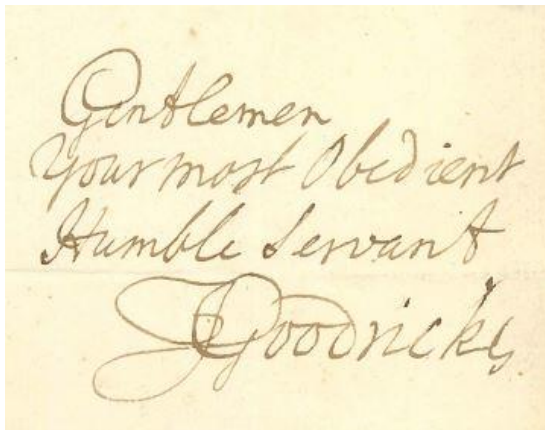


**Manuscript of the Month**  
**April 2014**

**Signature of Sir John Goodricke Bt, 1771**

A photograph of a handwritten note on aged paper. The text is written in a cursive script and reads: "Gentlemen", "Your most Obedient", "Humble Servant", and "Goodricke".

What's in a name? Or rather, what's in a signature? For bankers and their customers a valid signature has always been crucial, offering both an assurance of mutual trust and a preservative against fraud. But as the number of bills and notes in circulation increased during the course of the eighteenth century, so too did the opportunities for deception. Customers took what precautions they could, as this letter to Messrs Hoare from William Cooke of Eton, dated January 1771, shows: *On Sunday se'ennight...I dispatched a Bill for £10:3s:6d payable Ten days after date to Edward Smith, or Order. As I have no notice of it's coming safe*

*to hand, in case of it's offering for Payment, I must desire you will direct such Care may be taken upon the occasion as may be necessary for my security...This Smith is a Land-Surveyor of Shrivenham near Farringdon Berks: I inclose his Name in his own hand-writing.* And banks too played their part, introducing signature books, commonly called Firm Books, which gave their clerks something to refer to whenever they had concerns regarding the legitimacy of a customer's signature.

At Hoare's there are a series of Firm Books dating from 1796 until 1913, when they were replaced by cards. Each volume covers a period of twenty to thirty years and is crammed with customer signatures, some written directly onto the page, others cut from letters and pasted in by the clerks. The partners, though, definitely viewed the Firm Books as a last resort; all new clerks reputedly were given eighteen months to memorize all customer signatures. Somewhat less clear is whether the Firm Book was introduced at Hoare's only in 1796, rather later than many other banks, or whether earlier volumes simply have not survived. Sir John Goodricke's story suggests the former. It also illustrates just what can happen when things go wrong.

Sir John Goodricke 5<sup>th</sup> Bt was born in 1708 and succeeded to his father's title and estate, Ribston Hall, Yorkshire, at the age of 30. Soon afterwards he embarked on a diplomatic career, serving in Brussels and Copenhagen before being appointed minister to Stockholm in 1758. His account at Hoare's dates from November 1765 and the first few years reflect this expatriate life, littered as it is with payments to the likes of Messrs Appelroot & Co, Lars Kahre, Ruinart & Sons, Sigfred Ferman, Messrs Lindgren and John Eric Roberg. In 1773, however, Goodricke quit the diplomatic service after he and his wife, the illegitimate daughter of Robert Benson, Baron Bingley (a longstanding bank customer), inherited a life interest in Bramham Park near Wetherby from Lady Goodricke's brother in law George Fox Lane. On his return to England, Goodricke was appointed a Privy Counsellor and entered parliament as MP for Pontefract. Henceforth his time would be spent juggling his political duties in London with the management of his extensive Yorkshire land holdings.

On 4th April 1789, a young man entered Messrs Hoare's banking house on Fleet Street and presented a Bill of Exchange for £800 (c.£83K today), signed J Goodricke and payable on demand to the order of one John Smith. At first the clerk, William Willoughby, hesitated. To his mind the signature did not entirely resemble that of Sir John Goodricke. But the young man persisted,

claiming that he had been deputed to receive payment on behalf of John Smith, whose endorsement was plainly visible on the back of the Bill. Nor was his face unfamiliar to Willoughby, for he had drawn on Sir John's account before. So after consulting with his fellow clerks, who reminded him of the elderly Goodricke's propensity to gout, a condition that could well have affected his handwriting, Willoughby reluctantly gave way and issued two bank notes – one for £500, the other for £300 – which the young man signed for in the name of William Buck.

Later that day, a young couple arrived at the Lombard Street banking house of Messrs Taylor Lloyd Bowman & Co. The man produced two bank notes (£500 and £300) and asked to open an account. Following a discussion with William Bowman jnr, his request was granted and the man duly signed the Firm Book, giving his name as John Brewer and his address as 40 Limehouse. Soon afterwards Brewer and his companion departed with £20 in cash, £180 in bank notes and a receipt note for the remaining £600, which Brewer indicated would remain on deposit for some time.

The Bill of Exchange was quickly discovered to be a forgery. But of John Brewer alias William Buck there was no sign, either at 40 Limehouse or elsewhere. He and his companion seemingly had vanished into thin air. Then on 13th April, to everyone's surprise, the woman turned up at Taylor's with a draft for £200. She was immediately detained by the clerks while a messenger scuttled off to alert the Bow Street Runners. Amidst this commotion, a Taylor's customer called Mr Nightingale stepped forward and announced that he had seen the same woman alight from a hackney coach less than an hour earlier. When the Runners arrived, therefore, Nightingale was able to lead them to the exact spot. The hackney coach was still there and seated inside was a young man. A search revealed a £10 note in his fob pocket, one of the very notes issued to John Brewer by Taylor's the previous week.

That afternoon John Burton alias John Brewer alias William Buck appeared before the Bow Street Magistrate charged with: *feloniously making and forging and feloniously Publishing as true in the City of London A certain Bill of Exchange purporting to be drawn by the Right Honourable Sir John Goodricke Bart on Messrs Hoares Bankers Fleet Street for the Payment of Eight hundred pounds and made payable to the Order of John Smith on demand...with intent to cheat and defraud the said Messrs Hoares.* (Old Bailey Sessions: Justices' Working Documents, 27th April 1789, *London Lives, 1690-1800*, LMOBPS450370255, [www.londonlives.org](http://www.londonlives.org) version 1.1, April 2012, London Metropolitan Archives) Despite the short notice, both Willoughby and Bowman were present to give evidence, as was Sir John Goodricke. On seeing the prisoner, however, Goodricke was overcome with astonishment. For not only was Burton's father a gardener on his Yorkshire estates, but just a few months earlier Goodricke had procured Burton junior a clerkship in the India House. Furthermore, *in order to encourage and enable him to make a genteel commencement* (The Times, April 1789) he had lent the young man £40 and made a present of an additional £40, facts confirmed by Goodricke's bank account, which records a payment of £80 (c.£8.5K today) to Burton on 16th August 1788.

At first Burton denied any wrongdoing, insisting that he did not know Sir John Goodricke and had taken the Bill of Exchange to Hoare's at the request of John Smith, although he failed to explain why he had signed it as William Buck. On being questioned for a second time, however, Burton made a full confession and revealed the whereabouts of the money; it was hidden in a chest at Gravesend. A Bow Street Runner was dispatched there post haste, accompanied by Rachael Coppy, the woman with whom Burton had been co-habiting, while Burton was committed for trial at the Old Bailey. If convicted he would in all likelihood be condemned to death.

Faced with this grim prospect, Burton set about doing what he could to extricate himself from his difficulties. Within days of his arrest he had arranged for a subpoena to be served on a certain John Jones of Blackfriars Road, Southwark, whose testimony Burton swore was vital to his defence. Jones's landlord, however, claimed that his lodger had been called away to Bristol on urgent business and was not expected back for at least a month, prompting Burton to request that his trial be postponed. Then at the beginning of May it was asserted that the Patents of the Baronetage obliged all baronets to write "Baronet" after their signature on any legal or financial document. Since the Bill of Exchange cashed by Burton was only signed "J Goodricke" and not "John Goodricke, Baronet", Burton's lawyer argued it could not be deemed a forgery by a court of law.

In the end, neither the mysterious Mr Jones nor the legal contortions surrounding Goodricke's signature mattered. For the case never reached the Old Bailey. By the middle of May, Burton had collapsed into a state of delirious insanity from which he failed to recover. He died in Newgate Prison on 2nd August 1789. Twenty four hours later Goodricke too was dead, succumbing to old age and infirmity in the somewhat more salubrious surroundings of Bramham Park.

At Hoare's, evidence of the forgery can be detected within the financial records. Goodricke's customer account gives little away: *4th April 1789 To J Smith [£]00-0-0*. But the Profit & Loss account reveals that the forgery ultimately cost the bank £145-13-6 (c.£15K today), rather more than the £25 claimed by the press, but significantly less than the £800 that might have been lost had things turned out differently. The Profit & Loss account also shows that 1789 was a particularly unlucky year for Hoare's. For while losses to theft or fraud amounted to just £27 in 1788 and £25-12-4 in 1790, and those on light gold remained fairly consistent at £40-£50, the total during 1789 was substantially higher: *To Loss on a Bank Note stolen from the Shop (£12)*, *To Loss on light Gold (£55-3-0)*; *To Loss on Mrs Sturt's draft paid when post dated (£272-10-0)*. In reality, however, no matter how vigilant banks were, or what precautions their customers adopted, forgeries could never be eradicated entirely. An entry in the partners' memoranda book, made ten years after the Burton case, encapsulated the underlying problem: *A Forgery discovered of a Draft of S Chamberlayne for 68£. Mr Dodd [clerk] paid it, but the Imitation so close as to baffle any Supposition that it was not correct.*