each of which Brank kept his face muffled he handed a forty and twenty pound bank note; told the servant to be very careful not to lose them; and directed him to buy lottery tickets at separate offices. The young man fulfilled his instructions, and at the moment he was returning, was suddenly called by his employer from the other side of the street, congratulated on his rapidity, and then told to go to various other offices in the neighborhood of the Royal Exchange and to purchase more shares. Four hundred pounds in Bank of England notes were handed him and the wishes of the mysterious Mr. Brank were satisfactorily effected. These scenes were continually enacted. Notes to a large amount were thus circulated; lottery-tickets purchased; and Mr. Brank—always in a coach, with his face studiously concealed—was ever ready on the spot to receive them. The surprise of the servant was somewhat excited; but had he known that from the period he left his master to purchase the tickets, one female figure accompanied all his movements; that when he entered the offices it waited at the door, peering cautiously in at the window, hovered around him like a second shadow, watched him carefully, and never left him until once more he was in the company of his employer—that surprise would have been greatly increased. Again and again were these extraordinary scenes rehearsed. At last the Bank obtained a clue, and the servant was taken into custody. The directors imagined that they had secured the actor of so many parts; that the flood of forged notes which had inundated that establishment would at length be dammed up at its source. Their hopes proved fallacious, and it was found that “Old Patch” [as the mysterious forger was, from the servant’s description, nick-named] had been sufficiently clever to baffle the Bank directors. The house in Titchfield-street was searched; but Mr. Brank had deserted it, and not a trace of a single implement of forgery was to be seen.

All that could be obtained was some little knowledge of “Old Patch’s” proceeding. It appeared that he carried on his paper coining entirely by himself. His only confidant was his mistress. He was his own engraver. He even made his own ink. He manufactured his own paper. With a private press he worked his own notes; and counterfeited the signatures of the cashiers, completely. But these discoveries had no effect: for it became evident that Mr. Patch had set up the press elsewhere. Although his secret continued as impenetrable, his notes became as plentiful as ever. Five years of unbounded prosperity ought to have satisfied him; but it did not. Success seemed to pall him. His genius was of that insatiable order which demands new excitements, and a constant succession of new flights. The following paragraph from a newspaper of 1786 relates to the same individual:

“On the 17th of December, ten pounds were paid into the Bank, for which the clerk, as usual, gave a ticket to receive a Bank note of equal value. This ticket ought to have been carried immediately to the cashier, instead of which the bearer took it home, and curiously added a 0 to the original sum, and returning, presented it so altered to the cashier, for which he received a note of one hundred pounds. In the evening, the clerks found a deficiency in the accounts; and on

examining the tickets of the day, not only found that, but two others were discovered to have been obtained in the same manner. In the one, the figure 1 was altered to 4, and in another to 5, by which the artist received, upon the whole, nearly one thousand pounds.”

To that princely felony, Old Patch, as will be seen in the sequel, added smaller misdemeanors which one would think were far beneath his notice; except to convince himself and his mistress of the unbounded facility of his genius for fraud.

At that period, the affluent public were saddled with a tax on plate; and many experiments were made to evade it. Among others, one was invented by a Mr. Charles Price, a stock-jobber and lottery-officer keeper, which, for a time, puzzled the tax-gatherer. Mr. Charles Price lived in great style, gave splendid dinners, and did everything on the grandest scale. Yet Mr. Charles Price had no plate! The authorities could not find so much as a silver tooth-pick on his magnificent premises. In truth, what he was too cunning to possess, he borrowed. For one of his sumptuous entertainments, he hired the plate of a silversmith in Corn-hill, and left the value in bank notes as security for its safe return. One of these notes having proved a forgery, was traced to Mr. Charles Price; and Mr. Charles Price was not to be found at that particular juncture. Although this excited no surprise—for he was often an absentee from his office for short periods—yet, in due course, and as a formal matter of business, an officer was set to find him, and ask for his explanation regarding the false note. After tracing a man, who he had a strong notion was Mr. Charles Price, through countless lodgings and innumerable disguises, the officer [to use his own expression] “nabbed” Mr. Charles Price. But, as Mr. Larke observed, his prisoner and his prisoner’s lady were even then “too many” for him; for, although he lost not a moment in trying to secure the forging implements, after he had discovered that Mr. Charles Price, Mr. Brank, and Old Patch, were all concentrated in the person of his prisoner, he found the lady had destroyed every trace of evidence. Not a vestige of the forging factory was left. Not the point of a graver, nor single spot of ink, nor a shred of silver paper, nor a scrap of any body’s handwriting, was to be met with. Despite, however this paucity of evidence to convince him with, Mr. Charles Price had not the courage to face a jury, and eventually he spared the judicature and the Tyburn executive much trouble and expense, by hanging himself at Bridewell.

The success of Mr. Charles Price has never been surpassed; and even after the darkest era in the history of bank of forgeries—which dates from the suspension of cash payments, in February, 1797—“Old Patch” was still remembered as the Caesar of forgers.

\* Bad orthography was by no means uncommon in the most important documents at that period; the days of the week, in the day-books of the Ban of England itself, are spelled in a variety of ways.

\*\* Francis’s History of the Bank of England

*Buffalo [NY] Courier*, December 9, 1850.



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