

HERE'S A VERY CLEVER ROGUE.

He Forges by System and by Wholesale, and Could Give Pointers to Ward, Simmons and Other Distinguished Check Jugglers.

He Coolly Informs the Banks Not to Be Worried, as He Will Meet the Forgeries in Due Time—He Is Modest, Too, and Only Draws and Certifies Two or Three Little Checks Per Day—He Says He Can't Be Caught.

A certain Mr. Travis, alias Mr. Halsted, alias Mr. Gardner, and alias Mr. Tom, Dick and Harry, appears to have hit upon a means of raising money, without work, which for convenience and simplicity has seldom been equalled.

In all the "True Stories of the News," which have been told by THE WORLD during the past few months there has been no incident which would on its face appear more improbable than the story about to be related. That a swindler can with perfect impunity pass from town to town, obtaining

money for his needs upon forged paper, without the smallest fear of arrest, is hardly credible, and yet this is precisely what is being done by the "hero" of this tale.

If he were the rightful owner of a Colorado sluiceway panning out \$10 of gold-dust daily, his \$10-a-day income would not be more of a certainty than is provided for by the peculiar process he has resorted to.

It is a system built upon a knowledge of human nature and a fine understanding of the possibilities of the smart lads which

There was a brief announcement in the daily press yesterday that the stream of bogus checks flowing into the Commercial Bank of Brooklyn was unbroken. The very brevity and flippancy of the announcement showed that the officers of that sound financial institution had ceased to be surprised at the continuous fraudulent drafts upon their bank. The arrival every other day of an apparently certified check on their institution, which subsequently turned out to be a forgery, had grown to be so commonplace an affair that it had ceased to interest them. Why, indeed, should they worry? These apparently certified checks came in the due course of business from other banks, and had merely to be returned with the indorsement "N. G." to relieve the Commercial Bank from any responsibility. Of course somebody was suffering at the hands of the utterer of these forgeries, but it wasn't the bank on which the checks were drawn. Nor was it either the banks that had sent them in for collection. The sufferer in every case was the individual who had primarily cashed the alleged certified check.

As nearly as can be ascertained from memoranda kept by the paying teller of the Commercial Bank, the first working of this astonishingly soft gold mine began on the 21st day of last October. To a trusting and unsuspecting butcher on Clinton street in the City of Churches appeared a well-dressed young man, apparently about thirty-five years of age, who desired to purchase a few pounds of steak. Unfortunately he had no smaller bill in his pocket than a "C." He

had, however, a little check. Of course, he would not ordinarily think of asking a butcher to cash a check for him, but this

check happily was certified, which beyond question made it as good as gold. The Clinton street butcher was not much given to the taking of checks, but when examining the piece of paper which his new customer had placed in his hands he saw that it was ornamented with a neat oval stamp announcing in printed letters of carmine ink its due certification, with the signature of "J. Meade, Cashier," boldly written thereon, his suspicions flew away as unworthy of existence, and he promptly cashed the check.

Had he looked in the directory he would have seen that J. J. Vail and not any mythical "J. Meade" was cashier of the Commercial Bank, but he never thought of that. Thoughts are seldom as speedy as mistakes.

THE BEGINNING OF A LONG PROCESSION.
In the course of a day or two the pretty piece of paper with its blood-red seal of certification reached the Commercial Bank and naturally excited some little comment in that institution. It was clearly a check from one of the check books made for the customers of the bank by the bank's printers. There was not anything particularly surprising in the fact that a swindler should have obtained possession of a blank-check book. That fact was easy of accomplishment for all that would have been necessary for him to do to obtain such a book would have been to send a messenger to the bank in the name of any depositor, asking for a new supply of blank checks.

But the rubber stamp of certification disturbed the bank officials a little. It didn't in the least resemble their own genuine certifying stamp, but it seemed to betoken an intention on the part of somebody to work

an elaborate swindling racket, to their inconvenience if not at their expense.

The check purported to be drawn by one J. E. Halsted, whose name was absent from the City Directory. The Clinton street butcher took the matter considerably to heart when he discovered that a forged certification was no certification at all and that he would be compelled to stand the loss of \$18.42. He was anxious that the police should ferret out the criminal at once, but this was more easily said than done. His memory of the party who had passed the check was vague.

Next morning there arrived at the Commercial Bank another check also certified by "Cashier J. Meade," for \$19.12. Cashier Vail knitted his brows upon the receipt of this second check, and concluded to report the matter to the police. Again it was found that a tradesman was the victim, the beautiful red seal of certification having bamboozled that tradesman into the idea that the check was actual in value to a bank-note. This time the "worker" of the little scheme had called into service a messenger boy, who had been sent after the dollar's worth of goods desired and had received the balance from the check in currency. The police questioned the messenger boy, but the boy only knew that a stranger had employed him.

After this there was a lull of six days, and there came from the city a check for \$14.21 with the same bogus certification. For the third time it was a small storekeeper who had been swindled. The bogus rubber stamp of certification seemed to be regarded as equivalent to the indorsement of the Secretary of the United States Treasury.

After this the certified checks came in in rapid succession. On Nov. 5 there was one for \$18, and by the end of November sixteen checks aggregating more than \$200 had been received and rejected by the bank. Most of these checks purported to be drawn by "J. E. Halsted," although the name was occasionally varied to "James A. Travis," with an interpolation now and then of a more commonplace cognomen. The rubber stamp of certification was, however, always the same. The majority of the checks were cashed in and around Harlem and the annexed district, but one day early in December there came the now familiar forgery from a Jersey City bank of deposit, followed the next day by another check which had been cashed by some gulleless Philadelphia tradesman.

PRACTICE MAKES PERFECT.
The owner of the prolific check-book and handy rubber stamp, having made up his mind to work foreign fields, had evidently repented of the slurred and slovenly manner in which he had heretofore been doing business, for on these out-of-town checks the certification purported to be by J. J. Vail, the actual cashier of the bank. The writing did not at all resemble that of Mr. Vail, but Mr. Vail was nevertheless more disturbed than when the bogus certification had been confined to the mythical "Meade." He again consulted with the police, but as the swindler had removed his seat of operations from the State there was nothing the police could do. Of course detectives might be employed, but detectives are expensive luxuries, and so, after all, the Commercial Bank was losing nothing through these bogus checks, the Com-

mmercial Bank declined to undertake pursuit. It was at about this time that there arrived in the bank's mail one morning a letter postmarked New York City and signed by all the mythical names with which the flood of bogus checks had made the bank officials familiar. It was a very polite and courteous letter and was addressed to the President of the bank. It announced that the writer (who assumed responsibility for all the aliases used on the checks) was in hard luck and was compelled to resort to this nefarious business in order to tide over a certain period of financial stringency. He, the writer, had, the letter said, preserved a list of all those whom he had victimized, and should take pleasure at an early date in sending to the bank a sufficient amount of money to reimburse everybody. He was almost out of his trouble, and would, he assured the bank officials, draw but few more checks.

A VERY CONSIDERATE FORGER.
In conclusion this mysterious person announced that it would be worse than useless for the authorities to attempt to capture him. "You will be wasting money if you make the attempt," he wrote, "for I cannot be captured." It was naturally a source of much satisfaction to the officials of the Commercial Bank to learn that the influx of bogus checks was about to cease, for the arrival of each one had necessarily caused some little trouble and inconvenience to the bank clerks.

The President said, "Well, well!" and the cashier said, "Hum! hum!" and everybody thought the trouble was at an end. But, bless their financial hearts, it had only just begun. Later the morning of this letter the

checks began to come in faster than ever before. On Jan. 2 there were two from Bridgeport, Conn., for \$15 apiece. Jan. 8 brought two from Jersey City. Jan. 19 brought one from Newburg, N. Y., and a few days later a couple came from Springfield, Mass.

The amount of the checks was invariably \$15. On Jan. 27, 28, 29 and 30 fifteen-dollar checks arrived from various places in New Jersey.

AND STILL THE MYSTERY GROWS.
The month of February opened with a check for Easton, Pa., and on the 4th, 11th and 12th of February the swindler operated at Newark. Feb. 17 he was back in Jersey City, and on the 27th he had his little daily check cashed at Plainfield, N. J.

About the 1st of the present month he got to Passaic, where he worked off three certified checks. Then he went to Red Bank, from which charming hamlet his latest forgery was received at the bank day before yesterday.

The great problem which now confronts an honest world is, "How is the sea-like individual to be captured?" He seldom draws a check for more than \$15, and his victims are invariably averse to throwing good money after bad by hiring detectives to follow him up. He has at least a two days' start upon each check on which he obtains money, and he skips from town to town and State to State with absolute impunity, reaping on an average \$10 a day, and no doubt having a good time generally.

If the originator of this clever swindling process would only devote his talents to legitimate purposes he might be a million-