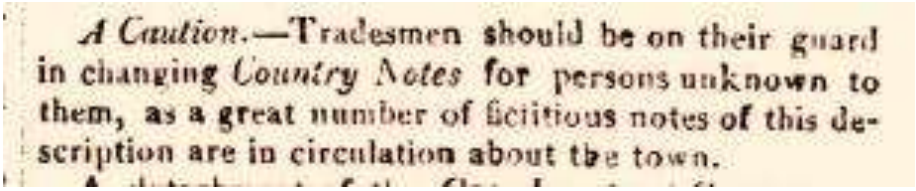
FICTITIOUS BANKS IN ENGLAND IN THE LATE 18TH AND EARLY 19TH CENTURIES


A Caution.—Tradesmen should be on their guard in changing *Country Notes* for persons unknown to them, as a great number of fictitious notes of this description are in circulation about the town.

Trevor R Howard

FICTITIOUS BANKS IN ENGLAND IN THE LATE 18TH AND EARLY 19TH CENTURIES

by

Trevor R Howard

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ENGLISH PRIVATE BANKS

Until the mid-eighteenth century, the majority of private banks were located in the city of London. In 1750, there were less than a dozen bankers, outside London. By 1800, there were 400 country bankers and, by 1808, that had doubled.

Those banks situated outside London were known as 'country' or 'provincial' banks. Nearly all provincial banks would have had a London agent, who would deal with stockbrokers, bill discounters and acceptance houses on their behalf. He would also give advice and act as a 'lender of last resort'.

When France declared war on England in 1793, the resulting crisis brought down over two thousand firms including about a hundred banks.

In the first decade of the 19th century, farmers increased their corn-growing acreage as the Continental System restricted imports. When this ceased in 1814, corn prices fell rapidly and there was a financial crash in 1816. Eighty-nine banks became bankrupt.

A crisis occurred, in 1825, which saw the collapse of many private banks. A major factor was the over-issuing of notes such that they could not be honoured if a number came in for payment together. Other contributory factors included a tighter fiscal policy by the London banks and bad speculation in the booming industries coinciding with a slump in agriculture. The collapse of one or two banks caused a run on the others creating a 'domino effect' and general panic set in; seventy-nine banks stopped payment.

Because of the lack of regulation of paper banknotes, the forgery and/or counterfeiting of notes was rife amongst the criminal community. The majority of this was confined to the Bank of England notes - because they were so widely accepted. There was, however, substantial forgery of country or provincial banks as well.

FICTITIOUS BANKS

Between 1790 and 1826, provincial banks were failing and/or ceasing trading and others were being started in their stead, on a monthly if not a weekly basis. This created the conditions for conmen to invent fictitious banks.

The method was simple enough. An office would be rented for a short period and a sign reading 'Bank' fixed over the door. An engraver/printer would be furnished with the design for banknotes and engaged to engrave plates and print off several hundred notes. These would be delivered to the office. Once the notes were received, the office would be abandoned[1] and the

[1] Some, more sophisticated, schemes actually paid the notes for a short period before absconding

perpetrators of the scam would move to another part of the country where they would spend the notes as if they were drawn on a real bank.

The town where the fictitious bank supposedly was located was usually chosen to be a reasonable distance from London, thus requiring at least a couple of days (by mail) to ascertain the non-existence of the bank and/or London agent, once suspicion was aroused. The London agents cited on these notes were sometimes the names of genuine London banks but more often were also fictitious though often chosen to be similar to real firms.

An alternative method of getting the notes into circulation was to sell them to a third party at a fraction of their face value (but substantially more than the production cost). The third party would then pass the notes and take the risk of being arrested for uttering.

The attraction, to the unscrupulous, of printing fictitious banknotes is plain. If passed outside of the local area in which the fictitious bank was supposed to be located, the chances of notes being accepted was high. The penalty for fraud was much less than that for forgery of genuine notes (death), although, in practice, the law seems to have been inconsistent in its interpretation.

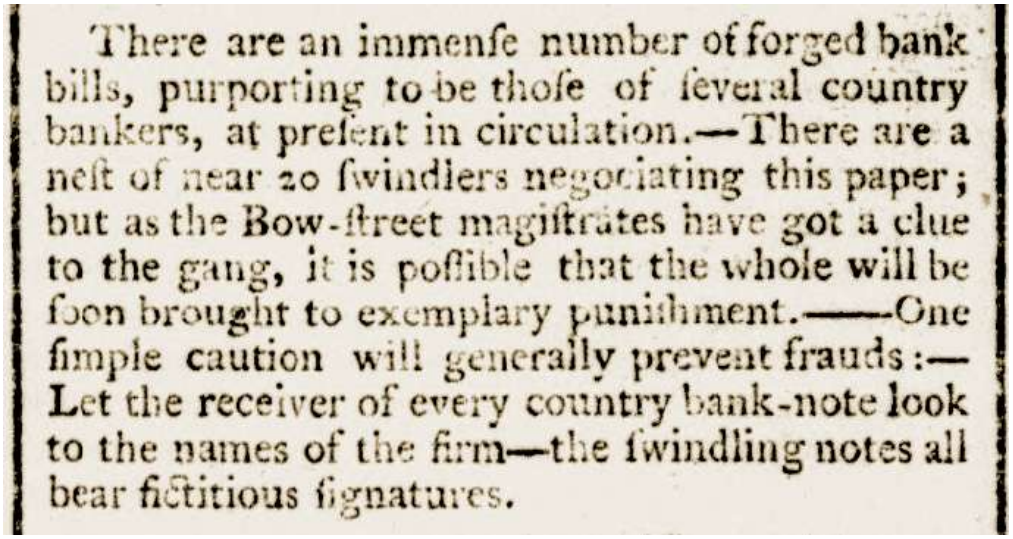
There are an immenſe number of forged bank bills, purporting to be thoſe of ſeveral country bankers, at preſent in circulation.—There are a neſt of near 20 ſwindlers negociating this paper; but as the Bow-ſtreet magiſtrates have got a clue to the gang, it is poſſible that the whole will be ſoon brought to exemplary punishment.——One ſimple caution will generally prevent frauds:—Let the receiver of every country bank-note look to the names of the firm—the ſwindling notes all bear fictitious ſignatures.

Figure 1. A warning that appeared in the *Reading Mercury* in 1792

CASES OF FICTITIOUS BANKS

The cases that follow were all reported in the press at the time (in varying amounts of detail). Press reports in other cases do not mention the name(s) of the fictitious bank(s) and, presumably, there were cases where no complaint was made or a complaint made to the authorities never made it to the pages of the press.

All of these cases concern fictitious banks in England and Wales; similar cases were reported in both Scotland and Ireland.

Abingdon & Berkshire Bank (Outing 24)

It is difficult to know, even with the benefit of hindsight, whether the Abingdon & Berkshire Bank was a genuine business venture or an elaborate scam. Either way it was a failure. The bank was started in October 1822[2] by John Stephenson and John Carlean and ceased trading in January 1823.

Other than the dubious practises involved, the suggestion that the venture was a scam, comes from the action in the Berkshire Assizes of *Wright vs King* in July 1823[3]. "In August last two persons of the names of Stephenson & Carlean, came into the town of Abingdon, from whence no one knew. They took a house and furnished it in a handsome style. In October they opened a bank and issued a great number of notes, payable at the house of Morland and Co. in London. In November, Morland refused to have more to do with these gentlemen. The notes were next made payable at Stephenson's, in Lombard-street, and soon afterwards this was exchanged to Mess.rs Hickmans. This lasted a little time, but the demands for money became too pressing in December Stephenson absconded.".

Figure 2. First issue of Stephenson's notes
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No corroborating evidence has been found for the association with Morland and Co. The earliest notes known (Figure 2) were dated 14th October when the London agent was already shown as Hickman & Co. of 27 Lombard Street[4]. They have a sophisticated design; the firm was 'Stephenson & Company' and the bank was styled 'Abingdon & Berkshire Bank'.

[2] At the bankruptcy hearing, it was stated (in February 1823) that the partnership had 'used and exercised the business of bankers' for the previous four months
[3] *Oxford Journal* 12 July 1823
[4] E Hickman, a bill-broker of Lombard Street was bankrupt in 1825

Within days, a second design of notes was issued (Figure 3). These were much simpler (and presumably cheaper to produce); the firm was now shown as 'Jn.º Stephenson, Jn.º Carlean & Company' and the bank styled 'Berkshire Bank'. No London agent was shown - just the address of 82 Lombard Street.

Figure 3. Second issue of Stephenson's notes
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On the sixteenth of January 1823, the payment of the bank's notes in London was refused[5] (by Hickman?); on the sixth of February, a Commission of Bankruptcy was issued against John Stephenson and John Carlean[6]. The bank's liabilities have been estimated at £50,000[7].

At the bankruptcy hearing, on the 14th February, Charles Pound the bank's clerk stated that both John Stephenson and John Carlean had left their respective houses in Abingdon and were hiding from their creditors in London[5]. Charles Pound said that the bank was closed on the 23rd January on the orders of John Carlean.

The strongest suggestion that the bank was not a scam is the fact that John Stephenson and John Carlean surrendered themselves to the Commission on the 14th February 1823. They stated that they were not prepared to make any statement about the state of the bank's accounts nor whether their assets were likely to be sufficient to meet the liabilities; they were granted more time to prepare.

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[5] *In the matter of John Stephenson and John Carlean of Abingdon, Berkshire, bankers (dealers and chapmen), bankrupts*, National Archives, B 3/4610
[6] *London Gazette* 15 February 1823
[7] *British Losses by Bank Failures 1820 to 1857*, S. of Norwood, Surrey, 1858

In the case *Wright vs King,* it was alleged that King (an innkeeper in Abingdon) had seized and sold off property of Carlean's to pay off Carlean's debt to him of £250. 'Wright' were the bankruptcy assignees of Carlean who were attempting to recover his assets.

No report has been found concerning the liabilities of the firm nor assets and estate of the partners. Their creditors were invited to meet on September 10th 1823[8] '*... in order to assent to or dissent from the said Assignees accepting or rejecting a proposal made under peculiar circumstances by a person, to be named at the said meeting, in satisfaction and discharge of a verdict lately recovered against him by the said Assignees; or as to compromising compounding, or agreeing to any matter or thing relating thereto, or in anywise connected therewith; ...*'.

On 8th February 1825, John Carlean 'having in all things conformed himself according to the directions of the several Acts of Parliament made concerning Bankrupts' was awarded his certificate[9].

It is quite possible that Stephenson and Carlean, realising that 'the game was up', and having diverted and hidden large sums to themselves, surrendered themselves to the bankruptcy commission as a way to avoid jail. It was not illegal to be an incompetent businessman.

Bath & Bristol Bank (Outing as partnership in Bath Old Bank)

On 19th November 1825, Edward Cockerell, alias Martin, alias Smith called at the shop of Mr John Francis Burley in Sidney's Alley. Cockerell purchased of Mrs Burley a silver watch for £3 5s and tendered a £5 note of the Bath & Bristol Bank[10].

The note was supposedly payable at the London firm of Bernard, Savery & Co. of London. Mrs Burley later found out that no such bank existed in London. Cockerell was indicted for theft.

At Cockerell's trial, the main witness, other than Mrs Burley, was a Mr Sams, engraver[11]. He deposed that Cockerell had employed him to engrave a £2 note, which Cockerell said was for a new bank and to run off 500 impressions. He was then asked to change the 2 to a 5 and run off another 500; this he did. When a further order arrived to change the £5 to £10, he became suspicious, contacted Bath and found that so such bank existed.

The judge, unsure, consulted with his colleagues and they came to the conclusion that no theft had taken place but a fraud. Cockerell was thus acquitted but remanded to stand trial for forgery[11].

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[8] *London Gazette* 26 August 1823
[9] *London Gazette* 18 January 1825
[10] *Bell's Life in London* 18 December 1825
[11] *John Bull* 18 December 1825

Cockerell was found guilty on two counts of forgery, at the Old Bailey on 14th January 1826[12]. He was sentenced to death and ordered for execution on 21st February[13].

Figure 4. Bath & Bristol Bank £5 note

The fictitious partnership name of Hobhouse, Wright & Hunter was presumably intended to be confused with the genuine Bath Old Bank firm of Hobhouse, Phillott & Lowder.

Bath, Bristol & West Country Bank

Mrs Austen was a shopkeeper in Noel Street, Pancras. In September 1817, a man named Price said that he had come from Devon to stay in London for three months and engaged lodgings with Mrs Austen, at ten shillings a week.

As he was unknown in London, he said that he should pay for his lodging in advance; he gave Mrs Austen a £5 note purportedly of the Bath, Bristol & West Country Bank for 3 weeks lodging and she gave him the change (£3 10s).

Price asked that his portmanteau might be sent for from the White Horse Cellar inn. Price disappeared before word came from the White Horse Cellar that no such portmanteau was there[14].

[12] *Newcastle Courant* 21 January 1825
[13] *Evening Mail* 17 February 1826
[14] *Morning Chronicle* 11 September 1817

Bath & Melksham Bank

In August 1818, it was reported that a man obtained goods from several tradesmen in Bristol, by tendering notes which purported to be from the Bath & Melksham Bank. Such bank did not exist.[15]

Berwick General Bank

In March 1823, the Society of Guardians for the Protection of Trade, an organisation set up to monitor dubious trading practices, reported as follows:

> "That a bill for £50, entitled General Bank, Berwick-upon-Tweed, drawn by Beare & Co on and accepted by John Beare, 82 Lombard Street and indorsed Chas Pound. And also a bill dated "London" drawn by Chas Pound on and accepted by John Beare, 9 Cornhill, have been recently offered to a tradesman for work done for the said John Beare."

Figure 5. Berwick General Bank £1 note

Billericay Bank (Outing 142)

On 23rd March 1810 William Carpenter entered The Royal Oak in Red Lion Passage, London in the company of two others. He asked for brandy and water and offered a £1 Billericay Bank note in payment. The landlord, William Clarke, said that he could not give him change. The three customers decided to purchase a bottle of brandy and a bottle of gin. This time, when Clarke refused the Billericay note, Carpenter offered a £5 Southampton note (this could well have been one of the 'Southampton & Hampshire Bank' notes (see page 34). As the £1 Billericay note was (apparently) payable in London, Clarke accepted that and gave change[16].

[15] *London Packet* 12 August 1818
[16] *Statesman (London)* 19 July 1810

Carpenter and his companions left and Clarke, suspecting the note might not be good went to the named agents, Mess.rs Norris and Butler, at 31 Addle Street. On enquiry he was told that some people of that name 'of obscure character' had occupied the building but had left without paying the rent[16].

Carpenter was indicted on 4th June and went to trial for forgery on July 18th 1810. Because there had actually been a person of the name of Butler at the address on the note, Carpenter was found not guilty of forgery but detained to face further charges of fraud.

Figure 6. Billericay Bank £1 note proof
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The British Museum has a single example of a proof for a Billericay Bank £1 note.

Brighton Royal Bank (Outing 296)

The Brighton Royal Bank was started in 1823 by John Kinnear, a merchant of Norfolk Street, Strand. It was, according to the address which appears on the surviving notes, located at no. 37 Old Steine (spelled 'Steyne' on the notes – see Figure 7). The bank issued two different £1 notes – one payable in Brighton, the other in Brighton or London.

Figure 7. Unissued £1 note for Brighton Royal Bank
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Figure 8. Second type of £1 note for Brighton Royal Bank
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In February 1824 John Kinnear had a commission of bankruptcy awarded against him[17]. No dividends were paid to the creditors.

John Kinnear was a notorious fraudster and conman:

[17] *London Gazette* 10th February 1824

- He was made bankrupt in Liverpool in 1810, leaving debts reportedly of £1m.[18] No dividends were paid to creditors.[19]
- In 1819, he was found guilty of conspiracy to defraud and sentenced to two years in prison[20]. At the end of his sentence he was transferred to Fleet debtors' prison.
- In 1821/22, he was reportedly behind the Mersey Bank, Liverpool[21] (see page 27).
- In July 1824, John Kinnear attempted to start up a new bank in Scarborough, designated the Scarborough & Yorkshire Bank (see page 36), in partnership with John Richardson, 'formerly of the Mersey Bank'. This was despite ongoing bankruptcy proceedings resulting from the Brighton Royal Bank.
- In April 1832, he was again discharged from Fleet debtors' prison.
- In June 1832, he was apparently trying to circulate post bills of the Runcorn Banking Company (page 36)
- He was indicted, in 1833, for stealing ten bills of exchange but absconded before being tried.
- Reportedly, he was bankrupt in Paris in 1834, under the name of Vincent.[22]
- In 1837, he was behind the Sheerness & Queensborough Bank (page 38) and Flintshire & District Banking Company (page 17) schemes. He was arrested and tried for forgery and with uttering notes with intent to defraud.[23] He was found guilty and was sentenced to transportation for life.[24]

The Brighton Royal Bank was never a serious business venture, but just another in a long line of frauds.

[18] More than £100m today
[19] *London Gazette* 2nd June 1810
[20] *Public Ledger and Daily Advertiser* 3rd January 1820; *Liverpool Mercury* 12th September 1823
[21] *Lancaster Gazette* 17th July 1824
[22] *The Satirist* 5 November 1837
[23] The case was reported in detail in the *Birmingham Journal* 28 October 1837
[24] Transportation of convicts to New South Wales, Australia ceased in 1840

Bristol Commercial Bank (Grant 501, Outing 320)

In 1804, it appears that a number of notes purporting to be of the Bristol Commercial Bank, were circulated in that city. The notes reportedly took two forms, one being payable to 'David Evans or Bearer' and the other to 'Evan Baillie or Bearer'. David Evans was, at the time, Mayor of Bristol. The supposed partnership of the bank was Clayton, Oliver, Burdon & Co. A declaration by the Mayor, denying any knowledge of the bank appeared in the local press (Figure 9)[25].

COUNCIL-HOUSE, BRISTOL,
28th MARCH, 1804.

HAVING received information that there are various Promiſſory Notes now in circulation in and about this city, entitled "*Briſtol Commercial Bank*," ſome whereof are payable to DAVID EVANS, eſq; or Bearer, and others are payable to EVAN BAILLIE, eſq; or Bearer, for One Pound each, of which the following is the ſubſtance:—

No. BRISTOL COMMERCIAL BANK, No.
No. 9, Bridge-ſtreet.

I promiſe to pay to David Evans, eſq; (Evan Baillie, eſq;) or Bearer on demand the ſum of One Pound.
Briſtol, the 13th day of March, 1804.
For CLAYTON, OLIVER, BURDON and Co.
One Pound. *J. Clayton.*
Ent'd J. Strachan, or G. K.

And conceiving the name DAVID EVANS, and the name EVAN BAILLIE, alludes to us reſpectively,

WE think proper to declare, that all Notes iſſued by the above Firm, payable either to David Evans, eſq; or to Evan Baillie, eſq; or Bearer, have been ſo made payable in our reſpective names without our privity or conſent, or any authority from us or either of us;—on the contrary we have not the leaſt knowledge of or connexion with any of the perſons calling themſelves "The BRISTOL COMMERCIAL BANK," nor do we even know where they or either of them reſide.

DAVID EVANS, Mayor.
706) For EVAN BAILLIE, PETER BAILLIE.

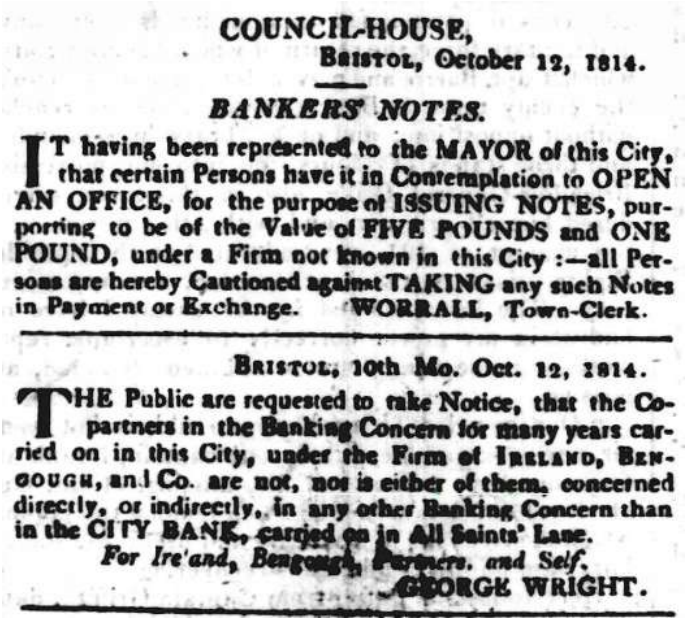
Figure 9. Denial in local press

In the reporting of the passing of Ipswich & Suffolk notes (see page 18) in Salisbury, in 1807, it was stated that the man involved named Hayes was '…the identical prime mover of the C*ommercial Bank*, which two or three years since was opened for the accommodation of Bristol and neighbourhood'.[26]

Figure 10. Bristol Commercial Bank £1 note
Bristol Commercial Bank BRSMG O.3879. Courtesy of Bristol Museum & Art Gallery.
© Bristol Culture & Creative Industries.

[25] *Bath Chronicle* 5th April 1804
[26] *Oxford University & City Herald* 23 May 1807

Ten years later, a similar situation arose resulting in announcements appearing in the *Bristol Mirror* (right).



COUNCIL-HOUSE,
Bristol, October 12, 1814.

BANKERS' NOTES.

IT having been represented to the MAYOR of this City, that certain Persons have it in Contemplation to OPEN AN OFFICE, for the purpose of ISSUING NOTES, purporting to be of the Value of FIVE POUNDS and ONE POUND, under a Firm not known in this City :—all Persons are hereby Cautioned against TAKING any such Notes in Payment or Exchange. WORRALL, Town-Clerk.

Bristol, 10th Mo. Oct. 12, 1814.

THE Public are requested to take Notice, that the Copartners in the Banking Concern for many years carried on in this City, under the Firm of Ireland, Bengough, and Co. are not, nor is either of them, concerned directly, or indirectly, in any other Banking Concern than in the CITY BANK, carried on in All Saints' Lane.

For Ireland, Bengough, Partners, and Self.

GEORGE WRIGHT.

Figure 11. Bristol Mirror 15 October 1814

Cambridgeshire Bank

In August 1814, a Mr R Lavis was charged with uttering a fictitious banknote for £5 to a Mr Farrow of Fleet market, linen draper. He had purchased goods to the value of 22 shillings and received the change. The banknote purported to be of the Cambridgeshire Bank but, on being presented at the bank of Esdaile & Co. was found to have neither signature or date.[27]

Lavis had given his name as Robertson, of Westminster Road and after some search he was apprehended. As his wife subsequently paid £5 to Mr Farrow, the charges were dropped.

Castle Cary & Somersetshire Commercial Bank (Outing 464)

In July 1808 it was reported that three men had visited several places in South Wales and passed '£5 notes purporting to be of the Castle Cary Bank'. The notes were supposedly payable in London but on enquiry it was ascertained that the notes were fictitious[28].

One of the men, who called himself Sir Edward Pryce, was taken into custody. There is no record of Sir Edward Pryce nor of Sir Edmund Pryce in any official or recognised list of titled persons.

It is highly likely that these notes were produced by the same gang who produced the Exeter, Somerset, Bath & Ireland Bank notes (see page 15) some years later (which were purportedly drawn on the firm of Sir Edward O'Bryan Pryce, Bart. Son, Sercomb & Co.).

[27] *Public Ledger* 8 August 1814
[28] *Salisbury & Winchester Journal* 25 July 1808

Figure 12. Castle Cary Bank £1 note

Figure 13. Castle Cary Bank £5 note

Chatham & Rochester Bank

In early September 1811, warnings appeared in the press concerning '*a young man of shabby appearance who is travelling about this part of the country attempting to negociate 5l. notes of a Chatham and Rochester bank, the pretended firm of which consists of fictitious names.*'[29]

[29] *Bury & Norwich Post* 4 September 1811

The man described reportedly passed one of the notes in Newmarket.[30] The supposed firm who issued the note appeared as 'Yonwin, Yonwin jun., Day, & Kenlock'.

Cheshunt & Hertfordshire Bank

Two persons, calling themselves George Smith & James Bolland, were committed to the county gaol at Monmouth in September 1810. They were held on suspicion of having uttered fictitious bills. The bills were purportedly drawn for 'William Nightingale, Caslen, Carpenter & Nightingale' under the style of the Cheshunt & Hertfordshire Bank. The notes stated they were payable at Messrs Smith & Co.'s, London.

The accounts they gave of themselves were contradictory and evasive. It seemed they had left London some two months earlier and, travelling mainly on foot, had arrived in Pontypool via Oxford, Witney, Cirencester, Stroud, Gloucester, Cheltenham, Upton, Ledbury, Hereford, Monmouth, Chepstow and Newport. It was suspected they had passed similar notes at several or all of these places.[31]

The two men were described as 20-25 years of age, rather short, one thinner than the other with a scrophulous mark on his left cheek.[32]

Dorsetshire, Wiltshire & Shaftsbury Bank (Outing 1917)

On 12th April 1815 Thomas Watley, who described himself as a weaver from Wilton, entered the shop of Mr James Rooke, in Winchester and purchased goods for which he paid with two notes of the Dorsetshire, Wiltshire & Shaftsbury Bank. He also obtained goods in a similar fashion at the shops of T Davis, hatter and Mary Townsend, tobacconist, passing a £5 note of the same bank[33].

The notes were found to be valueless, and Watley was apprehended in St Martin's churchyard, where he had sought refuge. He was brought before the magistrates and committed to stand trial at the next assizes[33].

The notes were signed '*Chris Henderson*'. After his arrest, Watley admitted that he knew the notes were worthless as he had purchased them, from a man calling himself Henderson, for one-fifth of their face value. Watley was found guilty of fraudulently obtaining goods and sentenced to seven years' transportation[34].

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[30] *Kentish Gazette* 10 September 1811, quoting the C*ambridge Chronicle*
[31] *The Pilot (London)* 3 October 1810
[32] *Hereford Journal* 26 September 1810
[33] *Salisbury & Winchester Journal* 24 April 1815
[34] Salisbury & Winchester Journal 28 August 1815

Figure 14. Dorsetshire, Wiltshire & Shaftsbury Bank £1 note
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The British Museum has a single example of a Dorsetshire, Wiltshire & Shaftsbury Bank £1 note.

Exeter, Somerset, Bath & Ireland Bank

In February 1809, the examination took place, at the Mansion House, of two persons charged on suspicion of uttering forged notes. One of them was a young girl, aged about 15 and stated to be the daughter of Sir Edward Obrien Price; the other was a servant, by the name of Sawyer.[35]

They had attempted to purchase a pound of cheese, from a Mr. Pugh in Cripplegate, for which they proffered a £1 note purporting to be of the Somerset, Bath & Ireland Bank [sic]. A young lad said that he had been following them for two hours and that they had attempted to pass several notes at different shops. On being searched by a constable, it was found they had five more £1 notes and seven of £2.

A woman claiming to be Lady Price, stated that the girl was her daughter and Sawyer her servant. She claimed that the notes were good and would be paid if brought to No. 15 Alfred Place, Bedford Square (where she and her husband lived) the following day, despite it being a Sunday. The Judge doubted the legality of the notes but discharged the prisoners, retaining the notes to be authenticated or not.

On 26th June 1818, Michael G Noland, charged with uttering false and fabricated notes, was examined before the Magistrate at Queen Square.

[35] *Morning Advertiser* 14 February 1809

Noland insisted that he was of a respectable family in Kerry (Ireland) and had won the notes gambling at a house in Lisle Street, Leicester Square[36].

The £1 notes were purporting to be of the Exeter, Somerset, Bath & Ireland Bank. They were supposedly drawn on the firm of Sir Edward O'Bryan Pryce Bar.t, Son, Sercomb & Co. and payable at Mess.rs Pryce & Co., London[37]. There is no record of Sir Edward Pryce in any official or recognised list of titled persons. See Castle Cary & Somersetshire Commercial Bank, page 12.

Figure 15. £1 note of the Exeter, Somerset, Bath & Ireland Bank
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The magistrate remanded the prisoner, directed the case to be made well known to the public and desired the engraver of the notes to be brought before him on a future day.

On subsequent examination, further charges were brought against Noland. It appears that the fictitious bank had been set up some five years earlier and for a short while was paying its notes before the perpetrators absconded[38].

Two examples of the notes are held in the Chartered Institute of Bankers' collection at the British Museum.

[36] Morning Advertiser 27 June 1818
[37] At this time there was a London bank of Sir Charles Price & Co.
[38] *Public Ledger* 27 June 1818; *National Register* 6 July 1818

Flintshire & District Banking Company

In October 1837, Henry Palmer was charged with uttering fictitious bills of the Flintshire & District Banking Company - a bank that did not exist. See Sheerness & Queensborough Bank (page 38).

In October 1837, four persons were arrested in Manchester for passing bills of the Sheerness & Queensborough Bank; they were John Jones, Joseph Wood, Samuel Dawes and John Kinnear (see Brighton Royal Bank, page 8), alias Roberts, alias Donaldson. Kinnear and Jones were charged with forgery and all four of them with uttering notes with intent to defraud.[39] When Kinnear was searched, four keys were found on him. He stated they were keys to his trunk; the police having heard that a trunk had been sent to Liverpool, went to the railway station there and, upon opening Kinnear's luggage, found bills of the Sheerness & Queensborough Bank to the amount of £8,000-£10,000. At Kinnear's address in Liverpool, they found a trunk which the keys fitted and discovered a copper plate and several hundred impressions of the Flintshire & District Banking Company.

John Kinnear was tried at the 1838 Lancashire Spring Assizes. Kinnear declined counsel and defended himself. The most damaging testimony against him came from his accomplice, John Jones, whom Kinnear called as a defence witness; his evidence unravelled under cross-examination. Jones and Kinnear were found guilty of uttering and forgery on 22nd March.

Kinnear was sentenced to transportation for life[40].

[39] The case was reported in detail in the *Birmingham Journal* 28 October 1837

[40] Transportation of convicts to NSW ceased in 1840

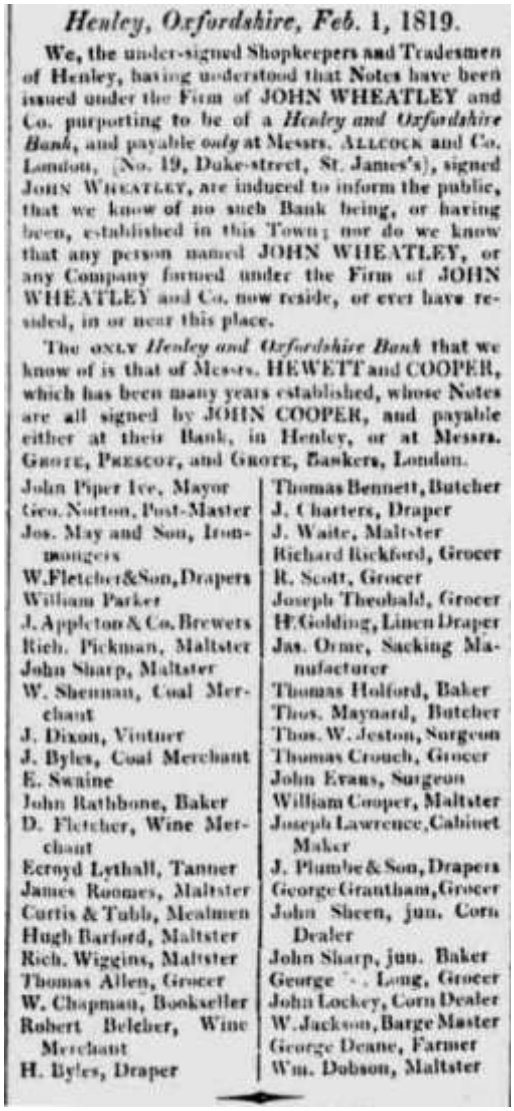
Henley & Oxfordshire Bank (Wheatley)

In February 1819, the shopkeepers and traders of Henley put an announcement into the local press (Figure 16), warning the public about a fictitious new bank.

The style of the bank was 'Henley & Oxfordshire Bank', the same as the established bank in the town, which the traders said was the only bank of that name they recognised.

The firm was purportedly John Wheatley & Co. Up until about 1812, when he retired, a John Wheatley had been for 30 years a partner in Banbury Old Bank – possibly why this name was chosen.

No other mention of this bank nor banknotes purportedly issued by it have been found.



Henley, Oxfordshire, Feb. 1, 1819.

We, the under-signed Shopkeepers and Tradesmen of Henley, having understood that Notes have been issued under the Firm of JOHN WHEATLEY and Co. purporting to be of a *Henley and Oxfordshire Bank*, and payable *only* at Messrs. ALLCOCK and Co. London, [No. 19, Duke-street, St. James's], signed JOHN WHEATLEY, are induced to inform the public, that we know of no such Bank being, or having been, established in this Town; nor do we know that any person named JOHN WHEATLEY, or any Company formed under the Firm of JOHN WHEATLEY and Co. now reside, or ever have resided, in or near this place.

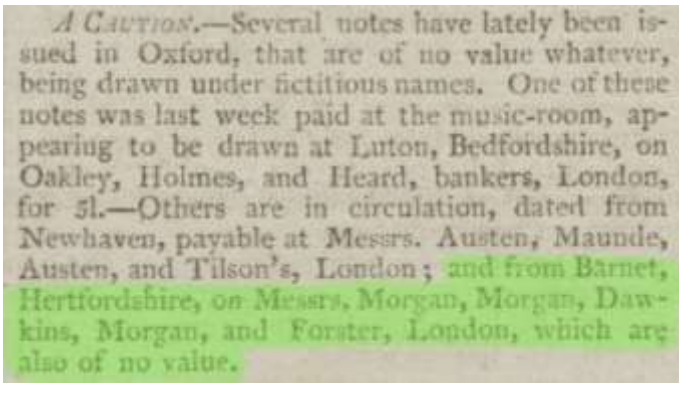
The ONLY *Henley and Oxfordshire Bank* that we know of is that of Messrs. HEWETT and COOPER, which has been many years established, whose Notes are all signed by JOHN COOPER, and payable either at their Bank, in Henley, or at Messrs. GROTE, PRESCOT, and GROTE, Bankers, London.

John Piper Ive, Mayor	Thomas Bennett, Butcher
Geo. Norton, Post-Master	J. Charters, Draper
Jos. May and Son, Ironmongers	J. Waite, Maltster
W. Fletcher & Son, Drapers	Richard Rickford, Grocer
William Parker	R. Scott, Grocer
J. Appleton & Co. Brewers	Joseph Theobald, Grocer
Rich. Pickman, Maltster	H. Golding, Linen Draper
John Sharp, Maltster	Jas. Orme, Sacking Manufacturer
W. Sherman, Coal Merchant	Thomas Holford, Baker
J. Dixon, Vintner	Thos. Maynard, Butcher
J. Byles, Coal Merchant	Thos. W. Jeston, Surgeon
E. Swaine	Thomas Crouch, Grocer
John Rathbone, Baker	John Evans, Surgeon
D. Fletcher, Wine Merchant	William Cooper, Maltster
	Joseph Lawrence, Cabinet Maker
Ecroyd Lythall, Tanner	J. Plumbe & Son, Drapers
James Roomes, Maltster	George Grantham, Grocer
Curtis & Tubb, Mealmen	John Sheen, jun. Corn Dealer
Hugh Barford, Maltster	
Rich. Wiggins, Maltster	John Sharp, jun. Baker
Thomas Allen, Grocer	George [illegible] Long, Grocer
W. Chapman, Bookseller	John Lockey, Corn Dealer
Robert Beleber, Wine Merchant	W. Jackson, Barge Master
	George Deane, Farmer
H. Byles, Draper	Wm. Dobson, Maltster

Figure 16. Traders' announcement

Hertfordshire & Barnet Bank (Outing 73)

In June and July 1809, a caution (Figure 17), concerning fictitious banknotes, appeared in newspapers across the English midlands.



A Caution.—Several notes have lately been issued in Oxford, that are of no value whatever, being drawn under fictitious names. One of these notes was last week paid at the music-room, appearing to be drawn at Luton, Bedfordshire, on Oakley, Holmes, and Heard, bankers, London, for 5l.—Others are in circulation, dated from Newhaven, payable at Messrs. Austen, Maunde, Austen, and Tilson's, London; and from Barnet, Hertfordshire, on Messrs. Morgan, Morgan, Dawkins, Morgan, and Forster, London, which are also of no value.

Figure 17. Caution

A £1 note of the Hertfordshire & Barnet Bank appears in Figure 18. The supposed London agents of Morgan, Morgan, Dawkins, Morgan & Fosters appear not to have existed. The writing of 'Morgan & Company' in the style of a signature is also very unusual.

Denominations of 10/- and of £10 are also known.

Figure 18. Hertfordshire & Barnet Bank £1 note
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Ipswich Bank / Ipswich & Suffolk Bank (Outing 1047)

On 1st July 1807, Samuel Sandford Still[41] and William Hitchin, were indicted for 'feloniously forging on the 3rd of May, two promissory notes for the payment of five pounds each, with intention to defraud James Page the elder; and a Second Count, for feloniously forging two other like notes with the same intention; and Four other Counts for disposing of and putting away like forged notes with the same intention; and Several other Counts for like offence, to defraud James Page the younger'.[42]

In October 1806, Samuel Still had engaged William Innis, an engraver in Little Bell Alley, Coleman Street, to produce four printing plates. These were for £1, £5 and £10 promissory notes and a 'day check plate' for the Ipswich Bank of Ralph Holden, Sanders & Co. Innis then printed two hundred notes from each plate.

At this time (1807-15), there was a genuine Ipswich Bank of the firm of Crickitt & Co. with which these notes were no doubt intended to be confused.

[41] No other record of Samuel Sandford Still has been found - it is possible that this was an alias of Thomas Sandon
[42] *Proceedings of the Old Bailey*: t18070701-12, 1 July 1807

Figure 19. Ipswich Bank £5 note

In December 1806 and January 1807, Samuel Still engaged another engraver, John Kidgell of Gracechurch Street, to make several modifications to the plates. An oak tree was added to the design and Ipswich Bank was altered to 'Ipswich & Suffolk Bank'. Kidgell printed in total twelve thousand notes of £1, £2 and £5 denominations, which were delivered to No. 6 St Michael's Alley, Cornhill, where Still had rented the ground floor of the premises, from a Mrs Vaughan, in September, in the name of Winkley, Brothers & Co.

Figure 20. Modified Ipswich Bank notes

The same partnership of Ralph Holden, Sanders & Co. and the same supposed London agents also appear on a fictitious £1 banknote styled 'Suffolk Bank'; the British Museum has an example.

William Hitchin meanwhile had gone to Ipswich. Here he rented a house in Queen Street, from a Miss Louisa Smith, 'for the purpose of opening a bank'. The let starting on 30th September 1806.

Hitchin claimed to be in the corn and provisions business with Ralph Holden and Alexander Sanders.[43]

Samuel Still, engaged Thomas Vaughan (nephew of Mrs Vaughan) to act as a clerk in the Cornhill office. He also, in January 1807, engaged Thomas Young to go to Ipswich and act as clerk for Holden & Co.

In London, no-one ever saw anyone of the name of Winkley at the bank, only Vaughan and Still. In, Ipswich, likewise no-one ever saw anyone of the name of Holden or Sanders at the bank, only Young and Hitchin. Hitchin was seen to sign the banknotes 'Ralph Holden'.

Banknotes were 'issued' from early November 1806 until the end of April 1807. During this time, all notes that came into either the office at Ipswich or the office in Cornhill, were duly paid. The notes that came into the Cornhill office, after being paid, were sent to a Mr Hayes in the West of England.

In early 1807, a young man set up a shop as a druggist, in Salisbury, Wiltshire. His father, who arrived with him and had apparently impeccable credentials, proceeded to purchase goods from various businesses, all of which were paid for using notes of the Ipswich Bank or the Ipswich & Suffolk Bank[44].

Some of the notes found their way to London and were paid at the supposed London agents. However a London tradesman, hearing of the drug trade speculation and that the druggist's name was Hayes recalled that he had a bill drawn on the firm of Charles King, Hayes & Co. of the Langton Bank in Dorset for which neither party had been found in the previous two years.

A writ was sent down and Hayes was arrested on the 29th April 1807; he paid the debt and was released.

As the news circulated, a great many of the notes were sent to London for payment, which was refused. The bank had, apparently, a shortage of ready cash because of the actions of Hayes, who had stopped sending remittance for the notes he had been sent and had 'gone off with the money'.

On 28th April, Still gave Thomas Vaughan notes to the value of £800 and instructed him to raise cash. He was to do this by visiting various market towns, buy items of small value, always tendering notes, and accumulating the change. The actual purchasing of goods was mostly done by two young ladies that Vaughan was instructed to take with him - Mary Elizabeth Primrose and Sarah Osborn. Notes were passed in Cheltenham, Tewkesbury, Worcester, Birmingham and Oxford.

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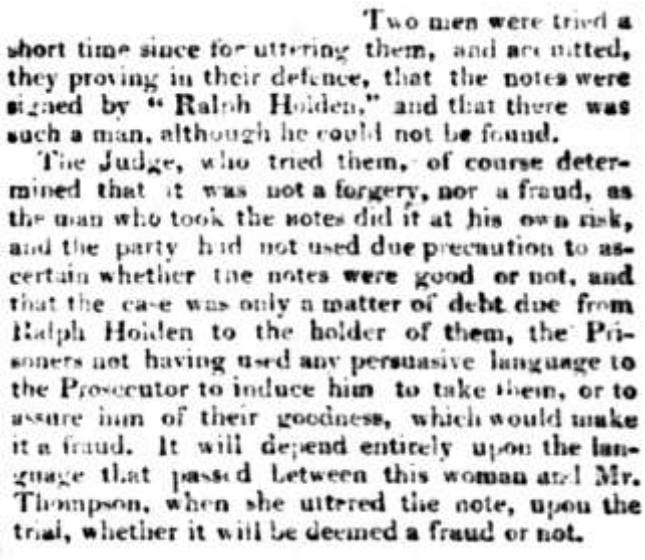
[43] There is no record of such a business other than an entry in the 5th May 1807 edition of the *London Gazette*, announcing the dissolution of the partnership on 27th April

[44] *Salisbury & Winchester Journal* 4 May 1807

On Friday 22nd May, Samuel Sandford Still and William Hitchin were arrested. On 3rd July, Still and Hitchin were tried for forgery at the Old Bailey. They were found not guilty but retained on other charges[45]. They were acquitted on the subsequent charges – following the 'not guilty' verdict, no evidence was offered by the prosecution.[46]



Two men were tried a short time since for uttering them, and acquitted, they proving in their defence, that the notes were signed by "Ralph Holden," and that there was such a man, although he could not be found.

The Judge, who tried them, of course determined that it was not a forgery, nor a fraud, as the man who took the notes did it at his own risk, and the party had not used due precaution to ascertain whether the notes were good or not, and that the case was only a matter of debt due from Ralph Holden to the holder of them, the Prisoners not having used any persuasive language to the Prosecutor to induce him to take them, or to assure him of their goodness, which would make it a fraud. It will depend entirely upon the language that passed between this woman and Mr. Thompson, when she uttered the note, upon the trial, whether it will be deemed a fraud or not.

Figure 21. *British Press* 22nd April 1808

The defence had called witnesses who claimed that Ralph Holden was a real person. Despite his not being found, sufficient doubt was deemed to have been established.

On 5th September 1807, it was reported that several of the £1 and £5 notes had been circulated in York[47].

In April 1808, Elizabeth Barker and Mrs Esther Hymes were charged with uttering £5 notes of the Ipswich Bank at shops in Whitechapel, the Strand and Covent Garden. They were remanded[48].

The following announcement appeared in the 16th October 1810 edition of the *Oxford University & City Gazette*:

> Caution.- Two men are going about to the country fairs, buying horses, for which they pay in fictitious notes of the defunct Ipswich bank, of the nominal value of 10l each. One is a tall, stout man; and the other is about 5 feet 4 inches high, thin made in person, very thin face, and has somewhat the appearance of a horse dealer.

The same announcement with similar wording appeared in a number of newspapers, from Carlisle to Canterbury.

Five years later, a middle-aged man was reported in Ramsgate passing one of the Ipswich & Suffolk Bank £5 notes and attempting to pass a £10 note[49]. Even as late as 1817, the notes were still being passed in towns in Kent and Sussex.[50]

Whilst the Ipswich Bank was not a fictitious bank in as much as it had offices and paid all its notes up until the firm 'went bust', it was obviously a

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[45] *Salisbury & Winchester Journal* 6 July 1807
[46] *Proceedings of the Old Bailey*: t18070701-13, 1 July 1807
[47] *Lancaster Gazette* 5 September 1807
[48] *British Press* 22 April 1808, *Morning Advertiser* 25 April 1808
[49] *Kentish Gazette* 4 August 1815
[50] *Kentish Weekly* Post 5 December 1817

fraudulent enterprise. The plan was to get as many notes into circulation as possible, declare the firm bankrupt and then abscond with the profits.

Langton Bank

In about 1805, notes were circulated in Dorset purportedly of the Langton Bank, Swanage. The firm was supposedly Charles King, Hayes & Co. and drew on their London agents Mess.rs Thompson & Co. of Basinghall Street. See Ipswich Bank (page 15).

Leicester Bank

On 1st March 1793, at Bristol Fair, a Mr R Cramer sold ten oxen, receiving twenty-one 5 guinea notes in payment. The notes were purporting to be drawn on the Leicester Bank of W & Jos. Webster, and payable at Sir James Esdaile & Co., London[51]. It was reported that a man had been arrested in Bristol for circulating some of the same notes.

In September 1795 it was reported that similar notes were in circulation in Norfolk. A description of the notes (which were dated 1792) was given[52].

There were two genuine Leicester banks at the time. Those of Boultbee, Mansfield & Boultbee and of Bentley & Buxton.

Leiton Bank

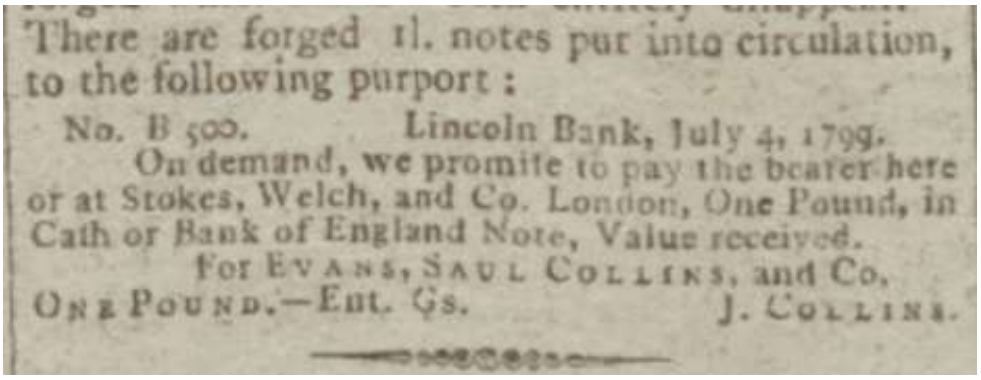
In June 1809, a warning to the public was printed in the press[53] concerning a genteel elderly woman in mourning and a handsome elegant young woman who passes for her daughter.

The two women would buy goods in Piccadilly, Bond Street and Oxford Street, paying by cheque for more than the amount of goods, thus obtaining cash also. The banking house on which the cheque was drawn was not named, however the two women were also said to have several notes of the Leiton Bank about them.

[51] *Chester Chronicle* 22 March 1793
[52] *Norfolk Chronicle* 12 September 1795
[53] *Morning Advertiser* 20 June 1809

Lincoln Bank

In September 1800, the *Northampton Mercury* printed the following:



There are forged 1l. notes put into circulation, to the following purport:

No. B 500. Lincoln Bank, July 4, 1799.

On demand, we promise to pay the bearer here or at Stokes, Welch, and Co. London, One Pound, in Cash or Bank of England Note, Value received.

For Evans, Saul Collins, and Co.

One Pound.—Ent. Gs. J. Collins.

Figure 22. *Northampton Mercury* 6 September 1800

Neither the partnership of Evans, Collins & Co. nor the London bank of Stokes, Welch & Co. existed. The warning also appeared in *Aris's Birmingham Gazette* and several other regional newspapers.

In July that year, the *Staffordshire Advertiser* (and others) had reported a woman, who claimed to be soldier's wife, passing several fictitious £1 notes purportedly 'on a Lincon bank'.

Luton Bedfordshire Bank (Outing 1297)

In May 1809, the public were warned of fictitious Luton banknotes[54]. Notes of £5 and £10 had been circulated over the previous few days. A woman described as 'of genteel appearance and address' and an elderly man were reportedly in custody.

On 1st July it was reported that one of the notes had been paid at the music-room, Oxford. The £5 note was supposedly payable at Oakley, Holmes & Heard, London.

On 16th August, Mary Mills, alias Mullins, alias Connor was charged at Queen Square with uttering similar notes. She had apparently passed several at Mitcham Fair, where she was detected[55]. A large number of witnesses claimed to believe that she was the perpetrator but only one would swear to her identity[56]. She was remanded for further examination.

In October 1809, a man named John Kercheval was committed for trial[57] for passing one of the notes knowing it to be worthless. On 8th January 1810 he was indicted for obtaining money under false pretences. He was

[54] *Ipswich Journal* 20 May 1809
[55] *Public Ledger* 17 August 1809
[56] *Sun (London)* 23 August 1809
[57] *Northants Mercury* 14 October 1809

acquitted under a technicality because the indictment did not detail the note[58].

Figure 23. Luton Bedfordshire Bank £5 note

In November that same year, Isaac Freedman, described as 'a Jew pedlar' was committed to Norwich Jail[59], having paid a £5 note in change to the coachman of the Reverend T P Slapp of Newton Floeman. In the Norfolk Assizes in March 1810 'no true bill was found against him'[60].

In July 1810, Sarah McDonnell purchased a pair of stockings from the shop of Mr Robert Kenyon, in Holborn Hill. When she attempted to pay with a Luton Bedfordshire Bank note he was suspicious and contacted 'several bankers'. He detained her; she was charged with uttering and remanded[61]. Sarah claimed to have recently come from Ireland as a servant. A large number of pawnbroker's duplicates were found in her possession.

It was reported that 'a swindler' was passing the same fictitious notes in Bath, in July 1818[62].

The name of this bank was presumably chosen in the hope that people would assume it was the same as Luton Bank of Hampson & Co., which was genuine.

[58] Northampton Mercury 13 January 1810
[59] *Public Ledger* 20 November 1809
[60] *Norfolk Chronicle* 14 March 1810
[61] *Public Ledger* 26 July 1810
[62] *Bristol Mirror* 1 August 1818

Figure 24. Luton Bedfordshire Bank £1 note
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Four examples of the notes are held in the Chartered Institute of Bankers' collection at the British Museum.

Manchester Bank

In May 1792, it was announced that a new bank was to be opened in Manchester. Over the next few weeks, a number of five guineas notes appeared in circulation. Enquiries subsequently revealed that no such bank or firm existed[63].

Several newspapers reported the design of the notes (as Figure 25) to protect their readers from fraud.

No. 128. Manchester Bank, £5 5

I promise to pay Five Guineas to Mr. James Roydes, or bearer, on demand, at Manchester, value received. May 16, 1792.

For Charles Beckwith and James Lees,

F.128. J. Lees,

Figure 25. Style of Manchester Bank 5 guineas note as published in the press

[63] *Kentish Gazette* 22 June 1792

Ten years later, in November 1801, reports appeared that 'two swindlers' had visited Hull and passed a number of fictitious bills.[64] Once again an illustration of the bills was published.

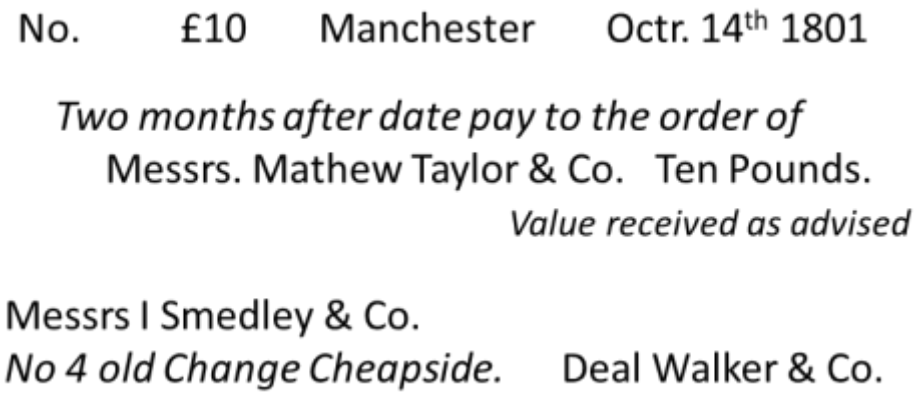

Figure 26. Style of Manchester Bank £10 note as published in the press

Manchester Bank 2

In December 1798, a young man who called himself Pidcock was charged with forging and uttering a bill for £18, dated Manchester 17 November 1798, unto a grocer of Chester. The bill was apparently drawn by Bayley & Taylor upon the London bank of John Pownall Esq., Sons & Co. Neither of these firms existed.

Pidcock also bought £5 of goods from another shop in the city for which he paid with another bill for £17 17s. After his arrest a printing plate and bundle of blank bills were found amongst his effects.

Mersey Bank / Liverpool Bank (Outing 1221)

The Mersey Bank was not a fictitious bank, in that it seems to have existed for a time, however it was undoubtedly a fraudulent enterprise. The bank had offices in Church Street, Liverpool.

The bank first came to the public attention in May 1821, when a report appeared in the local press of a Birmingham engraver employed to make three plates for printing £1 and £5 notes and bills for £15, for the Mersey Bank, Liverpool. When delivered of the plates, the customer absconded without paying for the work. The name of the partnership on the plates was "Morton, Hardie, Walker & Smyth" and they purportedly drew on Mess.rs Willerton, Beaumont, Graham & Co. of Waterloo Place, London. On enquiries being made, neither of these firms could be found.[65]

On 12th May, D Andrews 'a person of decent appearance' was charged at the Guildhall with fraud. It was alleged that he, in concert with others, was proposing to open a fictitious bank in the North of England to be called the

[64] *Lancaster Gazette* 14 November 1801
[65] *Leicester Chronicle* 12 May 1821

'Mersey Bank'. He had in his possession notes to the nominal amount of many thousands, with the signatures cut off. This was believed to be because he and his co-conspirators suspected the fraud might be discovered and removed the signatures to prevent a charge of forgery. No evidence could be found that any of the notes had been circulated and so the charge was dismissed.[66]

Within days, an announcement appeared by which the bank offered a reward of £100 for information leading to the author of 'an anonymous and libelous letter' sent to the Master of the Exchange Rooms, Manchester.

In June, the *Liverpool Mercury* was served with two writs for repeating the two stories which had appeared, which alleged the newspaper to have "*broke into the close of the said bankers, with force of arms*" and "*did other wrongs, to the great damage of Daniel Worton, James Hardie, and William Smyth*".

In December 1821, William Hyde Sikes was committed to Lancaster Castle to take trial for negotiating forged Bills of Exchange. A bill of £125 was presented at the bank of Mess.rs Lowry, Roscoe and Wardell of Liverpool by a Mr. William Stephen Haynes. Mess.rs Lowry & Co. having discovered the bill and its endorsement to be forgeries, went to the lodgings of Mr. Haynes and were there referred to the Mersey Bank in Church Street, of which Mr Haynes was found to be the corresponding clerk.[67] When the case came for trial in April 1822, William Haynes was called as a witness. He stated that the partners in the Mersey Bank were Daniel Worton, James Hardie, William Walker and William Smyth. All these proprietors lived in or near London. Mr Worton, he believed, lived near Little Chelsea; and he thought Mr Smyth lived in Pall Mall; he did not know at all where Hardie and Walker lived. He never saw any of the partners but Mr Worton.[68]

In January 1822, it was reported that the Mersey Bank was insolvent. The bank responded by taking out an advertisement stating that it would pay all its notes; the £1 notes in the last week of February and the £5 notes in the last week of March and second week of April. However …

In February 1822, the announcement shown in Figure 27 appeared in the press. It seems clear that John Doe and Richard Roe were made up names. Within days, banknotes appeared headed 'Liverpool Bank' bearing the partnership name of 'Willerton, Haynes & Co.'[69].

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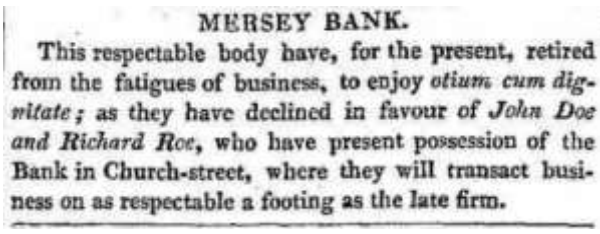
[66] *British Monitor* story repeated in *Lancaster Gazette* 19 May 1821

[67] *Lancaster Gazette* 15 December 1821

[68] *Manchester Guardian* 6 April 1822

[69] Willerton was one of the partners in the Waterloo Bank on which the Mersey Bank supposedly drew. This had also disappeared.



MERSEY BANK.

This respectable body have, for the present, retired from the fatigues of business, to enjoy *otium cum dignitate*; as they have declined in favour of *John Doe and Richard Roe*, who have present possession of the Bank in Church-street, where they will transact business on as respectable a footing as the late firm.

Figure 27. Press announcement

The announcement of the dissolution of the former partnership (which also appeared in the London Gazette) stated that their notes would be paid by Willerton, Haynes & Co. It seems likely that for a short period, Liverpool Bank notes were paid for the Mersey Bank notes, until they themselves were found to be worthless.

In May, Thomas Taylor's petition to be discharged as a bankrupt was heard in the Insolvent Debtors Court. He was opposed be several creditors who claimed that he was involved or was aware of the passing of several forged bills, several drawn on the Mersey and Waterloo Banks. Both banks had since disappeared and none of the parties involved could be found. In summing up, the judge said '… not sufficient evidence to make it safe to adjudge the insolvent to have been a party to *the frauds practised by the Mersey and Waterloo Banks …*'.

Figure 28. Liverpool Bank £1 note

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Notes of the Mersey Bank were still circulating, and being refused for payment, in October 1822.[70]

Milsom Bank (Outing 99)

The Bristol March Fair started on Monday 1st March 1819. It was reported that 'Among the more dexterous tricks played off by the swindling fraternity, several fictitious Bank-Notes, of which the following is a copy, were freely

[70] *Morning Post* 25 October 1822

circulated:-' a description followed[71]. The notes were purportedly of the Milsom Bank, Bath.

Twenty of the notes were taken by a countryman in payment for a horse. Three were received by a tradesman in payment for goods; the man who passed them being apprehended. However, as the tradesman refused to prosecute, the offender was set free.

Figure 29. Milsom Bank £5 note

Another newspaper reported that upwards of one hundred of the notes were passed[72].

In June 1820, the following report appeared[73]:

> GUILDHALL. – A young woman of decent appearance who gave her name *Anne Williams*, residing at No. 4 Chick lane, underwent examination on Thursday before Mr. Alderman Haygate, charged under the following circumstances :- On Monday the 5th instant, a creditable looking man came to the warehouse of Messrs. Howard and Coleman, chemists, No. 9, in Cannon-street, and agreed for the purchase of a quantity of cochineal, which amounted to 41. 5s; the account he gave of himself to Kettel, the warehouseman who served him, was, that he wanted the goods for a small order he had received from the country, and desired the parcel to be sent with a bill and receipt to No. 5, Love-lane Little Eastcheap, and it should be paid for on delivery.
>
> Woodgate the porter, was accordingly sent with the parcel, and at the door of the house in Love-lane, saw the prisoner, who, in answer to his inquiries, said the parcel was for her, and asked him if he had any objection to take country bank-notes, as she had no others; the porter said he had not, if they were payable in London. She gave him five 1l. notes, of the Milsom Bank, Bath, dated in June, 1810, purporting to be payable at Messrs. Samson and Brothers, No 11, Crutched Friars, and he gave her the difference.

---

[71] *Bristol Mirror* 6 March 1819
[72] *Hereford Journal* 10 March 1819
[73] *Bell's Weekly Messenger* 19 June 1820

Woodgate on his return home, met his master, Mr. Howard, to whom he communicated the circumstances, and they both returned to Love lane; the prisoner, however was gone, and the persons of the house knew nothing about her. A similar trick had also been played off by the same parties, upon Mr. Raven, spice-merchant, No. 69 Gracechurch-street. The prisoner was in readiness at a house on Fish-street-hill, to receive the property, which she paid for in notes of the same description as in the former transaction. It is perhaps, needless to add, that Messrs. Samson have been bankrupts, and the Milsom Bank broke up several years ago.

Other instances of this sort of fraud having occurred, a general intimation of the fact was circulated through the drug trade, and upon a purchase being made, in similar circumstances, at Messrs. Battley and Co.'s, Wood-street, the prisoner was apprehended at the door of the house to which the goods were directed to be sent, and in her way to the Compter threw her purse down a cellar, the contents of which proved to be the notes of the above description.

After some consultation with the Law Officers as to the precise nature of the offence, it was held to amount to a conspiracy to defraud, and the prisoner was remanded to a future day, strict search being directed to be made in the mean time for the purpose of apprehending the man who had made the several purchases.

The Chartered Institute of Bankers' collection at the British Museum has a single example of a £1 note.

Newhaven Bank (Outing 1529)

In April 1809, a man named Thomas Johnson was examined by magistrates at Queen-Square on three occasions regarding charges of fraud[74]. Described as 'good-looking', he presented himself as a farmer from Lincolnshire.

By passing sham notes, supposedly of the Newhaven Bank, he obtained goods from a number of traders.

SWINDLING.—A man, of the name of Thomas Johnson, has undergone three examinations at Queen-square Office, on various charges of frauds of different descriptions. He is a good-looking man, and made his appearance in London a few weeks since, and represented himself as a gentleman farmer, from Lincolnshire. The charges against him are instituted by tradespeople whom he has succeeded in defrauding to a very considerable amount. Mr. Flemming, an upholsterer, furnished a house for the Prisoner, and his bill came to about 80*l.* and he has succeeded in getting goods of a number of persons, having either three or four houses in his occupation at a time, in the different parts of the town. He always had about him an abundant supply of Newhaven bank-notes of every denomination, which he has circulated about the town. The notes are well calculated to deceive, they having been very dexterously manufactured, and made payable in London at some pretended firm, resembling the name of a real firm, and beginning with the first name, but the other names alter by letters, but bearing a strong similitude. It happens that there is no Newhaven bank, so that these notes are no better than fictitious shop-bills, resembling bank notes. Several of these sham notes have been circulated in the Fleet and other prisons, and the name of Chamberlain, an old name resorted to by swindlers, in similar transactions, appears on the notes, which the public are cautioned against. The prisoner will undergo another examination this morning. Gillmore, the Officer, has recovered some of the property of the claimants.

Figure 30. Story in *National Register* 9 April 1809

In May 1810, James Carpenter was examined at the Public Office, Bow Street on charges of uttering fictitious notes of Southampton, Billericay and Newhaven Banks. He was committed for further examination.[75] A Mr J Williams was also committed.

[74] *National Register* 9 April 1809 (and others)
[75] Morning Advertiser 22 May 1810

Figure 31. Newhaven Bank £1 note

Notes of Newhaven Bank, dated 1808, were purportedly payable at the London bank of Mess.rs Austen, Maunde, Austen & Tilson. They featured a vignette of the Greek/Roman god Poseidon/Neptune sitting in a shell and were signed 'F Smith'.

Later notes, dated 1809, had Sir Edw.d Pryce Bart., Son, Sercombe and Co. as the London agents (see Castlecary & Somersetshire Commercial Bank and Exeter, Somerset, Bath & Ireland Bank). Some of these had a different vignette with Poseidon/Neptune lying back against a rock (Figure 32).

Figure 32. Later Newhaven Bank £1 note
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In January 1811, a woman named Stanton, described as having 'appearance and manners well calculated to impose' was examined on a charge of passing notes of £1 and £2 purporting to be of the Newhaven Bank[76].

Evidence was presented that she had passed a considerable amount in different areas of London. She was arrested in Chelsea, having passed several in that locale. She was remanded for further examination.

In July 1811, a case was being heard in the Court of King's Bench - The King versus Sedley. A witness, Richard Walker, stated that he had had several quarrels with the defendant Davenport Sedley, not relevant to the case but on an unrelated matter: 'it was about uttering bad notes of the Newhaven Bank'[77].

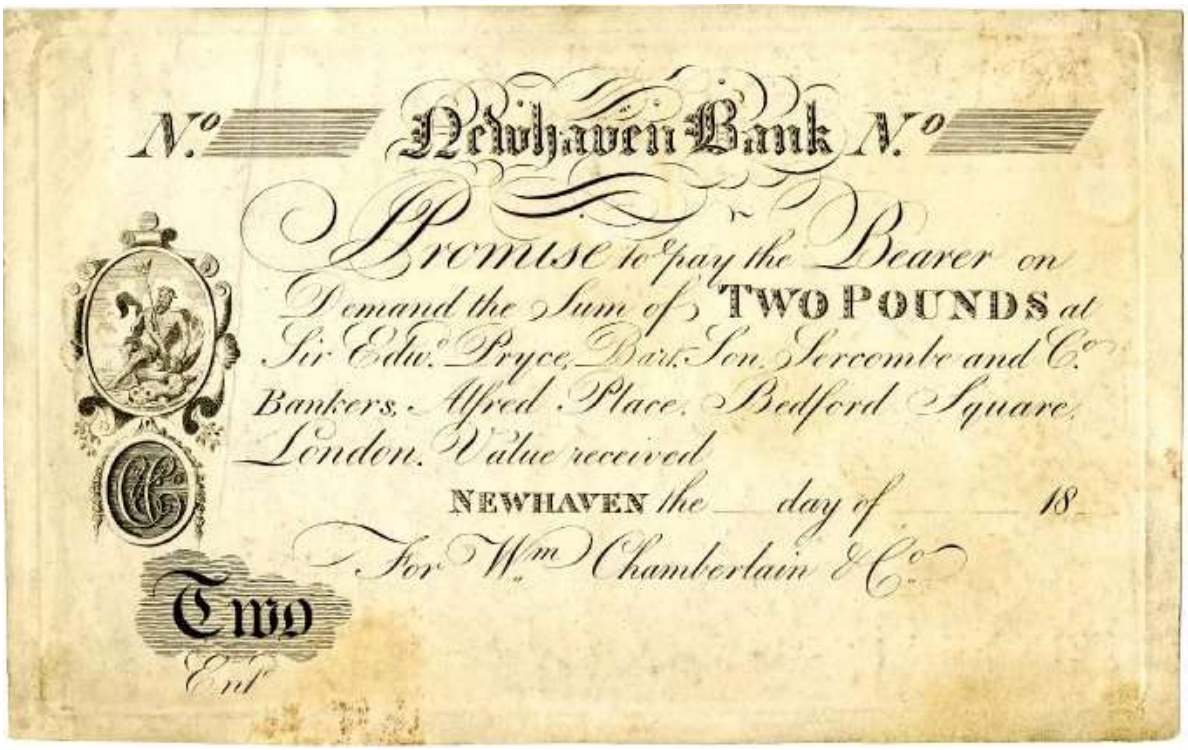

Figure 33. Later Newhaven Bank proof of £2 note
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Three examples of the later notes are held by the British Museum.

[76] *London Courier* 2 February 1811
[77] *The Sun (London)* 13 July 1811

Plymouth Bank

In April 1791, James Kelsey was tried and found guilty at the Old Bailey of uttering a promissory note for £30, purportedly drawn on the Plymouth Bank of Bromfield & Harvey and dated 14 September 1790.[78]

Plymouth Bank 2

In July 1815, John Boote was being examined for the third time for a swindle involving a note of the Swansea Bank (see page 44), when a new charge was brought against him.

A grocer of Newgate Street stated that Boote had owed him £3 for groceries from some years before when, two years ago, he had appeared in his shop and paid the debt with a £10 note purporting to be of the Plymouth Bank, payable at No. 4 Mark Lane. The purported partnership was J Bayley & Co. and the note was drawn on J Borman & Co.

The grocer gave him the change. The next day the grocer attempted to present the note for payment. No-one was resident at the Mark Lane address and the firm in Plymouth turned out to be fictional.[79]

A Mr J Boot had previously been charged with uttering fictitious notes. A butcher of Oxford Market stated that, in April 1814, Boot had given him a £5 note of the Plymouth Bank. When he went to Mark Lane, he was told that persons of the names which appeared on the note had resided there but were now gone.[80]

Portsmouth, Portsea & Hampshire Naval Bank (Outing 1744)

In November 1811, a number of £5 banknotes, supposedly of the Portsmouth, Portsea & Hampshire Naval Bank, were presented to Mess.rs Wright, Selby & Robinson for payment[81].

[78] *Proceedings of the Old Bailey, 13th April 1791*
[79] *The Globe* 1 August 1815
[80] *Public Ledger* 14 October 1814
[81] *St James's Chronicle* 7 November 1811, *Taunton Courier* 14 November 1811

Figure 34. £5 note of the Portsmouth, Portsea & Hampshire Naval Bank
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These notes were purportedly given by the partnership of James Powell, Alexander Selby, Jacob Golding & Co. and signed *A Selby*.

Wright & Co. stated that they had no knowledge whatever of the parties and therefore concluded that the notes were fraudulent. Several of the notes were believed to have been circulated at the Doncaster Races.

Richmond Bank

In October 1810, a number of newspapers reported (in brief) the arrest and hearing of Nathaniel Ewer[82]. Described as 'a decent looking young man', he was charged with 'uttering and forging a number of notes, purporting to be Richmond Bank notes for 5l, 5s'. A number of the notes had been passed in the Kennington area.

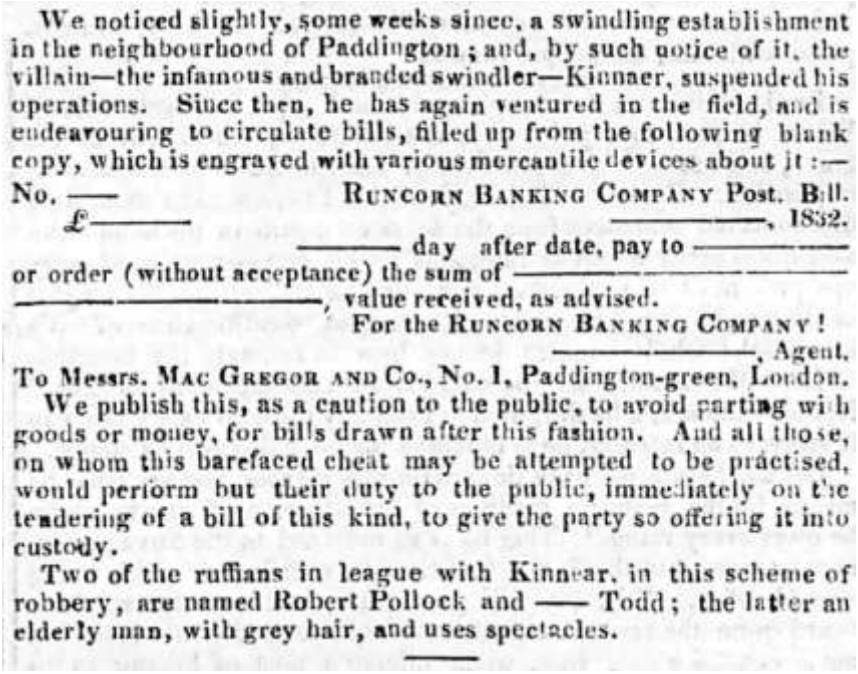
It is unclear from the reports whether these notes were forgeries of genuine notes or whether they were entirely fictitious. If forgeries, they could have been of the Richmond Bank, Yorkshire or (more probably) of the Richmond, Surrey bank of Brown & Co. which is reported as having failed that year.[83]

[82] *Statesman (London)* 15 October; *St James's Chronicle* 16 October; *Sun (London)* 17 October

[83] Brown & Co. is not otherwise known to have issued notes, although they probably did

Runcorn Banking Company

The *Satirist*, in June 1832, published the following:



We noticed slightly, some weeks since, a swindling establishment in the neighbourhood of Paddington; and, by such notice of it, the villain—the infamous and branded swindler—Kinnaer, suspended his operations. Since then, he has again ventured in the field, and is endeavouring to circulate bills, filled up from the following blank copy, which is engraved with various mercantile devices about it:—

No. —— RUNCORN BANKING COMPANY Post. Bill.

£——— ————, 1832.

——— day after date, pay to ————

or order (without acceptance) the sum of ————

————————, value received, as advised.

For the RUNCORN BANKING COMPANY!

————————, Agent.

To Messrs. MAC GREGOR AND Co., No. 1, Paddington-green, London.

We publish this, as a caution to the public, to avoid parting with goods or money, for bills drawn after this fashion. And all those, on whom this barefaced cheat may be attempted to be practised, would perform but their duty to the public, immediately on the tendering of a bill of this kind, to give the party so offering it into custody.

Two of the ruffians in league with Kinnear, in this scheme of robbery, are named Robert Pollock and —— Todd; the latter an elderly man, with grey hair, and uses spectacles.

There is no corroborating evidence for these claims, but the fact that no legal action was taken (or even threatened) for libel suggests the truth behind them.

Ryton Bank

In September 1796, Thomas Brown, aged 27, and Matthias Parkes, aged 24, were indicted at the Old Bailey[84], 'for forging and uttering a prommissory note for five guineas, dated Ryton in Shropshire, April 23 1796'. The note was signed Thomas Brown, for Self & Co., payable in London at Mess.rs Down, Thornton & Co.

During the trial, reference was made to several other similar notes. These were also for 5 guineas, were signed 'M Parkes', and were drawn on Drummond and Co. Both Down, Thornton & Co. and Drummond & Co. were real London banks. The note purportedly payable at Down, Thornton & Co. was numbered B148; the others were numbered 243, 244, 245 & 246. When Parkes was arrested, he was found with 'forty-one or forty-two' 5gn notes on his person. It was not stated as to whether these were genuine notes or more fradulent ones.

A number of witnesses were called to ascertain that no such bank existed in Ryton, Shropshire and that the first note (nor any like it) were not payable at Down, Thornton & Co.

George Smith, engraver of Chancery Lane, testified that, in March that year, he had engraved a plate for Ryton Bank. He was unable to say categorically

[84] Proceedings of the Old Bailey: t17960914-3, 14 September 1796

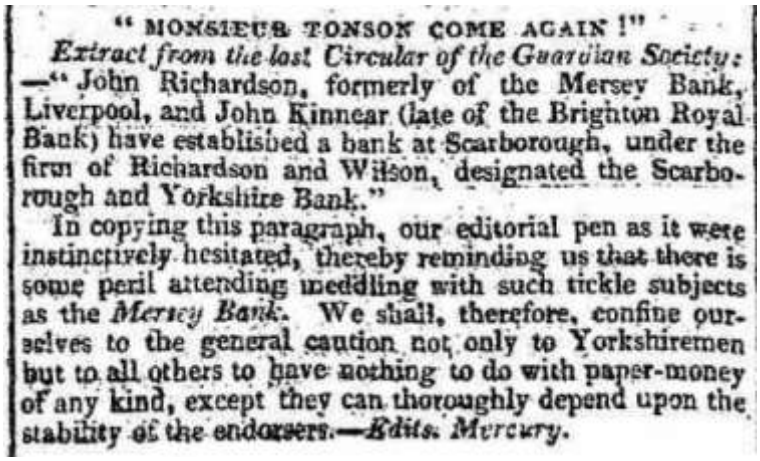
if the notes were from the plate he had produced; he was unable to identify either Parkes or Brown and could not say whether the person who paid for the plate was a man or a woman.

The defence produced several character witnesses to vouch for the honesty of both Parkes and Brown. Despite this, they were both found guilty, subject to a point of law as to whether a forgery had been committed or merely a fraud.

On 6th December 1797, Thomas Brown was sentenced to death.[85] Matthias Parkes seems to have remained imprisoned in Newgate Gaol until 1800; originally sentenced to death, he was free pardoned on 20th November 1797 but retained on another indictment of a fraud.[86]

Scarborough & Yorkshire Bank (Outing 1896)

In June 1824, it was announced that a new bank had been established at Scarborough, designated the Scarborough & Yorkshire Bank. The partners were described as John Richardson 'formerly of the Mersey Bank, Liverpool' (see page 27)[87] and John Kinnear 'late of the Brighton Royal Bank' (see page 8). The announcement was reported in several regional papers, including the *Liverpool Mercury* which knowing the history of these establishments and gentlemen was less than enthusiastic (Figure 35).



"MONSIEUR TONSON COME AGAIN!"

Extract from the last Circular of the Guardian Society:—"John Richardson, formerly of the Mersey Bank, Liverpool, and John Kinnear (late of the Brighton Royal Bank) have established a bank at Scarborough, under the firm of Richardson and Wilson, designated the Scarborough and Yorkshire Bank."

In copying this paragraph, our editorial pen as it were instinctively hesitated, thereby reminding us that there is some peril attending meddling with such tickle subjects as the *Mersey Bank*. We shall, therefore, confine ourselves to the general caution not only to Yorkshiremen but to all others to have nothing to do with paper-money of any kind, except they can thoroughly depend upon the stability of the endorsers.—*Edits. Mercury.*

Figure 35. From the Liverpool Mercury 25 June 1824

The Scarborough & Yorkshire Bank produced notes of £1 denomination - the Chartered Institute of Bankers' collection at the British Museum has one example. The bank does not seem to have existed for very long; perhaps adverse publicity scotched the scheme before it could be fully implemented.

[85] Proceedings of the Old Bailey: o179706-2, 6 December 1797

[86] TNA, HO/CR700030134, *Criminal Registers of Prisoners in Middlesex and the City*

[87] John Richardson's name was not mentioned in any of the reporting of the activities of the Mersey Bank

Figure 36. Scarborough & Yorkshire Bank £1 note (unissued)
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Sheerness & Queensborough Bank

In September 1837, a man calling himself William Charles Abrams arrived in Sheerness. He set about contacting several house agents enquiring about obtaining a house in the most desirable part of town, his intention to open a business for the discounting of bills and transmission of money. When asked "you mean a bank?" he answered "yes, but not one of issue".[88]

Unable to obtain desirable premises before Christmas, Abrams rented one in another part of town. He engaged several workmen to install a mahogany-topped counter, desks and a baized door with glass window, on which the word 'Bank' was to be painted.

Work had barely started when a gentleman arrived from Birmingham making enquiries as to the existence of a Sheerness & Queensborough Bank. He stated that several bills had been in circulation at Birmingham, of the firm of Abrams & Co., of the Sheerness & Queensborough Bank[89]. Mr Abrams on hearing this, said that he would set out for London immediately to track down the bills. He said that he would return to Sheerness in a day or two but in fact he absconded.

On 26th October 1837, in Birmingham, the examination of Henry Palmer, charged with uttering fictitious bills of exchange, was resumed. Mr C Lloyd, manager of the National Provincial Bank in Birmingham stated that Palmer had discounted bills of the Sheerness & Queensborough Bank with him. On

[88] Testimony of Mr Mead, solicitor, of Sheerness at trial of Henry Palmer in *Monmouthshire Merlin* 4 November 1837
[89] There is a town in Kent, near to Sheerness, called Queenborough (without an 's')

him presenting the bills at the London & Westminster Bank (where they purported to be paid), the staff there were very cautious in answering any questions about "Abrams & Co.". He did find out that an account had been opened for Sheerness & Queenborough Bank but only a single transaction of £60 had been paid in.

Mr Thomas, superintendent of police at Manchester, stated that he knew the prisoner and had seen him several times at Manchester over the previous three months. He produced copper plates; he also produced impressions of each plate which corresponded with the bills uttered by the prisoner.

Henry Palmer was fully committed to the assizes, charged with obtaining money under false pretences and likely to be further charged with conspiracy to defraud and possibly with forgery.

In March 1838, Henry Palmer pleaded guilty to several charges of fraud and was sentenced to three years imprisonment with hard labour.[90]

In October 1837, four persons were arrested in Manchester for passing bills of the Sheerness & Queensborough Bank; they were John Jones, Joseph Wood, Samuel Dawes and John Kinnear, alias Roberts, alias Donaldson. Kinnear and Jones were charged with forgery and all four of them with uttering notes with intent to defraud.[91] When Kinnear was searched, four keys were found on him. He stated they were keys to his trunk; the police having heard that a trunk had been sent to Liverpool, went to the railway station there and, upon opening Kinnear's luggage, found bills of the Sheerness & Queensborough Bank to the amount of £8,000-£10,000.

Southampton & Hampshire Bank (Outing 1989)

A fraud was perpetrated in 1808, by William Hitchin[92] and Thomas Charles Fitzhugh Sandon, in collusion with William Peter Joggett.

In May 1808, John Willis, an engraver in the Strand, London, in his evidence stated that he was approached by William Hitchin and asked to engrave a plate to print £1 notes for the Southampton & Hampshire Bank. Willis engraved the plate and printed 1000 notes which he delivered to the office of Joggett & Co. in New City Chambers, London on the 21st May. Willis stated that he delivered an additional 1000 notes on each of the successive three days and that he also engraved a plate for £5 notes and ran off 200 notes.

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[90] *Coventry Standard* 30 March 1838

[91] The case was reported in detail in the *Birmingham Journal* 28 October 1837

[92] Almost certainly the same William Hitchin who, in 1805, had been was indicted at the Old Bailey for feloniously forging and counterfeiting an acceptance of a bill of exchange and five other counts (he was acquitted) and the same William Hitchin who was involved with the Ipswich Bank notes in 1807

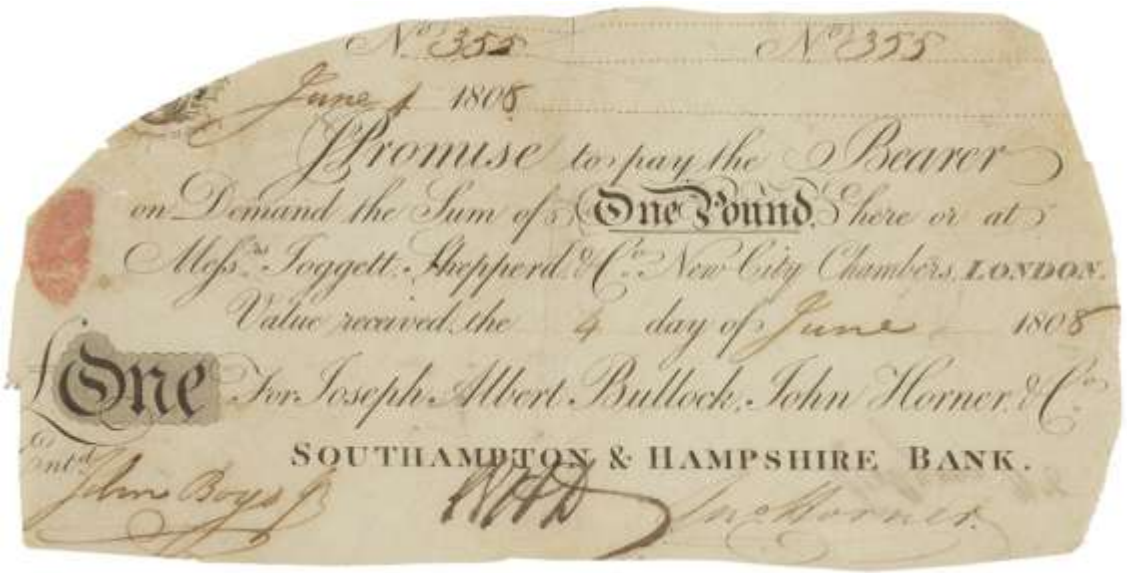

Figure 37. £1 note of Southampton & Hampshire Bank
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The partnership on the fake banknotes is Joseph Albert Bullock, John Horner & Co. Bullock and Horner appear not to have been real people. The London agents are shown as Joggett, Shepperd & Co. William Peter Joggett was a London merchant and insurance broker who was declared bankrupt in 1803[93] and again in September 1807[94]. In May 1807, Joggett had been discharged from Fleet debtors' prison, his discharge record recording more than a dozen aliases by which he had been known.

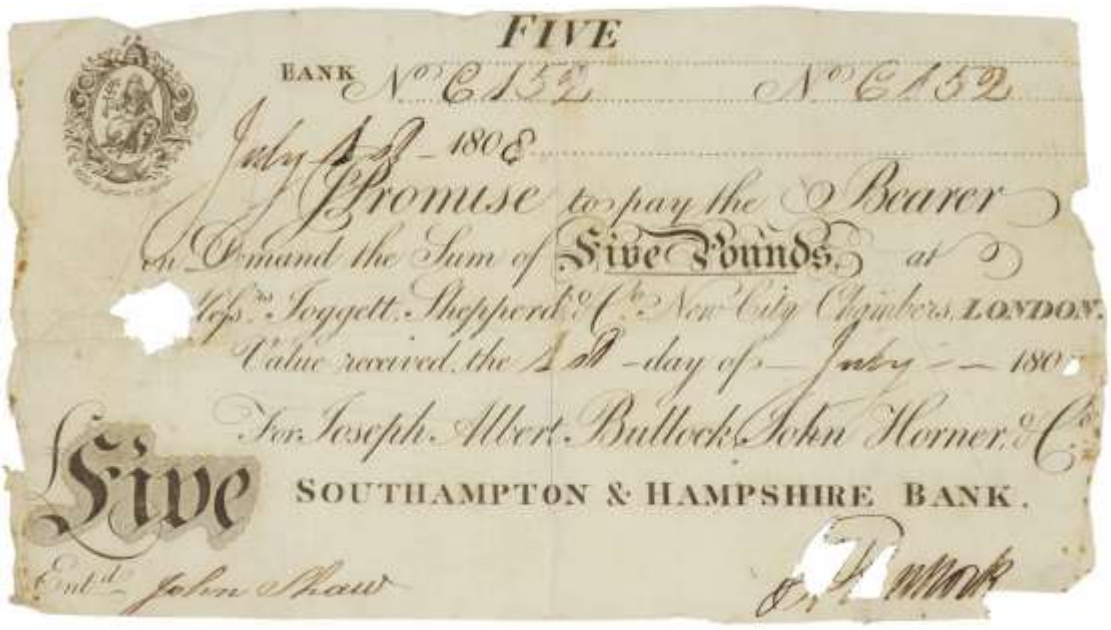
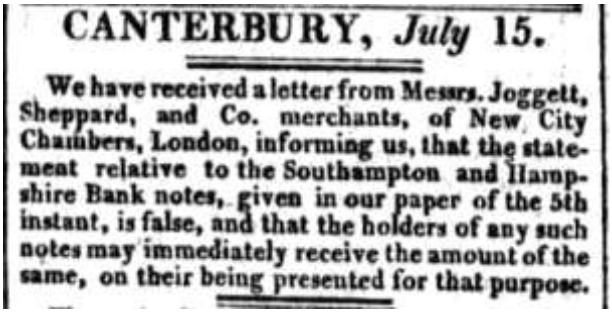


Figure 38. £5 note of Southampton & Hampshire Bank[95]
© Trustees of the British Museum. Shared under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International (CC BY-NC-SA 4.0) licence.

[93] *London Gazette* 1st March 1803
[94] *London Gazette* 10th September 1808
[95] The Chartered Institute of Bankers' collection at the British Museum has four examples of the notes

In July, it was reported in the local press[96] that people had been passing £2 notes of the fictitious Southampton and Hampshire Bank, in Folkestone, Kent. The perpetrators were unknown. It is likely that Hitchin and Sandon had employed a second engraver to engrave the £2 plate.



CANTERBURY, *July* 15.

We have received a letter from Messrs. Joggett, Sheppard, and Co. merchants, of New City Chambers, London, informing us, that the statement relative to the Southampton and Hampshire Bank notes, given in our paper of the 5th instant, is false, and that the holders of any such notes may immediately receive the amount of the same, on their being presented for that purpose.

Figure 39. Retraction

The organisation and confidence of the fraudsters was such that a letter was sent to the *Kentish Weekly Post* which had reported this and the following week they issued a retraction.

The *Salisbury & Winchester Journal* also published a statement. They had received a letter threatening prosecution if they copied the paragraph from the *Kentish Chronicle* 'tending to injure and defame the Bank recently established at Southampton, under the firm of Bullock, Horner & Co.'[97].

On 6th August, a Colonel John Gordon presented for payment at the Southampton office of the bank, one of the £1 notes. He was told by a servant girl that they had all 'gone away'.

Figure 40. £2 note of Southampton & Hampshire Bank
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Ten days after Colonel Gordon's visit to Southampton, Sandon and Hitchin arrived in Warwick where they passed some of the fake £5 notes.

[96] *Kentish Gazette* 8th July 1808
[97] *Salisbury & Winchester Journal* 25 July 1808

Suspicions were aroused and a gentleman who had heard of the parties said the note was forged. Sandon and Hitchin were followed to Coventry and Dunchurch where in both places further notes were passed.

Two of the notes from Warwick were presented for payment at Joggett & Co. A man who might have been Joggett (the room was 'very dark') replied that the bank had 'stopped payment'.

Sandon and Hitchin were arrested in Dunchurch and were tried at the 1809 Lent Assizes in Warwick for forgery. After the evidence had been presented, the Judge addressed the jury: "… though the pretended banking-house might have been set up for the purpose of fraud, yet I do not think the facts are sufficient to constitute a forgery". Sandon and Hitchin were acquitted[98]. The basis of their defence was witnesses who swore that there were people called Bullock and Horner (although they could not be found).

They were held and tried in the summer assizes for conspiracy and fraud. They were found guilty and sentenced to 12 months imprisonment and to stand in the pillory[99]. Sandon & Hitchin stood in the pillory at Warwick on Saturday 9th September. They were described as 'well dressed, very impudent in their behaviour' and 'vowing vengeance against their prosecutors'.[100]

Sandon & Hitchin were due to be released at the end of their term of imprisonment in July 1810. Sandon was set at liberty. In March 1809, a Thomas Charles Sandon was awarded a Royal Pardon, along with Anthony Daffy Swinton the Elder, Anthony Daffy Swinton the younger and Daniel Banch, regarding the case of John Stow Lundie.[101] Given that Anthony Daffy Swinton the Elder was Thomas Charles Fitzhugh Sandon's father-in-law, it is barely conceivable that this is not the same man, despite him being under arrest in Warwick at the time. [John Stow Lundie was brought before the Old Bailey in December 1808 on a charge of forging Bank of England notes. He appeared in the dock in a deranged state and was not prosecuted][102]

Hitchin however was immediately taken into custody on a charge of being in possession (when arrested at Dunchurch two years earlier) of a stolen exchequer bill[103]. He was indicted for 'feloniously stealing, on the 16th of April 1806, an Exchequer bill, value £100, the property of William Kent'. He was found guilty and sentenced to transportation for seven years.

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98 *The Globe* 8 April 1809
99 *Public Ledger and Daily Advertiser* 12 August 1809
100 *Kentish Gazette* 15 September 1809
101 TNA, HO 13/19, *Criminal Entry Books 1808-1809*
102 *National Register* 12 December 1808
103 *Oxford Journal* 11 August 1810

The Chartered Institute of Bankers' collection at the British Museum has four examples of the notes.

Suffolk Bank

See Ipswich Bank/Ipswich & Suffolk Bank (page 15).

A single example of a £1 note of Suffolk Bank is held by the British Museum.

Figure 41. Suffolk Bank £1 note
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Sussex Bank

In October 1811, George Crompton and 'a lady who passed for his wife' were arrested in Canterbury[104]. George was accused of passing fictitious notes, purportedly of the Sussex Bank, Worthing, in the city. Both also had charges preferred of previously doing the same in Faversham.

All of the notes were for a nominal value of £5. The partnership on the notes was Thomas Darcy Dowland & Co. and they were supposedly payable at Mess.rs Jones & Co., London. There is no evidence of Thomas Darcy Dowland existing as a real person. In London, there were Jones, Lloyd & Co., bankers at Lothbury and John Jones, banker at Smithfield[105]. No doubt the name 'Mess.rs Jones & Co.' was chosen for its similarity to these.

On 15th October George Crompton was committed for trial. On 21st October, George Crompton's wife was tried at Faversham and found guilty of vending

[104] *Kentish Weekly Post* 8th October 1813 & *Kentish Gazette* 12th October 1813
[105] *Handbook of London Bankers*, F G Hilton Price, 1876

fictitious notes and with intent to defraud[106]. She was given the (for the time) lenient sentence of three months' imprisonment and a fine of six shillings and eight pence for each offence.

In January 1814, George Crompton was indicted in London, on the charge of fraud, but once the evidence had been presented the Recorder intervened and stated that fraudulent intent was not sufficiently proved and he directed the jury to find him Not Guilty[107].

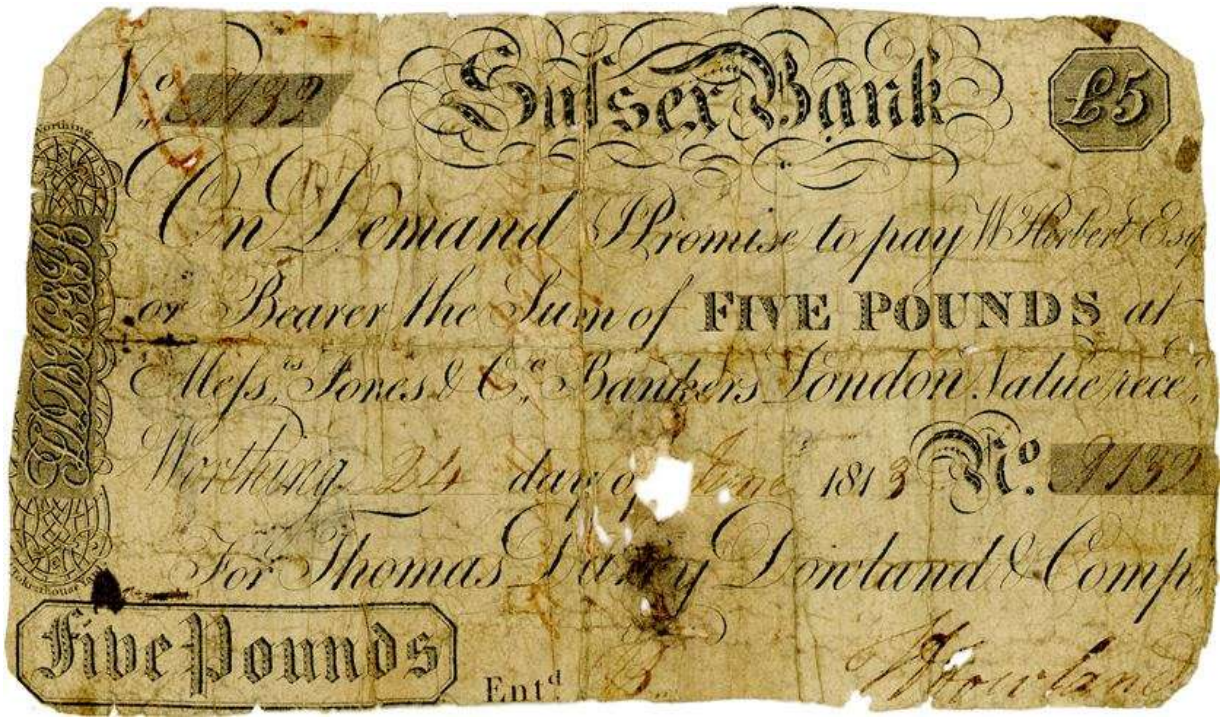

Figure 42. £5 note of Sussex Bank

Meanwhile in December 1813, it was reported that a person was in custody in Southwark for examination on a charge of passing the same notes.

Eighteen months later, it was reported in Oxford that people should be on their guard as notes of the Sussex Bank were in circulation[108]. A description of the notes was given.

Swansea Bank

It was reported that, in June 1814, a gang of swindlers had got into circulation, in the Brighton area, a number of fictitious notes, purporting to be of the Swansea or South Wales Bank[109]. The value of the notes apparently ranged from five guineas to fifty pounds. The Swansea Bank was supposedly the firm of Powell & Co. and the notes were purportedly payable

[106] *Kentish Weekly Post* 22nd October 1813
[107] *Kentish Gazette* 11th January 1814
[108] *Oxford University & City Herald* 10th June 1815
[109] *Sussex Advertiser* 13 June 1814

at the firm of Smith & Co. in Whitehall Yard; neither of these firms existed.[110]

A week later, Swansea Bank notes of £10 and £20 nominal values were reported to be circulating[111].

In July 1815, John Boote, was brought up at the Guildhall for examination for the third time[110]. He was charged with defrauding a gentleman called John William Sims of five guineas by obtaining that amount in exchange for a Swansea Bank note of that nominal value. Boote, aged 36, was indicted at the Suffolk Lent Assizes but found not guilty. He was described as 'a remarkably fine-looking man'; and report stated him to be 'a natural son of a certain illustrious person'[112].

William Pott and John Tipper were charged, in 1821, of defrauding the landlord of the George Tavern, Whitechapel Road, a Mr. Sceal. Over a period of a month, whilst claiming to be Brothers J and T Tipper, they purchased amounts of port and wine from him, sometimes paying in coin but usually with notes of the supposed Swansea Bank. The notes were for the firm of Mess.rs Tipper & Co. and payable at 3, Birchin Road, London. Despite Sceal's initial suspicions, the first notes were paid when he took them to Birchin Road. Later notes were refused however and he was informed that the firm did not exist 'except spuriously'[113]. Pott and Tipper were ordered to be detained until they provided bail.

At subsequent examinations, further charges were brought[114]. In September, Pott and Tipper were indicted at the Old Bailey. After three deliberations, Pott was found guilty of forgery; Tipper was found not guilty but remanded to face a further charge of forgery in the county of Hertfordshire[115].

Waltham Abbey Bank

On 6th July 1808, Robert Coombs was arrested in Cambridge, charged with uttering notes 'purporting to be of a bank at Waltham Abbey'. The notes were supposedly payable at a firm in Bell Court, Mincing Lane[116]. It was reported that some of the notes had also been circulated in Canterbury by persons unknown. The following week Coombs was acquitted as the notes were 'regularly paid at the house in London on which they were drawn'[117].

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[110] The *Globe* 1 August 1815
[111] *Cumberland Pacquet* 21 June 1814
[112] *Suffolk Chronicle* 30 March 1816
[113] *Public Ledger* 6 June 1821
[114] *Evening Mail* 24 August 1821; *Morning Post* 28 August 1821
[115] *Public Ledger* 15 September 1821
[116] *Kentish Weekly Post* 12 July 1808
[117] *Kentish Weekly Post* 19 July 1808 (quoting the *Cambridge Chronicle*)

In August that year, it was reported that 'two well-looking young men' were circulating Waltham Abbey Bank notes. One £5 note was given to a tradesman in Tooley Street for the purchase of an article costing 12 shillings, receiving change for the difference. Another note was passed in the Borough, Southwark[118].

West Ham & Essex Bank (Outing 2332)

It was reported that in May 1809, notes of the fictitious West Ham & Essex Bank were being offered in payment at various places in the county of Kent[119]. The man passing the notes was described as 'of middling stature, marked with the small-pox, of shabby appearance, and apparently about forty years of age; he rides an old broken-down grey horse'.

On 10th August, Solomon Joseph Manning was committed to Westgate gaol, charged with uttering. He had tendered a £10 note of the West Ham & Essex Bank at an inn in Margate. He had had it returned to him as bad. He later gave the note in payment for a gold watch to William Catchpool, a silversmith of St Alphage, Canterbury[120]. Manning, who was described as 'well dressed' and 'of good address', had previously been in Deal, Dover and other places on the coast.

In December Manning was released on bail to stand trial in January. He was subsequently acquitted[121].

In September 1809, Sarah Evenes, alias Morris, was committed to Newgate for trial charged with uttering fictitious notes of 40s (£2) purportedly drawn on the West Ham & Essex Bank[122]. She had attempted to buy some fabric remnants from a mercer. On offering the note she said that some other traders had refused it as it was a country note. On checking, the mercer discovered it was of no value and had her taken into custody. On the direction of the judge, she was acquitted[123].

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[118] *Morning Advertiser* 19 August 1808
[119] *Kentish Weekly Post* 30 May 1809
[120] *Kentish Weekly Post* 11 August 1809
[121] *Kentish Weekly Post* 9 January 1810
[122] *Kentish Gazette* 19 September 1809
[123] *Star (London)* 21 September 1809 [reports her name as Sarah Gunnever]

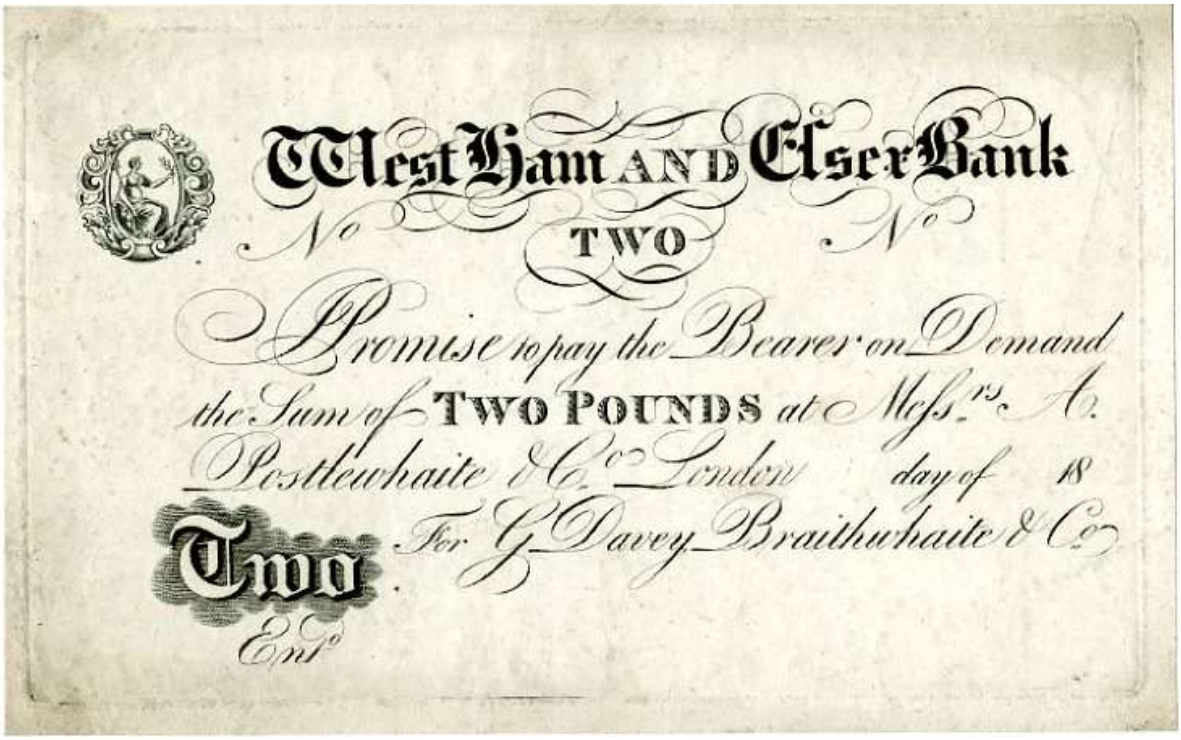

Figure 43. £2 note of West Ham & Essex Bank
© Trustees of the British Museum. Shared under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International (CC BY-NC-SA 4.0) licence.

Figure 44. £5 note of West Ham & Essex Bank
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In November 1809, David Wingrove Butler was charged with horse stealing. He had purchased a horse at Marlow Fair and £26 paid for it with notes of

the West Ham & Essex Bank. He was taken into custody at Smithfield and remanded[124].

Whilst in Tothilfields Prison, he was visited by a Thomas Morris. After some time, Butler turned to the guard and stated that it was Morris who had supplied him with the notes with which he had paid for the horse. Morris was therefore detained.

When Butler and Morris were brought up for examination, Morris said that he in turn had received the notes from a man called Davey, who resides in Fleet Lane. Davey, the Fleet Lane cheese-monger and banker was taken into the custody of the Warden of the Fleet prison. When Davey's house was searched dozens of the notes, of £10, £5 and £2 denominations, and the plates for printing them were found[124].

Three examples of the notes are held at the British Museum, two of which are in the Chartered Institute of Bankers' collection.

Windsor & Berkshire Bank (Outing 2377)

The first reference to the Windsor & Berkshire Bank appears in the press in February 1812: 'A person is travelling the country with very handsome Notes, purporting to be of a Windsor Bank, with the Castle engraved thereon, drawn by C Child & Co. which are invalid.'[125].

Figure 45. Windsor & Berkshire Bank £5 note

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[124] *Derby Mercury* 16 November 1809

[125] *Norfolk Chronicle* 29 February 1812

Two days later it was reported that two men answering to Edward Clarke and William Bird had been arrested in Cambridge for 'uttering fictitious notes', two of which had been passed in Cambridge[126]. The notes were purportedly for the Windsor & Berkshire Bank; the partnership name was shown as 'John Frederick, Charles Thomas & Co.'. John Frederick and Charles Thomas do not appear to have been real people.

At the Cambridge Assizes, William Bird was found guilty of forgery and sentenced to death; he was executed on 28th March. Edward Clarke was acquitted[127].

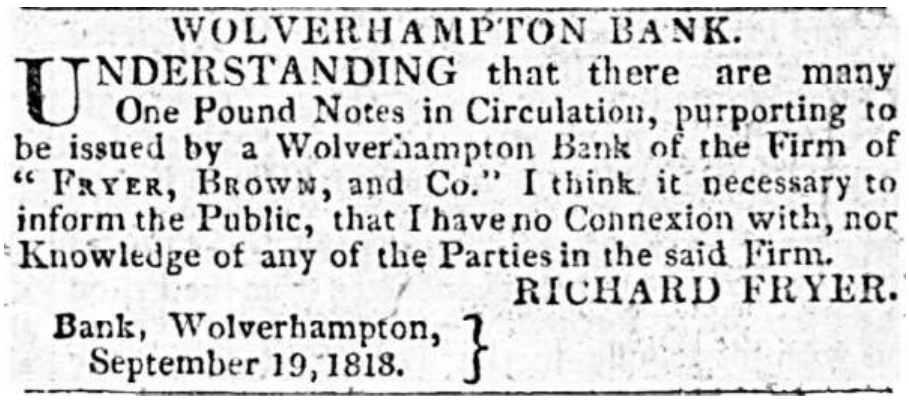
On 2nd April, it was reported that Charles Nightingale, who had recently been acquitted of uttering one of the notes in Worcestershire, had then been arrested on a similar charge in Oxfordshire. He was found guilty in the summer Assizes of having uttered a forged note in Chipping Norton and was sentenced to death[128].

A single example of a £5 banknote appears in the Chartered Institute of Bankers' collection held by the British Museum.

Wolverhampton Bank

In September 1818, a number of £1 notes purporting to be of (a fictitious) Wolverhampton Bank were in circulation. The partnership appearing on the notes was 'Fryer, Brown & Co.'.

Richard Fryer, of the genuine Wolverhampton Bank was compelled to take out an advertisement in the press stating that he was not in any way connected with the parties in the said firm.[129]



WOLVERHAMPTON BANK.

UNDERSTANDING that there are many One Pound Notes in Circulation, purporting to be issued by a Wolverhampton Bank of the Firm of "FRYER, BROWN, and Co." I think it necessary to inform the Public, that I have no Connexion with, nor Knowledge of any of the Parties in the said Firm.

RICHARD FRYER.

Bank, Wolverhampton, September 19, 1818.

Figure 46. Richard Fryer's advertisement

[126] *Hampshire Chronicle* 2 March 1812
[127] *Public Ledger & Daily Advertiser* 3 April 1812
[128] *Oxford University & City Herald* 11 July 1812
[129] *Aris's Birmingham Gazette* 21 September 1818

SKIT NOTES

All of the aforegoing cases were of notes which were produced to look like genuine notes, with the intention to deceive and defraud.

In the 19th century, there were also produced items which resembled bank notes, especially Bank of England notes, but were produced for amusement and/or advertising and were not intended to defraud. However, there were unscrupulous people who, on obtaining such items, attempted to pass them off as real bank notes.

Examples of skit notes included: the Bank of Elegance, the Bank of Economy and the Bank of Engineers. Whilst these banks did not exist any more than the aforegoing cases, they are not considered fictitious banks in the sense of this work.

Figure 47. Bank of Elegance skit note

APPENDIX – KNOWN EXTANT NOTES

Bank	In Archives	In Public Domain	Total
Abingdon & Berkshire Bank	6	1	7
Bath & Bristol Bank	*nil*	1	1
Bath, Bristol & West Country Bank	*nil*	*nil*	*nil*
Bath & Melksham Bank	*nil*	*nil*	*nil*
Berwick General Bank	*nil*	1	1
Billericay Bank	1	*nil*	1
Brighton Royal Bank	9	8	17
Bristol Commercial Bank	1	1	2
Cambridgeshire Bank	*nil*	*nil*	*nil*
Castle Cary & Somersetshire Commercial Bank	*nil*	4	4
Chatham & Rochester Bank	*nil*	*nil*	*nil*
Cheshunt & Hertfordshire Bank	*nil*	*nil*	*nil*
Dorsetshire, Wiltshire & Shaftsbury Bank	1	2	3
Exeter, Somerset, Bath & Ireland Bank	3	*nil*	3
Flintshire & District Banking Company	*nil*	*nil*	*nil*
Henley & Oxfordshire Bank (Wheatley)	*nil*	*nil*	*nil*
Ipswich Bank	2	2	4
Ipswich & Suffolk Bank	2	1	3
Langton Bank	*nil*	*nil*	*nil*
Leicester Bank	*nil*	*nil*	*nil*
Leiton Bank	*nil*	*nil*	*nil*
Liverpool Bank	1	1	2
Luton Bedfordshire Bank	5	3	8
Manchester Bank	*nil*	*nil*	*nil*
Mersey Bank	*nil*	*nil*	*nil*
Milsom Bank	3	1	4
Newhaven Bank	3	5	8
Plymouth Bank	*nil*	*nil*	*nil*
Portsmouth, Portsea & Hants Naval Bank	*nil*	*nil*	*nil*
Richmond Bank	*nil*	*nil*	*nil*
Runcorn Banking Company	*nil*	*nil*	*nil*
Ryton Bank	*nil*	*nil*	*nil*
Scarborough & Yorkshire Bank	1	*nil*	1
Sheerness & Queensborough Bank	*nil*	*nil*	*nil*
Southampton & Hampshire Bank	5	1	6
Suffolk Bank	1	*nil*	1
Sussex Bank	1	1	2
Swansea Bank	1	*nil*	1
Waltham Abbey Bank	*nil*	*nil*	*nil*
West Ham & Essex Bank	3	*nil*	3
Windsor & Berkshire Bank	1	*nil*	1
Wolverhampton Bank	*nil*	*nil*	*nil*

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