## The Banknote Forger

## C. J. CUTCLIFFE HYNE

We were running down to Aintree for Grand National day, and were taking it easy in a saloon.

O'Malley is a great man for making train journeys comfortable. We kept two rubbers of whist going for a couple of hours, and then, wearying of cards, lounged on the seats of the carriage and talked. Naturally we got on matters of sport, and discussed the varying size of Valentine's Brook, and the way Emperor had broken his neck on an in-and-out of fencing when dropped from the race, and kindred matters of parochial interest. And then we fell to chatting over heroes and idiots of the past, and with a reminiscent laugh Cope's name was chucked upon the carpet.

'There is no doubt,' said Grayson, the QC, 'that Master Willie Cope had been a young fool in the way of frittering away his money. He had been run with a very loose rein all his infancy, and at the age of twenty-two came into a property which yielded him at least nineteen thousand a year in hard cash. He started fair: he cleared away a prosperous crop of post-obits; and then he, so to speak, stripped off his coat and saw how much money a man could spend if he set his mind to it.

'His methods were large-minded and various. He took over a big racing stable, and ran at least one horse for every notable event on the turf. He had villas at Nice, Homburg, and Aix-les-Bains. He went in hot for yacht-racing, and on the strength of pulling off a few events for 10-raters, had a fling at the America Cup. He didn't bring that away with him, as you may recollect; but the attempt cost him something like fifty-four thousand. And, of course, in addition to these trifling expenses, he had to keep up the shooting lodge in Argyleshire, which was tacked on to the deer forest, and a big house near Hyde Park, as well as Castle Cope in Fermanagh, and Bordell Priory in Yorkshire.

'In fact, during the first four years of his reign, he purchased supreme popularity at the mild charge of nine-and-a-half times his income.

'The scandal papers very naturally got a nickname for him. They dubbed him "The Flutterer". He really had a jumpy, nervous manner about him; and so, as the sobriquet seemed happy, it stuck.

'He had got an agent fellow, by name Presse, to dry-nurse him; and I have reason to know that Presse was continually crying aloud against outrunning the constable. But Cope's domestic motto was, "Whilst we live, don't let's have any doubt about it"; and as he thoroughly enjoyed the pace, he didn't feel in the least inclined to clap the brake on. So he got tighter and tighter nipped every rent day.

'Now, when a poor man commences ruining himself on a small scale, nobody out of his own parish pays any particular heed. But when a millionaire starts going a mucker, then proceedings get interesting to the mob at large. In Cope's case the aforesaid scandal papers made four long interesting paragraphs out of him every week. All the British Islanders watched with prim curiosity the pace at which he was going it. That's an amiable way they have. It makes them feel they aren't so bad as they might be; which is a pleasing sensation to anyone.

'It was when, in his own particular line, Cope had created himself the biggest celebrity in the country, that his earthquake arrived. He was accused of systematically uttering forged Bank of England thousand-pound notes. It seemed that he had negotiated at least fiftyfour of them, and there might be others which had not yet come in.

'Now, as this is a crime which, in the British decalogue, comes very little short of brutal murder, Cope stood a very good chance of remaining in gaol from the first moment of his arrest; because, at the magistrate's inquiry, the case was proved against him up to the hilt. However, after they committed him for trial, great pressure was brought to bear, and he was released on bail that was simply enormous.

'Barnes was given the case, and he retained me for the defence; a pretty sick sort of defence it was. The principal argument I was bidden to use was, that Master Willie Cope felt quite convinced of his own innocence. It was his habit to make all his bets in thousand-pound notes. This avoided arithmetical calculations, which he was not good at, and also brought him fame. It is very easy to purchase

notoriety of that brand in Great Britain—if only your purse is long enough to pay the price.

'The prosecution, on the other hand, could prove beyond argument that the last fifty of these trifling pieces of paper which Cope had drawn from various banks had been carefully and cunningly duplicated; that Cope, with his own fingers, had paid away the reproductions; and that the originals, after being saved up till their number amounted to some fifty odd, had been simultaneously cashed in Constantinople, Moscow, Berlin, Genoa, Monte Carlo, Marseilles, Lyons, and Paris. This pointed to an extensive organization, but none of the confederates could be traced. Bank of England notes are good all the world over; and these which were passed on the Continent were genuine.

'The counterfeits, too, were, paper and all, so artfully made that they passed unchallenged through all the country banks, and for awhile even at the Bank of banks in the City; and it was not until the other pieces of crisp watermarked paper, bearing the signature of Mr May, and the promise to pay bearer £1,000, began to dribble in from Europe, that the trouble commenced. Then it was observed that  $\frac{E}{65}$  16626 had been negotiated before, as had also  $\frac{R}{16}$  23360, and likewise  $\frac{P}{84}$  86162. The documents bore the blue impress of rubber stamps, and the scratchings of pens, which in part traced their circular tours; and the authorities easily collected other records of the hands passed through, because the majestic movements of thousand-pound notes are spied on with far more interest than the rambles of the commoner and more garden fiver.

'When they found that the last comers were undoubtedly orthodox, and the previous series superb forgeries, then there was one of the solidest rows inside that building ever known since Threadneedle Street was paved. The men at the top thundered at the carelessness of those immediately beneath them; the men at the bottom looked preternaturally grave, and hoped for their step; and the wretched tellers who passed the first batch of notes had to bear the brunt of all these bombardments. Most of the notes had been burnt; but enough were left to show—with the more glaring light of after-knowledge—that they were most accurate forgeries.

'Now, savaging your own underlings may, as sheer dissipation and

amusement, be very pleasant in its way; but it isn't solid satisfactory vengeance, and it has no connection with the *lex talionis*, both of which are far more businesslike and to the point. So after the preliminary scratching and swearing match, the directors looked round them and demanded blood. Obviously the supply would have to come from Master Willie Cope; and, as no one else appeared to share the brunt, from him alone. He was a very fit and proper person to be made into an awful example, and so they set the mill of the law in motion, and it looked as though he would be mangled up very small indeed before he was done with. The *Morning Post* mentioned this in a most stately leader.

'Now, those are the outlines of the case, and Barnes quite agreed with me that matters for the defence looked very sick indeed. The prosecution would show that Cope was excessively hard up, that he had been losing very heavily on the turf, that he had drawn good thousand-pound notes from various banks, and then with his own fingers passed bogus notes on to the bookies. All this was absolutely true: we admitted it.

"Look here," said I to Barnes, "we must find how and by whom these spurious notes were manufactured."

"Precisely," said Barnes, "that's obvious. The only trifle waiting to be discovered is the method of doing this. I confess that beats me, and what's more, it's too big an order for Cope. His inventive faculties are stimulated just now; he's got as good and solid a scare in him as a man can well carry amongst his ribs without tumbling down; but even that hasn't screwed him to the necessary pitch. He no more knows how those notes got into his pocket than Elk, your clerk, does.

"You see, the young fool was, in a way, most awfully slipshod about his money matters, though there was method in his madness. A thousand-pound Bank of England note isn't a thing an ordinary pickpocket can get rid of like a tenner. In consequence of this, Cope used to leave his money lying about anywhere, confident that it would not be stolen; and forty people might have had complete access to it. He says Presse was constantly blowing him up for his carelessness, and that he was always chaffing Presse for being a nervous old woman. Presse took a big interest in the fellow, there's no doubt about that."

"Then, do you hint that this officious agent fellow forged the notes?"

"I hint nothing, Grayson; but I suspect everybody. I might remark, though, that Presse messes about with a hand camera, and photography certainly had something to do with the production of these forged notes."

"Why on earth didn't you tell me this before?"

"Because I can add nothing to it. Between making bad amateur photographs with a half-plate camera and turning out perfect thousand-pound notes, there are many lengthy gaps which I can't fill in anyhow. I'm not exactly a fool, Grayson. You can bet your boots I've tried to father the job on Presse."

"Yet it strikes me it's aut Presse aut nullus. Look here; from what you tell me, nearly all these forged notes were passed at Doncaster during the Leger week. Cope was then staying at Bordell Priory. Do you mind my sending Elk down there to see if he can hunt out anything?"

"You can send a whole menagerie if you like," said Barnes. I could see he didn't like my trying further where he himself had failed; and if I had seen any other chance of bringing Cope off clear, I shouldn't have suggested the thing. But it seemed to me then that our only hope was to shift the blame on to Presse's shoulders, and if anyone could do that, I believed my queer head clerk to be the man.

'I told Elk what I wanted of him, and the fellow's eye brightened up at once.

"Think you can tear yourself away from the domestic hearth for a day or two?" I asked.

'Elk grinned like a fiend. He's a little man, and he has married into a nest of gaunt sisters. His home life is one continuous harlequinade, with himself as the bobby. When I send him off on any bit of business, he puts all his wits into it, and does it as well as possible in the hope of soon being packed off again on some other job. Of course, it isn't often that he comes into use; but I'll give him credit for working up some cases into a win which would otherwise have turned out an absolute fizzle.

'This matter of Cope's is a very good instance of Elk's nosing powers. He went down to Bordell Priory fully determined to shift the trouble on to Presse's shoulders, and he left no stone unturned to do it. Presse was away at Castle Cope in Fermanagh, and the coast was entirely clear.

'Cope was vastly civil to the little man. "He treated me quite as the

gentleman, sir," said Elk, "and gave me a most magnificent dinner. He had had a very bad scare given him that very morning. Some anonymous Fleet Street scoundrel had written an article about the banknote scrape, giving the whole thing, chapter and verse. He galiantly disregarded the Court of Queen's Bench, and pronounced sentence on his own brazen hook. He pointed out that without the least doubt the whole bar could not argue Mr Cope clear, and was kind enough to assure the young gentleman of fourteen years' toil on public works. He said that when a person of his record gets before a jury of upright tradesmen, they weren't in the habit of taking lenient views of his failings; nor is a judge, when passing sentence, able to restrain himself from making an example.

"Indeed, I think, sir," said Elk, rubbing his hands, "that it was owing to this scare that I banqueted with Mr Cope in the diningroom. Otherwise I might have found myself taking high tea with the upper servants."

"Yes, yes," said I, "but get to the point. Have you pinned the onus of this affair on Presse?"

'Elk grinned. "I worked to do that, sir, from the very first moment I set foot in the house. Mr Cope didn't like it, but I told him it was the only chance we saw of saving his own skin, and so he went away to his own room, and let me do as I pleased, without interfering. I started by overhauling Mr Presse's photographic tackle.

"Ye know, sir, I'm a bit of an amateur in that line myself; got a quarter-plate, and do a touch of portrait work amongst friends against the rustic seat in my back garden; and so I could bring expert knowledge to bear on Mr Presse's outfit.

"It was stowed in a hump-roofed attic which he used as a dark-room, and didn't seem to have been cared for recently. I took up the camera—an early Meagher—and examined it carefully. At first I thought the thing was sound enough, but on looking still more closely I found the bore-hole of a woodworm barely an inch away from the lens. Now that, sir, would have formed a second superimposed picture of its own; and probably fogged everything as well. The wormhole was comparatively old, and I took it for certain that the camera had not been used since it was drilled.

"This, of course, didn't prove that Mr Presse had no second camera somewhere stowed away. But I fancied he hadn't, for this reason: The developing bottles had not been used for a long time.

Their shoulders were heavy with dust. The pyro.solution was black. The hypo.bottle had a cauliflower crust round its cork. Of course he might have had a second set of bottles, but that seemed rather far-fetched

"The floor was swept, but on the shelves and in the sink there was evidence that the place hadn't been used as a dark-room for many a month. There was thick dust everywhere, except on one thing.

"Tilted by the side of the sink was an ebonite half-plate developing tray. The upper half was clean and shining: in the lower angle lay a drop or so of dark-brown liquid covered with a faintly opalescent scum. Now, that was pyrogallic developer, recently used; and I took the tray to the window to have a closer look.

"On one flange was a thumb-mark, faint indeed, but absolutely distinct in all its lines. Now, Mr Presse has large hands, as I have seen from his photograph, he being an enormous gentleman; and Mr Cope has also 'eights', as I noticed from himself. This thumb-mark could have been made by neither of them. It was small, and long, and delicately shaped. I fancied it was the mark of a woman's thumb, and a lady's at that.

"It puzzled me much. Mr Cope is not a lady's man: he does not get on with the other sex. He told me himself that he has none but men friends to see him, and that the only women under the roof are the kitchen staff. And my thumb-mark seemed too delicate for anyone who could come from these last. But as I could think of no other way out of it, I went down to consult with Mrs Jarrett, the housekeeper.

"I found Mrs Jarrett a very nice lady, sir; much above her present station in life. She mentioned that before she had had her misfortune, she drove her own pair—"

"Bother Mrs Jarrett, Elk," said I, "get along with your tale."

"Certainly, sir. As I was saying, Mrs Jarrett was very kind, and rendered all the information in her power. I wanted to know if she had noticed one of her staff who constantly had stained finger-ends. Mrs Jarrett was on the point at once. There had been an under kitchen-maid whom she was always chiding at for this very fault; a nice, pleasant-spoken young woman she was, Mrs Jarrett said, and—yes—her hands were small and nicely shaped, when she came to think about it. But I was rather knocked, sir, when Mrs Jarrett told me she was gone away from the Priory. It seems that for no special

cause, except a sudden spasm of temper, the young woman gave her sauce just two days before Mr Cope's misfortune, and was bundled out of the house with a month's wages and no character, there and then. Her place had not been filled, and Mrs Jarrett had no objection to my examining her bedroom, which had been undisturbed since she left. It was a plain enough attic room, sir—bed, chest of drawers, two cane-seated chairs, and the usual utensils; and for a good half-hour I stared about it without seeing anything suspicious. Then I trod on a drawing-pin, which was lying point uppermost on the floor, and on picking it out of my shoe, I noticed the white of plaster on the shank."

'Elk paused, grinned, and then proceeded—

"There was nothing very remarkable in that, sir, you'll say. Perhaps not; but it made me stare over the walls more closely, and on one of them I saw three other pins driven into the plaster, and the hole where the fourth had been. Now, I didn't know the size of a thousand-pound Bank of England note, but I had with me the fiver you gave me for expenses, and, guessing it would be the same shape, I flattened that out over the drawing-pins on the wall. It fitted exactly. Each of the brass heads clamped a corner without the pins perforating the paper.

"So, thought I, that's all right. Now, where could it be photographed from? I looked round. The chest of drawers against the opposite wall would make a perfect camera stand; the gas bracket over them would give light in the right direction. I was prepared to stake a good deal that this was the first step in the process by which those fifty thousand-pound notes had been duplicated. But a lot more detailed proof was wanted before I could fill up a brief which you could handle. So I began to reason it out further."

"I wish you would cut short your beautiful reasonings." I said, "and give me the bare result. To begin with, how are these things forged at all?"

"Photographed, sir," said Elk, "as I have shown you, from the original note on to a zinc plate covered with sensitized film. That is developed like an ordinary negative, and then placed in a bath of dilute nitric acid. The acid eats away what corresponds to the bare part of the note, leaving the lettering in bold relief. This is inked, placed in a press, and printed from on to specially watered paper in the usual way."

"I see. Well, did you find the camera, and the press, and the negatives which these notes had been printed from?"

'The little man looked at me with a comical air of reproach. "No, sir. Why, you'd hardly expect a woman who was clever enough to go through all these processes would be sufficiently green to leave the tackle behind. No, sir, when she had finished her job she sauced Mrs Jarrett, and packed the outfit in her boxes, and went. But she did leave one or two mementos behind her. She used another attic at the end of the passage as her dark-room, a windowless, littered place which was never disturbed. Everything was well hidden even there; but, knowing what to look for, I found a good deal. She had developed on the top of a packing-case, which is all stained with her chemicals, and she poured her slops down into a hollow of the walls. She had also dropped into that niche another thing, a spoiled plate—

underexposed—of the note marked  $\frac{P}{84}$  86162. On the corner, over the drawing-pin head and a flower of the wallpaper, was a thumb-mark, identically similar line for line with the thumb-mark on the vulcanite developing tray.

"You have probably heard, sir, that the markings on the thumbs of no two individuals are the same; and on this matter—"

"Oh, confound you, do get on."

"Yes, sir. Well, being able to do no more there just then, I ran up to town and gave at Scotland Yard an accurate description of the young person I wanted. They knew her at once—they've a remarkably wide acquaintance with a certain artistic set at the Yard, sir—and within half a dozen hours they'd got her. She was living in comfort in my own neighbourhood, Brixton; and they found in her house a light, handy lithographic press, an extremely good half-plate camera, with a rapid rectilinear lens, and several unexposed zinc plates coated with bromo-iodine emulsion. This property in itself was doubtless innocent, but in the light of what I could bring forward it was very damnatory. And, moreover, an impression of her right thumb taken in wax coincided line for line with the impressions in my possession. These facts were put before the young lady, Mr Grayson, and I am pleased to inform you that she has owned up to making all those notes which Mr Cope so unluckily fingered."

'Elk rambled on a good deal more, because he wanted to go down to Bordell Priory again to gain further holiday from the gaunt sisters.

His excuse was that he wished to complete the evidence. I knew that was rot, but I let him go out of gratitude. I'm afraid that's all he got out of the case, as I naturally gathered in the public kudos myself.'

'Naturally. Then you got your man off all right?' queried O'Malley. Grayson rubbed his hands. 'Yes, and had a clinking trial of it, a regular cause célèbre. There were two counts, Forging and Uttering. There was no question about the Uttering, and we pleaded "guilty as an unconscious instrument". However, expert evidence from the Bank of England showed how marvellous had been the imitation, so I had little fear of sentence on that score. Still, we had a grand fight of it over the Forging, and some of the most headaching inductive evidence ever heard in court. But we got a Not Guilty on it most triumphantly.

'Old Hawkins was on the Bench though, and you know his way. He couldn't resist reading Cope an improving lecture. It was, perhaps, unfair under the circumstances; but it certainly did that enterprising ass no violent harm. Master Willie Cope ripped out the old leaves and ranged himself most wonderfully afterwards; and, thanks to Presse, the estates are pretty nearly on their feet again by now.'

'But what about the girl?'

'Oh, you see, she was a sinner much in request. She'd done time before for the same game, and came of a fine old criminal stock. Consequently she got it hot.'

'Accomplices?'

'Were many, naturally. The whole thing was worked most scientifically by a large gang. But the girl was staunch, and she wouldn't tell. The rest of the crowd are at large today, and we shall probably meet some of them on the racecourse. If any of you chaps can spot one of them out, the Bank would give you more money than you're likely to make in the afternoon over backing gee-gees. Because, you see——'

The grinding of brakes made the QC look out of window.

'Hullo! My faith, here we are at Aintree. How you fellows have kept me babbling. Here, tell me, someone, ought I still to get 25 to I about Canoptic for the National? I want him for a long shot.'