

## Tempting Information

Finn Brunton

The people talk. In page after page of dialogue, in oratory, and in chatter, they talk about trust, confidence, opportunities, benevolence, commerce, and profit. They talk about money. “Here, now, is this bill,” says the old man, with a copy of the *Counterfeit Detector* open on the table. “If a good bill, it must have, thickened here and there into the substance of the paper, little wavy spots of red ... they must have a kind of silky feel, being made by the lint of a red silk handkerchief stirred up in the paper-maker’s vat—the paper being made to order for the company.”<sup>1</sup> It’s a banknote from the Vicksburgh Trust and Insurance Banking Company (“Trust and Insurance!” says the old man’s companion. “What more would you have?”). “But then it adds,” says the old man, checking the *Detector*, “that sign is not always to be relied on; for some good bills get so worn, the red marks get rubbed out. And that’s the case with my bill here—see how old it is—or else it’s a counterfeit, or else—” The people shill stock, promise dividends, promote schemes, beg donations, and dismiss naysayers. They intone the names of institutions, concerns, charities, and cures, unfolding them like ready money: the Black Rapids Coal Company, the Omni-Balsamic Reinvigorator, the Seminole Widow and Orphan Asylum, the Philosophical Intelligence Office, New Jerusalem. Aboard the *Fidèle* on the Mississippi, on the way to New Orleans,

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<sup>1</sup> Herman Melville, *The Confidence-Man: His Masquerade* ([1867] Oxford: Oxford University Press, 2009), 331.

they are driven by rumors, panics, promises, and stories. “I have heard rather tempting information of your Company.”<sup>2</sup>

This story about trust is called *The Confidence-Man: His Masquerade*. It was published on April Fool’s Day, 1857, and it is Herman Melville’s final novel. When the story is not about talk, it is about documents: the transfer-book for purchasing stock, maps of unseen properties for investment, pamphlets and statements, Bibles and newspapers, the *Counterfeit Detector* and banknotes. It’s a book that feels almost aggressively contemporary, alight with the Wall Street spirit of precarious lives and affective work being done with frantic hustle, introducing market discipline to philanthropy. If we can characterize *Moby-Dick* as a novel about humans, technology, and the natural world—a particularly American vision of human society as an aspirational factory afloat on a sea of blood—then *The Confidence-Man* is about money, anxiety, trust, and excessive information. There are many sources of authenticity, certitude, and confidence in the story—too many, in fact. Data about stocks, about human nature, about big deals going down, about global business: the promise of return, “tempting information.” The *Counterfeit Detector*—a real magazine, with wide circulation in Melville’s day, about identifying fakes in the enormous body of currency issued by different banks in different states—provides so many details for calibrating uncertainty that the reader may never be sure if he or she holds real, ready money or not. As for certainty about people themselves, “The data which life furnishes, towards

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<sup>2</sup> Ibid., 72.

forming a true estimate of any being, are ... insufficient," says the changeable confidence-man, whom Melville calls, "in the extremest sense of the word, a stranger."<sup>3</sup> "Nobody knows who anybody is."<sup>4</sup>

"I have not met with you before but I believe, one has to risk confiding in someone to succeed sometimes in life": so writes "Elizabeth," from an email address with a Hong Kong domain but a server in the Czech Republic.<sup>5</sup> "I have Eighteen million five hundred thousand united states dollars fortune ..."—but we already know the rest, the endlessly retold story of the 419 or advance-fee fraud message; its written legacy runs back through the Internet to early postal networks. And we know what will come if someone responds: digital documents, artifacts of authenticity, making the fortune-to-come real enough to justify the advance fees and money paid up front into the scheme. Eventually, the money put in will become its own incentive, a sunk-cost cycle of hoping to recover some of what's already been spent, but for now what we have is language and images in the form of emails, JPEGs, faxes, paperwork in a FedEx envelope, PDFs.

In substantiating the story, these documents become a source of value: they are *evidence*. What makes them evidentiary? Other documents and components of document culture: the dated headlines on a newspaper next to the gold bars in the picture; stamps, seals, letterheads, and signatures; numbers (working phone

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<sup>3</sup> Ibid., 255, 1.

<sup>4</sup> Ibid., 255.

<sup>5</sup> In email message to the author, March 6, 2015.

numbers, account and interbank transfer numbers), customs forms and airline tickets, money orders, university degrees and certifications, passports and bank statements. They “triangulate,” in Lisa Gitelman’s words, “the modern self in relation to authority: the authority of printedness, on the one hand, and the authority of specific social subsystems and bureaucracies on the other hand.”<sup>6</sup> She is writing about “job printing” documents, like blank forms, printed objects addressed to everyone in general and nobody in particular, occupying an infrastructural position in the production of modern institutional life. “Ancillary yet essential to that confidence (and thus that value)” of printed business instruments, she writes, “is a little-noticed, seldom-remarked confidence that the right printers—printers hired for the job, instead of counterfeiters—have made the instruments in question.”<sup>7</sup> Of course, that’s not the case with 419 documents, which are knocked together in pirated copies of Word and Photoshop, or surreptitiously photocopied or scanned in government offices, incorporating links to or images of actual news articles combined with dossiers of nonexistent people. Using lower-resolution media, like faxes and older digital photography, watermarks and notary stamps can be faked and the razor-bladed edges of a United Nations letterhead concealed.

Documents are epistemic objects of a very specific kind—they are a way of knowing. We can observe the particular kind of knowing documents contain by

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<sup>6</sup> Lisa Gitelman, *Paper Knowledge: Toward a Media History of Documents* (Durham: Duke University Press, 2014), 49.

<sup>7</sup> *Ibid.*, 48.

looking at how, and when, something becomes a document: when a novel becomes a *document of its time*; when tickets and receipts become *documentation*; when a person, crossing an invisible line in the countryside, becomes *undocumented*. The document shows—that is, at risk of being redundant, it documents—something to us. Think of a photograph entered into evidence in a trial; it is no longer just a photo of, let's say, some people at the beach, but also a document that these people were together at that particular time and place. The document certifies, ratifies, states, timestamps, and gets filed away for future proof. As Gitelman argues, the “knowing and showing” function of the document is an expression of *accountability*, creating the “paper trail” of verifiability.<sup>8</sup>

Accountability implies a situation, though: an institution, a set of practices, a definitive arrangement in which *this* surveyor's documents, delineating property lines, will be taken as accurate over another's. Being authoritative assumes there's an authority making sense in the social order, and documents are closely interwoven with bureaucracy, law, and various document-driven forms of modern governance and organization. Thus, in Gitelman's argument, job printing (stock certificates, tickets, blank accounting books, letterhead) is an index of institutional and corporate proliferation and change in the late nineteenth century. And, likewise, the documents used to establish, organize, and carry out a 419 scam are an index—but an index of what?

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<sup>8</sup> Ibid., 5.

These documents are the actual *matter* of the 419 scam. For the victim, they establish and substantiate; they are what makes it clear that this business opportunity is “real.” They structure most of the transactions as the scam plays out, as they are received, sent, and otherwise encountered by the victim: bank statements, wills, letters from the offices of nonexistent attorneys and prospectuses of nonexistent companies; scans of passports and photographs of Western Union money transfer receipts and certified cashier’s checks; paperwork for opening a home equity line of credit; overdraft and past-due notices. Of course, once the scam is finished, the hundreds of emails, faxes, and phone records likewise become documents of a different kind, materials for a lawsuit or a criminal investigation.

If we can set aside the obvious viciousness of the scam—viciousness often on both sides, since many 419 come-ons assume the partner/victim wants to take advantage of corruption and theft themselves—we can see it as a flow of

documents and payments. The victim transfers money, and receives in return documents that both substantiate her or his investment and explain the inevitable delays in realizing any return. Obviously, what the victim transfers is real—real money, real assets—and what they receive is fake: forged signatures, falsified documents, and lies. Yet something underwrites these dishonest documents—a system whose knowledge they account for, however duplicitously—and

understanding what that is takes us to the heart of what makes the 419 scam significant.

*The Confidence-Man* is a book not so much written as underwritten, a story about the assumptions that produce liquidity and make things exchangeable, ready for circulation: the arrangements of authority and institution that are known through particular material properties of documents and banknotes. The transfer-book, with a gilt inscription on the binding, enables the purchase of stock in a coal company while aboard the ship; as it travels through the story, the panic that crashed the stock's value ebbs away, or is understood to be ebbing, like low tide exposing a wreck to be salvaged or looted. As the book is handled, discussed, opened, glanced at, it operates as a terminal for the vast remote system of investor confidence in the marketplace. Banknotes ("bills crisp with newness, fresh from the bank") come bearing the intricate worth or worthlessness of states, territories, and regional banks—guesses as to the probity and reliability of different institutions.<sup>9</sup>

Gitelman only briefly mentions paper currency in relation to documents, and cash is indeed different. Somewhere between coins (the fundamental typographic act), paper money, bearer bonds, stock certificates, checks, and receipts and bills of lading we draw the divide between currency as such and the larger family of documents that facilitate transactions and exchange. Put a bill before you now

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<sup>9</sup> Melville (2009), 48.

and behold it as a document: it carries serial numbers and signatures, markers of identity, set phrases that establish promises and relationships—“I promise to pay the bearer on demand the sum of”—and legal and territorial arrangements (think of the addition of the Cyrillic alphabet, joining Latin and Greek, to the Euro following the admission of Bulgaria). It is the product of advanced technologies in textiles and printing that make it at once generic, precisely like all the other notes of its series and denomination, save for those aspects that mark it as unique and assure us that no duplicates of this particular note exist.

Thinking of money in this way allows us to understand it as an act of triangulation, as other documents are, towards the authority of the printed note itself and as well as the larger “social subsystems and bureaucracies” of which it is the medium, the expression, and the tool. In the case of money, straining the geometric metaphor a bit, the latter part of that triangulation involves two sets of coordinates: the relationship to the body that issues and backs money, and to everyone else who accepts and exchanges it—or refuses to. It is a profound act of commitment to place, people, and political dispensation, a way of putting or being put into context. Nineteenth-century Florida orange farmers and pioneers took in Northern tourists, who often paid with checks that wouldn’t be cashed for considerable time, and therefore moved up and down the water as money, bearing a growing list of endorsements expressing the social system of Indian River.<sup>10</sup> Antoin Murphy has documented the evolution of checks and IOUs as

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<sup>10</sup>John McPhee, *Oranges* (New York: Farrar, Straus, and Giroux, 1966), 97.

currency-like instruments during the Irish banking strike of 1970, shaped by smaller communities and the pub system as a reservoir of trust.<sup>11</sup> Far more coercive examples of money as context exist, like the structure of “domestic money” analyzed by Viviana Zelizer in American marriages. The acquisition, distribution, and use of this currency were gendered and structured around the wife’s position (think of allowances, “pocket money,” “pin money,” “egg money”).<sup>12</sup>

It might astonish today’s readers just how many (often precarious) institutions could issue money and create that context of trust in the United States at the time Melville was writing *The Confidence-Man*. Regional banks in remote corners of the country—at a time when the corners could be very remote indeed—could print cash and put it into circulation. A fairly common scheme was to get bundles of worthless bills from a bank gone bust in one state, and travel fast enough to another to beat the news and buy up goods, arbitraging the flow of information like a financial version of a battle fought after peace is declared.<sup>13</sup> What backed these currencies were various “social subsystems and bureaucracies”: settled farmers, who were reliable and tied to land, banked with an institution; others were known to hold gold and silver; certain families were in good standing. As

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<sup>11</sup> Antoin Murphy, “Money in an Economy without Banks: The Case of Ireland,” *The Manchester School of Economic and Social Studies* 46, no. 1 (1978): 41–50.

<sup>12</sup> Viviana Zelizer, “The Social Meaning of Money: ‘Special Monies,’” *American Journal of Sociology* 95, no. 2 (1989), 342–377.

<sup>13</sup> This is the origin of the American term “carpetbagger,” called after the sacks used to transport the bills. The term, and the history of wildcat banking in the United States, is closely tied to slavery, the Civil War, and its aftermath. See Michael O’Malley, *Face Value: The Entwined Histories of Money and Race in America* (Chicago: University of Chicago Press, 2012).

Eric Helleiner describes, the rise of “national money”—that a state (or the central bank) is in the business of producing exclusive legal tender—is a relatively recent development, and one involving a similar kind of triangulation between people, documents, and larger social and bureaucratic state systems.<sup>14</sup> That it is an act of allegiance and confidence, a commitment to the continuity of the present order, is brought into harsh clarity when the system begins to fail, as in currency substitution crises. (Think, for instance, of “dollarization” both official and unofficial: countries with financial difficulties and citizens who hold, use, and hoard US dollars as a source of stability.)<sup>15</sup>

This brings us back to the archetypal 419 scam. Real money, with all the complexities already described, is exchanged for documents, messages, and promises (expressed largely through documents). These documents—stock certificates, bills of lading, paper currency—are underwritten by something, backed by something. Paper currency is part of a larger, abstract order that we believe in and have allegiance to, direct or indirect. People held United States Notes, issued by the Treasury beginning in 1862, as a kind of financial commitment to the Union during the Civil War (entangled in complex ways with panic about public debt); currencies and coins demarcate countries, borders, populations, and even ideologies, from ancient Athenian “owl coins” to illegal

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<sup>14</sup> Eric Helleiner, *The Making of National Money: Territorial Currencies in Historical Perspective* (Ithaca: Cornell University Press, 2003).

<sup>15</sup> Manuel Hinds, *Playing Monopoly with the Devil: Dollarization and Domestic Currencies in Developing Countries* (New Haven: Yale University Press, 2006).

American-made “Liberty Dollars.”<sup>16</sup> The 419 victim, who gives real money—money whose relative worth and stability testifies to historical arrangements and imbalances of trade expressed in dollars and euros—gets other classes of documents in return, which constitute and are backed by the shared understanding of global crisis. These materials are substantiated by a hopelessly corrupt and compromised world—or, rather, by the understanding of one.

There is amazing diversity in the 419 materials used to move a deal forward, after the hook of the initial message has been taken. These contracts, letters from solicitors, photocopies of bank statements, and forged airline boarding passes are backed by something, as surely as the currency for which they are exchanged is backed by states. They are backed by the informed fantasy of systemic failure, corruption, clerical errors, African dictatorships, crooked Russian oligarchs, purloined petrodollars, and thieving American military contractors with caches of reconstruction funds or Iraqi gold. Successful 419 scams are the index funds of imagined global dystopia.

In my earlier studies of 419, I drew on research by Jenna Burrell, Daniel Jordan Smith, Alice Armstrong, and others to explore the complex “double consciousness” (to borrow W.E.B. Du Bois’s term) of the Nigerian or Ghanaian

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<sup>16</sup> Franklin Noll, “Repudiation! The Crisis of United States Civil War Debt, 1865–1870,” proceedings of *Government Debt Crises: Politics, Economics, and History*, Graduate Institute of International and Development Studies, Geneva, December 14-15, 2012, <http://ssrn.com/abstract=2196409>. On Liberty Dollars, see Alan Feuer, “Prison May Be the Next Stop on a Gold Currency Journey,” *New York Times*, October 24, 2012.

scammer, who has to play to the stereotypes of Africa held by the potential victim.<sup>17</sup> What always fascinated me, though, was the *victim's* sense of what was happening. The earliest versions of advance-fee fraud, letters putatively sent by the loyal servants of exiled aristocrats in post-Revolutionary France, linked greed to loyalty (or at least attachment) to the *ancien régime*: in fleeing the country, the Marquis hid his jewels, which can now be recovered ... you can imagine the rest.<sup>18</sup> The rich history of advance-fee fraud connected with American or English soldiers of fortune captured overseas—the “Spanish Prisoner”—used narratives of wartime journalism and Boy’s Own adventure stories to create a romantic investment opportunity straight out of the pact between convicts to recover a treasure in *The Sign of the Four*. To loyalty and to romance in the mind of the victim we can add *faith*: appeals in the style of Christian “prosperity gospel” movement have become a common part of 419 approach messages. “Whom God will use to assist me and my family,” the scammer writes, praying for your aid in the name of Christ – but not, crucially, to invoke charity or compassionate almsgiving.<sup>19</sup> Rather, we are the instruments whom God uses to make each other rich, and often by taking money from the undeserving and evil (the cronies of deceased dictators, Russian oligarchs, and other bad characters). As good Christians, we deserve wealth and financial success, adding another layer of meaning to the “good faith” advance payment the scammer requests. While

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<sup>17</sup> Finn Brunton, *Spam: A Shadow History of the Internet* (Cambridge, MA: MIT Press, 2013), 101–110.

<sup>18</sup> Finn Brunton, “The Long, Weird History of the Nigerian E-Mail Scam,” *Boston Globe*, May 19, 2013.

<sup>19</sup> Brunton 2013, 101.

popular all over world, prosperity theology has been taken up in the United States and West Africa, and particularly Nigeria, creating a shared language of belief, a bond of trust, and backing for the deal by God, the ultimate root of confidence: in God we trust, after all, on dollars.<sup>20</sup>

Successful confidence games always have an element that speaks to what is culturally plausible in their time, from the limitless promise of the New World in the Mississippi Bubble scheme, to the evangelical promise of financial prosperity as blessedness, to the magic fecundity of asset management at Bernard L. Madoff Investment Securities LLC. (Of course, “success” is a relative concept in these cases.) 419 is the con that makes sense in—and makes sense *of*—a world where leaders are all crooks doing under-the-table deals, where infrastructure is rife with kickbacks and featherbedding, where war zones exist for resource extraction, just like an oil derrick or a diamond mine. 419 documents say that everything you suspected is true, and that you are at last going to get a piece of the action.

Read as documents, they mark out the points of triangulation in relation to the failure of good government and global civil society, orienting the individual to institutions that lie and betray. But we can also read them, taken all together, as

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<sup>20</sup> On prosperity theology in general, see: Simon Coleman, *The Globalisation of Charismatic Christianity: Spreading the Gospel of Prosperity* (Cambridge, UK: Cambridge University Press, 2000). On its role in West Africa, see: Philip Jenkins, *The Next Christendom: The Coming of Global Christianity* (Oxford: Oxford University Press, 2011), in particular chapter 4.

fictions (which, in a sense, they are)—as the text of a twenty-first-century version of *The Confidence-Man*. Where that book brims with specious confidence in prosperity, philanthropy, God's benign providence, fertile frontiers, rich ore, and one's fellow man, 419 documents are the portrait of an epoch of failed states, imperial overreach, financial fraud, and conflict resources. They tell a story of suspicion, rather than confidence; confidence in the scammer is built on suspicion of the legitimate institutional order. In these tales—narratives of fake documents made real, or real enough to bring in the class of documents we call money—we read a story of globalization gone hopelessly wrong. 419 documents are a novel, our novel, that crooks and victims write together, with massive advances for the some of the collaborators and losses for others: the document of our time.