BONUS CASE

SHE TOOK IT IN GOLD

Eliza Barrow and the Seddons · **1910 TO 1912** · **LONDON, ENGLAND**

In July 1910 Eliza Barrow, a single woman in her late forties, rented the top floor of 63 Tollington Park, a house in north London. Before that she had lived with her cousins at 31 Evershot Road, a few streets away. She was very deaf and careful with money. She trusted gold coins more than banks, and she kept a cash box of gold and bank notes. An orphan boy she was raising came with her.

The house belonged to Frederick Seddon. He ran an insurance company's office for the district from his own basement. He and his wife, Margaret, had five children.

Fourteen months later Miss Barrow was dead. She was buried in a public grave, shared with strangers. Her cousins heard about it only after the funeral. Seddon told them she had left nothing but some furniture, jewelry and clothing.

So where had her money gone?



Eliza Barrow. A plate from *Trial of the Seddons* (Notable British Trials, 1914). Internet Archive (University of California copy), public domain.

NEXT PAGE

What she owned, what she signed away and what she got back, from the trial record. Work out what her death meant to the man who held her money.

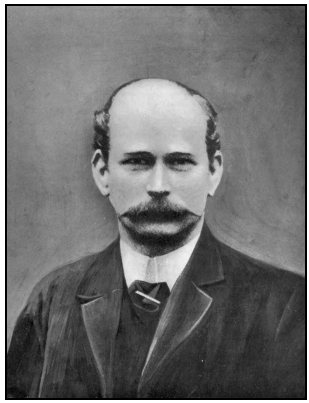
BONUS CASE · THE DEAL

FOR VALUE RECEIVED

She came with £1,600 of India stock, a government bond that paid her interest, and the lease of a pub. Within six months both were Seddon's. In return he promised her an annuity: money every month for the rest of her life.

THE RECORD

- October 1910. She signs her £1,600 of India stock over to Seddon. Only one paper said what she would get for it: one he made himself. It was never found.
- 11 January 1911. She signs over the lease of the Buck's Head, a pub, and the barbershop next door. The deed promises her £52 a year for life.
- 25 January 1911. Seddon sells the India stock for £1,519 16s. With the money he buys houses in Stepney, in east London.
- He pays her £10 in gold at the start of each month, in advance: £6 for the stock and £4 for the pub. The first payment, in January 1911, has £1 extra. The last is on 2 September 1911.
- Her rent of 12s a week stops. In her rent book he writes: "Rent free, as arranged."
- 14 September 1911. She dies. The payments stop.



Frederick Seddon. A plate from *Trial of the Seddons* (Notable British Trials, 1914). Internet Archive, public domain.

HOW IT WORKS

The money is British: £ is pounds and s is shillings, and 20 shillings make £1. So £1,519 16s is 1,519 pounds and 16 shillings.

1. How much gold did he pay her in all, from the first payment to the last?

   £ _____

2. Seddon told the court that the houses he bought with the stock money brought him in £4 a week. For the stock alone he paid her £6 a month. A year has 52 weeks and 12 months. While she was alive, did the stock deal make him money? How much a year?

   MADE HIM MONEY? YES OR NO _____ **BY £** _____ **A YEAR**

BONUS CASE · THE FUNERAL

SATURDAY AT FINCHLEY

On 1 September 1911 she fell ill with stomach pains and sickness. The Seddons' family doctor came almost every day. On the 11th she signed a will that made Seddon her executor, the person in charge of what she left. Early on the 14th she died.

At 7 that morning Seddon told the doctor, who wrote out the death certificate without coming to see her. At 11:30 Seddon was at an undertaker's, a funeral business, asking for a cheap funeral. On Saturday the 16th she was buried at Finchley in a public grave, though her family had a vault, a shared tomb, at Highgate.

Her cousin went to the authorities. In November her body was dug up, and the government's analyst found arsenic in it. Seddon was arrested on 4 December, and his wife in January 1912. The police took his papers.

THE DEATH CERTIFICATE, 14 SEPTEMBER 1911, AS READ IN COURT

"Cause of death epidemic diarrhoea and exhaustion. Duration of illness, ten days."

A week later Seddon copied the same ten days into a letter to her relatives.

SEDDON'S OWN LIST

£10 Cash found at Miss Barrow's death.

STATEMENT OF HOW UTILISED

Board for [redacted]—2 weeks at 10s.,	£1 0 0
Milk Bill,	0 6 6½
14 days at 1s. per day due to [redacted]	0 14 0
7s. 6d. tips to bearers & grave-diggers & £4 funeral,	4 7 6
Doctor's bill,	1 5 0
[redacted] Holiday Southend on Sea,	1 2 6
,, Pocket Money,	0 2 0
,, Fare,	0 1 9
Death "Probate" Certificate,	0 3 7
Inventory,	1 1 0
Woman for laying out, &c., cleaning rooms,	0 5 0
Suit of clothes, &c. (Pants extra), for [redacted]	0 13 0
	?

The small figure on the Milk Bill line is a half: that line reads **0 6 6½**, which is no pounds, 6 shillings and 6½ pence.

His account of the cash he said he found in her rooms, from a list in his handwriting that the police took (Exhibit 39), as printed in *Trial of the Seddons* (Notable British Trials, 1914). We blacked out the names of children and covered his total: you work it out on the next page.

BONUS CASE · THE PAPERS

TO THE HALFPENNY

HOW IT WORKS

His list has three columns: pounds (£), shillings (s) and pence (d). 12 pence make 1 shilling, and ½ is half a penny. Check each paper against the record.

1. The certificate says she was ill for ten days. The story on the page before gives the day she fell ill and the day she died. Take the first date from the second. How many days?

   _____ **DAYS**

2. His list is headed "£10 Cash found at Miss Barrow's death." Its pounds column adds up to £8. Add up the shillings and the pence columns, then put it all together in pounds, shillings and pence. Does his own list spend more than the £10 he says he found? By how much?

   SPENT £ ____ s ____ d _____ MORE BY £ ____ s ____ d _____

3. One line of his list joins the tips and the funeral. The undertaker told the court his price for the funeral alone was £3 7s 6d. How much more did the list charge for it?

   FUNERAL ON HIS LIST £ ____ MORE BY s ____ d ____

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20 SEPTEMBER 1911: THE COUSINS CALL

Her cousins came to the house and asked why she lay in a public grave when her family had a vault at Highgate. "I thought it was full up," Seddon said; Miss Barrow had told him so, he said later. Her cousin knew it was not full.

4 DECEMBER 1911, 7 IN THE EVENING

A police inspector stopped Seddon in Tollington Park, the street outside his house, and told him he was under arrest for murder. On the way to the police station Seddon said the word "murder" over and over.

At the trial the inspector read out what Seddon had said in the street. Seddon agreed that most of it was right, word for word, starting with "Absurd! What a terrible charge." One question in it, he said, he never asked. It is overleaf, in code.

BONUS CASE · THE ARREST

WHAT HE ASKED

The inspector told the court that Seddon said: "Absurd! What a terrible charge. Wilful murder? It is the first of our family that has ever been accused of such a crime." Then came a question. Seddon swore he never asked it, and Filson Young, who watched the trial, wrote that he denied it with real anger. Here is the question, in code.

HOW IT WORKS

Each letter of the real words has been swapped for another, the same swap all the way through: if T became Q once, every Q stands for T. Write the real letter over each code letter, and fill it in everywhere that code letter appears.

WORKED EXAMPLE, IN A DIFFERENT CODE: words he agreed he said.

The code.	V C N E T H A V B E B O H E Y I T U X
1. A line often starts with THE. Try it.	**T H E** _ _ _ _ **T** _ _ _ _ _ _ _ _ _ _ _ V C N E T H A V B E B O H E Y I T U X
2. A two-letter word after FIRST: try OF.	**T H E** **F** _ _ _ **T** **O F** **O** _ _ **F** _ _ _ _ _ V C N E T H A V B E B O H E Y I T U X
3. That gives FIRST, OUR and FAMILY.	**T H E** **F I R S T** **O F** **O U R** **F A M I L Y** V C N E T H A V B E B O H E Y I T U X

WHERE TO START Given: C is A and G is R. It is a question, so try the three-letter word that opens it. Then look for double letters.

A R _ _ _ _ _ _ _ _ _ _ _ _ _ **A R R** _ _ _
C G A X H Y D H P M D Z H C G G A V Z

_ _ _ _ _ _ **A** _
K X J P O A C V J A T T

KEEP TRACK HERE

Code letters in gray do not appear in the line.

CODE	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
REAL			A				R																			

THE QUESTION Whom did he ask about? _____

THEN LOOK BACK Look back at SATURDAY AT FINCHLEY. Did the police arrest her too? When? _____

BONUS CASE · EYEWITNESS

ONE MINUTE IN THE DOCK

The trial opened at the Old Bailey, London's criminal court, on 4 March 1912 and lasted ten days. Both Seddons were tried together. No one had seen anyone give Miss Barrow poison, so the prosecution built its case on the money and on what the Seddons did.

Filson Young, who watched the whole trial, remembered the two of them on chairs in the dock, calm and attentive, more like people at a lecture than prisoners on trial for their lives.

YOU ARE THERE

Below is a press photograph of the court. Look at it for one minute, as if you sat in the room. Then turn the page and answer from memory, without looking back.



The Seddons in the dock at the Old Bailey, 1912. A plate from *Trial of the Seddons* (Notable British Trials, 1914). Internet Archive, public domain.

ONE MINUTE. THEN TURN THE PAGE.

BONUS CASE · EYEWITNESS

WHAT DID YOU SEE?

No turning back.

1. The man at the front of the dock: was he wearing a hat?

2. Was he sitting or standing?

3. What lay on the ledge of the dock in front of him?

4. What was the dock made of?

5. At the bottom right, one man wears something white on his head. What?

MRS. SCOTT

Margaret Seddon was on trial too. The case against her rested on Miss Barrow's bank notes, worth £5 each.

THE NOTES, FROM THE RECORD

- The police traced 33 of Miss Barrow's £5 notes. All of them had come to her as rent for the Buck's Head.
- 6 of them went into Frederick Seddon's bank account.
- Margaret Seddon changed all the others for cash, at the post office and in shops, between October 1910 and August 1911.
- On 9 of them she wrote a false name and address on the back: "M. Scott" or "Mrs. Scott," 18 Evershot Road, and once 12 Evershot Road.
- Her answer in court: it was "the first name and address that came into my head." She said she had never been to 18 Evershot Road.

1. How many of the 33 notes did Margaret Seddon change? How much money was that?

   NOTES _____ **WORTH** £ _____

2. The street she wrote on the notes is not new to this case. Look back at the first page, SHE TOOK IT IN GOLD. Who lived on that street?

AN ANSWER FOR EVERYTHING

Seddon's barrister was Edward Marshall Hall, famous for his skill in court. Seddon chose to give evidence himself. For hours the Attorney-General, the government's chief lawyer, questioned him about the money, and he had an answer for everything, down to the last penny.

Filson Young wrote that his cool, exact answers turned the jury against him. Without his own evidence, Young thought, the prosecution would have failed to prove its case.



Edward Marshall Hall. Photograph by Swaine, a plate from *Trial of the Seddons* (Notable British Trials, 1914). Internet Archive, public domain.

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14 MARCH 1912

When the jury came back, Filson Young watched Seddon's face. At the word "Guilty" he never moved. Then the jury found Margaret Seddon not guilty, and she was set free that day. The prosecution itself had told the jury that a reasonable doubt about her meant they must find her not guilty.

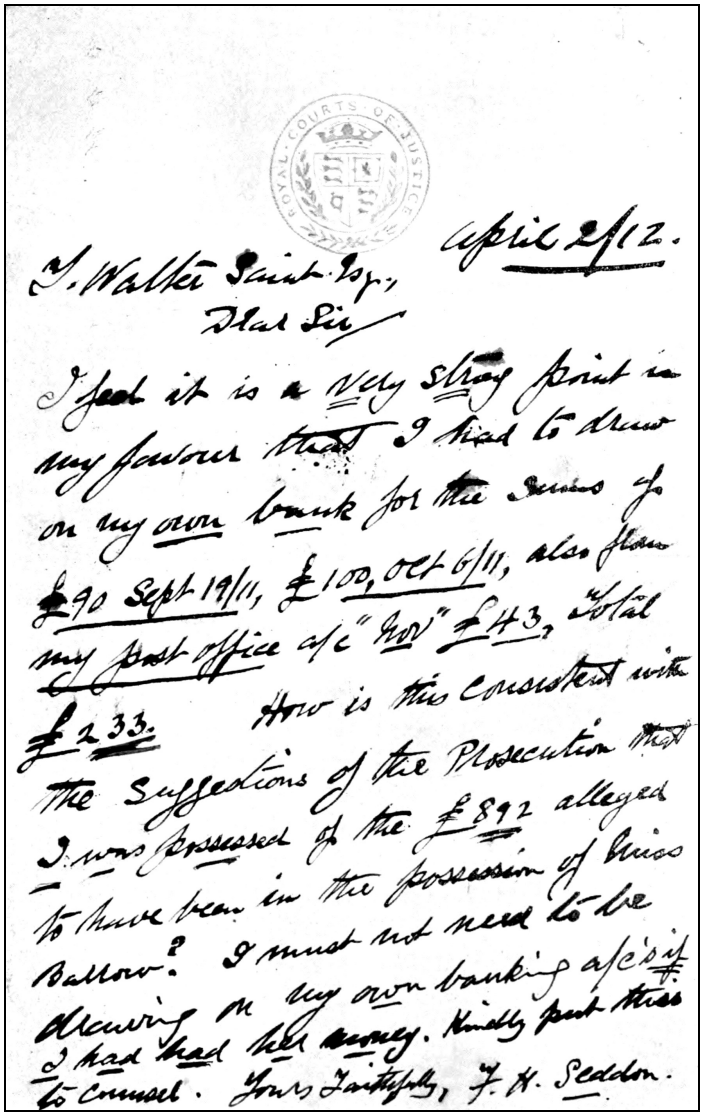
Before he was sentenced, Seddon spoke for a long time about the money. The prosecution, he said, had never traced her money to him. He ended: "I declare, before the Great Architect of the Universe, I am not guilty, my lord."

The judge, Mr. Justice Bucknill, was a Freemason like Seddon. "We both belong to one brotherhood," he told him, "and it is all the more painful to me to have to say what I am saying." He begged Seddon to make his peace with God. "I am at peace," Seddon answered. Filson Young saw the judge finish the sentence of death in tears. Seddon appealed.

BONUS CASE · THE APPEAL

IN HIS OWN HAND

You saw him in the dock with papers in front of him. He took his case to the Court of Criminal Appeal, and on 2 April 1912, the second day of the hearing, he used the lunch break to write a note to his solicitor, and asked him to put it to his barrister in court. Read it slowly; the questions about it, and how he writes his dates, are on the next page.



The note, dated "April 2/12" under the court's stamp. A facsimile, an exact copy, printed in *Trial of the Seddons* (Notable British Trials, 1914). Internet Archive, public domain.

BONUS CASE · THE APPEAL

A VERY STRONG POINT

His note makes one point. If he had taken her money, he says, he would not have needed to draw on his own accounts. The police had his bank books, and at the trial he was asked about the days just after she died.

WHAT HE TOLD THE COURT

- Thursday 14 September 1911. Miss Barrow dies, early in the morning.
- Friday 15 September. He pays £35 in gold into his own bank account, and £30 in gold into his Post Office savings account.
- Monday 18 September. He buys three shares in a building society, a savings and mortgage society, for £90 in gold from the safe in his bedroom.
- He told the court the gold was his own: money he kept at home, and he was going away on holiday.

HOW IT WORKS

Read his hand slowly, a line at a time. He writes dates the short way: "April 2/12" at the top is 2 April 1912. "a/c" means account.

1. His note names three sums he drew from his own accounts, then his total. Write each one in.

£ _____ £ _____ £ _____ TOTAL £ _____

2. Write the date of his first sum. Then use the record: from the day she died up to that date, how much gold had he put into his accounts and into the shares, in all?

DATE _____ GOLD, IN ALL £ _____

THE END

That afternoon the court dismissed his appeal. Frederick Seddon was hanged at Pentonville Prison on 18 April 1912, still saying he was innocent.