

Cassie Chadwick

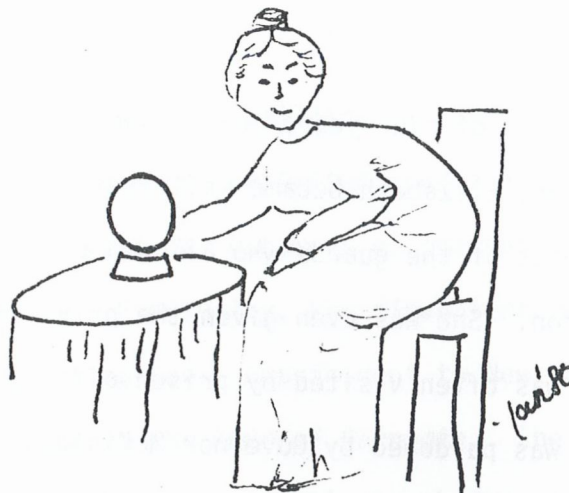
In an age when women were shielded from the raw world of business, when genteel ladies served tea in the dining room and were considered helpless in the realms of banking and finance, Cassie Chadwick took banker after banker in Cleveland for hundreds of thousands of dollars.¹

Elizabeth Bigley, the daughter of a railroad worker, was born in 1857, near Eastwood, Ontario. She attended the Eastwood School until she was 13 and had a seemingly normal childhood. It was noted that she had an above-average intelligence and a good imagination. This hardly seems an appropriate background for a girl who was to become the most notorious swindler of her age, but her ability to manipulate people by recognizing their weaknesses soon initiated her climb.

At the age of 14 she tricked a local farmer into signing a note, with which she purchased about \$250. worth of clothing. Unfortunately, she was caught and spent her first night in jail and then was sent home. The night in jail was not enough to discourage Elizabeth Bigley. She left for Toronto after sending a telegram to a hotel from a fictitious wealthy man. The telegram asked the hotel manager to give anything to his niece that she needed. When Elizabeth arrived at the Queen's Hotel she spent \$10,000. in twenty-four hours, all by a cheque from a Toronto bank which had given her credit because of a similar forged letter. Two days after she left Toronto, she arrived in London, Ontario. She stayed in London for two years and worked in a brothel.

When she was seventeen she returned to Eastwood for a visit. She discovered that her sister had married and moved to Cleveland, Ohio. Her parents encouraged her to visit her sister, hoping she would marry and settle down. When she arrived in Cleveland she told her sister that she had been a governess for Timothy Eaton's children for the past few years. When her sister

took a vacation, Elizabeth mortgaged all her sister's possessions and, with the money she received, she moved to an apartment of her own. Here, she set up business as a fortune teller and changed her name to Madame Lydia DeVere.



Madame Lydia DeVere

While working as a clairvoyant, Elizabeth met Wallace Springton, a prominent, wealthy doctor. They were married before a Justice of the Peace on November 21, 1882, and a few days later their picture appeared in the newspaper. The people Elizabeth had cheated were soon knocking on the door demanding payment. Doctor Springton paid off her debts and the marriage ended in divorce only eleven days after it began.

Elizabeth returned to fortune telling, changed her name to Maria La Rose and soon met another victim. In October of 1883 she married John R. Scott, a wealthy farmer, who was the father of her only child. Before they married, John had signed an agreement stating that if they ever parted, Elizabeth would receive all his possessions. This is just another example of her unbelievable powers of persuasion. After four years, Elizabeth became restless, so she went to a lawyer swearing that she was guilty of adultery and requested a divorce. Her husband was left shocked and penniless.

Elizabeth then moved to Toledo, where she met Joseph Lamb, a lowly clerk who became an innocent pawn in her endeavours. As a result of his involvement with her, he was charged with forgery in 1890, after he had innocently helped her to obtain \$10,000. Lamb was finally acquitted since he had no previous charges and he claimed he had been hypnotized by her. Elizabeth received a

sentence of nine years' hard labour in the Columbus Penitentiary. While in prison, Elizabeth became well known for her fortune telling. She gained the respect of the guards who allowed her an apartment, normally reserved for the matron. She was even given the privilege of entertaining in her apartment and was often visited by prison officials and local politicians. In 1893, she was pardoned by Governor McKinley, probably because of her connections.

After working in Cleveland for three years she decided to change her name again and seek her fortune. She became Mrs. Cassie L. Hoover because she thought the name sounded respectable. She sent for her son, Emile, who had been living in Eastwood. They rented a little house in the respectable part of town. Cassie, as she will always be remembered, finally realized her vision of high social standing, through her association with Dr. Leroy S. Chadwick. He was a member of one of the oldest and most highly respected families in Cleveland. Cassie married Dr. Chadwick, who knew nothing of her past, on August 26, 1897.

Whenever they entertained Cassie always tried to listen in on the men's conversations and was surprised to learn that those tycoons and industrialists always seemed to be worried more about making money than spending it. To Cassie this was the wrong way to treat money. She observed after one party that she sure could show them how to use it. Shortly after returning from the wedding trip Cassie started to spend.²

The fact that she started to spend was a drastic understatement. She bought outrageous items at unbelievable prices. It is said that she bought the biggest diamond ever sold in Canada on one of her numerous shopping trips to Toronto. She had been borrowing money from local banks when suddenly her credit was exhausted. Instead of ending her spending sprees she began to search for new ways to obtain loans. Elizabeth Bigley's great imagination came into play again. Cassie began a rumour that she was the illegitimate

daughter of Andrew Carnegie, the infamous Scottish millionaire. She claimed that Carnegie sent her money. This alone got her unlimited credit at many banks and with private financiers. They lent her hundreds of thousands of dollars which she spent within the month. Eventually, her financiers demanded proof that Carnegie was really supporting her. Cassie went to New York and had some bank officials accompany her to the home of Carnegie. She went into the house alone, claiming that Carnegie was not well enough for visitors and remained there for thirty minutes. When she returned she showed the financiers notes totalling a million dollars and a sealed package which supposedly contained five million dollars in shares.

Cassie returned to Cleveland and visited a banker there, who had obviously heard of the events at the Carnegie mansion. She asked the banker if he could put the package in a safety deposit box and she gave a list of everything it contained. The next day she phoned and requested a list of the securities claiming that she had lost her own. The banker sent her a list which he endorsed. This gave Cassie unlimited credit, and she immediately began buying, even faster than before. Whenever she had to repay a loan, she got a loan at another bank to back the first loan. In those days communication was not as efficient as today, so the banks didn't realize what was going on.

In November of 1904, Mrs. Chadwick's life in high society came to an end. She was sued for \$190,000. on a personal note that she failed to pay. This accusation was unbelievable for a person who lived on the same street as Rockefeller and who was accepted by all as a woman of high social standing. All of Cleveland believed that the whole outrageous mistake would be cleared up in a matter of days. But this was only the first of many events leading to the downfall of the amazing Cassie Chadwick. On November 28 Charles Beckwith went bankrupt. He was a man who had lent many times the value of his

bank to the games of Cassie Chadwick. The banker holding the stocks which were said to belong to Carnegie decided to investigate the package. He found that all the stocks were worthless.

Mrs. Chadwick was arrested on December 13, 1904 on many counts of forgery. Andrew Carnegie testified that he had never heard of Cassie Chadwick. When she was finally jailed and brought to trial in March, Carnegie was asked if he was going to sue her. He replied, "No, wouldn't you be proud of the fact that your name is good for a million and a quarter dollars? She has proven that my credit is A-1!"³ The servant who had admitted her to Carnegie's house said at the trial that she had hypnotized him and then hid in the house for half an hour before returning to the bankers' carriage.

The case of the United States Government versus Cassie Chadwick closed, and Cassie was sentenced to ten years in the state penitentiary. On the final day of her trial, the U. S. District Attorney, John J. Sullivan made a comment which illustrates the true personality of Cassie:

I shall not do violence to your intelligence. Perhaps the charms of Cassie Chadwick over men had not ceased. Perhaps the seduction of her smile, the music of her voice, the witchery of her eyes are with her still to influence some of you. I only hope that you are beyond the powers of the Duchess of Diamonds, this Peeress of Criminality. You have before you the most dangerous criminal in the world today.⁴

While in jail she had many visitors. The warden charged entrance fees allowing reporters to enter her cell which was decorated with chairs, a table and a small Turkish rug. On October 10, 1907, Cassie died in jail and her body was returned to Woodstock, where she was buried in the Anglican Cemetery.

The long and extraordinary career of Elizabeth Bigley, the girl from Eastwood, had finally come to an end. Only about one million dollars of her debts were made public. Many of the bankers she had swindled remained silent about their losses instead of admitting that they had been taken by this woman.

The exact amount that Cassie swindled from the financiers is still not known. Whenever she was questioned about it, she was known to reply, "I have not stolen a cent, I have just borrowed a lot!"⁵

How could it be that two women from Woodstock had chosen such different life styles? Mrs. Timothy Eaton, only a few years older than Cassie, led a life of honour following the Victorian ideals of the era. Cassie Chadwick, wishing to escape these same ideals, led a life which brought her fame, fortune, and, in the end, despair. Yet she may be remembered as an outstanding woman.

"Cassie sure was no lady, but how she tried!"⁶

Article from the Daily Sentinel-Review, October 16, 1908.

The Late Mrs. Chadwick

"Of the dead speak nothing but good," is an injunction that is sometimes abused, yet it has its uses and its justification. There are some people whose misfortune it is to figure prominently in a sensational way before the world that there is little opportunity for the presentation of an accurate portrait. There may be another side to their characters which the world would be interested in and perhaps benefited by knowing; but in the thirst for sensationalism everything else is forgotten. When such people find the kindly shelter of the grave, therefore, it is well that the old dictum should be remembered. Not that the saying of nothing but good of the dead is a sufficient compensation for the injustice done the living; but it is the only compensation that then remains to be rendered.

Few women in these days have figured more prominently in the limelight than the late Mrs. Chadwick, and there seems a disposition on the part of the sensational papers to follow her even beyond the grave. This is both unfair and unnecessary. "All that is left of her now is pure womanly." Even if there was no good to be told of her, she is entitled at least to the charity of silence. But fortunately for her reputation, the story of her life as told in the papers represents but one side of the shield. There is another side and one which in justice to herself and to humanity in general ought to be revealed. Of her exploits in the realm of "high finance" this much may be said, that her methods were scarcely better or worse than

those of many men and women who have achieved honorable distinction, before their fellow citizens. The public is not too much given to the scrutiny of either methods or motives so long as the results loom up large and strong. Mrs. Chadwick's calculations failed. She paid the penalty of failure. Had she been more fortunate in her calculations or more successful in covering up her tracks and evading her responsibility, she might have escaped much unenviable notoriety.

If there was nothing more to be said than that, it might not be worth the saying, but there is a good deal more. There was a side of Mrs. Chadwick's life and character on which the light of publicity has never been turned. Those who knew her best know that she was richly endowed with many of the qualities that are held in highest esteem. She was a genuine friend to those she thought worthy of her friendship. There was much in her home life that told of womanly and motherly qualities. She was untiring in her solicitude for the welfare of her friends and relatives, and unsparing of her means when she had any. Her impulses were generous and those who knew her best have never had any reason to question the sincerity of her friendship. She was unevenly balanced but that is no reason why, if her portrait is to be presented at all, it should not be presented in its entirety. One side of the woman has been painted before the world in colors sufficiently lurid. It is only fair now that the grave has closed over her, to do some justice to the other and less familiar side.



Guides charged fifty cents a person for interested people to tour the house of Cassie Chardwick on Euclid Avenue, after she was imprisoned in 1905.

This is Elizabeth Bigley's grave located at the Anglican Cemetery in Woodstock.

