

Literature, &c.

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From Dickens's Household Words.

A FASHIONABLE FORGER.

I AM an attorney and a bill discounter. As it is my vocation to lend money at high interest to extravagant people, my connection principally lies among 'fools,' sometimes among rogues 'of quality.' Mine is a pursuit which a prejudiced world either holds in sovereign contempt, or visits with envy, hatred and all uncharitableness; but to my mind there are many callings with finer names that are no better. It gives me two things which I love—money and power; but I cannot deny that it brings with it a bad name. The case lies between character and money, and involves a matter of taste. Some people like character; I prefer money. If I am hated and despised, I chuckle over the 'per contra.' I find it pleasant for members of a proud aristocracy to condescend from their high estate to fawn, feign and flatter; to affect even mirthful familiarity in order to gain my good will. I am no Shylock. No client can accuse me of desiring either his flesh or his blood. Sentimental vengeance is no item in my stock in trade. Gold and bank notes satisfy my 'rage'; or, if need be, a good mortgage. Far from seeking revenge, the worst defaulter I ever had dealings with cannot deny that I am always willing to accept a good post-obit.

I say again, I am daily brought in contact with all ranks of society, from the poverty-stricken patentee to the peer; and I am no more surprised at receiving an application from a duchess than from a pet opera dancer. In my ante-room wait, at this moment, a crowd of borrowers. Among the men, beardless folly and moustachiod craft are most prominent: there is a handsome young fellow, with an elaborate cane and a wonderfully vacant countenance, who is anticipating, in feeble follies, an estate that has been in the possession of his ancestors since the reign of Henry the Eighth. There is a hairy, high nosed, broken down nondescript, in appearance something between a horse-dealer and a pugilist. He is an old Etonian. Five years ago he drove his four-in-hand; he is now waiting to beg a sovereign, having just been discharged from the insolvent court for the second time. Among the women, a pretty actress, who, a few years since, looked forward to a supper of steak and onions, with bottled stout, on a Saturday night, as a great treat, now finds one hundred pounds a month insufficient to pay her wine merchant and her confectioner. I am obliged to deal with each case according to its peculiarities. Genuine undeserved Ruin seldom knocks at my door. Mine is a perpetual battle with people who imbibe trickery at the same rate as they destroy their fortunes. I am a hard man, of course. I should not be fit for my pursuit if I were not; but when, by remote chance, honest misfortune pays me a visit, as Rothschild amused himself at times by giving a beggar a guinea, so I occasionally treat myself to the luxury of doing a kind action. My favorite subjects for this unnatural generosity, are the very young, or the poor, innocent, helpless people who are unfit for the war of life. Many among my clients, (especially those tempered in the 'ice book,' of fashion and high life—polished and passionless) would be too much for me, if I had not made the face, the eye, the accent, as much my study as the mere legal and financial points of discount. To show what I mean I will relate what happened to me a long time since:

One day, a middle aged man, in the usual costume of a West End shopman, who had sent in his name as Mr Axminster, was shown into my private room. After a little hesitation he said:

'Although you do not know me, living at this end of the town, I know you very well by reputation, and that you discount bills. I have a bill here which I want to get discounted. I am in the employ of Messrs Russe and Smooth. The bill is drawn by one of our best customers, the Hon. Miss Snape, niece of Lord Blimley, and accepted by Major Munge; whom no doubt you know by name. She has dealt with us for some years, is very extravagant, but always pays.'

He put the acceptance—which was, I think, for two hundred pounds—into my hands.

I looked at it as scrutinizingly as I usually do at such paper. The Major's signature was familiar to me: but having succeeded to a great estate, he has long ceased to be a customer. I instantly detected a forgery; by whom? was the question. Could it be the man before me? experience told me it was not. Perhaps there was something in the expression of my countenance which Mr Axminster did not like, for he said, 'It is good for the amount, I presume?'

I replied, 'Pray sir, from whom did you get this bill?'

'From Miss Snape herself.'

'Have you circulated any other bills made by the same drawer?'

'O yes!' said the draper, without hesitation; 'I have paid away a bill for one hundred pounds to Mr Sparkle, the jeweller, to whom Miss Snape owed twenty pounds.—They gave me the difference.'

'And how long has that bill to run now?'

'About a fortnight.'

'Did you endorse it?'

'I did; Mr Sparkle required me to do so,

to show that the bill came properly into his possession.'

'This second bill, you say, is urgently required to enable Miss Snape to leave town?'

'Yes; she is going to Brighton for the winter.'

I gave Mr Axminster a steady, piercing look of inquiry. 'Pray, sir,' I said, 'could you meet that one hundred pounds bill, supposing it could not be paid by the acceptor?'

'Meet it?' The poor fellow wiped from his forehead the perspiration which suddenly broke out at the bare hint of a probability that the bill would be dishonored: 'Meet it? O no! I am a married man, with a family, and have nothing but my salary to depend on.'

'Then the sooner you get it taken up, and the less you have to do with Miss Snape's bill affairs, the better.'

'She has always been punctual hitherto.'

'That may be.' I pointed to the cross writing on the document, and said deliberately—'This bill is a forgery.'

At these words the poor man turned pale. He snatched up the document; and, with many incoherent protestations, was rushing toward the door, when I called to him, in an authoritative tone, to stop. He paused. His manner indicating not only doubt, but fear. I said to him, don't hurry yourself; I only want to serve you. You tell me that you are a married man with children, dependent on daily labor for daily bread; and that you have done a little discounting for Miss Snape out of your earnings. Now, although I am a bill discounter, I don't like to see such men victimized. Look at the body of this bill: look at the signature of your lady customer, the drawer. Don't you detect the same fine, thin, sharp-pointed handwriting in the words, 'Accepted, Dymmock Munge.' The man, convinced against his will, was at first overcome. When he recovered, he raved; he would expose the Honorable Miss Snape, if it cost him his bread: he would go at once to the police office. I stopped him, by saying roughly, 'Don't be a fool. Any such steps would seal your ruin. Take my advice; return the bill to the lady, saying simply that you cannot get it discounted. Leave the rest to me, and I think the bill you have endorsed to Sparkle will be paid.' Comforted by this assurance, Axminster, fearfully changed from the nervous, but smug hopeful man of the morning, departed. It now remained for me to exert what skill I own, to bring about the desired result. I lost no time in writing a letter to the honorable Miss Snape, of which the following is a copy:

'Madam: A bill, purporting to be drawn by you, has been offered to me for discount. There is something wrong about it; and, though a stranger to you, I advise you to lose no time in getting it back into your own hands.—D. D.'

I intended to deal with the affair quietly, and without any view to profit. The fact is, that I was sorry—you may laugh—but I really was sorry to think that a young girl might have given way to temptation under pressure of pecuniary difficulties. If it had been a man's case, I doubt whether I should have interfered. By the return of post a lady's maid entered my room, profusely decorated with ringlets, lace, and perfumed with patchouli. She brought a letter from her mistress.—It ran thus:

'Sir,—I cannot sufficiently express my thanks for your kindness in writing to me on the subject of the bills, of which I had also heard a few hours previously. I am a perfect stranger to you, I cannot estimate your kind consideration at too high a value. I trust the matter will be explained; but I should like much to see you. If you would be kind enough to write a note as soon as you receive this, I will order it to be sent to me at once to Tyburn Square. I will wait on you at any hour on Friday you may appoint. I believe I am not mistaken in supposing you transact business for my friend Sir John Marham, and you will therefore know the inclosed to be his handwriting. Again thanking you most gratefully, allow me to remain your much and deeply obliged,

JULIANA SNAPE.'

This note was written upon delicate French paper, embossed with coat of arms. It was in a fancy envelope: the whole richly perfumed, and redolent of rank and fashion. Its contents were an implied confession of forgery. Silence, or three lines of indignation would have been the only innocent answer to my letter. But Miss Snape thanked me. She let me know, by implication, that she was on intimate terms with a name good on a West End Bill. My answer was that I should be alone on the following afternoon at five o'clock.

At the hour fixed, punctual to a moment, a brougham drew up at the corner of the street next to my chambers. The Honorable Mrs Snape's card was handed in. Presently she entered swimmingly into my room, richly yet simply dressed in the extreme of Parisian good taste. She was pale—or rather colorless. She had fair hair, fine teeth and a fashionable voice. She threw herself gracefully into the chair which I handed to her, and began by uncoiling a string of phrases, to the effect that her visit was merely to consult me on 'unavoidable pecuniary difficulties.'

According to my mode, I allowed her to talk; putting in only an occasional word of question, that seemed rather a random observation than a significant query. At length after walking round and round the subject, like a timid horse in a field, around a groom with a sieve of oats, she came nearer and nearer the subject. When she had fairly approached the point she stopped, as if her courage had failed her. But she soon recovered, and observed:

'I cannot think why you should take the trouble to write so to me, a perfect stranger.'

Another pause.—'I wonder no one ever suspected me before.'

Here was a confession and a key to character. The cold grey eyes, the thin compressed lips, which I had time to observe, were true indexes to the 'lady's inner heart'; selfish, calculating, utterly devoid of conscience; unable to conceive the existence of spontaneous kindness; utterly indifferent to anything except discovery; and almost indifferent to that, because convinced that no serious consequences could affect a lady of her rank and influence.

'Madame,' I replied, 'as long as you dealt with tradesmen accustomed to depend on aristocratic customers, your rank and position, and their large profits protected you from suspicion; but you have made a mistake in descending from your vantage ground to make a poor shopman your innocent accomplice—a man that will be keenly alive to anything that may injure his wife or children. His terrors—but for my interference—would have ruined you utterly. Tell me, how many of these things have you put afloat?'

She seemed a little taken aback by this speech, but was wonderfully firm. She passed her white, jewelled hand over her eyes, and then whispered, with a confiding look of innocent helplessness, admirably assumed:

'About as many as amount to twelve hundred pounds.'

'And what means have you for meeting them?'

At this question, so plainly put, her face flushed. She half rose from her chair, and exclaimed, in a true tone of aristocratic hauteur.

'Really, sir, I do not know what right you have to ask me that question.'

I laughed a little, though not very loud. It was rude I own; but who could have helped it? I replied, speaking low, but slowly and distinctly:

'You forget. I did not send for you: you came to me. You have forged bills to the amount of twelve hundred pounds. Yours is not the case of a ruined merchant, or an ignorant, over tempted clerk. In your case a jury would find no extenuating circumstances; and if you should fall into the hands of justice, you will be convicted, degraded, clothed in a prisoner's dress, and transported for life. I do not want to speak harshly; but I insist that you find means to take up the Bill which Mr Axminster has so unwittingly endorsed.'

The Honorable Miss Snape's grand manner melted away. She wept. She seized and pressed my hand. She cast up her eyes, full of tears, and went through the part of a repentant victim with great fervour. She would do anything; anything in the world to save the poor man. Indeed, she had intended to appropriate part of the two hundred pound bill to that purpose. She forgot her first statement, that she wanted the money to go out of town. Without interrupting, I let her go on and degrade herself by a simulated passion of repentance, regret, and thankfulness to me, under which she hid her fear and her mortification at being detected. I at length put an end to a scene of admirable acting, by recommending her to go abroad immediately, to place herself out of reach of any sudden discovery; and then lay her case fully before her friends, who would no doubt, feel bound to come forward with the full amount of the forged bills. 'But,' she exclaimed with an entreating air, 'I have no money; I cannot go without money!' To that observation I did not respond; although I am sure she expected that I should, check-book in hand, offer her a loan. I do not say so without reason; for, the very next week, this honorable young lady came again; and, with sublime assurance and a number of very charming winning speeches (which might have had their effect upon a younger man), asked me to lend her one hundred pounds, in order that she might take the advice I had so obligingly given her, and retire into private life for a certain time in the country. I do meet with a great many impudent people in the course of my calling—I am not very deficient in assurance myself—but this actually took away my breath.

'Really, madam,' I answered, 'you pay a very ill compliment to my gray hairs; and would fain make me a very ill return for the service I have done you, when you ask me to lend a hundred pounds to a young lady who owns to having forged to the extent of one thousand two hundred pounds, and to owing eight hundred pounds besides. I wished to save a personage of your years and position from a disgraceful career; but I am too good a trustee for my children to lend money to any body in such a dangerous position as yourself.'

'Oh,' she answered quite unabashed, without a trace of the fearful, tender pleading of the previous week's interview—quite as if I had been an accomplice, 'I can give you excellent security.'

'That alters the case; I can lend any amount on good security.'

'Well, sir, I can get the acceptance of three friends of ample means.'

'Do you mean to tell me, Miss Snape, that you will write down the names of three parties who will accept a bill for one hundred pounds for you?'

'Yes, she could, and did actually write down the names of three distinguished men. Now I knew for certain, that not one of those noblemen would have put his name to a bill on any account whatever for his dearest friend; but, in her unabashed self-confidence

she thought of passing another forgery on me. I closed the conference by saying 'I cannot assist you;' and she retired with the air of an injured person. In the course of a few days, I heard from Mr Axminster, that his liability of one hundred pounds had been duly honored.'

In my active and exciting life, one day extinguishes the recollection of the events of the preceding day; and for a time I thought no more about the fashionable forger. I had taken it for granted that, heartily frightened, although not repenting, she had paused in her felonious pursuits.

My business one day, led me to the establishment of one of the most wealthy and respectable legal firms in the city, where I am well known, and I believe, valued; for at all times I am most politely, I may say, cordially, received. Mutual profits create a wonderful freemasonry between those who have not any other sympathy or sentiment. Politics, religion, morality, difference of rank, are all equalised and republished by the division of an account. No sooner had I entered the sanctum, than the senior partner, Mr Precepts, began to quiz his junior, Mr Jones, with, 'Well, Jones must never joke friend Discount any more about usury. Just imagine,' he continued, addressing me, 'Jones has himself been discounting a bill for a lady; and a deuced pretty one. He sat next her at dinner in Grosvenor Square last week. Next day she gave him a call here, and he could not refuse her extraordinary request. Gad, it is hardly fair for Jones to be poaching on your domains of West-end paper.'

Mr Jones smiled quietly as he observed, 'Why, you see, she is the niece of one of our best clients; and, really I was so taken by surprise, that I did not know how to refuse.'

'Pray,' said I interrupting his excuses, 'does your young lady's name begin with S? Has she not a very pale face, and cold gray eyes?'

The partners stared.

'Ah! I see it is so; and can at once tell you that the bill is not worth a rush.'

'Why, you don't mean—?'

'I mean simply that the acceptance is, I'll lay you a wager, a forgery.'

'A forgery!'

'A forgery,' I repeated as distinctly as possible.

Mr Jones hastily, and with broken ejaculations, called for the cash box. With trembling hands he took out the bill, and followed my finger with eager, watchful eyes, as I pointed out the proofs of my assertion. A long pause was broken by my mocking laugh; for at the moment, my sense of politeness could not restrain my satisfaction at the signal defeat which had attended the first experiment of these highly respectable gentlemen in the science of usury.

The partners did not have recourse to the police. They did not propose a consultation with either Mr Forrester or Mr Field; but they took certain steps, under my recommendation; the result of which was that at an early day, an aunt of the Honorable Miss Snape was driven, to save so near a connection from transportation, to sell out some fourteen hundred pounds of stock, and all the forgeries were taken up.

One would have thought that the lady who had thus so narrowly escaped, had had enough; but forgery, like opium-eating, is one of those charming vices which is never abandoned, when once adopted. The forger enjoys not only the pleasure of obtaining money so easily, but the triumph of befooling sharp men of the world. Dexterous penmanship is a source of the same sort of pride as that which animates the skilful rifleman, the practised duellist, or well trained billiard player. With a clean Gillott he fetches down a capitalist, at three or six months, for a cool hundred or a round thousand; just as a Scrope drops over a stag at ten, or a Gordon Cumming a monstrous male elephant at a hundred paces.

As I before observed, my connection especially lies among the improvident—among those who will be ruined—who are being ruined—and who have been ruined. To the last class belongs Francis Fisherton, once a gentleman, now without a shilling or a principle; but rich in mother wit—in fact a farceur, after Paul de Kock's own heart. Having in bygone days been my willing victim, he occasionally finds pleasure and profit in guiding others through the gate he frequented, as long as able to pay tolls. In truth he is what is called a 'discount agent.'

One day I received a note from him to say that he would call on me at three o'clock the next day, to introduce a lady of family, who wanted a bill 'done' for one hundred pounds. So ordinary a transaction merely needed a memorandum in my diary. 'Tuesday, 3 P.M.; F.F., 100L Bill.' The hour came and passed; but no Frank, which was strange—because, every one must have observed, that however dilatory people are in paying, they are wonderfully punctual when they expect to receive money.

At five o'clock, in rushed my Jackall. His story, disentangled from oaths, and ejaculations, amounted to this:—In answer to one of the advertisements he occasionally addresses 'To the Embarrassed,' in the columns of the 'Times,' he received a note from a lady, who said she was anxious to get a 'bill done'—the acceptance of a well known man of rank and fashion. A correspondence was opened, and an appointment made. At the hour fixed, neatly shaved, brushed, gloved, booted,—the revival, in short, of that high-bred Frank Fisherton, who was so famous

'In his hot youth, when Crockford's was the thing,'

glowing with only one glass of brandy 'just