

The Bank Nun's Tale: Financial Forgery, Gothic Imagery, and Economic Power

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Abstract

*A Victorian urban legend maintains that 'Miss Whitehead, the Bank Nun', a black-clothed woman in a nun-like headdress, frequently visited the Bank of England to protest her brother's 1812 execution for financial forgery. Well-known by 1880, the story is largely neglected by modern scholarship on the depiction of forgery. I reveal that the Bank Nun is a Victorian literary invention, the product of a series of texts that enlist Gothic imagery to debate financial forgery's impact, prosecution, and punishment and the economic empowerment of women and working-class people. The character's development begins with the sketch collection *Streetology of London*, or the Metropolitan Papers of the Itinerant Club (1837), which vilifies financial forgery by transforming the historical Miss Whitehead into 'the Bank Nun', an update of the venal nun of Gothic literature. Contesting this narrative, 'Sweeney Todd' creator James Malcolm Rymer's penny novel *The Lady in Black*, or, the Widow and the Wife (1847–8) reinvents the Bank Nun as a Gothic heroine whose ordeal demonstrates that forgery prosecution oppresses the productive classes. These angelic and demonic instantiations of the Bank Nun proliferated throughout the Victorian era, generating an enduring myth.*

In *Behind a Brass Knocker: Some Grim Realities in Picture and Prose* (1883), the cartoonist Charles Henry Ross recalls that as a child in 1840s London, he 'had pointed out to [him] a wild-looking elderly woman, dressed in shabby mourning'.¹ She 'rambled through the City streets, or hung round the Bank' of England, 'mutter[ed] to herself in impotent rage', and 'shrilly accuse[d] the Bank authorities, on whose charity she mostly lived, of robbing her' (p. 84). The sister of a financial forger whose execution she blames on the Bank, this woman is named Sarah Whitehead but colloquially known as 'the Bank Nun' (p. 84). Several modern histories of the Bank agree that she importuned its employees, inducing them to finance her subsistence.² An indicative example is a 2017 history of the Bank authorised by that institution.³ However, scholarship on nineteenth-century depictions of financial forgery largely neglects her, possibly

¹ Charles Henry Ross, *Behind a Brass Knocker: Some Grim Realities in Picture and Prose* (London: Chatto and Windus, 1883), p. 84. Further references are given after quotations in the text.

² See, for example, Elizabeth Hennessy, *A Domestic History of the Bank of England* (Cambridge: Cambridge University Press, 1992), p. 36; Kate Rosenberg and Robert Thurston Hopkins, *The Romance of the Bank of England* (London: Butterworth, 1933), p. 171.

³ David Kynaston, *Till Time's Last Sand: A History of the Bank of England 1694–2013* (London: Bloomsbury, 2017), p. 103. Further references are given after quotations in the text.

on account of her gender.⁴ The most infamous nineteenth-century financial forgers, such as Henry Fauntleroy, Joseph Hunton, and Thomas Griffiths Wainewright, were men. Furthermore, as Lana L. Dalley and Jill Rappoport note in the introduction to their edited volume on Victorian women's economic participation, while economically resourceful male characters like Robinson Crusoe have long commanded critical attention, their female counterparts remain 'liminal'.⁵

Like the historical and fictional women whom Dalley and Rappoport's volume illuminates, the Bank Nun provokes important questions. What is the history of her inspiration, Miss Whitehead? When and how did she earn her unusual nickname? To what ends did the literary imagination deploy her image, and what might her representation reveal about financial forgery and other nineteenth-century topical concerns? In response to these questions, I propose that although Paul Whitehead, executed in 1812, was indeed survived by a sister, the Bank Nun is a Victorian literary invention, produced via a series of texts that enlist Gothic imagery to debate the impact of financial forgery, its prosecution and punishment, and the economic empowerment of women and working-class people. This process begins with the serial *Streetology of London, or the Metropolitan Papers of the Itinerant Club* (1837), which vilifies financial forgery by dredging up the memory of the Whitehead siblings and likening the sister to a Gothic stock type, the venal nun. In response, 'Sweeney Todd' creator James Malcolm Rymer's penny serial *The Lady in Black, or, the Widow and the Wife* (1847–8) recasts *Streetology's* 'Bank Nun' as a Gothic persecuted heroine. Her ordeal shows that forgery harms only the financial elite, which prosecutes it to oppress the productive classes. These angelic and demonic versions of the Bank Nun proliferated throughout the Victorian era in adaptation, plagiarism, and anecdote, often accompanied by claims to historical authenticity. This echo chamber produced the urban myth that Ross knew.

This myth emerged in a nation long conditioned to fear forgery and unused to paper money. As Paul Baines argues, eighteenth-century Britain passed thirty-six mostly capital forgery statutes and considered forgery a 'pervasive cultural problem' and a form of violence against an 'internal notion of [the] private self'.⁶ Mary Poovey historicises this fear, showing that Britain assimilated 'bewildering varieties of credit paper' that, easy to forge and difficult to authenticate,

⁴ An exception is Gordon Bigelow, who, in *Fiction, Famine, and the Rise of Economics in Victorian Britain and Ireland* (Cambridge: Cambridge University Press, 2003), p. 106, identifies allusions to the Bank Nun in *Bleak House*. Further references are given after quotations in the text.

⁵ Lana L. Dalley and Jill Rappoport, 'Introduction', in *Economic Women: Essays on Desire and Dispossession in Nineteenth-Century British Culture*, ed. by Lana L. Dalley and Jill Rappoport (Columbus: The Ohio State University Press, 2013), pp. 1–24 (p. 1).

⁶ Paul Baines, *The House of Forgery in Eighteenth-Century Britain* (Aldershot: Ashgate, 1999), p. 8, pp. 11–14.

‘considerably complicated efforts to distinguish between valid and invalid monetary forms’.⁷ Paper money was gradually ‘naturalized’, or made a part of everyday life, a process to which the rise of the novel involuntarily contributed ‘by teaching readers to practice trust, tolerate deferral’ and recognise ‘immaterial’ entities (p. 59, 89). However, at the century’s end, a forgery epidemic undermined this naturalisation. To finance war with France, the Bank Restriction Act (1797) clawed back bullion and printed copious small denomination banknotes, forcing the public to use them. As Ian Haywood argues, this situation ‘spectacularis[ed] the contradictions of the credit economy’, such as official distrust of a public required to trust paper money.⁸ The Bank zealously pursued forgery prosecutions, resulting in the execution of an unknown number of innocents who had uttered (circulated) notes that they did not know were counterfeit.⁹

According to Catherine Gallagher, this new and hazardous economic culture inspired public contemplation of the nature of paper money, which modernised economic thought and shaped British Romanticism.¹⁰ Extending Gallagher’s thesis, Robert Miles finds forgery–mania an ‘enabling condition’ of the Romantic movement, informing ‘the dream of achieving permanent or transcendent value against a background of value rendered radically unstable or contested’ (para. 10). One Romantic character who pursues this dream, the eponymous heroine of Jane Austen’s *Emma* (1815), treats her friend Harriet like a banknote of questionable validity (para. 1). Meanwhile, Regency radicals formulated Romantic interpretations of forgery and its prosecution. Thomas Wooler’s journal *The Black Dwarf* (1818) blames the forgery executions on the Bank, rhetoric echoed in Percy Bysshe Shelley’s 1819 poem ‘The Masque of Anarchy’, which calls all paper currency forgery and contends it oppresses the working class.¹¹ Most intriguingly, William Cobbett’s editorial ‘Paper Against Gold’ (1817) proposes that a talented engraver should flood London with forged banknotes, compelling the discontinuation of real ones. As Alex Benchimol explains, Cobbett envisioned this act equipping working–class people with the

⁷ Mary Poovey, *Genres of the Credit Economy: Mediating Value in Eighteenth– and Nineteenth–Century Britain* (Chicago: University of Chicago Press, 2008), p. 5. Further references are given after quotations in the text.

⁸ Ian Haywood, ‘Paper Promise: Restriction, Caricature, and the Ghost of Gold’, in *Romantic Circles and the Credit Crunch: A Romantic Circles Praxis Volume*, ed. by Ian Haywood (2012), <<https://www.rc.umd.edu/praxis/forgery/index.html>> [accessed 23 May 2018], para. 5 of 32.

⁹ Robert Miles, ‘*Emma* and Bank Bills: Romanticism and Forgery’, in *Romantic Circles and the Credit Crunch: A Romantic Circles Praxis Volume*, ed. by Ian Haywood (2012), <<https://www.rc.umd.edu/praxis/forgery/index.html>> accessed 23 May 2018], para. 9 of 32. Further references given after quotations in the text.

¹⁰ Catherine Gallagher, *Life, Death, and Sensation in Political Economy and the Victorian Novel* (Princeton: Princeton University Press, 2006), pp. 7–8, p. 16.

¹¹ Alex Dick, “‘The Ghost of Gold’”: Forgery Trials and the Standard of Value in Shelley’s “The Masque of Anarchy”, *European Romantic Review*, 18.3 (2007), 381–400 (p. 390).

economic power that the credit economy denies them and protesting press censorship by curtailing banks' money-printing.¹² Cobbett's imagined redistribution of economic and printing power makes forgery Promethean.

This was the cultural backdrop of Paul Whitehead's crime. On 30 October 1811, he was charged with forging a signature on a bill of exchange. Banker Abraham Wildey Robarts initially declined the bill, then was persuaded by his 'principal clerk', Mr. Lee, who 'said he knew [Whitehead] very well as a clerk in the cashier's office in the bank [sic] of England, and considered him a 'respectable man'.¹³ The forgery's subsequent detection challenges the validity of Robarts' classist, nepotistic verification method. Elaborating on this point, the *Criminal Recorder, or Biographical Sketches of Notorious Public Characters* (1815) calls Whitehead 'a man of genteel appearance' whose 'mention' of 'the name of a respectable gentleman in Mr. Robarts's office' reassures him.¹⁴ In the *Criminal Recorder*, Whitehead also leverages his Bank employment, telling Robarts 'that he should render himself liable to lose his situation in the Bank in the event of not getting the bill cashed' (p. 244). Revealing the unwritten, fallible rules of Regency currency verification, Whitehead's crime constitutes what Andrew Smith has identified as Gothic subversion: a 'counter-cultural' revolt, the 'rebellious tendency' of which 'transcends any overt political message' and is 'not necessarily in control of its own image-making'.¹⁵ Lacking an intentional political message, Whitehead's fraud undermines London's financial culture, and, as we shortly will see, transcends his control by resurfacing in writings that sideline him, instead foregrounding his sister.

Neither the trial transcript nor *Criminal Recorder* mention a sister, but she existed. Gordon Bigelow surmises the public may have known of her as early as 1818, when, according to a 1926 number of the Bank of England's journal, the management bribed her with 'a pension' to 'stop loitering around the building'.¹⁶ The earliest contemporary report is a 22 February 1828 *Times* account of a Southwark magistrate's examination of a 'Miss Whitehead [,] well-known in the

¹² Alex Benichmol, 'Knowledge Against Paper: Forgery, State Violence, and Radical Cultural Resistance in the Romantic Period', in *Romantic Circles and the Credit Crunch: A Romantic Circles Praxis Volume*, ed. by Ian Haywood (2012), <<https://www.rc.umd.edu/praxis/forgery/index.html>> [accessed 23 May 2018], para. 17 of 32.

¹³ 'Trial of Paul Whitehead (t18111030-44), October 1811', in *Old Bailey Proceedings Online* <<http://www.oldbaileyonline.org>> [accessed 23 May 2018].

¹⁴ Anon., *The Criminal Recorder: or, Biographical Sketches of Notorious Public Characters*, 2 vols (Nottingham: R. Dowson, 1815), II, p. 244. Further references given after quotations in the text.

¹⁵ Andrew Smith, *Gothic Radicalism: Literature, Philosophy and Psychoanalysis in the Nineteenth Century* (Houndmills: Macmillan, 2000), p. 77.

¹⁶ Anon., 'The Bank Nun', *The Old Lady of Threadneedle Street: The Staff Journal of the Bank of England*, 3.22 (1926), 231-4, cited in William Marston Acres, *The Bank of England from Within, 1694-1900*, 2 vols (London: Oxford University Press, 1931), II, p. 368, cited in Bigelow, p. 106. Further references to Acres are given after quotations in the text.

city, at the Bank and Stock Exchange particularly, which she daily perambulates [...] dressed in deep mourning', including a 'black gauze' headdress; her 'red cheeks and lips plastered over with carmine', emphasising 'the contrast' between 'the poor woman's artificial ruddy complexion and the sombre hue of [her] curious dress'.¹⁷ She complains that female relatives are trying to rob and poison her, but the *Times* implicates Paul Whitehead instead. According to 'an individual who was present [...] about 14 years ago, [circa 1814] her brother, who was a clerk in the Bank, had been executed for forgery'. She is 'in the constant habit of going to the Bank, where many of the gentlemen who attend there [...] very liberally contribute to her aid in providing for her wants' (*Ibid*). Notably, this article appeared four years after the debonair financial forger Henry Fauntleroy's controversial execution and months before the unsuccessful public campaign to relieve another financial forger, well-connected Quaker Joseph Hunton. The bankers' generosity and the *Times's* sympathy ('poor woman') suggest mixed feelings about the social impact of forgery executions.

In 1828, this ambivalence was topical. In 1821, Restriction ended and, in 1832, the death penalty for most forgery offences was abolished, with the total abolition of execution for forgery following in 1837. Phil Handler demonstrates that this reform resulted from a campaign against the death penalty that represented execution for forgery as the indicative judicial travesty, a position that Sara Malton identifies in Charles Dickens' *Barnaby Rudge* (1841).¹⁸ Still, in 1837, financial forgery remained feared. Some Victorian literature judges it an 'intensely dangerous social and economic disruption' and a 'transgression against property, the authority of the law, the nation-state' and the sometimes destabilised 'economic system' (p. 3). For instance, in 1836–7, an international financial crisis forced the Bank of England to spend down its reserves, a major Irish bank nearly closed, and an embezzlement scandal rocked Manchester's Northern and Central Bank; a worse panic erupted in the 1840s.¹⁹ According to Tamara S. Wagner, the novel genre responded to events like these, often enlisting

¹⁷ Anon., 'Union-Hall', *The Times*, 1828, p. 4, also discussed in Steve Roud, *London Lore: The Legends and Traditions of the World's Most Vibrant City* (London: Arrow, 2010), pp. 53–4. Further references to the original are given after quotations in the text.

¹⁸ Phil Handler, 'Forgery and the End of the "Bloody Code" in Early Nineteenth-Century England', *The Historical Journal*, 48.3 (2005), 683–702 (p. 684); Sara Malton, *Forgery in Nineteenth-Century Literature and Culture: Fictions of Finance from Dickens to Wilde* (New York: Palgrave Macmillan, 2009), p. 22. Further references to Malton are given after quotations in the text.

¹⁹ Jessica M. Lepler, *The Many Panics of 1837: People, Politics, and the Creation of a Transatlantic Financial Crisis* (Cambridge: Cambridge University Press, 2013), especially pp. 57–60; Philip Ollerenshaw, *Banking in Nineteenth-Century Ireland: The Belfast Banks, 1825–1914* (Manchester: Manchester University Press, 1987), p. 39; Kynaston, pp. 132–3; Acres, pp. 463–6.

individual, familial, or national financial instability to signify ‘emotional, moral, or social insecurity’.²⁰

Did Miss Whitehead live to see these cultural developments? William D. Reider’s *New Tablet of Memory; or, Recorder of Remarkable Events* (1841) claims ‘Miss Whitehead, the Bank Nun’ died on 9 November 1837.²¹ Six years later, Rymer’s novel *The Lady in Black* states she died on 9 November 1830.²² An Eliza Whitehead died on 9 November, 1837 and was buried at Spa Fields, Islington, but she cannot be our heroine, as she was an infant.²³ A more promising possibility is Phoebe Whitehead, a ‘single’ destitute ‘laundress’ born in Holborn in 1788. She entered Southwark’s Christ Church Workhouse in 1828, the year of the *Times* report, and returned there in 1837, 1838, and 1839, the period of Miss Whitehead’s literary transformation into the Bank Nun.²⁴ The 1851 Census locates single ‘pauper’ Phoebe Whitehead at a different Southwark workhouse, St. George the Martyr.²⁵ If these records describe Paul Whitehead’s sister, the Bank did not save her from destitution, nor, as we will see, from literary appropriation and reinvention.

‘The Bank Nun’

These transformative processes begin with ‘The Bank Nun, A Black Note, with Red Signature’, the third sketch of *Streetology of London* (1837). The earliest published depiction of the Bank Nun that I have found, this sketch judges Restriction–era financial forgery a genuine public danger. Informed by the Pickwick phenomenon, *Streetology* purports to be ‘edited’ by one ‘Jack Rag, Knight of the Street Cross Sweepers’ Society’ from the memoirs of a Regency sweeper and former Bermondsey apprentice, Richard ‘Dickey’ Tynt.²⁶ The ‘Bank

²⁰ Tamara S. Wagner, *Financial Speculation in Victorian Fiction: Plotting Money and the Novel Genre, 1815–1901* (Columbus: Ohio State University Press, 2010), p. 173.

²¹ William D. Reider, *The New Tablet of Memory; or, Recorder of Remarkable Events, Alphabetically Arranged from the Earliest Period to the Present Time* (London: John Clements, 1841), p. 348. Further references are given after quotations in the text.

²² James Malcolm Rymer, *The Lady in Black, or, the Widow and the Wife, a Romance* (London: Edward Lloyd, 1847–8), p. 9. Further references are given after quotations in the text.

²³ London, The National Archives, General Register Office, ‘Registers of Births, Marriages and Deaths surrendered to the Non–Parochial Registers Commissions of 1837 and 1857’, in *Ancestry.com* <<http://www.ancestry.com>> [accessed 23 May 2018].

²⁴ London Metropolitan Archives, ‘Workhouse Admission and Discharge Records, 1764–1930’, reproduced at *Ancestry.com*, <<http://www.ancestry.com>> [accessed 23 May 2018].

²⁵ London, The National Archives, ‘England Census Database for 1851’, available at *Ancestry.com*, <<http://www.ancestry.com>> [accessed 23 May 2018].

²⁶ Anon., *Streetology of London, or, the Metropolitan Papers of the Itinerant Club, being a Graphic Description of Extraordinary Individuals who Exercise Professions or Callings in the Streets of the Great Metropolis* (London: James S. Hodson, 1837), p. 1. Further references are given after quotations in the text.

Nun' sketch, set in 1812, begins with Tynt setting off for the Bank of England's Rotunda to invest his life savings in stock. He meets the 'trickster' Captain Naylor, who practises 'the art and mystery of dishonesty by which' he 'turn[s] all [his] victims into gold' (p. 33). Naylor steals a Yorkshireman's cheque, accuses the victim of having forged it, and schemes to fob it off on another victim.

This anti-forgery agenda is further developed by *Streetology's* characterisation of the Bank Nun. In the sketch's final episode, Naylor and Tynt visit a City chop-house. There, they encounter 'Miss Sarah Whitehead [...] of Bank Notoriety', or 'The Bank Nun' (p. 41), who, as Naylor explains, lives off the proceeds of her bullying of Bank of England employees and City financiers including Baron Rothschild (p. 45). Her introduction as a human 'Black Note', or false banknote with 'Red Signature' (her make-up) renders her, like the anti-heroines of some nineteenth-century depictions of art forgery examined by Aviva Briefel, a 'female fake', or promiscuous living forgery that employs 'cosmetics to deceive'.²⁷ The caption of George L. Lee's portrait illustration reiterates this personification:

The Check you behold by a Whitehead was drawn,
On the Bank of Old England, 'tis true;
Some say't was dishonoured and noted with red,
And at Walworth now lies over due (p. 32)

In other words, in Walworth, Southwark, the Bank Nun, a human bad cheque, is sexually 'dishonoured' and pregnant ('lies over due').²⁸ This accusation reinforces the forgery narrative because, as Sara Malton observes, in Victorian fiction, the 'shadowy double [of] forgery' is often hidden illegitimate reproduction (pp. 6–7). The Bank Nun's disreputability also reflects poorly on her brother's cheque because nineteenth-century Britons used the word 'character' to denote both 'institutions or [financial] instruments referring to their degree of reliability' and, as we have seen in the banker Robarts' reported encounter with Paul Whitehead, treated '[s]kill in character interpretation' and

²⁷ Aviva Briefel, *The Deceivers: Art Forgery and Identity in the Nineteenth Century* (Ithaca: Cornell University Press, 2006), p. 71.

²⁸ John Plotz, *Portable Property: Victorian Culture on the Move* (Princeton: Princeton University Press, 2009), pp. 28–31, argues that inanimate object-protagonists proliferated in nineteenth-century fiction. Several examples involve monetary instrument protagonists. See John Wilson Croker, *The Life, Adventures, and Remonstrances of a Scotch Guinea Note* (Edinburgh: Waugh and Innes, 1826); Sydney Laman Blanchard, 'A Biography of a Bad Shilling', *Household Words*, 1851, pp. 420–6; Clara Lucas Balfour, *Passages in the History of a Shilling* (London: S.W. Partridge, 1862).

‘the encouragement of good character’ as ‘the economic safeguard[s] of choice’.²⁹ The sexually dishonourable woman verifies her late brother’s guilt.

More powerfully, *Streetology* vilifies financial forgery by likening its anti-heroine to a nun. She is no nun, nor does she masquerade as one. Rather, her nickname ‘the Bank Nun’ is the invention of the employees at the Bank of England, from whom she demands money as restitution for her brother’s death. As Naylor tells Tynt, these men find her nun-like ‘for the peculiarity of her [black] dress, which is really emblematic of her mind’ (*Ibid*). By likening her to a nun, they associate her with a well-known Gothic villain. As Diane Long Hoeveler explains, perennially popular Gothic literature features countless ‘bad nuns’, who, shaped by that tradition’s consistently anti-Catholic ideology, present ‘the more outlandish face of the “Catholic as other”’.³⁰ The typical Gothic nun is either ‘sexually voracious, perverse, [...] manic’, and often ‘glutton[ous]’, or a naïve maiden held captive in the convent until she is corrupted by the bad nuns (p. 52). An indicative bad nun is the villainess of William Henry Ireland’s *The Abbess* (1798; reprinted 1834). The title character rules her convent in a draconian style, but lives promiscuously, hides another, pregnant nun from official scrutiny, sexually assaults the suitor of a younger nun, and is complicit in various criminal conspiracies. The Gothic nun pervades cheap Gothic chapbooks that, as Hoeveler documents, ‘caution the lower classes’ against Catholicism (p. 69), a theme continued in Victorian penny bloods and dreadfuls such as *Love and Crime, or, the Mystery of the Convent* (1841), G.W.M. Reynolds’s *Mysteries of the Inquisition*, translated from the novel by ‘V. de Féreal’ (the *alias* of Victorine Subervic), and Robert Huish’s *The Nun of Gnadenzell* (1846, from Carl Spindler’s 1833 novel).³¹ Hoeveler identifies other relevant titles published as late as 1908. She concludes that the venal nun ‘has never really left the Gothic imaginary’ (p. 96).

Acclimated to this imaginary and opposed to Catholic Emancipation (1829), many Victorian Protestants found nuns dangerous to what Rene Kollar calls ‘Victorian family values’.³² Consider an inheritance dispute discussed in the

²⁹ Aeron Hunt, *Personal Business: Character and Commerce in Victorian Literature and Culture* (Charlottesville: University of Virginia Press, 2014), p. 86.

³⁰ Diane Long Hoeveler, *The Gothic Ideology: Religious Hysteria and Anti-Catholicism in British Popular Fiction, 1780–1880* (Cardiff: University of Wales Press 2014), pp. 53–7. Further references are given after quotations in the text.

³¹ Anon., *Love and Crime, or, the Mystery of the Convent* (London: T. Paine, 1841); G.W.M. Reynolds, *The Mysteries of the Inquisition*, ed. by Marie Léger–St–Jean, *Price One Penny*, <<http://www.priceonepenny.info/editions/index.php>> [accessed 23 May 2018]; Robert Huish, *The Nun of Gnadenzell* (London: Edward Lloyd, 1846).

³² Rene Kollar, *A Foreign and Wicked Institution? The Campaign Against Convents in Victorian England* (Cambridge: James Clarke, 2011), p. 19; Michael Diamond, *Victorian Sensation: Or the Spectacular, the Shocking, and the Scandalous in Nineteenth-Century Britain* (Wimbledon: Anthem Press, 2003), pp. 83–98.

British Magazine and Monthly Register of Religious and Ecclesiastical Information (1848). Two Irish Ursulines sued their brother after he denied them a share of their late father's fortune. After extended litigation, the brother won. Condemning the 'cupidity of the convent', the *British Magazine* opines that 'simply [...] as nuns', the sisters cannot participate in the economy. 'Any deed executed by them' is 'utterly null and void' because:

the member of one of these religious orders ceases to be a free agent in the distribution of any property that may devolve upon her, and becomes enslaved by the rules and regulations of the community, without any possibility of relieving herself from the dominion of the vows thus taken upon her.³³

Notably, the 'vows' that negate women's agency do not include marital ones. Rather, Anglicans feared nuns' Catholicism and challenge to domestic patriarchy. They also feared the Anglican sisterhoods that, emerging at midcentury, similarly 'circumvented property law and constructed new family ties'.³⁴ In this cultural milieu, the nickname 'the Bank Nun' associates Miss Whitehead with a form of Gothic transgression that appeared to be making a real-life resurgence.

Gothic imagery also demonises *Streetology's* Whitehead siblings as a unit. Robert Mighall argues that Gothic plots 'dwell in the historical past, or identify "pastness" in the present', and often involves a 'respectable family' destroyed by a curse. The 'tyrants and monsters of this mode represent and attempt to exorcise the ghosts of the past, and often can't complete the desired exorcism' because of a 'curse' that destroys their 'respectable' family.³⁵ Some such families consist of sibling pairs, as in Matthew G. Lewis's *The Monk* (1796), James Hogg's *Private Memoirs and Confessions of a Justified Sinner* (1824), Emily Brontë's *Wuthering Heights* (1848), and Robert Louis Stevenson's *The Master of Ballantrae* (1889). The Bank Nun sketch conforms to this pattern. Like the financial forger Hunton and the fictional Tynt, the Bank Nun's brother Mr. Whitehead, initially a Bank of England clerk, climbs 'the unsubstantial ladder of speculation,' which financially ruins him, inspiring him, like Hunton, to try to pay his debts with the proceeds of financial forgery (p. 43). A bad guardian, he allows his sister to be jilted by a

³³ Anon., 'Modern Monasticism', *The British Magazine and Monthly Register of Religious and Ecclesiastical Information*, 34.8 (1848), 197–214 (p. 201).

³⁴ Jill Rappoport, *Giving Women: Alliance and Exchange in Victorian Culture* (Oxford: Oxford University Press, 2012), pp. 93–6. See also a broader study of Victorian criticism of women's distribution of money beyond their families: Marlene Tromp, 'The Afterlife of Wills and the Politics of Foreign Investment, 1850–85', in *Culture and Money in the Nineteenth Century: Abstracting Economics*, ed. by Daniel Bivona and Marlene Tromp (Athens, OH: Ohio State University Press, 2016), pp. 199–222.

³⁵ Robert Mighall, *A Geography of Victorian Gothic Fiction: Mapping History's Nightmares* (Oxford: Oxford University Press, 1999), pp. xiv, pp. xix–xvii, p. 78.

lover, whose identity Naylor refuses to reveal. '[D]elicate points connected with her life' might 'rankl[e] the feelings of her friends, if she has any', Naylor claims, but 'unrequited love [...] assisted the melancholy that [...] took possession of her' (p. 41). There is additionally a more damning suggestion of sibling incest, as in *The Monk*, *Wuthering Heights*, and other Gothic texts. According to Naylor, upon Whitehead's arrest, relatives relocated his sister, telling her nothing and causing her to assume he has absconded to marry a woman she does not know (p. 44). This is the suspicion of an abandoned mistress, not a dependent sibling, which suggests that incest contributes to the fall of the house of Whitehead.

This fall culminates with Miss Whitehead's decay, like the Gothic nun, from a naïf into a woman of demonic agency. This stereotypical Gothic trajectory is luridly described by Peter Grudin, who argues that in *The Monk*, a text repeatedly reprinted, adapted, and plagiarised throughout the nineteenth century, the monasticised sorceress Matilda, a variation on the bad nun, 'progress[es] from effeminate novice to voluptuous woman' and 'ends with the virago'.³⁶ The Bank Nun undergoes the same metamorphosis. When Naylor and Tynt encounter her at a City chop-house, 'a reticule [...] h[a]ng[s] on her arm', containing the money with which the Bank keeps her away, and she 'devour[s]' her meal (p. 41). In Lee's portrait, she stares brazenly out at the viewer, brandishing her reticule, sign of the economic agency not possessed by actual 1830s charity-seekers such as Phoebe Whitehead of Southwark. In fact, having found a way to fill her purse without much conventional labour, *Streetology's* Bank Nun recalls John Stuart Mill's conception of economic man. In 'On the Definition of Political Economy' (1836), Mill posits that economics views man 'as a being who desires to possess wealth', only 'capable of judging of the comparative efficacy of means for obtaining that end'; as Mary S. Morgan observes, a getting and consuming caricature.³⁷ The Bank Nun succeeds in fulfilling this desire, which is significant because women's getting and spending vexed Victorian observers. Elsie Michie theorises that wealthy women in nineteenth-century fiction appear 'vulgar' when they 'possess [...] the wealth and status' that the male hero wants, especially if they seem not to deserve it.³⁸ In keeping with this model, the Bank Nun infuriates Tynt by dining out on her 'Bank notoriety' amidst the City's masculine space, reinforcing her characterisation as a corrupt and corrupting virago.

³⁶ Peter Grudin, 'The Monk: Matilda and the Rhetoric of Deceit', *The Journal of Narrative Technique*, 5.2 (1975), 136–46 (p. 140).

³⁷ John Stuart Mill, 'On the Definition of Political Economy', in *Collected Works of John Stuart Mill: Essays on Economics and Society*, ed. by J. M. Robson (Toronto: University of Toronto Press, 1967), p. 321, quoted in Mary S. Morgan, 'Economic Man as Model Man: Ideal Types, Idealization, and Caricatures', *Journal of the History of Economic Thought*, 28.1 (2006), 1–27, p. 5. See also Morgan's analysis, p. 17.

³⁸ Elsie B. Michie, *The Vulgar Question of Money: Heiresses, Materialism, and the Novel of Manners from Jane Austen to Henry James* (Baltimore: Johns Hopkins University Press, 2011), p. 5.

Streetology's representation of Miss Whitehead as a Gothic venal nun whose pursuit of substance without labour is irritatingly effective suggests that financial forgery, far from being a victimless crime, places economic power in the wrong hands. As Deanna Kreisel observes, Victorian writing often made connections between 'perverse economic management', especially wealth-hoarding, and 'femininity', finding 'degraded' female 'sexuality' akin to 'moribund consumption', and often qualities of the same woman.³⁹ In Regenia Gagnier's paraphrase, Mill maintains that women 'liberated to participate freely in market relations' and mass education would produce worker-controlled markets and the end of the reign of the 'nuclear family'.⁴⁰ Fearing such expansion of economic power, 1870s critics found the woman shopper, a figure historicised by Krista Lysack, transgressive because she 'go[es] to market on her own, not as an object of exchange but as a subject'.⁴¹ *Streetology's* tale of a lazy street sweeper who fancies himself a stock investor, then encounters misappropriated economic power in the Bank Nun's Gothic shape suggests an author uncomfortable with the possibility of female and working-class challenges to traditional economic paradigms.

These fears reverberate in *Streetology's* Bank Nun's afterlife. Alone of the serial's instalments, 'The Bank Nun' struck a chord. Lee's caricature, which one 1837 reviewer called 'an exact likeness of the lady', was widely reproduced, while part of *Streetology's* text was plagiarised verbatim as the *Memoirs, Extraordinary Life, and Singular Adventures of that Eccentric Character, Miss Whitehead, the Bank Nun, with Numerous Anecdotes and Interesting Particulars of the Awful Death of her Brother* (1837).⁴² One copy of the illustration printed circa 1837 cements the Bank Nun's association with forgery by making her the mistress of a forger more notorious than Paul Whitehead. Its caption identifies 'Miss Whitehead' as 'a relation or some connexed with Fontleroi [sic] the last man hung for a forgery on the Bank of England'.⁴³ Elaborating upon her subversiveness, Reider's aforementioned 1841 *New Tablet of Memory* claims that in November 1837, the Bank Nun planned to disrupt a 'Civic Banquet,' a

³⁹ Deanna K. Kreisel, *Economic Woman: Demand, Gender, and Narrative Closure in Eliot and Hardy* (Toronto: University of Toronto Press, 2012), pp. 5–6.

⁴⁰ Regenia Gagnier, 'On the Insatiability of Human Wants: Economic and Aesthetic Man', *Victorian Studies*, 36 (1993), 125–53 (p. 133).

⁴¹ Krista Lysack, *Come Buy Come Buy: Shopping and the Culture of Victorian Women's Writing* (Columbus: Ohio University Press, 2008), pp. 3–5, p. 12.

⁴² Anon., 'Literature, Reviews, &c.', *Blackwood's Lady's Magazine and Gazette of the Fashionable World, or, St. James's Court Register*, 3, (1837), p. 149; Anon., *Memoirs, Extraordinary Life, and Singular Adventures of that Eccentric Character, Miss Whitehead, the Bank Nun* (London: J. Thompson, 1837).

⁴³ London, The Wellcome Collection, George L. Lee, untitled lithograph ['The Bank Nun'], c.1837, <<https://wellcomecollection.org>> [accessed 23 May 2018]. The lithograph may be viewed at this open-access site.

politically disruptive act prevented only by her sudden death (p. 350). Finally, *Streetology*'s sketch and illustration are plagiarised in an 1869 revision of the Regency *Book of Wonderful Characters*, which maintains that its portraits accurately represent historical people.⁴⁴ By this point, the Bank Nun had crossed the border from literature to myth, bringing *Streetology*'s Gothic imagery and demonisation of forgery with her.

The Lady in Black

Despite the sketch's sudden and enduring popularity, it did not appeal to every reader. The penny novelist Rymer proved unimpressed, seemingly on personal grounds. 'Every person', he wrote in his novel *Family Secrets, or, A Page from Life's Volume* (1846), has 'some corroding care, which may not inaptly be likened to a skeleton, in the house'. One must not 'envy' any man, 'for Heaven and himself only knows what skeleton he may have in his house'.⁴⁵ Rymer's domestic skeletons include an association with financial forgery. In 1838, his younger brother Thomas, an engraver like most of the Rymer men, was convicted of 'feloniously engraving, without authority, part of a Bank-note' and 'feloniously and knowingly uttering a forged £5 Bank-note', and transported.⁴⁶ In Van Diemen's Land and on the Australian mainland, Thomas Rymer was repeatedly convicted of using his engraving knowledge to forge banknotes, with his final conviction recorded in 1865.⁴⁷ His fate evidently preoccupied his brother, given forgery's prominence in James Malcolm Rymer's penny fiction, including *Jane Shore* (1842–6), *Ada, the Betrayed, or the Murder at the Old Smithy* (1843),

⁴⁴ Henry Wilson and James Caulfield, *The Book of Wonderful Characters: Memoirs and Anecdotes of Remarkable and Eccentric Persons, in All Ages and Countries* (London: Hotten, 1869), pp. 36–9. Earlier editions contain no Bank Nun story: see Henry Wilson, *Wonderful Characters: Memoirs and Anecdotes of Remarkable Persons*, 3 vols (London: J. Robins, 1821); J.H. Wilson, *Wonderful Characters, Comprising Memoirs and Anecdotes of Remarkable and Eccentric Persons, of Every Age and Nation* (London: J. Barr, 1842).

⁴⁵ James Malcolm Rymer, *Family Secrets, or, A Page from Life's Volume* (London: Edward Lloyd, 1846), unpaginated preface. For the attribution of this and other penny serials to Rymer, see Helen R. Smith, *New Light on Sweeney Todd, Thomas Peckett Prest, James Malcolm Rymer, and Elizabeth Caroline Grey* (London: Jarndyce, 2002), and Marie Léger St.-Jean's database: *Price One Penny: Cheap Literature 1837–1860* <<http://www.priceonepenny.info>> [accessed 23 May 2018].

⁴⁶ The critic Dick Collins discovered that James Malcolm and Thomas Rymer were brothers. See Dick Collins, 'Thomas Rymer', in *Convict Records* <<https://convictrecords.com.au/convicts/rymer/thomas/64334>> [accessed 23 May 2018]; 'Trial of Thomas Rymer (t18380514–1173), May 1838', *Old Bailey Proceedings Online* <<http://www.oldbaileyonline.org>> [accessed 23 May 2018].

⁴⁷ See Rebecca Nesvet, 'Introduction to *Science and Art: A Farce in Two Acts*', *Scholarly Editing*, 38 (2017), <<http://scholarlyediting.org/2017/editions/scienceart/intro.html>> [accessed 23 May 2018].

Family Secrets, or A Page from Life's Volume (1846), *Varney, the Vampire, or the Feast of Blood* (1847), *The Lady in Black* (1847–8), *Kate Chudleigh, Duchess of Kingston* (1864), and *A Marriage of Mystery, or, the Lost Bride* (1868). Some of Rymer's forgers demonstrate audacity akin to his brother's. For instance, the eponymous hero of *George Barrington* (1862) forges a copy of an evil courtier's jewelled snuff-box, purloins the original, and, upon acquittal for the theft, receives a public ovation.

Rymer's serial *The Lady in Black, or, the Widow and the Wife* (1847–8) employs Gothic imagery to contest *Streetology's* narrative and its anti-forgery rhetoric in terms recalling the economic radicalism of Cobbett, Wooler, and Shelley. *The Lady in Black* includes a plagiarism of the Lee illustration of the Bank Nun, and the heroine, Marian Whitehead, wears a 'black veil' and 'odd-looking head-dress', but Rymer does not liken her to a nun, instead denominating her 'the Lady in Black' (p. 13), a name reminiscent of Shakespeare's Dark Lady. She conforms to a Gothic type very different from the bad nun: the angelic and persecuted heroine, martyr of hypocritical autocrats.⁴⁸ Her troubles begin with her love for an industrious young City clerk, Charles Ormond. His employer, merchant trader Simon Godfrey, is a textbook Gothic villain. He fires Ormond for trying to prevent his theft of the money that Marian's late father made working in India. Her mother shelters Ormond, giving him 'an apartment to himself', where he lives 'as a brother to Miss Marian', absolving her of *Streetology's* accusations of sexual immorality (p. 184). She never marries, but her faithful mourning makes her Ormond's widow and wife, while her first name recalls the lady love of the economic rebel Robin Hood.

More radically, *The Lady in Black* informs Rymer's working-class target audience that the financial community prosecutes forgery to suppress workers. Godfrey induces Ormond to accept his final wage as a cheque, which Godfrey makes out to look forged. Because the cheque is worth exactly what Godfrey owes Ormond, had Ormond forged it as accused, economic justice would have been served. Instead, when Ormond presents it at the Bank, assuming it is genuine, he is arrested for forgery. No one cares that Godfrey has stolen Ormond's labour's value, for the law does not exist to protect working men. Reinforcing this point, Rymer declares 'forgery makes no call upon general and public indignation', but victimises 'only those who have directly suffered [...] in pocket by the attempt of the criminal', not 'aggravat[ing]' the 'multitude [...] however really great an [sic] one it [the victim] is in a social point of view' (pp. 127–33). At Ormond's trial, the prosecutor affirms that forgery harms mainly 'the

⁴⁸ See Angela Wright, *Britain, France, and the Gothic, 1764–1820: The Import of Terror* (Cambridge: Cambridge University Press, 2013), pp. 132–3, p. 146. Alison Milbank, 'Victorian Gothic in English Novels and Stories, 1830–1880', in *The Cambridge Companion to Gothic Fiction*, ed. by Jerrold E. Hogle (Cambridge: Cambridge University Press, 2002), pp. 145–66, documents the rebirth of this character after Victoria's succession.

mercantile community’ and argues that Ormond must be convicted to set an example to other employees who might defraud their employers. Forgers have ‘enormous power [...] even of irretrievably ruining their employers [...] utterly destroy[ing] the thousands of families who depend upon the prosperity of that merchant or trader for employment – for bread’, he argues (p. 159). ‘[T]he great necessity of there existing between the employer and the employed a bond of union’ makes Ormond’s supposed ‘offence [...] public one’, which must be ‘punished accordingly by the public’ (p. 159). However, in the world of *The Lady in Black*, employer and employed share no bond.

Not seeing this point, the jury convicts Ormond. After his execution, Marian haunts the City, not as a perverse nun, but as a Gothic madwoman and the working nation’s secular martyr–saint. This latter identity predominates in her final days, which are marked by lucidity and purpose, particularly with respect to issues of human rights, including her violated economic rights. From her deathbed in the home of the charitable Cockney cheesemonger Miles Atherton, Marian sends Godfrey not the ‘curses’ he expects, but her ‘forgiveness’ gives Atherton a portfolio of documents that reveal her history (pp. 553–4). She carefully explains to him her economic dispossession and Ormond’s judicial murder, and authorises Atherton to publish the documents in fifteen years time (p. 9; see also p. 18, p. 30). This last plot point implies that all depictions of her predating 1845 are dubious, including, of course, *Streetology* and its earliest plagiarisms. Furthermore, her selection of Atherton as her the executor and publisher of her archive renders her story working–class intellectual property and a tool of socio–political critique.

Like the *Streetology* sketch, Rymer’s reinvention of The Bank Nun proved popular. In 1880, the working–class novelist and activist Thomas Frost remembered *The Lady in Black* as a ‘thrilling romance’ and one of ‘the most successful of the Salisbury Square fictions’, a category that includes Rymer’s influential *Varney, the Vampire* and Sweeney Todd romance *The String of Pearls*.⁴⁹ Noting that *The Lady in Black* is based on ‘the well–known story of a young lady who lost her reason through the execution for forgery of her brother, a clerk in the Bank of England’, Frost finds Rymer’s heroine sympathetic, calling her ‘a pale, thin figure, waiting for the brother she would never see again’ (*Ibid*). In 1848, the playwright Charles Alfred Somerset, dramatised *The Lady in Black* as *The Lady in Black; or the Nun of the Bank*, which superimposes Rymer’s narrative on *Streetology*’s Gothic icon.⁵⁰ A radical writer, Somerset later

⁴⁹ Thomas Frost, *Forty Years’ Recollections: Literary and Political* (London: Sampson Low, Marston, Searle, and Rivington, 1880), p. 94.

⁵⁰ London, British Library, ‘Lord Chamberlain’s Plays Vol. CXLV111. May–June 1848, Part 2: May 1848 – Jun. 1848’, Add. MS 430.12: P2, in *Nineteenth Century Collections Online* <<https://www.gale.com/primary-sources/nineteenth-century-collections-online>> [accessed 23 May 2018]; see also Allardyce Nicoll, *A History of Early Nineteenth Century Drama, 1800–1850*, 2 vols (Cambridge: Cambridge University Press, 1930), II, p. 395.

composed *The Life and Struggles of the Working Man* (1853), adapted from a novel by Émile Souvestre.⁵¹ Canonical Victorian literature also borrows from Rymer's novel, echoing its politics to some extent. Ross identifies *The Lady in Black* as an antecedent of Wilkie Collins's 1859 novel *The Woman in White* (p. 87), which, as Malton observes, 'implicat[es] forgery in the fallibilities of the law' as did Rymer and the Romantic radicals (p. 31).

Rymer's martyred Lady in Black and *Streetology*'s Bank Nun both survive in British literature and urban folklore, often inhabiting the same text. Edith Sitwell's Modernist rumination *The English Eccentrics* (1930), informed by *The Book of Wonderful Characters*, operates in the spirit of Rymer and Somerset by representing 'the Bank Nun' as an 'angel' and exemplar of pure love.⁵² While several twenty-first century popular accounts of 'paranormal' activity informed by Victorian and twentieth-century sources depict the Bank Nun with varying degrees of sympathy, a London ghost tour operating in 2018 reaches back decisively to *Streetology*'s Gothic ideology. Its Bank Nun is a contract-breaching public nuisance burdened by a family curse, who drags the past into the present, refusing to allow its exorcism. The tour's publicity claims that the Bank curtailed her 'daily disturbances' by bribing her 'never to return', but 'her wraith [spirit] has broken' that agreement 'many times'.⁵³ In these modern Bank Nun tales linger the residue of Victorian controversy about financial forgery, its prosecution and punishment, and the gender and class politics of economic power, electrified with Gothic imagery.

⁵¹ London, British Library, 'Lord Chamberlain's Plays, 1852–1858', Add MS 52943 Q, in *Nineteenth Century Collections Online* < <https://www.gale.com/primary-sources/nineteenth-century-collections-online> > [accessed 23 May 2018].

⁵² Edith Sitwell, *The English Eccentrics: A Gallery of Weird and Wonderful Men and Women*, intro. by Richard Inghams (London: Pallas Athene, 2006), p. 30.

⁵³ Richard Jones, *Walking Haunted London* (Cape Town: New Holland Publishers, 2007), p. 24; Morgan Webb, 'Meeting the Ghosts of London Past', *Financial Times*, 1 November 2002, in *ProQuest Business Premium Collection* <www.proquest.com> [accessed 23 May 2018]; Anon., 'The Bloody Code and the Black Nun of Threadneedle Street' <<https://hauntedpalaceblog.wordpress.com/2015/12/08/the-bloody-code-and-the-black-nun-of-threadneedle-street>> [accessed 17 May 2018]; Richard Jones, *London Ghost Walks* <http://www.london-ghost-tour.com/bank_of_england.htm> [accessed 23 May 2018].

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