

THE DEVIL AND THE GRAFTER

AND

**HOW THEY WORK TOGETHER TO DECEIVE,
SWINDLE AND DESTROY MANKIND**

AN ARMY OF 600,000 CRIMINALS AT WAR WITH
SOCIETY AND RELIGION

By CLIFTON R. WOOLDRIDGE

The World-Famous Criminologist and Detective

"The Incorruptible Sherlock Holmes of America"

AFTER EIGHTEEN YEARS OF HEROIC WARFARE AND SCORES OF HAIRBREADTH ESCAPES, IN HIS UNCEASING BATTLE WITH THE DEVIL AND THE GRAFTER, MR. WOOLDRIDGE TELLS IN A GRAPHIC MANNER HOW WILDCAT INSURANCE, FAKE MINES AND OIL WELLS, TURF SWINDLES, HOME BUYING SWINDLES, FAKE BOND AND INVESTMENT COMPANIES, BUCKET SHOPS, BLIND POOLS IN GRAIN AND STOCKS, POOL ROOMS AND HAND BOOKS, FAKE MAIL ORDER HOUSES, ORDINARY GAMBLING HOUSES, PANEL HOUSES, MATRIMONIAL BUREAUS, FAKE UNDERWRITING, FAKE BANKS, COLLECTING AGENCIES, FAKE MEDICINE COMPANIES, CLAIRVOYANTS, FORTUNE TELLERS, PALMISTS AND OTHER CRIMINALS OF ALL CLASSES OPERATE, AND HOW THEIR ORGANIZATIONS HAVE BEEN BROKEN UP AND DESTROYED BY HUNDREDS.

THE WORK ALSO CONTAINS

Detective Clifton R. Wooldridge's "Never-Fail" System

For Detecting and Outwitting All Classes of
Grafters and Swindlers.

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BY

CLIFTON R. WOOLDRIDGE

"There are so many 'Get-Rich-Quick' operators at present that competition between them has become fierce. They are now infesting the entire country with local solicitors, who frequent saloons, hotels, and even residence districts, where victims are found in foreigners, ignorant servant girls and inexperienced widows.

"These solicitors get fifty per cent commission on all sales of stock. This fact in itself is evidence that the propositions are rank swindles. When the swindling operator finds things getting too hot he disappears from his office and bobs up in some new place with a new proposition."

**The above is an extract from Mr. Wooldridge's
annual report of January 1, 1907, for the year 1906, to**

**JOHN M. COLLINS,
General Supt. of Police, Chicago, Ill.**



CLIFTON R. WOOLDRIDGE.

SHERLOCK HOLMES IN REAL LIFE

From *The Chicago Tribune* of
November 25, 1906.

"Chicago may be surprised to learn that it has a Sherlock Holmes of its own, but it has; and before his actual experiences in crime-hunting, the fictional experiences through which Poe Doyle, and Nick Carter put their detectives pale into insignificance. His name is Clifton R. Wooldridge.

"Truth is stranger even than detective fiction, and in the number of his adventures of mystery, danger and excitement he has all the detective heroes of fiction and reality beaten easily.

"He has personally arrested 19,500 people. 200 of them were sent to the penitentiary; 3,000 to the house of correction; 6,000 paid fines; 100 girls under age were rescued from lives of shame; \$100,000 worth of property was recovered; 100 panel houses were closed; 100 matrimonial bureaus were broken up.



Disguised as a
JEW IN THE GHETTO

"Wooldridge has refused perhaps 500 bribes of from \$500 to \$5,000 each. He has been under fire forty-four times. He has been wounded dozens of times. He has impersonated almost every kind of character. He has, in his crime hunting, associated with members of the "400" and fraternized with hobos. He has dined with the elite and smoked in opium dens. He has done everything that one expects the detective of fiction to do and which the real detective seldom does.

"When occasion requires he ceases to appear as Wooldridge. He can make a disguise so quickly and effectively that even an actor would be astonished. Gilded youth, negro gambler, honest farmer or lodging house 'bum,' it requires but a few minutes to 'make-up,' to run to earth elusive wrong-doers."

The pictures which appear here are actual photographs taken from life in the garb and disguises worn by the author in several famous cases.



“HECK HOUSTON”—STOCK-RAISER FROM WYOMING

In this garb the author makes himself an easy mark for the crooks and grafters of the Stock-Yard district. The hold-up man—the card-sharp—the bunco-steerer—the get-rich-quick stock-broker fall “easy game” to the detective thus disguised.



ASSOCIATING WITH THE STOCK AND BOND GRAFTERS

Disguised as an Englishman who has money and is looking for a good investment, Mr. Wooldridge is easily mistaken for a "sucker." The trap is set. He apparently walks into it; but, in a few minutes, the grafter finds himself on the way to prison.



POLICY-SAM JOHNSON

This is a favorite disguise of the author when doing detective duty among the lowest and most disreputable criminals. Unsuspectingly the crooks offer him all sorts of dirty work at small prices for assistance in criminal acts.



POLICY-SAM JOHNSON SHOOTING CRAPS

An illustration of the way the detective employs himself in the gambling dens. It is often necessary to play and lose money in these places that he may get at the facts.

Observe that he is watching proceedings in another part of the room while he is throwing the dice.



SHADOWING ONE OF THE FOUR HUNDRED

Some of the most dangerous grafters in the world hobnob with the elite. Here we have our author in evening dress, passing as a man of society at a banquet of the rich, shadowing a "high-flyer" crook.



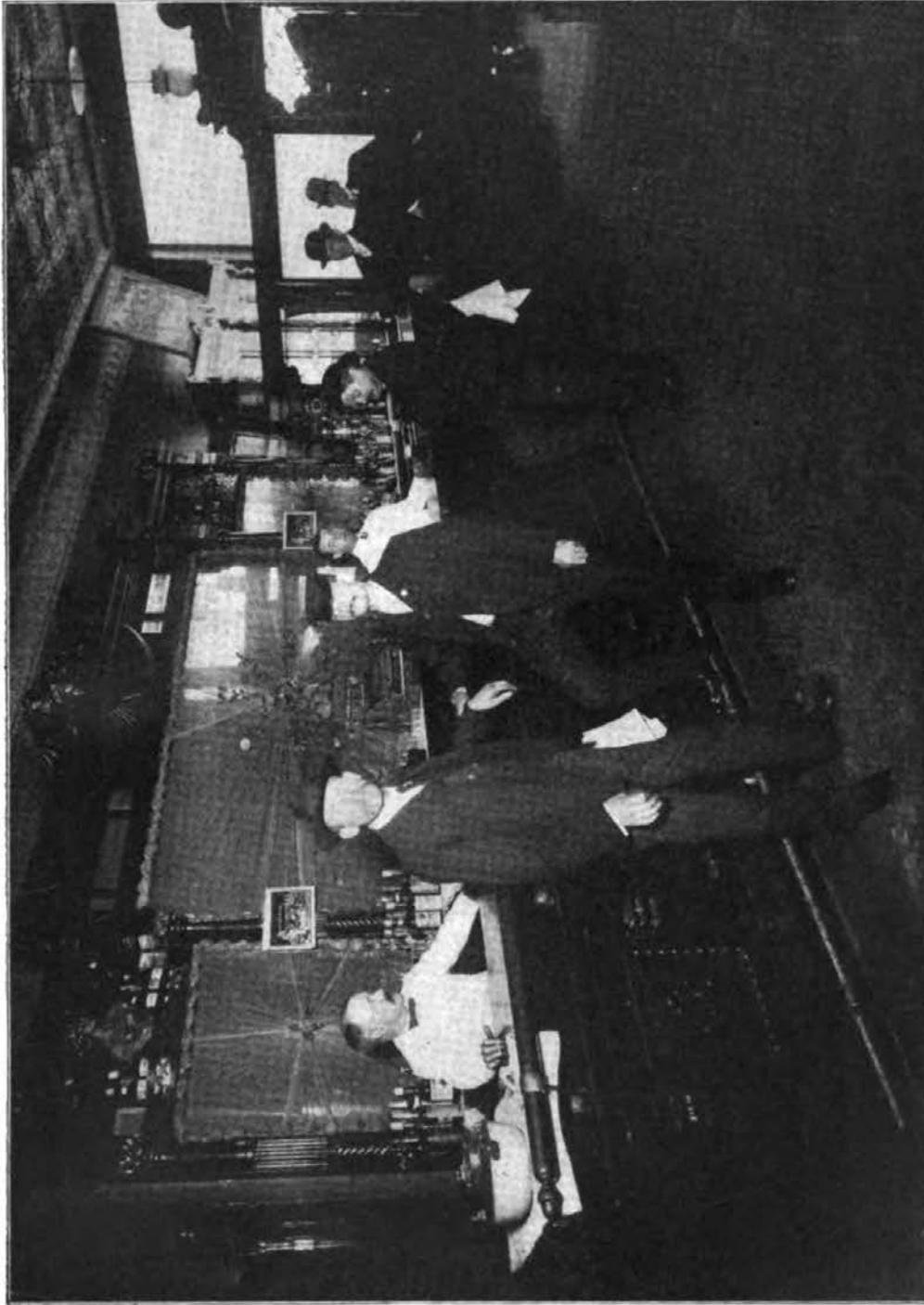
CRAPS AND CARDS

The gambling house is a station on the road to crime. In proportion to population there are, perhaps, more negro gamblers than of any other race.



A LITTLE GAME IN THE ALLEY AT NOON

Many boys and young men spend their noon hour in cultivating bad habits that lead to nights of gambling; and then comes crimes to get money that they may gamble more.



A RESTING PLACE ON THE ROAD TO CRIME

The gilded saloon is the club-room of the crook. Here he hatches his plots; here he drinks to get desperate courage to carry them out; and here he returns when the crime has been committed to drown remorse and harden conscience.



YOUR MONEY OR YOUR LIFE



A GAME OF POKER FOR "A SMALL STAKE"

This is a dangerous step. Many a ruined man traces his downfall to the day he began in youth to "bet" a little "to make the game interesting."



Pearl Smith



Emma Ford

(Sisters)



Mary White

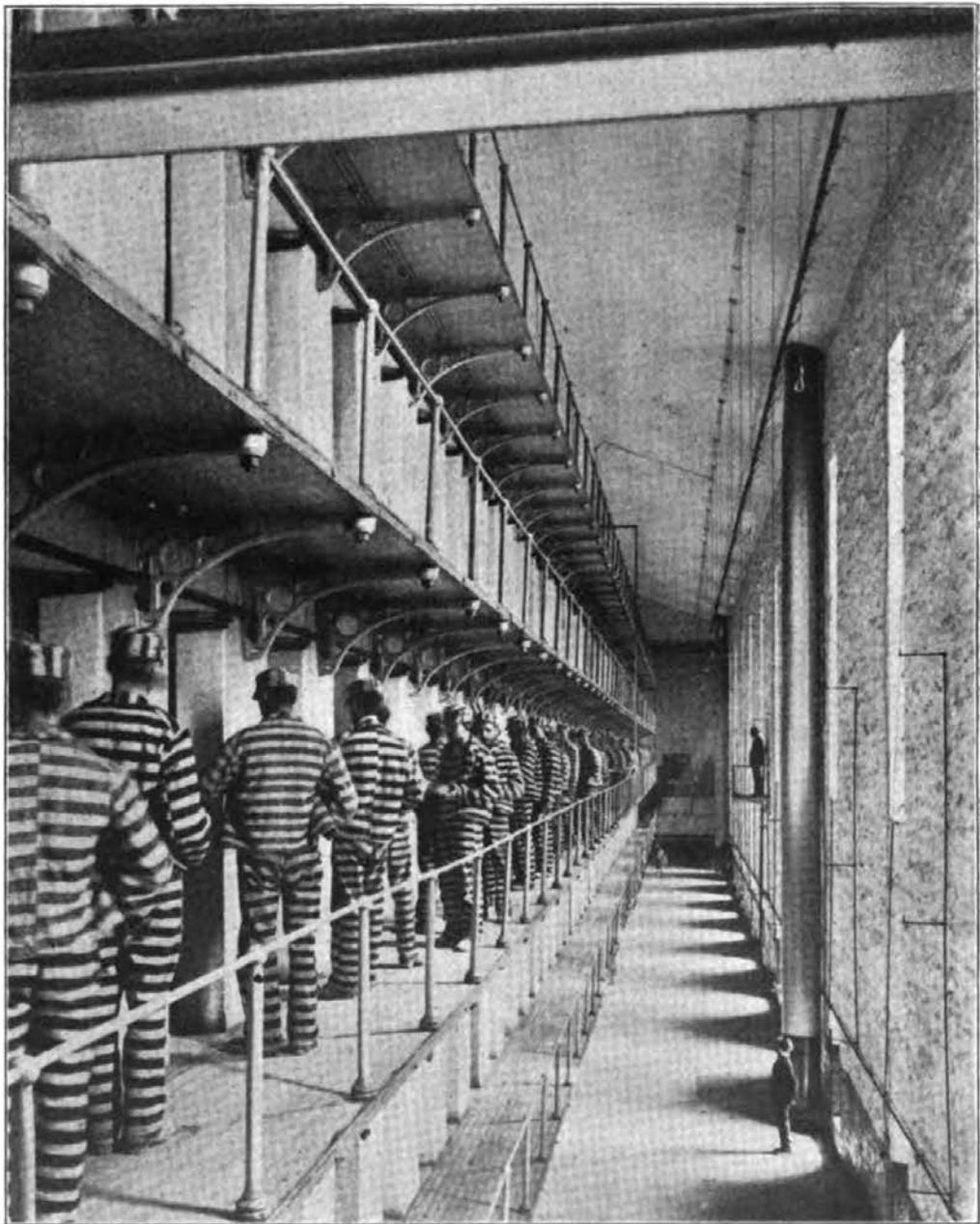


Flossie Moore

FOUR FAMOUS NEGRO WOMEN GRAFTERS

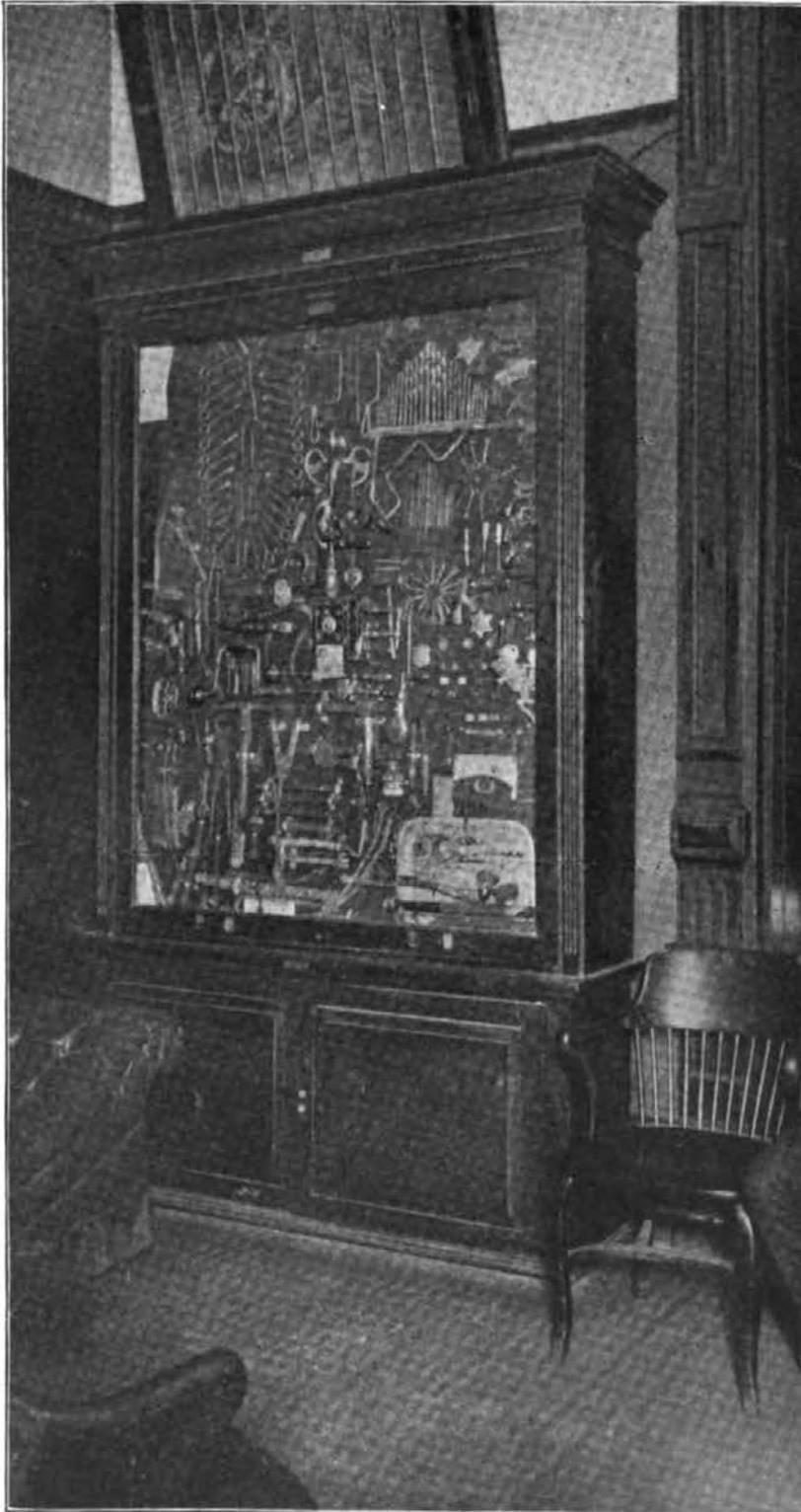
As confidence workers, highway robbers, and desperate criminals they were the terror of officers and courts. Together they stole and robbed people of more than \$200,000.00.

They were finally run to earth and put in prison. Our author followed one of them across the continent and back.



THE DESTINATION OF THE GRAFTER

“The way of the transgressor is hard.” “Be sure your sin will find you out.” The penitentiary is full of bright men who might have been eminently successful—an honor to themselves and a blessing to mankind, if they had only heeded the old adage—“Honesty is the best policy.”



WOOLDRIDGE'S CABINET OF BURGLAR-TOOLS

At the police headquarters in Chicago, one of the most attractive curios is the above cabinet of burglar-tools and weapons taken by the author from robbers and crooks during his eighteen years of service.



TURNING THE BOYS FROM CRIMINAL PATHS

This is a photograph of the Juvenile Court in Chicago, where boys who commit crimes are tried and sent to the Reformatory, instead of to prison with hardened criminals. The author claims that our prison system is filling the country with criminals.

PUBLISHER'S PREFACE

The two arch enemies of happiness and prosperity are the Devil and the Grafter. The church is fighting the Devil, the law is fighting the Grafter. The great mass of human beings, as they journey along the pathway of life, know not the dangers that lie in wait from these two sources. Honest themselves, credulous and innocent, they trust their fellow man.

Statistics show that four-fifths of all young men and women, and nine-tenths of the widows are swindled out of the money and property that comes to them by inheritance. Every year thousands of laboring men spend their hard earnings and beggar their families by falling in traps laid for them. Thousands of innocent girls and women, struggling for a respectable livelihood, fall victims to the demons who traffic in human honor.

The Grafters spend millions upon millions of dollars annually in advertising in America alone. There is not a Post Office in the land where every mail does not carry their appeals and thieving schemes; and they collect hundreds of millions of dollars annually from the trusting public. The State and National Governments spend millions of dollars a year in trying to catch and curb these grafters. Some of satan's worst grafters are found in the church, working the brethren; and he has them by thousands in every walk of life.

The object of this book is to protect the public by joining hands with the church and the government in their work against the Devil and the Grafter. The author reveals and exposes the grafter with his schemes, his traps, his pitfalls and his victims. The reader of this book will be fortified and armed with knowledge, facts and law, that should forever protect himself, his family and his friends from the wiles of the grafters.

It is with the confidence that this work fills an imperative need, and that it should be in the hands of every minister, every physician, every teacher and every mother and father in the land, that the author and publisher send it forth on what they believe to be a mission of good to the world.

WORDS OF COMMENDATION

From Chas. S. Deneen, Governor of Illinois:

"It is with pleasure that I am able to say that Detective Wooldridge has conducted all his cases with zeal and intelligence."

J. M. Longenecker, former State's Attorney, says:

"Mr. Wooldridge has thorough knowledge of evidence and is an expert in preparing a criminal case for trial. I have found him to be one of the most efficient officers in the Department."

R. W. McClaughrey, Warden of U. S. Prison at Leavenworth, Kans., Ex-Warden of Illinois State Penitentiary and Ex-Chief of Police of Chicago, says in a letter to the author:

"You were not only subject to bribes, but also frequently a target of perjurers and scoundrels of every degree. You came out from every ordeal unscathed, and maintained a character for integrity and fearlessness in the discharge of your duties that warranted the highest commendation. It gives me pleasure to make this statement."

J. J. Badenoch, Ex-General Supt. of Police, writing Mr. Wooldridge, says:

"Dear Sir—Before I retire from the command of the Police Department, I desire to thank you for your bravery and loyal service. The character of your work being such that bribes are frequently offered by the criminal class, it becomes necessary to select men of perfect integrity for the purpose, and I now know that I made no mistake in selecting you for this trying duty. It affords me great pleasure to commend you for your bravery and fidelity to your duties."

Nicholas Hunt, Inspector Commanding Second Division, says:

"I have known Clifton R. Wooldridge for the last ten years. As an officer he is par-excellent, absolutely without fear and with a detective ability so strongly developed it almost appealed to me as an extra sense. If I wanted to secure the arrest of a desperate man, I would put Mr. Wooldridge in charge of the case in preference to any one I know, as, with his bravery, he has discretion."

Geo. M. Shippy, Chief of Police, of Chicago, writing Mr. Wooldridge, says:

"Your heart is in the right place, and while I have always found you stern and persistent in the pursuit and prosecution of criminals, you were very kind and considerate, and I can truthfully say that more than one evil doer was helped to reform and was given material assistance by you."

Luke P. Colleran, Chief of Detectives, says:

"His book is most worthy and truthful and commendable; and I take pleasure in commending it to all."

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THE DEVIL AND HIS AGENTS—THE GRAFTERS

The old adage that "money is the root of all evil" is emphasized in this book. This is an age of much money; and in this age the people of the earth have the greatest passion for the getting of money that the world has ever known.

The greatest money getters of the globe are the American people. Hence, the Devil finds, in the United States of America, the most fruitful soil for the destruction of mankind through the influence of money. Therefore, in this land of ours he has the greatest number of shrewd, intelligent and often learned men, and women, engaged in his service through illegal methods of getting money, known as Grafting. Such people are known as "*Grafters.*"

It is the object and purpose of this book to show up the work of the Devil and the Grafter as they actually exist in our greatest metropolitan centers, from which are sent out, through the mails and otherwise, legitimate and illegitimate advertising plans and schemes, for the honest, or dishonest, getting of money from the people of every village and hamlet and community of America and the entire world.

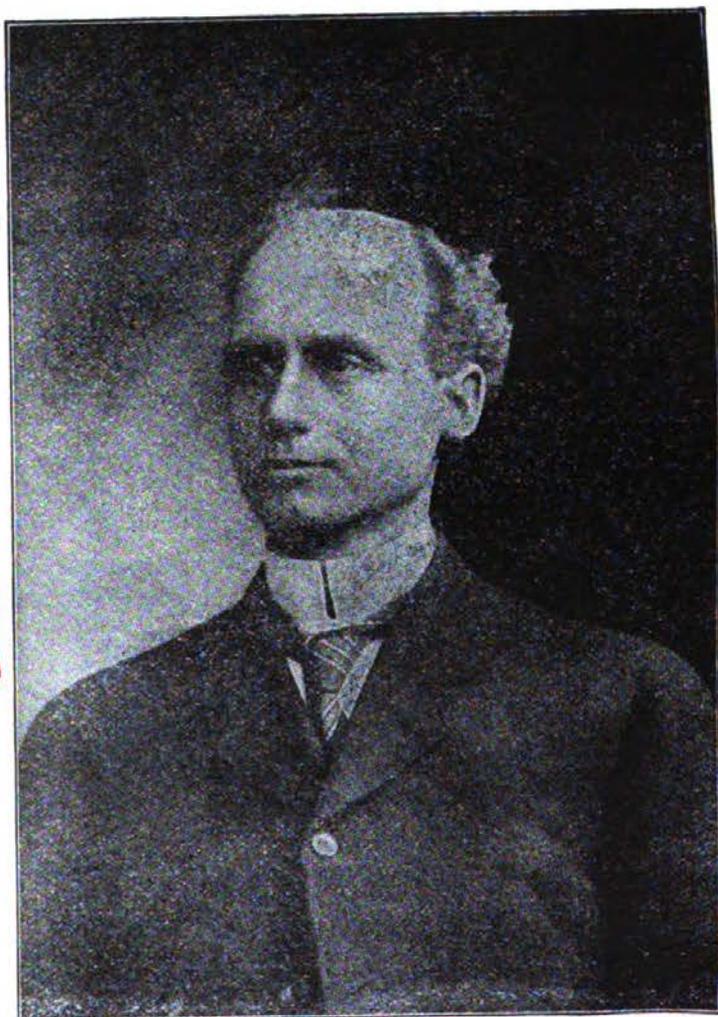
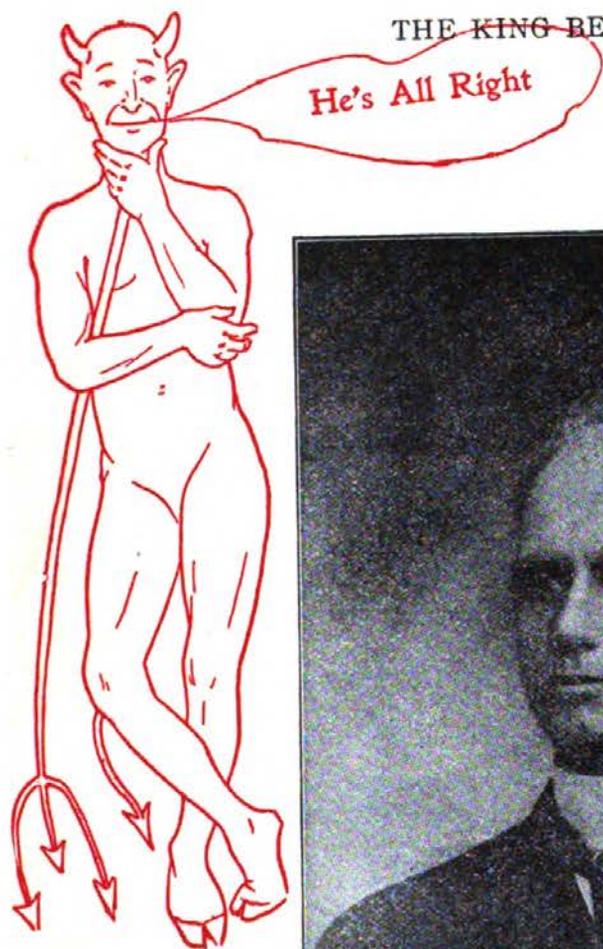
Before entering upon the real facts, as narrated in the book, it is proper that we should insert some pictures and cartoons, illustrating a few of the methods by which Satan does his work and destroys character by filching money from people, dishonestly, through his chief agents,

the Grafters. These pictures are not intended as works of art, but as cartoons, whose mission is to impress important lessons and truths upon the minds of the people.

In many of the pictures we have a representation of the devil in outline, for the purpose of impressing the reader with the fact that the miserable grafters who ruin themselves and swindle their fellow beings out of millions of dollars, and leave thousands of them in desperate conditions which turn them into criminals, are influenced by the Devil himself. They are his slaves and servants. As individuals they deserve sympathy. They may be reformed.

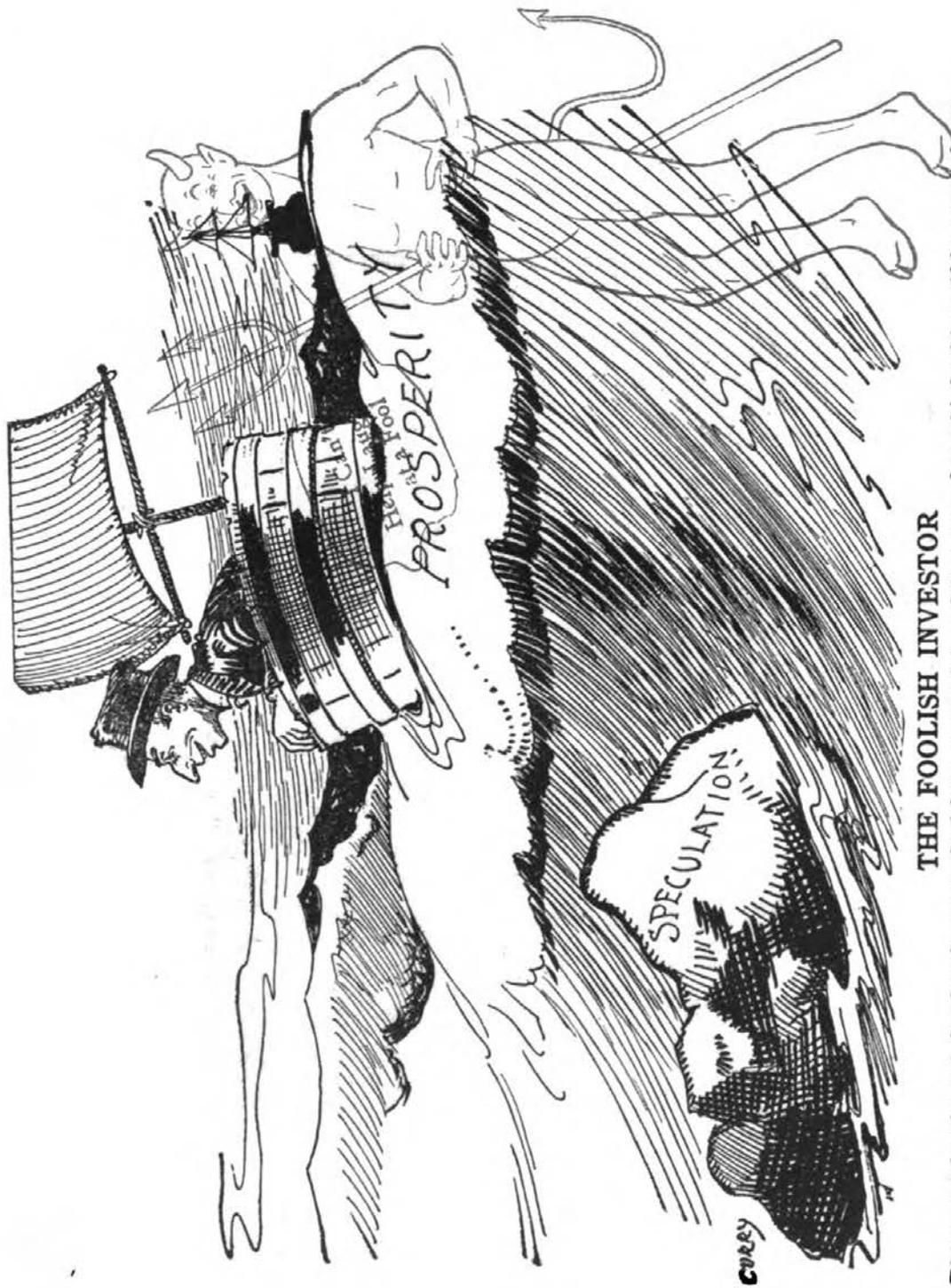
The object of these pictures, as well as of the facts which follow in the book, is to acquaint the reader with the pit-falls and dangers, that he may avoid the ruin and destruction, which has come to thousands of his fellow countrymen on account of the lack of knowledge which this book seeks to impart.

THE KING-BEE OF SWINDLERS



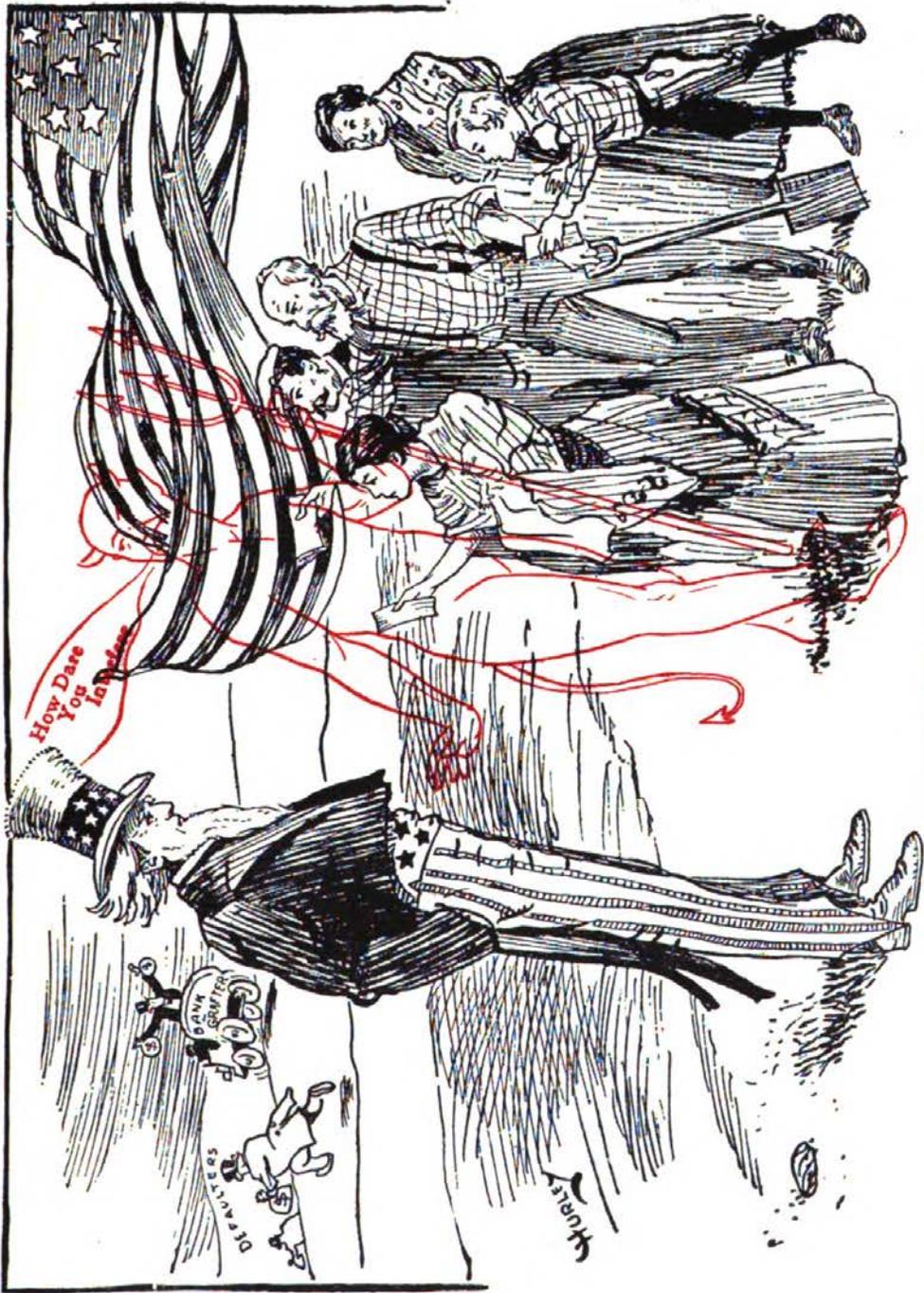
DR. S. W. JACOBS
President of Chicago Loan & Trust Co.

One of the most daring and successful bank grafters of the 20th century. Arrested by the author, convicted and sent to the Illinois Penitentiary.



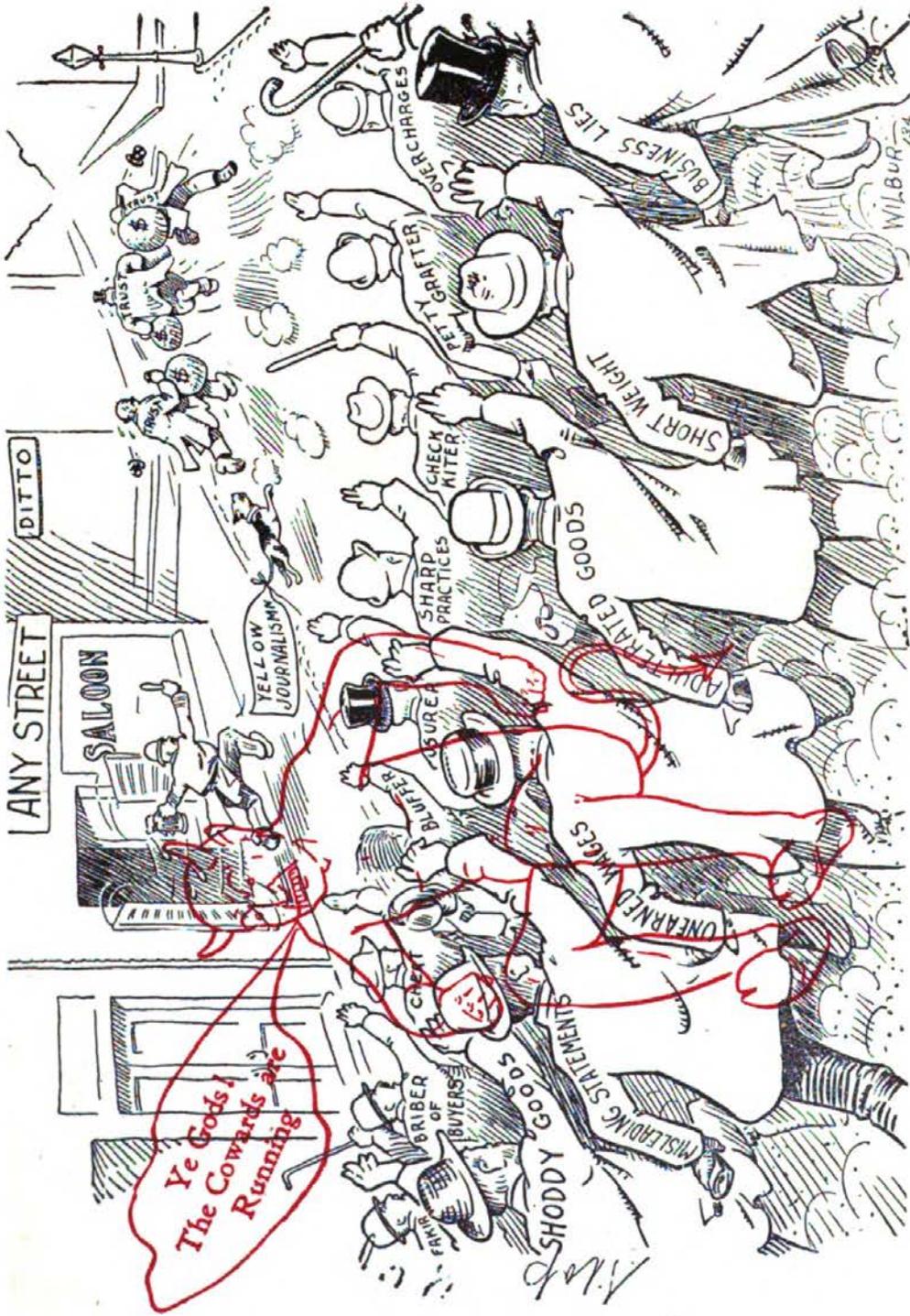
THE FOOLISH INVESTOR

This man in the tub having been grafted into a get-rich-quick enterprise, thinks himself in a safe boat on the top wave of prosperity. With a hopeful smile he looks for big profits when suddenly he finds himself wrecked on the rock of Speculation.



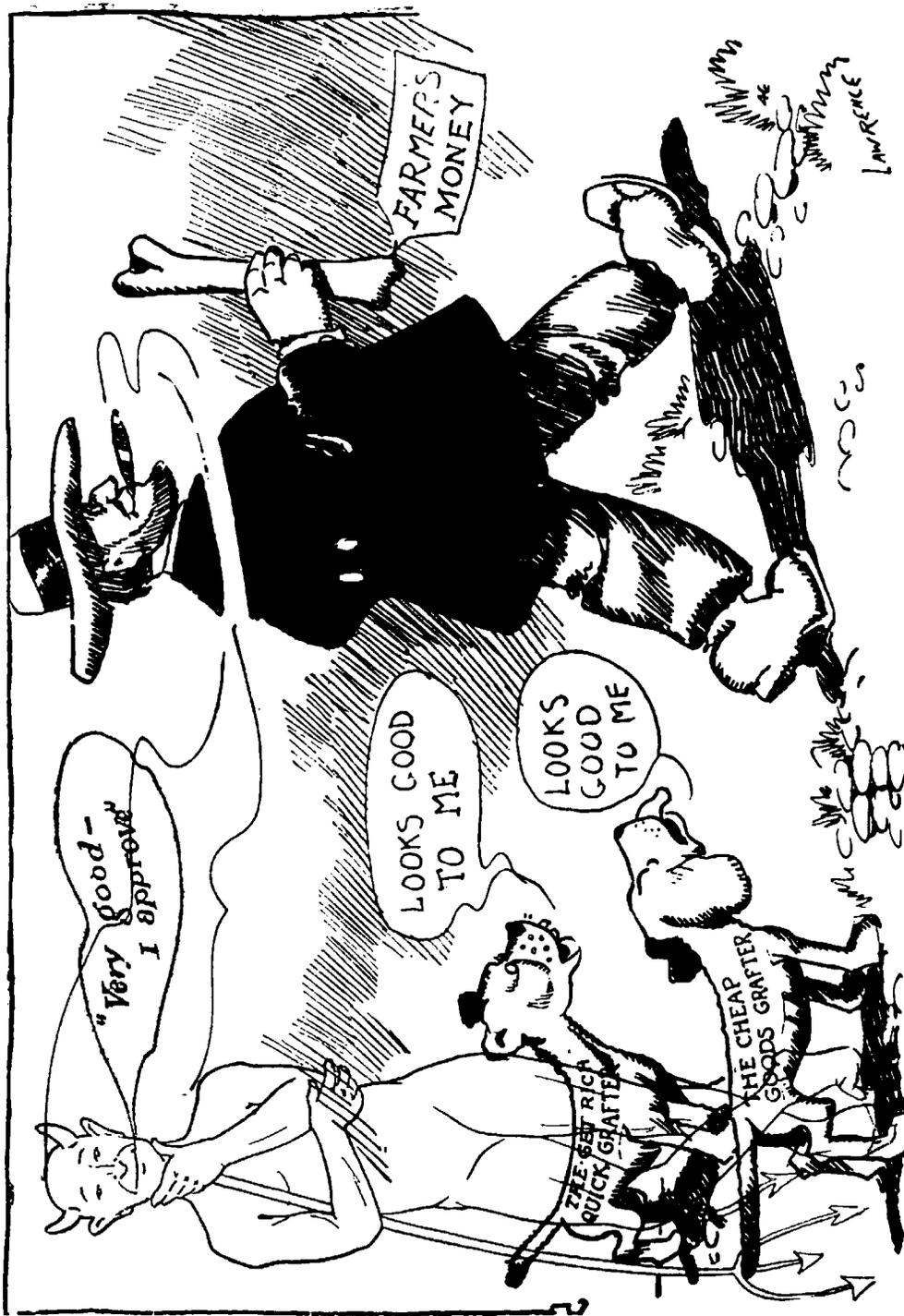
THE DEFAULTING BANK GRAFTER

Many of these fellows run away every year, wrecking their institutions and robbing business men and laborers of their hard earnings; and widows and orphans of their all. Here we have the people pleading with Uncle Sam to establish the Postal-Savings Bank where their deposits will be safe.



THE GRAFTERS AFTER THE GRAFTERS

Here we see the Big Trusts on the run. The law and the newspapers are after them. Behind is an army of little grafters all yelling "Stop Thief." At the same time every one has his hand in his neighbor's pocket.



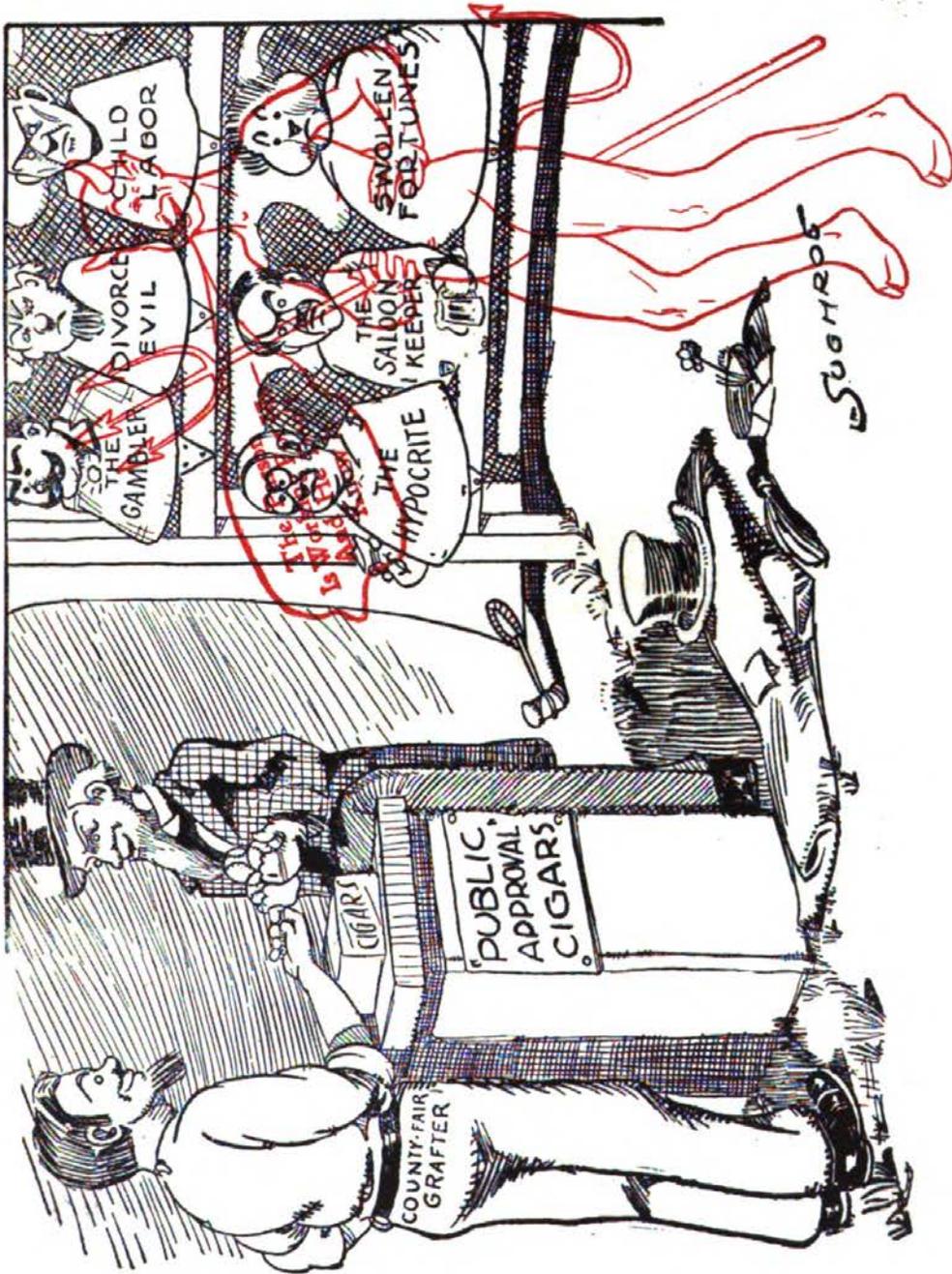
A BEAUTIFUL PAIR OF GRAFTERS

They are both after the bone labeled the Farmer's Money, and they generally get it. Every mail carries their advertisements to every Post Office. They spend \$20,000,000 a year for advertising which is carried through the mails and they spend as much more in other ways to swindle the people.



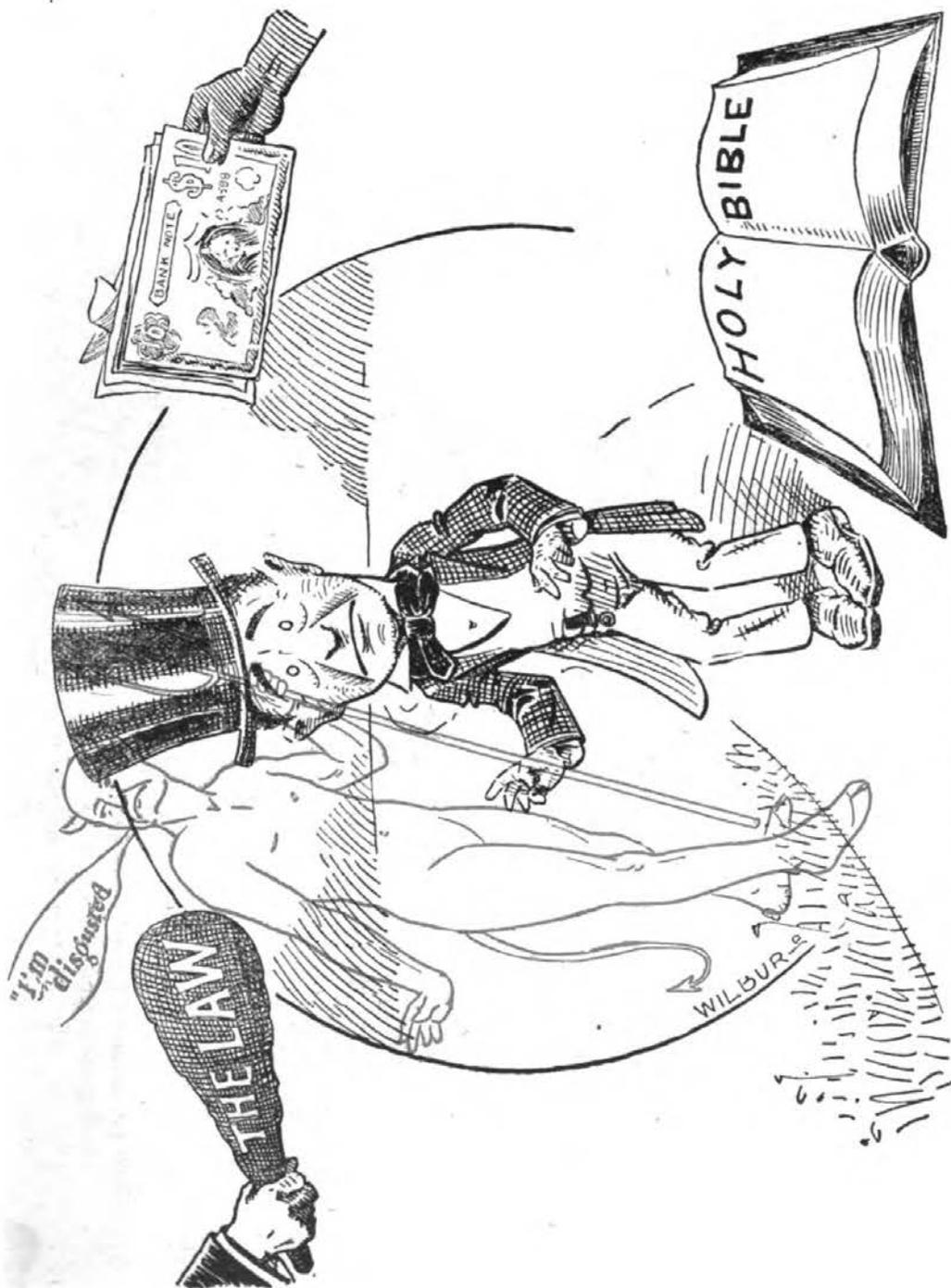
THE BUNCO-FARMER GRAFTER

This is the fellow who fixes himself up like a farmer and when the farmer comes to the city meets him at the station and offers his services. He reads the papers, finds when the farmers have big crops and winks his eye as he plans to graft them out of their money.



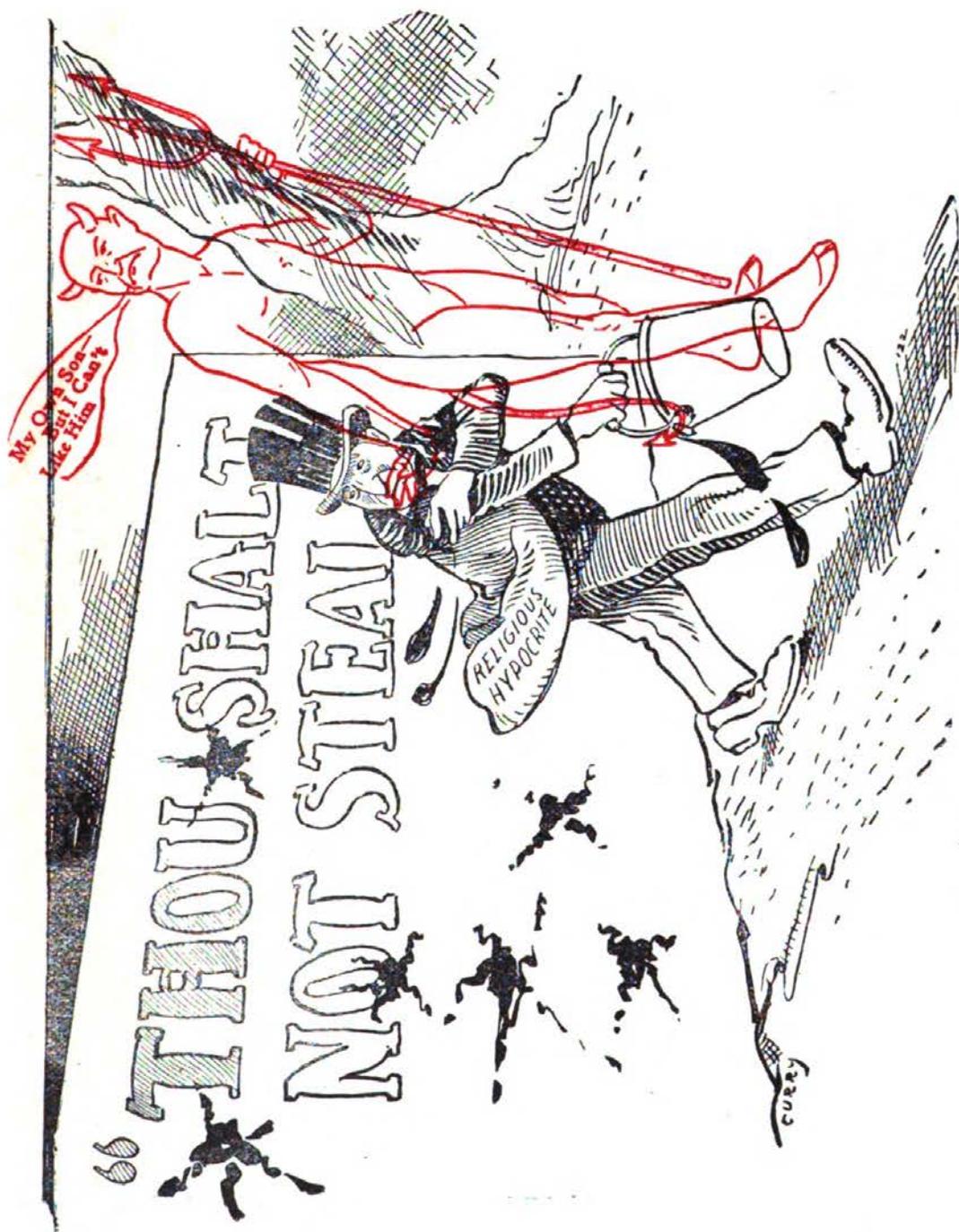
THE COUNTY FAIR GRAFTER

This fellow has all sorts of gambling and other devices to get the money. We see here even the good old parson is buying some balls to take a throw at the babies he does not like. He preaches against them on Sunday. Notice the labels on them.



THE SANCTIMONIOUS GRAFTER

This old rascal carries his Bible and talks religion, but always has his eye on the money and stops at nothing to get it, except when the law threatens him. He rents houses for saloons and disreputable purposes, but he would skin a boy alive for fishing on Sunday, or a girl for dancing.



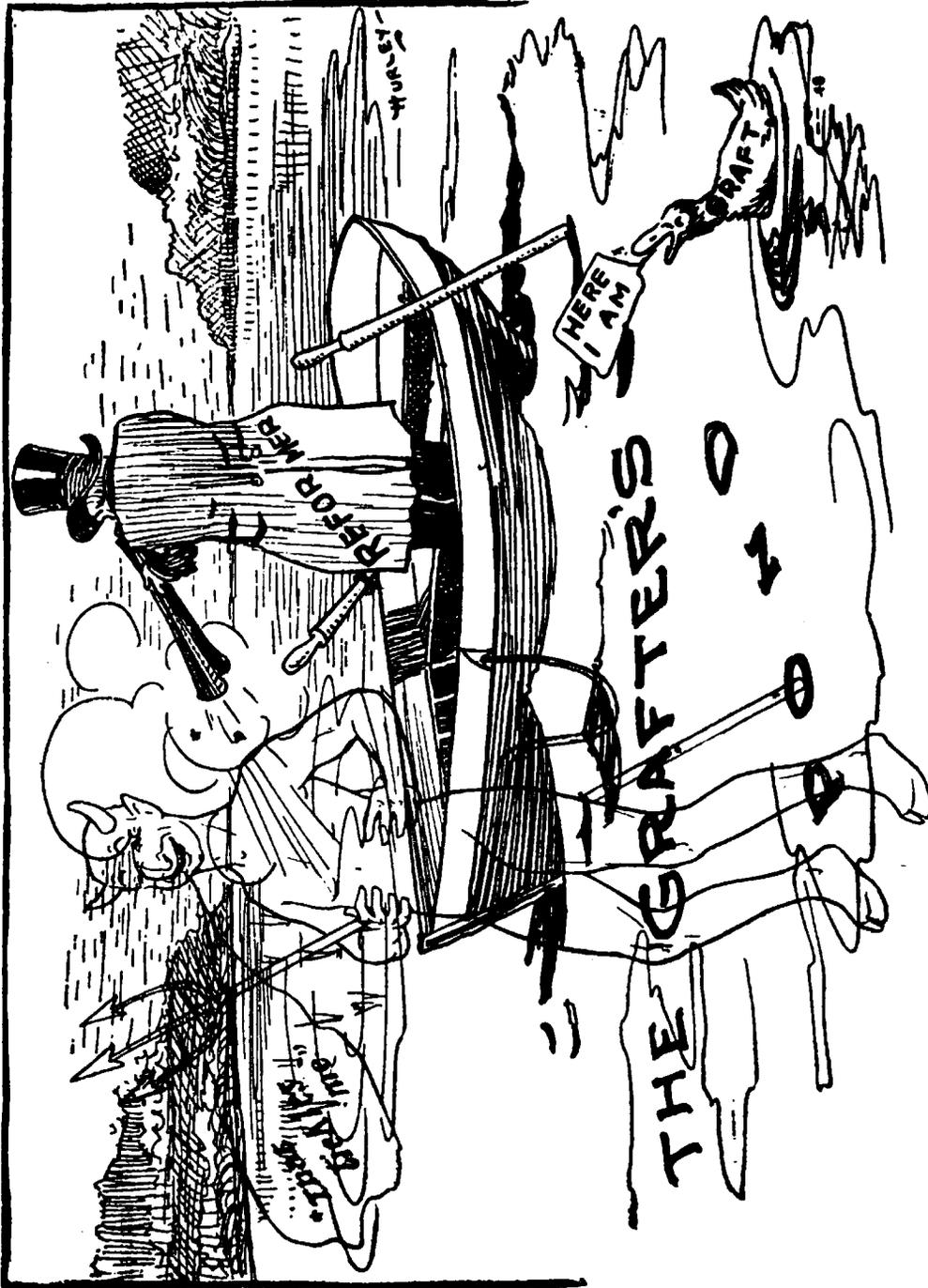
THE RELIGIOUS HYPOCRITE GRAFTER

In church he preaches honesty and fair dealing, but in the world we see him throwing mud at the commandment "Thou shalt not steal." He goes into all sorts of schemes to swindle, even victimizing the widows and orphans. Beware of his oilwells, plantations, and mining schemes.



THE MASHER GRAFTER

Our large cities are infested with these scoundrels, where hundreds of them are arrested every year for insulting ladies. The notorious Stanford White, whom Harry Thaw killed, was one of this type. Infinitely worse than the man who is after your money are these vultures who traffic in women's honor.



THE REFORMER AND THE GRAFTER

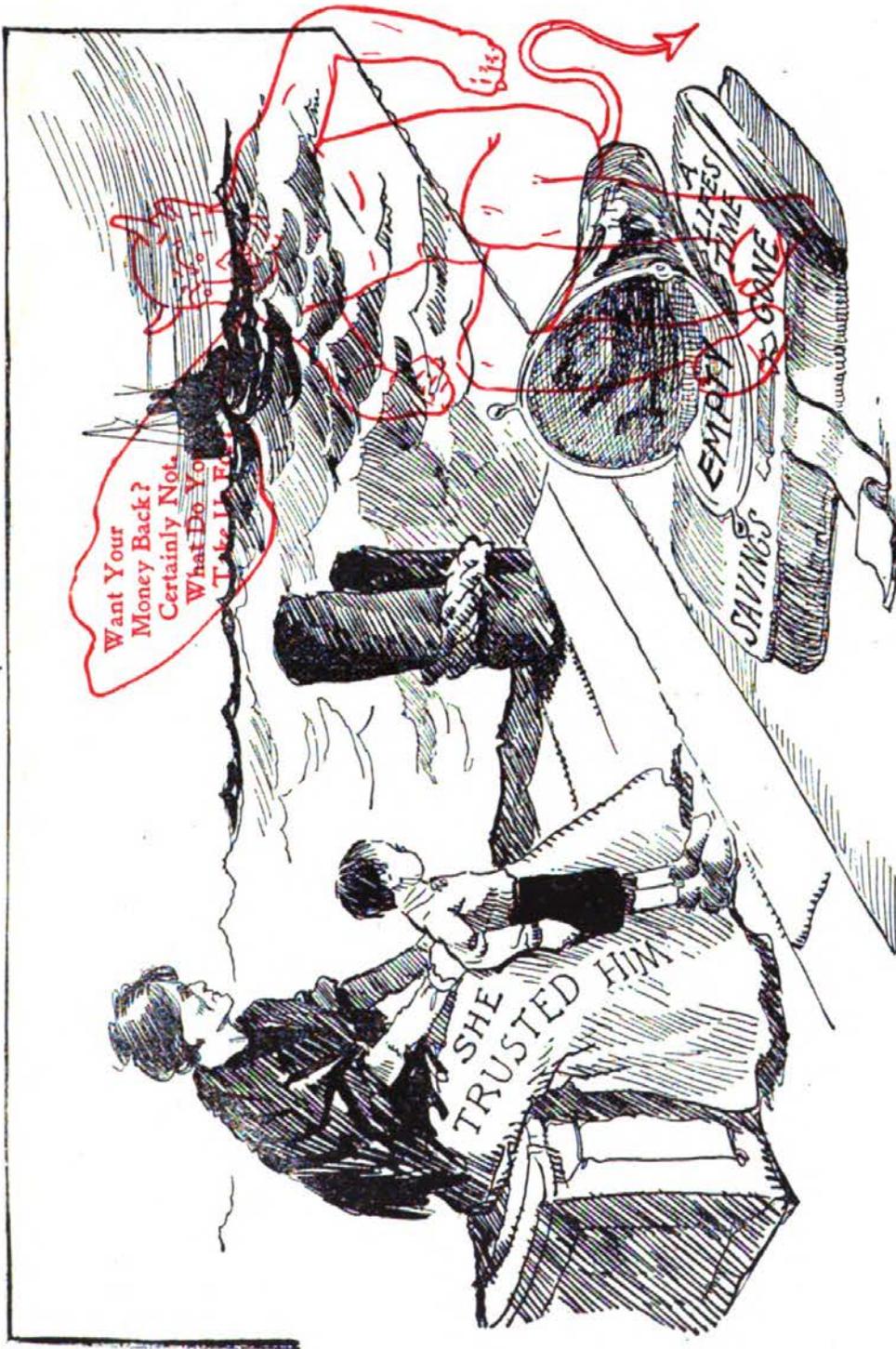
The average reformer is generally a laughing stock of the grafter. He is zealous and keeps up a continual fire; but not knowing the ways of the grafter he usually shoots in the wrong direction, seldom bringing in the game. This book will make him a better hunter.



THE WIDOW AND THE GRAFTER

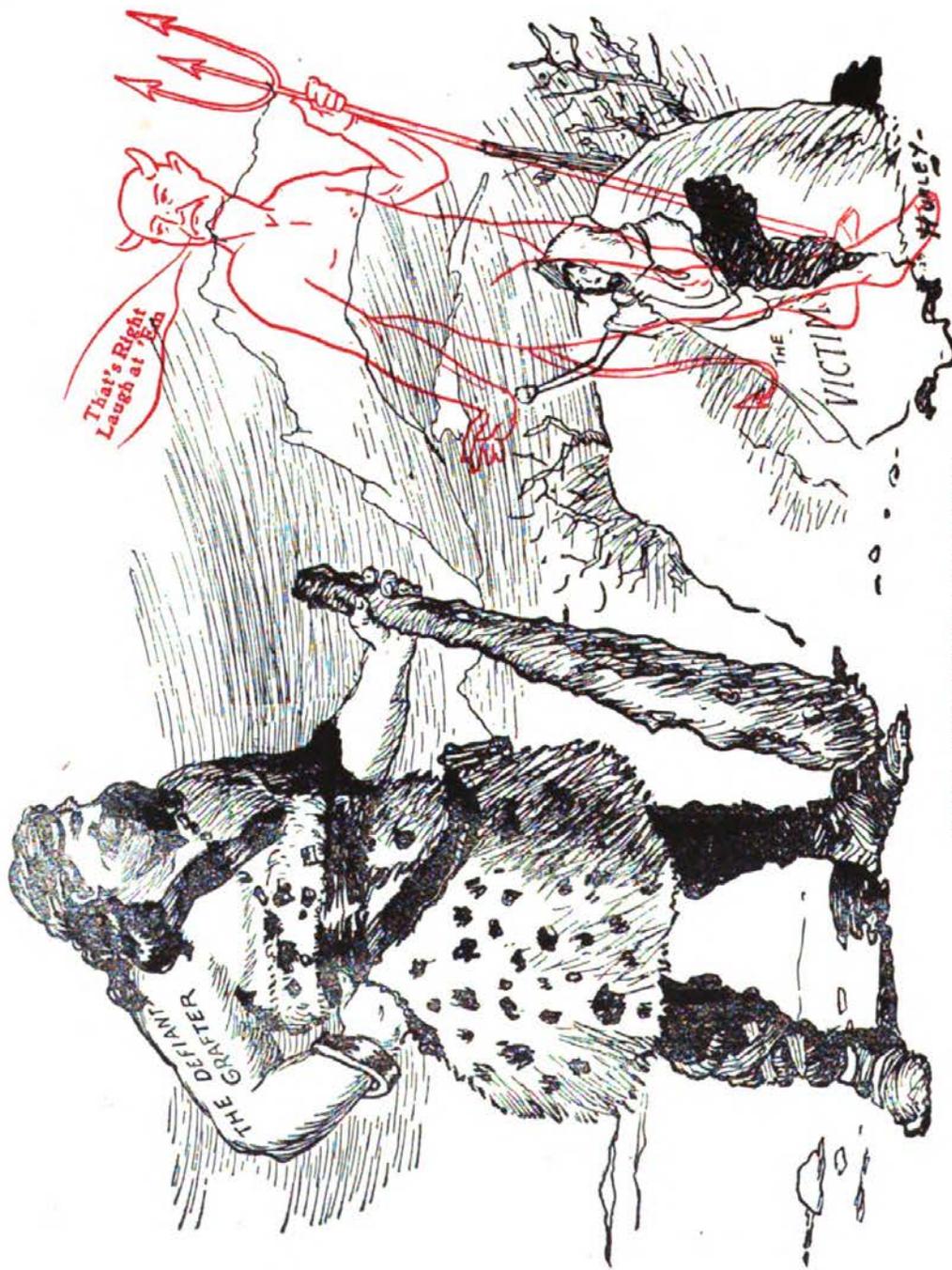
Here the public is represented as a young widow. The first grafter has robbed her of about four prices for the work he did. The next grafter who comes courting brings stocks and bonds to sell.

His eye is on her pocket-book, and he generally takes it all. Ninety per cent. of the widows are thus swindled.



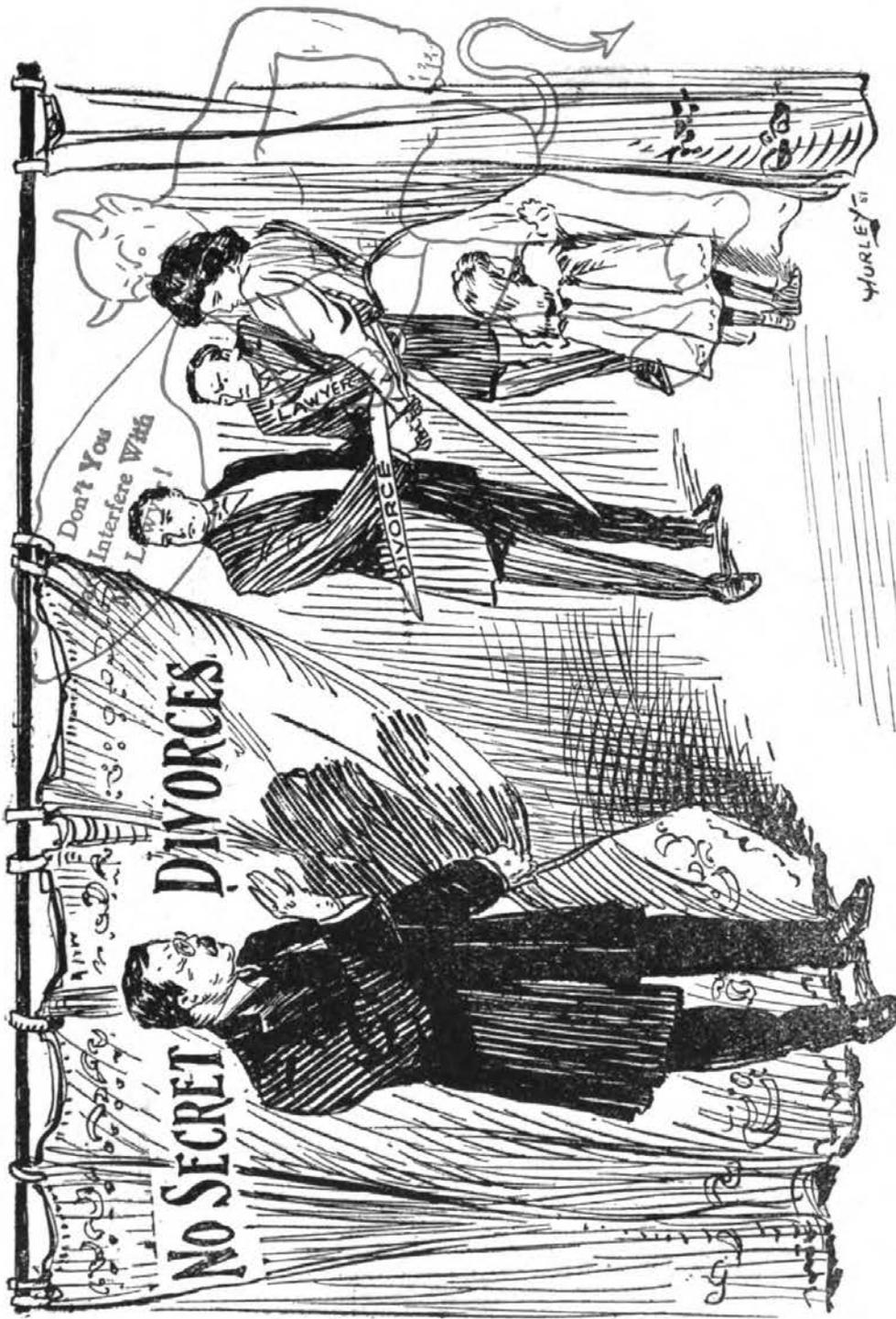
THE ABSCONDING GRAFTER

Is here represented as sailing away across the sea. The widow and orphan who trusted him are wondering if he will ever come back. The empty purse shows her lifetime savings gone. A few months ago she was rich, now penniless. How shall she raise this boy?



THE DEFIANT GRAFTER

This fellow has the law on his side. His victim is utterly helpless. He laughs at her piteous plea and cruelly says: "Help yourself if you can." The Federal and State laws are now being changed to protect the public from monopolies and other grafters of this type.



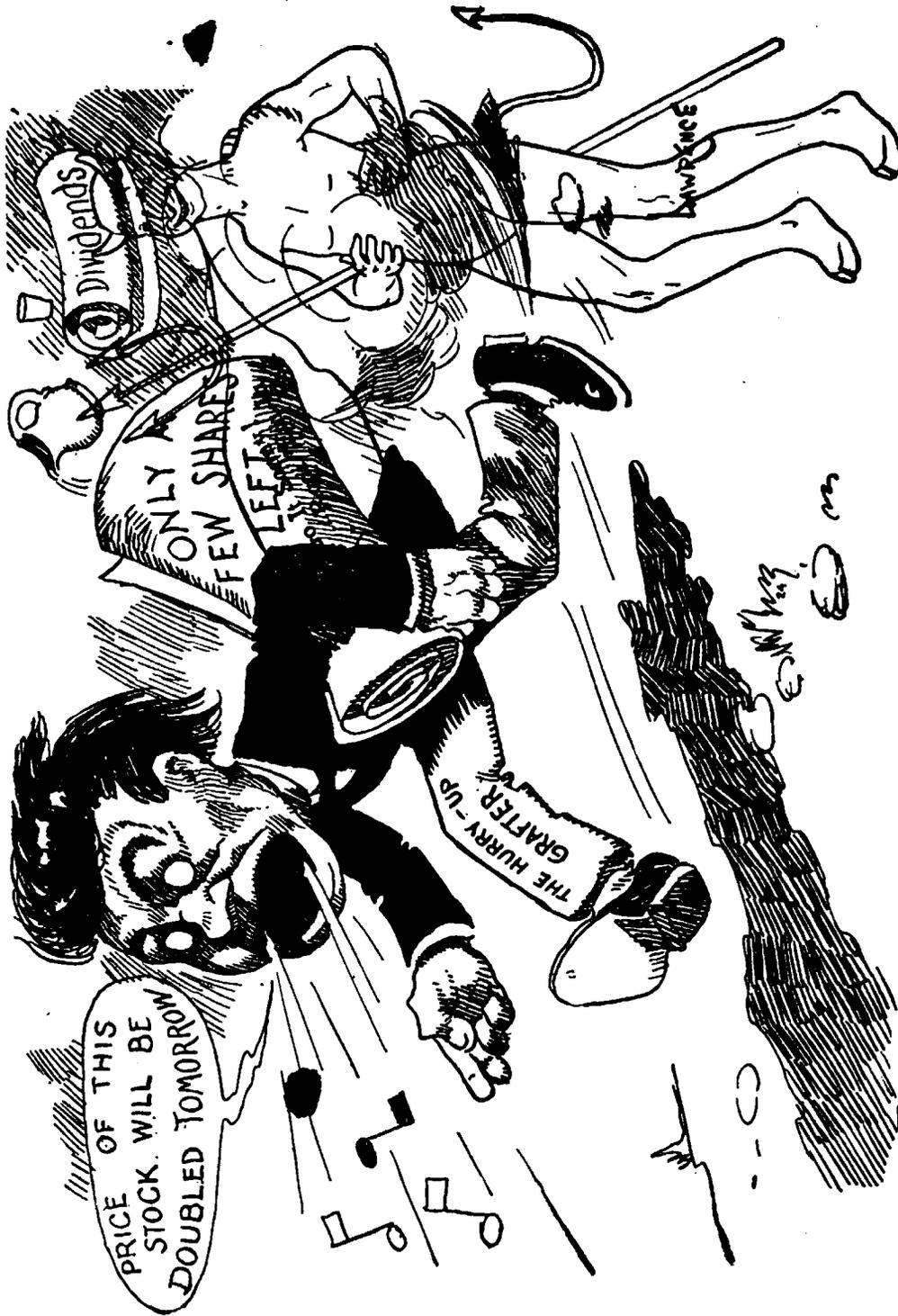
THE DIVORCE LAWYER GRAFTER

One of the worst scoundrels in the world is the man who advertises himself as an expert divorce lawyer, proposing to cut the marriage bond for a small price and to do it in private. The President is advocating no secret divorces, and a thousand-dollar fine on such lawyers.



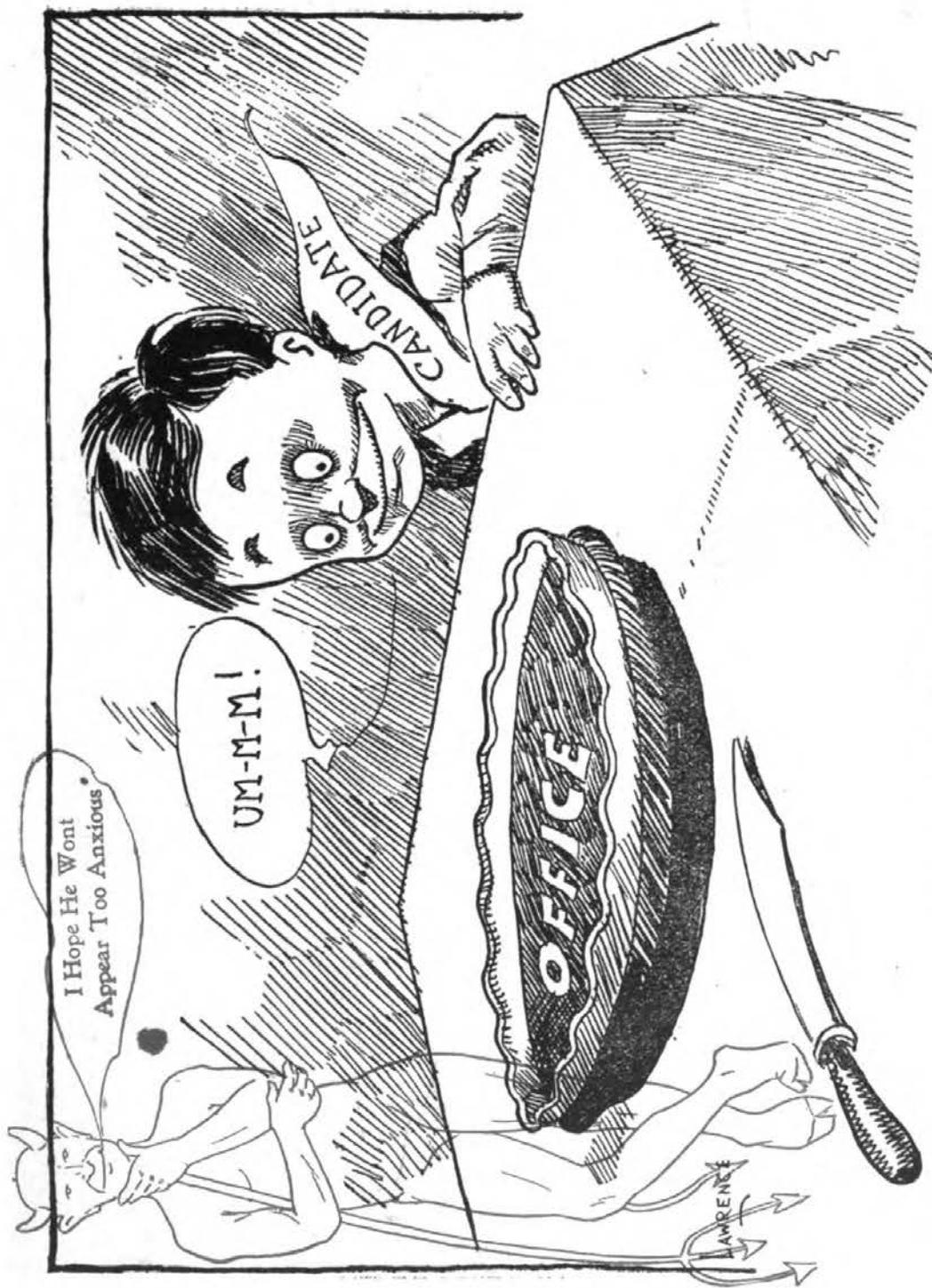
THE FAKE DOCTOR GRAFTER

This villain endeavors to persuade the well that they are sick, that he may graft them out of their money; and to those who really are sick he does not hesitate to give a remedy that often makes them worse. Beware of his advertisements. He spends millions a year grafting the people.



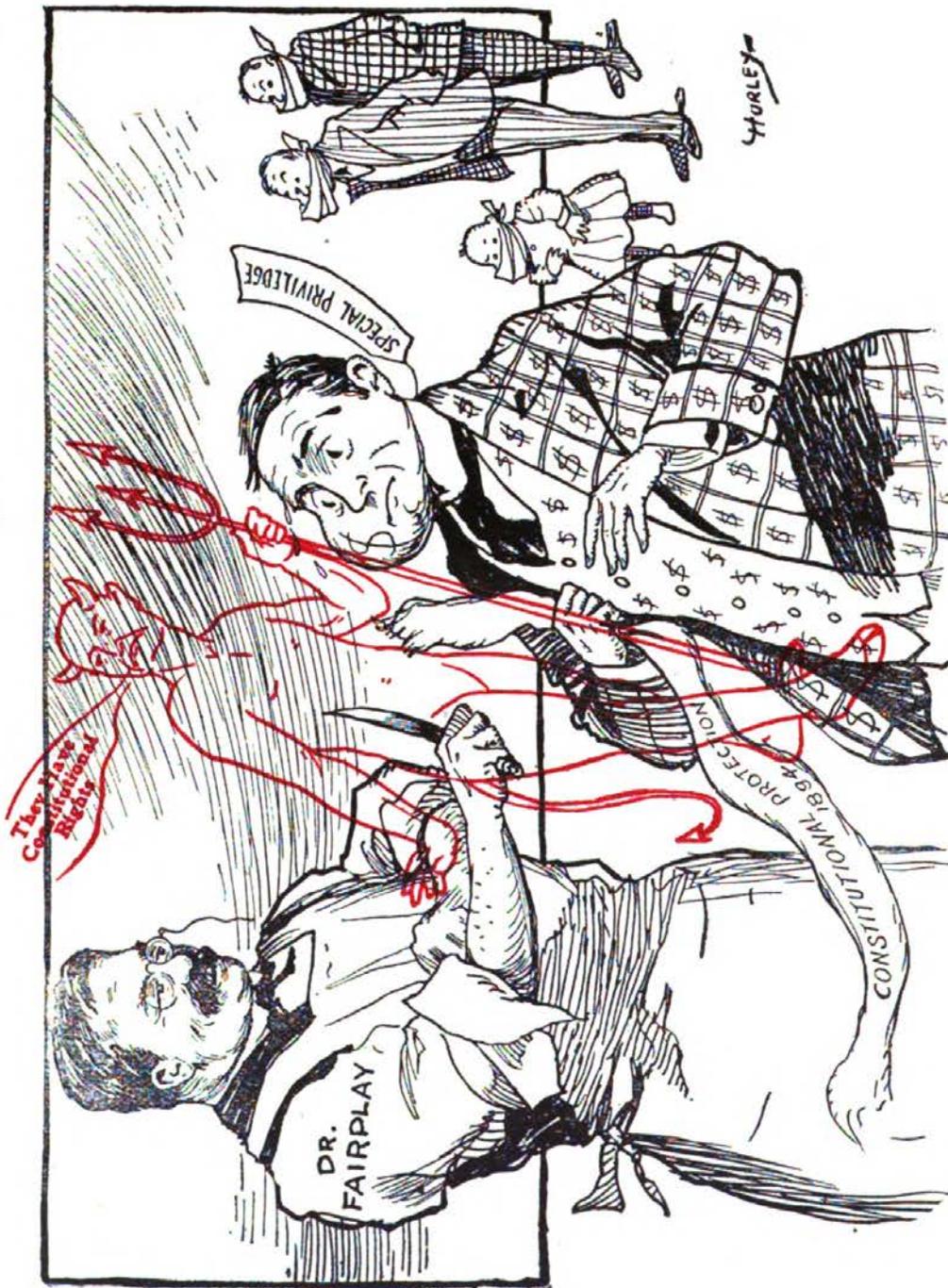
THE HURRY-UP GRAFTER

Is a dealer, in nine cases out of ten, in Wild Cat stocks, in which the people of the U. S. are swindled out of more than \$100,000,000 a year. Never be hurried into an investment. Never buy advertised stock. Statistics show 75% of all such are swindling grafts.



THE OFFICE SEEKING GRAFTER

This fellow always proclaims a burning desire to "serve the people;" but you see he has his hungry eye directed at the pie that he expects to get fat on, once he is in office. Let the people see that only honest, public spirited men are elected. Keep the rascals out.



THE SPECIAL PRIVILEGE GRAFTER

Has grown abnormally fat and claims the protection of the Constitution for continuing to graft the people; but Dr. Fairplay—the law—proposes to cut out the graft.



THE ADULTERATED FOOD GRAFTER

Is here shown flat on his back with the thumb of the Pure Food Law holding him down. He is the fellow who sold the embalmed beef to the U. S. Army in the Spanish War; and, since then, millions of dollars' worth of adulterated food to the people at large. The law should hold him.



UNCLE SAM CATCHING THE GRAFTERS

Never before was the Government so aroused against the big grafters. One by one it is catching them. You see here Uncle Sam has the Oil Grafter under his arm and he is fast running down the Railroad Grafter. Let the good work go on.



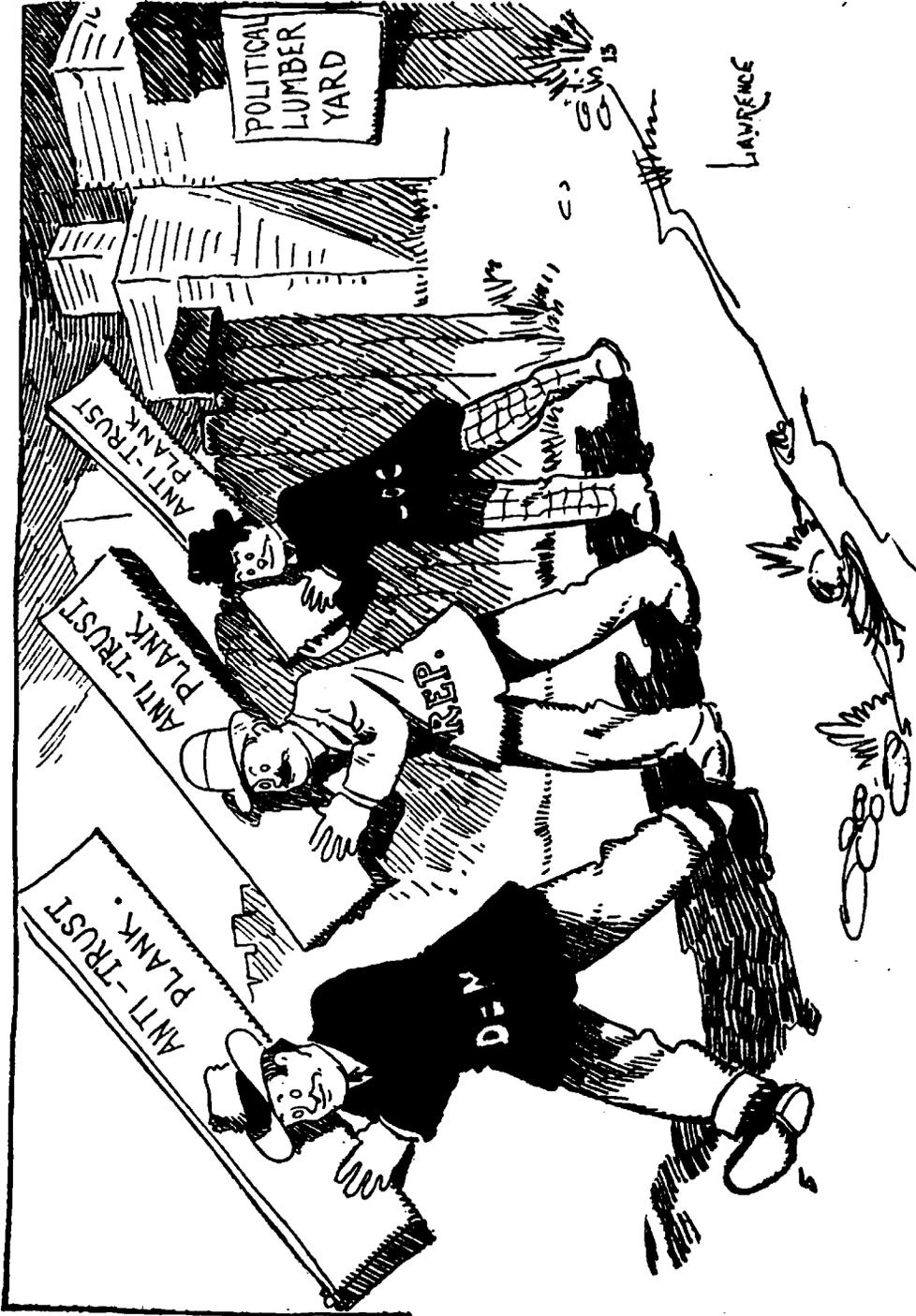
THE GRAFTER CAUGHT IN THE ACT

It is said the commercial grafters dealing through the mails, stole one hundred and sixty million dollars of the people's money last year; but Law and Justice is at last throwing the lasso around the neck of the bag and catching hundreds of them.



THE PLAYING DOUBLE GRAFTER

You observe he is a Senator. He has sworn loyalty to his state, but here we find him flirting with the Rich Corporations—serving them instead of his state. This explains why many congressmen spend more than their salaries to live and yet grow rich in a few years.



THE POLITICAL PARTY GRAFTER

Observe the campaign orators of the different parties all have the Anti-Trust Plank on their shoulders, because it is the popular thing to howl about just now. Stealing the thunder of the other party and claiming everything for his own is one of the tricks of the grafter politician.

THE WORLD AROUSED



LISTENING FOR THE GRAFTER. The world with its ear at the telephone is listening for the grafter. They are being detected and caught as never before. This book is intended to open the ears and eyes of the readers. The information it gives, and the warning note it sounds, should protect the people from the wiles of the grafters.

BIOGRAPHY OF THE AUTHOR.

Clifton R. Wooldridge was born February 25, 1854, in Franklin County, Kentucky. He received a common school education and then started out in the world to shift for himself. From 1868 to 1871 he held the position of shipping clerk and collector for the Washington Foundry in St. Louis, Missouri. Severing his connection with that company, he went to Washington, D. C., and was attached to the United States Signal Bureau from March 1, 1871, to December 5, 1872. He then took up the business of railroading, and for the following nine years occupied positions as fireman, brakeman, switchman, conductor and general yard master.

When the gold fever broke out in the Black Hills in 1879, Mr. Wooldridge, along with many others, went to that region to better his fortune. Six months later he joined the engineering corps of the Denver & Rio Grande railroad and assisted in locating the line from Canon City to Leadville, as well as several of the branches. The work was not only difficult, but very dangerous, and at times, when he was assisting in locating the line through the Royal Gorge in the Grand Canon of the Arkansas, he was suspended from a rope, which ran from the peak of one cliff to the other, with his surveying instruments strapped to his back. This gorge is fifty feet wide at the bottom and seventy feet at the top, the walls of solid rock rising three thousand feet above the level of the river below. The work was slow and required a great deal of skill, but it was accomplished successfully.

Mr. Wooldridge went to Denver in 1880 and engaged in contracting and mining the following eighteen months. He then took a position as engineer and foreman of the Denver Daily Republican, where he remained until May 29, 1883. The following August he came to Chicago and took a position with the Chicago, Milwaukee & St. Paul railway. In 1886 he severed his connection with the railroad and founded the "Switchman's Journal." He conducted and edited the paper until May 26th, when he was burned out, together with the firm of Donahue & Henneberry at the corner of Congress street and Wabash avenue, as well as many other business houses in that locality, entailing a total loss of nearly \$1,000,000. Thus the savings of many years were swept away, leaving him penniless and in debt. He again turned his attention to railroading and secured a position with the Chicago, Burlington & Quincy railroad and had accumulated enough money to pay the indebtedness which resulted from the fire, when the great strike was inaugurated on that road in February, 1888. The strike included the engineers, firemen and switchmen, and continued nearly a year. On October 5th of that year Mr. Wooldridge made application for a position on the Chicago police force, and having the highest endorsements, he was appointed and assigned to the Desplaines Street Station. It was soon discovered that Wooldridge as a police officer had no superiors and few equals. Neither politics, religion, creed, color, or nationality obstructed him in the performance of his police duties, and the fact was demonstrated and conceded times without number that he could not be bought, bribed, or intimidated. He selected for his motto,

"Right wrongs no man; equal justice to all." His superior officers soon recognized the fact that no braver, more honest or efficient police officer ever wore a star or carried a club.

The mass of records on file in the police headquarters and in the office of the clerk of the criminal court demonstrate conclusively that he has made one of the most remarkable records of any police officer in the department. Up to and including January, 1906. Mr. Wooldridge saw over thirty years of experience and training in active police work. Ten years of this time he was located in what is commonly known as the Levee district, a territory where criminals congregate and where crimes of all degrees are committed. The following brief synopsis shows the work performed by him:

During his service on the police force he made 18,000 arrests, the name, date, charge and disposition of each case being accurately kept by him. Of these arrests, 2,000 were made on criminal charges, and 150 of these were convicted and sent to the state penitentiary, 2,000 were sent to the House of Correction, while 8,000 paid fines, and the others received jail sentences. During this time he recovered lost and stolen property to the value of \$100,000, which was returned to the owners through him and the department. Seventy-five girls under age were rescued by him from houses of ill-fame and a life of shame, and returned to their parents or guardians, or sent to the Juvenile School or the House of the Good Shepherd. He closed and broke up fifty opium joints, and in the year 1896 closed fifty-two panel houses that were then in operation on the levee. During the months

of October and December, 1898, he closed twenty houses of prostitution on Michigan avenue, and in the same months closed and broke up forty-five panel houses. In October, 1899, twenty-eight panel house keepers were, through the efforts of Mr. Wooldridge, indicted and convicted. This last stroke broke up entirely the panel house business in Chicago.

Mr. Wooldridge's criminal knowledge of this class of people, which came through his contact with them daily, made him one of the most valuable officers in the department. It is well known in police circles that he has refused at different times bribes of from \$500 to \$4,000. He has in his library a scrapbook containing clippings of city papers and police bulletins giving him credit for criminal arrests and convictions, recovery of stolen property and meritorious conduct, which will cover a space of 500 square feet.

As a further testimonial to his worth and efficiency as a police officer, Mr. Wooldridge has complimentary letters from eight general superintendents of police, three assistant general superintendents of police, six inspectors, six captains, nine lieutenants, six police justices, and three states' attorneys. He also has letters from the superintendent of the National Bureau of Identification and the superintendent of the local Bureau of Identification, besides a letter from the mayor of Chicago, Carter H. Harrison, and from the Chief of Detectives, Luke P. Coleran.

Mr. Wooldridge has during the past few years been working out of the office of the General Superintendent of Police. He has had charge of a detail of officers in

many important cases, among which may be mentioned the great building trades strike of 1900, in which 60,000 men were thrown out of employment. He also had charge of a detail of men in the Railway Men's Union strike of 1894, in which he performed valiant services and prevented the destruction of much property. Many other similar cases might be mentioned, such as being at the head of a force to suppress gambling, pool selling and serious infractions of the law, in all of which cases he secured results which were so satisfactory to the city administration and police department that he has been continued on duty from the office of the Chief of Police ever since.

At one time while he was serving the city as a patrolman he was recommended by his superior officers for the Carter H. Harrison medal for meritorious services on account of saving the lives of five persons from a fire, which occurred at a Clark street hotel. He has been under fire from criminals, whom he has attempted to arrest, innumerable times, and bears the scars and marks of many conflicts with desperate men. His life has been threatened hundreds of times and many conspiracies have been made to kill him, but in all cases he has escaped serious injuries, and it is sometimes said in the police department that he bears a charmed life.

Since 1902 Mr. Wooldridge has been assigned to special investigations answering foreign correspondence directed to the General Superintendent of Police, and has had charge of the Swindlers and Get-Rich-Quick enterprises operated in Chicago.

Francis O'Neill, General Superintendent of the Chi-

Chicago Police Department, says in his annual report of 1905:

Mr. Wooldridge, "I have a very high opinion of him and of his general efficiency. I do not know of any man in the service to-day who can at all compare with him in the ferreting out of swindling and so-called 'get-rich' concerns. He accomplished more in the last twelve months than the whole department has in a lifetime before in that line of work."

Never in the history of the city has such a successful and relentless war been waged on so-called "get-rich-quick" schemes, such as matrimonial agencies or marriage bureaus, lotteries, fake employment agencies, turf commissioners, fake charity homes, "wild-cat" insurance companies, adulterated and spurious drug enterprises, and some other miscellaneous swindles.

Long exemption from interference by postal or police officials rendered Chicago a fruitful field for concerns of the character named. Alluring advertisements in newspapers and periodicals with fascinating "literature" to beguile the greedy and credulous, caught dupes without number. One clever, pertinacious police officer, Clifton R. Wooldridge by name, working under my instructions, played havoc with their operations, and notwithstanding the pleadings and protests of the schemers and their attorneys, the law was found to be practical and comprehensive enough to put them out of business and into jail.

What Shall America Do with Its 600,000 Criminals?

ONLY 75,000 OF THEM INCARCERATED, WHILE THE OTHER 525,000 ARE DAILY TEMPTED TO PREY ON SOCIETY.

JAILS ANNUALLY MAKING 50,000 TRAINED EXPERTS IN CRIME BECAUSE OF INEFFICIENT PENAL METHODS.

MERE TEMPORARY CAGING, AS IF THEY WERE BEASTS, FAILS TO SOLVE THE PROBLEM.

INVESTIGATION SHOWS THAT EDUCATED MEN ARE LESS LIABLE TO COMMIT CRIME THAN THE UNEDUCATED.

Statistics show that there are 600,000 criminals in this country, and that only 75,000 of them are incarcerated. Of this 600,000 one-third are under 20 years of age, one-half under 21 years of age, and the chances are that all of them will continue criminals through the remainder of their lives. It is plain that the ranks of the criminals are recruited from young persons, and it is this fact that makes the question, What shall we do with our criminals? such an important one.

We are all subjected to temptation, and, whether we yield or resist, are conscious of an inward conflict. Most good men recall crises in their lives where the turning aside from an alluring sin saved them from a career of evil, while the most desperate criminals can remember yielding to some one temptation that started them

upon a course of crime. It is this universal personal knowledge of ourselves that renders attractive to many of us narratives of criminal doing, even of the most atrocious nature. The man of 40 who kills another would have recoiled in horror from a like suggestion if it had been made to him at 20, while at 10 he only decided to disobey his mother after the severest struggle of his life. In other words, men fall into criminal lines by gradations, which are swift or slow, according to the weakness of their moral natures.

* *

HEREDITY MAKES MANY CRIMINALS.

In this connection the question of heredity presents itself. That some are born with a predisposition to virtue, while others possess an inherent tendency towards evil, is too well established and too generally recognized to admit of doubt or warrant discussion. Why some are born with an inclination to live in accordance with the laws of God, while others, from their cradles, manifest decided predilections for wrong doing and crime it is not given us to know, yet such is the undoubted psychological fact.

After all, this distinction is only relative. Many men have successfully fought an inherited tendency to evil, lived virtuous lives, and died triumphant deaths, while no end of people, notably well endowed, have entered upon evil courses and gone down to destruction.

* *

JAILS MAKE 50,000 CRIMINALS A YEAR.

If the jails and lockups in our country—4,000 or 5,000 in number—are in truth, as they have been often aptly

termed, in most cases compulsory schools of crime, maintained at the public expense, we shall have from this quarter alone an accession to the criminal classes in each decade of perhaps 50,000 trained experts in crime. Surely, almost any change in dealing with the young, with the beginners in lawbreaking, would be an improvement on the prevailing system. Jails and prisons, so constructed and managed as to keep separate their inmates, would afford an adequate remedy for the evil. Until this can be done it would be far better to cut down largely the number of arrests and committals of the young.

Professional pickpockets, burglars, and thieves, thoroughly known as such by police detectives, are in all the large cities plying their vocations. They haunt all great assemblies. Recently on an occasion in Chicago that drew multitudes to that city in a day over eighty professional criminals were identified, arrested, and held in custody several days until the crowds dispersed to their homes. No specific crime could be proved against them. They were released without prosecution; but, of course, no suits for false imprisonment were brought against the officers who detained them.

* *

EDUCATION A CRIME CURE.

Education is an important factor in the treatment of criminals. Investigation shows that the educated are sixteen times less liable to commit crime than the uneducated. Out of 599 criminals selected at random in a New York prison 51 knew absolutely nothing, 34 could barely read, 214 could barely read and write a letter,

211 were reasonably well educated, 49 had attended high schools and colleges, and but one was a college graduate.

The professional criminal belongs in prison, where he should be kept at work earning an honest living. He should be kept there until he is cured of his criminal habits if it keeps him a convict until the end of his life. There is ample scope for the indulgence of human feeling and the practice of charity in dealing with our brothers, the criminals, in testing days of temptation and peril, when we see our convicts passing out of the safety of the prison into the dangers of freedom. What has society, what has the law, what has the individual done to protect and encourage the ex-convict on his discharge from imprisonment?

The chief difficulty is not in the way, but in the will, to accomplish the desired result. Merit, ability, experience ought to be the controlling consideration in all appointments of prison officers. Mere partisan appointments corrupt the prison. Society should take up the subject and see that its representatives and agents who make and execute the laws shall understand and do their whole duty with respect to the cause of crime and the treatment of the criminals.

* *

REAL CRIME IS A DISEASE.

Real crime is a disease, or, rather, crime is the symptom of a subtle disease of brain and nerves, just as a rash is in some cases a symptom of fever. All of those who are criminals—and in this list I place the ancient conquerors, the gentleman adventurers, the burglar, the

counterfeiter, the swindler, the priest of high finance—all of those who are tinged with the evil—all of those who are criminals—I say have the disease. There are epidemics of crime; certainly crime moves in waves. There are epidemics of various forms, as there are epidemics of smallpox or measles. There are criminals who are always criminals of one kind—social cancer, social consumptives.

Crime is contagious. I have seen honest, law abiding men turn within a fortnight to criminals. I have seen others in whom the course of the inoculation was slower. The only way to abolish crime is to treat it as a disease, Society standing with clutched skirts and shrinking from its contaminating touch, never will reform the criminal.

Crime, its causes, its results, and its treatment are in a real and deep sense part of the business of every community and of all its members.

* * *

PRISONERS TREATED IN WRONG WAY.

The beneficent influence of local, state, and national society upon prisons and prison discipline and management are plainly visible in many states, but, after all, it is safe to say that a large majority of the prisoners accused or convicted of crime in the United States are dealt with in defiance of just and wise principles in these four vital particulars:

First—The young and thoughtless, the beginners in law breaking, and accidental criminals suspected of guilt are arrested and lodged in city prisons or county jails and there detained for trial, huddled together with old

and hardened offenders, to be educated and trained in the whole art and mystery of criminal life.

Second—Professional criminals are sentenced for short terms, according to the supposed enormity of their respective crimes, and at the end of their terms are sent forth to prey upon society and to instruct others to lead lives of infamy and of hostility to the welfare of the public.

Third—Prisoners are discharged at the end of their terms under such circumstances that the chances are ex-convicts, with all the world against them, will be compelled to make a living by a return to their old way and be confirmed in their enmity to the well-being and good order of society.

Fourth—Our prisons in many if not most cases are under wardens and other prison officers who hold their places as political appointments, liable to be renewed without regard to qualifications or experience on merely partisan considerations.

These four pregnant facts, even if no other causes were in operation, would sufficiently explain the increase of crime in the United States.

* *

EX-CONVICT'S ROLE HARD.

Under the present system, in all the states, a prisoner at the expiration of his term is set adrift with a new cheap suit of ready made clothes, a railroad ticket to the nearest city, and a few dollars in his pocket. He is to start out again in life. He must earn a livelihood. He must obtain employment. The accident of his future

may be determined by many causes. Whether it shall be good or bad depends upon numerous chances.

How many graduates of Harvard or Yale, dropped upon the world in such a fashion, with all the benefits in character, ability, and reputation college life can give them, with no friends except such as beckon them to haunts of vice and criminal ways of earning a living, would get through the next two years without being compelled to beg, borrow or steal? How, then, can you expect the discharged prison convict, with the finest of good resolutions (as many have), but with no satisfactory references as to previous employment, with no friends of whom he can borrow, intoxicated with the sudden sense of freedom, to avoid the commission of new crimes before he can earn an honest living?

* *

PITY AND SENTIMENT WRONG.

The convict on emerging from prison should be no more an object of pity than when he entered its doors. The taint on his life is a part of his punishment. It is not only for himself but for the protection of society, of mankind, that the future of the criminal should be a matter of sincere and lasting interest. It is cheaper and better for society that he should be made a good man than that he should continue as an outlaw, under police surveillance, causing further trouble and expense in the administration of justice—an expensive future inmate of prisons. To reform criminals is a great and beneficent work for the criminal, but in a larger sense for society.

The system of indeterminate sentences has been a theme of discussion by all who have an interest in this department of social science. The system implies a sentence on conviction that should not be for a limited term, as now provided by the criminal law, but a sentence which shall expire on the determination of some proper authority that the convict has suffered punishment enough to atone for the offense and to insure future good conduct so far as it can be insured by punishment for past misconduct. With the system is associated a plan for the release of prisoners on parole for a period of probation to be fixed according to the circumstances of the case.

The transformation of the criminal into a serviceable member of society is the only effective protection of society against crime. The mere temporary caging of the criminal as a wild beast is a protection to society for the time being, but if when he is let out of his cage he is worse than when he went in he may be more wary and cunning thereafter, but he will be more dangerous to society than before.

* *

LAW AND THE RICH THEIR FOES.

Many men are born criminals and early in life come to look upon the officer of the law as a natural foe and well to do class as natural prey. As the representatives of this class grow older and their ability develops they aspire to the higher walks in the profession, and finally come to look upon small thefts with contempt and common thieves with scorn. They will spend a whole year in planning a big robbery. Then there is the great com-

mercial criminal. He generally winds up his career abroad and remains deaf to all persuasions to return to the scene of his exploits. He is generally well bred and highly esteemed, and, as a rule, started low down on the ladder. He will enter a large house, work hard for a small salary, and eventually be promoted to the position which enables him to decamp with a large sum of money. The reflection raised by his exploits is that it would perhaps be the better plan for corporations and firms to pay better salaries and secure better men.

* *

PROBLEM OF HABITUAL CRIMINALS.

What is the habitual criminal and what should be done with him? He is a man whose life is devoted to warring upon society. He is an enemy to every good citizen and imperils the peace, happiness, life, and property of those among whom he lives. A man who commits a single offense may or may not be fixed in evil purposes. The second offense tends to show that he belongs to the criminal class, and has determined to live by criminal pursuits. When, having committed two offenses and served two sentences in prison, he commits a third similar offense, it is a fair presumption that, not having been deterred by his previous imprisonments and not having been reformed by his experiences, he has fully determined to follow a criminal life. If so, what should be done with him?

Moderate sentences having produced no good effect upon him, either to deter or reform, why should he not be taken permanently out of society and put where he

cannot harm others, or wrong himself, by committing crime? No objection can be raised to this method. The property owner is certainly safer when such a man is shut up and the man himself loses nothing except his liberty, a thing upon which he places so little value that he throws away his chance of keeping it. Why should not the state take his estimate of the value of his liberty and take it away when he misuses it?

The seeming severity of a law of this kind is mitigated by a provision for the release of the prisoner when he shall be thought to be reformed. It remains for him to so use his opportunities as to prove that he has reformed, and thereby earned his own release.

The failure of prosecuting officers to avail themselves of the habitual criminal law should not be used as an argument against the law, but, rather, for additional legislation to compel its enforcement. The principle underlying it is sound, and a use of the law would be for the benefit of the community.

THE GRAND JURY A GREAT EVIL THAT SHOULD BE ABOLISHED.

The Creation of a Board or Commission of Criminal Experts Recommended.

Thousands of Persons Indicted and Branded as Felons Where Evidence of Guilt is Lacking.

My observations and experiences as a police officer and detective in dealing with men and women accused of crime have extended over many years, and with many of our best students of criminology who have carefully studied the workings of the penal code in its application to crime, I have come to the conclusion that before any lasting reform can be obtained our present methods of dealing with criminals must be entirely changed.

There are so many weaknesses in the present method of criminal procedure that it is difficult to know just where to begin.

But, that my plan may be clearly understood and appear more feasible, I recommend first of all:

The abolition of the Grand Jury system and all of its accessories. I know this is a radical step and I must give my reasons for it as clearly and cogently as possible. A great evil needs radical treatment.

The body known as the Grand Jury has come down to us through many generations. Its roots are found firmly imbedded in the Roman code. It may be well

to know that the Grand Jury system is not an absolute necessity. At the present moment it is nothing more than the vermiform appendix of the State's Attorney's office. And as it needs heroic treatment, it should be abolished without delay. The remedy is excision. Cut it out. The Grand Jury seldom takes original jurisdiction in matters that affect society at large, although it has the power to do so. In this county it simply exists for the benefit of the State's Attorney. It is his agency. The Grand Jury was abolished in several of the states many years ago, and it is now abolished, in whole or in part, in Wisconsin, Oregon, Wyoming, South Dakota, Washington and California.

In some countries, for example, Scotland, there is no Grand Jury. The work of preparing indictments against law breakers is done by a paid official called the Procurator Fiscal. He and his assistants make a thorough investigation of the acts of every person against whom charges are made. If there is found a just cause for indictment the courts proceed against the accused. If the charges are baseless that is the end of the matter and the county is saved the expense of further litigation.

In the United States grand juries are usually made up of rich men. Whatever else the Grand Jury may be in our country districts, it is certainly not a representative body in our cities, as it is almost entirely composed of men of wealth, and has little or no sympathy with the common people. The work it does at present could be much better done by a Board of Criminal Experts with enlarged powers. The Grand Jury is an antiquated institution, no more necessary to the administration of

criminal law in our day than are the feudal barons of ten centuries ago.

The Grand Jurors spend about four hours a day attending to whatever public business the State's Attorney lays before them. Very often this aristocratic body is unable to give more than five minutes of its time to the finding of an indictment that may brand a man for life as a felon. If the State's Attorney sees fit he may permit a single individual to go before the Grand Jury and give his evidence respecting the guilt or innocence of a certain person charged with a crime, although the person may not possess one particle of evidence.

Under a paid board of criminal experts, sitting daily from 10 a. m. till 5 p. m., and who are there to investigate, sift and go to the bottom of things generally, the rich and the poor would have a better chance of having justice meted out to them than at present.

A very common opinion, which is gaining ground every day, and is in some respects true, is that big criminals go unpunished, while others who are lawfully convicted of crime command such influence with the courts or high political powers, that they are liable to obtain their freedom by parole or pardon, or get off with a very light sentence.

Others, after being lawfully convicted of crime, are able to cheat the prison, provided they have money to fight their cases in the higher courts and thus obtain new trials, which in the end mean acquittal. All this tends towards a contempt for our courts and occasionally incites the people to take the law into their own hands. We have too many indictments and too few

convictions. Millions of dollars of the people's money are wasted each year on cases where there is no chance of conviction. The courts are cumbered with thousands of cases that should not be sent to them.

A study of the statistics of convictions in proportion to arrests; of convictions in proportion to indictments, and finally, of the proportion of the convicted that ultimately go to prison, would prove interesting.

There is no way to ascertain the number of innocent persons indicted, but if we could know the facts the number would be appalling. How could it be otherwise, when the Grand Jury hurries through the business it has to perform; when the Grand Jurors themselves are not competent authorities in criminal matters, and when efficiency in the work of prosecution is measured rather by the total number of persons indicted than by the percentage of persons sent to prison out of those indicted. The fault lies with the whole system. The Grand Jury does as did other Grand Juries; the State's Attorney does as did his predecessors.

But what shall we do about it? It is too serious a matter to be lightly passed over or relegated to the rear as an insoluble problem. It is true we have few real statesmen in our Legislatures. Nearly all of them are machine politicians. They vote oftener in the interest of party than for the public welfare. And many of them, alas! are in the business for revenue only.

When our legislators do wake up and reform our code of criminal procedure I sincerely hope due regard will be given to the importance of the scientific classification of crime. **Many a person who has been sent to State's Prison has been more in need of a physician**

than a jailer. More criminals come out of prison than enter the gates, for under our present system we send to our penal institutions offenders who really are not criminals, but who become criminals by association.

My plan for a Board of Criminal Experts, to assume all the present powers of the Grand Jury, and in addition, to classify criminals, would embrace five persons—two experienced lawyers, two physicians or alienists and one business man. These five men should pass upon criminal cases first, and when they find an indictment, give the proper classification to the accused.

Criminals should be classed under one of the four general heads, as follows: (1) The insane; (2) the mental and industrial illiterate; (3) the born criminal, and (4) the victim of circumstance.

I have not used the word dependent in this classification, as it is too indefinite. An insane person or a pauper or a cripple may be dependent according to some classifiers. I prefer to use my own division under the four general heads named, into which all criminals may readily be placed.

If the board finds that the accused is or was mentally unbalanced or really insane when the crime was committed, the procedure should be to immediately recommend to the court that the person indicted be sent to an asylum or sanitarium for treatment, and kept there until entirely cured. **No legal delay, with consequent unnecessary expense, should be tolerated.**

If the prisoner recovers his sanity he should be returned and examined by the Board of Experts. They have the records and all the facts in his case and after

considering them carefully could recommend his discharge; or, if they think best, put him on trial.

Second, if the board finds that the wrong-doer belongs to the second class, that he is illiterate and has no trade; or that he is lazy, and a good for nothing idler, preying upon his fellowmen for a living; or that he is tainted with some physical malady; or is suffering from tubercular trouble, epilepsy, dipsomania, or any progressive disorder; then the board can recommend to the court that such a subject is fit for the reformatory, or some other institution of a similar character, where he will receive mental, moral and industrial training, besides medical treatment, and be discharged only when cured and fit afterward to live an honest and law-abiding life. There are hundreds of industrial and mental illiterates who pass through our courts every year—young men who because of the improvidence of their parents and the omission of society to provide for their economic education, never learned a trade and can hardly write their own names.

The only way to save these youths from criminal lives is to educate them and discharge them from prison only when cured. It is a waste of time to send such persons to State's Prison or Penitentiary, as more than 50 per cent return again, after a brief season of liberty, confirmed criminals. Many of our prisons receive yearly as high as 82 per cent of first offenders, who have no trade.

Third, it is a well known fact that more than half of our criminal population is composed of backsliders in crime. A great wrong is committed against the community when we send a criminal away for a def-

inite period and afterward turn him loose upon the community.

♣ If the offender is known as a rounder or habitual criminal, by all means send him to a prison colony and keep him there for the remainder of his life, or till cured. Our criminal population grows yearly and we are compelled to build new prisons and reformatories, simply because our penalogical pleas are impracticable, if not archaic. **Not only are we making no progress in our efforts to check criminality, but crime is on the increase.**

Perhaps it ought to be said that an habitual or professional criminal is one who lives scientifically or systematically on thievery or fraud, without working, and whose acquisitive instincts are neither scared nor terrified by the fear of punishment for wrong doing.

How to cure such criminals and make them self-supporting is one of the questions that has been agitating the authorities in this country and Europe for many years past.

Crime is largely a matter of suggestion, and therefore, if all the habitual criminals in the country were segregated where their influence would no longer be able to exert itself, crime would not propagate itself so fast. The young would not have presented to them so often or so forcibly the example which causes most of them to take the crooked path. Thus the expense of prevention would be enormously diminished at once.

With segregated criminals supporting themselves as they might be made to do under our plan, the enormous cost of penitentiaries would, at one step, be done away with. A penal colony such as we propose would

be placed in such a situation that the convicts could be compelled to raise every bit of food they put into their mouths, and every article of clothing they wear.

Out in one of the western states or territories a reservation might be made of several thousand acres of land, around the rim of which the convicts could be made to build a great wall, shutting themselves away from the rest of the world. **Within this area would be built in the same way habitations, and habitual criminals would live there, tilling the soil and manufacturing their necessities, until death.** The time will come when this plan will be carried out. The law-abiding citizens of the United States will not continue forever to be taxed enormously for the support of a class of persons who are enemies of public order and decency.

The last class mentioned in this classification is the criminal by stress of circumstances. This man may have snatched a pocketbook from the hand of a lady; or have stolen a loaf of bread when his wife was sick at home and his children crying for food. Such a person should not be branded as a criminal. He should be paroled on his good behavior. To send such a person to prison is simply to make a criminal of him. **Nearly all the prisons within recent years have become nothing less than schools of vice, from which young men are graduated into crime.**

When a person comes out of such a place after serving his sentence he is tenfold worse a criminal than ever before. Our prisons and houses of refuge need a thorough overhauling in teaching and management by someone who will combine in his necessary qualifications, firmness and love. Anyone who has started on a

life of crime should be kept in prison till cured of his delusions. Anything short of this is a waste of the taxpayers' money and a crime against society.

Our State has been in the business of punishing criminals for more than a hundred years, during which time millions of dollars have been wasted. Let us try classification, then endeavor to cure criminals or restrain them until they are fit to associate with the law-abiding people of the Nation. This is real prison reform.

I think under the dominion of such a Board of Criminal Experts as suggested, there would be fewer indictments, but more convictions. We would need fewer courts; the officers would have fewer prisoners; we would save millions of dollars yearly, and, immeasurably more important than all of these considerations, we would come nearer to doing justice than we do today under the Grand Jury system.

The laws now on the statute books are adequate, if enforced, to clear the cities of crime.

The laws for the punishment and for the prevention of crime cover every possible case of injury to the community or to the individual. Not only are penalties provided but an elaborate machinery is created in order that the penalty may be applied. Failure to do one's duty in this regard is a sufficient reason for removal from office as well as for punishment by fine.

The duty of the citizen toward the law is fourfold. It is his duty to secure the election of honest, fearless, and incorruptible officials. It is his duty to aid the officers of the law whenever called upon, and in case he

is the witness of a criminal offense and no sworn officer is present, he himself becomes under the law an officer with power to arrest and turn over to the police without a warrant, the person who committed the crime.

It is the duty of the honest citizen to aid in the organization of all forces for hostility to vice; so that criminals shall be afraid to remain within reach of the clutches of the law, and officials from the mayor or the sheriff, down to the police officer, shall be afraid to stand idly by and declare the law to be a dead letter.

And last of all, when all other help fails, it is the duty of the citizen himself to set in motion the machinery of the law to remove from office and otherwise punish in exemplary fashion those unfaithful public servants to whose negligence or corrupt connivance evil conditions are due.

No citizen has a right to complain that the laws are inadequate until he has exhausted the means provided by statute to control crime.

There are only two agencies for the suppression and repression of crime, viz.: moral suasion and punishment. The first we can safely leave to the Juvenile Court and probation officers, the second should receive the serious consideration of all good citizens, as well as of all members of the police force.

Wild-Cat-Insurance Grafters



It is not a pleasant duty to drag men from mansions and plush carpeted offices and consign them to the horrors of the penitentiary, but when the public interest demands it the exchange from purple and fine linen to a felon's stripes becomes imperative. When men are found basking in luxury begotten of fraud they must be transplanted to the other extreme, provided by society for its erring members. Chicago but recently has seen the end of such a process, which furnishes one of the most dramatic chapters in the financial history of the United States.

The story is one involving millions of stolen dollars, of heartless commercial brigandage, of brutal filching from the poor, and finally the running to earth by a policeman of the buccaneers of business, numbering hundreds, who for years had preyed upon the unprotected public.

For, of all the swindles ever perpetrated that of "Wild Cat" insurance was the vilest. Not only did this system divert from the legitimate business channels of a city the enormous sum of \$500,000 annually; the solid interests could well afford to lose that amount. It was the source whence this vast loot was abstracted that caused loathing in the minds of honest men. Unlike "Get-rich-quick" schemers of the ordi-

nary type, the "Wildcatters" did not promise something for nothing. Neither did they hold forth blandishments to their victims by which to deceive them as to the real nature of their business.

Instead, they proceeded in the ordinary way, along lines apparently so legitimate that the most conservative were deceived. True, experts in their particular line of business scouted far ahead of their more easy-going brethren and reported impending disaster, but the masses with whom they dealt were not experts. It was not until a shrewd, silent member of the Chicago police force, unimpeachable and determined to stamp out wrong where he found it, burst into their camp and with physical force dragged them before the bar of justice that these past masters of imposture were given their dues.

As a prelude to the more romantic details an outline of the situation from a purely business standpoint, written by the Chicago representative of one of the big commercial agencies, is given below:

"Perhaps no interest in Chicago has been so hard hit during the last few years as the fire insurance line. Those at a distance have not understood the situation, and those on the spot have not all at once realized a drastic evolution, current with loss and serious menace, that has cleared the air at a critical time. Briefly: The direct losses to home companies in such instances as the Baltimore and Rochester fires, where all normal calculations as to conflagrational hazard were disrupted, constituted a set-back so unexpected that only the surplus of fat years saved the day. Marked con-

servatism in both home and foreign companies has eventuated, so that to-day surplus lines go begging on the street, giving rise to a new industry—"The Insurance Specialist"—who reluctantly defines his province as furnishing fire insurance to persons who cannot get fire insurance at any price on the open market.

"It is this surplus line business that has cost Chicago millions of dollars in premiums. From the shadow of its baneful influence the legitimate agencies are, self-confessedly, just creeping out. The abuse of a primarily meritorious proposition has nearly destroyed its legitimate use. This has happened: Beginning with 1900 there came to the surface in Chicago within eighteen months something like 185 'Lloyds' concerns.

"These associations had no legal standing, were not amenable to corporate laws and based promises and prospects on the success of English Lloyds combinations. Any irresponsible broker could select a high-sounding name, list ten so-called underwriters and launch into business.

"They scheduled no appreciable resources, though quoting the bulk financial responsibility of the underwriters, in some instances persons of means. These concerns advertised all over the country, cutting rates and issuing policies apparently modeled after the New York standard form, but containing specious hidden clauses likely to defeat indemnity in case of a fire loss. The underwriters could withdraw at any time. Their responsibility was specifically restricted in the contracts and the rule was to contest everything, pay only

small losses and go out of business when suits became too numerous.

WRITES SIXTY MILLION DOLLARS A YEAR.

“One broker, conducting six of these concerns at various addresses, is said to have written the enormous total of \$60,000,000 worthless insurance in one year. Another failed with \$80,000 fire losses and no visible assets and the assumption is that misinformed and ignorant small insurers at a distance paid annual toll to this industry in Chicago alone to the tune of \$500,000.

“The commercial agencies detected the false note in this system at the start and sent out a warning. Of all the concerns, multiplying daily in 1902, less than a dozen were shown to have any excuse for existence. In 1903 the local police department made a thorough canvass of the situation and nearly all of these Lloyds were definitely reported as operating in distinct defiance of the law.

“Meanwhile complaints began to come in from all parts of the country and Chicago gained such widespread notoriety for ‘Wild Cat’ service that the Board of Underwriters, the United States postal service and the state department of insurance, acting on information gathered, inaugurated a war of prosecution. By January, 1905, all the ringleaders of the irregular combinations had taken flight or were under indictment, and the latter are now under heavy fines and serving sentences in the state penitentiary or House of Correction. The industry has practically been blotted out,



THE WILD CAT INSURANCE FISHERMAN. The whole School of Suckers wanted to bite. He could not pull them out fast enough. He furnishes insurance cheaper than regular old line companies. They fairly held up their money to him. The author broke up and imprisoned dozens of these Insurance Grafters.

a result pronounced by the insurance experts the best and quickest piece of work ever executed in this field.

“The secret, silent and actual service in this matter fell to Detective Clifton R. Wooldridge. From first to last it was due to his indefatigable work that loads of records were unearthed, crooked methods discovered and the evidence gathered in endless chain and without a flaw, which so dismayed those arrested that they pleaded guilty rather than face over 150 witnesses summoned to the Federal court from every part of the United States.

“His efforts are considered the more remarkable because even experienced insurance men did not comprehend the workings of the ‘Wild Cat’ trust, and it required intelligence, patience and strict honesty of purpose to combat influences exerted by a ‘ring’ embracing some of the shrewdest confidence scheme operators in America.

“This unique industry will never show its head again under the old guise. The few concerns—less than five—now in existence, that have survived because they really proceeded on conservative lines, are gradually closing out business or incorporating as regular companies in other states and establishing a home office where organized, in conformity with the recent decision of the Supreme Court. The mutual associations in Chicago are most of them on a substantial basis, having as members only such firms as carry a standard rating in excess of \$300,000, and taking exclusively preferred automatic sprinkler risks.

“With this cleansing of the Augean stables, Chicago

bids fair to resume a former record for reliability in the matter of fire insurance. In this prompt and definite extermination of the 'Wild Cat' combinations the direct prosecutor has been Detective Wooldridge, who has been compelled to fight, step by step, every possible technicality and the result has led to more stringent and exacting legislative enactments for the protection of legitimate insurance companies and the interests of the insuring public, directing for the latter over half a million dollars into trustworthy channels and giving them a safe possibility of just indemnity in case of fire loss.

"It is noteworthy that in the handling of this matter, while some other investigating mediums carelessly passed over the demerits of this system, deceived by its newness and first popularity, and allowed some of these associations to become clients, Detective Wooldridge vigorously pursued a watchful and finally an aggressive course, the ramifications of which eventuated in enabling the United States courts to secure the entire frame-work on which the government rested all of the cases that were successfully prosecuted."

If anything the able writer of the above has been too lenient with the "Wildcatters." He does not tell of the millions of dollars worth of bogus securities, not worth the paper they were written on, which the grafters flaunted as their "resources"; of the shameless games and subterfuges by which they evaded payment of their fire losses; of the hundreds of families that were impoverished by reason of their existence; of the battle that occurred before the victory was won.

THE BURSTING OF THE BUBBLE.

The big Baltimore fire was largely responsible for the onslaught upon the lairs of the "Wild Cats" by the police. Soon after the conflagration complaints began to reach the office of State's Attorney Deneen, now governor of Illinois, that certain concerns were evidently determined not to honor their obligations, and that their methods savored of fraud in its most violent form. It was estimated that Baltimore policy holders lost an aggregate of \$184,000 through the irresponsible concerns.

Mr. Deneen referred the matter to Chief of Police O'Neill, who assigned Detective Wooldridge of his personal staff on the case. The officer had as allies the Chicago Board of Underwriters, the postal authorities and the state insurance department, but the brunt of the work fell upon Wooldridge, whose strenuous methods of gathering evidence made possible the breaking up of the system and the complete rout of all those engaged in it.

After studying the situation in all its details and investigating from every angle the detective reasoned that the one sure method of getting the necessary evidence was by entering the dens of the "Wild Cats," confiscating every scrap of paper and making those in charge prisoners. But, before proceeding with these exciting incidents another circumstance may well be dwelt upon—a circumstance which materially aided the authorities and which lent an additional touch of dramatic interest to the affair. This was the vengeance of a woman.

While in a drunken orgie E. A. Shanklin, who conducted several fake insurance companies in the Fort Dearborn building, defamed his stenographer, Mrs. Bessie Taylor. The young woman left his employment, brought suit for slander and sought further satisfaction by inditing the following letter to Chief O'Neill, the Federal authorities and the Chiacgo Underwriters' Association:

Gentlemen—As you have probably noticed in the papers I have a suit against Mr. E. A. Shanklin, 802, 134 Monroe street, for \$5,000 for slander. Now, I worked for this party for one year and I know his business methods. During the last three years he has made \$50,000 a year defrauding the public. He boasts that the Illinois authorities have never been able to put their hands on him.

He started his wild cat insurance business about ten years ago, according to his own story. He is not a broker, as he represents himself to be, but owns all of his own companies. He owns the American Underwriters, the Great Western Underwriters, the Royal Underwriters' Association and the Citizens' Insurance Company. He also sends out a large number of policies in the Great Britain Insurance Company, which has offices in London, and who have no right to do business in the United States, because they have not deposited the amount of capital here required for the protection of policy holders.

He also owns the Equitable Insurance Company of Indiana, which went into the hands of a receiver last July. He paid only one loss for this company, and when the company had half a dozen losses he simply threw the company into the hands of a receiver to get out of paying his losses, intending to buy in the charter again for \$200 and start the company up again

with a clean sheet under a new name. This information you can verify by communicating with Mr. Hammand, of Hammond, Ind., the receiver, and W. J. Whitney, the attorney for the receiver, also of Hammond. He did this company out of thousands of dollars and I can tell you exactly how it was done. He turns all his loss matters over to Mr. H. J. Toner, 1031-35 Unity building. Respectfully,

BESSIE TAYLOR.

The revelations contained in the angry woman's letter served to strengthen the conclusion reached by Wooldridge, that the best method of cleansing the insurance atmosphere of Chicago was to clean literally. Already there were injunction proceedings pending against a number of bogus insurance companies and an official list of "Wild Cats" had been issued by the national convention of insurance commissioners.

This was all very well and good, thought Detective Wooldridge, but he also knew full well that court proceedings are tedious things and that mere proscription is no antidote for humbuggery. With a record of 18,000 arrests behind him the officer knew a thing or two about putting the quietus on anything objectionable. He decided that the best way to "get shet of a vermint," as they say where he came from down in old Kentucky, was to kill the brute.

TRACKED TO THEIR LAIRS.

And so it happened that on June 16, 1904, the offices of Dr. Stephen W. Jacobs, 154 Lake street, and E. A. Shanklin, 134 Monroe street, were raided. Carrying warrants charging the two men with using the mails

to defraud, Detective Wooldridge and Postoffice Inspector William A. Ketcham swooped down upon the strongholds of the wild-cat chiefs. Shanklin protested vigorously at what he termed "an outrageous invasion of his private rights as a citizen" and threatened dire vengeance in the courts upon the officers who had so unceremoniously taken possession of him and his effects.

Jacobs was cooler, but he had less reason to be than Shanklin. For in that raid there went to police headquarters not only the securities and papers of his numerous insurance companies and "development" schemes, but those of his "Chicago Loan and Trust Company" and "Merchants' Bank"—an aggregate of over three million dollars, according to their face figures.

The doctor declared his business methods were straightforward, but while he was protesting two attorneys entered. They proclaimed loudly that they had been there every day for a week seeking settlement of claims, but that they had been brazenly "stalled" by Jacobs. The patrol wagons were backed up at both buildings and were laden with documentary evidence to be used against the wildcatters and the stampede of the "Cats" had begun.

Charles J. Van Anden, a partner of Jacobs, was nabbed, and Charles J. Russell, a big cog in the "system," felt the grip of the law. Then "Deacon" Wallace A. Lowell and Walter M. Cowell, his former partner in the Wisconsin Insurance Agency Company, were rounded up.

With their ringleaders struggling for life in the unrelenting clutches of the law the smaller and more insignificant members of the "Wild Cat" fraternity began to seek cover. Of the 184 in existence at the time a large majority closed up shop at once. Several fled to foreign parts and were never heard from more, while others contented themselves with quietly closing up shop and destroying the evidences of their nefarious business. A few managed to pay some small losses that happened to be on their books, and let go gracefully. Other and newer companies which had not reached the deep-water stage of their existences got from under without a scratch or a jolt. In the resultant trials punishment was meted out to the accused promoters as follows:

Dr. S. W. Jacobs, two years in Joliet penitentiary and fine of \$1,000.

Charles J. Van Anden, one year in Chicago House of Correction and fine of \$500.

E. A. Shanklin, one year in House of Correction and fine of \$500.

Charles J. Russell, one year in House of Correction and fine of \$500.

Wallace A. Lowell, indefinite term in Joliet penitentiary and fine of \$1,000.

Waiter M. Cowell turned state's evidence and was fined \$300 and court costs, the total amount of his assessment being \$341.

Inspector Ketcham and Detective Wooldridge sent out 2,800 letters to policy holders, by this means gathering evidence enough to convict from three to five

hundred men in other states for writing "wild cat" insurance. This evidence was sent to the proper officials in the following states: Maryland, West Virginia, North Carolina, South Carolina, Georgia, Florida, Mississippi, Tennessee, Louisiana, Texas, Arkansas, Missouri, Wisconsin, Iowa and Kentucky.

STAND ON "BLUE SKY" AND "HOT AIR."

Many humorous and startling incidents occurred during the various trials. That of "Deacon" Wallace A. Lowell was the most productive of sensations. It took place in the Criminal Court of Cook County, before Judge McEwen. The trial lasted two weeks and four days.

Assistant State's Attorney Fake won the admiration of the entire bar of the city and the thanks of all honest business men by the masterful manner in which he conducted the prosecution of Lowell and Cowell. Attorney Frank M. Fairfield, representing the Chicago Board of Underwriters, and A. F. Campbell rendered invaluable assistance, both to the police and the state. Cowell pleaded guilty and turned state's evidence. His testimony contributed largely to enhance the mass of evidence gathered by Detective Wooldridge and so ably presented by Mr. Fake. The specific charge upon which Lowell and Cowell went to trial was of conspiracy to obtain money by fraud from N. R. Jackson, a negro to whom they issued a policy in their "Union Lloyds" Company.

Cowell's testimony relative to the "financing" of their "companies" was good enough to be reproduced

on the stage. Asked where the securities in question, which existed to the amount of several millions of dollars, came from, Cowell said:

"I furnished them. I had a trunk full, a vault full and my house in Kenosha was papered with them. They were what I would term 'blue sky and hot air' securities. We paid some of our underwriters \$5 for using their names, but some of them were nothing more than barrel-house bums. We got twenty of them out of one lodging house. I would hand them a few hundred thousand dollars' worth of blue sky and hot air paper, and while they held it in their hands they would sign affidavits to the effect that they were worth half a million or a million dollars. Then I would take the paper away from them and hand it to some other underwriter. Holding the same bunch he would go through with the same stunt. They were millionaires in their minds, while it lasted, but it didn't last long enough for them to spend much."

"What was the value of those so-called securities altogether?" was asked.

"Well," answered Cowell, with a sad smile, "they might have been worth five and they might have been worth ten dollars. It depends on whether a man could use them in his business or not."

To a query as to the liability of one of the "underwriters" who was exploited as a millionaire, Cowell answered:

"Well, he was liable almost any time to get pinched for vagrancy."

"Where was his office?" questioned Mr. Fake.

"Under his hat," responded Cowell.

One of the underwriters himself was put on the stand.

"You made affidavit that you are worth one million dollars," said the prosecutor to the witness. "Now, actually, what are your tangible assets?"

"I think I might be able to dig up fifteen cents," was the frank reply.

When Cowell was asked concerning the location of "40,000 acres of land in the City of Omaha" that had been scheduled as assets by him and Lowell, he replied:

"It all depends on the vagaries of the Missouri river. If the river behaves itself you might be able to find it, but when the river takes peculiar notions it disappears altogether."

As to 91,000 acres of land in the Ozark mountains Cowell gravely admitted that it was worth all of five or six dollars in real money. Another startling admission of Cowell was that the securities he and Lowell made use of were of the same kind and breed as those used by Mrs. Cassie Chadwick in her famous flights in the realm of high finance.

LOWELL LASHED BY PROSECUTOR FAKE.

In his closing address to the jury Mr. Fake branded the companies exploited by Lowell and Cowell as unique among their kind in that they were even more pernicious in their dealings with the poorer classes than the others. He called attention to the fact that the Union Lloyds had a system by which it bled almost

exclusively the people of the tenements. It had been shown that nearly every negro family on the south side that could afford the luxury of insurance had taken out a policy on its furniture, the "Deacon" magnanimously allowing payments to be made in weekly installments.

The assistant state's attorney pointed out that from fifteen to twenty policies a day had been written in the Union Lloyds for a period of over two years ending with the dissolution of partnership on the part of "This pretty pair of men" in October, 1903. He read letters from Lowell to Cowell in which the "Deacon" said he was taking in \$7,000 a month.

Alluding to the Wisconsin Insurance Agency Company, the parent concern of Lowell's nest of wild-cats, he said:

"This insurance agency is for the purpose of making insurance companies. It is not an insurance company in itself. It is an insurance agency company. Do not lose track of that. And under the law of Wisconsin, which was read to you here, it is necessary for the \$12,500 on the part of Wallace A. Lowell to have been paid up. Now, then, all of that \$12,500 is not necessary to have been paid up by each individual. But twenty per cent of the entire total shall have been paid up, according to statute. Now, then, these men tell you through Cowell—mark you, Cowell is the mouth-piece—Cowell tells us not one farthing, not one penny has ever been paid up for stock in that company."

Further Mr. Fake said:

"Now we get up to the very vital part of the case,

gentlemen. Here is the financial statement of the assets, August 15, 1901:

Mortgages on real estate.....	\$115,000.00
Collateral loans secured by stocks and bonds	30,000.00
Collateral loans secured by mortgages on real estate	34,000.00
Real estate	44,200.00
Cash	2,551.79
Stocks and bonds	54,000.00
Bills receivable	31,835.95
Interest accrued	4,680.00
	<hr/>
Total	\$316,267.74
Liabilities, none.	

“Now, mark you, there isn’t a letter from Cowell to Lowell that does not ask for money or something of that kind, when Cowell gets his ten dollars a week salary, if you please—this multimillionaire had a salary of ten dollars a week, for which he thanks God and Lowell.”

The prosecutor characterized Lowell as “King of the Wild Cats,” and found a pretty satire in the minute book of the Wisconsin Insurance Agency Company which read as follows:

“On motion the salary of the assistant secretary (Lowell) was fixed at \$50 a week, to commence August 1, 1901. On motion the salary of president and treasurer (Cowell) was fixed at \$10 a week.”

(Babcock, the secretary, was allowed nothing!)

During the course of his address Mr. Fake paused and with mock-sadness turned to the court, saying:

"Oh, dear! I'm afraid they'll get money from the judge before we get through. They couldn't get mine for I'm broke."

VENGEANCE OF THE STENOGRAPHER.

When Shanklin went to trial in the federal court he pleaded guilty, as his former stenographer, Mrs. Taylor, had so testified at the preliminary hearing that it would have been useless for him to offer a defense. Mrs. Taylor's account of Shanklin's methods was diverting. She testified he had operated the North American, Interstate and Citizens' Insurance companies of Chicago; the Great Britain Insurance Corporation, American Underwriters, Citizens' Underwriters, Great Western Underwriters and Royal Standard Underwriters.

She declared Shanklin was particularly desirous of keeping the Great Britain under cover as much as possible, as when a "roar" came on one of its policies he could play battledore and shuttlecock with it between London, Chicago and the residence town of the victim almost indefinitely. When a claim came in on a policy in one of the other companies, said the witness, Shanklin would turn it over to his attorney with instructions to "nurse it along." In such a case, if the agent in whose territory the loss occurred could obtain enough new premiums to cover the loss the obligation might be met. The woman told of Shanklin explaining with great gusto to his office force that he had placed the insurance on the Belmont Golf Club house in decent companies, because he was treasurer of the club, and

if he placed it in his own companies he would be compelled to pay the damage.

His testimonials from supposed loss claimants were bogus, she said, and he paid the "officers" of his companies \$5 for the use of their names. Mrs. Taylor asserted that Shanklin had often told her that his companies were nothing but "Wild Cats," and that their only assets were the paper deposited in the Merchants' Bank, operated by Dr. Jacobs.

"Deacon" Wallace A. Lowell was the most picturesque figure in the bunch of bogus insurance rascals sent to prison for wildcatting. Of Lowell it was said by his former partner, Cowell:

"We used to go over to his church for prayer meeting. He could pray and sing and exhort like a good fellow and then we'd go home and sit up the rest of the night fixing up schemes to skin people out of their money. He certainly was a wrecker from Wreckville and a master in the art of playing both ends toward the middle. He could put a legitimate company on the bum as quickly as he could handle the money. He double-crossed everybody. But as a churcher he was a shiner. He was a real deacon in the church, loved and respected by all, but he could trim a sucker with as much artistic finesse as Wooldridge can skin a wildcat."

Lowell is past sixty years of age, white-haired and distinguished in appearance. Sanctimonious in speech and bearing he stayed the hand of Justice longer than his clever fellows and he was among the last of the big wildcatters to get his desserts in the courts.

Walter M. Cowell was a young insurance man of Kenosha, Wis., when he fell in with the "deacon," and he furnished a stack of bogus securities to Jacobs and Lowell, which they used as a foundation for their numerous schemes in 1898 and 1899. Later he went into partnership with Lowell, the two launching the Wisconsin Insurance Agency Company. They started several companies, issuing elaborate annual statements and prospectuses, in which they printed affidavits by persons claiming to be worth millions of dollars and who posed as underwriters.

Deacon Lowell lived with his wife and three daughters in magnificent style at 5410 Madison avenue. The office from which he directed his schemes was in the Rialto building. The deacon was arrested September 4, 1904, and was rearrested September 17 on twenty-three charges of conspiracy to obtain money by fraud. At the time of his arrest Lowell was associated with W. K. Twomey and Attorney M. L. Thackeberry in operating what was known as the Kent Agency, 218 La Salle street. Twomey, by the way, proved a vexing obstructionist to the police and federal authorities. He was known to have been associated with Jacobs and Lowell in many schemes and in 1902 listed his insurance connections on his letter-head as follows:

Secretary and Treasurer of Western Fire, Marine and Plate Glass Insurance Company.

Secretary and Treasurer National Aid Association.

Secretary of the Chicago Fire Insurance Agency, representing:

Standard Lloyds of New York City.

Merchants' and Manufacturers' Fire Insurance Company.

Commercial Insurance Company, of Philadelphia.

Germania Fire Insurance Company.

Fire Association of New York.

All of these institutions were under the ban of the legitimate insurance interests in Chicago. Twomey was an all-round promoter and his schemes were as flimsy as they were varied. He was a partner of W. J. Fordham in a fake "stone renovating" company and after the defection of Fordham he pushed the same graft with John H. Poindexter, a notorious confidence man and wire-tapper.

Twomey and Lowell were busy men when Jacobs and Van Anden were on trial. Twomey's activities were directed principally toward the interviewing of witnesses and he laid his pretended findings before both the federal authorities and the defense, claiming, it is said, that he could "swing" the case either way.

His tactics were such, however, that he was haled into Judge McEwen's court on a bench warrant during the trial of Lowell, severely reprimanded and warned to keep away from the state's witnesses. It was charged that Twomey, among other things, visited Mrs. Mary Kleinsmith, 3229 Forest avenue, a witness for the state, and warned her that if she appeared in court against Lowell she would be sent to jail or the penitentiary. Mrs. Kleinsmith refused to be intimidated, however, and brought the matter to the notice of the state's attorney at once.

BRIBERY TACTICS OF NO AVAIL.

Lowell fought hard for his liberty, resorting to desperate means to defeat justice. Attempts were made to bribe Detective Wooldridge, but these met with the usual failure. Then political influence was brought to bear, but with no avail. Next threats and intimidation were tried, but the dauntless detective went forward with his duty as he saw it and was only spurred to greater effort by the forces against him. One of the plans set afoot by the Deacon's friends was to retaliate on Wooldridge by swearing out warrants before rural justices of the peace, charging the officer with conspiracy. Wooldridge answered the first one, at Franklin Park, twenty miles from the city, but he went reinforced by an assistant corporation counsel, the city attorney, Attorney Frank M. Fairfield, of the Underwriters' Association, and a stenographer and the prosecution failed to put in an appearance. Seeing that Wooldridge intended to put up a fighting front to whatever method of attack they chose to adopt they dropped this scheme forthwith.

When the trial began in the criminal court the detective appeared with three patrol wagon loads of documentary evidence against the two men. This represented a complete record of their dealings with from ten to fifteen thousand policy holders. The detective also marshaled 160 witnesses into court, among them being two men from southern Illinois, who had lost their all by trusting to Lowell's companies. After being burned out of house and home one of the families went to live in a tent and the other was compelled

to do the best it could under an old wagon box. The record of the trial filled 1,700 typewritten pages. The accused churchman made lavish use of private detectives. Intimidation and bribery tactics were tried also on the witnesses for the state, and Detective Wooldridge was kept busy night and day thwarting these efforts to spoil his case.

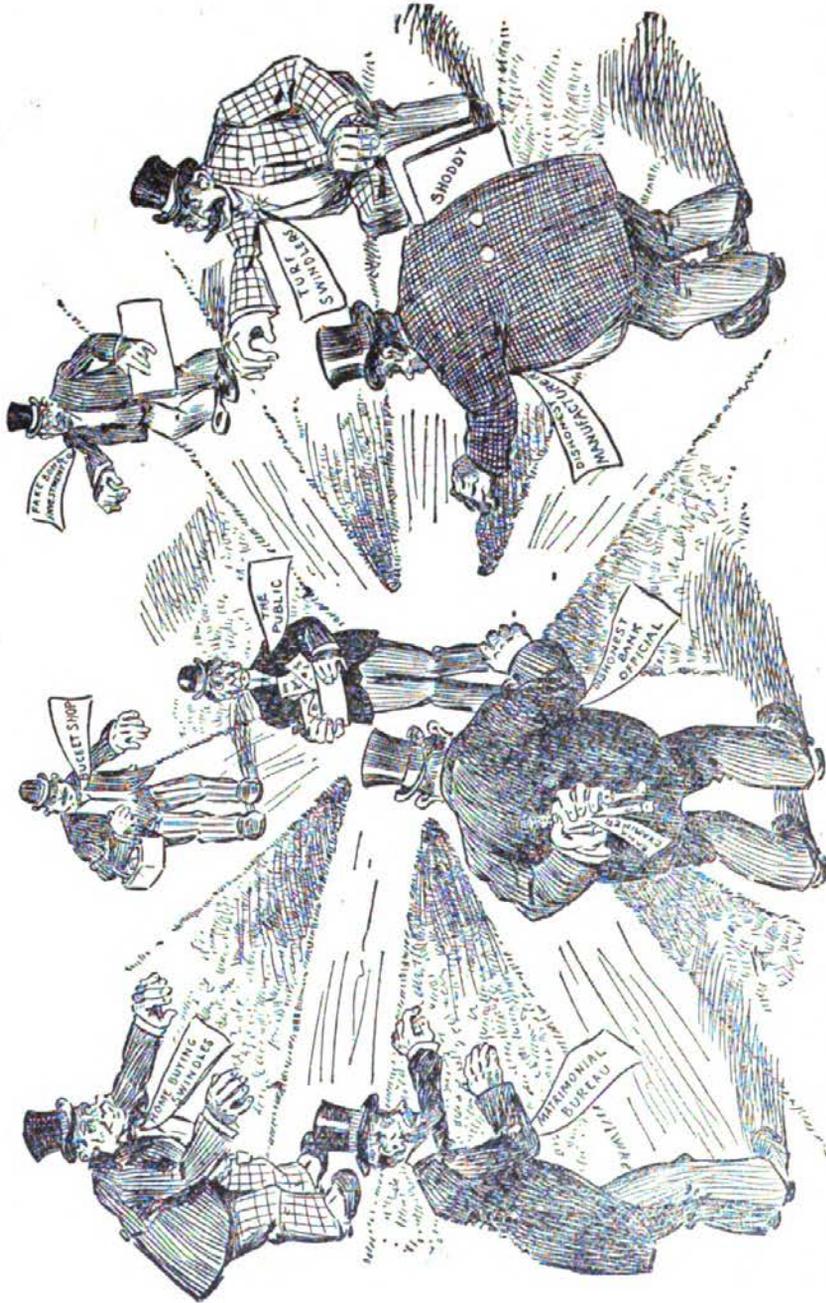
Deacon Lowell and Dr. Jacobs were partners in iniquity for a number of years. Lowell made free use of the paper issued by Jacobs' Chicago Loan and Trust Company. He was an attorney and his was the master mind which furnished the expert and technical knowledge necessary to operate the elaborate system of wildcatting then in vogue. The records of Cook County show that Deacon Lowell, single-handed, wrecked twenty-three insurance companies during his career.

The Deacon was perfidious to an extended degree. It was charged by all with whom he came in contact that he had given them the double cross and left them to hold the sack while he enjoyed the fruits of their dealings. Even his brother and brother-in-law reported themselves to the police as among his victims, the former declaring he had lost \$25,000 through his brother.

DR. JACOBS A WONDER IN MORE WAYS THAN ONE.

As might be supposed from the magnitude of his undertakings, Dr. Stephen Wesley Jacobs is no ordinary man. On the contrary, he is a man of varied attainments and is blessed by nature with faculties

WHICH ROAD SHALL HE TAKE?



A GRAFTER IN EVERY ROAD. The public stands at the crossing of the roads, wondering which way he shall go with his money. Wherever he turns he sees a grafter in the road before him. The labels on these seven grafters give the names of but a few of those that beset every honest man's pathway.

which make for business success far above the average. In the opinion of Detective-Sergeant Woolbridge, who ran him to earth, Dr. Jacobs would have rivaled the greatest financiers of the day had he applied his talents along the lines of legitimate endeavor.

Jacobs was the king pin, the center pole whence radiated the blighting shafts of humbuggery. He was the evil genius who injected the virus of fraud into the ambitious breasts of impecunious business men who saw in him a savior; who asked not whether the arm of strength held forth to them was black or white, and who fluttered as moths to the fascinating glimmer of his personality. What if that which he offered them be not gold so it passed for gold? Even honest men saw an opportunity to get their feet under them, and each trusted to the great Good Luck that his premiums would exceed the amount of his losses. Consciences were for the moment stilled—for the moment that Jacobs' worthless certificates of deposit and "securities" were fluttered before the eyes of the insurance commissioner of some state; for the moment necessary to secure the issuance of a charter. Many of these companies were the innocent whelps of the wildcat. Some of these men would have sold their last personal possession to satisfy a claim, but in order to get into the business at all they were compelled to show a certain amount of capital. This was shown for them by Jacobs.

The man who now wears stripes in the Joliet penitentiary, and whose strenuous personality has been lost in a felon's registry number is 46 years old. He

was graduated from Rush Medical College in 1883 and his subsequent record shows he might have made a name for himself in the chosen profession of his youth had he been so inclined.

After practicing medicine at Storm Lake, Ia., and at Madison, S. D., we find him spreading the financial wings which were to carry him to great heights, only to drop him to ruin and disgrace. With his brother he opened a private bank and real estate office in Madison, and in 1885 he organized the Madison State Bank, which later became a national bank.

It was then that the evil spirit of perversion that gripped his soul won its first fall out of the promising young man. He was cashier of the bank. He embezzled \$30,000 and was jailed. His wife furnished bond for his release and he fled. The bank went under.

Jacobs dropped down to Sioux City, Ia., in November, 1899, and again took up the practice of medicine. The following year he entered the financial arena for another whirl and lost nearly all his money by an investment in the street railway system of Raleigh, N. C. In 1891 Jacobs removed from Raleigh to Chicago, but his wife's health was poor and he went to Rockford, Ill., where he resumed the practice of medicine. The money-loving physician bobs up next in Lincoln, Neb., where he organized the Farmers' Mutual Buyer Insurance Company and a chain of similar institutions in the nearby country.

Associated with him in this venture were several honest men and Jacobs might have led them all to

fortune with honor to himself but it seems that honest endeavor was too prosaic for this venturesome physician. He was forced to resign from the concern, which became prosperous and stands today as a monument to the man who wanted no monument to such unexciting qualities as his honesty and business acumen. Before leaving Lincoln, Jacobs forged three notes on the company for \$1,070, \$1,080 and \$250.

It was only a little matter of personal convenience that prompted Jacobs to make these notes good. His first wife had died and he was at that time engaged to his present wife. It would have been embarrassing to flee under the circumstances, so the versatile doctor "made good."

His next venture was the organization of the Fidelity Loan and Trust Company of Lincoln, Neb. In order to raise funds to loan he issued debenture bonds and as security for these he placed a large batch of paper in the hands of a trustee. Among these securities was a note for \$6,000 signed by a man who was then in jail for hog-stealing and secured by a first mortgage on some worthless real estate. Another note, for \$14,000, was signed by a man in the Iowa penitentiary and was secured by a lot of spurious railroad bonds. This venture blew up in 1894.

Also there were other irons in the fire. At Inland and at Holstein, Neb., he started banks, inducing the farmers of the two communities to put up real money against his worthless securities, not worth the paper they were written on.

COULDN'T STAY "BROKE" FOR LONG.

In 1894 this man of many schemes moved to Texas and went into the live stock business. Luck was not with him, however. He soon found that playing a game with live things was not so sure a means of getting the money as gambling with stock of the dead kind—generally extremely dead when handled by the crafty doctor. Of a carload of horses shipped to him all but one died. Then he tried "dead live stock" as a compromise, going into the packing business. The funds of the packing plant in which he invested were attached and once more the adventurer who wouldn't stick to pills and prescriptions went broke.

With a man of the caliber of Dr. Jacobs, however, there is no such thing as being down for long. All the mysteries of fraud were his and, as has been said, he also possessed remarkable strength in a legitimate way.

He returned to Chicago and soon there were so many strings to his bow it might have been taken for a concert harp had it been of material shape. After his entrance into the Chicago financial whirl his career was cyclonic. From the debris left by his downfall enough facts have been collected to prove him the wildest of the wild cats that have clawed and scratched their names and records on the pages of commercial history in this or any other country. But neither the police nor the postal authorities, nor the prosecuting officers of the Federal and State courts pretend to know everything that this man has done.

From the records as they stand we find that in 1897

he procured incorporation papers for the Chicago Loan and Trust Company, with offices at 140 Dearborn street and with a capital of \$2,000,000. S. W. Jacobs was president and the name of E. M. Chamberlain appeared as treasurer. Chamberlain was a beardless cousin of Mrs. Jacobs and never actually filled any office in the company, nor did he draw any salary. The concern went bankrupt and was placed in the hands of a receiver. Owing to its failure to make report to the secretary of state for the year 1902 its charter was cancelled. It was this company that stood sponsor for the International Bank, a private institution operated by Charles B. Perrine and W. J. Pomeroy and doing business on the strength of a letter from the Chicago Loan and Trust Company allowing the former to use the latter as a reference.

The Chicago Loan and Trust Company was not dead but sleeping, however, as Jacobs found a plan for resurrecting it. He simply applied for a change in the name of the old Republic Water Power and Cattle Company to the Chicago Loan and Trust Company, capital \$500,000, and the name again was in existence officially under the laws of the state of Illinois. He also opened a private bank, calling it the Merchants', the principal mission of which was to offer itself as a reference for the various get-rich-quick schemes then flourishing.

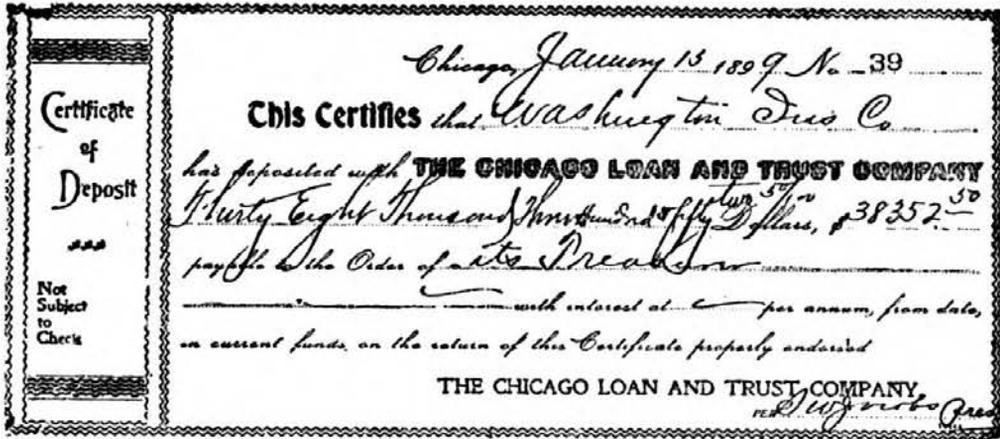
Another enterprise which Jacobs embarked in was the Chicago Wax Paper Company, with assets of \$100,000, of which Jacobs was president, and which was a sound money-making institution. The head-

quarters of all these concerns were at 152-154 Lake street. It was from a directors' meeting of the Wax Paper Company that Jacobs rode in an automobile to the courtroom where he pleaded guilty and accepted sentence.

The Chicago Loan and Trust Company, without a dollar of bona fide capital, issued paper purporting to represent nearly three-quarters of a million dollars. Jacobs managed to break into the Bankers' Blue Book with the names of his concerns and the rest was easy.

Any person who wanted to start an insurance company could find the necessary capital by simply paying a certain amount of coin to Mr. Jacobs, who would furnish him with fake stocks and bonds and certificates of deposit indicating that vast sums had been deposited in the coffers of the Chicago Loan and Trust Company. Also, Jacobs did a fine business with the "get-rich-quick" men, whom he furnished with all the references that might be desired by the most skeptical "sucker" they could corral.

Other schemes in which Jacobs was interested were: The Dyer Light, Heat and Power Company of Illinois; American Electro-Automatic Telephone Company; Republic Water Power and Cattle Company; Waubon Colonization and Improvement Company; American Tropical Planters' Company; Denver Telephone Company, of Denver, Col.; Fall River Electric Power Company; Industrial Commercial Agency of America; Caspar County Bond Company; Merchants' Trading Bank Check Company; Chicago Insurance Agency; Tuhachuce G. & C. Development Company, and some



BOGUS CERTIFICATES OF DEPOSIT

that the authorities were too busy at the time of the raids to take note of.

THE MONKEY, THE HORSE AND THE DOG.

One of Jacobs' victims was Frank Bostock, the famous animal trainer and showman. The doctor wrote a policy on the educated chimpanzee known as "Consul" for the trifling sum of \$70,000, for which the owner paid him \$5,000. The monkey died in Vienna and Bostock sent his policy and proofs along and asked for the \$70,000. He was informed by Jacobs that he was behind \$2,500 in his premiums, upon the payment of which indemnity would be allowed. The unsuspecting animal trainer sent along the requested amount and heard no more from Jacobs.

When Detective Wooldridge spoke of the monkey to Jacobs, after the latter's arrest, the wild-catter laughed.

"Oh, that confounded monkey," he cried; "why, the monkey died."

"I know it died," remarked Wooldridge, "but you didn't indemnify the owner."

"Why, a monkey only lives two years in this country, anyway," roared Jacobs.

"But you insured it, didn't you, and took \$7,500 from Bostock?"

"Yes, but we'll get him another monkey. There are lots more monkeys in the world."

"But this was a trained monkey."

"Well, we'll hire a man to train him a monkey. Seventy thousand dollars for a darned old monkey!

Why, it's preposterous! Who ever heard of such a thing?"

"I don't wonder you're thinking of pleading guilty," was the comment of the detective.

Jacobs would write a policy on anything and he would write any kind of a policy. He would insure against rain, hail, snow, lightning, tornado, hog cholera or lumpy jaw in cattle. The officer had found an unpaid claim on a horse.

"Well, how about that horse?" he asked of Jacobs.

"Oh, that confounded horse," whooped Jacobs. "What business had he rubbering over in another man's yard, anyway. If he had stayed home and minded his own business and not gone sticking his head over the fence he wouldn't have been struck by lightning anyway. That horse didn't have good sense. We can't be responsible for a fool horse like that."

"And then there was the dog," continued the detective, alluding to another claim.

"Oh, that confounded dog!" ejaculated Jacobs in the same aggrieved tone. "What business had he going and following a nigger off, anyway. I'll bet that's the way he got what killed him. He was getting three good square meals a day at home and had no business dying at all. Of course he followed some nigger off and got to eating bad grub. That's what killed him. Now how can we be responsible for a fool dog like that? He didn't have as much sense as the horse."

"Nor the man who paid premiums to you on his

life in a fire insurance company, either," dryly quoth Wooldridge.

In marked contrast to these incidents was the pathetic case of Samuel James, of Westfield, Ill., a typical victim of Jacobs and his wild-cat friends. After struggling past the sixty-year mark with the ownership of a home for his six children as a goal, James accomplished the end of his heart's desire. It cost him \$900 and his health, for he was in the clutches of consumption when the cottage was finally paid for. Fearing lest the fruit of his life-work should be swept away by fire, James took out an insurance policy in one of Jacobs' companies. The house burned down and he was not indemnified. With his wife and little ones James was forced to take shelter in a chicken coop where they were living when the broken-hearted father came to Chicago as a witness against Jacobs.

One of the favorite grafts of Jacobs was to issue fake certificates of deposit indicating that vast sums had been deposited in the Chicago Loan and Trust Company for a specified term, generally one or two years from the date of issuance. These he placed in the hands of Louis J. Epstein, S. Undiwiser, H. B. Hyde and others, who traveled about the country raising money on them in bucket shops, gambling houses and jewelry establishments.

When one of the certificates was presented for discount the person to whom it was presented would consult the Bankers' Blue Book, where he would find the address of the Chicago Loan and Trust Company. The name sounded good, so the victim would tele-

graph to the trust company, giving the number of the certificate and asking if the person to whom it had been issued actually had on deposit the amount of money the certificate called for. When Jacobs received one of these queries it told him that one of "the boys" was getting busy and had a "sucker" on the string. Immediately he would wire back to the effect that the certificate and the holder were good as gold.

Result: More money for the Jacobs gang and a screech from the person who had been "stang." About the time of Wooldridge's descent upon the trust company's offices these screeches had blended into a mighty wail that reverberated from the palms of Florida to the pines of the upper peninsular and rent the air from the rock-bound coast of Maine to the Yosemite valley. They had "trimmed" people in every section of these great United States.

**LOOK OUT FOR THESE.
They Have Been Officially Branded as
WILD CATS.**

Ætna Fire, New Orleans.	Commercial Fire Ins. Co., Phila.
Ætna Ins. Co., Louisville, Ky.	Commercial Fire Ins. Co., Wilmington.
Amazon, Charleston, W. Va.	Commonwealth Ins. Co., Chicago.
American Fire, Wilmington, Del.	Commonwealth Ins. Co., W. Va.
American Fire, Terre Haute, Ind.	Continental Fire Ass'n, Ft. Worth,
American Fire Ins. Co., Chicago.	Tex.
American Trust & Ins. Co., Chicago.	Continental Underwriters, Chicago.
American Underwriters, Chicago.	Delaware Trust & Ins. Co., Wil-
Augusta Fire, West Virginia.	ilmington.
Capital Ins. Co., Jackson, Miss.	Elgin National Ins. Co., Chicago.
Central Ins. Co., Chicago.	Equitable, Indianapolis.
Chesapeake, Md.	Equitable Fire Ins. Co., Wilming-
Citizens Ins. Co., Chicago.	ton.
Columbia Ins. Co., Chicago.	Exchange, Chicago.
Columbian Ins. Co., Chicago.	Farmers & Manufacturers, W. Va.
Commerce, New Albany, Ind.	Federal Fire, Chicago.
Commercial Fire Ins. Co., Chicago.	

Firemens, Chicago.
 Ft. Wayne Ins. Co., Ft. Wayne, Ind.
 General Trust, Atlanta.
 Germania Fire Ins. Co., Chicago.
 German Union, Wilmington, Del.
 Georgia Indemnity Ass'n, Atlanta, Ga.
 Georgia Industrial Ins. Co., Chicago.
 Great Britain Ins. Co. of London, Chicago.
 Great Northern, Chicago.
 Great Western, Chicago.
 Hartford, Indian Territory.
 Hiawatha, Chicago.
 Illinois Ins. Co., Chicago.
 Imperial of Chicago.
 Indemnity, Chicago.
 Indiana Underwriters, Indianapolis.
 Inland Fire, Chicago.
 International, Chicago.
 Inter Ocean Ins. Co., Chicago.
 Interstate Ins. Co., Chicago.
 Kenosha Fire Ins. Co., Kenosha, Wis.
 Lincoln Fire, Chicago.
 Lincoln Insurance & Banking Co., Hammond, Ind.
 Lloyds Fire of Sweden.
 London Fire Office.
 Mercantile F. & M., Washington, D. C.
 Mercantile Fire Ins. Co., Chicago.
 Mercantile Fire Ins. Co., Indianapolis.
 Mercantile Ins. Co., Wilmington, Del.
 Merchants & Manufacturers, Dover, Delaware.
 Merchants Fire Underwriters, Chicago.
 Merchants Ins. Co., Charleston, Va.
 Millers Mutual Ins. Co., Kansas City, Mo.
 Mt. Vernon, Alexandria.
 Mutual & Industrial, Dover, Del.
 Mutual Trust Co., Dover, Del.
 National Fire & Ins. Co., Chicago.
 National Ins. & Investment Co., Dover, Del.
 National Republic Fire Insurance Co., Chicago.
 North American, Chicago.
 Northern, Chicago.
 Northwestern Fire Ins. Co., Chicago.
 Peoples Fire Ins. Co., Kenosha, Wis.
 Peoples Ins. Co., Dallas.
 Pulaski Mutual Ins. Co., Chicago.
 Prairie State Ins. Co., Chicago, incorporated, W. Va.
 Regal Ins. Co., Chicago.
 Reserve Fire & Marine, Chicago.
 Security F. & M., New Orleans.
 Security F. & M. Ins. Co., Washington, D. C.
 Security Fire Ins. Co., Chicago.
 Security Mutual Ins. Co., Omaha.
 Skane F. & M., New York.
 Southern Fire Ins. Co., Atlanta, Ga.
 Star Fire & Burglary, Scotland.
 Southern Ins. Co., Corsicana, Tex.
 Texas Ins. Co., Waco, Tex.
 Threshermen's Protective Association, New York.
 Traders Fire Lloyds, New York.
 Underwriters at Standard Lloyds, New York.
 Union Fire Co., Chicago.
 Union Fire Ins. Co., Charleston, W. Va.
 United States, West Virginia.
 Vernon Ins. & Trust Co., Indiana.
 Washington Fire, D. C.
 Western Consolidated Underwriters, Chicago.
 Western Fire Ins. Co., Chicago.
 Western Fire, Marine & Plate Glass, Chicago.
 Western Ins. Co., Aurora.
 Western Illinois Ins. Co., Chicago.

TRIED AND TRUE.

THE HONOR ROLL.

Following is a list of the reliable fire and marine insurance companies doing business within the state of Illinois, as compiled by W. R. Vredenburg, State Superintendent of Insurance:

NAME OF COMPANY.	LOCATION.
Calumet Ins. Co.....	Chicago.
Continental	Chicago.
Forest City	Rockford.
German	Freeport.
German Fire.....	Peoria.
Insurance Co. State of Illinois.....	Rockford.
Metropolitan	Chicago.
Traders	Chicago.
Western Underwriters Ass'n.....	} Chicago.
(Name since changed to German National)	
Ætna	Hartford, Conn.
Agricultural	Watertown, N. Y.
Allegheny	Allegheny, Pa.
Allemannia	Pittsburg, Pa.
Alliance	Philadelphia, Pa.
American	Newark, N. J.
American	Boston, Mass.
American Central	St. Louis, Mo.
American Fire	Philadelphia, Pa.
Anchor	Cincinnati, O.
Armenia	Pittsburg, Pa.
Assurance Co. of America.....	New York, N. Y.
Atlanta-Birmingham	Birmingham, Ala.
Ben Franklin	Allegheny, Pa.
Boston	Boston, Mass.
British-American	New York, N. Y.
Buffalo Commercial.....	Buffalo, N. Y.
Buffalo German	Buffalo, N. Y.
Camden Fire Insurance Ass'n.....	Camden, N. J.
Citizens	St. Louis, Mo.
Colonial Assurance	New York, N. Y.
Colonial	Washington, D. C.
Columbia	Jersey City, N. J.
Commerce	Albany, N. Y.
Commercial Union	New York, N. Y.
Commonwealth	New York, N. Y.
Concordia	Milwaukee, Wis.
Connecticut	Hartford, Conn.
Continental	New York, N. Y.
Delaware	Philadelphia, Pa.
Detroit Fire and Marine.....	Detroit, Mich.
Dubuque Fire and Marine.....	Dubuque, Iowa.
Dutchess	Poughkeepsie, N. Y.
Eagle	New York, N. Y.
Eastern	Atlantic City, N. J.
Equitable Fire and Marine.....	Providence, R. I.
Eureka Fire and Marine.....	Cincinnati, O.
Farmers and Merchants.....	Lincoln, Neb.
Federal	Jersey City, N. J.
Fire Association of Philadelphia.....	Philadelphia, Pa.
Firemens	Newark, N. J.
Firemans Fund.....	San Francisco, Cal.
Fire Ins. County of Philadelphia.....	Philadelphia, Pa.
Franklin	Philadelphia, Pa.
Georgia Home	Columbus, Ga.
German Alliance	New York, N. Y.
German-American	New York, N. Y.
German-American	Pittsburg, Pa.
German	Pittsburg, Pa.
German	Indianapolis, Ind.

German	Wheeling, W. Va.
Germania	New York, N. Y.
Girard Fire and Marine	Philadelphia, Pa.
Glens Falls	Glens Falls, N. Y.
Globe and Rutgers	New York, N. Y.
Hamilton	New York, N. Y.
Hanover	New York, N. Y.
Hartford	Hartford, Conn.
Home	New York, N. Y.
Home Fire and Marine	San Francisco, Cal.
Humboldt	Allegheny, Pa.
Indemnity	New York, N. Y.
Indianapolis	Indianapolis, Ind.
Insurance Co. of North America	Philadelphia, Pa.
Insurance Co. of State of Pennsylvania	Philadelphia, Pa.
Jefferson	Philadelphia, Pa.
Liverpool and London and Globe	New York, N. Y.
Louisville	Louisville, Ky.
Lumbermens	Philadelphia, Pa.
Mechanics	Philadelphia, Pa.
Mechanics and Traders	New Orleans, La.
Mercantile Fire and Marine	Boston, Mass.
Michigan Commercial	Lansing, Mich.
Michigan Fire and Marine	Detroit, Mich.
Milwaukee Fire	Milwaukee, Wis.
Milwaukee Mechanics	Milwaukee, Wis.
Monongahela	Pittsburg, Pa.
Nassau	Brooklyn, N. Y.
National	Hartford, Conn.
National	Allegheny, Pa.
National Fire and Marine	Elizabeth, N. J.
National Union	Pittsburg, Pa.
Newark	Newark, N. J.
New Hampshire	Manchester, N. H.
New York	New York, N. Y.
Niagara	New York, N. Y.
North British and Mercantile	New York, N. Y.
Northern	New York, N. Y.
North German Fire	New York, N. Y.
North River	New York, N. Y.
Northwestern National	Milwaukee, Wis.
Orient	Hartford, Conn.
Pacific	New York, N. Y.
Pelican Assurance	New York, N. Y.
Pennsylvania	Philadelphia, Pa.
Peter Cooper	New York, N. Y.
Phenix	Brooklyn, N. Y.
Phœnix	Hartford, Conn.
Pittsburg	Pittsburg, Pa.
Providence-Washington	Providence, R. I.
Queen	New York, N. Y.
Reliance	Philadelphia, Pa.
Rochester German	Rochester, N. Y.
St. Paul Fire and Marine	St. Paul, Minn.
Security	New Haven, Conn.
Security	Baltimore, Md.
Security	Cincinnati, O.
Springfield Fire and Marine	Springfield, Mass.
Spring Garden	Philadelphia, Pa.
Star	Louisville, Ky.
Stuyvesant	New York, N. Y.

Teutonia	Allegheny, Pa.
Teutonia	New Orleans, La.
Union	New York, N. Y.
Union	Philadelphia, Pa.
United Firemen.....	Philadelphia, Pa.
United States.....	New York, N. Y.
Victoria	New York, N. Y.
Virginia Fire and Marine.....	Richmond, Va.
Virginia State.....	Richmond, Va.
Westchester	New York, N. Y.
Western	Pittsburg, Pa.
Williamsburg City.....	Brooklyn, N. Y.
Aachen and Munich.....	Aix la Chapelle, Ger.
Alliance Assurance.....	London, Eng.
Atlas Assurance.....	London, Eng.
British-America Assurance	Toronto, Can.
British and Foreign Marine.....	Liverpool, Eng.
Caledonian	Edinburg, Scot.
Cologne	Cologne, Ger.
Commercial Union Assurance—Limited....	London, Eng.
Fire Insurance Co. "Salamandra".....	St. Petersburg, Kua.
General Marine.....	Dresden, Ger.
Hamburg-Bremen	Hamburg Ger.
Indemnity Mutual Marine.....	London, Eng.
Law Union and Crown Fire and Life....	London, Eng.
Liverpool and London and Globe.....	Liverpool, Eng.
London Assurance Corporation.....	London, Eng.
London and Lancashire.....	Liverpool, Eng.
Mannheim	Mannheim, Ger.
Marine—Ltd.....	London, Eng.
Moscow	Moscow, Rus.
Munich	Munich, Ger.
National Assurance.....	Dublin, Ire.
Northern Assurance.....	Aberdeen & London, G. B.
North British and Mercantile.....	London & Edinburg, G. B.
Norwich Union.....	Norwich, Eng.
Palatine—Ltd.....	London, Eng.
Phœnix Assurance.....	London, Eng.
Prussian National.....	Stetting, Ger.
Reliance Marine.....	Liverpool, Eng.
Rossia	St. Petersburg, Rus.
Royal	Liverpool, Eng.
Royal Exchange Assurance.....	London, Eng.
Scottish Union and National.....	Edinburg, Scot.
Sea—Ltd.....	Liverpool, Eng.
Skandia	Stockholm, Sweden.
State Fire—Ltd.....	Liverpool, Eng.
Sun Insurance Office.....	London, Eng.
Svea Fire and Life—Ltd.....	Gothenburg, Sweden.
Thames and Mersey Marine.....	Liverpool, Eng.
Trans-Atlantic	Hamburg, Ger.
Union Assurance Society.....	London, Eng.
Union Marine—Ltd.....	Liverpool, Eng.
Western Assurance.....	Toronto, Can.
Addison Farmers Mutual.....	Addison.
Coal Operators Mutual.....	Springfield.
Farmers and Threshers Mutual.....	Paris.
Illinois Mutual Fire Underwriters.....	Chicago.
Lumbermens Mutual	Chicago.
Millers Mutual Fire Ass'n.....	Alton.
Millers National	Chicago.

Mill Owners Mutual.....	Chicago.
National Mutual Church.....	Chicago.
Protection Mutual.....	Chicago.
Retail Merchants Ass'n.....	Springfield.
Central Manufacturers Mutual.....	VanWert, O.
Cotton and Woolen Manufacturers.....	Boston, Mass.
Farmers Fire.....	York, Pa.
Grain Dealers National Mutual.....	Indianapolis, Ind.
Indian Millers.....	Indianapolis, Ind.
Industrial Mutual.....	Boston, Mass.
Keystone Mutual.....	Philadelphia, Pa.
Manton Mutual.....	Philadelphia, Pa.
Mercantile Mutual.....	Providence, R. I.
Michigan Millers Mutual.....	Lansing, Mich.
Ohio Millers Mutual.....	Canton, O.
Philadelphia Manufacturers.....	Philadelphia, Pa.
Rubber Manufacturers.....	Boston, Mass.

A WORD WITH YOU.

There are evolutions in crime, just as are there advancements in business, and evil often keeps pace with good. For every step of progress made by the safe manufacturer, the cracksman has found some new measure to offset or attack the improvement made. The simple key-lock strong box was amenable to powder—the elegant fire-proof, burglar-proof, water-proof, cross-sectioned safe of to-day, shrivels before nitro-glycerine. The principle applies to insurance crooks. While one group has been scattered, its members may eventually steal from cover, and meet new conditions with new cleverness. Therefore, the victims of the "Wild-catter" may well ask: "What guarantee have I that I will not be bit again?"

There is one solid Rock of Safety, and one only. The high ideal of perfect fire assurance is the model recognized by those authorities, who are appointed solely to sift out the bad from the good, and leave in the measure of equity pure gold.

Read your Policy—then scan the official list, com-

prising companies safeguarded by the Board of Underwriters, the legalized Insurance Departments, and, tacitly, by the United States government—corporations manned by persons of standing and good record, companies whose statements bear the seal of reliability, and who never evade the payment of a just loss.

The list presented has undergone the close scrutiny of all those authorities named, has stood the test of time and business principle, and includes only the substantial insurance companies admitted to do business in this State, after complying with every requirement of the rigid laws, formed to protect the interests of the assured to the last dollar.

Good fire insurance is a tangible asset, just as a connection with a good bank is a guarantee of discretion and reliability. Second-class insurance invites disappointment. "Wild Cat" insurance is worse than none. In the present condition of a purified situation, brought about by Detective Wooldridge's busy efforts, it is the duty of every man to send out this warning, to reach those whose environment or inexperience have not admitted of a general knowledge of affairs, so that, should the Wild-catter steal forth from his lair and try to do business in obscure quarters, he may be nailed.

This graphic screed is a true history and a warning. It is something more; it is a guide, and the writer has only to add his absolute endorsement of the standard fire insurance companies herein named.

CHICAGO, Ill., Jan. 1, 1906.

Mr. John M. Collins,

General Superintendent of Police.

I respectfully report the following duties performed and results obtained during the year 1905:

First:—The work assigned to me has been that of investigating and ferreting out schemes and devices by means of which Get-Rich-Quick swindlers perpetrate frauds upon the public.

A conservative estimate of the sum contributed annually by this highly civilized nation to "safe-investment" and "Get-Rich-Quick" swindlers is \$150,000,000.

While I do not anticipate the public will heed my warning, I believe the exposition of such operations herein contained will at least arouse post-office authorities and the press to a realizing sense of their duty in the premises.

To the swindler the public includes all classes, from the laundress to the lawyer, the merchant to the clergyman. It dwells on farms, ranches and plantations, in huts, hovels and mansions; it is found in every hamlet, village and city in this broad land. No matter how remote the victim, distance is quickly bridged by Uncle Sam's fast mail and thus the most highly efficient department of the most enlightened government is perverted into a drain through which the wealth of the public flows into the hands of the "Get-Rich-Quick" specialist.

Sometimes the swindler is a "respectable" citizen, "leading banker" or "broker," who organizes a stock

company to lure fleecy lambs to a shearing; at others he is a "sport" with a scheme to tap poolroom wires and "beat the races;" again he is a spectacular adventurer from the west who startles large communities by a meteoric career of deliberately planned but seemingly reckless expenditure of large sums of money "taken" from a salted mine, stock in which is offered for sale; and too often he is the unprincipled charlatan that preys upon the credulity of invalids and robs them of the last few dollars that were hoarded to deprive approaching death of its terrors.

Of the vast sums annually wrung from the thrifty by false pretenses about \$20,000,000 are spent for newspaper advertising; an equal amount for blackmail, attorneys' fees, circulars, booklets, stenographers, clerks, telegrams, and the maintenance of handsome suites of offices. The swindler recklessly squanders his ill-gotten gains.

I do not believe any one has ever had an opportunity to make a more careful and systematic investigation of fraudulent methods for obtaining money than have I during the past eight years.

Were the census enumerators of the United States to compile a list of the "sucker" public the gullible ones would aggregate tens of millions. There is not a township in this great nation that does not contain its portion of confiding persons who are ready to believe anything, from the rankest catch-penny advertisement to a fallacy in theological dogma.

They are willing to open up their hearts to unknown matrimonially inclined correspondents; to accept as gospel the incredible statements of impostors and to pay

out money coined by hard toil for something which the reason of a child should tell them it is beyond the power of man to provide.

They are easy prey alike to religious and political impostors and materialistic adventurers. My investigations for years past into the innermost secrets of swindlers and the observations incidental to my official experiences disclosing how victims are drawn into the net of the grafter, impel the belief that their faith passes beyond the bounds of credulity into the domain of imbecility.

Ample documentary evidence is in my possession to substantiate this statement. From the mountains of mail at hand, written by "suckers," I can produce enough signatures to form a chain miles in length. Post marks on the letters represent every nook and corner in the great and glorious United States of America where reign liberty and human equality; where "All men are created free and equal" and within whose boundaries dwell "the sharpest, shrewdest and most advanced people in the world."

Is it not enough to make an intelligent American blush to see thousands of his fellow men throwing money to the man who proclaims that for a few pennies he will impart the wonderful secret of raising the dead, or how to make one dollar gain a million, or how to baffle the savants of science after a day's research?

Chicago has become the principal distributing center whence issues the seductive literature of "Get-Rich-Quick" schemes. Every postal car speeding out of its limits groans under a burden of mail to be scattered in all directions.

Uncle Sam furnishes the fish pole. The bait is attached to his red and green stamps. He jerks the "sucker" out of the sea of credulity onto the sharp rocks of reality, gasping and floundering from "con" men to "skin" lawyers, his tender body cut and bruised upon each new point of experience.

This city was infested by a formidable community of swindlers, who invaded all ranks of life. They promoted many specious schemes to lure the elusive dollar from the pockets of unwary victims. These operatives are sharp, smooth and unscrupulous—the most dangerous of criminal perverts. They are received with open arms in social and business circles. Their contributions to the church plate are accepted without an unsavory taint arising and entering the nostrils of the collector. Their wives and daughters visit in automobiles, dazzle at social functions and parade before the admiring eyes of gaping "suckers" in silks, satins, furs and diamonds.

With sun-shaded eyes scanning the distance these birds of prey skim the fair horizon of human faith. Of this brood some are the eagles of crime while others are patent medicine vultures.

Every time a "Get-Rich-Quick" bubble bursts there follows a long, dreary story of misplaced confidence. The exposure of fraud unfolds the incredible credulity of human beings. But as soon as active publicity ceases the dearly bought lesson is forgotten and the "sucker" is ready to spring for the next tempting bait. A majority of "Get-Rich-Quick" concerns secure their victims through the newspapers. Their printed advertisements

are plainly intended to gull the unwary and deprive the ignorant of their savings.

Each day I carefully scan local, domestic and foreign papers for advertisements inviting investment in schemes of questionable character. The information thus obtained together with literature and complaints sent to the Police Department to aid investigation during the past year has been closely examined by me. Whenever a man or concern could not show a "clear bill of health" I have forced him to "disinfect, depart or submit to the quarantine of the county jail."

Without fear or favor I have inaugurated crusades and waged wars against the hosts of criminal enterprise. By vigilance and hard work I have succeeded in obtaining good results. Units, scores, and legions of fraudulent concerns have been exposed and driven out of existence.

Owners of others, anticipating exposure, did not wait but closed their places and fled. Many headquarters of contraband schemes have been raided and their promoters arrested, fined and forced to cease operations. During the past year retributive justice has been visited upon countless heads that were devoted to devising criminal schemes.

I have the honor to report that to-day Chicago is freer from "Get-Rich-Quick" concerns than at any time during the previous twenty-five years. In obtaining this result I have been aided by the Postal authorities, especially by Colonel James Stuart, Chief Inspector of Mails of Chicago, and his staff of inspectors. From the editors and reporters of the daily papers, who are among

the brightest and most talented men in all walks and professions of life, I have received much assistance. I have worked hand in hand with them. They have traveled with me in the dead hours of the night during my efforts to suppress crime or track a criminal and have often given me assistance in the way of suggestions.

WAYS IN WHICH THE PUBLIC IS ROBBED.

Five years ago the game of promoting, which previously was followed by lightning-rod agents and wild-cat mine developers, was taken up in Wall street. Men who had been content to gamble on the rise or fall of stock undertook to create prices for created certificates.

Rogers tried it and succeeded. He found that the lightning-rod agent's game had boundless possibilities. He saw that by inflaming the developing madness for money he could sell nothing for something.

Morgan followed Rogers. He capitalized all the iron in the earth and sold it. Then the madness for money was on.

Buncoing the public became part of the country's financial system.

The plain business of theft was regarded as an antiquated system and the "Honest Grafters" began. He is called honest because he always has big lawyers at his elbow to pilot him through the channels of infamy the law has not charted.

The grafting politician who was formerly a cheap thief, developed his art into a business.

Through the rise and fall of Amalgamated Copper a hundred millions of dollars was stolen from honest investors.

United States Steel sprung into existence. Values of \$600,000,000 were capitalized for \$1,500,000,000 and the stock was unloaded on the public. The stock went down, down, down until the victims were cleaned out. Then the stock was bid in at its actual value and the public frozen out.

The Shipbuilding Trust, with values representing no more than \$2,000,000 was stocked for \$80,000,000. The inflated stock was floated and again was the public robbed.

Commerce was perverted into a saturnalia of promotion, stock jobbing and stealing.

The poison spread. The Life Insurance Companies went into Wall street. Five hundred millions of the policyholders' money was squandered in speculation, bribery and debauchery.

Senators were bribed, Governors bought and State Legislatures put on the auctioneers' block.

Thieving extended into the departments of government. Postal officials bought and sold contracts and privileges.

The Agricultural Bureau established an underground route from the capitol to Wall street and millions were stolen through private information on government crop reports.

We have United States Senators who are convicted of land swindles and other criminal frauds and Congressmen under jail sentences for stealing.

In the West exists the Beef Trust which robs the cattle grower and the consumer without partiality and

cuts the throat of the packer who will not join in the theft.

In Peoria is presented the spectacle of an educator turned thief and robbing the citizens of half a million.

In Milwaukee a banker stole \$2,000,000 and poured it into the bottomless pit of speculation.

In Pittsburg a bank cashier, after allowing Republican and state officials to rob the institution, blew out his brains. His bank is out \$2,000,000.

SOME METHODS OF ROBBERY BY CHICAGO FAKE CONCERNS.

Wildcat Insurance	\$10,000,000
Fake Mines and Oil Wells.....	8,000,000
Turf Swindles	7,500,000
Home Buying Swindles	6,000,000
Fake Bond and Investment Companies.....	6,000,000
Bucket Shops	5,000,000
Blind Pools in Grain and Stocks.....	5,000,000
Pool Rooms and Hand Books.....	5,000,000
Fake Mail Order Houses.....	3,000,000
Ordinary Gambling Houses.....	2,500,000
Panel Houses	2,400,000
Matrimonial Bureaus	1,000,000
Mi-cellaneous Fake Concerns.....	1,000,000
Fake Underwriting	500,000
Fake Banks	500,000
Collecting Agencies	500,000
Fake Medicine Companies.....	500,000
Clairvoyants, Fortune Tellers, palmists, etc..	500,000

Bogus Charities	300,000
Wire Tappers	200,000
Fraudulent Employment Agencies.....	200,000

We are at the beginning of a changing order.

There is a revolt on in this country. It is a peaceful revolution that will be fought with the ballot.

The people are thinking. They may be slow thinkers, but when they realize just what is going on they will set matters right.

BUCKETSHOPS RAIDED.

March 10th, Logan, Roche & Co., 263-265 La Salle St., raided and closed.

August 11th, Frank White & Co., 263 La Salle St., raided, closed, literature seized and destroyed by order of the Court. Frank White was arrested and on a plea of guilty fined \$50.00 for keeping a common gaming house by Justice John R. Caverly.

August 11th, Mansfield & Hall, room 802, 21 Quincy St., raided, literature and equipment seized and destroyed by order of the Court. Margaret Mansfield, keeper, arrested, and on plea of guilty of running a common gaming house fined \$50.00 by Justice John R. Caverly.

August 11th, Williams, Young & Co., owned and run by Ernest E. Jones, 226 La Salle St., raided and closed; literature and paraphernalia seized and ordered destroyed by the Court. Ernest Jones and inmates arrested. On the plea of guilty of keeping a common gaming house Jones was fined \$50.00 by Justice John R. Caverly. Other warrants were taken out for his arrest but he drew money



THE TIP ON THE "Q.T."



RAIDING A BUCKET SHOP

deposited in the bank, and left the city; is now a fugitive from Justice.

August 11th, W. A. Gleeson & Co., 112 Quincy St., raided and closed; paraphernalia seized and ordered destroyed by Court. W. A. Gleeson arrested and on plea of running a common gaming house fined \$25.00 by Justice Thomas Bradwell.

August 11th, Weimer & Co., operated by Hotchkiss & Co., 108 La Salle St.; raided and closed; literature seized and ordered destroyed. Weimer and Hotchkiss evaded arrest and are now fugitives from justice. Two inmates arrested; pleaded guilty to being inmates of common gaming house and fined \$1.00 and costs apiece by Justice John R. Caverly.

August 11th, Fleet Hoyt & Co., 218 La Salle St., raided and closed. Implements and literature seized and ordered destroyed; owners and promoters evaded arrest.

August 11th, F. J. Holzapfel & Co., 226 La Salle St., raided and closed. F. H. Holzapfel and fourteen inmates arrested. Holzapfel indicted by Grand Jury; is awaiting trial. Paraphernalia held as evidence.

Holzapfel & Co. tried to secure an injunction to prevent John M. Collins, General Superintendent of Police, and myself, from interfering with his illegal business, which was denied by the Court.

August 11th, J. F. McChesney & Co., 127 La Salle St., raided and closed. F. J. McChesney secured temporary injunction restraining John M. Collins, General Superintendent of Police, and myself from interfering with his bucketshop, which was dissolved. J. F. McChesney was again raided Sept. 20th, literature and

implements seized. He was indicted by the Grand Jury and awaits trial.

September 22d, Thomas Davies & Co., room 318 Rookery Bldg., 217 La Salle St., raided and closed.

WHAT IS A BUCKETSHOP?

I have frequently been requested to define bucketshops—a most difficult task, owing to the variety of disguises which they assume and the outward similarity which they bear to legitimate brokerage houses. The following definition covers the essential features of bucketshops from the standpoint of an expert.

A BUCKETSHOP is an establishment conducted nominally and ostensibly for the transaction of a grain, cotton or stock exchange business. The proprietor, with or without the consent of the patron, takes one side of every deal that is made in his place, the patron taking the other, no article being bought or sold in any public market. Bucketshops counterfeit the speculative trading on exchanges. Continuous market quotations of an exchange are the essence, the very sinew of the gambling business carried on in a bucketshop, being used as dice are used, to determine the result of a bet.

The market quotations posted in a bucketshop are exactly similar to those posted in a legitimate broker's office, but they are displayed for a different purpose. The broker posts the quotations for the purpose of showing what the market has been on the exchange as a matter of news. The bucketshop posts them as the terms upon which its patrons may make bets with the keeper.

A bucketshop is destroyed if it loses its supply of quotations.

Margins deposited with the bucketshop proprietor by the patrons are nothing but the patrons' stakes to the wager and are appropriated by the proprietor when the fluctuations of the price on the exchange whose quotations are the basis of the bet, reach the limit of the deposit, one party (the proprietor) to the bet acting as stakeholder. The commissions charged by the bucketshop-keepers are odds in its favor, and necessary in order to maintain their pretense of being legitimate brokers making the transaction on an exchange.

The bucketshop proprietor is ready to make all deals offered in any commodity that fluctuates in price. He may call himself banker and broker or commission merchant, or disguise his business under the form of an incorporated enterprise or exchange. But he is still a common gambler. The interest of the proprietor of a bucketshop is at all times opposed to that of his patrons, as the profits of the shop are measured by the losses of the patrons.

Bucketshops should not be confounded with the great public markets of the world, where buyer and seller, producer and consumer, investor and speculator meet in legitimate trade; for the pretended buying of millions of bushels of grain in bucketshops will not add a fraction of a cent to the price of the product of the farm, nor will the pretended selling of as much increase the supplies of the consumer or lessen the cost of his loaf a farthing. Nor should they be confounded with the

offices of legitimate brokers which they endeavor to imitate in appearance.

The term "bucketshop," as now applied in the United States, was first used in the late '70s. It was coined in London fifty years ago, when it had absolutely no reference to any species of speculation or gambling. Beer swillers from the East Side (London) went from street to street with buckets, draining every keg they came across and picking up cast-off cigar butts. Arriving at a den they gathered for social amusement around a table and passed the bucket as a loving cup, each taking a "pull" as it came his way.

In the interval were smoking and rough jokes. The den came to be called a bucketshop. Later the term was applied, both in England and the United States, as a byword of reproach to small places where grain and stock deals were counterfeited.

Bucketshops have been condemned by statutes as criminal and pernicious in many states in the Union, but anti-bucketshop laws are rarely enforced by public servants whose duty it is to enforce them. Prosecutions thus far, except in Illinois, have been left to private citizens or associations for the suppression of gambling.

The "bucketshop" has, within a few years past, sprung from comparative inconsequence into an institution of formidable wealth and threatening proportions. There are nearly a thousand in the United States. Every large city in the west has at least one. Having banded together in a strong combination they sneer at legislation. Opulent and powerful they scoff at antagonistic public opinion.

The "bucketshop" like the lottery and the farobank finds its profits in its customers' losses. If its patrons "buy" wheat and wheat goes up the "bucketshop" loses.

Many a bucketshop commission merchant would hardly know wheat from oats and none of their grain and produce "exchanges" ever had a sample-bag on its counters. Their transactions are wagers and their existence is an incitement to gambling under the guise of commercial transactions. The pernicious influences of the gaming house are in the bucketshop revived with the allurements of a cloak of respectability and the assumption of business methods.

The legitimate exchange is a huge time and labor saving machine. Its benefits are universal. While its privileges are valuable they have been rendered so only by hard work and its members are entitled to the protection of the state against thieves. The "bucketshop" is a thief. The quotations upon which the "bucketshop" trades are the product of the labor and intelligence and information of the exchange. The exchange gathers its news at great cost from all over the globe and disseminates it for public advantage. But its quotations should be its own property. They are the direct product of its energy, its foresight and its business sagacity.

The "bucketshop," at no parallel cost, usurps the functions of the exchange and endeavors to secure for itself the returns for a labor performed by others. Were it to use honorable methods with its patrons it would be a dishonorable institution. Using the methods it does, the "bucketshop" is twice dishonored.

As a matter of fact, all other forms of gambling or swindling are commonplace and comparatively innocent when compared to the "bucketshop" which has caused more moral wrecks, more dismantled fortunes and made more of the innocent suffer than any other agency of diabolism. Just why so brazen an iniquity in the guise of speculation should be allowed to exist it is difficult to explain.

Open gambling has been placed under the ban of civic reform. While the policy shop, the lottery and other less dangerous methods of swindling have been effectively stamped out of most cities, the "bucketshop tiger" continues to rend the ambitions of young and old, dragging them down to forgery, embezzlement, suicide,—or that which is quite as bad,—broken spirit for legitimate endeavor. Under the circumstances the sympathy of the public should be with the movement to drive "bucketshops" out of business, to close them along with all other gambling institutions.

It is time that something was done to check the growing evil of gambling on produce, cotton and stock exchange quotations. A beginning has been made, but the movement has not gone far enough. These excrescences have multiplied rapidly and so dangerously near do they come to being popular that the mercantile community owes it to itself to apply the knife at once.

Moreover there is no form of gambling more disastrous to the player than "bucketshop" gambling. Its semi-respectability and likeness in many outward features to regular and reputable commission houses makes it the

most insidious of all temptations to the young speculator and aspirer after wealth. It is the open door to ruin.

Men do not blush at being seen in a "bucketshop" as they would if caught in a faro bank or poker room though they are drawn thither by the same passion for gambling that takes them to the regular gambling den. The "bucketshop" successfully carries on a worse swindling game than the "blacklegs." The wealth the chief "bucketshop" men of the country have acquired proves this. Men can be pointed out in Chicago, New York and other cities of the country who have amassed fortunes at the business while their thousands of victims are impoverished and ruined.

Persons desiring to speculate or invest can avoid "bucketshops" and "fake" brokers by making a preliminary and independent investigation into the character of the broker and the merits of the enterprise. If they accept the statements and references of promoters of schemes without making such investigations they are not entitled to sympathy if they are robbed.

Legitimate brokers do not resort to sensational advertising; they do not guarantee profits; nor do they solicit funds to invest on their judgment. The functions of a broker or commission merchant are to receive and execute the order of his customers. When he offers to do more (except in the way of giving market news, advice or conservative opinions) he should be avoided. Promoters of pools and syndicates and disseminators of advance information should be carefully avoided.

SPECULATION VS. GAMBLING.

Definitions and comparisons; they are separate and distinct acts; service of the speculator to the farmer.

I think it is well to define speculation and margins and gambling and wagers, so that there may be a clearer understanding of the distinctions made throughout this report.

Speculation (Enc. Dict.)

The act or practice of buying goods, stock, etc., or of incurring extensive risks, with a view to an increased profit or success in trade; the buying of goods, shares, stocks, or other purchasable commodity, in expectation of a rise in the market, and thus securing a gain to the buyer, or of selling commodities in the expectation that prices will fall, and thus the seller will be able to buy similar commodities back again at a lower price.

Speculation (Century Dict.)

The investing of money at a risk of loss on the chance of unusual gain; specifically buying and selling, not in the ordinary course of commerce for continuous marketing of commodities, but to hold in the expectation of selling at a profit upon a change in values of market rates.

Margin (Century Dict.)

The sum in money, or rep-

Gambling—Legal Definition

The art or practice of acquiring money or property by hazard or chance; an agreement between two or more, to risk money upon a contingency, or chance of any kind, where one must be loser and the other gainer.

Whenever money or other valuable consideration is hazarded and may be lost, or more than the value be obtained by chance, it is gaming, nor will any name or device take it out of this category.

Wager (Enc. Dict.)

Something deposited, staked or hazarded on the event of a contest or some unsettled question; something staked by each of two persons in support of his opinion concerning a future or unknown event; a stake. The party whose opinion proves to be correct receives what has been staked by both. By statute of the United States all contracts or agreements whether in writing or parol, depending on wagers, are null and void, and the

resented by security, deposited by a speculator or trader with his broker as a provision against loss on transactions made on account.

Margin

(Webster's Dict.)

Collateral security deposited with a broker to secure him for loss on contracts entered into by him on behalf of his principal, as in the speculative buying and selling of stocks, wheat, etc.

wager or money due thereon cannot be recovered in a court of law. A wager lost is, therefore, only a debt of honor.

Wager

(Webster's Dict.)

A contract by which two parties or more agree that a certain sum of money, or other thing shall be paid or delivered to one of them, on the happening or not happening of an uncertain event.

Bet

(Webster's Dict.)

That which is laid, staked, or pledged, as between two parties, upon the event of a contest or any contingent issue.

PENALTY FOR KEEPING "BUCKETSHOP."

Be it enacted by the people of the State of Illinois represented in the General Assembly: That it shall be unlawful for any corporation, association, co-partnership or person to keep or cause to be kept within this state any "bucketshop," office, store or other place, wherein is conducted or permitted the pretended buying, or selling of the shares of stocks or bonds of any corporation, or petroleum, cotton, grain, provisions or other produce, either on margins or otherwise, without any intention of receiving and paying for the property so bought, or of delivering the property so sold; or wherein is conducted or permitted the pretended buying or selling of such property on margins; or when the party buying any of such property, or offering to buy the same, does not

intend actually to receive the same if purchased or to deliver the same if sold; and the keeping of all such places is hereby prohibited. And any corporation or person, whether acting individually or as a member, or as an officer, agent or employe of any corporation, association, or co-partnership, who shall be guilty of violating this section shall, upon conviction thereof, be fined in any sum not less than \$200, and not more than \$500, and any person or persons who shall be guilty of a second offense under this statute, in addition to the penalty above described, shall, upon conviction be imprisoned in the county jail for the period of six months, and if a corporation, shall be liable to forfeiture of its charter. And the continuance of such establishment after first conviction shall be deemed a second offense.

GAMBLING PROHIBITED.

No persons shall deal, play or engage in faro, roulette, or gambling for money or other valuable thing, or any other device or game of chance, hazard, or skill, either as bookmaker, dealer, keeper, player, or otherwise, for the purpose of gaming or gambling for money or other valuable thing, under a penalty of not less than ten dollars nor more than two hundred dollars for each offense.

VISITOR, KEEPER, RUNNER, ETC.

Every person who shall patronize, visit, frequent, or be connected with the management or operation, or who shall act as the doorkeeper, solicitor, runner, agent, abettor, or pimp of any house, room, yard boat, vessel, or other structure, place or premises kept within the city

for the purpose of permitting persons to game or gamble for any valuable thing, shall be fined not less than twenty-five dollars nor more than fifty dollars for each offense.

LICENSE.

It shall be unlawful for any person or corporation to operate, use or maintain any ticker or other device or instrument for the receiving, recording or registering of printed news, intelligence or other information of any kind or character whatsoever, without a license for each ticker or other device, or instrument, the license to be issued to the person or corporation owning or operating the same.

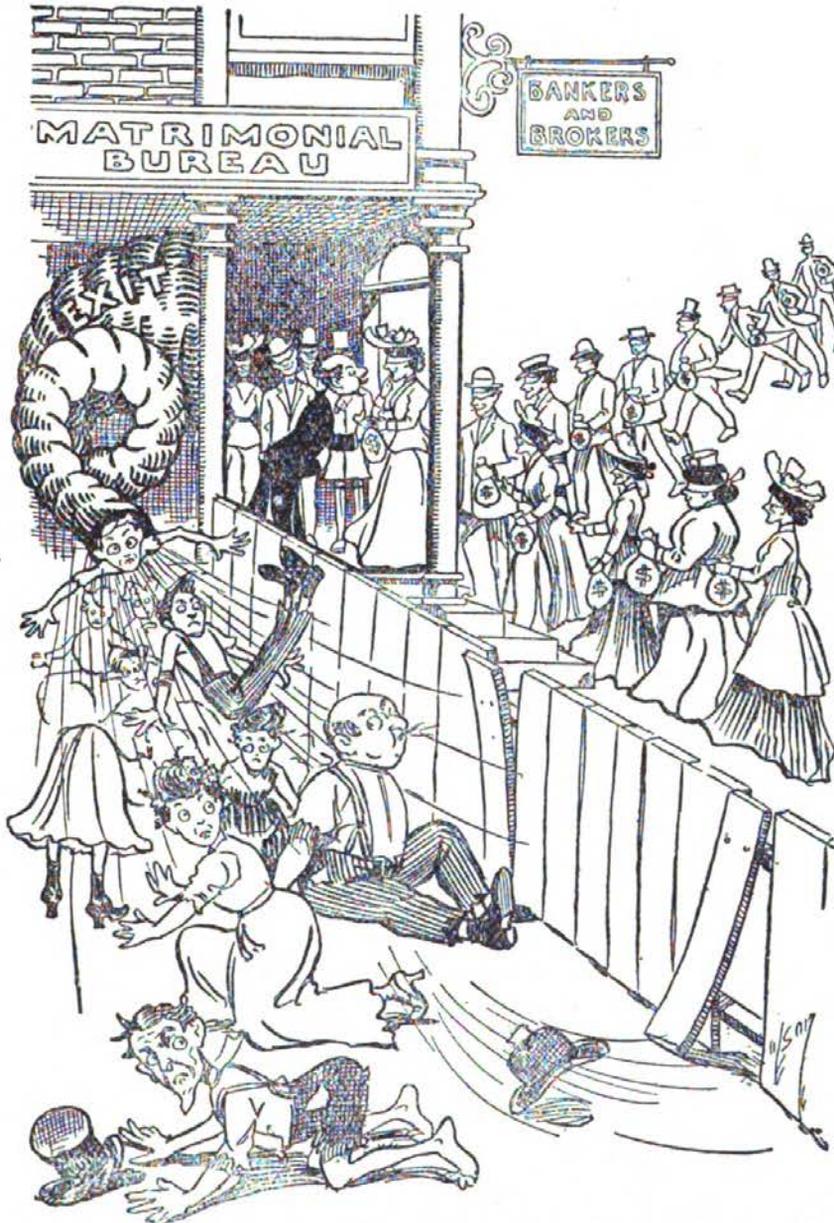
MARRIAGE BUREAUS.

Jan. 3d, Edward Morris, attorney-at-law, 82 Madison St., Marriage Bureau. Raided, closed and evidence submitted to Postal Authorities for investigation and action.

Jan. 4th, J. H. Hunter Marriage Bureau, 164 E. Randolph St., operated by Oscar L. Wells and J. H. Carson. Raided and closed. Oscar Wells arrested and fined \$50 by Justice John K. Prindeville.

Jan. 9th, Henry Curran Marriage Bureau, 1242 Wash Ave. Raided and closed; Curran fined \$100 by Justice John R. Caverley.

April 19th, Jesse H. Lee Marriage Bureau, 84 Washington St., conducted by J. H. Carson and J. R. Ferguson. Ferguson was arrested and fined \$15 by Justice Caverley.



THE MARRIAGE ASSOCIATION GRAFTERS SWINDLE THE PEOPLE OUT OF ONE MILLION DOLLARS A YEAR. The manager meets his applicants at the door with a courtly manner, shows them flattering opportunities for a rich or handsome husband or wife, as they may desire; gets all the money he can politely persuade out of them, and then puts them through the mill that makes them glad to get off alive.

May 12th, Mr. and Mrs. Delmonta Marriage Bureau, Twelfth and State St., operated by Oscar L. Wells, raided and closed.

May 17th, Belmont Corresponding Club, 12-14 State St., run by George H. Belmont, "Doc." Moses, M. Felcherman and Oscar L. Wells. Places raided; literature seized and destroyed by order of the court. Promoters arrested and Wells fined \$200 by Justice John K. Prindeville.

May 27th, Clay's American Bureau of Correspondence, 62 Ada St., operated by J. H. Carson, alias Goodman Clay. Raided and closed up. Carson arrested and fined \$25 by Justice John K. Prindeville.

May 29th, King's Agency, Lincoln Ave. and George St., conducted by Henry Curran, alias Lawrence King. Raided, literature seized and ordered destroyed by the court. Curran arrested and fined \$100 by Justice John K. Prindeville.

July 24th, H. C. Swift's Introduction Bureau, 380 West Jackson Blvd. Raided, literature seized, and Harry Curran, alias H. C. Swift, arrested and turned over to the Postal Authorities to be held pending investigation and action.

August 21st, The Ferguson Directory, 171 Washington St., raided and closed. J. H. Carson and Jesse R. Ferguson, proprietors. Ferguson arrested and fined \$25 by Justice John K. Prindeville.

August 23d, Rev. Joseph Spencer Marriage Bureau, 80 East Madison St. Raided and closed, literature seized and turned over to the Postal Authorities.

August 25th, H. P. Bradley, attorney-at-law, Marriage Bureau, 120 Randolph St. Raided and closed.

August 26th, Henry H. Hudson Marriage Bureau, 79 South Clark St. Raided and closed.

August 30th, Robinson & Robinson, attorneys-at-law, Marriage Bureau, 120 Randolph St. Raided and closed. Evidence turned over to the Postal Authorities for action.

August 27th, Orange Blossom Marriage Bureau, 59 Dearborn St. Closed.

September 5th, Professor LeRoy, The Astrologist Marriage Bureau, 175 Dearborn St. Raided and closed; evidence turned over to the Postal Authorities, who discontinued delivering mail.

May 12th, The Warren Directory Marriage Bureau, 897 Fulton St., and the Warren Directory Marriage Bureau, 833 Washington Blvd. Raided. Ike Warren arrested and fined \$25 by Justice John Caverley.

May 13th, Walter McDonnell, 483 West Madison St., Bureau raided and McDonnell arrested. Discharged on promising to eliminate all objectionable features from his agency.

September 30th, National Employing Exchange, G. H. Cannon, manager, Ohio Block, 2000 Washington St. Raided and closed. Oscar L. Wells and N. C. Collins arrested by Postal Authorities for using the mails for fraudulent purposes. Wells was held to the Federal Grand Jury.

October 21st, L. B. McDonald Agency, 11957 Halsted St. Closed.

THE VIGILANCE OF THE LAW



WE NEVER SLEEP.

DETECTIVES DISGUISED AS TRAMPs: "I am made all things to all men," says St. Paul. "The Detective must also make himself all things to all men, that he may find and catch the rascals. To be up-to-date it is necessary to be able to assume as many disguises as there are classes of people among whom criminals hide.

MATRIMONIAL AGENTS' METHODS.

To describe adequately the technicalities of the marriage bureau swindler's methods would be impossible without presenting actual copies of documents necessary to the system. Early in my investigations I made the discovery that the scores of matrimonial agencies, "introduction bureaus" and "marriage clubs" were using practically the same literature. Few departed from the stereotyped plan for "pulling the suckers on." For the most part the prospectuses and "follow up" letters were identical.

As often happened, however, when a victim was "landed right" and ventured to Chicago from his distant rural retreat prepared to carry out in earnest the game that had been worked upon him in a spirit of mercenary recklessness the methods of handling him were varied in respect to both finesse and effectiveness.

Any person familiar with the uses of the typewriter easily could have discovered that the "personal" letters received from time to time were nothing more than circulars printed by the thousands. So vast was the number of the gullible that seldom, if ever, was an actual, bona fide letter sent in reply to those from the victims.

Space was left at the top of the stock letters for the insertion of the name of the person to whom it was sent. In their haste the swindlers often begrudged the time necessary to change the "Dear Sir" to "Dear Miss" or "Dear Madam" when a woman was addressed on stationery intended for male clients.

The general uniformity of the literature was at first

thought by me to indicate the matrimonial agencies were banded together in a gigantic trust. But later I learned that as they increased in number the newcomers exhibited conscienceless audacity in copying the forms used by their predecessors. It was also found in some cases several bureaus were operated from one address and one or two men, or a man and his wife, would represent half a dozen concerns by changing names and locations every thirty or sixty days. Because of these reasons and the added fact that whoever compiled the original forms from which the others copied realized he was in an illegitimate business and feared to prosecute the plagiarists. Thus the buncombe administered to the suckers became uniform in phraseology.

If a person desired to make assurance doubly sure for gaining wealth and marital bliss and he applied to several agencies at the same time the same mail would bring him letters from each bureau with which he communicated worded identically alike. They would be mimeograph copies and the only difference in their appearance would be in the printed heading indicating the name of the agency. The name of the recipient would often be written at the top in ink different in color from the body of the letter.

That the matrimonial agency business is not confined to Chicago and dupes of the system are found elsewhere than in rural communities and among the poor and humble is demonstrated by recent revelations in Europe. During one raid officers seized a large quantity of literature in the offices of a swindling concern doing business under the name of Mason Brown & Co. The "firm" adver-

tised itself as the largest of its kind in the world and the only one "indorsed by press and public and patronized by royalty," adding that its "clients and representatives were to be found in every land."

In extra large type the information was conveyed to the victim that he or she need not be ashamed to resort to the agency method in order to secure a life partner as the royalty of Europe used this means exclusively in contracting marriages, especially in cases where American heiresses were sought as wives for titled but impecunious foreigners.

When it was casually remarked during an examination of a wagon load of Mason Brown & Company's advertising matter the reference to the titles and heiresses was the only true statement it contained there were smiles of incredulity. American millionaires were said to be too shrewd and level-headed to enter into deals with marriage bureaus when the life-happiness of their fair and independent daughters is concerned.

It was but a short time after this conversation, however, that the following cablegram was published:

"Aug. 25th. The alleged attempt to blackmail Count Franz Joseph Maria Von Larisch Monnich out of 200,000 marks on a prenuptial note alleged to have been signed by the count, and the implication of army officers and members of the aristocracy in the marriage brokerage business, has caused more talk in high circles than anything which has happened since the elopement of Crown Princess Louise of Saxony.

"It is said the Kaiser has determined to take a hand in the matter and insists that this business shall be stopped

finally and effectively on the ground it is bringing the army and nobility into disrepute and ridicule.

STORY OF THE MARRIAGE SCHEME.

“The story of the attempt on Count Larisch is not an unusual one. Briefly, the Count, who is an Austrian, but who has estates in Prussia, was anxious to replenish his treasury by marrying an heiress. A syndicate composed of the men now under indictment, it is said, financed him. He set out to marry the daughter of Faber, the multimillionaire pencil manufacturer of Nuremberg, giving his notes for \$50,000 payable upon his marriage to Fraulein Faber. The venture was a failure for Fraulein Faber did not care to become Countess Larisch. The noble fortune hunter then went to America in quest of a bride. Whether it was on his own account or under the auspices of another marriage syndicate, does not appear, though it is hinted the latter is the case. In any event, he was successful, and married Miss Satterlee of Titusville, Pa.

“On his return the members of the Faber syndicate demanded payment and presented a note purporting to have been given by Larisch without the qualification that it was payable only after his marriage to the pencil manufacturer's daughter. Larisch, regarding the Faber affair a closed incident, and declaring the note presented a forgery, refused to pay. The matter got before the public prosecutor and the expose resulted.

MARKET FOR AMERICAN HEIRESSSES.

“There has been more than one similar scandal involving members of the high nobility and rich American girls.

"It will be remembered last year there was a stir created by the broadcast announcement that Prince Hugo Von Hoheniche-Oehringen, Prince Heinrich Von Hanan and Baron Bernhard-Muenhausen accused an Englishman, O'Brien, who was alleged to be the agent of Berlin marriage brokers, of attempted blackmail.

"Among the Americans whose names are said to be on the list of this marriage syndicate are the Misses Angelica and Mabel Gerry, Miss Gladys Vanderbilt, the Misses Nora and Fannie Iselin, the Misses Adeline and Electa Havemeyer, Mrs. Lewis Rutherford Morris, formerly Miss Katherine Clark, daughter of Senator Clark of Montana; Mrs. Francis Burton Harrison, formerly Miss Mary Crocker, daughter of Mrs. George W. Crocker; Miss Dorothy Whitney, the Misses Beatrice and Gladys Mills, Miss Gwendolyn Burden and the Misses Florence and Ruth Twombly.

"The methods used, it is alleged are to place the young women in embarrassing positions."

U. S. TO CRUSH MATRIMONIAL SWINDLES.

Government Officials Roused by Many Frauds Throughout The Country. "Bureaus" to be Put Under Ban of Law. Hoch Case Cited as Sample of Injury Worked Through Agencies.

As a result of the many recent matrimonial scandals the Postoffice Department has decided, according to very high authority, to take steps toward curbing the activity of so-called matrimonial bureaus and agencies that cir-

culate papers or circulars giving the addresses of men or women seeking life partners through this medium.

The harm done by these agencies is almost incalculable. Foolish women having money at their disposal fall easy victims to the many scheming scoundrels who make a practice of subscribing to the bureaus for the purpose of securing the addresses of prospective victims.

As instances of the harm done by these bureaus the case of Johann Hoch, who married fifty women and is now under sentence of death in Chicago, may be cited as a glaring example. The case of Frederick Carlton, under indictment on two charges of grand larceny in Brooklyn, is another.

It is stated on what seems to be reliable authority this man made the acquaintance of women in various parts of the country through the medium of matrimonial advertisements, married them and decamped with their money at the first favorable opportunity.

Still another case has cropped out in that of Dr. Witzhoff of New York. This man, according to his confessions published in the Chicago American of October 18, 19, 20 and 21, 1905, married fifty women, and through his bigamous marriages obtained considerable sums of money and much jewelry from nearly a hundred women in various parts of the country and then deserted them.

This business has proved so profitable that in nearly every large city of the country there are several matrimonial bureaus which furnish to their subscribers lists of the names and addresses of women seeking husbands, giving full particulars in regard to their financial standing.

September 23, 1902, J. P. McCann operated the Bell Matrimonial Agency at 134 Van Buren St. It was closed by me. McCann was arrested, fined \$100 and given an hour to leave the city. He fled to St. Louis, Mo., where he established a fraudulent marriage bureau, and was murdered about June, 1903, by F. Segmour Barrington, a bogus English lord, who is now under sentence of death at St. Louis, Mo.

May 13, 1903, John J. Marietta, alias Homer C. Reid, Harold C. Mills, A. S. Anderson, C. H. Huston, C. B. McCoy, H. C. Jones, Harold C. Reed, Homer C. Reed, was arrested through exposure by Laura E. Strickler, a beautiful young girl from Cincinnati, Ohio, who boarded at the Young Women's Association, Chicago. He lured her to the Newport Hotel, 73 Monroe St., where he proposed marriage and attempted liberties. Miss Strickler became frightened, jumped from the second story window, and was badly injured.

Marietta married no less than six women, three of whom, Sophia Headley, Marie Butler and Flora Beals appeared in court to prosecute him September 28. He was convicted in Judge Brentano's court of bigamy, and given five years in the Joliet penitentiary.

Marietta said he secured most of his wives through the marriage bureaus. Mills said to Miss Headley after meeting her the second time: "How anxious are you to marry me? Make me an offer in cash of the sum you are willing to settle on me." "Three thousand dollars," she answered. "All right," he replied, "but you know I am from Missouri, you will have to show me." She gave him the \$3,000 and they were married.

At the time of his conviction Marietta had in bank \$25,000 said to have been secured in the above manner.

LORD BERTIE CAVENDISH MARRIED MANY WIVES. IT IS SAID HE SECURED HIS VICTIMS THROUGH THE MARRIAGE BUREAU, THEN ROBBED AND DESERTED THEM.

Oct. 24, 1905, Miss Gladys Simmons, Hot Springs, Ark., married Lord Bertie Cavendish after two days' acquaintance. He represented himself to be of noble birth, son of the late Marquis of Queensbury, and to have immense possessions in South Africa and Mexico, which he was unable to obtain on account of his banishment from England for serving in the Boer war due to the activity of British army officers against him.

Miss Simmons' mother received information that her son-in-law's name was not Lord Bertie Cavendish but Douglas. By photographs and further investigation his identity was established as that of an adventurer.

Following is a partial list of his wives, several of whom have asked the court to grant them divorces.

Miss Louisiana Hobbs, Lambert Point, Va., near Norfolk.

Mrs. Mabel Duncan, Denver, Colo.

Mrs. Scott, South Bend, Ind.

Mrs. Beatrice E. Anderson, Fort Worth, Texas.

\$50,000 VICTIMS IN AMERICA.

According to Mrs. Charlotte Smith, president of the Woman's International Rescue League, there have been

numerous industrious workers in the matrimonial vineyard besides Mr. Hoch and Dr. Witzhoff.

"There are today in the United States," she asserts, "no less than 50,000 women who have been married, robbed and deserted by professional bigamists." It might be inferred from this that women are much easier to entice into matrimony than men. Probably, however, this is an untenable conclusion. When a woman does start on marrying bent mere men fall before her like grain before the sickle. Miss Marion Rapp, now under arrest at Philadelphia, is known to have got eight husbands in three years, and is suspected of having captured six or eight more. Miss Rapp is still young, and if her career had not been untimely cut off she might have made a record that would have done credit (or discredit) to her sex.

The sad experiences of people who have been victimized by gay deceivers, male and female, perhaps contain a lesson to persons who carelessly contemplate matrimony. When a stranger proposes marriage at first sight it may possibly be well to take a look into his or her antecedents. This is not the most romantic way to proceed, but it is a way that may have great practical advantages. It probably would be indorsed by every one of the 50,000 women in this country who, according to Mrs. Charlotte Smith, are now looking for professional bigamists who married them and ran away with their cash.

February 12th, 1903, Judge Neely declared upon the bench, when he imposed a fine upon Hattie Howard for conducting a matrimonial bureau: "Men and women

who are engaged in this business of promoting matrimony are guilty of crime. It is opposed to the fundamental principles of society. Such a practice should under no circumstances be tolerated. It is inconsistent with the highest ideals of what should constitute the proper marriage relations. I had intended to make an example of you, but as this is your first offense I will be lenient. Under ordinary circumstances no mercy should be shown. This practice should be stopped. The trade should be killed. The Courts should make it their business to extirpate such a practice. The Police Department of this city is entitled to a great deal of credit for what it has done in discouraging this business. I hope it will continue its vigilance until promoters of marriages of this character will give this city and country a wide berth."

Judge Kohlsaet, United States District Judge, said on March 20, 1903, when he passed sentence upon Jacob Strosser: "The Police and Federal authorities should combine together, clean out these marriage bureaus and keep them suppressed. They are a menace to society and good government." This sentiment has been voiced by the public press throughout the country, and many of the papers will not take their advertisements.

I would respectfully report that during the year 1902 I raided and closed fifty-six marriage bureaus, securing and destroying 2,500,000 letters and 100,000 photographs. In the year 1903 I closed up thirty marriage bureaus; in 1904 I raided and closed twelve bureaus.

All persons who have been defrauded by any of the fake marriage bureaus should make complaints to the

Chief Inspector of Mails, Col. James Stuart, Chicago Postoffice. All mail used in the swindle should be left with the Inspector, to be used as evidence against the perpetrators.

BOGUS DRUG CONCERNS.

May 25th, Edward A. Kuehmsted, 6323 Ingleside Ave., king and ringleader of the bogus drug dealers, was indicted on thirteen charges, for adulterating, selling, offering for sale and having in his possession adulterated medicines.

May 25th, W. G. Nay, alias F. B. Soper, 1452 Fulton St.; two indictments. Awaiting trial.

May 25th, Burtis D. McCarn, alias George A. Barton, 6131 Madison Ave. Two indictments. Awaiting trial.

May 25th, George Ephraim, with offices in E. C. Picks' drug store, 477 Ogden Ave.; three indictments, now a fugitive from justice; \$100 reward offered by the Chief of Police for his arrest.

May 25th, J. N. Levy, alias Charles Meyers, alias R. Waldron, operating under the name Franklin Drug Co.; an ex-convict, with offices at 356 Dearborn St.; five indictments. Levy has the following police record:

He was arrested as Charles Marr at Kansas City, Mo., Aug. 23, 1892; fined \$500 and given twenty-four hours to leave town. He was arrested at Chattanooga, Tenn., June 27, 1897, as Henry Samuels; arrested at Indianapolis, Ind., October 6, 1896, for loitering and was discharged; arrested as George Edwards from McLean county, Ill., March 11, 1891, and sent to Joliet Penitentiary for one year; arrested as Charles Cramer, Wash-

ington, D. C., May 18, 1902, and turned over to the sheriff of Rockwell, Montgomery county, Md.; released on bonds, which were afterward forfeited; arrested in Chicago, March 17, 1893, as Harry Samuels for stealing a woman's pocket-book on a street car, and held in \$500 bonds for the Criminal Court.

Oct. 29, 1904, I raided five bogus drug concerns, and seized eleven wagon loads of drugs, which afterward were turned over to the postal authorities, who filed charges against each defendant for using the mails for fraudulent purposes. The cases are still pending.

The drugs imitated and sold by these people are Standard Ethical preparations, dispensed on physicians' prescriptions by every retail druggist.

These synthetic remedies are in such general use that at least one-half of the prescriptions written by physicians call for one of them.

In Oct. 1904, of 139 retail druggists in Chicago, Ill., who filled prescriptions calling for two drachms of Aristol, 107 dispensed the drug that was adulterated from twenty to one hundred per cent.

The Standard Aristol retails for \$1.85 an ounce. The Chicago adulterated Aristol costs two cents per ounce and is sold at any price the druggist can get. The Chicago bogus Aristol is principally composed of rosin, Fuller's earth and oxide of iron.

The subjoined letter is self-explanatory:

CHICAGO, July 24, 1902.

My Dear Mr. Zaegel:

Although I have been selling bogus Phenacetine and a lot of other bogus goods for over three years I have

never had the pleasure of selling you any of them. I should very much like to do so, and feel that I can give you satisfaction both in goods and prices.

Some time ago I perfected arrangements to get my supplies direct from Europe, where the supply is not so limited as in Canada and I can do much better in price.

The enclosed list gives my complete line. All items with prices attached I have in stock and can supply without delay. Other items are continually arriving.

The prices I have made you, I think, are exceptionally low and I trust they will induce you to give me a trial.

Express charges I prepay.

Trusting I may be favored with your valued orders, I am,

Yours respectfully,

EDW. A. KUEHMSTED.

MR. M. R. ZAEGEL,
Sheboygan, Wis.

The genuine Aristol is an antiseptic used for healing wounds of all kinds, and sold throughout the entire world.

It is said the use of the bogus medicine, which was sold by these peddlers and fakers, has caused untold suffering, injury and death throughout the entire country.

Colonel Geo. G. Kimball, United States Postoffice Inspector, Chicago, Ill., whose department has charge of cases in which the mails are used for the sale of bogus medicines, says: "It is believed this spurious stuff was the cause of President McKinley's death."

FROM ONE OF THE LEADING PAPERS.

"Sowing and selling this spurious drug by the wayside,
Taken by the poor, sick and afflicted people,

Oh, what shall the harvest be? Ask the undertaker.

If you are one of the jurymen who tries these men,
Oh, what would your verdict be?"

FAKE DRUGS AND MEDICINES.

Oct. 25th, The London System, 46 Van Buren St., The Parisian System, 46 Van Buren St., and The Superior System, 46 Van Buren St., raided; literature seized and ordered destroyed by the court. Defendants were discharged upon hearing on the city charge of circulating improper medical literature in the city. The police department was informed the postal authorities had a case against the defendants for using the mail for fraudulent purposes and all evidence gathered in the raid was turned over to them for investigation and action. Otto Henry and Oscar Rydstrom were arrested.

Oct. 25th, The Vacuum System, 56 Fifth Ave., was raided and Fred Leach arrested; literature seized and ordered destroyed by the court. Defendant discharged upon hearing on the city charge of circulating improper medical literature in the city. The police department was informed the postal authorities had a case against the defendant for using the mail for fraudulent purposes and all evidence gathered in the raid was turned over to them for investigation and action.

Oct. 25th, The Ausin System, 271 Wabash Av. was raided. The literature was seized and ordered destroyed by the court. Defendants were discharged upon hearing on the city charge of circulating improper medical literature in the city. The police department was informed the postal authorities had a case against the defendants for using the mail for fraudulent purposes and all evidence gathered in the raid was turned over to them for investigation and action. Ed. Ausin and Ed. Lundy were arrested.

Oct. 25th, The Berlin System, 66 Van Buren St., was raided, and F. A. Hanscom arrested. Literature seized and ordered destroyed by the court. Defendant was discharged upon hearing on the city charge of circulating improper literature in the city. The police department was informed the postal authorities had a case against the defendants for using the mail for fraudulent purposes, and all evidence gathered in the raid was turned over to them for investigation and action.

BLACKMAILING UNDER GUISE OF PUBLISHING FINANCIAL PAPERS.

Swarms of "financial papers" infest the monetary atmosphere of the United States like flies in the superheated air of a carcass-strewn desert. Their editors exercise the most discriminative care in the selection of titles, which, to the casual reader may imply that the publications are conducted by the highest type of financiers and the most impregnable financial institutions. These publishers apply the theory of the man who names the most explosive gasoline stove "The Safety."

The fake journal is a potential factor in the field of fraud. The fake mercantile agency which reports extravagantly upon the responsibility and wealth of criminal schemers, was evolved from the fake financial paper. Both have cut a wide swath in the credulity of men and women.

Fake banks and bankers have come into existence for the completion of the work. All these agencies conspire. They supply each other with an interchangeable

“sucker list.” Their offices are a clearing house of crime. Their compilation of names includes men and women who have already afforded rich picking and still have enough money left to make them worth a second bait.

The first act of a swindler who is after the easily procurable money of the gullible is to establish a reputation for honor and stability. This he does by getting fake indorsements from so-called “reputable” commercial agencies and write-ups in questionable “financial” journals. He pays both accomplices so liberally that they risk the state’s prison whenever he desires their aid.

Their indorsements he spreads broadcast. These prove an effective lure, for correspondents assume it is impossible for dishonest operatives to procure such strong recommendations.

I have known instances of fake banks being organized solely to give fraudulent concerns strong financial references.

Many persons are deluded by these paid “blinds” for swindlers who are after “suckers’ money.” This warning should be constantly borne in mind, otherwise victims will regret when it is too late and their money reposes in pockets other than their own.

A chicken on the plate is worth a whole flock of wild geese on the wing. Leave speculation for those who can afford to lose money. Be content with small but certain returns and run none of the risks which a great percentage involves.

No man will give you a dollar for fifty cents unless

the dollar is a counterfeit. All over the land are fraudulent offers to make people rich for a few dollars.

All pastors ought to enlighten their congregations on the methods of Get-Rick-Quick swindlers for among the church members are large numbers of confiding persons who are constantly fleeced and plundered by fakers. It is to the interest of preachers to assist in this fight against frauds as did Dr. Peters of Philadelphia.

The bona-fide circulation of most "financial" sheets consists of a barely sufficient number of subscribers to admit them to the service of the postoffice department as newspaper matter. The balance of the circulation is made up of marked copies sent out by investment firms that have been induced to accept proposals from these papers. Invariably these marked papers are found to contain "editorial notices" lauding the company.

The editor comprises the entire staff. He does the editorial work, advertisement writing, proof reading and often the office boy's work. These papers issue no regular editions as a rule. The write-up matter and date of publication are run on a special insert-form.

In other words an order for 1,000 copies of one of these publications would be made to order in the same manner as any other printing job.

These "fake special-form publishers," as they are known by all respectable publications, have been so often exposed in daily papers and magazines one would imagine intelligent investors ought to know enough to shun them. Their readers do themselves great harm by perusing their columns inasmuch as they praise com-

panies that are indiscreet enough to submit to blackmail in order to obtain sufficient prestige to secure business.

Another feature of these papers is the display advertising. Following is a list of advertisements which appeared upon the first page of The Commercial Chronicle, dated Chicago, Sept. 17, 1903, which I exposed and suppressed.

First National Bank of Chicago, capital and surplus, \$8,000,000.

National City Bank of New York, capital, surplus and undivided profits \$25,000,000.

Central Trust Company of Illinois, Chicago, capital \$4,000,000. Surplus \$1,000,000.

Chicago Title and Trust Company, Chicago, capital \$5,000,000.

Merchants' Loan & Trust Co., Chicago, capital and surplus \$3,700,000.

Federal Trust & Savings Bank, Chicago, capital \$2,000,000. Surplus \$500,000.

Continental National Bank, Chicago, capital \$3,000,000. Surplus and profits \$1,000,000.

American Trust and Savings Bank, Chicago, capital \$2,000,000.

Spencer Trask & Co., bankers, 27 and 29 Pine St., New York.

Lee, Higginson & Co., 44 State St., Boston, Foreign Exchange.

I must admit that advertisements of better institutions could not be found anywhere, but **ONLY TWO OF THESE ADVERTISEMENTS WERE AUTHORIZED.**

I would advise subscribers of so-called financial papers to ascertain their character by communicating with Lord & Thomas, Chicago, Ill.; Pettingill & Co., New York City; or J. Walter Thompson, New York City. These three firms are the largest advertising agencies in the world.

There could be no more effective means of rendering these publications harmless than to have them describe their own methods for obtaining what they term "ideal information." Their supposed knowledge concerning schemes subject to inquiry is derived solely from those who operate them. Their "reports" are inevitably fulsome praise of the stability and financial resources of concerns that are supposed to have been investigated. For the publication of eulogiums of palpable frauds the editors are paid "full advertising rates." Upon the recommendations of these irresponsible sheets devoted to the cause of fraud countless innocent persons part with their savings.

EDITOR OF GET-RICH-QUICK PAPER MAKES A FRANK CONFESSION.

Lured Investors to Ruin.

Declares He Was the Tool of Unprincipled Swindlers.

New York, Sept. 21, 1904. In what purports to be the September number of the United States Investor's Guardian, a paper published for circulation among the con-

stituents of "get-rich-quick" concerns, appears this statement, under the caption "An Open Confession."

"After having held my position for three months, and causing the loss of hundreds of thousands of dollars I am about to retire as editor of this paper. I cannot do so, however, without making a full and open confession.

"I have been in charge of this publication during the period named in the interest of one of the most desperate gangs of swindlers and thieves that ever infested any country. My conscience will not allow me to longer carry on this deception.

EDITORIALS ALL LIES.

"I wish before leaving to say in this, my last issue, that outside of this statement no word of truth has ever appeared in these columns. Upright and honest business men, as well as straightforward prosperous corporations have been maliciously attacked with the sole idea that money might be diverted from them into the coffers of the gang that has given me employment. Through their hoggishness they have denied the right of honest concerns to do business fearing that such houses might prevent them from stealing a few dishonest dollars.

"Those who have had correspondence with me know the few concerns I have recommended (and I wish now to confess that they are all frauds), and those who have read the Guardian know whom that paper has condemned.

MANY HAVE BEEN RUINED.

"Some of those who have been attacked have been ruined and thereby many thousands of dollars have been lost by small investors. I feel directly responsible for this loss. When I think of the wreck and ruin I

have wrought in order that I might earn a few dollars my heart is heavy.

“The attacks which have appeared have been absolutely without foundation. In fact, in most cases the articles have been a pack of lies from start to finish. No method I could pursue can ever undo the damage I have done in these various instances.

“In conclusion I beg to say the Guardian never has been represented in Washington except by an office boy, and that my work has been conducted in an out of the way corner in New York in constant fear of the police and the wrath of those I have assailed.

CONCEIVED IN INIQUITY.

“The paper was conceived in iniquity and published with but one object—to divert money from trusting country people into the coffers of concerns recommended privately by this paper and controlled by the gang which for a few months has kept me in bread and butter.

“Doubtless these thugs and swindlers will deny all this article in a subsequent issue but I have done my best to make my peace with those whom I so grossly deceived and those whom I so unjustly attacked.

“THE EDITOR.”

This “confession” came just when the postoffice authorities were getting ready to round up the publication and its backers. The Guardian sprang into existence about June 1. It was a monthly, of good typographical make-up and contained some interesting literary matter. The financial pages were two-thirds “roast.” Houses standing as firm as the rock of Gibraltar were assailed as swindlers. Others, just as sound, were declared to be tottering to their fall.

Two interesting pages were given up to a list of

brokers and banking houses with the heading "Communicate with us before investing with these firms." In this list were a few houses known to be shaky and many others of recognized standing. Every now and then throughout the publication there was a "snapper" in the shape of a little paragraph like this, lauding some "Get-Rich-Quick" scheme:

"We have investigated the standing of Doe & Roe and find them perfectly sound."

The editor is unknown. The postoffice authorities never have been able to locate him.

The big corporation has its blackmailing stockholder who opposes by court proceedings nearly every important move of the company in order to force the company to buy him off for the sake of harmony and economy. The launching of every important new financial enterprise is attended by a gathering of harpies, blackmailing financial writers, financial guides and shyster lawyers.

Public service corporations are to a great extent at the mercy of fake damage suit prosecutions and grafting public officials, who, under the pretence of serving the interests of constituents, are really running a hold-up game and enforcing the payment of bribes. The true character of these parasites is being shown up almost daily and it is to be hoped that a wave of indignation will sweep over the country and wash before it all the blackmailing scum from every branch of industry.

If the Postal Authorities do their duty and act in accordance with the best sentiment of American journalism, they will either gag or jail the frauds who "write

up" their fellow-crooks, and resell their garbage second-hand as a guide to the gullible. No sensible investor would deal with a concern weak enough to lean upon these "reprint and special-form" publications.

THE GUARANTEE CO.

The Gurantee Company system is a new phase of "Promotion" that has come to the surface during the past two years, but which, through police and legal investigation, has about reached its limit.

A strictly legitimate guarantee company is modeled much after the Fidelity and Insurance Bond corporations. They issue secured bonds for all necessary business purposes, and are reputable and responsible. About 1903 a Promotion gang in Chicago stole the name "Guarantee" and half a dozen fake guarantee companies were started.

In 1904 I arrested several of the Dearborn Street gang, and put the companies on record. Early in 1905 I caused the arrest of a fugitive from justice who was wanted by the St. Louis authorities. This broke up one of the guarantee companies. The two most dangerous ones, however, were still doing business on Dearborn street, circularizing the entire country for "investors," advertising in daily and financial journals, and doing a land-office business.

In 1904 one of these companies—according to their books—received \$38,500 in "fees." Upon investigation of the Eastern companies, which they claimed issued bonds for them, it was found that in eighteen months



THE HELPFUL GRAFTER. The grafter will always furnish a ladder for the victim to climb the tree. He makes it easy for him to get into the "good things;" and then smilingly takes the ladder down and walks away, leaving the victim hanging in despair with the worthless fruit of his purchase in his hands.

the Western concerns had procured exactly one \$500 bond.

Their Trustee reported to Bradstreet's that in one week he had deposited security at one local bank for something like \$12,000 bonds. The officials of this bank, when interviewed, declared, on the contrary, the guarantee company had not deposited one cent.

In order to understand how these companies operate the actual experience of one victim will serve to explain the whole system.

A country manufacturer, rated at \$50,000, read an advertisement in a financial journal about as follows:

"Capital Supplied—We have the means of furnishing any amount of capital for any meritorious industrial proposition. Address Lock Box XX, Chicago."

The manufacturer wrote he wanted to raise \$100,000 to increase his business, and offered to put in all his effects, stock and good will. He received a letter asking him to come to Chicago and visit the firm, which for convenience shall be described as "Cold Cash & Co." He did so. Cash received him in an elegant office with open arms. The manufacturer there restated his necessities. The affable broker informed him his proposition was a fine one and said he could have the desired \$100,000 within thirty days.

What would be the broker's fee? he inquired. Only 5 per cent when \$100,000 was in the hands of the manufacturer. Certainly an alluring prospect. But how was the money to be raised? The manufacturer was to in-

corporate his business for \$200,000 and the broker would sell half of its capital stock at par.

As the delighted "sucker" was about to leave the broker's office, the latter, in the most off-hand manner said: "Oh, by the way, Mr. Manufacturer, what arrangements have you made to guarantee your capital stock?" "Guarantee it? I don't understand you," replied the victim.

"Bless you!" said the broker, "modern methods demand that all stock be guaranteed—quite the new order of things. We couldn't sell a share of stock nowadays unless it was guaranteed."

"Explain!"

"I will. You go to some guarantee company and have them agree to guarantee the payment of the principal of each share of stock sold at thirty years. Don't you see that makes your stock as solid as a government bond?"

"The guarantee company takes a certain portion of the proceeds of the stock, invests it for thirty years. With interest and compound interest, in 1935 the stock has accumulated its par sum. It is a beautiful system."

"Very plausible, but where are these guarantee companies?"

"Why, there are The National, The States, and The Industrial. We hear The States is doing a booming business. Go and see them. They are at such a number."

The victim went to the richly furnished suite of offices occupied by the guarantee company and met its dignified "president" to whom he explained the purpose of his visit.

“Very good,” said that official. “We will accept your risk. We will issue you an option agreeing within one year to issue you bonds against your stock as sold, you to pay us an advance fee of \$1,000.”

The “sucker” demurred. He had only \$500 spare cash. The president suggested that as the broker would make a liberal commission out of the deal he might put up the other \$500. The manufacturer ’phoned the broker who promptly agreed to pay one-half of the fee. The broker gave the victim a worthless check for \$500 which he paid, together with \$500 of his own good money into the hands of the “guarantee” company. The company thereupon issued a certificate, or option for bonds that were never called for because the broker never sold any of the stock.

The victim went home loaded down with promises. The broker “strung” him along for a month or two but sold no stock. Finally the manufacturer realized he was buncoed. The broker and the “guarantee” company divided the \$500, and proceeded to find other suckers.

During 1905 I was instrumental in forcing several of these swindling concerns to return “fees” to victims. The guarantee companies are in a measure within the law as their contracts are speciously drawn. But advertising these companies as fakes has already nearly put them out of business. During November evidence was secured which proved conspiracy between “brokers” and “guarantee companies.”

REAL ESTATE AND LOAN FRAUDS.

Frauds that come to light in the financial field have their counterpart in the real estate line. During the past year I have been instrumental in unearthing some decidedly new schemes, putting several violators of the law behind bars, and breaking up dangerous gangs which have preyed on poor and honest people who could ill-afford to lose their hard-earned savings.

The real estate swindler has various methods of operation. Usually he is a graduate from the old class of real estate and loan brokers whose only offices were under their hats. The Licensed Broker Law drove many of these impecunious persons out of active business and compelled them to set their wits at work to fleece the public without license.

A favorite scheme with these chevaliers of industry was to pick out some summer resort along the lake, plat into lots a thousand-acre patch of sand hills or swamp land, get out glowing prospectuses, showing hotels, residences, a public library, club-house, bathing beach and lovely winding roads, and then offer lots at \$10.00 apiece on monthly payments.

Others offered to give a deed for \$1.00 to cover notary's fees. In some instances these land-sharks sold whole bunches of worthless lots to captivated investors. Early in 1905 the "King Bee" of this hive was arrested, fined, held to the Grand Jury, and put out of business.

A kindred swindle, which has banished from Chicago several slick rascals not wanted here, is that of selling

worthless mortgages on land. One gang, with headquarters in Washington street, worked patiently for two years to perfect their scheme. Their principal was an alleged "doctor," who, in 1902, went to Indiana and selected several hundred acres of land on the lake shore, one-fifth of which was under water. He got a deed, executed a bogus mortgage on each piece, recorded these in the proper counties, returned to Chicago and opened an office as a manufacturer of surgical instruments. He made a good showing by means of padded statements and "fixed" references. His business seemed so simple and his manner so innocent, childlike and bland that he deceived the banks and commercial agencies.

In 1904, after working in a quiet, shrewd way to get a standing at bank and a \$25,000 rating with Bradstreet and Dun, his emissaries pushed the "phony" mortgages on the market. These were represented to cover farms. All the papers were straight and the interest rates showed prompt payments. When the "doctor's" emissaries showed the maker of the notes was a local manufacturer, rated at \$25,000, they readily sold the mortgages to unsuspecting investors. The main worker of the scheme jumped the city in 1905 with \$26,000 in cash.

Of those making a business of selling the same real estate mortgages over and over several times, two bankers and one loan agent have been sent to the penitentiary. These men faithfully and promptly kept up the interest payments on their duplicate notes until detected.

A new wrinkle in the real estate line was sprung about a year ago. Some 300 lots were placed, the price set at

\$100.00 each, and four houses were built. When all the lots were sold there was to be a lottery, with 296 blanks and four prize pasteboards. Each of the latter entitled the lot holder to take one of the houses. The scheme was worked a month or two and abandoned.

The next swindle was the Home-Finding Co. This fraud bore a harvest so large that its workers were quickly driven from St. Louis, and ran up against the same fate in Chicago. The scheme was simple: Invest \$5.00 a month, and at the end of a year the company would build you a home anywhere you wanted it and make future payments on it. I devoted sufficient attention to this brood to learn their literature and close their offices. One of this class of workers, in October, when arrested in his office, threw himself from a fifth-story window in the very shadow of police headquarters and was killed. Early in 1905 I concluded a careful investigation and in conjunction with the government postal authorities broke up one of the most notorious "finance" schemes in the country. The exposure implicated an ex-state treasurer, a prominent railroad auditor, and an ex-judge of the Supreme Court, and nearly caused a national scandal.

The sale of rotten securities is another business that has flourished in Chicago. It is quite new here, but has been a feature in Paris and London for half a century. Headquarters in Chicago for these operations were in the National Life and the Atwood buildings. The swindlers had a schedule of prices. For instance, a schemer wished to organize an insurance company. It was necessary that he make a public statement. The securities grafters

would loan him \$100,000 in stocks and lands, for a day or a month, which he would list and show to the investors, the agencies and others interested. If he wished to have possession of them for a longer period he would pay a fixed monthly rental. Among these bonds were "Elevated Stocks," but these were not stocks in the elevated railroads. In one instance, investigation of some "Elevated Bonds" showed they were issued on a five-mile stub-end of a road in a remote wilderness in Colorado, 200 miles from any elevated connection. These bonds formed the basis of the capital of a LaSalle street bank I raided and closed. This institution was also headquarters for an "Indiana Wildcat Surplus Line" fire insurance company that is now on the dead list with 184 other wildcat companies this department has driven out of business during the last 18 months.

\$100,000,000 EACH YEAR

Lost by Investments in Fake Mining Schemes.

It is estimated that in this country every year nearly \$100,000,000 are taken out of the savings of people of limited means by financial fakers, especially mining and oil fakers. During the last five years I have observed the "financiering" of several thousand fake companies, each of which secured a great deal of money from ignorant people.

Bands of swindlers repair to mining camps and establish branches there. They expend a few hundred dollars for shreds and patches of ground void of present or prospective value.

They then form a mining corporation, place its capital stock at some enormous figure—a million, two or three million dollars—appoint themselves or some of their dupes directors and sell the worthless claims to the company for a large proportion or perhaps all of the capital stock of the company.

The stock must be disposed of with a rush. It must all go within a year or shorter time. When it is gone the suckers who get the stock for good money may take the property of the company. They always find an empty treasury, worthless claims and the rosy pictures that led them astray smothered in the fog.

During the last five years the advertising columns of leading newspapers have been full of offers of mining stocks as "sure roads to fortune." Nearly all of these mining companies, into whose treasuries the public has paid millions, have either been abandoned or the properties have been sold for debts, and invariably they bring very little. The largest percentage of receipts of these companies from the sales of stock is stolen by their promoters.

Official statistics of the mining industry show that out of each one hundred mines, only one has become a success from a dividend paying point of view. About five earn a bare existence, while the balance turn out utter failures.

Investors will do well to consider that stocks of mines which are only prospective are the most risky form of gambling. In buying stocks of the undeveloped mines offered to the public on the strength of statements the

only substance of which is the imagination of promoters, one runs up against a sure-thing brace-game.

Don't take the promoter's word for it.

When you wish to place money where it can work for you, don't bite at the first "good thing" you see advertised. It is to the interest of the man who wants to sell you stock to place it before you in the rosiest light. Otherwise he knows you would not buy it. If you want to buy stock, don't rely upon what the seller says, but consult others.

Before consulting persons whom you think may be able to express an honest and intelligent opinion, ask the promoter to furnish you a statement of the condition of the company, showing its assets and liabilities, profits and losses, and an accurate description of its property.

You will then be able to judge whether the company is over-capitalized; whether it is incumbered with debts (for debts may lead to a receivership), and if its earnings may lead to permanent dividends.

Also ask for a copy of the by-laws of the company. If, with such information at your disposal, you cannot get a correct idea as to whether the stock is desirable or not, consult your banker or somebody else in your community who may be able to advise you.

If some one offered you a mortgage on a certain piece of property, common sense would tell you to ascertain whether the property is sufficient surety for the loan, or if the title to the property is good and there are not prior incumbrances on it.

The man who would buy a mortgage without ascer-

taining the value and condition of the surety would be considered an idiot.

Why not use the same precaution when buying stock? Don't believe what the promoter tells you about the value and prospects of the stock he wants to unload on you. Don't take it for granted the stock offered you will turn out a great money maker and dividend payer because the promoter tells you so.

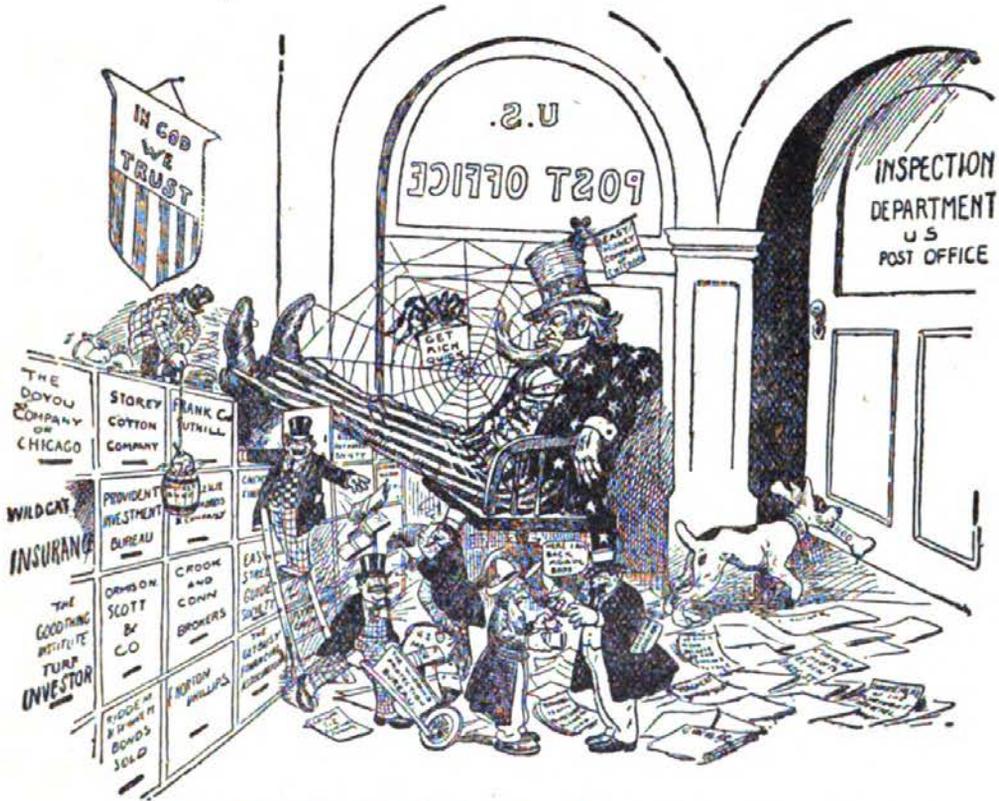
The promoter, generally a person living in another city and entirely unknown to you, has no interest in you, but is prompted by his own selfish interest to sell you something which, in many cases, he himself would not buy. He may offer you a good thing, but it is up to you to find it out.

In most cases, an intelligent investigation will prompt you to let alluring offers of great wealth for little money severely alone. The observation of the common-sense rules outlined above will save investors bitter disappointments and heavy losses.

THE DUTIES OF THE GOVERNMENT.

Inadequacy of the protection afforded the public at present. Fraud orders. Swindlers are bold. Punishment by fine a satire. The inexhaustible corruption fund.

That crime of so despicable a type as the cowardly robbery of the poor through the United States mails should flourish as do the schemes at present overrunning the whole country is a sad commentary on our laws and the machinery of the government for their enforcement. A close observer will readily discover several reasons why, in the face of a federal statute prohibiting the use of



WAKE UP, UNCLE SAM! The Grafters do most of their fraudulent work through the United States Post Office. Uncle Sam has long been asleep while they robbed the people. There is not a Post Office in the land where every mail does not carry the Grafters' proposition.

the mails to further a scheme, it is less dangerous and more profitable to violate this law than it would be to commit highway robbery or burglary in violation of a state statute.

Here are a few of the reasons why there are so many successful schemes operated at present:

Inadequacy of the force of postoffice inspectors. (About two to each million of population.)

Inadequacy of punishment, usually a fine ranging from \$100 to \$1,000 with an occasional jail sentence.

The opportunity to steal a fortune with a minimum risk of conviction and punishment is a strong incentive to the "faker" to openly ply his vocation.

It is the duty of the Government when a fraudulent scheme is launched to make such an examination into the character of its promoters and its methods as would justify its being declared fraudulent, and its mail being stopped before it gets returns sufficient to repay the promoters the original outlay for advertising and stationery.

Radical action by the federal authorities should have been taken several years ago, but it is not too late to inaugurate a system that will protect those incapable of protecting themselves.

"FRAUD ORDERS."

It is within the power of the Postmaster General to deny the use of the United States mails to firms or individuals engaged in a fraudulent business, by issuing instructions to the local postmaster prohibiting him or his employes from delivering to the fraudulent concerns mail addressed to it. Upon the receipt of such an order

(which is commonly called a "fraud order"), the local postmaster returns to the senders all mail matter addressed to the concerns against which the order was issued, with the word "Fraudulent" stamped in large letters across the face of the envelope or wrapper. This is a very effective method of disposing of schemes to defraud and quickly drives "fakers" out of business.

Every well-equipped fraudulent concern acquires as rapidly as possible the names and addresses of susceptible persons, and the painstaking revisions of the lists made up of these names and addresses form an important part of the labor of the principals or employes. The lists grow, as each advertisement brings out inquiries from persons, who, either through curiosity or a desire to "invest," write for particulars. Affiliated swindles and those operated in succession by a gang of "fakers" use the same list of "suckers," as they term the prospective victims.

In the case of affiliated swindles, if the "sucker" does not succumb and remit his money on the inducements offered by one concern, his name is transferred to the list of another one of the schemes operated by the same parties and he is then bombarded with different literature. Thus a man must pass through the ordeal of having dozens of tempting offers made him before he demonstrates that he is not a "sucker," or has not got the money, when his name is stricken from the list.

A bill was presented to the State Legislature February, 1905, by which the Fly-By-Night corporations or business organizations, with nothing more than a tent

as an excuse for existence would have been put out of business if the legislature had passed the act.

It read :

All tontine investment, installment, home purchasing, bond or certificate selling companies offering future returns to the investor must file lists of their officers and directors, who are to be examined under oath and must deposit with the state auditor \$50,000 in good securities before they are licensed to begin business in the state. Officers of foreign companies also must submit to examination under oath before they operate in the state.

The auditor is given authority to examine the books of a firm or corporation at any time he may see fit, and should he find the liabilities exceed the assets, exclusive of the \$50,000 deposit, he may declare the company insolvent and on application to the Circuit Court have a receiver appointed to close up the business of the concern.

This bill applies to all concerns that issue or sell contracts, bonds, debentures or certificates providing for a single payment by the investor who is to receive in return at some future time a whole or a part of the sum paid in. It provides that each concern shall file with the auditor a statement showing whether business is to be transacted by an individual, a firm or co-partnership, an association or a corporation, giving the names and residences of all persons interested therein and the name under which the business is to be transacted.

If the applicant be a corporation a certified copy of the articles of incorporation together with the names and addresses of all officers and directors, the amount of the capital stock and the amount paid in shall be filed.

MISCELLANEOUS FAKE SCHEMES.

Jan. 7th, Idaho Colony Co., 225 Dearborn St., a fraudulent land scheme operated by Albert Hunter and Charles E. Smith. Raided and suppressed; literature seized and turned over to the United States Inspector of Mails for investigation and action. Two hundred victims defrauded.

Jan. 17th, Roberts' Fake Medicine Scheme, 259 Michigan Ave., raided and suppressed. James Roberts arrested and fined \$100 by Justice John K. Prindeville.

Jan. 26th, Isaac Steinberg's fake mail order and jewelry house, 302 Dearborn St., closed, literature seized and turned over to the Postal Authorities, who arrested the promoters.

March 2d, M. L. Welshley's fake agency for the employment of stage struck girls and boys, room 317 Mecca Building, Thirty-third and State Sts., raided and closed. Welshley arrested and fined \$5 by Justice George Underwood.

March 13th, Jennie Nichols, fraudulent spiritualist, 184 Seober St., arrested and seances suppressed.

March 29, Rex Publishing Co.

Gem Art Co.

Select Toilet Co.

Standard Press Syndicate.

Woman's Specialty Co.

United States Advertising Co.

Home Employment Co.

Offices at 56 Wabash Ave., raided and closed, literature seized and turned over to Postal Authorities for investigation and action.

April 11th, John Clifford, anonymous letter writer, 32 Ogden Ave., arrested and evidence turned over to the Postal Authorities for investigation and action.

April 11th, The Mutual Security Co.

Mutual Accumulation Society, operated by Louis Brady and Richard Ransom, who were arrested, indicted and are awaiting trial. Offices closed; business suppressed.

April 12th, Chicago Buyer and Sale Co., a fraudulent concern for selling stock to farmers. Operated by F. H. Wilcox, M. G. Rudloff, and Miss L. M. Wilcox, 3845 State St., and 904 East Forty-seventh St., exposed and suppressed.

May 10th, Keystone Commission Co., 95 Dearborn St.

International Mercantile Co., 95 Dearborn St., fraudulent diamond company, operated by William T. McKee and John Campbell, who were arrested, indicted and are awaiting trial. Place raided and closed.

June 3d, Crescent Fuel Co., 374 West Monroe St.

Consolidated Wood Co., 332 Washington Boulevard.

Consolidated Wood Co., 1048 West Van Buren, fraudulent concerns, who "circularized" the northwest with their literature, bought several hundred carloads of wood from farmers, sold the same and pocketed the proceeds. Operated by James A. Tabor, with headquarters at 1048 West Van Buren St. Place raided. methods exposed and swindle suppressed.

June 5th, Bismarck Brewing Co., 79 Dearborn St.

The U. S. Standard Oil Co., 79 Dearborn St., room 1144, Unity Building. The above concerns operated by H. B. Robinson were exposed and closed.

June 6th, American Financial Industrial Co., 125 La Salle St.

International Investment Co., 125 La Salle St., "promoters, guarantors, underwriters and stock brokers." Operated by W. J. Hogue, "President;" W. A. Bower, "Vice-president;" J. A. Lucas, "Secretary," and G. S. Howe, "Treasurer." Raided and closed.

July 18th, Chicago Adirondack Gold Mining Co., 1439 Marquette Bldg., raided and closed.

Aug. 5th, S. E. Smith, Turf Speculator, 155-157 Washington St., offices raided and closed.

Aug. 10th, Investors Financial Agency, a fraudulent concern operated from the Masonic Temple by Albert H. Propper, attorney, and P. J. Cummings, manager. Closed and evidence procured turned over to the Postal Authorities who issued a fraud order depriving the scheme of use of the mails.

Sept. 29th, Equitable Finance Co., 92 La Salle St.

Equitable Real Estate and Loan Society, 92 La Salle St., fraudulent concerns which operated among farmers. Adolph Perbohner was arrested for obtaining money by the confidence game, and was held in bonds of \$500 to the Grand Jury by Justice John K. Prindeville.

Perbohner came to Chicago in 1892, and worked as an insurance solicitor. His wife was engaged as a fortune teller and clairvoyant. His company was incorporated in Dakota, Dec. 20, 1902, with a capital stock of

\$25,000. Perbohner was "president, "secretary" and "manager;" in fact, he owned the entire concern. It sold contracts and claimed to make loans to contract holders for the purpose of assisting them in the purchase of homes.

Contracts were said to be issued in consecutive numbers and the borrower had to continue payments until the number of his contract was reached before he was entitled to a loan. The company was arranged so it would go out of business before the contract matured. Perbohner victimized one hundred and fifty people at Joliet, Ill. Warrants were procured by several of the victims.

Oct. 27th, Perbohner was arrested in a saloon at 155 Washington St., by Sergeants John H. Tobin and John Duffy. Upon being taken to his room to secure some papers, the prisoner ran to the window and bursting through the glass, committed suicide by diving headlong from the fourth story to the street. He was instantly killed.

Sept. 5th, Guarantee Employment Bureau, Room 616, 167 Dearborn St.; operated by R. Lyons; two hundred persons swindled. Raided and closed. Lyons evaded arrest, and is a fugitive from justice.

Aug. 2, Guaranty Bond & Trust Co., 125 Dearborn St. Closed.

Oct. 6th, Honduras National Lottery, 282 E. Division St., raided and closed. Carl Jeppson arrested and fined \$50 by Justice John R. Caverly.

TURF INVESTORS.

Aug. 5th, Wilson and Richman, 225 Dearborn St., raided and closed. Literature seized and destroyed.

Nov. The Ellsworth Co., horse owners, book makers and Turf Investments specialists, Ellsworth Building, 353-357 Dearborn St. Raided and closed.

Nov. 2d, Thomas Collyer was arrested at A. H. Rosenstiel's saloon, 173 Milwaukee Ave., for violating the Interstate Commerce Laws. Collyer manufactured, sold and distributed obscene pictures for use in Penny slot-machines and arcades through the United States and foreign countries.

Collyer did business under the names The Chicago Novelty Supply House, 173 Milwaukee Ave., and the Acme Publishing Company, 162 North Union St. He selected for his models prostitutes, fallen women, and depraved men. They were taken to an abandoned photograph gallery on the top floor in the rear of 95 East Chicago avenue where the negative pictures were made. Collyer then took them to his home, 549 Austin avenue where the pictures were developed, printed, mounted and put in packages for shipment.

I found and seized 120,000 obscene pictures and plates. These are now held as evidence. The Postal Authorities sought this plant for six months. It was the largest and most complete plant of the kind in the United States.

Nov. 24, Collyer was arraigned before United States Commissioner Mark L. Foote and held to the Federal Grand Jury in bonds of \$300.

Nov. 25, L. D. Abbott & Company, manufacturers of

skirts and corsets at 331 and 333 Wabash avenue; offices raided and closed. E. C. Hughes, a former preacher at St. Louis, Mo., and A. M. Reed, co-partners of L. D. Abbott, of East St. Louis, Ill., were arraigned for conspiracy to defraud by the confidence game, before Justice John Richardson.

The fraud consisted of obtaining money deposits of from \$25 to \$2,000 apiece from traveling salesmen who were required to appoint sub-agents to sell unsalable goods. Upon failure of the agents to appoint the required number of sub-agents the deposits were declared forfeited to the firm. Fully 500 persons were swindled by this dishonest scheme. Their losses are estimated at \$200,000. They are indicted and awaiting trial.

Nov. 15, James E. Burk & Co., suite 1100, No. 184 La Salle street, promoters, bond sharks, fake underwriting company; agents for E. C. Talmadge and M. J. Carpenter, 52 Dearborn street; offices raided and closed.

Dec. 2, National Underwriting and Bond Company, home office, San Francisco, Cal.;

National Underwriting and Trust Company, San Francisco, Cal.;

Pacific Underwriting and Trust Company, San Francisco, Cal.;

Imperial Trustee Company, Jersey City, N. J.;

Chicago National Bond Co., suite 401-421, 52 Dearborn street, operated by E. C. Talmadge, M. J. Carpenter, and George D. Talmadge;

International Trust Company, Philadelphia, Pa., raided and E. C. Talmadge and M. J. Carpenter arrested for conspiracy to defraud. Case pending hearing.

Dec. 8, W. H. Todd & Co., suite 803, 112 Dearborn street, promoter, fake stock jobber, underwriter and shark; raided and closed. W. H. Todd was arrested for conspiracy to defraud. Case pending hearing.

Dec. 11, the Central States Underwriting and Guarantee Corporation, room 1306 Tribune building, was raided and W. M. Hulburt, H. B. Hudson, M. J. Roughan, Francis Owings, were arrested for conspiracy to defraud by means of the confidence game. Case pending hearing.

Dec. 8, offices of J. H. Bell, proprietor of a fraudulent show card college, 21 Quincy street, raided and closed, upon complaints of many women who were victimized out of small amounts ranging from \$1.00 to \$10.00. Bell promised his students positions and work after they finished the required course.

Bell refused to keep his promises. He was arrested, charged with practicing a confidence game, and held to the grand jury on five charges in bonds of \$1,500, by Justice John K. Prindeville.

**REPORT OF A YEAR'S WORK AMONG
CHICAGO GRAFTERS.**

CHICAGO, January 1, 1907.

John M. Collins,
General Superintendent of Police,
Chicago, Ill.

Sir:—I submit herewith my annual report of the work performed by me during the year 1906.

During the past twelve months there have been referred to me 600 letters and complaints for investigation and action, the subject-matter of which has received the most careful attention. Action upon these communications has resulted in the exposure and suppression of innumerable fraudulent concerns.

I had charge of the suppression of gambling at parks and other places of amusement; the inspection and supervision of picture exhibitions in penny arcades and museums, and the inspection and supervision of illustrated postal cards sold throughout the city, for the purpose of preventing the exhibition, sale and circulation of vulgar and obscene pictures; the work of gathering evidence against and the suppression of dealers in "sure-thing" gambling devices, viz., loaded dice, marked cards, roulette wheels, spindle faro layouts, card holdouts, nickle slot machines and many other devices.

Five leading manufacturers of the above described devices in Chicago were arrested and indicted and now

await trial. Paraphernalia valued at \$12,000, seized by me, is held as evidence.

I have investigated and made reports concerning the following questionable businesses:

Brokers, Wildcat Insurance, Fake Mines and Oil Wells, Turf Swindles, Home Buying Swindles, Fake Bond and Investment Companies, Bucket Shops, Blind Pools in Grains and Stocks, Pool Rooms, Hand Books, Fake Mail Order Houses, Ordinary Gambling Concerns, Matrimonial Bureaus, Fake Book Concerns, Fake Underwriting, Fake Banks, Collecting Agencies, Fake Medicine Companies, Clairvoyants, Fortune Tellers, Palmists, Bogus Charities, Wire Tappers, Fraudulent Employment Agencies, Fake Doctors, Air Line Railroads and Land Swindlers.

When inquiries, complaints or charges filed with the Police Department of Chicago against concerns in this city are referred to me I make as thorough an investigation as possible. I have adopted and used the following form of interrogation:

DEPARTMENT OF POLICE,
City of Chicago.

CHICAGO,, 190..

STATEMENT.

1. Former place of residence and line of business in which you were engaged.
2. If your business requires a city license, give number and date of license.
3. If your business requires registration with the Secretary of State and Recorder of this county, give date of such record.

4. How long established in Chicago; number and location of branch offices.

5. Bank or commercial references.

6. Nature of business.

Under this heading a full statement in writing on your letterhead and attached hereto will be appreciated.

7. If a corporation, please give us the following information:

Corporate style.

Business.

Date of charter.

Incorporated under the laws of what State?

President.

Vice-president.

Secretary.

Treasurer.

Authorized capital stock.

Amount of stock.

Value and nature of assets and amount of liabilities.

8. If a partnership, give the names and places of residence of the several members composing the firm.

9. The above information, as contained in the answers made by us, is furnished by, whose signature appears below, and who certifies that the statements so made by him are correct and true to the best of his knowledge and belief.

Signed.

For and representing the above named firm or corporation.

LETTER ACCOMPANYING INTERROGATORIES.

DEPARTMENT OF POLICE,

City of Chicago.

CHICAGO,, 1906.

Mr.

The Police Department is in receipt of inquiries in

regard to the reliability and business methods of your concern.

In order that such inquiries may be intelligently answered, you are respectfully requested to forward to this office, at your earliest convenience, full answers to the interrogatories attached.

Respectfully,

Honorable men conducting legitimate business do not object to answering these interrogatories. An almost certain indication of dishonesty lies in a refusal to answer them. Representatives of Fly-by-Night, Get-Rich-Quick Concerns and other swindles evade the questions or use subterfuge to prevent me from securing the information desired. Others positively refuse to be interrogated. In such cases I have hitherto successfully appealed to Colonel James E. Stuart, Postoffice Inspector in charge of the Chicago Postoffice. Investigation through coöperation of the Police Department and Federal Government has quickly ensued. Almost invariably "the suspect's" mail has been cut off and his business thus destroyed.

Whenever an individual or concern could not show a "clean bill of health" I have forced them to disinfect or submit to the quarantine of the county jail or the penitentiary.

My experience has convinced me there should be some means of effectually preventing or exterminating pirates upon the high seas of finance. Nothing suggests itself more forcibly as a remedy than a plan for the registration of all citizens. Such registration would enable the police of every city, town and village to keep fully informed as to the character of every person in it. More-

over, such registration would give a correct census of each municipality. It would be a great crime-reducer.

Not only would the registration render it easy for the police to keep track of known criminals, but it would enable them to follow the movements of suspected individuals. Every one would know his "record" was in the police archives, and this consciousness of constant surveillance at all times would make every man more careful in his business relations. A complete system of police registration could be adopted without difficulty.

Much of the information required is already in possession of the captains of political precincts and primary districts. These local politicians know the name and politics, nature of employment and many other facts about every voter in their respective districts. Commanding officers in the Police Departments and patrolmen are capable of accomplishing as much through their organization.

Increase the police force, give employment to more men, reduce the territory of each patrolman until they all know the pedigree of every one in their district, and you will reduce crime to a minimum. Nothing save false egotism, ignorance and "pigheadedness" will cause law-abiding citizens to object to such registration. The federal census enumerator asks personal questions of the most intimate character. Persons of proper antecedents do not object to the inquiry. The wishes of others need not be considered.

The information might be kept as a secret record, not to be made public except when misbehavior on the part

of the citizen has forfeited his right to secrecy. Such registration would be invaluable in cases of deserting husbands, runaway children, fugitives from justice and women of police character. It ought to render impossible peaceable existence outside of prison walls to confidence men, gamblers, professional criminals and chronic offenders.

A law should be adopted to compel compliance with certain state regulations by all corporations and companies of questionable character. Such a bill was introduced at the last legislature, but it was pigeonholed. At whose instance this was done is not generally known, but certainly not in the interest of honest business principles.

Under this bill all tontine investment, installment, home purchasing, bond or certificate selling companies offering future returns to the investor must file lists of their officers and directors, who are to be examined under oath and must deposit with the state auditor \$50,000 in good securities before they are licensed to begin business in the State. Officers of foreign countries also must submit to examination under oath before they operate in the State.

The auditor is given authority to examine the books of a firm or corporation at any time he may see fit, and should he find the liabilities exceed the assets, exclusive of the \$50,000 deposit, he may declare the company insolvent and on application to the Circuit Court have a receiver appointed to close up the business of the concern.

This bill applies to all concerns that issue or sell con-

tracts, bonds, debentures or certificates providing for a single payment by the investor who is to receive in return, at some future time, a whole or part of the sum paid in. It provides that each concern shall file with the auditor a statement showing whether business is to be transacted by an individual, a firm or copartnership, an association or a corporation, giving the names and residences of all persons interested therein and the name under which the business is to be transacted.

If the applicant be a corporation a certified copy of the articles of incorporation, together with the names and addresses of all officers and directors, the amount of the capital stock and the amount paid in, shall be filed.

It is safe to say seventy-five per cent of the so-called "Mining, Plantation and Air Line" schemes and "Security" companies now paraded before the public in flaring advertisements in the daily papers, and through glittering prospectuses sent through the mails, are vicious swindles. Men who operate these frauds pretend to be honest and high minded. By constant practice of their wiles upon others they develop self-deception and come to believe in their honesty to such an extent that, when questioned, they assume a good counterfeit of honest indignation. Most of them do not own the furniture in the offices they occupy while swindling the public. It is common practice for them to rent offices in national bank buildings and to furnish them with rich furniture bought on the instalment plan, to make the necessary "front." They spend their cash capital for flaring advertisements, sell as much stock as they can induce the gullible public to buy, and then decamp, leav-

ing unpaid bills for advertising if they can get credit after their cash is exhausted, and their furniture bill unpaid. The absconding swindler is usually succeeded by an "agent" or "manager," who repudiates the bills against his rascally predecessor and continues the work of fleecing the gullible under some new title or by means of some new trick.

Every well-equipped fraudulent concern acquires the names and addresses of susceptible persons. Painstaking revisions of the lists made up of these names and addresses form an important part of the labor of the principals or employés. The lists grow as each advertisement brings inquiries from persons who, either through curiosity or desire to "invest," write for particulars. Affiliated swindles operated in succession by a gang of "fakirs" use the same list of "suckers."

In affiliated swindles if the "sucker" does not succumb and remit his money on the inducements offered by one concern, his name is transferred to the lists of another and he is then bombarded with different literature. Thus a man must pass through the ordeal of having dozens of tempting offers made him before he demonstrates that he is not a "sucker," or has not got the money. His name is then stricken from the list.

There are so many "Get-Rich-Quick" operators at present that competition between them has become fierce. They are now infesting the entire country with local solicitors, who frequent saloons, hotels, and even residence districts, where victims are found in foreigners, ignorant servant girls and inexperienced widows.

These solicitors get fifty per cent commission on all

sales of stock. This fact in itself is evidence that the propositions are rank swindles. When the swindling operator finds things getting too hot he disappears from his office and bobs up in some new place with a new proposition.

I SUBMIT HEREWITH A PARTIAL LIST OF OPERATORS WHOSE ENTERPRISES WERE AFFECTED BY ACTION BY MY DEPARTMENT.

February 1. The Cripples' Employment Company, Ceyton building, Nineteenth street and Wabash avenue, a cheap mail order jewelry scheme operated by B. F. Hirsch. Suppressed.

February 3. Inter-State Publishing and Premium Company, Chicago Opera House block, 112 South Clark street. The working class and poor persons of Chicago were victimized in hundreds by smooth and unscrupulous agents, who offered to sell them a subscription to a home magazine for 10 cents a week. With each copy they would get a stamp. When sixty-eight of these stamps were accumulated they were to be entitled to a premium, ranging from a Bible to a set of parlor furniture. After they paid for a few copies of the magazine the agents' visits ceased.

At the expiration of two years the victims received notice from constables to the effect that they owed from \$35 to \$40 to the publishers. The claims were made on the trick contracts they signed as agreements to pay 10 cents a week for the magazine. The contracts were worded so that the women agreed to pay for a long list of publications and articles enumerated on the back of the contract.

Suits were started at the rate of a hundred a day on contracts signed in 1904. None of the women summoned were aware they had signed such a contract. Most of the suits were for the payment of \$36.

At the time my investigation began, thousands of suits had been started before Justice Keefer of Evanston, and the poor scrubwomen had to journey out there. When interviewed by the authorities Mr. Danforth, the promoter, boasted of his church connections and declared his past morality was proof against his operating a vile scheme. He was shown the facts and agreed to drop the suits.

Other suits were then started before Justice Lee, Thirty-ninth street and Cottage Grove avenue. The company moved into Lee's neighborhood and began a land office business in the collections. They were stopped when Mr. Lee was notified of the character of the suits. The concern next appeared in the Tacoma building, Madison and La Salle streets, as the National Investment and Security Company. I again closed their offices. The concern's last appearance was at 117 La Salle street, reorganized with Constable C. I. Essing at its head, and its old contracts as its only assets. It was again suppressed.

February 10. The Chicago Mercantile and Reporting Agency, 171 Washington street, operated by Philip Bulfer, Patrick L. Toughy, L. E. Burnett and C. J. Dubach, who were arrested for conspiracy to obtain signatures by fraud and obtain money by means of a confidence game. All these men were indicted by the grand jury. Their mode of operation was to solicit

collections of old debts and require the creditor to sign a document purporting to be a statement showing the agency had been employed on a certain day. The instrument was really a judgment note, it is said, in which it was stipulated the signer was indebted to the bearer for a certain sum. It delegated power of attorney to the holder to appear in any court and obtain judgment on the note. The agency was compelled to abandon its scheme.

February 22. W. B. Willowitch was arrested at 2330 Michigan avenue for conducting a fraudulent detective agency and impersonating a United States Secret Service Officer. He also was charged with manufacturing and selling United States Secret Service stars. On February 27 Willowitch was fined \$100 by Justice John K. Prindiville and turned over to the United States Secret Service Officers.

March 1. Samuel Pickett, room 1115 Woman's Temple building, 184 La Salle street, was arrested and his offices closed as a fraudulent theatrical agency.

March 2. C. P. Lane, Marriage Bureau, room 407, Twenty-sixth and Calumet avenue. Raided and closed.

March 3. The Northwestern Guaranty Company, 30 La Salle street. Closed.

March 17. Ezra S. Barnum, room 1121, 103 Randolph street, and E. C. Talmadge, 52 Dearborn street, were arrested for securing \$500 from Peter A. Brandt, of Marshall, Michigan, through a confidence game. Both were indicted, together with George Talmadge, the latter being in Kansas City, Missouri, and whom I brought back and turned over to the Sheriff of Cook County.

November 27, E. C. Talmadge and George Talmadge were found guilty and sentenced to the penitentiary. Barnum was discharged.

March 14. Emily B. Hollis, Marriage Bureau, 2451 Michigan avenue. Raided and closed. While the raid was being made Emily arrived in a cab. Seeing the officer at her door, she ordered the cabman not to stop, but to drive post haste to a train, on which she made her escape. Twelve different men whom she had agreed to marry had each advanced her liberal sums of money to buy her wedding clothes. They now mourn their loss.

April 7. The Illinois Supply House, F. G. Allen, room 24, 122 La Salle street, was raided and closed. Allen evaded arrest by flight. The scheme of Allen and his assistants was to scan newspapers for notices of deaths in all parts of the United States and to send 25-cent spectacles C. O. D. to the dead persons by express. The collections demanded in each case were \$3.50. With each parcel a letter was sent, stating the deceased had ordered the glasses before death and paid all but the amount claimed.

April 10. John Abram, broker, 1832 Indiana avenue. Raided and closed. Abram claimed to have a method for making ten per cent on all investments in the wheat market. It attracted scores of women, who were easily impressed by his suavity and amiability. No part of the supposed profits was returned. When asked to explain, Abram claimed the market went against him and the money was lost.

The many schemes, worked by the various grafters, described in detail would fill a large volume. The general descriptions and the few instances given must suffice the reader so far as details are concerned. For the most part I can only mention the name, the business, and the time of arrest, trial and disposition of the case. Only where, I believe the circumstances would prove of interest or benefit to the reader do I go into particulars. Nor do I mention any case that is not positively settled and accurate as to the facts stated. Many have been omitted who are guilty, but absolute proof is wanting.

May 12. E. A. Wirsching, bucketshop, 196 La Salle street; arrested, held to the grand jury; indicted; now awaiting trial.

May 19. H. C. Evins, 125 South Clark street; George De Shone, 462 North Clark street; Barr & Co., E. Manning Stockton, 56 Fifth avenue, offices raided and surething gambling devices valued at \$5,000 seized and destroyed. H. C. Evins was arrested and fined \$200; George De Shone was arrested and fined \$100, and E. Manning Stockton arrested and fined \$25.

Disclosures of conditions which so seriously threatened the discipline of the United States army and navy that the secretaries of the two departments, and even President Roosevelt himself, were called upon to aid in their suppression, were made in Harrison street police court today, when dealers in and manufacturers of alleged crooked gambling devices were arraigned.

It was charged that a coterie of Chicago men engaged in making and selling these devices had formed a "trust" and had for years robbed, swindled, and corrupted the

enlisted men of the army and navy through loaded dice, "holdouts," magnetized roulette wheels, and other crooked gambling apparatus.

The "crooked" gambling "trust" in Chicago spread over the civilized world, had its clutches on nearly every United States battleship, army post, and military prison; caused wholesale desertions, and in general corrupted the entire defensive institution of the nation.

TRY TO CORRUPT SCHOOL BOYS.

Besides the corruption of the army, these companies are said to have aimed a blow at the foundation of the nation, by offering through a mail order plan, for six cents, loaded dice to school boys, provided they sent the names of likely gamblers among their playmates.

This plan had not reached its full growth when nipped. But the disruption of the army and navy had been under way for several years and had reached such gigantic proportions that the military service was in danger of complete disorganization.

Thousands of men were mulcted of their pay monthly. Desertions followed these wholesale robberies. The war department could not find the specific trouble. Post commanders and battleship commanders were instructed to investigate.

The army investigation, confirmed after the raid and arrests, showed that the whole army had been honey-combed with corruption by these companies. Express books and registered mail return cards showed that most of the goods were sold to soldiers and sailors.

Fort Riley, Cavite, P. I., Manila, P. I., Honolulu, the Alaskan army posts, Fort Leavenworth, Fort Reno, Fort Logan, Columbus barracks, Fort McPherson, were among the posts where hundreds of dollars worth of equipment was sent, and where thousands upon thousands of dollars a month was the booty obtained by the Chicago trust, on a commission basis.

Battleships in every squadron, the naval stations of this nation all through the world, navy yards, and other points where marines are stationed, have been loaded with the devices.

It was found upon investigation that "cappers" were selected from the enlisted men. Agents, who ran the games on commission, were also found. These men, dazzled by financial prospects, deserted in droves.

MANY VICTIMS KILL SELVES.

The men who were fleeced and had their small pay taken from them month after month became reckless. Some ended as suicides. Hundreds became unruly and were subjected to guardhouse sentences. They deserted, in their despair. The conditions in the navy were even worse. Scores of the battleship crews would be in irons at a time.

To the honor of the institutions it was found that no officers had ever participated in the corrupting avocation. It was the rank and file who "fell for it," as the gamblers said. They became either tools or victims, to the extent, it was estimated, of 60 per cent.

May 22. Marie Schultz, marriage bureau; raided and closed.

May 26. Morris Jacobs, arrested for operating confidence game; indicted on two charges; awaiting trial.

June 1. Mills Novelty Company, 1122-24 Jefferson street; raided and slot machines, valued at \$3,000, seized. Hulbert Mills arrested and indicted; now awaiting trial.

June 2. Horace S. Moore, 5 and 7 West Madison street; H. C. Evins, 125 South Clark street; E. Manning Stockton, manufacturers of sure-thing gambling devices; offices raided and devices valued at \$10,000 seized.

July 14. W. C. Lawrence & Co., 145 La Salle street; get-rich-quick broker and promoter; raided and closed.

July 25. Nelson & Co., 48 River street; slot machines valued at \$5,000 seized and destroyed. John E. Nelson was arrested and indicted and is now awaiting trial.

July 26. Ellis C. Talmadge, M. J. Carpenter, Michael J. Roughan, Frederick H. Todd were indicted for swindling Frank McCuddy of Clinton, Ill., out of \$7,500. Talmadge, Carpenter and Roughan were delivered to the sheriff. F. H. Todd was captured and brought back from St. Louis. All four are awaiting trial.

August 9. Fred Brun, straw bondsman and fake prizefight promoter; indicted and a fugitive from justice; was arrested and turned over to the sheriff of Cook County.

August 10. R. S. Green & Co., manufacturers of contraband novelties and obscene pictures, 98 Market street; factory and offices raided and 270,000 obscene pictures seized and ordered destroyed by the court. R. S. Green was fined \$100.

August 16. Harvey Dorr and L. A. Sawyer, who conducted the Merchants' Credit Guide Company, Tribune Building, were convicted of swindling George Kertzman out of \$500 by means of a confidence game, and sentenced to indeterminate terms in the penitentiary by Judge Brentano.

September 2. Dr. Clarence A. Beverly and Mrs. M. Dixon, Arlington Hall, Thirty-first and Indiana avenue, fake mediums and spiritualists. Their "parlors" were raided and closed.

September 2. Catherine Nichols, Sarah Nichols, Jennie Nichols, 186 Sebor street, fake exponents of materialization of spirits and general "spook" grafters; seance rooms raided and closed.

I attended a seance and seized a "spirit." When I grasped the ghost I felt the rotund form of a woman who squirmed like an eel. When the lights were up I found that my prisoner was dressed like a man. Her face was smeared with white paint.

Attached to a pole in front of her was a paper head around which was a white shroud four feet in length. Those in attendance believed this image to be the spirit of a believer's dead relative. The "mediums" had spook images of men, women and children and could produce them as circumstances demanded. The light was turned up and the contemptible imposition on credulity was exposed to twenty-six dupes, who had been paying \$1 apiece for the privilege of attending meetings of the spook grafters for years. It was the greatest exposé of "spooks" that has been made in many years. A wagon-load of masks, wigs, false whiskers, tin horns, gowns

with safety pins in them, skulls and skeletons with cross bones to match were seized. Each of the Nicholises was fined \$100 by Justice John K. Prindiville.

War against the swindlers, impostors, and blackmailers who operate in Chicago under the guise of clairvoyants, trance mediums, astro-psychics, palmists, magicians, and fortune tellers, of whom there are about 1,500 in Chicago, is being vigorously prosecuted. This war has been intensified by revelations in the case of Herman Billek, accused of the murder of six members of the Vrzal family.

The bill framed for presentation to the Illinois legislature provides for absolute suppression of these fakers who rob, extort money, and threaten their dupes and victims. United States District Attorney Sims has promised to take immediate action against those who use the federal mails to defraud the public.

The city council has been requested to pass an ordinance providing a fine of \$200 upon the conviction of every one engaged in such vicious frauds.

September 14. George F. Johnston, Alvin A. Heffley, C. F. McGuire, promoters, 185 Dearborn street, and Chester A. Broughn, 218 La Salle street, offices raided and closed. All four were arrested for swindling the Commercial National Bank, Monroe and Dearborn streets, out of \$1,050, by means of a confidence game. McGuire fled to New York, but was brought back by me. The prisoners were indicted and are awaiting trial. They victimized between 15 and 20 banks and a large number of business firms.

October 8. A. J. Poindexter, a well known confidence

man and wire tapper, was captured in the act of selling R. S. Grant of 56 Fifth avenue, \$9,000 worth of worthless mining stock.

Acting for the police department, I have worked in conjunction with the postal authorities in a large number of cases, and the co-operation has resulted in the conviction of a score or more criminals, the arrest of a number of quasi-criminals and the suppression of dozens of illegal and fraudulent concerns.

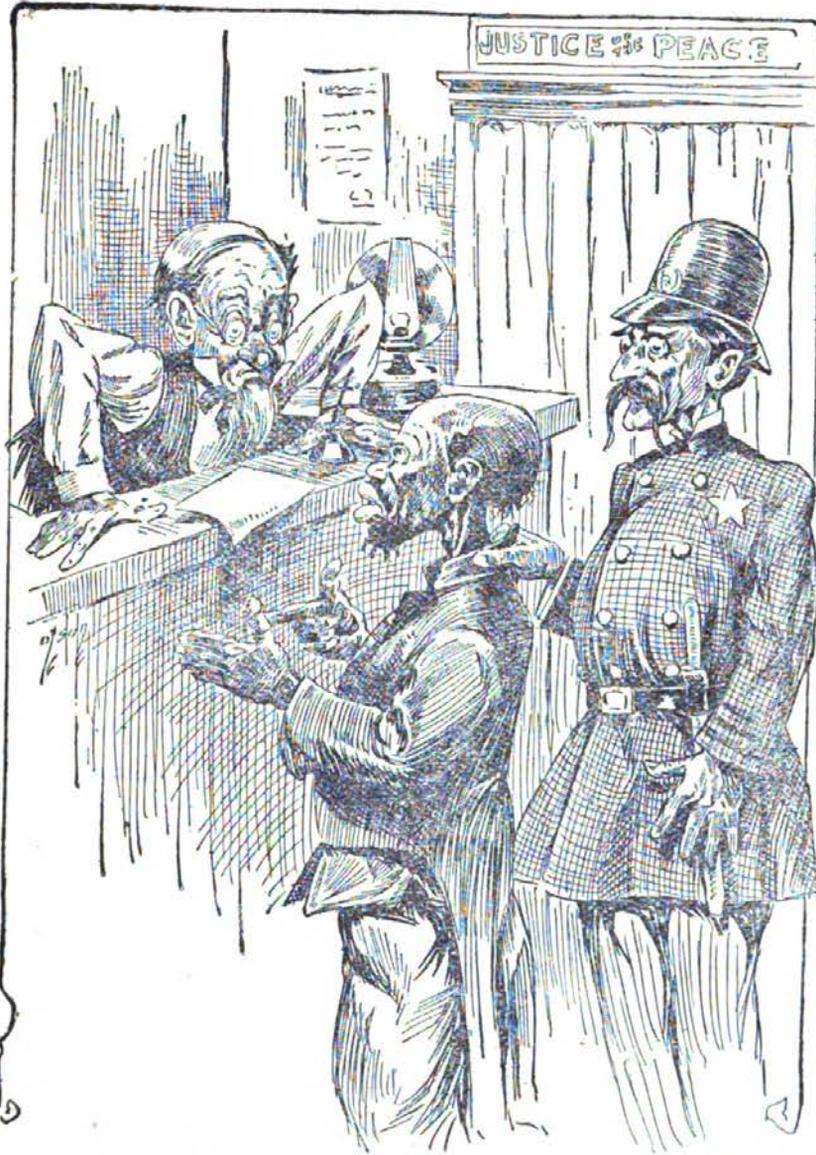
I have the honor to report to-day that Chicago is freer of get-rich-quick operatives and other criminal adventurers and vicious enterprises than it has been at any previous time within twenty-five years.

OFFICER JEROME FOREIGN was detailed with me the first two months in the year 1906.

OFFICER STEPHEN J. BARRY was detailed with me seven months. Both of these men are entitled to credit for work performed in conjunction with me while we traveled together.

Respectfully submitted,

CLIFTON R. WOOLDRIDGE.



Judge: "You are charged with stealing the Myers' fed chickens. How do you plead?"

Prisoner: "Not guilty, boss, an' I'll tell yo' why. In de first place de chicken coop doah wuzn't eben locked; in de secon' place dar wuz no burglar alarm; in de third place dar wuz no bull dog; in de fourf place Myers' Spice done make de chickens so fat dey cain't fly. Now, dat ain't stealin' et all, boss; dat's jes simply findin' chickens, an' I leabe it toe yo' saif."

FLEECING INVALIDS AND CRIPPLES.

The Letter Writing at Home Graft is the Most Despicable of All—How Unfortunates Are Made to See Hope of Earning a Living Only to Be Mercilessly Disillusioned and Robbed.

This is a story of the most despicable graft extant. For although it has been broken up in Chicago it still flourishes in nearly every other large city in the country. It is not only despicable but it is heinous, fiendish, unspeakable. It is the sort of a thing that causes the blood of an honest man or of a manly rogue to boil and long for a chance to clutch its inventor by the throat. It is the letter copying scheme. Real criminals take chances on death or the penitentiary and on personal encounters with those whose money they unlawfully seek to acquire, but the vultures behind the "ads" promising lucrative work at home, content themselves with mulcting helpless invalids, aged and infirm persons who seek to contribute to their own support and persons whom poverty has driven to desperation and who see in the gilded promises of the cormorant an avenue of escape.

The public is familiar with the advertisements which constantly are seen in the newspapers offering employment that will not necessitate canvassing, or peddling, and which can be done in the home with great profit. Occasionally the "ads" explain that the work is that of copying letters.

The victim answers the "ad" and in reply receives this stereotyped letter—the form is the same in every instance:

Esteemed Friend:

Replying to your application to write letters for us at your home during spare time, we beg to say that your writing is satisfactory and we have decided to offer you the appointment.

The work we give out is simply writing letters from a copy which we furnish, for which we pay you direct from this office at the rate of twenty (\$20.00) dollars per thousand. You do not have to write any certain number of letters before receiving pay, and all letters you write you return to us. There is no mailing them to your friends as most other advertisers who advertise for letter writers demand, neither is there any canvassing or selling anything, or anything else to mislead you; you simply write from a copy which we furnish and we pay you direct. We are an old reliable firm, always state plainly what is required, do exactly as we promise and treat our employes honestly.

The work is easy; the letters to be written are the length of the ordinary business letter and all we require is neatness and correctness. We furnish all materials free of charge; paper, etc., and prepay all costs of delivery to your home. You work only when you desire or have leisure time, and no one need know you are doing the work.

We pay spot cash for all work done the same day as received. We use thousands of these letters for advertising our business, because we receive better results from using written letters than from plain printed circulars. We have a large number of people all over the country working for us, and if you desire to become one of our regular workers we request you to send us

one dollar for which we will send you our regular dollar package of goods you are to write about.

This is all you are required to invest, there being no other payments at any further time, and this deposit is returned to you after doing work to the amount of two thousand letters. We are compelled to ask for this small deposit to protect ourselves against unscrupulous persons who do not mean to work and who apply out of idle curiosity.

We also send you first trial lot of letter paper, copy of letter to be written (as we desire all letters to be written on our own letter paper), also instructions and all necessary information. After receiving the outfit you start to work immediately. More reliable workers are needed at once, and we guarantee everything to be exactly as represented. If you find anything different we will refund the amount invested.

Fill out the enclosed blank and send it to us with one dollar or express or postoffice money order (stamps accepted), and we will immediately send everything, all expenses prepaid. You can start to work the same day you receive the outfit by simply following our plain instructions.

Kindly reply at your earliest convenience. Fill out enclosed blank and direct your envelope carefully. Trusting to be favored with your prompt services, we remain,

Very truly yours,

LESLIE NOVELTY COMPANY,

Per C. C. Kendall.

In their investigation of this sort of swindle the police discovered that almost invariably the victims were bed-ridden persons or women in straitened circumstances who were in frantic search of some means of keeping the wolf from the door. Many instances were found where some unfortunate had taken up a collection

in the neighborhood in order to raise the necessary dollar to send for the "Outfit." Persons were found who were actually starving and who had pawned their last possession to get the money that was to start them on the road to affluence.

Of all the offices raided Detective Wooldridge did not find record of one instance where a victim had been able to keep the requirements of the swindlers. The supposed letter sent to be copied was generally about 800 words in length, full of words difficult to spell, of rude and complicated rhetorical construction and punctuated in a most eccentric manner. The task imposed was practically a life-time job and even if any one had fulfilled it there were a hundred loopholes whereby the thieves could escape payment by declaring their specifications had not been heeded to the letter.

The "Outfit" consisted of a cheap penholder, a pen and a box of fake pills.

Imagine the joyous anticipation with which a starving cripple would await the arrival of the "Outfit" that was to give him the opportunity of prolonging existence! The bright hopes of the work-worn widow who expected by this genteel means to keep her little ones in bread!

Think of the despair of both upon discovering they had paid out money so sadly needed—money which probably had been begged or borrowed—only to discover that they had been victimized instead of benefited!

Trembling, cringing, whining specimens of humanity were found in charge of each of these fakers' dens when Detective Wooldridge swooped down upon them. They

were typical of their graft—small, mean, snake-like, cowardly. None among them was found who would bid defiance to the officers, who would resist intrusion by the law or who would go into court and fight. All were cheap and dirty in mind, loathsome, shrinking, snarling, but not daring to bite.

Among those driven out of business by Detective Wooldridge were the Twain Novelty Company, the Leslie Novelty Company, the Illinois Industrial Company and Blackney & Company.

"I have raided all classes of swindling institutions," said Wooldridge, "but it gave me more pleasure to run down these fellows than all the others put together. They did not dare try to get money out of people who could afford to lose it or who were out in the world where they could talk with others of more experience. Their dupes were in almost every instance the most pitiable objects of the communities in which they lived. The facts disclosed by these raids were enough to fill the heart of the blackest grafter with indignation and a desire to trounce the perpetrators."

TOOK ROULETTE WHEEL AND CASH.

March 25, 1894.

The Berlin saloon, 298 State street, was run by Thomas McGinnis, and beneath the saloon was a full-fledged gambling house, in which almost every game of chance was played, among the rest was a roulette wheel. Upon the face of the wheel were \$250 in bills, ranging from \$1 to \$100. Over its glass face rotated an arrow that

worked with a spindle; you gave the wheel a spin and received whatever prize the arrow pointed to when it came to a standstill.

On the morning of March 24, 1894, some one burglarized the place, smashed the wheel all to pieces, taking the cash, and they also secured a cash box, broke it open and took what change there was in it. In the excitement four \$1 bills were dropped on the floor. These were picked up in the morning.

Detective Wooldridge was detailed on the case. He arrested Thomas White, who made a confession implicating Charles Holmes and William Whalen. Both were arrested in a few hours afterwards. Whalen was found in an opium joint on State street in company with three white girls and two colored ones, all more or less under the effects of the opium. In Whalen's pocket were found 32 boxes of cigarettes, one pack of cards, a bulldog revolver, some cheap wild-west novels, and \$50 in money.

The prisoners were all locked up at the Harrison street station, and secured a continuance the next morning. Before the case came up for trial the money had been refunded to McGinnis. He refused to prosecute. consequently the defendants were turned loose.

GET-RICH-QUICK EXPRESS CO.

CAPITAL, \$5,000,000; ASSETS, \$1.25.

How a Glib Young Promoter Tried to Hire a Detective as One of 100,000 Employes Who Were Going to Buy Stock in His Company and Help Drive the Big Express Concerns Out of Business.

Ordinarily when a bunch of grafters inaugurates a nice scheme for separating the "easy" public from its savings and announces in glowing prospectuses its system for turning money over with profit at the rate of a thousand per cent it flashes an elaborate array of beautifully engraved "securities" to show that it really doesn't need the money, but is in business for the sole purpose of keeping the dear, dear public from dying poor.

But the Actna Express Company was an exception. It blandly announced that its capital of \$5,000,000 was full paid and non-assessable, and let it go at that. It didn't even offer any bank references. In fact, its literature predicted that the stock would largely be oversubscribed and advised everybody to get in early and avoid being left out in the cold.

This ambitious concern was launched in August, 1904. Its main office was at 1210 Security building, where one Randolph Sylvester held forth. A branch office was in the Baltimore building, in charge of Thomas S. Gray Newbold. It was from the latter place that the country was flooded with florid literature.

The letter heads bore a half-tone engraving of an ex-



Randolph Sylvester.

press train, surrounded by a red and black border, and the names of four hotel clerks as president, vice-president, secretary and treasurer. These were, respectively, J. P. Kelly, E. L. McHenry, George E. Whitney and H. M. Sullivan. Neither was ever accused of being a millionaire.

None but holders of stock would be allowed to fill any of its 100,000 positions.

In a letter to Mr. G. Williams, St. Louis, Mo., the president said:

"The Aetna Express Company is organized under the laws of the state of Arkansas, with a capital stock of \$5,000,000, divided into 200,000 shares of \$25 each, full paid and non-assessable. The purposes of this company are to carry on a general express business throughout the United States and foreign countries, to carry and transmit from place to place all sorts of merchandise, manufactured or otherwise; raw material, live stock of all kinds and description, fruit, cotton, products of the soil, parcels, packages, cases, gold and silver bullion, specie, jewelry, precious stones, valuables and securities, and do all such other things as are usually intrusted to express companies.

"Further, issuing money or express orders, travelers' checks, letters of credit, sight drafts, transferring money by cable or telegraph and do a general banking business."

One morning in October a stranger wandered into Mr. Sylvester's office and announced that he had heard of the new company and wanted to get in on the good thing, both as an employe and an investor.

"You're just the man I want," Sylvester said, growing

confidential. "You see, we are going to put out forty or fifty wagons here in the city next week, but we are anxious to begin operations on the railroads as early as possible. Our cars are now being built. By the time they are ready for service we want to have all of the best messengers and local agents hired away from the other companies.

"Now, I'll engage you and as many more intelligent, clever men like you as I can find to go out along the lines running through the southwest and talk to the old employes of our rivals. You will be at full liberty to engage them, offering them from 25 to 50 cents more salary than they are getting.

"Of course, we want every employe to be a shareholder, but we will not allow one employe to buy more than one share of stock. You see, these agents are well acquainted in their own towns, and some of them ought to sell ten or twenty thousand dollars' worth of stock right among their friends.

"Inside of a year we will drive the Pacific and Wells-Fargo express companies out of business. Of course you will have no objection to buying one share of stock before taking the position.

"We have 100,000 positions in all branches of the service, you know, and many of our employes are anxious to take over more than a single share, but we want to have the stock scattered. I am glad you called, as you are the very man I'm looking for, Mr.—what was the name, please?"

"Thompson," replied the caller. "I came up from

Bowling Green, Ky., and I'll take the job. I'll call tomorrow and fix up the details."

The next day "Thompson," who was none other than Clifton R. Wooldridge, stepped into the office of the Aetna. With him were four other men.

"I've brought some friends up with me," announced the detective to the promoter, who had no suspicion of his identity. "They're also interested in this thing and we want to make some further inquiries."

"All right, gentlemen," responded Sylvester, gayly. "But, remember, I positively cannot sell more than one share of stock to each man if you become employes of the company."

"That's all right," said Wooldridge, "but we'd like to know first if your company is responsible. You said you were incorporated. Let's see your incorporation papers."

"Well, I can't show them to you today, and, besides, you ought to take my word for little things like that. Why, this concern is capitalized at \$5,000,000, man!"

"Yes," quietly replied the detective, "but we're from Kentucky and we want to know what we're doing before we do it. Where are they building those cars? And the wagons—where did you buy them? Where is the bank you do business with?"

"Really, I haven't time to discuss those small things today," answered Sylvester. "Come around in three or four days and I'll have more time."

"But I'm dead crazy to get this job," insisted Wooldridge. "I haven't been able to eat or sleep since you

told me about it. I'm going to find all that out now I'm terribly interested."

"Well, I can't show you those things now," said Sylvester, growing nettled.

"Then I guess I'll have to look for them myself," the detective drawled.

The promoter's face flushed with anger and he strode to the door, flinging it open and inviting the presumptuous visitor to depart. Then he sank limply into a chair.

Wooldridge had produced a search warrant and proceeded to ransack the place for evidence. Sylvester was taken to the Harrison street police station and a trip was made to the office of Newbold.

He was also arrested and the entire stock of literature of the company was confiscated.

When the two men were searched the officers found the only tangible assets their investigations had been able to uncover. These were:

Sylvester—30 cents and a box of cigarettes.

Newbold—95 cents and a plug of tobacco.

Sylvester was fined \$100 next day for operating a confidence game and the confiscated literature was burned by order of the court.

A SOLDIER ROBBED

**After He Had Answered the Call of His Country
Twice and Had Fought for His Flag on Both
Sides of the Globe.**

One of those cases which are only of too frequent occurrence in all large cities and which show how dishonest men are sometimes protected by politicians, fell



A VICTIM OF THE CHEAP CLOTHES GRAFTER. This veteran of the Philippine War, Chas. Payne, was shown a good suit, he paid his money for it. It was wrapped up and delivered to him. When he opened it at his hotel he found a very cheap suit, two sizes too small. The Grafter was prosecuted but went free. He had a "pull."

into the hands of Detective Wooldridge on March 14, 1901. The whole proceeding presented two phases of public life—a fearless officer trying to do his duties and a man with a “pull” trying to liberate him.

For the performance of his duty in this case all kinds of threats were made against Wooldridge, but when the newspapers on the following morning took up the matter and presented the facts as they really were, the proposed efforts to have the detective dismissed for the discharge of his duties, were put aside for a “future reference,” and nothing more was heard of the matter except from Wooldridge’s standpoint.

On the day mentioned Charles Payne, a veteran of the Spanish and Philippine wars, came to Chicago from San Francisco where on March 8 he was honorably discharged from the volunteer service. When he reached Chicago an alleged hotel runner, with a badge denoting his occupation, approached the ex-soldier and carried him to the Hammond hotel at 444 Dearborn street.

Later in the day, this same hotel runner piloted him to the clothing store of Edwin Rose, 256 State street. Here, according to Mr. Payne’s own statement, he purchased some clothing. His purchase included an overcoat, a suit of clothes, a hat and a pair of shoes, the whole amounting to \$28. He paid for each article separately, however. When he bought the overcoat, the price of which was \$9, he tendered a \$20 gold piece, and Rose brought back to him only \$1 in change, instead of \$11, which he should have had. After considerable argument, however, Mr. Payne got his correct change.

When the customer got back to his room, he opened his bundle and began to put on his new clothes. Then he discovered that the articles he had purchased had been changed and the suit of clothes was so small he could scarcely get into it. The trousers were several inches too short and the coat sleeves nearly reached his elbows.

Payne complained to a police officer near the hotel and they went together to the store, where a pretense was made of giving him the package he originally bought, but when he reached his room again he found different garments, all of which were also entirely too small. Mr. Payne then determined to go to the Chief of Police and make a complaint. This was done and Detectives Wooldridge, Schubert and Sullivan were sent to make an investigation.

They went with Payne to Rose's store. The latter was pointed out to Wooldridge who asked that the man be given the clothes he purchased or that his money be returned to him.

"Who are you?" the big proprietor of the store asked.

"I am a police officer," Wooldridge replied, quietly, "and here is a man who has gone to the call of his country twice; who has fought for the flag on both sides of the globe. He asks me to see that justice is done him here, and as an officer, I propose to give him the protection he asks."

"You can't run any bluff on me," Rose replied. "I have heard police officers talk before. You get out of here or I will have you discharged from the force. I have a 'pull' and I will get your star."

"You will give that man his money or his clothes or you will go to the police station."

"Where is your warrant?"

"I do not need a warrant. Here is the man who claims you have swindled him and he demands your arrest. Now I will give you just five minutes to return his money or be arrested."

Wooldridge drew out his watch and began to count the minutes as they ticked away. When he had counted three, Rose defiantly said, "make it seven." When he again counted four, Rose defiantly spoke up and said, "Better make it ten." Then the last minutes had passed and the detective said:

"Five! Time is up; you are under arrest, sir."

Wooldridge then went to the front door where his two assistants were stationed, told one to go to the rear while the other remained there. He then went to the patrol box on the corner and called for the patrol wagon and two officers in uniform. In a few minutes the wagon came up, and when Rose saw the men in uniform and the dreaded wagon in front of his store, he began to weaken and said he would make it all right with Payne.

"You will go to the police station," said Wooldridge. "It is too late to parley with me."

In the confusion which followed the arrest of the three clerks in the store, Rosen hid under a counter, but was dragged out. He then stood up behind the counter and defied the detective. Wooldridge went over the counter at one bound, and, seizing Rosen landed

him in the wagon before he could realize that he was facing a dreadfully earnest proposition.

He and his clerks were soon in the Harrison street station. There Rose denied his identity and said his name was Hill, but letters and other papers in his possession clearly showed who he was. All of them gave bond later, Ben Barrett becoming surety for them.

Threats were again made that the officer would be discharged for making the arrest and machinery was at once put in motion for that purpose.

Friends of Rosen, who was considered a man of some influence in politics because he controlled a few votes, went to see Chief of Police Kipley and complained that detectives exceeded their authority in making the arrest without warrants. Kipley, of course, listened to the story which was, of course, colored to favor the man arrested.

The next morning the men were arraigned before a police justice, and the evidence of the complaining witness was heard. No evidence was heard from the defense nor was any asked for, yet the men were discharged. The facts reached the Evening News and Chicago Inter-Ocean, and reporters were sent out to see what kind of justice it was that allowed a man who fought for his country in two wars to be robbed with impunity, and when police interference was sought, the officers were defied and threatened with discharge because the ward heeler who swindled the soldier had a political "pull."

Then the true facts in connection with the case came out. The alleged "pull" was pulled off and Detective

Wooldridge and his assistants continued in the discharge of their duties. It is true the defendants in this case were dismissed and escaped punishment, as the guilty escape often through travesties on justice, but Rosen and his kind were taught a lesson which will perhaps make them pay more respect to the officers of the law than they did before, even if they do have a political "pull."

When Rosen and his clerks were discharged, the soldier who was swindled went before a Notary Public and made an affidavit which supported every detail of the case as reported by the detectives and which also supported the evidence. Payne was taken to the Photograph Gallery and his picture taken with the misfit clothes on ready for submission to the justice of the peace when the men were placed on trial.

When it was stated that the charges would be taken before the grand jury, Wooldridge declared he would take the complaining witness to his own house where he could remain until the case was reached even if it were a year later. W. E. Parmer of the Palmer House, who was present when the assertion was made, supplemented this by saying that the soldier could come to the hotel and remain free of charge until the trial was had no matter how long it was deferred.

Payne was led to the Rosen store by an alleged hotel runner. In reference to this class of grafters only a few words are necessary to define them. They pay a license of \$14 a year in order to secure a badge which permits them to solicit custom near the depots, as the police would run them away if they were without them. While they do generally carry cards for some cheap hotel

and solicit business for them, they are also solicitors for cheap clothing stores and shops which have no hesitancy in robbing every man who is steered inside their doors. These runners get 33 1-3 per cent of the money their customers leave in these stores, which is about 20 per cent more than is made on clothing in an honest and reputable house.

After the charges against Rosen had been dismissed Detective Wooldridge looked up his record and found that numerous complaints of a similar character had been made at the Harrison Street station against him. One case in particular was that of a complaint filed by Adam Bingham of Keene, Iowa, who claimed he had paid \$85 for clothing which had been changed before they were delivered to him.

Another case in which the Chief of Police was asked to lend his assistance in getting Rosenthal to settle with a party who had been swindled in his store came from Utica, N. Y. The following letter, which was received by the Chief of Police of Chicago, will explain this case:

Utica, N. Y., March 17, 1901.

Chicago Chief of Police,

Dear Sir:—

I arrived in your city last Wednesday, March 13, from Iowa and purchased a suit of black clothes from E. Rosen, 256 State street, and left there Thursday for Utica, New York, and upon opening the suit last night I found it was not the suit I bought at all. The one I bought was thirty-five dollars, and this one he gave me is every thread cotton and worth about \$3.50. I also purchased a wedding ring, which he sold me for solid gold at \$5,

which is a filled ring marked 14 K. S. B. Co. I had a check on the Farmer's Savings Bank at Williamsburg, Iowa, which he took a part of the money out of and gave me his check in return. Mine was for \$175 and the one he gave me is for \$150. The check is on the Illinois Trust and Savings Bank, signed E. Rosen. I thought I would first write you to know if anything could be done with him. You will find a stamp for return letter, and it will give me great pleasure to hear from you.

Yours truly,

DAVID JONES,
34 Spring St., Utica, N. Y.

By the advice of the Chief of Police the matter was settled satisfactory to the complainant on April 5, following the receipt of the letter, through Isaac Abraham and Louis Harris, attorneys at 67 Clark street. Mr. Harris attended to the matter in person, and was offered \$40 if he would report to Mr. Jones that there was no chance for him to get any settlement of his claim. This was refused, a settlement on the terms demanded was made, which was a return of the money in full.

When the papers on Rosen at the police station were examined the officers found in his possession a document which proved to be the honorable discharge from the volunteer service of the United States Army of William Hilliard, who it was supposed had been treated in the same way the other soldier was treated. This document showed that Hilliard was discharged at San Francisco after returning from the Philippines on February 12, 1901.

Ten or twenty more letters have been received by the Chief of Police of Chicago since the story of Rosen's

arrest was published in the Chicago Daily News and the Inter Ocean, from persons whom he had victimized in the same manner that he swindled these parties. Each one of these volunteered to come to Chicago at any time they were requested by the police and testify against Rosen. If all the charges against him were prosecuted and proven he would stand a fair chance of spending a number of years in the service of the state in Joliet.

Detectives Wooldridge, Schubert and Sullivan have been patiently waiting for him to file the threatened suits and charges against them, but he has not for some cause seen fit to do so. They have, by diligent inquiry into the police records, got the entire record of his dishonest operations since he has been in Chicago. They have the names of all complainants and witnesses in each case, and the names of the officers who made the arrests. These records, in themselves, would fill a large volume, and they are being carefully preserved, with the possibility of being useful at some future time.

FARMER FINDS FIANCEE IS A BARTENDER.

**Comes to Town With Picture of Maude Adams Only
to Find its Sender Mixing Drinks—Keen Pursuit
and Final Triumph Over Three
Crafty Men and a Girl Swindler.**

While engaged in a series of raids on Sept. 24, 1902, Detective Wooldridge swooped down upon an office in the building next to the Criminal Court structure, in which he had reason to believe there were being operated

three fraudulent concerns. Officers were sent into the entrances at 61 Clark street and 161 Michigan street, but when they met at the door of the office in question it was found that the occupants had received a tip from persons previously raided during the day and had fled. The door was broken in, however, and evidence was found to show that the Globe Directory Company, the Edna Directory Company and the Martin Directory Company, matrimonial agencies, knew the place as their lair.

The literature of the three concerns set forth that they were each capitalized at \$25,000, and that they were jointly operated by Jacob Stroesser, Andrew J. Stacer and Carrie Anderson, alias Hattie Howard. Several wagon loads of printed matter were confiscated and warrants were procured for the arrest of the two men and the woman. Before the instruments were served, however, Attorney James Turnock, with offices at 96 La-Salle street, hunted up Detective Wooldridge and submitted to the officer an affidavit by Hattie Howard, which read as follows:

STATE OF ILLINOIS, } ss.
 COUNTY OF COOK. }

HATTIE HOWARD, being first duly sworn, deposes and says that she is a resident of the City of Chicago, State of Illinois; that she was, during the summer of 1902, engaged in business under the name of the "EDNA DIRECTORY COMPANY," at 60 N. Clark street; that during said time, up to Sept. 24th, 1902, she did not send out over four hundred circulars and did not receive any substantial returns from any of the circulars sent; that she lost money in said business; that she has not done any business under said name since the 24th of September,

1902; that during the time she was in business under the name above mentioned nobody else but herself had anything to do with the same; that she was not aware until after the 24th day of September, 1902, that it was an illegal act to use the name "EDNA DIRECTORY COMPANY;" that she is the only support of her mother and two small children, who reside with her in the city of Chicago.

HATTIE HOWARD.

Subscribed and sworn to before me this 15th day of October, 1902.

JAMES TURNOCK,

Notary Public.

With much feeling the attorney pleaded with the detective to spare this honest and hard-working young woman from the suffering and disgrace incident to prosecution in the courts. He declared that she was guileless and unsophisticated in matters of business and had been gulled into taking charge of the matrimonial agency business represented by the three concerns; that she alone was responsible for any wrong that had been done and that punishment must fall upon her fair young head if any were meted out as a result of the raid. He conveyed to Wooldridge the young woman's promise that she would cease to conduct the business if the officer would allow her to go this time.

The plea had the desired effect on the detective and Chief O'Neill agreed with him, in view of the affidavit, that the girl should not be molested. Both officers knew that if the promise were not kept they could place the maker of it in the toils at any time, but it seems the young woman and her companions held a highly discounted opinion of the men with whom they were dealing.

Indeed, Lawyer Turnock called down upon his head a

scathing tonguelashing by Wooldridge for attempting to hand him a large roll of bills. After the agreement to let the girl alone had been made the man called Wooldridge to one side and drew the money from his pocket.

"This was given me to hand to you," he said.

Of all things in the world that the man could have done to arouse the ire of Wooldridge his action was the one most calculated to incite him to violence. Countless times during his strenuous career the detective has been approached with propositions of bribery or with "gifts of appreciation for favors," but always he spurned them and, although a poor man, treated them as the grossest insults that could be offered his manhood.

His scorching reply to the lawyer was one that might well be learned by heart by many men in public office and elsewhere, but unfortunately there was no stenographer present, and it is doubtful if Attorney Turnock took pains to recollect the little speech addressed to him. Wooldridge immediately reported the matter to his chief and it had no little effect on the detective's subsequent dealings with the crafty lawyer.

It was the very next day after the episode of the affidavit that John Valentine Kaiser, of Festus, Mo., appeared on the scene. The man with the middle name so suggestive of Cupid and things connubial, did not need to present a three sheet lithograph of his 80-acre farm down in Jefferson county to convince anyone that he was a tiller of the soil and a milker of kine. J. Valentine's jeans were stuck into his cowhide boots and his clothes were redolent of other things than clover and honeysuckle. He was a living contradiction of the often heard statement

that people from Missouri "have to be shown." In fact he was a typical marriage bureau patron.

J. Val wore a troubled expression when he strolled into the office of the chief of police and accosted Detective Wooldridge. Doffing his big Missouri hat and mopping his brow with a red bandana handkerchief he unfolded his woes to the kindly-faced officer.

"I just got in town this morning," said he, "and I want you to help me find the girl I'm engaged to be married to. Her name's Mary Martin, and she's got \$80,000 and a marble mansion and all them kind of things. I've never seen her but she's awful stuck on me, because she wrote me lots of letters and said so and sent me her photograph. I've got her picture right here. Maybe you can find her by that."

The visitor drew forth the picture of a woman as he spoke and held it out to Wooldridge. The detective sank into a chair. It was a large fine likeness of Miss Maude Adams, the famous actress. It was all plain now that it was a case of another sucker caught. The ruralite grew uneasy.

"Ain't you going to help me find her?" he queried. "She'll be awful disappointed if she finds I came to town and didn't see her, and she's just crazy to get married."

"What's her address?" asked the detective.

"I've got that here, too. It's 161 Michigan street," responded the fiance of Mary Maude Adams Martin. "But I guess there must be some mistake. I went up there and couldn't find anybody there by that name and it wasn't any mansion at all. There was a nice big gray stone building next door and another one around the corner

from that. I went to both of them, but a feller in the first one said it was the court building and the feller inside the other place said I'd have to come around on visiting day."

In his search for his "lonely maiden of 20, jolly and kind and worth \$80,000," Valentine had gotten into the criminal court building and as far as the vestibule of the county jail. The discovery that there stood before him a real, live dupe of the innocent Hattie of the affidavit affair, was not calculated to put Wooldridge into a very amiable state of mind, and there was a mean glitter in his eye as he led the booted countryman from the city hall. By methods peculiar to himself Wooldridge soon discovered that a change of base by the outfit that formerly had held forth at 161 Michigan street had been taken to 299 Wells street. Repairing thither with Kaiser, two officers and a search warrant, the detective found the place to be a saloon. As he entered ahead of the others, Wooldridge saw a man whom he recognized as Jacob Stroesser, one of the men he had formerly identified with the Michigan street "companies," behind the counter garbed as a bartender. Stroesser was busy writing. Before him lay a pile of mail that had just arrived and stacked nearby were a number of letters that he had apparently finished writing. Wooldridge grabbed his man as the latter attempted to sweep the two piles of letters from the bar, and in the ensuing scuffle Stroesser managed to tear most of them in two.

Imagine, if you can, the heart palpitations of Mr. J. Valentine Kaiser of Missouri, when the detective turned

to him and with elaborate mock courtesy introduced him to:

"Your lovely betrothed, Mary Martin, lonely maiden of 20, jolly and kind, and worth \$80,000."

For such was the case. The bartender was Mary Martin. The letters that had just been delivered to him were addressed to Mary Martin and those he was sending out were signed Mary Martin, and breathed of love and devotion to a score of admirers, each of whom had paid \$5 that he might forevermore enjoy her charms and help her spend her \$80,000. And he didn't look the least bit like Maude Adams, either.

Leaving his prisoner, the confiscated letters and the latest dupe of the matrimonial swindlers in care of the two officers, Wooldridge went to the rooms over the saloon, where he had reason to believe Hattie Howard might be found. He learned that the woman had been there, but that she had flown upon being apprised of what had transpired below stairs.

Enraged at the manner in which he had been taken in by Attorney Turnock, the detective took his man straightway to the office of the lawyer at 96 LaSalle street. Bursting in upon the surprised Turnock, the two policemen, bringing up the rear with Stroesser in custody, Wooldridge upbraided him roundly for his deception, and demanded the affidavit by which he had the day before perfidiously secured immunity for the Howard, or Anderson woman.

The lawyer insisted that the document had been destroyed, but he quickly produced it when the detective declared his intention of arresting him for conspiracy.



A PAIR OF MARRIAGE BUREAU GRAFTERS. These are the portraits of Jacob Stosser and Mary Martin who ran a marriage bureau, and farmer John B. Kaiser from Mississippi, who escaped being victimized through the assistance of Detective Wooldridge. More than one hundred of these associations were detected and closed up by the author of this volume. They fleece alike the rich nobility of Europe and the poorest laborer. These associations swindle their victims out of more than a million dollars a year.

Pocketing the bit of evidence Wooldridge took Stroesser to Harrison street police court, where Justice Hall imposed a fine upon him of \$50 on a charge of operating a confidence game, Stroesser agreeing to refund to Kaiser his railroad fare and expenses and promising to discontinue the cupid game forever.

Several weeks later complaints began to reach Wooldridge that a fraudulent matrimonial agency, known as the Marion Directory Company, was receiving heavy mails at the Grant postoffice, 51st avenue, seven miles west of the City Hall. On December 28, 1902, the detective concealed himself at the suburban post office and was dumfounded to see his old friend Stroesser call for two large sacks of letters and depart toward the city with them. The following day Wooldridge again went to the postoffice, accompanied by an officer unknown to Stroesser—Sergeant William Byrnes. Again Stroesser received two heavy sacks of mail and in a blinding snow storm, through two feet of snow, the policemen shadowed the persistent swindler on foot for two miles to the elevated railroad terminus.

A train was just pulling out and there was no time for Wooldridge to lose in disguising himself, but he managed to do so with such success that when Stroesser and his mail sacks started toward town the man he most feared in the world was sitting close to him, with no chance of his identity being discovered. As he ran up the station platform Wooldridge had tied a handkerchief around his face, tying it on top of his head and pulling his fur cap well down over his eyes. Then he turned up the collar of his great coat and stuffed two other

handkerchiefs around his jaws so that his mustache was hidden from view. Nothing but his eyes showed and he had the appearance of a man suffering severely from toothache or the mumps.

Another surprise was in store for the detective when he reached the down town district. Stroesser betook himself directly to the office of Attorney Turnock at 96 LaSalle street. After seeing his quarry enter the office Wooldridge left Byrnes on guard while he hurried to the court of Justice Hall and secured a search warrant for the place.

And, lo and behold! when the policemen stalked into the office they encountered surprise number three, for there, busily opening the letters brought by Stroesser, sat Carrie Anderson, the Hattie Howard, whose pitiful plea, sworn to in an affidavit, had so recently saved her from punishment for the very acts in which she was then engaged.

Checks, money orders and cash to the amount of about \$350 were piled in front of her. Stroesser and the girl were placed under arrest on charges of disorderly conduct and obtaining money by a confidence game. Post-office Inspectors William Farrell and Goma were called in to take charge of the mail. Next day the man and woman were arraigned in police court but Wooldridge took a non-suit in the cases he had brought against them. The prisoners were turned over to the United States marshal and taken before Commissioner Humphrey on Federal warrants charging them with using the mails to defraud. They were held to the Federal grand jury in bonds of \$1,000 each.

Meantime the detective had located the lawyer Turnock in an office on the floor below the one in which Stroesser and the girl were taken, where the attorney shared his room with A. J. Stacer, partner of the Howard woman and Stroesser in their various schemes to deceive the innocent. He went before the Cook county grand jury and secured indictments for all four, charging them with operating an alleged incorporation without incorporating and with obtaining money by such means.

In retaliation the accused persons procured warrants before Justice Martin for the arrest of Detective Wooldridge, who, although he was severely ill with sciatic rheumatism, appeared several times in court, many continuances being taken by his accusers, costing the detective \$14 in bond fees before the hearing, at which he was acquitted.

When the cases were called in the criminal court the woman accepted the entire responsibility for all the acts committed by the gang and was fined \$100 by Judge Neely. In passing sentence on her, Feb. 12, 1903, the eminent jurist took occasion roundly to score the pernicious system of marriage bureaus and to praise the work of Detective Wooldridge in suppressing them. Judge Neely's words are interesting. He said:

“Men and women who engage in this business of promoting matrimony for money are guilty of crime. It is opposed to the fundamental principles of society. Such a practice should under no circumstances be tolerated. It is inconsistent with the higher ideals of what should constitute the proper marriage relations. I had intended making an example of you, but seeing that it is your first

offense I will be lenient. Under ordinary circumstances no mercy should be shown. This practice should be stopped. The trade should be killed. The courts should make it their business to discourage it in a manner easily understood. The police department of this city is entitled to a great deal of credit for what it has done in discouraging this business. I hope it will continue in vigilance until promoters of marriages of this character will give this city and county a wide berth."

Stacer, Stroesser and the girl were all indicted by the Federal grand jury and strangely, in this court Stroesser took it upon himself to shoulder the blame for the whole outfit. He declared that he alone was guilty, and on March 21, 1903, Judge Kohlsaas sentenced him to three months in jail and to pay a fine of \$500.

The noted Federal judge also severely rated the system from the bench, saying:

"The police and federal authorities should combine together and clean out these marriage bureaus and keep them suppressed. They are a menace to society and good government."

Although Stacer escaped conviction by the self-sacrifice of his accomplices his career was known to the police and federal officers as an extremely unsavory one. He had been convicted on similar charges two years previously and soon afterward it was learned that he was under indictment in the east.

A WOMAN GRAFTER OUTWITTED.

Detective Rids a Neighborhood of an Objectionable Resident.

In September, 1891, many complaints were made at the Stanton Avenue Station about a disorderly house located at 3539 Ellis avenue. The complaints came from citizens living in that vicinity and from the Fourth Ward Club and also from Aldermen Hepburn and Madden. Four officers were detailed on the case, but no progress was made in the matter.

Finally Detective Wooldridge was called in and ordered to find out who conducted the house and break it up.

Wooldridge went to the place, which he found to be a handsome double house of six flats. After securing the names of the tenants he proceeded to make investigations as to their character and standing. He found them all well-to-do people except a Mrs. Jones, who lived in one of the top flats.

He looked up the Jones woman's record, found out where she had formerly lived, and went to the agent and neighbors and inquired about her reputation and general character. He discovered that she was a grass widow and lived at 2413 Wabash avenue prior to moving to Ellis avenue, and kept a house of assignation. She had led a checkered life for years, and had been mixed up with several men and women of questionable character, and at that time was the mistress of a large Michigan avenue dry-goods merchant.

The facts were then laid before the agent of the Ellis

avenue house, together with the complaints of the other tenants and people residing in the vicinity.

He was notified to have her vacate and leave the neighborhood quietly or the police would watch their opportunity, back the wagon up to the door and take her and the other inmates to the station.

But instead of vacating Mrs. Jones secured the service of counsel and went to the Chief of Police and complained that she was being vilified and prosecuted by the officers of the Stanton Avenue Station. Wooldridge was called to the office for report.

Upon reaching the office, Wooldridge was taken aside by the Chief's Secretary, to whom he reported his investigations, giving him the names of all the parties who had furnished him with information, including Alderman Verling, which was apparently satisfactory.

A few hours later what was his surprise to receive a message from the Chief's Secretary to furnish Mrs. Jones, who was on her way to the station, all the facts and the names of those who furnished him with the information he had lodged against her.

Mrs. Jones, accompanied by her mother and another woman, went to the Stanton Avenue Station, but the Lieutenant in charge refused to give her any information which had been given to Wooldridge in confidence, because the police, at that time had begun no legal proceedings against her. It afterwards developed that the Chief of Police knew nothing of the orders to furnish her with the information she wanted.

Mrs. Jones then rented a house at 2940 Lake avenue and began moving into it, when the owner, having heard

of her reputation, stopped her. Wooldridge was sent to the Lake avenue house to watch the developments, and while there received two notes from the Michigan avenue merchant to her, and was also there when the merchant called to see the woman some time later, who of course was absent.

The next morning Mrs. Jones secured counsel and entered suit against the owner of the house. Wooldridge was again called on to straighten out the matter, and if possible, to get the landlord out of the trouble, which he accomplished by a clever plan.

He went at once to see the Michigan avenue merchant, and after telling him he was a police officer, asked why he had sent for him. The merchant denied sending for Wooldridge, but became suddenly very much interested, and in reply to inquiries the detective said he supposed he was sent for in reference to the Jones woman. He then told the merchant what had occurred, and about the suit brought against the owner of the flat. Producing a memorandum, he read the woman's record, with all the details of what had taken place since the woman left Ellis avenue.

Great drops of perspiration as large as beans stood out on the merchant's face, and he implored the detective to keep the information he had from the press, as it would ruin him if it was made public. Wooldridge told him he had been dodging reporters all day, as the information he had did not belong to the public, and he intended to say nothing unless compelled to do so as a witness in the lawsuit which had been filed against Mr. Kinsman.

The merchant ordered a cab and they jumped into it and started to see the Jones woman. He declared he would close her mouth, have the suit withdrawn and make her leave the neighborhood. He kept his word, and everything was settled satisfactorily to all concerned, and no more complaints were heard at the police station.

DETECTIVE IN A FIERCE FIGHT.

Thumb is Broken in a Struggle With a Saloon Keeper While Seeking Stolen Goods.

A band of robbers, called "baggage thieves," operated extensively in Chicago during the Worlds Fair, and robbed visitors of many thousands of dollars worth of property. Their plan was to watch an express wagon loaded with trunks and valises and to follow it to some point at which some piece of baggage was to be delivered. While the expressman was delivering the package into some hotel or private house, the thieves would jump on the wagon and drive away, carrying all the packages which had not been delivered. These would be taken to some out of the way place and stored, and afterwards sold; the horse and wagon would be found in some out of the way alley many hours afterward.

Many complaints were made to the Harrison Street Station by expressmen at this time that their wagons and horses, together with loads of baggage he was delivering, had been stolen. Detective Wooldridge was detailed to investigate these complaints, and found that several trunks had been dropped by some express wagon at the corner of Peck court and Wabash avenue on

August 9, 1893, and were carried to a saloon called the "Inn." He reported the matter to his superior officers, who directed him to go to the saloon and make a thorough search of the premises, in company with one of the complainers. The two went to this saloon, which is owned by two brothers named Jessup. He met William Jessup, who was in charge at the time. He introduced himself and told him that he was an officer of the Harrison Street Station, and was sent here to make an inquiry concerning two trunks which had been dropped there by an expressman and said to have been carried inside his place.

Wooldridge addressed the saloon man in as courteous a manner as it was possible for any one to do, but he did not receive courteous treatment in return. Jessup replied to his inquiry in a very insulting manner. He told the officer that he must be a guy, and asked him how long he had been on the police force, and if he really had been sent there by his superior officers. Then, after using some profane language, he told the detective to get out of his place. Wooldridge replied that he had been sent there and that he had treated Jessup like a gentleman when asking a plain and simple question and that he wanted and expected a civil answer.

At this time Jessup was behind the bar. Wooldridge was standing in front of him with both arms leaning on the counter. With a terrible oath Jessup struck Wooldridge full in the face, a stinging blow, without any cause or provocation and then started from behind the bar. When he reached the front of the bar he and Wooldridge met and the latter told the saloon keeper he was

under arrest. Jessup made another blow at the detective, but he dodged and dealt his assailant a broadside with his revolver, striking him over the forehead, making a gash two and a half inches long, which sent him reeling to the floor some distance away. Several employes and loungers came to the saloon keeper's assistance, and seizing Wooldridge from behind gave him a strong arm, while Jessup seized him by the throat and choked him three times in succession. Not content with this, they wrenched his revolver from his hand and in doing so broke his thumb. In the conflict, however, the revolver was discharged. The bullet entered the bar.

The shot attracted the attention of passersby and very soon a large crowd had rushed into the saloon. Wooldridge repeatedly told his assailants that he was an officer and asked them to release him but they paid no attention to his demands.

At this time three other officers in full uniform arrived and arrested Jessup, Wm. Clark and J. Summerfield, who were taken to the Harrison Street Police Station and locked up. On the next morning Justice Bradwell fined them \$50 each.

Some months after this Jessup became involved in a quarrel on the sidewalk in front of the saloon with several men who were passing and assaulted one of them. Officer Wm. Hayes was traveling this post at that time and tried to separate the two men when Jessup drew a knife with a blade three inches long and cut the officer in the face, the knife entered the cheek near the nose and passed across the jaw, extending three inches behind the ear. The officer drew his revolver and fol-

lowed Jessup into the saloon and snapped every cartridge but not one of them exploded. Jessup escaped and is still a fugitive from justice.

The gang which had been robbing the expressmen was located several days later in a hotel on Fifth avenue and Harrison street. The house was raided, four of the thieves caught, and two wagon loads of trunks and valises recovered. The jewelry and wearing apparel from a number of the trunks had been sold in houses of ill fame on Custom House place and Clark street, but these were also recovered. The value of the property stolen by these thieves and returned to their owners amounted to nearly \$4,000.

MISS FROM MISSISSIPPI MISSES OUT.

**Damsel Decked Out Like a Flagship on Dress Parade
Travels Far to Wed a Wealthy Stock Broker
Only to Find That Her Romeo Has a Wife
and Four Children—The Rescue.**

Perhaps the experience of Detective Wooldridge in his relentless pursuit of the marriage bureau fakers that most nearly approached opera bouffe was the case of Georgia Crosby. Set to music the story of the guileless Georgia's eventful trip to Chicago from the cotton fields of Mississippi would furnish a theme requiring no embellishment at the hands of a comic opera impresario. The incident convulsed the newspaper readers of a city at that time, but even then all of the ludicrousness and humor of the situation was not brought out in the public press.

At this late day the grave face of the noted detective is seen to twitch with illy suppressed mirth when he recounts the details of the affair. As in most cases of the kind the elements of possible tragedy were not lacking in Georgia's escapade and it was only the astuteness of the policeman that turned the drama into a comedy.

It was early in October, 1902, that an apparition in skirts got off a train from the far south in the Illinois Central depot. As a color scheme her attire was a nightmare. The combination of tones and shades with which she had decked her pudgy figure would have driven a Michigan avenue modiste into fits. The maiden, who appeared to be about 17 years old, gave the impression that she had taken the idea for her gaudy outfit from the lithographs of Admiral Dewey's famous signal at Manila:

"When you are ready, Gridley, you may fire!"

A traveling man remarked on this to a companion as they scrutinized the weird conception and his friend ventured to bet that if Mr. Captain Gridley had been there to see it he probably would shoot. A baggage man added his mite to the general comment by declaring the damsel reminded him of what the aurora borealis must look like to an Esquimau with the delirium tremens. The contribution of a college boy was that he had seen exactly the same thing once when he was looking through a kaleidoscope at a rainbow and the kaleidoscope was hit by lightning.

The girl was as bewildered as her clothes were bewildering. Through the flimsy folds of her bright pink lawn dress the chill breezes from off the lake swept un-

comfortably and told her she was in a strange country where the sun is not so kind as it is in the land where cotton garments are in vogue the year around. Her bright red slippers seemed unduly heavy as she speculated mentally on the problem offered to one in her position.

Nervously she toyed with an immense palm leaf fan into which she had entwined ribbons of many bright hues. Hanging over one eye like a grocery awning was a gigantic white sailor hat of straw, surmounted on one side by a big sunflower and on the other by a large bunch of wax cherries. Streaming from her shoulders were pink and white ribbons, long and broad, and held in place by rosettes of magenta. A broad plaid sash encircled her ample waist and hung to the hem of her skirt. Her arms, tanned almost black, were bare to above the elbows.

And all this on the lake front in October.

But the girl's clothes were not worrying her at all. It was her wedding outfit and she was perfectly satisfied with it. What worried her most was this:

Not one man in all that throng rushed up to her, clasped her in his arms and introduced himself as her ownest own, called her his ducky doo-dimple and murmured in her ear that fudgy would always love wudgy. For such a welcome had been on her programme and she couldn't understand why it didn't materialize. He had told her to wear a pink ribbon so he could recognize her easily. Surely she had worn pink enough!

Now, previously to the arrival of the train which presented the damsel and the clothes to Chicago an anxious-

THE "OPTION" SYSTEM OF COURTSHIP AND MARRIAGE.



"I'M SORRY TO SAY NO JACK BUT YOUNG MR. RICHLY HAS A 30 DAY OPTION ON ME."



faced man had walked nervously about the depot. When the passengers disembarked he pushed forward and carefully looked over each woman. But when his gaze fell upon the maiden with the bare, black arms and the other markers hereinbefore mentioned, his anxiety to push forward and find was reversed to a wild desire to flee and avoid. Twice he turned, as if fearing pursuit, and each time what he saw only accelerated his speed.

A minute later a man with a wild, hunted look in his eyes and blanched cheeks rushed into a saloon and weakly called for something to steady his nerves. To the expressed solicitude of the bartender he only replied:

"I've had a terrible shock—and a narrow escape!"

The depot policeman noticed the bewilderment of the Romeoless Juliet, and finding she had the address of a hotel that had been given her in case of emergencies he directed her to the National, Van Buren street and Wabash avenue.

There the girl explained that she was Georgia Crosby, of Hickory, Newton county, Mississippi. She had come from her brother's plantation to wed A. E. Riggs, a stock broker, who had assured her he would meet her at the depot and lay at her feet his heart, wrapped up in ten \$1,000 bills. She knew there must have been some mistake about his failure to meet her as he was an awful nice man and just as kind and loving and generous as anything. A matrimonial agency had told her so, and she knew it must be true because she had paid two dollars for the information. The lovely Mr. Riggs had written her to go to the hotel in case he missed her

at the depot. As time went on and her fiance failed to call and claim her she was directed to the Harrison street police station, where she explained her predicament to Inspector Lavin.

Convinced that the girl was a victim of matrimonial agency sharpers the inspector called Detective Wooldridge into the case. After some clever work the detective became satisfied that the man who probably would know more about the matter than anyone else would be found in Austin—that his name was E. F. Hansell and that he conducted a matrimonial agency and mail order business at 235 North Park avenue. Leading the unsophisticated country lass by the hand Wooldridge started for Austin. Every foot of the way the appearance of the queerly clad girl in custody of the quiet, grave man caused comment that would have prompted flight inglorious in a man of less nerve than Wooldridge. Friends afterward declared that it ranked among his bravest deeds, although Wooldridge has been in dozens of desperate pistol battles—generally with a hospital finish for all concerned.

Hansell somehow got wind of Wooldridge's approach and he was not at home when Wooldridge appeared with the girl. His son spoke for him, however, and refused absolutely to tell where the man Riggs could be found.

"We never disclose the secrets of our business," he said.

"Oh, you don't don't you?" queried the detective, facetiously. "Well, Georgia, we shall now set in operation a method which I have found very effective in disclosing the whereabouts of gentlemen like your dear

friend, Mr. Riggs. Georgia, there is going to be something doing, but don't let your little heart flutter unduly. It has had about all the fluttering it can stand, and if anybody acquires heart disease in this thing it probably will not be you or me."

Whereupon he promptly summoned some officers from the Austin police station.

"Watch this place and these people," he ordered, "while I go and procure a search warrant. I'm going to clean it out. Perhaps some of the business secrets of this establishment will prove interesting."

The young man began to wilt.

"Who are you?" he demanded of the detective.

"My name is Wooldridge."

If there had been in Georgia's mind any doubt as to the truth of her protector's prediction concerning cardiac troubles, it was quite removed by the agitation of Hansell upon discovering that he was in the presence of the renowned terror of the fakers.

With profuse apologies he declared that so soon as his father returned he would promise to have Riggs found and come with him to any place the detective might designate; that the agency would make full amends to Miss Crosby for any inconvenience caused her and that "everything would be made all right."

Returning to town with his charge the detective placed her in the hotel while he went about some other business which demanded his attention. When he returned shortly afterward he found that "Mr. Riggs" had stolen a march on him and removed the girl to another hotel. He traced them thither and called the man aside.

"Who are you?" asked the officer.

"My name is Riggs," replied the man, and he glibly gave his address and place of business. The keen perception of Wooldridge told him, however, that the man was lying. It was only after the detective had declared his intention of forcing the man to visit with him the places where he said he lived and worked that the gay Lothario of Georgia's romance broke down.

"Really, I don't want to marry her now that I've seen her," he whispered. "I saw her get off the train at the depot the other day and the sight was too much for my nerves. Can't we fix this up some way? There's \$200 in it."

"All right," assented Wooldridge, "but we'll go over to the station and fix it up over there."

In the office of Inspector Lavin Wooldridge demanded to know what Riggs would do for the girl.

"I'll willingly send her back to where she came from," said Riggs. "I sent her the money to come here on."

"But the young lady's feelings have been cruelly jarred," suggested the detective. "Here she came all the way from Mississippi to marry a rich broker. Just think what a reputation you'll be giving the fair city of Chicago down there where the cotton blossoms grow—unless you do the right thing. I'm afraid the fair maid's heart needs balm—green balm, if you please. It looks to me as if it were up to you to supply a thick plaster of frog skins—long green ones—with which to patch the lady's blighted romance."

Inspector Lavin's stout sides were shaking with laughter at the discomfiture of Riggs, who mopped his brow

and shivered every time his eyes rested on his circus poster "fiancee."

As a fitting recompense for his failure to keep his contract with the Miss from Mississippi Riggs was told that \$100 would be about right. He thought the figure exorbitant until Wooldridge quietly remarked:

"Well, perhaps I'd better telephone out to Austin and ask your wife and the four children to step down here and take a look at your lovely betrothed from Dixie land."

The shock was too much for "Mr. Riggs." He unbosomed himself then and there and begged for mercy.

For "Mr. Riggs" was none other than Mr. Hansell, the elder. Wooldridge had discovered that the matrimonial agent was an albino and had been aware of his identity from the first.

A kind police matron showed Georgia where to conceal her \$100 where it would be safe from thieves on the trip back to the southland and the girl and her clothes started back to Mississippi.

"And now you be good," was the parting admonition of the detective to the marriage bureau man. There was a significant twinkle in the grave officer's eye as he said it, but Hansell understood so well that he has since given no trouble to the famous foe of the fakers.

And Georgia?

"Well," said she, before the train pulled out, "There ain't any fly stock brokers down Newton county way, but there's some pretty nice boys around home all the same, and there's plenty of them just crazy to marry me. And they ain't got no pink eyes and white hair and wives and children and things, either."

TERROR OF CITIES.

Reckless and Careless Women Drivers Place Pedestrians in Great Peril.

Among the terrors of a large city are the drivers of horses, and one of the most serious obstacles to the maintenance of orthodox religious injunctions by police officers, so far as swearing is concerned, is met in their endeavors to prevent pedestrians from being crushed beneath the wheels of vehicles. If you are fortunate enough, with the aid of policemen at the street crossings, to keep out of the way of brewery wagons and ice wagons, you are still not safe, for there is another danger to be avoided. This is the woman who owns a horse and buggy. The police officer can often manage the big teamsters who drive two, four and sometimes six horses, but the woman driving one horse is beyond his control. C. B. Lewis, the famous "M Quad" of the Detroit Free Press, saw the humorous side of this terror of the street once while he was on a visit to Chicago, and as it could not possibly be printed in any better manner, the author will tell of it in Mr. Lewis's own words. Detective Wooldridge saw him dodging a woman behind a horse one day and watched the papers for his views on the subject, and here is what he wrote:

Between the woman who wanders about the street shoving a baby carriage before her and the woman who drives a horse and buggy there is choice. The baby carriage can sometimes be dodged, jumped over or got

around. You can sometimes evade it by climbing a telegraph pole or rushing into a basement. If you are armed with a club and can look ferocious the woman will sometimes turn aside and cripple some one else. But for the woman who drives a horse and buggy—look out!

I saw her start out the other day. When the horse left the post the woman was looking back to wave her hand at somebody and the lines were on the dashboard. There was an ice wagon coming up the street, but wave she must and did. She was almost ready to turn her attention to the horse, when he stopped. He had to. He had run plump into the ice wagon team, and he couldn't climb over them. The woman picked up the lines, pulled on the "gee" and then on the "haw," ran the horse over the curbstone and twisted around a tree, and as she got into the street again she upset a swill cart with the off wheels and went her way with serene countenance.

When she reached the avenue she was fussing with the laprobe, and the horse took a long turn. There was a street car passing, and if the driver hadn't put on the brake and turned his horses across the track she would have been run down. It is doubtful if she noticed the fact. She pulled on one rein with both hands, told Dobbin to "git ap," and finally got away on a straight line on the wrong side of the street, of course. A brick team crowded her into the curbstone, but the smile never left her face. A milk wagon rubbed the fore wheel and the milkman yelled at her, but she looked straight ahead. The horse finally crossed over to the other side on his own account, and the street car missed the hind wheel

by such a close shave that half the passengers cried out in alarm.

All of a sudden the woman pulled hard on both of the lines and cried "Whoa!" She had been struck at sight of a new hat on a passing woman and she wanted to see more of it. A grocer's delivery wagon was following close behind and the sudden stop brought about a crash. Horse, woman and phaeton were slewed around and almost upset, but the only one at all disturbed was the horse. He didn't seem to believe in sudden changes. He was hawed and geed and pulled into shape and as he jogged along the lines were dropped while the driver fussed with her hat. Her buggy struck the nose of a horse backed up to a grocer's door, brushed against an express wagon, skinned along the side of a street car and finally locked wheels with a beer wagon. Nothing was broken, nobody disturbed in mind or body. A harness-maker backed her horse out and headed him down street, and the serene journey was again resumed, to be interrupted on the next block by the animal bringing up against the back end of a farmer's wagon.

"What in blazes—!" roared the farmer, but he stopped there. She had dropped the lines to tuck in the lap-robe.

Down at the next street three men stood talking. The phaeton crossed over and made a bee line for them and drove them off and then crossed back and skinned along a pile of brick and drove four or five stone-cutters to jump for their lives. It was just half a block further that the horse was hawed to cross to a photograph gallery. Vehicles were passing in a mob. A private car-

riage was stopped dead still, a fishman's cart backed into a sand team and a plumber's horse given a set-back to last him a month, but retribution was at hand. A two-horse dray caught a hind wheel of the phaeton and wrenched it off and drove splinters into the pavement. Someone held the horse and someone else helped the woman out, and when she surveyed the wreck she mildly observed:

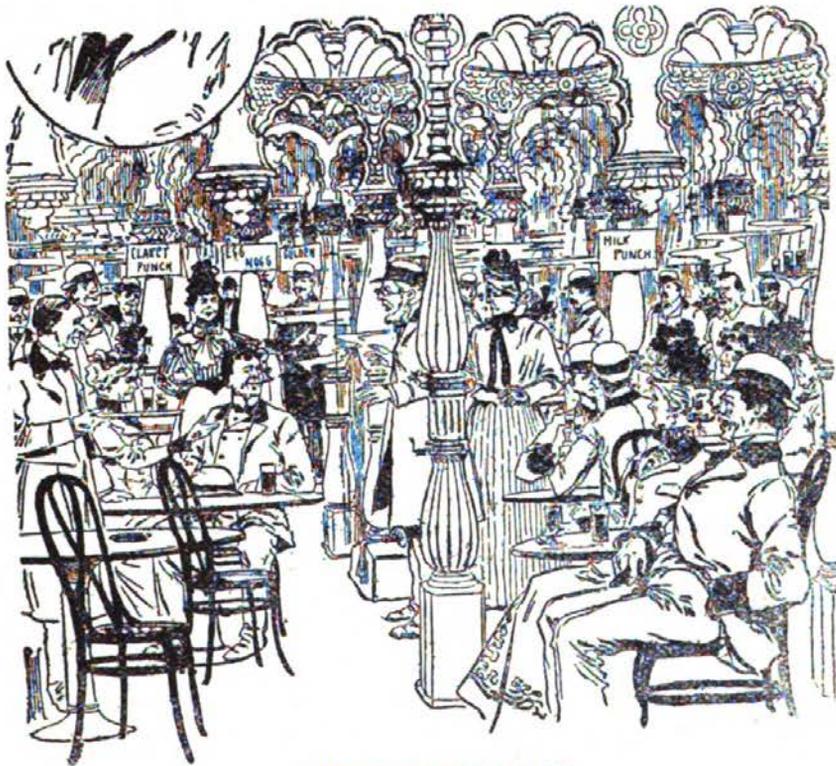
"I wonder how on earth that could possibly have happened when I am such a good driver!"

I give you fair warning. I saw her at the wagon shop yesterday bargaining for a new wheel. She intends to drive out again. No arrangements can be made with the signal service men to hoist the danger flag when she starts out, nor will the police ride on ahead and clear the streets. The public must look out for itself until the legislature again convenes and some law can be made to cover the case.

RACHEL GORMAN'S "GREEN SISTERS" GRAFT.

**How Thousands of Dollars Were Collected for the
Care and Cure of Epileptics by One of the Smooth-
est Confidence Women in the World—Garbed
as Nuns Solicitors Preyed Upon Wealthy
and Prominent Men.**

The rise and fall of Rachel Gorman makes one of the most unique stories in the history of graft. The woman's scheme was peculiar to herself. She was in no sense a copyist, but on the contrary was an originator. Her



INTERIOR OF THE (ALL-NIGHT SALOON)

methods were bold and far-reaching. She rushed in where angels feared to tread and "made good." In the garb of a nun she placed the magic touch upon the purse strings of men high in office, of race track frequenters and of business men, and she had dozens of trained assistants doing the same thing. And then in the same nun's habiliments she would toss her easily gotten pelf over saloon bars within a stone's throw of the offices of her victims, lift her saintly robes to her knees and dance jigs of jubilation for the edification of those who were helping her to drink up the money she had collected in the name of suffering humanity.

All in all Rachel was a wonder. She served an extended apprenticeship before essaying to strike out for herself, and when she did launch her bark upon the golden sea of graft, she trimmed her sails in a manner that left all rivals in her wake. Even after her craft struck the shoals of police interference and was dashed to pieces on the rocks of authority, she saved a young fortune from the wreck and quit winner by many thousand dollars.

The "Rachel Gorman Home for Epileptics" will stand for all time to come as the smoothest and at the same time the "rawest" enterprise of the kind that has ever been encountered by the police of any city in the United States. The "home" was nothing more nor less than the magnificent dwelling in Blue Island, Ill., purchased by the Gorman woman for her own private dwelling. The only semblance to an epileptic home was artfully provided by Rachel, who had two or three servants trained to throw fake fits at stated intervals on the front lawn for the

purpose of impressing her neighbors and the police. Also she managed to keep one or two "pay patients" in the house who were of greater value than the servants in the "fit" line, because they could have real, bona fide fits occasionally.

Of Rachel Gorman's early life little is known, but enough of her checkered career was uncovered by the police to stamp her as a marvel among female grafters. Up to the time when her graft was broken up, in the fall of 1904, she had traveled a fast enough pace to have been married three times, to have acquired an unprecedented capacity for alcoholic liquors and a faculty for getting the money that would have put John D. Rockefeller into Class B. had she been permitted to go on unmolested.

All the more wonderful is it that she could array herself in churchly attire, assume the expression of a Madonna and throw enough beseeching tenderness into her voice to draw money out of the tightest fist that ever clutched a hundred dollar bill.

The higher the position of the person she tackled the higher the toll she exacted. She carried a list of prominent men who had contributed, and when she wished to impress a victim with the fact that his donation was not commensurate with his position in the world she would produce the list, and by the subtle means known only to Rachel, would drag a check out of the man for perhaps ten or twenty times the amount he had originally intended to contribute. Among those whom she victimized were Governor Richard Yates of Illinois and William Jennings Bryan, each of whom had unhesitatingly handed her a \$100 bill. With these names and those of dozens

of other prominent men, she procured cash at a landoffice rate. In a single day she is known to have collected \$164.

The Gorman woman laid the foundation for her career when she entered the service of a man of the name of Held, who started the "Illinois Home for Epileptics," and advertised that he could cure epilepsy. He was not even a licensed physician at the time, being only a student, but he did a good business through Rachel Gorman, who arrayed herself in a striking costume, resembling that of a trained nurse, and collected goodly sums for the charity department of the home. Held found, after three years of prosperity, however, that Rachel was prospering faster than he was and he discharged her. He gave as his reasons that she was appropriating too much of the money collected for her own use, that she drank to excess and that her character was not befitting the tender mission upon which she had been delegated. The Illinois Home for Epileptics led a precarious existence after Rachel ceased to play the part of principal "meal ticket" for it, and after moving about from place to place, found a home at Arlington Heights, Ill. Then it proceeded to burn down, leaving the field clear for Rachel, who meanwhile had concocted plans of her own for the poor, forsaken epileptics.

She persuaded a man named S. F. Cleveland and another person, known as "Doctor" Gibson, to join in the establishment of an enterprise which was given the title of the "American Chronic and Epileptic Association." Headquarters were established at 1015 North Clark street. Cleveland was manager, Rachel Gorman occupied the



THE CHARITY HOSPITAL GRAFTER. A photograph from real life. Rachel Gorman dressed as a nun, collected thousands of dollars for a fake Epileptic Hospital. She got one hundred dollars each from the Governor of Illinois and Wm. J. Bryan. She was arrested and put out of business by the author of this book.

“charity chair” and “Doctor” Gibson attended to the medical end of the show. It appeared subsequently that “Doctor” Gibson was not at that time a physician, but bore the title of “Doctor” because he was or had been a clergyman.

But this scheme ended in a fight. Cleveland accused the woman of withholding donations made to herself and assistants, whom she trained as carefully as a stage-manager directs a comic opera chorus. He also accused Gibson of pretending to be a physician when the extent of his knowledge in the medical line was the administration of some kind of “dope” to the occasional patients who dropped in for “treatment.”

Gibson, Gorman & Co. then organized a scheme on their own account, called the American Epileptic Charity Association, but soon they too split. Cleveland opened the Cleveland Neurotarium, a fake epileptic cure establishment, at 1065 North Clark street, and sought to emulate Rachel’s system of soliciting by sending out a number of solicitors dressed as nurses. But he had reckoned without Rachel Gorman. Her time had come and she grasped the chance of her life. She arranged with a Mrs. White at Round Lake, Ill., to board such patients as she might send to her farm house and advertise that the “Rachel Gorman Home for Epileptics” was at Round Lake. Then she gathered her corps of solicitors together and went after the money. The dress she put on them was striking. It consisted of a long green robe and hood, patterned after the gown of the Sisters of Charity, with a cross on the white breast linen, and the legend “Epileptic Charity.”

These women Mrs. Gorman sent broadcast soliciting funds. They became familiar figures throughout the business district of the city, at the race tracks, in saloons and on the trains going to and from the race courses. Their routes were laid out for them daily by Rachel Gorman, who did her work so well that the money rolled in by the hatful. Meantime the good that was being done the epileptics of the community was scarcely noticeable. In eighteen months seven patients were picked up and sent to the farm house at Round Lake. When the graft got so good that Rachel had no time to think about epileptics she simply broke connections with the farmer's wife, incidentally owing the woman \$229.

In 1904 the game had become fast and furious. In June of that year Rachel Gorman purchased a fine house in Blue Island and from that time on the "home" was advertised as being located in that town. For the sake of convenience a city office was established at 91 Wisconsin street. Here each day the fake "nuns" gathered to don their green habits and white coifs and receive instructions from Rachel. She enlarged her field and began sending the women on trips to other cities. She kept careful track of state and county fairs and had one or two "nuns" on hand wherever there was money being spent by large numbers of people. She herself attended conventions of all kinds and her revenue from the politicians was no small portion of her loot.

Rachel had a system of her own for gathering money at the race tracks. So far as is known it was the only really successful system ever devised for assuring a full pocket book after the horses had quit going around the

magnetic oval. She would bet on the horses, drink, dance and sing—all in her nun's garb—and with the assistance of several friends would keep careful tab on those who won large sums of money. By the time the trains started home she had every big winner marked for a large "touch." She would enter into their jubilation over their success with great gusto and at the height of the hilarity she would ask for a donation. She never took "no" for an answer, and there is no instance on record where she failed to obtain a liberal sum from any successful bettor upon whom she bent her efforts. Many cheerfully gave money to the "green sister" in the belief that their good luck was due to her presence at the track. Others donated rather than be dubbed "cheap" before a car full of people, most of whom were aware of their success in the betting ring. But it mattered not to Rachel what motives inspired the contributions so long as they found their way to her fat pocket book. The racing season was fine for Rachel.

Soon after one of the solicitors was sent to St. Louis it was discovered by the police that an account of large proportions had been opened with a bank in that city. The Republican and Democratic conventions at Springfield, Ill., were a source of harvest and in Chicago contributing to the "green sisters" had become a habit with thousands of people. The public had accepted the nuns as an established institution and opened up their purse strings accordingly.

The fall came October 18, 1904. The police had heard from Secretary Egan of the State Board of Health that



THE GRAFTERS' CLUB-ROOM. The gilded saloon is where the crook and all kinds of grafters meet and lure their victims.

the Epileptic Charity home was a bogus proposition and they determined to break it up.

Detective Wooldridge raided the Wisconsin street office and then went to the Blue Island house, where, accompanied by the chief of the local police, he paid a call upon Rachel. The woman was found in an invalid's chair, with a pair of crutches at her side. She claimed to be unable to move, owing to an injury she had received by falling through a defective sidewalk. She discussed her "work" with the officers, however, and put up an artistic game of talk concerning the conduct of her system. She claimed that most of her patients were scattered throughout Chicago and they were treated at their homes or else called at the sanitarium for attention.

The Blue Island City Council had enacted an ordinance prohibiting a home for epileptics in the town, but the threat of the Gorman woman to sue the city for damages for her injury seemed to restrain the city authorities from enforcing it.

The scene at the house was like an act from a farce comedy. The officers found the supposed invalid seated on the rear porch, chatting with some friends. They informed her that they possessed a search warrant for the premises. The woman immediately leaped to her feet, and forgetting that she was supposed to be crippled, ran into the house and defied the policemen to enter. She menaced them with her uplifted crutches and used language more forceful than elegant.

"Dowie himself couldn't cure a cripple quicker than that," commented Wooldridge, as the two officers pushed past the infuriated woman and began to search the vari-

ous rooms. When she saw that the officers were not to be turned aside Rachel bowed to the inevitable and followed them through the house. For one hour and a half the "invalid" stood upon her feet, unaided by crutches, and kept up a running fire of jokes and coarse comment with the intruders. She invited them to supper and told them that if they would come and stay a week she would show them what kind of hospitality her hospital could put up. She told them that detectives had been after her before and that she valued their visits highly as a mode of advertisement for her institution.

"It's a queer game," she said. "Out here in Blue Island they want to run me out because I keep epileptics, and the Chicago police are after me because I don't keep epileptics. It looks to me like a case of 'heads I win and tails you lose.'"

A mass of documents, including memoranda and letters, was found by Wooldridge, which showed that thousands of dollars had been collected by the woman and her assistants. The women worked on a commission basis, and from the appearance of the credit sheets it was plain that Rachel was not the only person who was thriving on the epileptic graft. It was found that she had paid \$3,000 down on the house she occupied and that she also had a large bank account.

Further action was deemed unnecessary by Wooldridge, as the publicity given the exposure in the newspapers rendered it impossible for the "green sisters" to do any more grafting in Chicago or anywhere within many hundreds of miles. The green robes from the Wisconsin street office were confiscated and turned over

to the city custodian and a warning was given to Rachel that if any evidence of an attempt on her part to resume business were found trouble of a serious nature would follow for her.

To this day the "sweet faces" of the "Green sisters" have not reappeared on the streets of Chicago.

CONFIDENCE GAMES.

Details of the Many Schemes and Devices Employed to Fleece Strangers.

Of all criminals with which the Police Department of any great city has to deal, confidence men are the most troublesome. The smooth, well-dressed bunko steerer often escapes the eye of the most vigilant officer and picks his victim from the depots, public buildings, and streets, where policemen are detailed in large numbers.

The Chicago police have encountered the confidence man in a hundred varieties of "con" games. They have found him in league with politicians and other persons of influence, and waging a war against him has been a task which required the most skillful work. Detective Wooldridge has been the known enemy of the oily-tongued criminal, and during his service in the Chicago Police Department he has battled with him unrelentingly. His efforts have resulted in the breaking up of some of the most notorious and best organized gangs of "con" men, and more than one of this gentry now in the Joliet penitentiary can consider his stripes a souvenir of Detective Wooldridge's work in behalf of society and law and order.

During the first four years of the administration of Mayor Carter H. Harrison, the younger, the press again and again called attention to the robberies committed by confidence men. Chief of Police Joseph Kipley called Wooldridge in and instructed him to wage a relentless warfare on the "con" men.

With the assistance of several officers from Chief Kipley's office, Wooldridge invaded the haunts of the confidence men, and, entirely disregarding their political influence, he broke up gang after gang. Hundreds were arrested and ordered to leave Chicago or fined, and others were indicted by the grand jury upon evidence gathered and presented by Detective Wooldridge.

Soon the "tip" went to the politicians who posed as the protectors or backers of the confidence men, "Have Wooldridge called off, or the game is gone."

Wooldridge was not "called off," and as a result, Chicago, for the first time in twenty years, was practically cleared of confidence men. Charles Gundorf, known as a "fixer" and also as the "King of Con Men," quit Chicago. Finding that he could not follow his nefarious pursuits here, Gundorf went to Niagara Falls, where he secured certain "privileges." He took with him from Chicago a score of bunco steerers and "con" men who found Wooldridge's efforts ruinous to their games. Gundorf and his gang is but one of a number which abandoned Chicago before the onslaught of Wooldridge and his fellow officers from Chief Kipley's office. The majority of these "grafters" went to Buffalo or that vicinity to work during the Pan-American Exposition. Chief of Police O'Neill kept up the good work, and all of

these men were driven out or abandoned confidence work.

Previous to January, 1901, the names of Charles Gundorf, "Farmer" Brown, George Beazley, "Big Sam" Jerioux, "Kid" Wilson, "Dirty" Eddie Hall, George Harrass, "Bunk" Allen, Harry Featherstone and Lamon Moore were as familiar to newspaper readers as the names of the city officials. Since that time, owing to Wooldridge's efforts, the names of these men have not appeared in public print except to note the fact that "Dirty" Eddie Hall and Harry Featherstone have been convicted and sentenced to the penitentiary, and that the others have been frequently arrested or forced to quit their dishonest practices. Their political "pulls," however strong, did not save them.

It was "Eddie" Hall and his associates, "Slim Jim" Davis and "Curly" Collins, who, on Dec. 2, 1887, came near killing Captain Luke P. Colleran, who at this writing is chief of the Chicago City Detective Department. Captain Colleran was then a plain-clothes man, and was watching for confidence men in the vicinity of the Randolph street viaduct. He had an advantageous point of view, and saw Hall and Davis escort strangers up the bridge. By a long detour, Colleran eluded those who were left at the end of the bridge to give signals of the approach of officers, and appeared suddenly on the scene and found "Slim Jim" Davis, "Eddie" Hall, "Dick" Dean, and "Kid" Murphy trying to fleece two farmers. Colleran was alone, but he was determined and was not appalled because there were four to fight.

He seized Davis by the coat collar, saying, "Davis,



SEVEN GRAFTER GAMES FOR SWINDLING GREENHORNS.
 Every man who goes from the country to the city will run up against one or more of these if he does not keep out of bad company. Read the names of these games and beware of grafters who suggest playing them.

stand still." Leveling his revolver at Hall, he exclaimed, "Eddie, if you move, I'll shoot." They knew that he was in earnest, and submitted, but the other two confidence men escaped. He had two under arrest, but he was not out of trouble yet.

Starting off the viaduct towards the patrol box with his prisoners, he met "Curly" Collins, who offered to assist the officer.

"All the assistance I ask of you, Collins," said Colleran, "is for you to mind your own business."

Collins then passed on, but when only a few feet away, he picked up a piece of timber, and running up behind Colleran, dealt him a blow which knocked him insensible. The others then jumped on the officer and beat him terribly. Not satisfied with this, they picked up the limp and unconscious detective and threw him over the railing of the viaduct. He struck the top of a freight car, bounded thence head foremost to a flat car loaded with iron, and then fell to the railroad tracks. The gang ran and escaped. Colleran was unconscious many hours and was in the hospital many months, but he has had the satisfaction at last of seeing every member of the gang that assaulted him, sent to prison.

The "Woolen Mills" gang was the most troublesome of all to the police, owing to the fact that this variety of "con" game was easiest worked, and the swindlers had no trouble shifting their basis of operation quickly. These gangs, also known as "broad" gangs, were allied with certain politicians, and they wielded no light influence to handicap the work of the police. But their political influence carried no weight with Detective Wooldridge,

and the "Woolen Mills" gang is to-day extinct, the swindlers scattered over the United States, and the leaders and backers disheartened.

From four to ten confidence men skilled in the art of acting, and skilled in this connection implies the fullest meaning of that word, formed the combination known as the "Woolen Mills" gangs. One gang worked under the direction of "Farmer" Brown, and others were headed by grafters of equal accomplishments. Three of the "con" men in these gangs remained about the fake offices, and the others worked the vicinity of the railroad depots, the stock yards, and the public streets and buildings, on the lookout for victims.

The outside men, known as bunko steerers, approached unsophisticated strangers. One of the swindlers would hasten to the victim, grasp his hand and call him by some fake name. Invariably the stranger stated that a mistake had been made, and during the explanation by the grafter, the stranger's real name was secured. This was quickly imparted to another bunko steerer who carried a pocket bank and postoffice directory. The second swindler quickly gleaned the directories and picked out the name of a banker or the postmaster in the town from which the stranger hailed or nearest which he resided.

Then came the fine work. The second "con" man approached the stranger and called him by his right name. He introduced himself as a nephew, brother, or cousin of the banker or postmaster, and stated that he was in business with the "Great Western Woolen Mills." He then invited the stranger to accompany him to the office of the

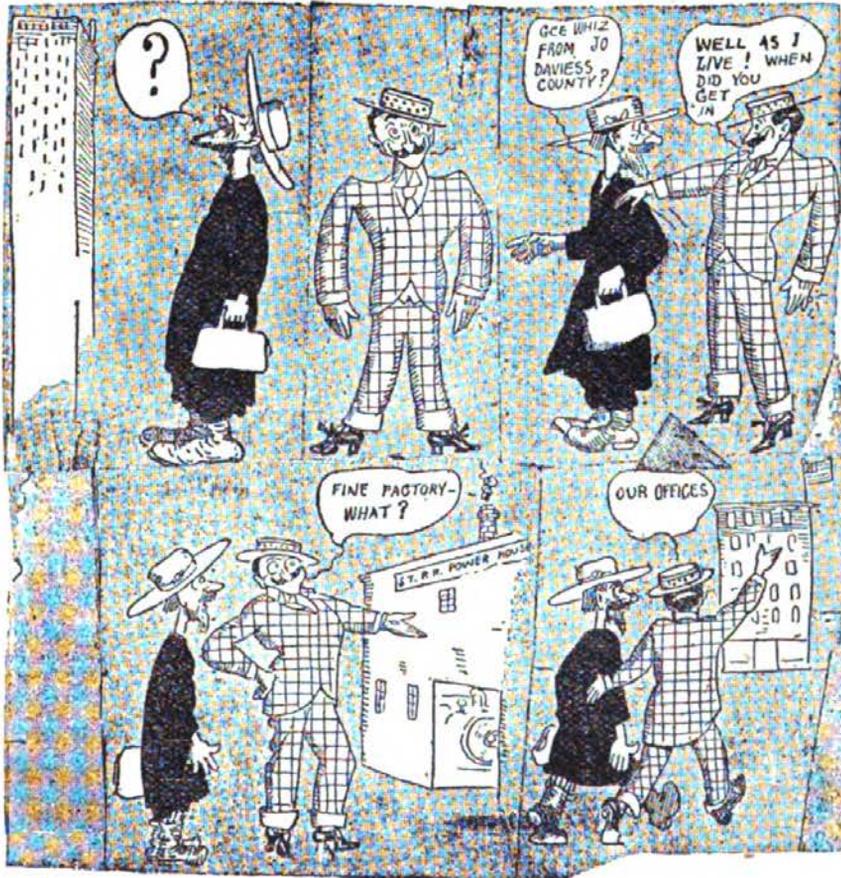
woolen mills company to have a free suit of clothing made.

"We're making suits for advertising purposes, and all we ask is for you to show it to the folks out home, and tell them how the 'Great Western Woolen Mills Company' made it," the swindler explained.

The stranger was then conducted to the "broad" joint, usually an office located in the levee district. There he was told that the manager was out for a minute. Within a minute or two other confidence men, pretending to have come from the stock yards after selling a carload of mules or stock, would come in. They began discussing a game played with four cards, three of which have stars printed on them and one of which bears a picture of a girl kicking a hat. The stranger is induced to make bets that he can pick out the fourth card. In this process the swindler who brought him to the place turns up the corner of the fourth card and wins. When the victim places all his money on a bet the other confidence men change the cards and turn up the corner of another.

If the victim shows an inclination to cause trouble for the swindlers, the manager of the fake concern is called in and he upbraids the victim for gambling. If he is not then inclined to leave the "broad" joint without making trouble, a bogus policeman is called in. This fake officer arrests the victim for gambling and conducts him through a maze of streets and alleys to an out-of-the-way place where he is left to shift for himself.

When the stranger leaves the "broad" joint, the gang picks up the samples of cloth and desks which adorned the fake office and makes a quick move to another fake



THE WOOLEN-MILLS-FREE-CLOTHES GRAFTER. It is astonishing how easy some persons are swindled by an entertaining stranger in a large city. This story in the book is both pathetic and laughable. It tells how they induce credulous people to accompany them to a fake factory for the purpose of getting a free suit of clothes, simply by agreeing to show it to the folks at home and tell them that the great woolen mills company made it. Once in the place they are robbed in various ways.



office. In the event of the victim making complaint to the police the gang is out of the way. Officers may be led to the rooms where the victim was robbed, but they find it is so changed that the stranger seldom recognizes it as the same place. Robberies of this kind have netted as high as \$2,500 each.

But the day of the "broad" joint and its smooth operators has ended. Detective Wooldridge familiarized himself with the haunts of the swindlers, with their methods and their faces, and his warfare drove them from the city.

It was as a "broad" joint operator that "Farmer" Brown became famous, although Charles Gundorf is generally spoken of as the originator of this infamous swindle. Brown took the part of a Kentucky farmer who had just sold a load of mules, and his smooth talk induced hundreds of victims to bet their money on the card game swindle. A conservative estimate of the amount of money taken from strangers in Chicago by this swindle previous to 1901 is \$10,000 per month.

There are so many of these confidence games that it would require almost a whole volume to describe all of them. One which is a "sure thing" for the owners of it is the Tivoli game. It does not differ very materially from the regular Tivoli game which is frequently seen in saloons and billiard halls, except that the latter is on the square, whereas the former is a gambling game and has connected with it a mechanical device which prevents the player from winning. It consists of a small high table on which is arranged rows of pins and pockets or holes and looks much like the regulation bagatelle table.

At the end is a short hollow post, surmounted by a negro head, whose wide mouth is a target at which a small ball is thrown.

The pockets or holes in the table are all numbered and pay according to the numbers. The player is asked to throw a ball into the negro's mouth and if the ball goes into the mouth, down the hollow tube and then rolls into a certain pocket, he gets a certain amount of money, which is always declared to be several times the amount paid for making the venture.

But by a cleverly arranged mechanism the operator can by a simple pull on a cord underneath and without observation, cause a small pin to project and thus prevent the ball from going into any pocket into which he does not want it to go.

There is a fascination for strangers about the game, because it looks simple and seems on the square, but it is a hard game to beat, even when not operated by crooks. The bunko steerer finds many victims for this game and thousands of dollars have been lost in it, of which nothing has been said, because the victim usually realizes when it is too late that he has been robbed by a cheap swindle and is ashamed to let any one know it. This the swindler well knows and he does not hesitate to get all the money he can.

The same methods are used to get players for this game as are used in all the other games. "Cappers" are sent out to bring in the rural visitors. They are told of the "big sights" to be seen in this wonderful place; shown pictures of women in suggestive attitudes and hear stories of a reproduction of a harem and this more easily

leads out-of-town sightseers astray than anything else.

Another swindling game which has filled the pockets of many crooks is what is called the "goose-neck." This game is similar to that which is frequently seen at county fairs by which a man tests his hitting strength with a heavy mallet or maul, by striking a large pin which sends an automatic marker up on a tube which registers the striker's strength.

The "goose-neck" is a reproduction of this on a small scale, except that the victim does not register his strength. In hitting the pin with a small mallet he is supposed to produce on the post or cylinder even or odd numbers. These numbers are controlled by the operator who by a turn of a small screw which is invisible to the victim can make the register show either one he desires.

The victim is lured on by confidence men or by a steerer who will make a bet of say \$2 that he can get the even numbers. Of course, when he strikes, the even numbers show up. He is allowed to win a number of times, when the operator tells him he is too lucky and that he will allow him to play no more.

Then he pretends to be greatly angered and turns to his victim and tells him to play; that he is liable to win a thousand dollars; that the operator is in bad luck, etc. The victim will start out by betting \$2, and he is allowed to win because the operator turns the screw to set the numbers bet on. Then the victim is told he had made a conditional bet; that is, he had won two dollars by getting the even numbers, but by putting up \$2 more he stands to win not \$4, but \$20. This seems alluring and he is told again that the conditions are that by putting

up \$25 more he can win \$500. That is the limit of the conditional betting he is told, unless the steerers and cappers find the victim has plenty of money and is willing to stand to win a thousand, in which case he is likely to be asked to put up anywhere from \$100 to \$500 to win \$1,000. But if the victim seems to be afraid to put up any more than the \$25, the screw is turned to show up the odd numbers, if the bet is made on the evens and presto, he is informed that he has lost and the "steerers," "cappers," "coin separators," "outside hooks," and "come-ons" begin to surge toward the street, carrying the victim with them and he soon finds himself standing on the sidewalk with no one in sight whom he saw on the inside.

And thus it goes. When on the inside, he is made to think that every one around him is anxious to play the game and when they are stopped on account of their "heavy winnings," they encourage him. "Go in, old man," they will say, "you can't lose," and when he is permitted to win a few bets, one of them will exclaim, "I wish I had your luck. I never saw anything like it. Let me play once." But the operator will tell him it is not fair to him to play on another man's luck, and winds up by saying, "This gentleman may win all my money, but I will be fair and not stop him until he goes the limit."

Thus encouraged, the stranger lets his money go and frequently leaves without a cent in his pocket.

An experienced confidence man—such as he with whom Officer Wooldridge has dealt with such a firm hand—is always ready to fleece victims and to this end

he carries dice, a fake lock and other swindling devices in his pocket. He has them ready to use in a moment.

With three ordinary dice the swindler entices the victim into the "top-and-bottom" or "Rocky Mountain" dice game. A booster is necessary in this game. The booster meets the victim and conducts him to a saloon or byway and there the operator is found shaking three dice. The operator offers to bet the booster and his victim that they cannot tell what number the spots on the tops and bottoms of the three dice will aggregate. The booster makes a bet, giving the number as twenty-one and wins. The operator then excuses himself for a minute or two, and during his absence the booster explains that twenty-one will always be the count on the tops and bottoms of the dice no matter how they are thrown. The victim quickly sees this.

When the operator returns he offers to make more bets. The booster apparently wishes to discourage betting, but the operator is so insistent at wagering his money on what appears to be a certain loss that the booster tells the victim to bet with him. It is an easy matter to lure the stranger into this swindle.

After the money is bet the victim is usually allowed to win the first wager. The operator then increases the size of the bet to the amount which he believes the victim to possess. The bet is made, and the dice thrown. Some operators "switch" dice, putting in a dice with equal numbers on opposite sides. This breaks the count and the victim loses. Other operators turn one dice half round after the top numbers have been counted. This, too, breaks the count at the victim's expense.

In the lock game the booster with the victim appears to find a brass lock on the street. He laments the fact that he found no key. Another confidence man is near at hand and is introduced to the victim. The second swindler is shown the lock and he produces a bunch of keys, one of which opens the lock. The victim is given the key and lock, and finds that it works right, but the original booster is unable to work the lock. The victim is roped into betting as in the dice game, and by pressing a hidden spring, the lock is bound so that the victim cannot unlock it after his money is up.

The confidence man lives strictly by his wits and he can truthfully be said to be a witty and a hard customer to handle. He is inventive and constantly bringing out new swindles. But with his new ideas he finds old ones best in some cases and hence newspaper readers learn through the daily press of swindling by the "steamboat explosion" and "tunnel cave-in." The surprising thing is that these ancient swindles find victims after years of exposure in the daily press.

The "steamboat explosion" and "tunnel cave-in" dodges are used in many instances as a subterfuge to get the victim into the clutches of shell men and other confidence operators. But sometimes they are used to further downright robbery. Many cases of both descriptions have been encountered by Officer Wooldridge and many criminals with victims in tow have been put to flight by the appearance of Wooldridge when the game was all but sprung.

Some years ago these swindlers became very bold and to demonstrate that he could catch them despite their

shrewdness, Officer Wooldridge disguised himself as a countryman.

He was approached by a booster and was led to the swindle, where he disclosed his identity and arrested one of the most troublesome gangs with which the police ever had to deal.

The unsophisticated stranger in Chicago is approached by a booster who asks him if he has seen the tunnel cave-in or steamboat explosion. This usually excites the curiosity of the victim and he is easily led to some out-of-the-way spot to be shorn by the shell game or held up by a fake policeman. In the latter instance he is accused of having counterfeit money in his possession. The bogus officer flashes a star and the booster promptly hands over his money for the scrutiny of the alleged policeman.

This is returned as "sound," and the victim is induced to allow the examination of his money. This is "found" to be counterfeit. The fake policeman takes it away after telling the victim to call at the police station later, and if it is found that the money is genuine he can secure its return. If the victim is inclined to object to seeing his money go from him, he is told that he will be arrested for carrying counterfeit money and that the punishment is a year's confinement in the penitentiary. This yarn usually settles the most suspicious victim.

There is another game operated by confidence men, which is the most illusive of them all.

This is called the envelope game. It seems such an easy matter to catch the envelope containing a \$10 bill, and the odds given on it are so large that even the most

conservative people are often tempted to try their luck.

It consists of an ordinary envelope box containing about fifty envelopes. In the presence of the man who wants to try his luck, a \$10 bill is inserted into the envelope, which is thrown into the box with the others and then a chance is given any one to select any five of the envelopes which are in the box for \$1. Each envelope has a small slit in the bottom of it and it is through this that the operator cunningly extracts the \$10 bill, when to all appearances it has been left in the envelope. It is a simple trick which the confidence men can operate so dexterously that the outsider seldom sees how it is done and a great deal of money has been lost through the efforts of strangers to get the envelope containing the \$10.

It may be a matter of surprise to many persons to learn that the ancient shell game continues to bring a steady and very remunerative income to the confidence men and swindlers of the largest cities.

Since Illinois was a rolling prairie and the few settlers were trading tin cups for valuable furs with the Indians, the shell game has been a sort of well known institution. It has thrived in Chicago and even in the small towns where days of celebration, county fairs, and circus exhibitions brought visitors from the rural districts. The cost of attempting to locate the elusive "pea" has long been met by the curious countrymen and "green" townsmen, and as late as today shell men or "nut" men can be found occasionally about the depots, stock yards or other such places where visitors from the country are likely to be met.

When Rulin Come to Town



Three half-shells of the English walnut, an India rubber "pea" and a soap box or a small table complete the swindling outfit of the shell man. At least one "booster" is essential to the success of the swindle.

The operator rolls the "pea" about under the inverted shells and bets the victim that he cannot tell which shell it is under. The "booster" steps up first and the operator, with seeming carelessness, allows the "pea" to slide slowly under one of the shells. This motion is seen by the countryman and the "booster." The latter makes a bet and of course, wins. Then the victim is inveigled into the game.

The operator appears to handle the shells more carelessly than before. He allows the "pea" to remain an instant under the edge of one shell. The victim sees this and imagines that he has a sure thing. He makes his bet and picks up the shell, to find it empty. The shell operator, necessarily skilled in handling the "pea," causes it to pass under the shell picked up by the victim and inside the next shell. The motion is too quickly made for detection.

There is another confidence game which is worked on small storekeepers and by which many a clerk and proprietor, men and women, have been victimized. This is called the "short change" scheme. The man who works this plan of robbery usually selects one of those small stores which are located in the vicinity of schools and in which are sold confections, stationery, etc.

His plan is to enter one of these stores with a lot of small change in his hand and tell the clerk or proprietor he has written his wife a letter and wants to inclose \$5

in it and ask for a bill in exchange for silver. He has the letter in his hand, already stamped and addressed.

He counts out the small change and manages to extract from it fifteen or twenty cents without being detected. He is given the five-dollar bill and then tells the clerk to count the silver to see if it is correct. While this is being done, the confidence man places the five-dollar bill in the letter, but dexterously gets it out and then seals the letter.

In the meantime the clerk has discovered that the change is fifteen or twenty cents short. The confidence man hurriedly counts it again and declares he has made a mistake. He then gives the clerk the letter supposed to contain the five-dollar bill and tells him to "just hold that a few minutes until I run back home and get the balance of the change."

Thinking the five-dollar bill is in the envelope, the clerk takes it and lays it aside, while the confidence man with the bill in his pocket picks up the change and saying, "I'll be back in a minute," departs and is not seen again. This game has been played hundreds of times in Chicago and very few of the rascals have been caught.

TRICKS OF COUNTRY FAIR FAKERS.

Crooked Gambling Tools Sold to Fleece Farmers.

The country fair is the harvest time for the genial faker. And now dealers in crooked apparatus for fleecing the farmers are sending out catalogues of their wares. One such circular tells in so many words that when the harvest moon hangs low in the West and the frost is on the pumpkin and the corn is in the shock, then does the faker go out to reap a bounteous store of nickels and dimes to put away against that time when the snows shall pile deep and icy winds shall blow.

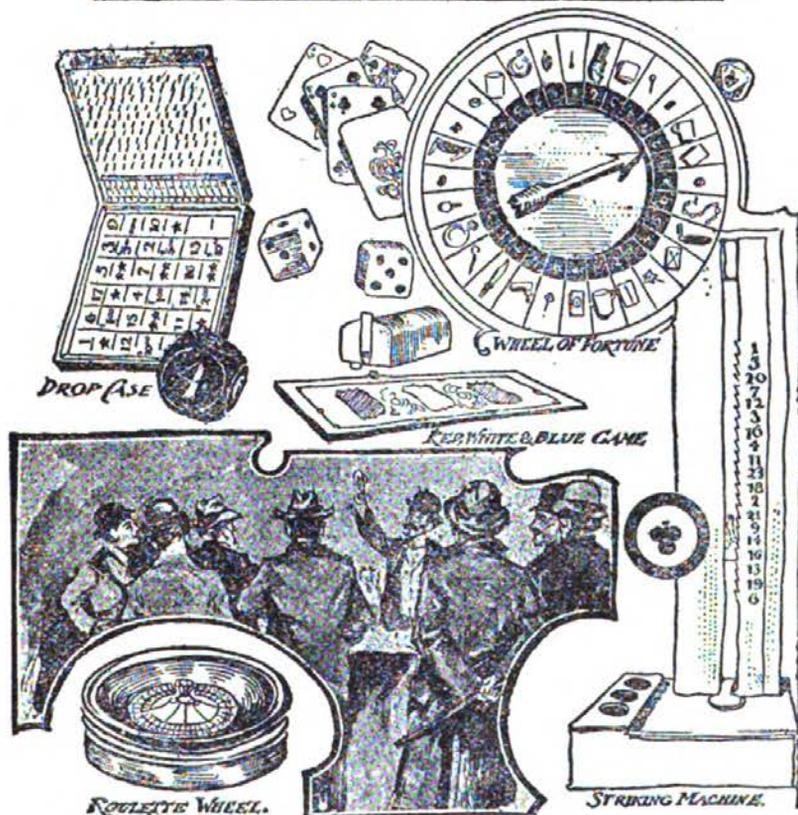
The faker is not a husbandman and he sows not, and neither does he gather up and bind into bundles, and yet, when the harvest season is over the faker has more money than the honest farmer who has tilled many golden acres.

For the faker gets up early in the morning and goes to bed late at night, and he makes money all the live-long day.

Yet the faker is not an unpopular visitor to the country fair. On the contrary, a country fair at which was not heard the stentorian shouts of the faker to "come on, boys; here's the chance to make your fortune," would be considered a dismal failure. The temptation to get something for nothing, or at least much for little, to flirt with coquettish fortune, is irresistible. Though a man knows full well that the faker is not at the fair merely for the sake of his health or for a pleasant outing, and that his tricks put to shame those of the heathen Chinese, still the

TRICKS OF COUNTRY FAIR GRAFTERS.

Crooked Gambling Tools Sold to Fleece Farmers.



victim will take the one chance out of a million of beating the game. He doesn't beat it, for the game wasn't rigged up so that he could beat it. Still he is willing to take the chance, and he suffers no disappointment when he fails.

TRICKS OF THE CANE RACK.

Chief among the catchpenny attractions of the faker is the cane rack. The country cousin's eye is caught

by the sight of the array of canes which seem so easy to secure. A cane is something that he thinks would add much to his cityfied appearance, and besides would be useful in punching the cattle around and in slapping his friends playfully across the back.

The cane rack outfit does not cost the faker much. A net rack may be bought for from 65 cents to \$1.25 and a canvas one for from 50 cents to \$1.30. Canes cost from 50 cents a dozen to \$1.50 per dozen. Rings cost 65 cents per hundred. With this outfit and a permit the faker sets up his rack on four stakes, which are purposely loose, so as to allow the rack to sway slightly. Then he plants his canes.

The cheaper ones predominate, but canes with swelled heads are occasionally seen and here and there are crooks, some reproducing a miniature, a lower member missing, the torso of Venus. The rings vary from one and one-quarter to one and three quarters inches inside diameter. The heads of some of the canes are almost as great in diameter, and those with crooks are turned in such a way that it is almost impossible to ring them unless the ring is dropped immediately upon them. It is difficult even to ring the smaller canes, for they stand loosely in the rack, and a side blow tips them so that the ring slides off.

KNIFE BOARD A GOOD "GRAFT."

Next in favor is the knife board. A board costs from \$1.50 to \$3.50, and a complete outfit—board, 100 rings, and eighty-four knives—may be had for \$14.50 and upward. Knives may be had from 30 cents a dozen to

\$3.98 a dozen. These knives, the cheaper predominating and costing about two and a half cents apiece, are conspicuously displayed with all the blades open, and therein lies the secret of the knife board. The cunning faker arranges his knife board so that the rings slide over them as water does a duck's back.

The wheel of fortune seems as fair as any game can be, yet the arrow has a "sneak" and the faker can stop it at any number or article he desires. A wheel may be bought as low as \$10, including 250 pieces of jewelry, but this is of the cheapest kind, rings, for example, being quoted as low as one cent apiece. With this cheap wheel the first profit at 10 cents a whirl, without any sneaking, amounts to \$15, and the business "requires no previous experience." A full outfit of 250 pieces of jewelry costs but \$5, thus making a gain of \$20, and some fakers make as much as \$50 a day.

The higher the cost of the wheel the more easily and quickly the money is made, as they are fitted with large pins to separate numbers or colors, and the arrow point has a screw feather, making a certain winner of any desired number or color and avoiding all possibility of dispute.

Nothing is more tempting to the country cousin than the striking machine, and nothing looks fairer. But these striking machines are ingenious arrangements, and, in the words of an advertisement of a new kind now on the market, "can be manipulated without a helper." One of these may be had for \$50, while prize cigars are offered to the fakers for \$10 a thousand.

RED, WHITE AND BLUE BOX.

Red, white, and blue is a dealing game. There is a "layout" with three shields on it, one red, one white, one blue. A box and sixteen balls, five of each color and one "dealer's percentage" goes with the outfit. Players place their money on a given shield, a slide opens in the box, and out pops a ball. If the ball is of the same color the player put his money on, he wins. If not, he loses. If this was a fair game the player, by the law of chance, would stand some show of winning, but as the box is "fixed" the dealer can produce a ball of any color he desires, yet any one not in the secret can examine the box at any time and find it apparently "square," yet it is a tricky box.

There are half a hundred tricks worked with cards, and all of such a nature that they can be worked without the slightest fear of detection.

But the visitor to the country fair is looking for fun. The faker and his outfit entertains him and he doesn't begrudge the money.

POLICY SHOPS GALORE.

All Over the City These Gambling Places Continue to do Business.

GET TOO NEAR SCHOOLS.

Police in Many Instances Have to Drive Establishments Away—Technical Terms.

Policy shops are becoming more numerous in Chicago than grocery stores and there are comparatively few blocks in the length and breadth of the city that do not contain one of the policy writers. Especially is this true in the downtown district and on the south side as far as 63d street. Many complaints have been made to the police recently of the existence of these gambling places within a short distance of schoolhouses because children are lured to make investments of a few pennies. Once these boys win from this small speculation they are started on the gambler's way and in many cases it is the first step in vice. The police have in many instances caused shops to be moved because of their proximity to schools. Other shops invite the play of these youngsters, while some will not allow children or even women to make bets on the three numbers, "gigs," "saddles" and other terms used by the policy players.

SAYS HER SON WASTES MONEY.

One woman in particular has complained to the police of the existence of these gambling shops, where her

son, aged 15 years, spends all his pennies and even squanders money given him by his mother to buy food for the house. Basements in Clark street, Van Buren and State contain policy shops and many of them have plays equal to a poolroom, although the game is a bit slow, there being but two drawings a day—12 o'clock, noon, and 5 p. m.

At 63d street and Wentworth avenue, a colored man, said to have been a pastor, presides over a shop. He is well known among the colored people and is said to have preached in many of their pulpits, but of late retired for various reasons. Policy has seventy-eight numbers in the list, from 1 to 78, and of these three are guessed, which are likely to be drawn at either the forenoon or afternoon drawings. This entitles the speculator to one chance in 340 where three numbers are played and it pays \$10 for a 5-cent investment, if played in one book.

HORSES, GIGS AND SADDLES.

In playing a horse, four numbers, the player has one chance in 700, and is paid \$25 for an investment of 5 cents. For two numbers, termed "a saddle," there are fifty chances, and \$1.50 is paid for the nickel investment. In the seventy-eight numbers there are 76,076 gigs.

There is a row for every dream imaginable and dream books are furnished at nearly all of the shops. During the morning hours men and women flock to the rooms to find out what this dream and that one means and then they play their pin money on the numbers. Dif-

ferent concerns have different rows. Probably the most famous gig is 4-11-44, which comes out about once a year and then all the colored population has "money to burn." Some call it "coon row," others "animal row," "apple row," "race row," "policy row," "railroad row." "Murder row" is 2-12-22; "burglar row," 9-18-42; "baby row" is 1-12-21; "bedbug row," 1-2-3-20; "cat row" is 7-17-27; "chicken row," 2-11-22; "coffin row." 4-7-74; "drowning row," 8-32-60; "father row," 19-29-39; "mother row," 22-69-70; "dirty row," 3-6-9; "kissing row," 1-8-62; "money row," 7-13-56; "prosperity row," 5-9-10; "suicide row," 2-7-20; "white man's row," 10-18-44; Thanksgiving row," 17-25-35.

DREAMS PLAY GREAT PART.

Nearly all policy players are governed by dreams and therefore dream books are plentiful and highly prized. To dream you are in a railroad accident foreshadows misfortune, disappointment and losses in business. Numbers corresponding are 4-14-41-44. To dream of an altar denotes hasty marriage, numbers 9-36-51-57-62; to dream of a horserace denotes loss of wealth and numbers 4-11-44 must be played according to the system.

Policy writers say it is remarkable the number of people who play policy and are governed by dreams. Business men and politicians are often the patrons of the shops, but, of course, always send their money by someone else to avoid suspicion. One downtown policy shop man says half of his trade comes from the city hall, but he refused to give any of the names of his patrons.

BUNG LOO, CHINESE LOTTERY, POLICY'S STRONG RIVAL.

Favorite Levee Game Despite Unfavorable Odds.

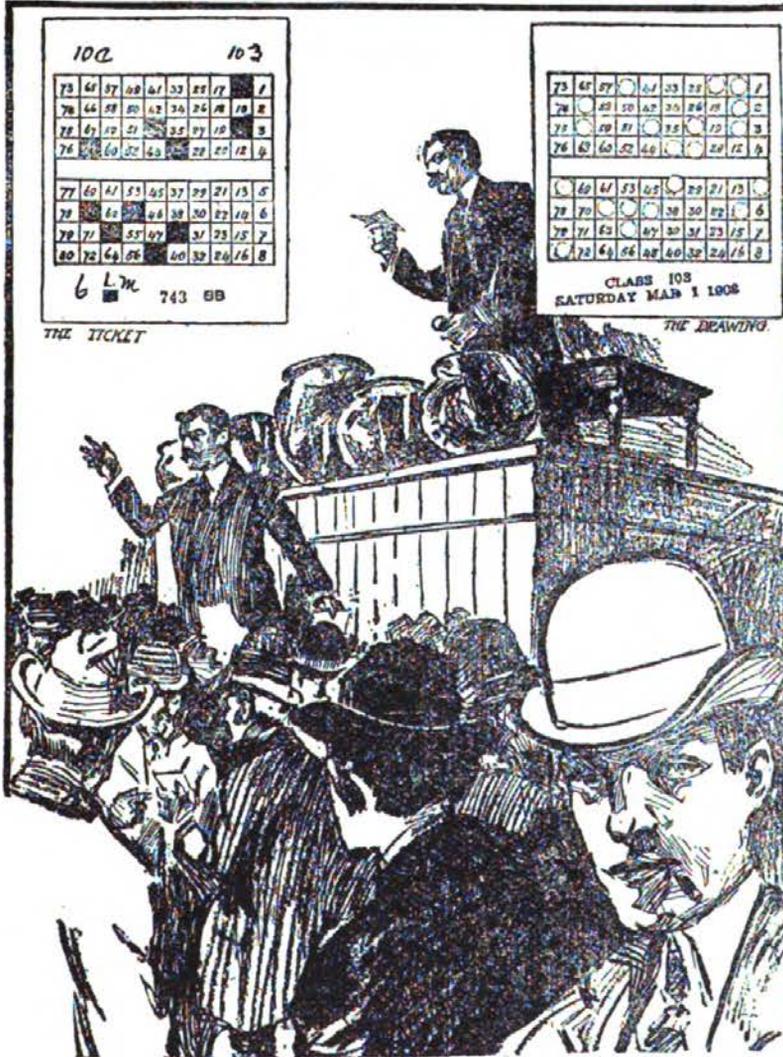
Bung Loo, or the "Chinese game," as it is called, which, along with policy, has been the subject of investigation by the police, has become known in Chicago almost within the last three years. Its fascinations are such that it has largely supplanted policy, and the former followers of "4-11-44," "dead man's row," "oyster row," and the various other rows of the policy fiend, are now trying to pick ten numbers to yield a \$400 return from an investment of 10 cents.

Like policy, bung loo derives its support largely from the poorer classes, to whom the prospect of large winnings from a small bank roll appeals, and to whom the enormous mathematical odds against the player does not appeal.

The prospective winnings in bung loo are on a graded scale varying from 20 cents to \$400 on a minimum play of 10 cents, which is the usual amount risked. With eighty numbers to select from, the player marks ten on a ticket which he receives as a receipt, the company keeping one and the agent another. Twenty numbers of this eighty "come out," and from this the profits are based. A 10-cent ticket pays as follows and larger tickets in proportion:

Five numbers, 20 cents; six numbers, \$1.60; seven numbers, \$16; eight numbers, \$80; nine numbers, \$200; ten numbers, \$400.

Bung Loo, Chinese Lottery, Policy's Strong Rival
Favorite Levee Game Despite Unfavorable Odds.



As there are eighty numbers, of which twenty come out, and the player is allowed to select only ten, his natural percentage would be $2\frac{1}{2}$, with geometrical progression odds against each succeeding number. Twenty cents is frequently secured, \$1.60 less often, and the higher amounts rarely. Stories are told of those who have won \$400, but such winners are usually difficult to locate personally. The large profits can be imagined from the fact that agents, of whom there are more than 100 in the city, receive a commission of 20 per cent gross.

As to the honesty of the drawings, which are conducted twice daily in a large room over a State street saloon in the levee district, there apparently has never been any question, because the natural odds against the player are so strong the company can afford to run squarely. Any player known to one of the many agents scattered about the city is allowed to make the drawings himself if he is at all skeptical, and usually from 200 to 500 persons congregate to watch the proceeding.

HOW THE DRAWINGS ARE MADE.

In a large glass jar are placed eighty hollow rubber tubes about two inches long. Within these tubes are rolled up pieces of paper on which are placed the figures. Four smaller jars are used as receptacles by the person making the drawing, who takes out four tubes at a time from the larger jar, dropping one each into the four smaller, repeating the proceeding until the eighty are drawn. With twenty tubes apiece in each, four tubes are again placed in the big jar corresponding to the numbers of the four smaller glass jars. From these is drawn

the tube which indicates the jar containing the winning numbers for that drawing.

This final choosing of the winning jar also is made the subject of betting by the motley crowd of whites and blacks which gathers to watch the drawing. A few Chinese usually are present, but the Phoenix Company, as the concern operating the game is called, has comparatively few players among the Chinese, who play another game operated in the city in which the symbols denoting the figures are in Chinese hieroglyphics.

The sample ticket reproduced represents a return to the player of 20 cents. The 103 in the right-hand corner represents the number of the drawing. The 10 cents in the upper left-hand corner represents the amount paid. The number at the lower left-hand corner the number of the agency, and the letters the player's initial, few players giving their full names because the game is against the law.

The ticket with the twenty holes punched out shows the winning numbers and is furnished players, who, by placing it directly over their receipt ticket, can see at a glance how many black marks show through and whether they have guessed enough right to win. Generally they have not.

WHY GAMBLING DOESN'T PAY ANY ONE BUT THE GAMBLERS.

Saloon and cigar store patrons who seek diversion between purchases by dallying with the various gambling devices in the places are, in the vernacular of the sport-

ing fraternity, "up against it." This was demonstrated by a recent raid of the Harrison street police on the many "free cigar" slot machines scattered through the district. By dropping a cent or a nickel in the machine, cards mounted on wheels revolved, forming combinations of poker hands. Prizes of drinks, cigars or money were offered for difficult hands. When the police smashed the machines after confiscating them and examined the interiors, it was found that broken decks or missing and duplicate cards made the prize combinations impossible.

A "Private Catalogue for Bankers and Gamekeepers," recently issued by a firm in Chicago and mailed to thousands of saloonkeepers throughout the city and country, is even more demonstrative of the profit accruing to saloonkeepers from gambling patrons, whether of the amateur, experienced, or intoxicated ilk.

The advice to prospective purchasers of the devices advertised frequently tendered in the pamphlet is: "This is the chance to clean up all the money in your neighborhood, and you might as well get it as to let some one else." Cuts and descriptions of scores of gambling devices are shown, not one of which offers even the slightest hope for success to the victim who stakes his money. The admonition often is given after the descriptive matter, "Back of any live bar this will pay the rent," and undoubtedly the machines are doing so in hundreds of resorts.

Loaded dice, grooved dice boxes, marked and trimmed cards, "fixed" slot machines, pocket roulette wheels, magnetized or susceptible to the manipulations of the bartender if not arranged with a prohibitive percentage

against the player, and many other implements are intermingled with "crooked" hyronemus tubes, hazard boxes, faro layouts, and "holdouts" for use where open gambling is permitted. The absolute safety and surety to the keeper is guaranteed in all cases. The effect on his victim is given no comment.

INNOCENT DICE MACHINE A SURE WINNER.

The apparently innocent dice machine which stands unmolested in scores of Chicago cigar stores and saloons is described as the cheapest and most profitable for small places, especially where children are permitted to play. In this the percentage for the keeper is so great that manipulation of the machine is unnecessary. By dropping a coin in a slot, five dice, inclosed in a globular glass cover, are thrown up from a vibrating platform. The award of prizes is determined by the numbers uppermost on the dice when they fall. The list of prizes offered and remarks are appended and will serve to illustrate for almost any of the percentage machines:

5 aces	pays 50 for 1	6 pays 25 for 1	24 pays 5 for 1
5 deuces	pays 50 for 1	7 pays 10 for 1	25 pays 5 for 1
5 treys	pays 50 for 1	8 pays 10 for 1	26 pays 5 for 1
5 fours	pays 50 for 1	9 pays 5 for 1	27 pays 10 for 1
5 fives	pays 50 for 1	10 pays 5 for 1	28 pays 10 for 1
5 sixes	pays 50 for 1	11 pays 5 for 1	29 pays 25 for 1

"The reading of this list will convince any one that there are inducements enough offered to tempt almost any one to try his luck, and yet the game is 300 per cent strong in favor of the house. This machine is made with interchangeable slots and can be played with either a

penny, nickel, dime, or quarter. Send in your order and get the best money maker ever made. The possibilities of this machine are unlimited; one man is liable to get stuck and lose more money than a slot machine can take off in months."

HAS ONE CHANCE IN 7,776.

Here is another suggestion for the buyer:

"Hundreds of our customers are making money with this machine. Why not you? This idea is entirely new. Why not be the first to spring in your neighborhood and reap the golden harvest? Upon receiving your machine go to your banker and buy a certificate of deposit for \$100. Place the certificate in the frame of your machine, which is put there for that purpose. Then offer it to the first man who throws five sixes, the player having to put 25 cents in the slot each throw. Or if you wish you can put up \$50 and charge 10 cents each throw. The player's chance to throw any one set of five of a kind is one in 7,776. But this is not taken into consideration by one in a hundred. The idea of getting big money for so small an investment is what catches the average citizen. These machines will take off from \$5 to \$50 a day in any live saloon."

Saloonkeepers, especially those in small towns and country resorts where dice games are most popular, are recommended loaded dice as the most profitable and surest system of securing the player's money. For the more avaricious keepers electric appliances that leave nothing to chance are supplied. Before quoting the styles and prices of his wares the compiler of the pam-

phlet extends the following hints. Although intended for the eyes of those familiar with the games and their terms they are intelligible to the novice :

“Concerning loaded dice—The most essential points to be observed are: First. see that the weight is perfect. Second, the eyes must be the same and they must roll like a fair dice. Any one can put a load in a dice and plug it, but it takes years of patience and skill to acquire the knack of making a dice to act perfect; come exactly for what it is desired, and yet roll like a fair dice. But this is what we are doing. Every dice that leaves our house is thoroughly tested. We employ no boys on any of our work. Compare our prices and work with other houses.”

MAGNETS TO HELP LOADED DICE.

For the ordinary saloon games the following are suggested :

“First dash out of the box—The only dice in the country for a saloon, cigar stand, or any place where they shake ‘first flop.’ You can get three of a kind, four of a kind, or five of a kind at your pleasure, while your opponent gets what his luck would be with fair dice. No shifting; the only thing is to know how to get them out. With our instructions it will take but a few minutes to learn how to get them out in a natural manner without exciting any suspicion whatever. Loaded for aces or whatever number is high in your vicinity. This is your chance to clean up all the money in your neighborhood, and you might as well get it as to let someone else.

“Electro magnet for bar—You press the squeeze; the magnet does the rest. The magnet being placed under the bar, table, or counter is neither seen, heard, nor felt. It is connected by wires with a dry battery. In order to make a big throw all you have to do is to press the secret squeeze and throw the dice over the spot where the magnet is concealed, and you can beat almost any throw that your opponent might make, and this with the same dice he uses, without any juggling of dice or box. Just put the dice into the box and throw them out in a natural and careless manner.

“The dice roll perfectly natural at all times and no one can see any difference when the current is on—only in size of hands thrown. Counter magnets and batteries weigh about forty pounds. It acts through any thickness of wood, glass, paper, cloth, etc. This is the thing to have if you want big money.

“Transparent dice—We are making up transparent loaded dice with regular plain spots. Not inlaid, but natural concave spots. Players always have confidence in the game when shooting with a set of these dice for the simple reason that they can look through them. Transparent dice will always get the play in preference to any other. We guarantee detection impossible.”

Other forms of diversion for the patron and profit for the proprietor are offered at “bargain rates as side issues.” Attention is called to a \$2 pocket roulette wheel, seemingly a toy, but as perfectly regulated and thieving as the other paraphernalia. It is an aluminum roulette wheel weighing about four ounces and capable of being carried in a small pocket. Displayed as a toy, it is

usually given a few "whirls" by the sportively inclined patron.

To the Chicago saloonkeeper, however, where the social draw poker game is "a harmless adjunct to a saloon," marked cards and card "holdouts" are commended as exciting no suspicion among the victims. In the "quiet little games" in the rear rooms of the resorts and the "private whist clubs" above, thousands of dollars are stolen monthly from the unsuspecting devotees of the game, according to the manufacturers of the "crooked" implements. Few of the players ever win.

HOLD OUTS.

Correspond with us before buying of others. We have the finest line of any house in the country, and every machine is made to get the money, not for ornament.

No. 40.—Keplinger's patent considered to be the finest machine ever produced. Can be worn in either a white or flannel shirt, and is the only machine that can be worked in the shirt without having to wear a coat. Guaranteed to work perfectly, noiselessly and every part is made with the greatest care and accuracy, and in fact just as much pains are taken as is done with the finest watch. Works with a knee movement and by a slight movement everything disappears. Our price, only \$125.00

No. 41. Sullivan. Here is the latest style and improved machine, and is impossible to be detected in work-

ing. No coupling up at the knee, and pressing the side or other false movements. When you want to take the cards or bring them back you only have to make a slight movement that no one can see; no difference if they have played cards all their lives they will stand it. Price, expansion movement, only \$90.00. With knee movement, \$65.00.

Note.—With this machine you can slip into a closet, put the machine on in a minute and after you have won your money you can take it off in two seconds, slip it into your pocket and appear again in your shirt sleeves. Nothing like it ever made before.

No. 42. Latest Arm Movement. This is a little jewel and is a winner. Cannot be detected as it fits snugly to the arm and is worked by a slight pressure against side, and does not require any pressure at all after you have become familiar with machine. All it requires is to hold the arm solid against the side and swell the chest, which is all that is necessary to work the machine. Can be worn at all times without inconvenience. Fully guaranteed to do what we claim. Price, only \$25.00.

No. 43. Vest Machine. This is a money producer and will soon win out a Keplinger or Sullivan for you, as it is the best machine for the money ever sold; fits in the vest near the top and requires no unnatural movements to work. is worked by the foot and cannot possibly be detected. Working easily and without noise and with

a true "sneak" that gives and takes perfectly; this is a hard one to go against. Price, only \$15.00.

No. 44. Sleeve Machine. The cheapest machine in the country. Light and durable and is worked by raising and lowering the arm. Can be put on and taken off in a second. Either arm can be used. Price, only \$10.00.

DICE SETS.

No. 642. Special. Comprises 6 dice, and controls all points of the game. One pair is spotted, so it is impossible to throw seven. The other pair is spotted so as to throw seven every other time, and one pair fair. You use the pair without any seven and let your opponent come out for a point and then switch the dice on him, he loses his point. One-half inch bone. One pair top and bottom, one pair splits, and one pair fair, only \$1.50.

Tops and Bottoms, Horses, Splits, Yams, &c. Spotted any way you desire. State how you want them.

1 pr. 1/2 in. bone, ivory or celluloid,	\$.50	1 pr. fair,	\$.50
1 pr. 9/16	" " " "	.75	1 " .75
1 pr. 5/8	" " " "	1.00	1 " 1.00
1 pr. 11/16	" " " "	1.25	1 " 1.25
1 pr. 3/4	" " " "	1.50	1 " 1.50

Set No. 644. A new one in the top and bottom line. Comprises one pair fair and two dice spotted to pass,

and one dice for a splitter. There is only one chance against you with the passing dice, and that is craps. But at the present age it isn't safe to win every bet, and as you do not lose control of the dice on the crap, you pass until you get tired, and then let your opponent come out with them; then shift in your splitter and he loses out.

The dice are spotted so that to look at them from any direction they look like fair dice and have to be taken up before discovering they are tops and bottoms. We have seen smart people stand these and recommerd them where they won't stand the old style top and bottom. Price, $\frac{1}{2}$ in. bone, set of 5 t. and b. and splitter and fair, \$1.25.

Never cut or mutilate dice by putting private marks on them until you have tried them and found them all right. We cannot exchange dice then, as they would be of no use to us.

ELECTRIC MONEY DRAWER.

For Klondike and hazard games, including two sets of dice; each set a different combination; our own invention. SWIFT, SURE, SILENT. The magnet, batteries and connections are all in the drawer, and remember, all you have to do is to screw this drawer under any table, the same as any ordinary money drawer, then it is all ready for use. Hundreds now in use. \$45.00 Our magnets are an improvement over anything ever turned out.

ELECTRIC DICE AND ELECTRIC CRAP TABLES A SPECIALTY.

Prices for electric crap tables according to size of space you want covered.



The Pocket Roulette Wheel

"Another New One."

This device back of any live bar will pay the rent. Can be made to come high or low at will. Always works. Detection impossible. A great game for the drinks or cigars, it will perform just as well for dollars also. A decided novelty, never having been sold before.

Made of aluminum, very light; weight, 6 oz.; size, 3½ in. in diameter. Price, \$2.00.

MARKED CARDS.

The victim does not realize until too late that the supposed gambler's luck and skill by which they were beaten was robbery as carefully planned and executed as the performance of a professional pickpocket.

The backs of marked cards are shown on the pages and carefully prepared cards are offered at prices little above the unmarked decks. To avoid additional expense proprietors of places where games are unmolested are advised to purchase from the firm the inks, brushes, and pens essential to the work and shade the cards to their own satisfaction. Models and instructions are sent to economical keepers.

“HOLDOUTS” NEEDED FOR “BIG MONEY.”

Sleeve and vest “holdouts” of the kind made famous by exposures of professional gamblers on the ocean steamship lines are offered to the dealer who is going after “big money.” Judicious use of the cheaper kind will earn enough to pay for a more elaborate outfit, the pamphlet suggests. Every machine is made “to get the money, not for ornament,” dealers declare, and descriptions of a few are appended.

Scores of other implements and devices are made in the place and exhibited openly for sale, despite the statutes concerning the manufacture or sale of gambling paraphernalia. The place is visited daily by many buyers and the purchases are shipped with little secrecy.

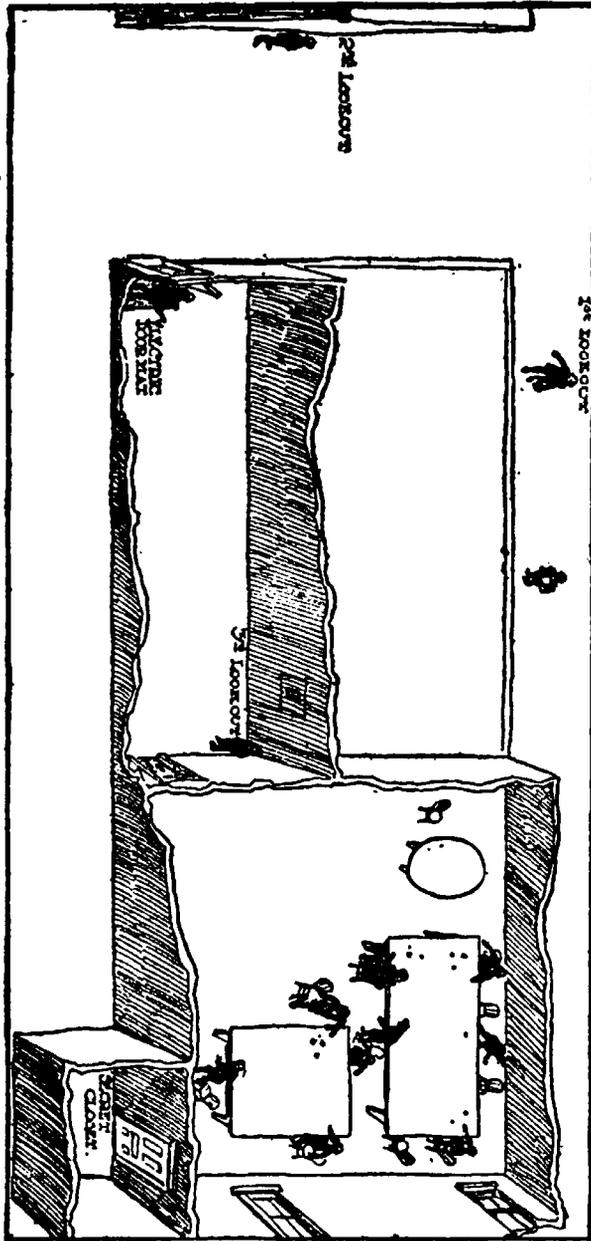
No electrician knows the uses of a little piece of insulated wire better than many of the professional gamblers in Chicago. That is why the men continue to be professional gamblers, and are not serving the city as professional criminals.

The intricate system of alarm bells and danger signals with which gamblers are notified that the police are thundering at their gates is as complicated and as effective as any system can well be. That is why detectives have taken to wearing disguises, and why the methods of Old Sleuth and Captain Collier, those heroes of dime novels, so long scouted by real detectives, have crept into favor.

In the first place, it must be understood that there is gambling in Chicago. Hand books in which bets may be made on the races flourish in many places where one would not look for them. Craps, poker, roulette and the old army game may be interviewed, yet the number of good cases made out in court against the well-known proprietors of these games is pitifully small. The detectives have gone into gambling houses, arrested the inmates, and then have come into police courts and have been forced to admit that they were unable to present a case strong enough to warrant the magistrate in holding the prisoners to the grand jury for trial. They have been forced to fall back upon the old vagrancy charge. They accuse men of vagrancy when they find that the gambling charges are not well enough sustained. Many men wearing the best clothes obtainable and laden with diamonds enough to make a jeweler's window turn green with envy have been charged with being vagrants. All

GAMBLERS' DEVICES TO AVOID POLICE

HOW A GAMBLING HOUSE IS PROTECTED



of which is set down to the knowledge that the gamblers in Chicago have of the usefulness of an electric wire.

VANISH BEFORE DETECTIVES APPEAR.

The gambling resorts may be running full blast. The play may be heavy, the spectators as great in number as those at a fashionable concert, yet when the detectives break into the room the men are all there, the apparatus is hidden, and the gambling charge must fall flat. All of the gambling houses whose owners can afford the outlay are provided with a set of danger signals that would do credit to a train dispatcher's office or the main room in a telegraph concern.

It is often necessary to pass two and sometimes three lookouts before the main room is reached. But that is the easiest part of it. The hardest is to get as far as the first lookout without being recognized. The bootblack on the corner, the newsboy, the seller of fruit, any or all of them may be in the employ of the gambler whose place is near. As soon as a suspicious character enters the neighborhood and asks to be directed to a place where the game is running, or when a detective assigned to gambling work heaves in sight, the outside helpers of the gamblers become occupied. One will pass the word to another, and it is seldom a minute before some one has his finger on an electric button. This jars out a warning in the gambling room, although the noise is not heard by those approaching. On the instant the faro table becomes the center of a group of men reading newspapers, many times with unusual facility and upside down. The other gambling devices become the fields

upon which innocent games of pedro and penuchle are in progress, and the detectives pause at the threshold and know their labor has been wasted.

FOOTBOARDS GIVE WARNING.

But it is not by means of the simple electric bell that most of the gamblers find security from unwelcome visitors. Many of the places are equipped with movable footboards in the hallways. As soon as a foot presses on one of these the bell rings and the gamblers are warned. Mirrors showing the street, such mirrors as are on every house in Holland, are also used. Men are paid well to do nothing except watch the street.

It is with difficulties like these that the detectives in the gambling detail that is attached to Chief O'Neill's office have to deal. That is why the gambling detail is known as the hardest worked detail on the police force. When the duties of many of the other policemen are taken in consideration the honor of this reputation is at once apparent. Detective John Herts, who, with Captain Schuettler, arrested Emma Goldman here; Detectives Schubert, Sederberg and Walley are the men upon whom the weight falls.

Their work is made all the harder by the fact that most of the gamblers know them by sight. The appearance of any one of them in a gambling neighborhood is a signal of danger. Everything that is suspicious is whisked out of the way. Often the detectives are shadowed from the office in the City Hall, and their arrival at a gambling house is known minutes before it takes place. And in this work every minute is worth not sixty seconds. but sixty opportunities.

HAVE TO USE STOOL PIGEONS.

Knowing as they do that the element of surprise is eliminated from the possibilities of their success the detectives are forced to call in other aids. For instance, many times they employ men who are strangers in the neighborhood to which they are sent, and through them they get an insight into the inner workings of the gambling house they intend to attack. They may then attack it with more intelligence. When their employe goes to court to testify he finds his testimony partly discredited because his work was not done as the work of a police officer, but as that of an informer, and informers get little sympathy or credence in police courts. Each court is attended by spies employed by the gamblers. They are there in the guise of innocent and disinterested spectators, but in reality they have their eyes and ears open all the time. They hear the description of the means the detectives employed to gain entrance to the place, and if the method is a new one they hurry to tell their employers, who are then armed against the innovation. These spies serve another purpose. They get accurate descriptions of the informers or "stool pigeons" of the police, and any informer who again ventures into the place which he has betrayed does it at his peril. Of course, no foolish attempt is made on his life, but the proper way to administer a beating is thoroughly understood by the gamblers' assistants.

Being, as they are, entirely unable to surprise any gambler while he is gambling, and being stripped of the **services of effective informers**, the **detectives must seek**

another way to get arrests that are necessary. Then it is that the old game of disguises is used.

SOMETIMES DON DISGUISES.

Of course it is understood that not one time in a thousand does a Chicago detective find it necessary to assume a disguise. Outside of Detective John Thompson of the Central station the number of officers who have done detective work while disguised is larger only than the number of hens' teeth. Thompson wore a disguise once and the man he "made up" to represent was John Alexander Dowie. A boy wrote to Dr. Dowie that unless he brought \$4,000 to the junction of the Chicago & Northwestern railway tracks and Kedzie avenue something dreadful would happen. This was just after the Cudahy kidnaping in Omaha, and Dr. Dowie turned the threatening letter over to Captain Colleran. Detective Thompson donned a long robe and white whiskers and played Dr. Dowie long enough to meet the boy and arrest him. But that case was a lonely exception. Real detectives take a pride in doing work that is entirely different from the detective work described by writers of blood and thunder detective stories. Detective Wooldridge and Detective Schubert of this difficult gambling detail are exceptions to that rule. Not because they particularly like the role of sensational detectives, but because if they did not occasionally go disguised they would arrest fewer gamblers than they do. Detective Schubert's favorite disguise is that of a milk man. Wooldridge makes up best as a farmer. They change their walks and completely change their clothing, and sometimes they elude

the pickets and the electrical apparatus and sometimes they do not. Once when they were successful they got into "Pony" Moore's gambling place in Twenty-first street, between Dearborn and State streets, but they have tried the disguise often since.

And so it is that when a policeman or a detective is asked to name the most difficult work in the province of the Chicago Police Department his answer will in all probability be, "the arresting and successful prosecution of gamblers who know a thing or two about electricity."

LOTTERIES AND GIFT ENTERPRISES.

All lotteries are humbugs, no matter how fairly managed. Their main object is to make money for their proprietors, and the pretense of benefiting some public or charitable institution is a mere bait. Within the recollection of many, lotteries were tolerated, and even legalized, in almost every state of the Union, but of late years the moral sense of the community has demanded that they be suppressed, and now most states have laws prohibiting them. The managers of these concerns try to dazzle the minds of the people, with the hope of getting for \$1 or \$5, a \$15,000 prize, also fine houses, a farm, carriages, pianos, etc. Only very foolish people will invest in lotteries. You are far more in danger of being struck by lightning than you are of drawing one of the \$1,000 or \$5,000 or other valuable prizes. Never have anything to do with them, whether called "Gift Enterprises," "Artists' Unions," "Benevolent Enterprises," "Prize Concerts," "Prize Association,"

“Ticket Sales,” “Grand Gift Concerts,” etc. Each and all of these affairs, no matter what name they are called, or who endorses them, are all detestable, and unworthy of the slightest countenance or favor even supposing they were conducted legitimately; for every dollar that goes to a good object, several other dollars find their way into the pockets of the operators—no matter how specious their statements and pretences. No matter under what pretence these things are advertised—and those cloaked under charitable disguises are more reprehensible than bold and barefaced lotteries—they all hold out temptations, that the few may get something at the expense of the many. It is gambling in its meanest form; and no honorable man, whether he be governor, mayor, merchant, or priest, should allow his name to be used to promote any such scheme.



Mother is Only Doing Her Duty. Grin and Bear It, Dad. It Will be the Making of You.

HOW EDUCATED CROOKS OPERATE AS ARTISTS— AN INTERNATIONAL STORY.

Three Men Arrested Who Fought Extradition— Tragedies at the Trial.

One of the most interesting criminal cases with which the police of any city in the world have been connected and which through its ramifications became a question of international importance, and went from the police court to the United States Commissioner, thence to the District Federal Court, and on to the Supreme Court of the United States, and finally to the Dominion of Canada, is one which Detective Wooldridge and his assistants made possible by the arrest of three men said to be the most dangerous bank robbers in the country, and whose trial in Canada, in June, 1901, was attended with many tragedies, resulting in the death of two of the robbers and the killing of an officer.

This case first came before the public in May, 1900, and for a period of nearly twelve months following it occupied the attention of the press and of the foreign consuls of the United States, because of the fact that extradition was demanded by the Dominion of Canada of three men who were citizens of the United States. The final decision of the important question was made on February 25, 1901, and it established a precedent which will have an important bearing on all similar cases which may engage the attention of the courts in the future, or at least until there is a change in the existing treaty between the United States and Canada.

The case in question was brought about by the arrest on June 1, 1900, at the Ashland apartment building, 131 Ashland avenue, of Fred Lee Rice, Frank Rutledge and Thomas Jones, upon a request from Chief of Police Grassetto, of Toronto, to Chief of Police Kipley.

The following is the telegram received by Chief of Police Kipley from the Toronto official, May 23, 1900:

"Look out for and arrest four men—Fred L. Rice, Frank Rutledge, Thos. Jones—the fourth man's name is unknown. On the morning of May 3, 1900, they robbed the postoffice and bank at Aurora, some thirty miles from Toronto, securing \$700 in currency, \$200 worth of stamps, and a large assortment of mining stocks, and they made an unsuccessful attempt to blow up the safe of the bank in Toronto. After assaulting and nearly killing a police officer, and stealing a horse and wagon, they drove to another town, where their baggage was shipped by their friends to 452 Austin avenue, Chicago."

Chief Kipley at once realized that he had an important case on hand, and called in Detective Wooldridge and placed him in charge of it, giving him all the information he possessed.

Later in the day a minute description of the men and of the baggage was received. Wooldridge was given a detail of assistants and at once placed four men on duty around the house at 452 Austin avenue with instructions to watch for the baggage and arrest the fugitives if they put in an appearance.

All the railroad trains from the east were carefully watched by a corps of officers for the purpose of intercepting the robbers, in case they had not already arrived

in the city, or of getting the baggage if it had not already been received.

Wooldridge then went to the offices of all the express companies in Chicago and secured the assistance of the superintendents of each in locating and detaining the baggage in the event it should be shipped by express, which was most likely.

In a day or two Wooldridge was notified that the baggage had arrived at the Dearborn street station over the Wabash road. Two detectives were then stationed on the inside of the depot and two on the outside with bicycles on which they might follow any one who called for the baggage, which consisted of three valises. It was not supposed that either of the owners of the baggage would call in person for it, but that it would be sent for and taken to the rooms of the fugitives.

In the meantime information was received by one of the officers on guard at the Austin-avenue house that three of the men he was seeking were at that place on the evening of May 24.

Wooldridge got his forces ready and told them to report at three o'clock the following morning. The following are the names of those who answered the roll-call: William Schubert, W. H. McGrath, J. J. Sullivan, M. F. Farelly, Tim De Roche, Joseph Dubach, Charles Niggermeyer, J. O'Hara, William Taylor, P. J. Fitzgerald, Ed. Burns and Ter Issian.

Wooldridge and all his associates realized that the men wanted were dangerous and desperate criminals and that their capture would probably expose every one to great

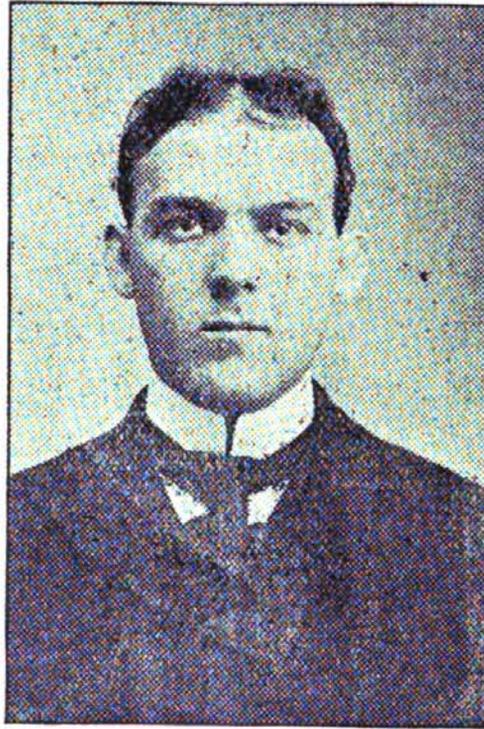
peril. It was expected they would make a strong resistance, and even die before submitting to arrest.

The Austin-avenue house was a two-story structure, the ground floor being occupied by a saloon. The living apartments above were reached by a long flight of stairs which ran up from the side, near the center. It was by means of this stairway that entrance must be gained to the rooms above; peaceably if possible, by force if necessary.

Some of the men protested against invading the house in this way because of the splendid chances of getting shot from above.

Detective Wooldridge then stepped forward and said he would not ask any man to go where he was unwilling to go, declaring he would lead.

Detectives Schubert, Sullivan, McGrath and Dubach joined him, and the others surrounded the house. An



Fred Lee Rice.

entrance was made easily enough, but when the officers got inside, they found that the game had flown.

Many clues were taken up after this and followed persistently and relentlessly, but nothing came of them, and the detectives met only disappointment. But Wooldridge was never discouraged or downcast on account of a failure. He never lagged in his efforts to locate and capture the safe-blowers. He kept up the chase vigorously, and on May 31 it was discovered that an expressman had carried the trunks of Fred Lee Rice and Frank Rutledge from 1355 Michigan avenue, where they formerly had apartments, to another place, and then a search was made for the location of their new quarters.

Nearly every driver of an express wagon on the south side was found by Wooldridge and closely questioned about these trunks. The search seemed fruitless, but there was one driver he had not seen. Officer McGrath found the man at 11 o'clock at night, and by the free use of money got the desired information. He was told by this driver that the trunks were taken to 131 Ashland avenue, and finally accompanied McGrath to the place, which was the Ashland apartment building, located in one of the most aristocratic and fashionable residence districts of Chicago.

On June 1 Detectives Schubert, McGrath, Sullivan, Dubach, Burns and Fitzgerald were sent in a body to get the men if possible. They waited until late at night in order to find the robbers in their rooms asleep.

The house was kept by Mrs. A. D. Harling, who was awakened and told that she had some safe-blowers for guests. She readily admitted that the men named by

the detectives were there, and conducted them to their rooms. Here a whispered consultation was held. The officers knew they were going to have trouble in making the arrests if the robbers were given a single opportunity to defend themselves or resist. It was a desperate undertaking and required great judgment and nerve.

While they were whispering with Mrs. Harling in the hall, they were overheard by Fred Lee Rice. He opened the door, evidently expecting that some of his "pals" who were out had just returned. The officers saw him as he looked out into the hall and made a rush at him. He was knocked heels over head in a corner of the room and his revolver and belt of cartridges removed before he had time to recover.

Rutledge and Jones, the other two robbers, were asleep in one bed, and near each was lying a huge revolver, loaded and ready for use, and two boxes of cartridges. The sudden and quick work of the officers prevented them from using their guns. There is little possibility that they would ever have been taken alive if they had gotten an opportunity to resist the officers. The detectives seized the revolvers, then quickly covered the robbers with their own revolvers and effected their arrest with neatness and despatch.

It was fortunate that Rice was expecting the fourth man in and opened the door. If the officers had been compelled to break into the room or to arouse the men, some of them would undoubtedly be now sleeping under the willow trees of a cemetery.

The robbers were taken to the Harrison Street Station, where their pictures were taken for the rogues' gallery.

From there they were taken to the Desplaines Street Station.

Knowing full well that his prisoners were shrewd criminals and men who would use all the resources at their command to get out of the clutches of the police, Detective Wooldridge adopted a plan which was really the most important move taken in the whole case. On June 2 he went before United States Commissioner Mark A. Foote and secured on belief and information a fugitive warrant, which he placed in the hands of United States Marshal George Allen. The three prisoners were then released by the police, but before they could leave the station, they were arrested by the United States Marshal.

They were taken before the commissioner for a hearing and the case continued from time to time until July 10.

The prisoners employed S. H. Trude, and then began a desperate legal fight to resist extradition to Canada. The Canadian Government, by William Wyndham, the British consul, had made application for extradition. Attorney Lynden Evans represented the consul at a hearing before the United States commissioner, who held the prisoners and recommended that President McKinley issue the extradition warrant.

Then the prisoners applied for a writ of habeas corpus before Judge Kohlsaat. This stayed the President's warrant. After a hearing Judge Kohlsaat dismissed the writ. From this decision an appeal was taken to the United States Supreme Court. This highest court affirmed the decision of Judge Kohlsaat, denying the writ.

The case attracted widespread notice among the lawyers and students of constitutional rights. The points brought up in their attempt to resist extradition were numerous, the four important ones being:

1. It was claimed that all United States citizens were entitled to bail, and this was denied the prisoners below. The Supreme Court approved the denial.

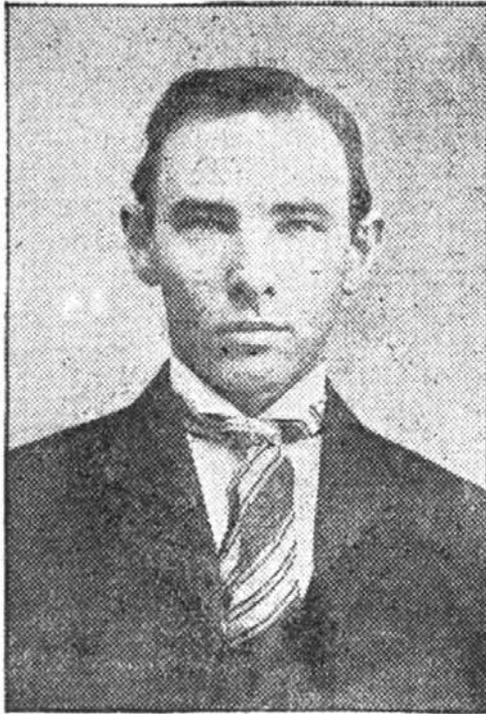
2. It was claimed that the treaty with Great Britain on extradition and acts of congress on extradition are unconstitutional because they do not guarantee jury trial to the prisoners deported as would be their right in the United States. This claim the Supreme Court disapproved.

3. It was claimed the treaty on extradition contravenes the Illinois Constitution in the above points.

4. It was claimed that the words "surrendering state" used in the treaty referred in this case to Illinois and not to the United States.

The further contention was made that the commissioner who heard the cases had received them on information and belief, and that this proceeding was not justifiable in an extradition case. Regarding the point, Justice Brown said: "If the officer of the foreign government has no personal knowledge of the facts, he may with entire propriety make a complaint upon information and belief, stating the sources of his information and the grounds of his belief, and annexing to the complaint a properly certified copy of any indictment or equivalent proceedings which may be found in the foreign court, or a copy of the depositions of witnesses having actual knowledge of the facts."

That ended the fight against extradition. In due course the court's mandate reached Chicago and the prisoners were taken to Canada. Their first trial began in Toronto on May 20. This was on a charge of robbing the bank at Aurora. By the use of money friends of the



Frank Rutledge.

prisoners succeeded in getting enough men on the jury who were favorable to the defendants, to prevent an agreement as to a verdict and this jury was discharged, the robbers getting another trial.

This was begun on May 27. Defendants had entered a plea of guilty on four minor charges, that of attempting to rob the Standard Bank of Toronto, robbing the post-office at Aurora,

horse stealing and stealing a revolver from an officer.

Detectives Schubert and McGrath of Chicago were summoned to Toronto as witnesses to testify as to the contents found in the trunks when the men were arrested on Ashland avenue. The second trial progressed rap-

idly, and on June 4, when the case was nearing an end and the prisoners saw conviction staring them in the face, they made a desperate effort to escape, which resulted in the death of two of them and of an officer who had them in charge.

Late that afternoon they were handcuffed together and placed in a carriage to be taken back to jail. Jones, who was considered the most desperate man of the three, had handcuffs on both wrists, while Rice, who is left-handed, was placed on his right, and Rutledge on the left. This put both of Jones' hands out of use and left Rutledge with the use of his left hand only, and Rice with his right hand.

This precaution was taken because the officers suspected that a plot had been formed to rescue the prisoners. They were placed on the rear seat of the carriage, while Constables Boyd and Stewart sat opposite them on the front seat. Another constable, Bogart, took a seat on the box with the driver, and the carriage started for the jail. When it reached the corner of Sumach and Gerrard streets, a young woman dressed in man's clothing rushed to the side of the vehicle and threw a hat into the laps of the prisoners. Instantly the two free hands belonging to Rutledge and Rice plunged into the hat and drew out two long revolvers.

Quick as a flash Rice fired, and Constable Boyd, who had started to seize him, fell back dying. Constable Stewart, who was the only one of the three officers that had a revolver, reached back for his weapon, but Rice pushed his gun into his face and he remained quiet, telling them to get out of the carriage.

The horses then stopped and the three men sprang out, Rutledge first, dragging the others behind him. After leaving the carriage they fired into it several times while running away. Constable Stewart returned the fire and shot Jones in the arm, shattering the bone.



Thomas Jones.

Then he jumped from the vehicle and fired again, the second shot striking Jones in the groin. An electric street car which the carriage had passed was approaching, and Jones, who was so badly hurt that he could scarcely walk, was dragged by his companions onto the front platform of the car, which had stopped on account of the shooting. Then followed a desperate fight for possession of the

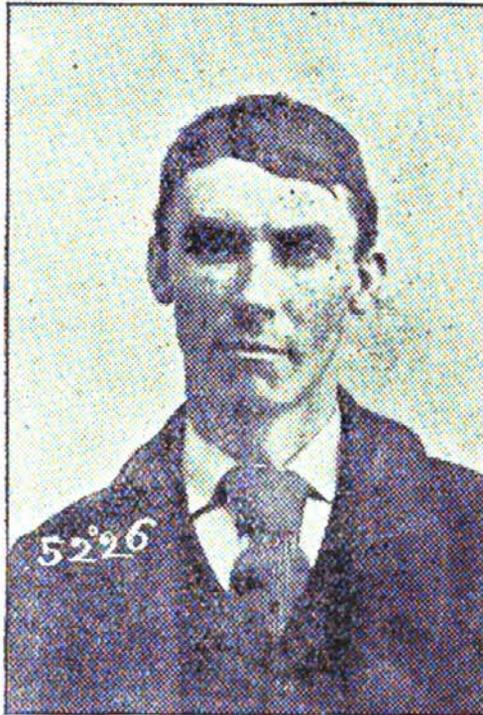
car. Constable Bogart had jumped off the box seat of the vehicle, and although unarmed, was making his way towards the car. The prisoners fired at him and missed.

Stewart rushed bravely in pursuit of the fleeing men,

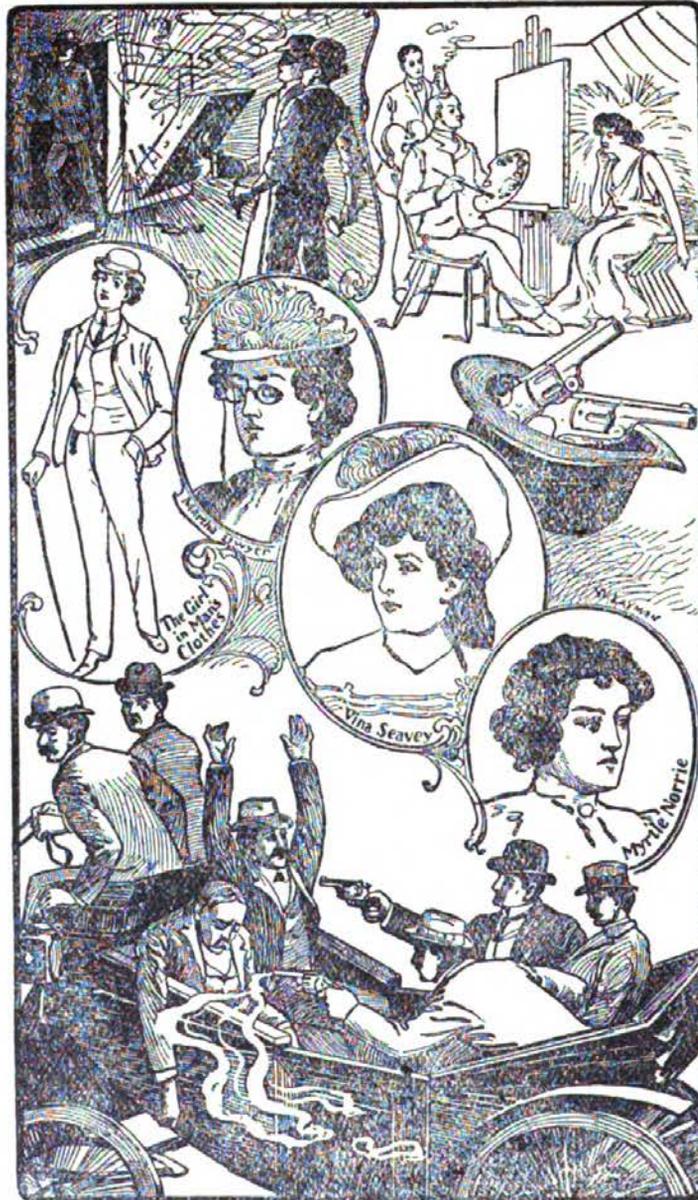
firing as he went. He had emptied his own revolver when he reached the car, and threw himself on Rice and Rutledge and wrenched their revolvers from them. Then he beat them over their heads until they gave up. They were bleeding freely from scalp wounds, and by this time were exhausted and unable to offer further resistance.

The motorman held on to the motor crank and the conductor pulled the trolley off the feed wire during the struggle, to prevent the robbers from starting the car in case they had gotten possession of the crank, which was their intention.

Jones was in great agony and cried out to the officers to take the handcuffs off his wrists. The bone in the arm had been shattered by the bullet fired by Stewart, and in the hand-to-hand struggle the arm had been twisted out of shape. With the three prisoners lying almost in a heap on the floor in the car and the officers standing over them, the



Frank Stewart, alias Gannon.



THE ATTEMPT TO ESCAPE IN TORONTO.

current was turned on and they were conveyed to the jail. Upon their arrival there the jail physician assisted by two other medical men, attended them. They found that Jones was mortally wounded, but they made him as comfortable as possible, and he soon went to sleep under the influence of opiates.

They dressed the wounds which Rice had received on his head, and also the scalp wounds which Rutledge bore. Rice was quite calm and told the surgeon to be sure and remove all the blood from his hair.

Constable Boyd was driven to the hospital in the carriage in which he was shot, but never recovered consciousness and died a few hours afterwards.

If the prisoners had not lost their heads when they first got possession of the pistols in the carriage they could easily have escaped. They had shot and mortally wounded Constable Boyd, who was a gray-haired man, sixty years old. The only other constable who had a revolver was Stewart, and Rice and Rutledge had him covered with their guns. In his pockets were the keys which unlocked the handcuffs. They could easily have gotten these and also Stewart's gun, then released themselves from the handcuffs and have been masters of the situation. They then could have made their escape in the carriage which was taking them to jail.

But in the excitement they overlooked the opportunity. It was a fatal mistake for them and one which greatly surprised the officers. It was astonishing that three as shrewd and desperate men as Rice, Rutledge and Jones were could lose their heads in such a crisis as this, and it caused a great deal of comment in police circles.

The prosecution decided that the trial should proceed against Rice and Rutledge whether Jones was present or not. The shooting took place on Tuesday and Jones died on Wednesday morning. The trial proceeded, and on Friday, June 7, the jury returned a verdict of guilty against the prisoners, and they were sentenced to twenty-one years each in the penitentiary. When they were arraigned to receive sentence, the judge said to them:

"Have you anything to say why the sentence should not be passed upon you?" They stood quietly, never removing their eyes from the judge's face. Rutledge's hands rested on the railing in front of him, while Rice stood erect with his arms crossed over his breast. They never flinched and did not move a muscle while the heavy sentence was being pronounced.

In answer to the judge's question, Rice simply shook his head, while Rutledge replied, "Nothing, nothing." Then the sentence was delivered as follows:

"This is a peaceable country, but you came here bent upon a career of crime. You have followed your unlawful purposes by committing three serious offenses against the law. The country has enough of trouble and expense to take care of its own criminals and cannot do anything to encourage criminals from foreign countries, to come here and pursue their depredations. The sentence of the court upon you, Frank Rutledge, and upon you, Fred Lee Rice, is that each of you be confined in the Kingston penitentiary for the term of fourteen years for the robbery of the bank, and seven years for stealing the horse, cart and harness; the seven years to be consecutive with the fourteen years; for the robbery of the postoffice, seven

years to be concurrent with the stealing sentence, making for each of you a sentence of twenty-one years."

Deathly pale, but as calm apparently as if they had not faced the court, they were taken to the jail and consigned to their cells. Soon after dinner they were taken to the corridor on the first floor for exercise and air. After walking for a short time, Rutledge dashed away from his guard, up the stairway to the second-story balcony. It was thought that he intended to make an effort to escape through the ventilator, but he was met by guards and turned back. With a defiant look he backed toward the railing which surrounded the balcony, and straightening himself up, leaped backward over the railing and fell to the stone-paved floor thirty-six feet below, striking on his head and crushing his skull. When the guard reached him he was unconscious and died in half an hour without speaking.

This left only one of the three safe-blowers, Fred Lee Rice, and he had become a murderer, as Constable Stewart swore that it was Rice who shot and killed Constable Boyd. The next day Rice was arraigned on a charge of murder and the case was postponed until September. In the meantime the sentence of twenty-one years in prison hung over him.

Rutledge first came into prominence in the cities of Kingston, Hamilton, Brantford and Montreal, Canada. He was a burglar and a particularly daring one. He seemed to have great success in getting away with the results of his plundering, and until June 15, 1889, he was never brought into custody with a definite charge against him. On that day he was arrested for burglary, and

after a trial at Kingston, was found guilty and sentenced to five years in the penitentiary.

Rutledge remained in prison until late in 1894, or early in 1895. On gaining his freedom he visited Colorado, and while in that state was arrested for larceny, convicted, and in November, 1895, was given a six years' sentence and ordered confined at Cañon City. He entered that city a desperate man, a criminal posted in all the technique of his vocation.

He not only knew how to live well without labor when not in prison, but how, after being confined, to hold free conversations with his fellow convicts without being detected by a warden or guard. This latter ability is what brought him in contact with Jones. Jones graduated from the Chicago circle of thieves prominent in the city between 1892 and 1893. The World's Fair brought many of them in, and Jones did so well in their company that he became bold.

On March 20, 1893, in company with "Jack" Murphy, he held up one John Howe of 2810 Ninety-third street. Jones and Murphy were both armed and fired shots at Howe. They took his watch and chain, but were captured by Officers Brown and Peters, locked up in the county jail, kept there several months, and then tried and acquitted. The county official and police official who aided them in escaping punishment are still living. Jones is supposed to have paid \$5,000 for his freedom at this time.

On July 4, 1893, Jones, with "Jim" Kavanagh, held up Sylvester Johnson of 7944 Ontario avenue, and stole his watch, chain and some money. The same day they en-

tered the Collins home on Ontario avenue, near Eighteenth street, and choked Collins, but did not rob him. But on July 6 they returned to the same house with burglars' tools and were captured by Officer Robinson while in the act of robbing the house.

The case against them was finally stricken off the calendar, and they were never tried, but it is said to have cost Jones another \$5,000 to "fix" certain officials so that he might have his freedom.

Jones now found Chicago uncomfortable for him, so he journeyed to Colorado and allied himself with the Indian gang in Pueblo. On December 17, 1893, he was arrested for safe-blowing, and on March 23, 1894, was sentenced to nine years in the penitentiary at Cañon City. There he met Rutledge, and in convict fashion, they held many conversations together and formed an alliance for operation in the days to come when they should have freedom.

While they were so planning there arrived at the Colorado penitentiary Fred Lee Rice, alias Harris. He was sentenced on September 27, 1897, for forgery, and had a three years' term to serve. He was only twenty-one years old then, but bold and eager for criminal adventure. Rutledge and Jones took him into their prison brotherhood, and he swore fidelity to them, when they all should have their freedom again. Between October, 1899, and April, 1900, the trio came out of Cañon City penitentiary free men.

As each man gained his discharge he came to Chicago until the trio were together and were joined by Frank Stewart, alias Gannon. Gannon took agreeably to Rut-

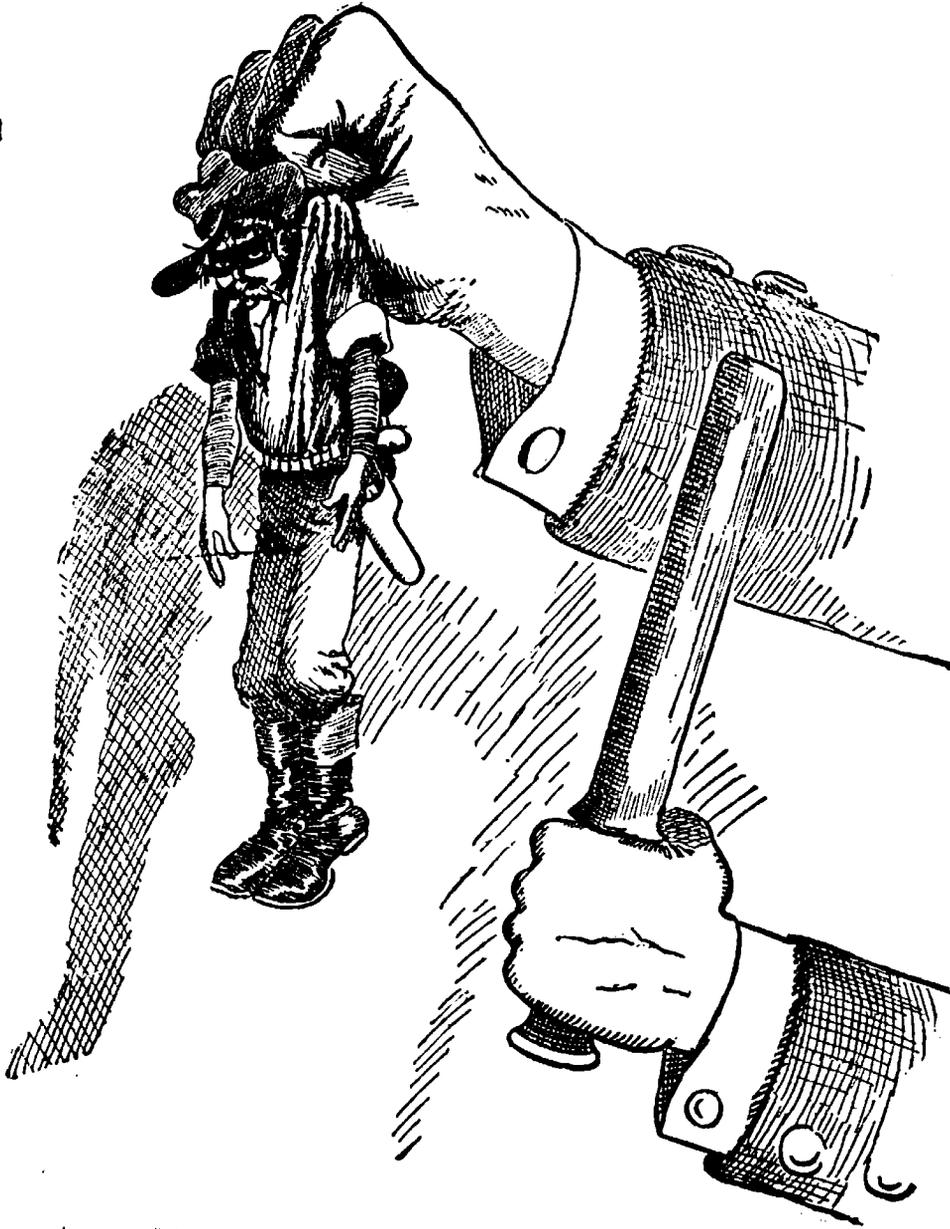
ledge and Rice, and the four took rooms on Ashland avenue, where all but Gannon passed as artists, photographers and literary gentlemen.

During the year of 1900 Gannon was killed. He entered the Garfield Park pavilion at Hamlin avenue and West Madison street, and in an attempt to hold up the bartender and Frank Barum, an attorney, was shot dead. This greatly affected Jones, and taking Rice and Rutledge with him, he temporarily abandoned Chicago and sought the East. Rutledge persuaded him to visit Canada with him, and the trio entered Ontario. Among the other places, they visited the town of Aurora and robbed the bank there, made their escape to this country and immediately returned to Chicago.

One very interesting chapter in the lives of Rutledge and Jones is furnished in their attempt in May, 1900, to rob the Standard Bank in Toronto. At two o'clock one morning Officer Wood, of the Toronto police force, saw two men standing at the rear of the bank on Elmwood Grove avenue. He approached the men and asked them what they were doing there at that hour.

Before he got a reply a revolver was placed against the back of his head by a third man, and he was ordered to throw up his hands. He saw that it would be folly to resist and promptly obeyed the command. The men then took the officer's revolver and bound his hands with a piece of wire. He was then taken across the street to a stable, where one man stood guard over him, while the other two forced an entrance to the bank and were preparing to blow open the safe, but were frightened away before they had accomplished their purpose.

The Kind of "Holdup" We Need!



After the arrest of Rice, Rutledge and Jones and their removal to Toronto, the first two were identified by Officer Wood as the men he saw trying to rob the Standard Bank.

There is a romantic side to this story which is as interesting as the criminal side of it. Rice, Rutledge and Jones were well educated men and had many accomplishments beside those of safe-blowing and robbery. Rice is a native of Champaign, Illinois; his father being a wealthy and highly respected farmer living near that place and a heavy stockholder in one of the local banks. Young Rice was at one time a clerk in this bank.

Before this he was a student of the University of Illinois and a prominent fraternity man. He left his native town in 1897, and has been there only once since on a short visit. Rutledge was an artist and a poet. He could paint, and painted well. Jones made nearly as good an impression as the other two men, although to the trained eye he would be more quickly suspected of being a criminal than either. They had many well-known business men in Chicago for acquaintances.

All three of them dressed expensively. They wore the most fashionable tailor-made clothes and adorned themselves with fine and expensive jewelry. They rode in automobiles, gave swell dinners to their friends and spent money with a lavish hand. They rented rooms on Michigan avenue, where they furnished an atelier in luxurious style and set themselves up as artists. They then advertised for models, and by this means became acquainted with Myrtle Norrie and Martha Dwyer.

The former lived with her parents on Forty-second

court and was employed at that time by the Siemens & Halske Electric Co. Martha Dwyer lived at 324 Morgan street and was an operator in the main office of the Chicago Telephone Company. Both were attractive and handsome young women. They visited the studio of Rice, Rutledge and Jones and posed for Rutledge, who made hundreds of drawings that would do credit to a professional in that line. Rutledge and Rice became very devoted to the young women and soon won their hearts by buying for them many valuable presents of jewelry and by giving them untiring and devoted attention. A proposal of marriage was made and a double wedding, fashionable in every detail, was planned, the girls stating that they looked forward joyously to the time when they would no longer be compelled to work for a paltry salary, but instead would be the wives of prosperous business men.

These two girls, however, were not the only female acquaintances on the visiting list of Rutledge and Rice. They knew many others and spent most of their time visiting, driving and dining with their lady friends. They played the society game to the limit during the day and early part of the evening and late at night changed their attire and committed robbery on an extensive scale.

Even after they were arrested many of the women whom they had met refused to believe in their guilt, and during the time they were in jail in Chicago these women sought every opportunity they could invent for the purpose of seeing the men. Once when the robbers were arraigned in the commissioner's court, Myrtle Norrie entered dressed in deep mourning with her face partly cov-

ered with a heavy veil. She watched every movement of Rutledge as he sat in the prisoner's cage with Rice and Jones.

"Nothing can convince me that Frank is guilty," said Miss Morrie. "I love him yet and can never be convinced that he is as black as he is painted. They lie when they say that he served a sentence in Cañon City for safe-blowing. I know that he never lived there."

Then she wept and her face flushed angrily. She seemed much concerned over the visit of two other mysterious girls who had called to see the prisoners. She looked daggers at them, though they did not seem to be frightened and left word that they would call at the county jail to see the prisoners.

During the time the bank robbers were making their efforts to escape extradition, they were in the custody of the Cook county authorities and extraordinary precautions were taken to prevent their escape. They had many shrewd friends, who were continuously planning a method for their escape. They watched and were perfectly familiar with every move made by the authorities and with every action made by the court. Some of these friends were always in the vicinity of the jail and the court room. On one occasion a revolver was found in a bowl of soup, which had been sent to the prisoners by an outsider. After this, the officers searched their cells and found another revolver. This was prior to the time when they were to be taken to the court from the jail and thence to Canada. On another occasion Jones attempted to take from the pocket of a United States Marshal, while in the prisoner's cage in the United States

commissioner's room, a revolver, but was seen just in time to prevent it. At another time an effort was made, while the prisoners were being taken to the District Federal Court, to escape from one of the elevators in the Monadnock building. A strong force of officers was always with them, however, and had to be unusually watchful at all times. The friends of these desperate men included both sexes. Just before they were taken to Canada, a woman sent them a box of the finest imported cigars that could be bought. They also received a bottle of fine whiskey. These presents were confiscated by the officers and upon analysis were found to contain powerful narcotics. It was supposed that the prisoners intended to treat their guards while on the way to Canada, with the cigars and whiskey, and if they had induced them to partake of their hospitality, the prisoners would, while their guards were under the influence of the narcotics, have attempted to make their escape.

On the very day of their departure for Canada a very exciting incident took place which went to show how thoroughly posted the friends of these prisoners were. Early that morning the detectives went to the Cook county jail in a patrol wagon to convey the robbers to the Federal Court for the purpose of getting the order for their transfer to the Canadian authorities. Three cabs stood on the street in the vicinity of the jail, and in each was a woman, who was a friend of the prisoners. The patrol wagon was driven as rapidly as possible to the Monadnock building in which the Federal Court was held, yet the women in the cabs arrived there as promptly as the wagon.

While the order was being obtained the detectives gave it out that the men would be taken to the Michigan Central depot to catch the train at 11 o'clock for their trip to Canada, while, in fact, the train which was to take them away did not leave until 4 o'clock in the afternoon. This did not deceive the women friends of the prisoners, however, nor did they get lost from the patrol wagon in the circuitous route it pursued in re-taking the prisoners to the Harrison Street Station. They were driven through several streets and alleys, the wagon winding about and turning in opposite directions a number of times; yet, when the wagon reached the Harrison Street Station, the three cabs with the three women were on hand.

They stayed in the vicinity of the station all day, but were closely watched by the police officers to prevent them from communicating with the prisoners. Just before 4 o'clock in the afternoon the three men were brought from their cells to be taken to the depot on Polk street. Suddenly the three women appeared, and just as they were going to make an attempt to reach the prisoners, a half dozen police seized them and held them at the Harrison Street Station until the men were safely aboard the train and far away from Chicago.

When the trunks of Rice, Rutledge and Jones were searched the officers found some interesting articles. There were several letters written by Miss Norrie to Rutledge. A photograph of her was also found in the trunk, with her name written on the back of it. Among other contents was a leather-bound Bible, on the title page of which was written, "Presented to Fred by his mother."

The officers also found much fine wearing apparel, including a full dress suit of London make, white kid gloves, silk vests, duck suits, silk socks and a dozen tailor-made suits. They also found an electrical appliance which is a modern invention for the opening of safes and which can be used only in towns where electricity is used for lighting.

There were also a number of valuable trinkets of various descriptions in the trunk, which was supposed to be the plunder of burglaries. The police recovered a memoranda book containing the names of fifty Canadian towns with a description of each place, naming the number of banks, number of safes, the population and the times of the arrival and departure of trains.

When Gannon, one of the members of the gang, was shot and killed on the west side, the police found on him a card with Rice's name on it. The card showed that Rice was stopping at the Great Northern Hotel, and when the detectives shadowed him there, they found that he was in company with some of the best-known business men of Chicago.

When he was questioned, he gave references, naming people who were prominent in the social and business world of Chicago and Champaign, Illinois. He declared that he could not understand how Gannon got possession of his card. The references he gave completely convinced the police, for a time at least, that he was a business man with good connections and that there was no reason for suspecting him of having any relations with Gannon, the dead robber.

While the detectives were shadowing Rutledge, he fre-

quently acted in such a straightforward way that they hesitated to arrest him. On one occasion when they were following him, he went into the residence of a prominent and well-known citizen, where it was found that he was a welcome visitor and had an intimate acquaintance with members of the family. Both would be frequently seen around the most prominent hotels of Chicago in company with Chicago business men of high standing in the financial and social world. They were for a long time a Chinese puzzle to the officers of the law, and it was not until they had been captured in the Ashland-avenue apartment building and their trunks searched that the mystery of their identity was disclosed.

It was an interesting case of pursuit and capture for the detectives. In the solution of what seemed at one time almost an impenetrable barrier as to the identity and occupation of these three clever criminals, the detectives found that they had an undertaking of more than ordinary importance.

But they succeeded, one clew following another, one event in the lives of the men leading to another, all of which made a complete chain of evidence, which has finally been their complete undoing and has ridden the country of a gang of the cleverest safe-blowers and bank-robbers that ever operated in the United States or any other country.

With their unlimited number of acquaintances and friends, they had formed an almost impassable barrier to the assaults of officers of the law. Always well supplied with money, which they secured by robbery and theft, they were enabled at all times to make a strong fight

against every effort that was made to convict them of their crimes, and were as far above the ordinary criminal in intelligence and shrewdness as the "get-rich-quick" schemer is above the hold-up man of the levee.

The story of their crimes, their arrest and conviction and the tragical end of two of them forms a chapter in the history of the world that will forever furnish to the student of criminology a subject of deep interest.

Canadian criminal cases are conducted very differently from similar cases in the United States. They are heard by a police commissioner who sits in a sanctum, clothed in somber robes, looking as austere as the Chief Justice of the United States Supreme Court.

This august authority paid a very high compliment to Detectives Schubert and McGrath, the Chicago officers, who went to Toronto to testify against the bank robbers. During the progress of the trial he called them to the bench and personally complimented them upon the work they did in the case. After this he called them into his private chamber and had a long and pleasant talk with them.

He made many inquiries as to the methods employed in Chicago and other cities in the prosecution of criminal cases. He again complimented them on their work in the case and thanked them very heartily for what they did in bringing the criminals to justice. This was considered in Toronto a very high mark of confidence upon the part of the judge who conducted the case. As a further evidence of appreciation on the part of the Canadian authorities of the work done by the Chicago Police Department in bringing these three criminals to justice, the

following letter was sent to the General Superintendent of Police in Chicago by the Crown Attorney:

NATIONAL TRUST BUILDING,
20 King Street.

EAST TORONTO, June 10, 1901.

FRANCIS O'NEILL, ESQ.,
Chief of Police, Chicago.

Dear Sir:—I desire to thank you for the exceedingly valuable assistance you have rendered the interests of justice in the arrest of Fred Lee Rice, Frank Rutledge and Thomas Jones, and in allowing Detectives Schubert and McGrath to come to Toronto and testify on the charges against these men. The evidence submitted by your detectives was very material, and they are to be congratulated, not only upon this evidence, but the splendid impression they made upon the court and jury. The case was one of great importance to us, as you well know, and I need scarcely assure you that, apart from the officers of our police court, who are always glad to reciprocate favors, I shall personally be only too glad to assist you at any time in any matter in which we can be of service to you. Believe me to be

Yours faithfully,
H. H. DEWART,
Crown Attorney, County of York.

Fred Lee Rice was tried for the murder of Constable Boyd. The first jury disagreed, and he was tried the second time and convicted and sentenced to be hung, which was done several months after the trial.

HONESTY IS NOT MACHINE MADE.

Business-Men Place Little Dependence Upon Modern Artificial Devices.

Honesty in the young man who is making a start in this world of strenuous living is just as much an asset as ever it was in the past.

Surety companies are acting as bondsmen for increasing thousands of young men every year.

The cash register has become as much one of the fixtures of the small retail house as ever a showcase was or is.

Sales inspectors have multiplied into legions in the great retail houses and department stores of the cities.

Time clocks in half a dozen patterns are turned out of factories by the tens of thousands every year.

"The auditor," traveling and stationary, is one of the ogres of modern business life.

NO SUBSTITUTE FOR HONESTY.

But in spite of all precautionary devices, methods, and systems, honesty still is the best policy in the young man who is searching for a salaried position of trust. No substitute has been found for the virtue. No mechanical means has been perfected for making up for the lack of honesty in the individual. A surety company may be on the young man's bond; a time clock may register to a second the hours of his coming and going; a cash register may account for his sales, or an inspector or auditor may be always at his elbow. But

if the face on the man, in regard to openness of countenance, frankness, and general good features, should not come up to the standard of his employer's ideals, his position is insecure and his chances in the struggle for an honest existence are discounted.

"Waiving all possibilities of bond giving," said one of the heads of the Continental National Bank, "the applicant for a position here who cannot show credentials in his face and manner has no show. We have some readers of character here. Bonds in a surety company mean something, but a young man's face means quite as much. As between two young men, one of whom is quick, active, shrewd, and adaptable, yet with that hidden something in his face that challenges confidence, and that other young man with honesty in his face, but with some of the earmarks of the plodder in him, we have no hesitation in a choice. We take the honest man. No surety company could make good the discrepancy that exists between two such men."

CASH REGISTER ONLY AN AID.

"The cash register?" repeated the proprietor of a retail house in Madison street.

"One half-sentence in the Lord's Prayer defines its sociological position: 'Lead us not into temptation.'

"I believe that my men are honest. I wouldn't have hired one of them if I had not been reasonably sure of the belief. But there is a great measure of truth in the aphorism that 'opportunity makes the thief.' A man may be honest and yet weak. Why should I leave an unnecessary temptation in the way of any man? If

a man who is honest in widest measure comes to me for a position he finds a cash register as an office fixture. It is a convenient place for money. It is here when he comes and it is no reflection upon his character. But in time of possible temptation it becomes a stay to his instability."

TIME CLOCK TOO MECHANICAL.

"As to the time-clock," said the timekeeper of a great wholesale house in Adams street, which numbers its employes by hundreds, "the clock has a feature that on the face of it is bad. If a man comes in at 8 o'clock in the morning, takes one hour for noon, and remains till 5:30 in the evening, these facts cannot show whether in those hours he has done his whole duty. And just there is the possibility that a certain class of men who, left to themselves, would be conscientiously exact in their duties are impelled to shirk when occasion offers.

"But, after all, timekeeping is a recognized necessity in any business. If an employer has three men and has a fixed number of hours in which they shall work, every man so employed knows that he is under the supervision of his employer. However, if the employer has 3,000 men he cannot keep track of the time; his heads of departments can't; no reasonable number of timekeepers can do so. Not only a time-clock but clocks by the dozen are necessary, for the most conscientious individual knows that in the great masses of men is a large element which must be watched and supervised in order to keep it up to the scratch of effectiveness. Three thousand men coming to work on an average of

only two minutes late for one day would mean the loss of more than twelve working days to the employer.

DOES EVEN JUSTICE TO ALL.

"The time-clock has been accepted, however. When they were first introduced in this house many old employes protested. The facts were made plain to them, however. Employes here are going out to luncheon, for instance, from 11:30 a. m. to 1:30 p. m. No reasonable number of timekeepers could keep the necessary check on these people. Everybody but the heads of the departments turns the clock now. But even with the system's temptation to 'soldiering' there is no substitute for it. The clock may make it a little easier for the comparatively untrustworthy man to compete in the labor market with the honest man, but the clock can go no further than to record comings and goings; all the rest is left to the men, and the square man always has the bulge."

As to the honest man who is sure of himself in present, past, and future, the surety company and the surety bond work a small hardship upon him, in that he has to give the same bond that his co-workers give, and has to pay the same yearly premium for it. Beyond this he is not affected.

"In no possible way except this does the surety company militate against the honest man in favor of one who has more lax principles," said William B. Joyce, agent for one of the great surety companies of the country.

SEARCHING INVESTIGATION MADE.

“When it comes to investigating a man’s character we do it more thoroughly and impartially than any one employer or firm could do. We go beyond his birth, even asking as to his father, mother, and antecedents generally. We know where he was born and when, how far he is educated, where and how long he has worked, whether or not he is married, and whether or not he owns his own home; his habits of life are closely scheduled and he must give us five references as to the truth of these general statements.

“Then we are ready to investigate thoroughly. Just how thoroughly may be indicated in the fact that of the 240,000 persons now under bond by this company not one-tenth of 1 per cent of them go wrong in a cold-blooded, wilful way.

“Most of the losses which we have to make good come from weak men. They are honest in their own hearts. But some emergency arises whereby they need \$50, perhaps. Some one dear to them may be sick. Such a man takes the money and carries a cash slip, perhaps, looking to some possibility ahead to square him. That fails him, his needs increase, and he takes \$50 or \$100 or \$200 more until something else ‘turns up.’ Meanwhile, to cover this, he makes a false entry in his books. Suddenly the auditor comes in on him, the ‘shortage’ is discovered and the man is held up as a criminal.

PERCENTAGE OF DISHONESTY SMALL.

“It is admitted that in assuming security for the honesty of ten men for a bank, for instance, these ten

men, after being accepted, could be lined up and a character reader be able to put a finger, in a moment, upon the most and least trustworthy of these eligibles. But in our experience, the exceedingly small per cent of dishonesty in young men of today makes the value of such selection hardly more than nominal.

“At the same time, ‘shortages’ in accounts form a considerable element of the news of the world, and yet not half of these shortages are discovered. More than half of these delinquencies are made good before they are uncovered.

“I believe that the world generally is growing better. If men should be found showing less regard for honesty, however, I should have to insist that nothing in the work of the surety companies had contributed to it.”



A Bere Escape.

WOMEN AS GRAFTERS.

In the World of Graft the Gentler Sex Shows Greater Polish and More Far-sightedness—Fake Charity Workers, Fake Nuns, Fake Female Preachers and Flighty Financiers.—How They Get the Money.

When the subtle intellect of woman is behind a scheme to defraud invariably is it found that the proposition is a deep one; well planned, solid looking, plausible in the extreme and directed with an attention to detail more likely to deceive persons of intelligence than the coarse conspiracies of men.

Seldom does the feminine grafter travel in flocks. Unlike her brothers in crime, the woman who seeks to gull the public prefers to do the fine work herself; to hazard her body and soul in the game and play it to the limit, even though the strenuous application necessary to consummate her scheme entails physical sacrifice.

She will work night and day to make her project appear righteous. Her intuitive sense that the accomplishment of this end constitutes the very corner stone of successful swindling leads to success. Contrary to popular impression the woman swindler does not defraud by wiles and smiles, coquetry and conquest.

She endeavors to surround her enterprise with a mantle of righteousness, guilelessness and noble sincerity, which excludes skepticism from the minds of those with

whom she deals. Thus at the start she rids herself of the necessity, faced by her male brethren "from the jump," of spending the major portion of her time concocting blandishments to overcome unbelief. She plays upon the finer sensibilities of men and women, appeals to the better side of human nature. And last but not least, where is the woman swindler who has not "stood pat" when accused, assuming the role of persecuted innocence? Few whose deeds have sent their photographs to the engraving rooms of newspapers in the hour of *denouement* have not been surrounded by at least a portion of their dupes who characterized the prosecution as "outrageous" and publicly offered moral and financial assistance to "the ill-treated lady."

Many such women have felt the hand of the law in Chicago, but the "neatest" worker of them all was Mrs. Violet Jessie Sherbondy, of "Sunnyside Society" fame, who, in the name of God, humanity and the helpless children of the tenements, grafted an estimated average of \$100 a day from charitably inclined people in Chicago and its suburbs.

Mrs. Sherbondy was young and good to look upon. Her face inspired confidence, her manner won esteem. She possessed a substitute for culture. It passed for the real article. She was a ready writer and her children's stories and verses were marvels, as the work of a professional confidence woman. When dilating upon her "life work" in her "chosen field of charity" Mrs. Sherbondy's sweetly innocent face was illuminated with maternal love. Her graceful and perfectly proportioned figure with the clothes she so well knew how to put on

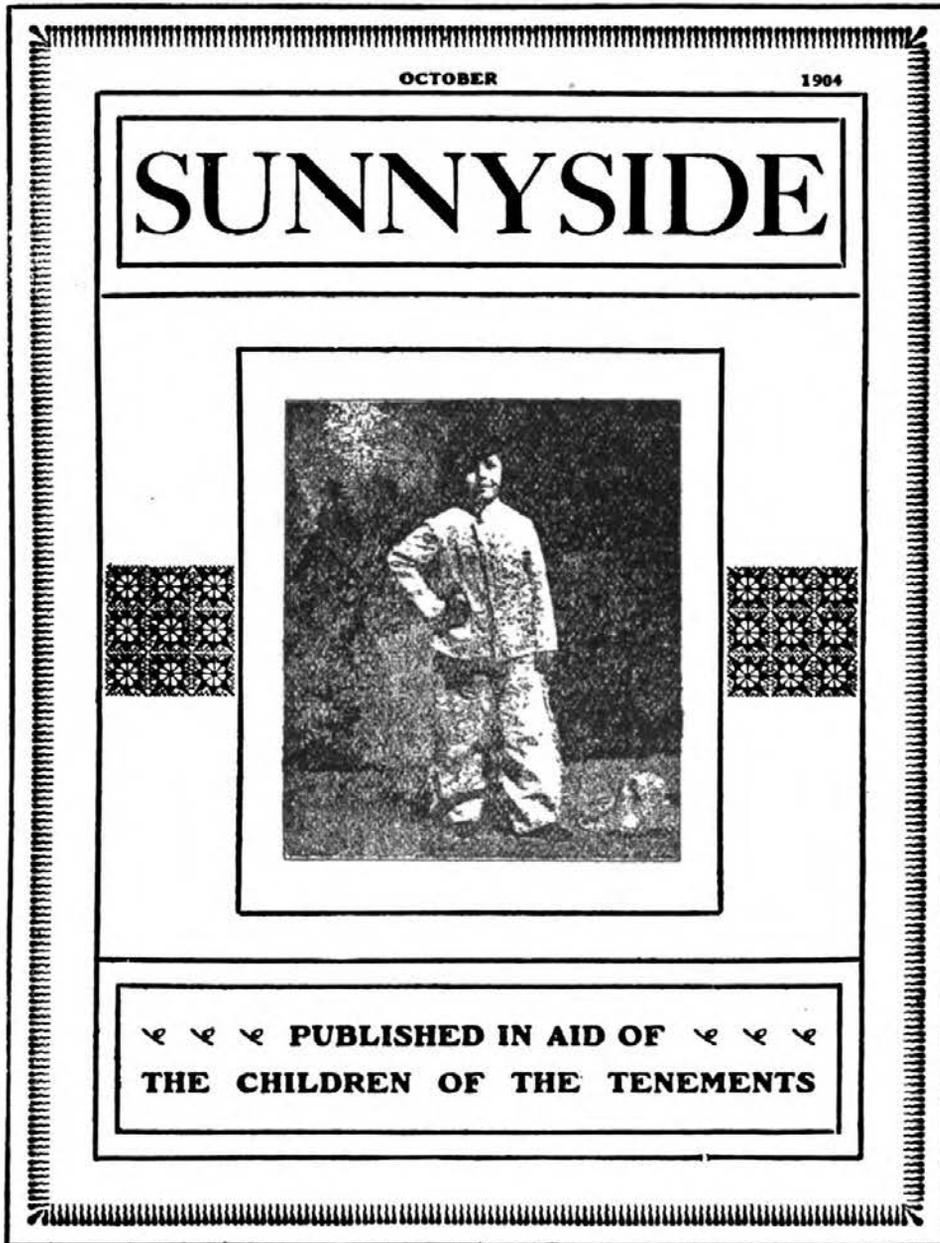
it added to the other attractions of the handsome young woman.

"Such" was the Sunnyside Society. Mrs. Sherbondy alone was the Sunnyside Society and the Sunnyside Society was Mrs. Sherbondy. She used the name of her mother, Mrs. E. Stevens, as "National president" of the organization, and that of her sister, Mrs. B. E. Buttles, as one of the "State organizers." It was necessary to have a list of patronesses.

It might come in handy, she thought, to have some among her officials who were not mythical—persons to whom she could point in case of undue questioning from the outside. Of course there were other "officers" in the literature of the society, but Mrs. Sherbondy's mother and sister were the only revealed flesh and blood members beside herself.

The "Settlement Home" maintained by the organization was at 4614 Emerald avenue. It was advertised as a place where deserving mothers could leave children while they went out to toil for subsistence. It was said several more homes would be opened. But so far as the police ever learned the only child ever left at the Settlement Home while its mother went forth to battle with the world was the 10-year-old son of Mrs. Violet Sherbondy, who, by the way, never used her own name in connection with her scheme.

The child's grandmother, the national president, "presided" over little Roy Sherbondy. She spent most of her time dressing the handsome lad in picturesque costumes and taking him to photograph galleries, where the pictures were made that adorned the cover of "Sun-



nyside," a paper purporting to be published in the interests of the dearly beloved poor. This publication furnished Mrs. Sherbondy her principal instrument.

The sister, Mrs. Buttles, spent her time profitably in the field, where she sold cartloads of the paper Mrs. Sherbondy compiled. She alone of the small army of agents which Mrs. Sherbondy sent forth to campaign against the philanthropic knew the paper was a fraud, the organization it represented fabulous and the home it was supposed to maintain a dwelling of grafters.

The agents were well received at the homes of citizens. They worked hard, as they were allowed fifty per cent of the money acquired by the sale of the magazine. It was sold for ten cents a copy and many annual subscriptions were taken at one dollar in advance. Among the names on Mrs. Sherbondy's books were those of Former Senator William E. Mason, S. E. Gross, the millionaire real estate dealer; Captain John Mersch, of the Evanston police force; Dr. Charles P. Garnet, of Evanston, and John S. Hahn.

As an instrument for grafting the little periodical was a work of art. It was the most cleverly compiled deceptions in "come on" literature the police ever encountered. Fairly breathing of goodness and child-love and teeming with God-like motives it was the false self of Violet Sherbondy transferred to paper.

"Sunnyside" was neatly gotten up. On the cover appeared a half-tone picture of little Roy Sherbondy, attired in a jaunty outing costume. No name appeared beneath the cut but in large type was the legend:

"Published in aid of the children of the tenements."

The first page of the October number (1904) contained a story entitled "A Deed of Kindness," supposed to have been written by a little girl in Los Angeles, whose name and address were given at the head of the article. Following it was a treatise setting forth the beauties of the kindergarten system in which the name of the Creator and the words of the Savior appeared profusely.

The next page was headed: "The Sunnyside Society." Here Violet Sherbondy shone at her best. To reproduce the entire contents of the magazine would not be tiresome, but space restricts to brief extracts. First, Violet told in verse of the magic wrought by kind words, smiles and touches. She must have smiled as she penned the word "touch." One may imagine Violet's thoughts as she committed the following:

"YOU NEVER CAN TELL."

You never can tell when you do an act
 Just what the result will be;
 But with every deed you are sowing a seed
 Though its harvest you may not see.
 Every kindly act is an acorn dropped
 In God's productive soil;
 Though you may not know, yet the tree shall grow,
 And shelter the brow that toils.

The question arises whether Mrs. Sherbondy foresaw what the "harvest would be" in her case. Farther she wrote: "It costs nothing to become a member of the Sunnyside Society. You simply promise to perform some useful act. You are amply repaid by the happiness

you bestow." Below are submitted words of wisdom and advice that are interesting as coming from the pen of a conscienceless grafter:

"One of the finest fruits of culture is the power to see the man or woman whom God made in his own image, and not the one that is scarred by faults and deficiencies."

"It is only the generous, loving soul that attains this degree of culture."

"Write your name with kindness, love and mercy on the hearts of those with whom you associate and you will never be forgotten."

"What a good old world this would be if there were no selfishness in it."

"There is nothing on earth so wonderful as the budding soul of a little child."

"It is only the broad, charitable, magnanimous, great-hearted man or woman who is blind to the defects of others and enlarges their good qualities."

"Every one in this great big world can do something to make others happier."

"Scatter Sunnyside—make some child's life happier—the reward is bountiful both to you and posterity."

Violet might have added that the reward for the scattering Sunnyside—or rather fifty per cent of it—came directly to her, and the only posterity benefited thereby was her own dear Roy, who in his singular self constituted the supposedly numerous beneficiaries of the Sunnyside Settlement Home on Emerald avenue.

Her two-column appeal for aid in alleviating the condition of "The Alley Child" was enough to bring tears

to the eyes of an iron lawn-dog. This bit of feeble levity is remindful of the fact there was a lovely story for the little ones entitled "The True Story of a Big Dog."

It was on the editorial page that Mrs. Sherbondy gets down to business and tells us that Sunnyside advocated "Better Tenements, Fresh Air Outings, Public Playgrounds and Children's Clubs." Giving the "fake" names of the society's "tenement house visiting board" and "State organizers," she painted in vivid rhetoric the glorious mission in which they engaged.

After describing how the movement was inaugurated in various cities and spread until the need of additional funds—a steady and dependable income—was apparent, she told of the founding of the "little paper" as a means of support for this great charity. She told of the wonderful settlement home and of the summer outings "provided during the summer months for the wan little folk of the tenement districts."

The Sunnyside Society nor the Sunnyside paper ever saw a summer month during their period of joint existence. This was in October and the graft had been on about two months.

Again the editor said: "At Thanksgiving and Christmas we provide free dinners and toys for children. Through our employment bureau we secure work for hundreds of poor women free of charge."

The fact the Sunnyside graft had not been on during any Thanksgiving or Christmas didn't bother Mrs. Sherbondy.

Immediately after the last mentioned beautiful lie she wrote:

"Our work is non-restricted by denominational lines. We know only one religion and that we teach: Love thy neighbor as thyself."

On the other pages were photographic reproductions of angelic youngsters and full directions for organizing clubs subsidiary to the national body. The principal object of these clubs was to send in subscriptions to the paper. There were also numerous stories, each with a moral involving love, kindness and self-sacrifice, and cleverly arranged fake accounts of episodes depicting the progress of the society's labors in behalf of mankind.

As a matter of record neither Mrs. Sherbondy, her mother or her sister could have given the location of a single tenement house in Chicago had the price of ten thousand subscriptions to Sunnyside depended on their doing so. They didn't know what a tenement house looked like. The graft was too good for them to go "snooping" around tenements and it would have been a shame for Roy, the seraphic model for pictures of the reformed "alley child," to mix with dirty little brats in the slums.

The headquarters of Mrs. Sherbondy were at Room 71, 119 La Salle street. This office was the editorial sanctum of Sunnyside and the national fountain head of the "organization." It was where Violet Sherbondy counted her money.

On the afternoon of October 28, 1904, Detective Clifton R. Wooldridge visited Mrs. Sherbondy in her office. He was graciously received. In fact the implacable de-

tective almost fell under the spell of the charming swindler. He recovered himself, accepted a chair that was graciously offered and inquired:

"Mrs. Sherbondy, how long have you been in business?"

"Oh! You mean how long have I been publishing the Sunnyside? Why, this month's is the first issue."

"How long has the Sunnyside Society been in existence?"

"For quite a while. It is a grand work. We are doing an immense amount of good among the children of the tenements and our home——"

"Yes, I have seen the 'home.'"

This last remark by the detective perturbed Mrs. Sherbondy not a little, but she maintained a brave front. Wooldridge drew forth a copy of "Sunnyside" and opened it to the page on which appeared the list of officers.

"Who is Mrs. Stevens, whom you have listed here as the 'national president'?" asked Wooldridge.

"Why, she's the nicest and most lovable woman I ever met," gushed Mrs. Sherbondy. "She is wealthy and philanthropic and devotes herself, heart and soul, to our glorious work. She is the matron of our Settlement Home out on Emerald avenue."

"Who gave her the job?" asked the officer.

"She was elected."

"Elected by whom?"

"By the board of directors of the society."

"Where are they?"

"In the east."

"Oh, yes! In the east. Quite a place—the east— isn't it?"

Wooldridge waited, but the woman didn't seem anxious to be more explicit, so he continued:

"How long have you known Mrs. Stevens?"

"Let me see," said Mrs. Sherbondy, musingly; "I met her a little over two years ago. She became interested in our work and joined us. I have never seen a woman more enthusiastic and self-denying in the cause of charity. Mrs. Stevens is one of the noblest women I have ever met."

"Now, Mrs. Sherbondy," pursued the detective, "isn't it a fact you have known Mrs. Stevens longer than two years?"

"Why, no," sweetly responded Mrs. Sherbondy. "If my memory serves me we are just beginning the third year of our acquaintanceship."

"Mrs. Sherbondy, isn't it a fact Mrs. Stevens was at your house the night you were born?" (Symptoms of heart failure on the part of Mrs. Sherbondy.) "And that she was the most important person in all that agitated household next to yourself?" (Wide-eyed astonishment on the part of Mrs. Sherbondy.)

The woman gasped and stammered something in reply, but the detective pretended not to notice her embarrassment as he continued mercilessly:

"Isn't Mrs. Stevens your nearest relative, Mrs. Sherbondy? Isn't she your mother?"

The woman nodded affirmatively and turned her eyes toward the floor. But Wooldridge was not through.

"And this picture on the cover of the magazine, Mrs. Sherbondy—whose likeness is that?"

"That's taken from a photograph of one of the little boys out at the Home—one of the inmates." (Signs of returning nerve in Mrs. Sherbondy.) "Isn't he sweet?"

"Yes, I must say he is awful sweet," mused the detective, as he adjusted his eyeglasses and scanned the picture critically. Then he bent his gaze upon the woman's face and back to the picture again.

"How long have you known this sweet little fellow?" he asked.

"About two years—ever since he has been at the home—yes, about two years it is."

"If you were to jog your memory good and hard, Mrs. Sherbondy, don't you think you could remember having seen him previously to two years ago? In fact, weren't *you* present the day *he* was born?"

The woman colored deeply and looked daggers at the detective, who sat quietly eyeing her and awaiting a reply. When the silence became painful he broke it.

"Mrs. Sherbondy," he said, looking straight into her eyes and tapping the picture of the boy with his nose-glasses, "do you disown that little fellow as your son? Do you deny that you are his mother?"

All the woman in her came to the surface in an instant. She leaped to her feet, and glaring defiantly at the officer, cried:

"Never! I am his mother!"

The woman's shell of deceit was pierced. She sank limply into a chair while the detective continued to propound questions. She acknowledged Mrs. Buttles was

her sister and that she had seceded from the National Sunshine Legion, of which she was the Chicago manager, and started the Sunnyside charity on her own account.

As the detective called attention to the obviously false statements in her paper relative to work accomplished and under way Mrs. Sherbondy gave an exhibition of artistic mendacity. "Misprints" and "mistakes of the printer," she called most of them. Her stories, however, would not hold water and she was arrested.

Next day she was fined \$100 in the Harrison street police court and sent to the Bridewell in default of payment. Later she was rescued from the House of Correction by friends.

The spirit of the woman was completely broken by the ignominy of the trip in the Black Maria. The true hideousness of the situation dawned upon her when she was led from the court room and lodged in the "bull pen" to await the arrival of the Bridewell wagon. She was dressed in the height of fashion and carried herself, as always, with the air of a queen, but when she was escorted into the gloomy, ill-smelling room with barred windows, all her buoyancy left her.

To a person accustomed to decent surroundings the scene of which the woman sharper was now a part was peculiarly revolting. Coarse-mouthed negresses, painted women of the street, female habitual drunkards and the flotsam and jetsam of the Chicago levee were her companions. Whatever else she was Violet Sherbondy was not coarse.

When the "2 o'clock 'bus," with its grated sides and



TENEMENT CHARITY GRAFTER. This woman collected thousands of dollars for the poor children, not one dollar of which they ever received the benefit of. Her newspaper, "Sunnyside," was suppressed and she was arrested and imprisoned by the author.

barred door, drew up to receive its daily load of men and women destined for the workhouse, Mrs. Sherbondy faltered. As she was led with the others from the "bull pen" to the wagon she bent her gaze upon the sidewalk. Her cheeks blazed with shame and there was the suspicion of tears in her eyes. She was a picture of abject humiliation.

Into the Black Maria she climbed as the usual crowd of court room hangers-on and levee habitues clustered about to watch the loading process. As her silken skirts rustled down the double file of onlookers two wags began to sing, to the tune of "Good-bye, Little Girl, Good-bye," the following appropriate improvisation:

"Good-bye, Violet, good-bye;
Don't cry, Violet, don't cry;
We'll look for you back some day
At the nursery graft so gay,
Good-bye, Violet, good-bye."

But Violet was thinking of other things. She was thinking of revenge. Not revenge upon the police. She knew the business in which she engaged was illegitimate and she was "game" enough to realize the punishment had been the inevitable result of discovery. But she felt she might have gone on for a few more profitable weeks had it not been for the act of a man she refused to marry. Under the impression that this was the case, Mrs. Sherbondy confided in Detective Wooldridge with the following outburst:

"It's all the work of J. W. Floridy, this prosecution of me. He has been bothering me to death with offers

of marriage, and because I won't have him he is taking this means of getting even."

"Who is J. W. Floridy?" inquired the detective.

"Well, I'll tell you who he is," cried the angered woman. "He's the editor of a paper called the 'Sunshine Journal.' If you're hunting for grafters you would better look up the National Sunshine Legion. I used to be their manager here, and Floridy was after me all the time to marry him and start a rival paper. I don't love him, and when I repeatedly turned him down he acted like a piqued schoolboy.

"Finally I decided to start a paper on my own account and call it the Sunnyside. I modeled it after the Sunshine Journal, so if my paper was bad in the eyes of the law you ought to find something interesting in the office of the National Sunshine Legion. I hope you can reach Floridy and give him and all of them what's coming to them."

This information was welcome to Wooldridge. He hastened to assure Mrs. Sherbondy the raid upon her business had been instigated by persons who found it to be a fraud and not by the amorous Mr. Floridy.

The detective immediately got busy and found that the National Sunshine Legion was operating a supposed nursery at 856 West Lake street. He discovered agents had sold a paper called the "Sunshine Journal" since December, 1903, on the representations that the proceeds were devoted to the support of the charitable institution.

Another discovery was that the supposed nursery was not opened until July, 1904, although funds had been solicited on the understanding that they were applied

directly to the support of an asylum actually in existence and in need of money for daily expenses.

Wooldridge located the Chicago office of the National Sunshine Legion at 134 Van Buren street and found a Mrs. Clark in charge. Mrs. Clark claimed to have recently arrived from Philadelphia, having been sent west hurriedly by the "home office" at Jersey City, N. J., to take charge of the Chicago branch and "straighten matters out."

She said there had been something wrong with the management at this end and a controversy over the funds of the "Legion" between the home office and Mrs. Violet Sherbondy, the former manager and principal sales agent of the Sunshine Journal.

The officer was convinced Mrs. Clark was not responsible for conditions he found. He advised her to communicate with the Chicago Bureau of Charities or secure responsible persons in the city to stand sponsors for her organization before attempting to perpetuate it.

Accordingly Mrs. Clark visited Mr. Ernest P. Bicknell, superintendent of the Bureau of Charities, carrying with her the books and records of the Sunshine Legion as she had found them on her arrival at the Chicago office. Mr. Bicknell gave her an audience and went over the records with her carefully. The result of this interview was that Mr. Bicknell was compelled to bulletin the National Sunshine Legion to societies in other cities, kindred to the one he represented, as an organization he could not recommend.

His inspection of the books showed him the average sales of the Sunshine Journal were over 4,000 a month,

SUNSHINE



==== PUBLISHED IN AID OF ====
THE CHILDREN OF THE TENEMENTS



BITING OFF MORE THAN HE CAN CHEW

and that from \$50 to \$60 a week had been sent to Jersey City from funds collected in Chicago. Later in court Mr. Bicknell testified that the National Sunshine Legion was an imitation of a legitimate organization known as the "Sunshine Society" of New York, which published the Sunshine Bulletin. He said there was also a paper known as "Sunlight," which was deserving of support by philanthropic persons. Working hand in hand, Mr. Bicknell and Detective Wooldridge made a careful investigation of the "Legion" and its methods.

They communicated with charitable organizations and the police of various cities throughout the United States and received unfavorable reports from New York, Baltimore, Jersey City, Buffalo, Pittsburg, Boston, Hartford, Conn., Minneapolis, Kansas City, St. Louis and Cincinnati.

Wooldridge learned from Mrs. Sherbondy that the National Sunshine Legion was as bad a piece of business as her own defunct Sunnyside Society. She told him that when in charge of the Sunshine office she had sent \$200 a week east. This money she said, went for the personal use of a Mrs. Tibbetts, owner of the Sunshine Journal and president of the National Sunshine Legion. She said J. W. Floridy was treasurer of the organization and editor of the paper.

Visits by several investigators to the alleged nursery at 856 West Lake street disclosed the fact that the place was a little more than a mere blind and the cost of its maintenance was a mere drop in the bucket compared to the amount of cash that was collected for that purpose.

It was also discovered that several young women who

had turned in from \$5 to \$10 a day from the sale of the Sunshine paper and from voluntary contributions quit the employment of the paper when they learned the institution was a fake. Their observations at the home convinced these girls that they had been collecting money under false pretenses, and they hastened to put an end to their connection with the society. One young woman was found who had traveled on the road soliciting subscriptions and donations. The merits of the enterprise as presented by her in good faith appealed to business men in Omaha, St. Louis, Kansas City and other cities and she had turned into the Chicago office large amounts of cash.

All this time, she said, she was given to understand the institution was supporting a day nursery in Archer avenue, when as a matter of fact its "bluff" home never was located at any place other than in West Lake street. When she discovered the real character of the Legion she unceremoniously resigned and refused to have anything further to do with it. Other solicitors who garnered large amounts of money in Chicago and its environs told similar stories.

One young woman said: "I was sent to Milwaukee and the work up there progressed magnificently. As a matter of fact Milwaukee is easily worked. Rich and poor donated to the cause and the papers sold like hot cakes. The money rolled in."

The Milwaukee account stood for hundreds of dollars when the Chicago manager decided to show something in return. She went there and announced there would be a grand "blowout" in the woods for the poor children

of the entire city. She didn't make the announcement so loudly that more than a dozen "wolf-at-the-door" people could hear it, however, and when the grand picnic was over the bank roll was shy just exactly two dollars and forty-one cents.

The solicitors were given a large, sixteen-page paper to sell at ten cents a copy or one dollar a year. When they took annual subscriptions they would, according to instructions, add to their "spiel" that \$1 would bring the paper to the home of the subscriber for a term of one year and also would provide for a copy to be sent to the "Home" for some child there.

Sometimes the paper was sent to the donor of the dollar and at others it was not. When it was sent it arrived in the form of an eight-page paper of smaller size than the one carried by the solicitors, and generally insignificant as compared with it, although the samples themselves were poor enough in their way.

At the home on West Lake street Detective Wooldrige found few provisions for the care of children and few children to enjoy them if any had been made. Most of the comforts provided were for adults and slight pretense was made, aside from the sign on the window, that the place was intended as a haven of refuge for the "children of the tenements."

The woman in charge said she was totally inexperienced in the handling of children, but she didn't feel that she needed any experience in that direction as children seldom inflicted themselves on the institution.

"The main thing is to put up a bluff that the place is a day nursery," she said. "I have received instructions

from Jersey City to keep the place open until this trouble with the police blows over. They telegraphed they would send checks to meet expenses until we can get back to selling papers and soliciting subscriptions again."

An investigation was made also at Jersey City whither the money collected throughout the United States was sent. No evidence could be found in its supposed headquarters that the National Sunshine Legion was spending any of its thousands of dollars in charity work. In Boston a detective found a small bare room occupied by a woman and three or four children. The principal article of furniture was a box of blocks. There were no signs of the wonders the Legion pretended to be working among the poor with its funds.

The Sunshine Legion's graft was so good that it fought hard against being closed up. The Chicago office desisted on orders from Detective Wooldridge and the postal authorities, but application was made in the Circuit Court for an injunction restraining the officers from further interference. The suit was directed against the City of Chicago, Chief of Police O'Neill and Clifton R. Wooldridge. The matter was referred to a master in chancery. The Legion developed surprising financial resources as the hearing progressed, the court having ruled that the proceedings should be at the expense of the applicant.

The legal history of the pious fraud in the east is of special interest.

The attorney for the National Sunshine Legion served notice on the City of Chicago, Chief of Police O'Neill and Detective Wooldridge that on June 19, 1905, in Jer-

sey City, N. J., the Legion would take the depositions of Ella M. Tibbetts, F. D. McKechnie, Joseph Flaherty, Joseph Floridy and Lillian Clark, and procured a *dedimus* from the clerk of the Superior Court of Cook County authorizing and directing Frederick H. Spengeman, 61 Sussex street, Jersey City, N. J., to act as commissioner in taking the depositions.

The City of Chicago and the above mentioned officers served a counter-notice on complainant's solicitor that they would, at the same time and place, before the same commissioner, take the depositions of persons who were familiar with the Legion's methods in New York city, Jersey City, Philadelphia, Boston, Fall River and other places in the east.

The defendants were represented by Assistant Corporation Counsel Michael F. Sullivan, who was sent to Jersey City at the time appointed, and called on Chief of Police Murphy of that city, who assigned Detective Sergeant William E. Robinson to assist Mr. Sullivan. They went to No. 61 Sussex street, and found it was not the office of Mr. Spengeman, but was the office of the Legion.

The only person in authority there was Mrs. F. D. McKechnie, who said the president, Mrs. Tibbetts, was out of the city and the treasurer, Mr. Flaherty, was in St. Louis, and that none of the officers of the Legion was in the city at that time; that there were to be no depositions taken; that President Tibbetts might be in the city the next day.

The officer and attorney then looked up Mr. Spengeman. They found him in his office at No. 266 Wash-

ington street, and were informed he had never heard of any depositions to be taken; that the Legion had not acquainted him with the fact they had authorized a commission to be forwarded to him for any purpose.

The next day the officer and attorney again visited 61 Sussex street and met President Tibbetts, a large, fleshy, chemical blonde, who proceeded to denounce in violent and coarse language everybody connected with the prosecution of the Legion in Chicago.

After having been given sufficient rope to enable her to strangle her reputation and demonstrate her true character, President Tibbetts was promptly muzzled by Sergeant Robinson. She refused to proceed with the depositions. The city's solicitor then arranged with Mr. Spengeman to take the depositions of the witnesses named in the city's notice.

Mr. Spengeman at first refused to act, saying he was informed by Mrs. Tibbetts and her attorney he would get into trouble if he did. On being assured by Chief Murphy no harm would come to him, he reluctantly consented to take the depositions.

These were admitted in evidence, and the application for an injunction was denied, the master holding the facts presented proved the Legion was not a *bona fide* charity organization, but the coarsest kind of a subterfuge for enabling unscrupulous persons to make an easy living in the name of charity.

Thereupon the League refused to pay its attorney, who attached its property in Chicago and realized a portion of his fee by their sale.

On the refusal of the Legion to pay the fee of the

master in chancery and to file his report the court dismissed the suit at the Legion's cost.

In the meantime, Hamill & Egan, attorneys of 239 Washington street, Jersey City, N. J., endeavored on behalf of the Legion to patch up the difficulty in Chicago, but were unsuccessful. Mr. James C. Cortelyou, postoffice inspector, Jersey City, rendered valuable aid to the police department of Chicago.

During the taking of the depositions it was revealed that City Marshal Hilliard of Fall River, Mass., knew Flaherty as a former defendant in the courts of that place on a charge of failure to support his wife.

A full account of the entire proceedings appeared in Hearst's Chicago American as follows:

Depositions attacking the National Sunshine League, a reputed charitable organization, and attacking its organizers and principal officers, Mrs. E. M. Tibbetts and Joseph W. Floridy, have been taken in New York, Boston, Philadelphia and Jersey City, and have been admitted in evidence by Master in Chancery Barber.

He is taking evidence in his office in the Chicago Opera House block, and will report to the Superior Court, to whom the Sunshine League made application some time ago for an injunction to restrain the City of Chicago and its police from annoying the officers of the League and preventing the solicitation of contributions of money by the League's agents.

SOME CAUSTIC CRITICISM.

The Rev. Martha C. Aitken, of West Upton, Mass., testifies she served as manager of the Philadelphia branch

for four weeks in the place of Mrs. Lillian Clark, who until recently was the Chicago manager of the League. She speaks lightly of Mrs. Tibbetts, and of Floridy says:

“Floridy is the most uncharitable looking man I ever saw. He has not a benevolent looking feature and wears an immense diamond on his finger.”

Of the couple, Abraham L. Jacobsen, a Jersey City manufacturer, who lived for twenty-three years at 61 Sussex street, testifies: “I often heard them quarreling and beating one another. I have frequently seen Mrs. Tibbetts under the influence of liquor. In one of the quarrels Floridy injured her so that she was sick in bed for two weeks.”

The testimony of these two witnesses, of Mrs. Minnie L. Farrand, of New York; of Adelaide Janssen, a visitor for the Charity Organization Society of New York; of Bessie de Koster, another visitor; of Christian C. Carstens, assistant secretary; of Archibald A. Hill of New York; of Howard Brooke Dinwiddie, minor charities investigator; of Mary Breed, of Boston; of Helen R. Wilson, once agent for the Philadelphia branch of the League; of Marjory Hall, of New York; of Marion B. Sheridan, an artist of New York, and of W. E. Robinson, a detective sergeant of Jersey City, N. J., attack the character of the publication of the League, and the alleged fraudulent nature of its charities.

HALF RETAINED BY SOLICITORS.

According to the witnesses fifty per cent of all moneys was paid the collectors, cash donations were preferred to those of food or clothing.

The Sunshine Journal, the League's organ, earned in Philadelphia alone from \$50 to \$60 a week, it is alleged, yet, according to the Rev. Martha Aitken, no more than \$2 or \$3 a week was spent on the table for the children and matrons.

Mrs. Tibbetts and Floridy are alleged to have objected to this outlay and ordered her to buy cheaper butter and provisions. The witnesses unite in characterizing the alleged homes in other cities as not proper places for children.

Mrs. Farrand, speaking of the New York establishment, 438 West Fortieth street, alleges: "The food was rancid, full with maggots. Still they cooked it and gave it to the children at Thanksgiving."

At another time Floridy is said to have substituted for a dinner for the children a reception to a "famous tenement house doll named Louise," when the children all received dolls instead of the dinners they needed.

Secretary Carstens of the Charity Organization Society of New York, which publishes a "Charity Directory," testifies the League never applied for enrollment. Detective Sergeant Robinson of Jersey City testifies that Floridy is an alias and Joseph W. Flaherty is the real name of Mrs. Tibbetts' companion.

Chicago today has no Sunnyshine or Sunshine Journals run for Graft and the promoters and owners of the Journals have concluded to avoid Chicago, Ill., and give it a wide berth while Detective Wooldridge is on watch.

A CONSPIRACY IS DEFEATED.

Efforts to Have the Detective Discharged From the Police Force for Doing His Duty Fail.

On one occasion a conspiracy was entered into to get Detective Wooldridge discharged from the police force because he insisted on doing his duty. The conspiracy failed, however, notwithstanding the fact that one of the conspirators said he would spend \$50,000 to get the detective discharged. But when his superior officers learned of the circumstances and had made an investigation, the man who sought to have his star was told that if he spent \$100,000 Wooldridge would still be on the police force.

This conspiracy was brought about on account of an arrest which Wooldridge made July 19, 1892. He saw a crowd of some 300 people assembled at the corner of Harrison street and Wabash avenue. They were holding two small boys named Ike Livingston and Herman Cramp, the latter being a saloon keeper's son.

The crowd charged these boys with the murder of another boy, who, they said, was lying on the sidewalk at the corner of Michigan avenue and Eldridge court. A number of those in the crowd demanded that the detective take these two boys into custody, which he did, and accompanied by several of the citizens who made the complaint against the two boys, went to the place where the alleged murder was supposed to have been committed.

On the sidewalk they found a pool of blood, but were informed that the wounded boy had been taken to State street by several men and the party proceeded there to make further investigations. They had reached the saloon at 347 State street, where the father of Herman Cramp lived. Here the boy gave a scream, and Hattie Cramp, his mother, sprang out and demanded that the detective at once release her son. Wooldridge told her he was an officer and that the boys were charged with seriously wounding another boy, which might result in death, and that he wanted to make an investigation.

He invited the woman to accompany him, but instead of doing this, she flew at him like an infuriated animal, struck him a stinging blow in the face, snatched a handful of hair from his head, scratched and kicked him and fought like a maniac. Wooldridge was holding a boy with each hand and could not defend himself against her.

At that moment a cab driver, William Cook, who was a friend of the Cramp family, ran up, gave the officer the "strong arm," lifting him off his feet, while the woman continued to rain blow after blow in his face, and to bite his wrists in an effort to make him release his hold on her son. Under this steady and continuous assault Wooldridge was compelled to release his prisoners, but the cab driver still held him from behind, and continued to kick him, saying, that he should not arrest anyone belonging to that saloon in his presence.

Wooldridge finally managed to work one hand loose, and drawing his revolver dealt the cab driver a blow on the head, which inflicted a wound one and a half inches

long, and sent him staggering backwards. The man quickly recovered and attempted to get a rock, when Wooldridge seized him and placed him under arrest. Then Herman Cramp, father of the boy and proprietor of the saloon, came running out to Cook's assistance and attempted to prevent the officer from arresting him. Two other officers came to the assistance of Wooldridge just then and both the cab driver and Cramp were locked up at the Harrison Street Station. On the following morning Hattie Cramp was also arrested. The trial of these three prisoners dragged along until August 5, when Justice Glennon fined Herman Cramp and William Cook \$10 each and costs and Hattie Cramp \$5.

The day after these arrests Herman Cramp procured a warrant for Wooldridge's arrest and openly boasted that he would spend a fortune to have the detective discharged. Wooldridge gave bond and in a few hours he was served with another warrant sworn out by Cook, the cab driver, and the next morning another warrant was served on him, which was sworn out by Hattie Cramp. He gave bond in these cases also. They filed charges against him with the Chief of Police and tried to get him taken before the trial board.

Wooldridge answered the charges, and attached to his answers the affidavits of the officers who assisted him, the parties who made the complaint and also the affidavits of a street railroad man, who saw the attack on him, and who was offered \$50 to testify in favor of the ones who filed these charges against him.

They tried every way they could think of to get evidence which would cause the Chief of Police to discharge

Wooldridge, but made a miserable failure, for as before said, when the superior officers made investigations, they stated that even \$100,000 spent in an effort to get Wooldridge discharged would not accomplish that result. This was the last heard of the complaint filed against Wooldridge with the Chief of Police.

When the trial came up little Ike Livingston was handed up to the witness stand and gave his testimony. In answer to a question he said:

"Mrs. Cramp told me before I came here that if I said to the judge that she had struck the officer she'd get me into trouble."

No effort of the cross-examining attorney bewildered him; on the contrary, he anticipated questions, and when the lawyer got rattled, coolly suggested the word he wanted.

"Did the officer tell you to say that?"

"No, sir," answered Ike.

"Did he tell you anything to say?"

"Yes, sir."

"Ah, ha. What did he tell you to say?"

"He told me to tell the truth."

"Anything else?"

"No, sir."

"Did you see Mrs. Cramp strike the officer?"

"Yes, sir."

"When?"

"Just after he had told her he was a police officer."

"Did you see the officer strike Cook?"

"No, sir."

"Well, you were there, were you not?"

"Yes, sir."

"Well, how did you come to miss seeing that part of the trouble?"

"I was not as big as the men in the crowd around me."

"Did you see him strike Mrs. A——?"

"Cramp?" suggested the witness.

"Yes."

"No, sir."

Wooldridge was honorably discharged, and the justice took pains to emphasize that the detective was perfectly justified in everything he did. Cramp had two attorneys and a stenographer employed during the trial and with the fines, witnesses, etc., it cost over \$450 and then he dropped the case, which was the last of it.

THE FAKE EMPLOYMENT AGENT.

**Promises any Kind of a Position for a Dollar and
Dupes Thousands but When Office is Raided no
Record of a Single Job Filled is Found—
Saved From Mob of Angry Victims.**

WANTED—Skilled laborers, tradesmen, shopmen, mechanics, clerical, professional, technical, commercial men for positions paying from \$600 to \$10,000 yearly; some positions offer transportation to Philippines, Hawaii, Mexico, Cuba, South America, Pacific coast and other points. For application blank and particulars address M 158, Record-Herald.

The above advertisement, printed in papers throughout the country, was the "come-on" by which hundreds of persons were swindled by one of the most bare-faced

steals that has ever come to the notice of the police. The perpetrator was J. H. Livingston, who did business under the name of the Powell Agency, with offices in the Continental National Bank building. Some idea of the magnitude of this man's operations may be gained from the fact that he wore an overcoat lined with \$1,500 worth of rare furs. He lived at a fashionable south side hotel and startled even people of millions by his lavishness. Livingston moved in high society and his wife's diamonds and elaborate toilets excited comment wherever she went.

When the end came, however, there were few who cared to own acquaintance with the Livingstons. So disgraceful was the denouement that the blackest rogue in the world of graft would have longed for a dark hole if placed in the predicament in which Livingston found himself.

The system upon which Livingston worked was to promise everything, take all he could get and give absolutely nothing in return. He didn't even bother himself with furnishing his victim with a nice assortment of lithographed bonds, pamphlets and "con" literature. Printing costs money and Mr. Livingston was not in the business to spend. He was there to receive. The name he chose was one used by one of the most widely advertised institutions in the country—the Powell advertising school, which uses entire pages in every magazine of any account published in the United States.

The system of Livingston may be best understood by a perusal of his letters. When a victim answered his advertisement the next mail brought him this:

Enclosed please find particulars, application blank and conditions under which an applicant secures a position through our registration system. Being in touch with the requirements and demands of hundreds of employers who are constantly requiring competent men for all different classes of work, in the mechanical, clerical, technical, professional and commercial lines, we are thus enabled to secure for those who register through us many good positions in different localities.

We do not work on the lines of an employment agency, as we deal only with a high grade of employes. We do not require our registered applicants to pay us any percentage of their salary or wages and we do not deduct any from our standard registration fee, which is One Dollar, payable when you file your application with us.

And it is also positively understood that under no circumstances are there any other charges except the registration fee, One Dollar, which is an assurance of good faith and to prevent parties from taking advantage of free services.

By a system of advertising and correspondence we are enabled to place an application before hundreds of good employers who require the services of high grade employes, competent tradesmen, shopmen, mechanics, and office help, besides clerical, technical and professional men.

Our business with employers is strictly confidential, and employers who place opportunities through us do not find it necessary to correspond with a miscellaneous list of applicants. They inform us of the positions open to employes, their requirements, etc.

After satisfactory references are given and the applicant's name is placed on our lists, we submit a list of suitable men to all important employers of help of the class we register, thus enabling them to correspond directly with us, and the applicant does not find it necessary to

answer a lot of correspondence. We do all that for them until they are located in a suitable position.

When an employer submits us an open position or positions, we immediately furnish him with a full and reliable report upon all applicants whose particular qualifications cover the position which he wishes filled. We aim to carry none on our lists who cannot furnish the highest references as to character and ability to fulfill the position for which they register.

By carefully reading our application blank and noting the conditions therein you can observe the extremely liberal terms of our system, which enables a competent man to get a good situation with no deduction from his salary or wages.

We are not an employment agency, we simply assist reliable and competent men to obtain good situations for a fair consideration and our clients are of the highest standing.

POWELL AGENCY.

Accompanying the above beautiful bundle of buncombe was a "history sheet," upon which the applicant was requested to register everything concerning himself from his weight at birth to the color of his wife's eyes. Invariably the "Application" came back with the necessary dollar, especially as a green slip would be enclosed in the letter announcing a few hundred choice positions in every quarter of the globe which must be filled immediately after a certain date—the date always being put a few days ahead of the time at which the victim became interested.

To be brief, the sending of the dollar ended the transaction. Livingston never had a bona fide position to offer anyone. He didn't want them and what was more he didn't need them. The fact that there were suckers

in the world was enough for him. If a business man had applied to Livingston for a man he would undoubtedly have found that worthy too busy counting money to accommodate him.

Money flowed into the "Powell Agency" like water through a mill race. But that was not fast enough for the swift Mr. Livingston. Society life on the south side came high. One day Mr. Livingston paused long enough in his arduous job of straightening out folded one dollar bills to reflect upon the sad circumstance that there were in the city of Chicago a vast number of gentlemen who once wore the blue and carried the hickory as guardians of the peace, but who now, by the fortunes of politics and things, were out of employment. It was a happy thought. The Powell Agency promptly advertised for former policemen. The one-time coppers answered in force, and then he fired this at them:

Shortly after January 1, 1904, there will be organized in this city a Merchants' and Citizens' Protective System, which will cover the business, financial and residence districts. This system will be organized, directed and financed by several of the most prominent business men and citizens of Chicago and suburbs.

They have directed us to secure for them some suitable men who possess the necessary qualifications.

Applicants must be able-bodied, have good health, eyesight, hearing, etc., and must furnish at least five good reliable references as to their honesty, character, etc., and in cases where men are to be stationed in financial institutions they must furnish surety bonds. Those who are accepted will be furnished necessary uniforms and full equipment without charge. This organization will pay men who are employed by them ninety dollars a month.

Suitable men who desire to register for this work can do so by carefully filling out the enclosed blank and conforming to the conditions on the back of the application blank. Registration fee, One Dollar. Positively no other charges or deductions. Registration fee positively returned to applicants who cannot pass.

No strike or detective work.

POWELL AGENCY.

Where is the ex-policeman who would not bite at a thing like that? And they did bite. The former coppers took the bait, hook, line, sinker, pole and reel. At the finish they almost took the man who held the pole as will later be seen. For a one man graft, Livingston certainly had a winner, until George W. Geary, state employment agency superintendent, discovered that he was operating without a license and notified Detective Wooldridge. The sleuth discovered that Livingston was doing worse things to the community than operating without a license and he unceremoniously dragged him out of bed in his luxurious south side apartments one night and carted him off to the Harrison Street police lockup.

His office was raided and mail confiscated which showed he had received thousands of dollars from applicants for positions and no record could be found of any agreement he had ever kept. He evidently had made not the slightest pretense of delivering the goods in any way, shape or form.

As might be supposed, the announcement of the rascal's arrest brought an army of his victims to the Harrison Street police court when he was arraigned for hearing. More than 200 angry men, most of them ex-policemen,

thronged the court room and overflowed into the police station. Livingston grew white when he saw the crowd of dupes. After he had been held to the criminal court on a charge of operating an employment agency without a license and an additional one placed against him by Wooldridge of obtaining money by means of a confidence game, Livingston turned to the officer and begged for protection away from the station.

Wooldridge took pity on the man's physical plight and started to escort him to the street. Immediately they were the center of a surging crowd of men.

"Slug him! Shoot him! Drag him out in the alley and give us all a kick at his face! Give us our money back! Let's take it out of his hide!"

These were some of the exclamations which caused the swindler to tremble and cling to the officer's arm. His terror was increased when blows were aimed at him, but he was too frightened to fight back or even assist Wooldridge, who was having his hands full protecting the man from blows which might have killed him. The sympathy of the other policemen about was with the assailants, as was also Wooldridge's, but he had undertaken a job and must see it through. Finally Wooldridge managed to shove his man out of the door and down the stairs to the street, thus giving him a chance to run, which he promptly accepted.

The experience was too much for Livingston, however. When beset by those he had duped he had shouted that he would pay them all back tenfold, but he forfeited his bond and fled the city. As usual, however, the swindler quit winner financially.



There will be a Hot Old Time in this Town When I Catch
the Man who Vampozilled Dad,

WOULD HAVE BLOWN THE SAFE.

In Performing His Duty a Detective Comes Near Playing the Role of Burglar.

If the messenger which Detective Wooldridge sent on July 13, 1901, had returned earlier with a kit of burglar's tools, the big steel safe in Powers & O'Brien's saloon, 170 Madison street, would have been blown open and the officer would have had another accomplishment placed to his credit—that of a safe-blower.

Two days before that, complaint had been made on oath before Justice Prindeville, that there were concealed in the safe of Powers & O'Brien, evidences of gambling, especially book-making on the races. Upon this information the justice issued search warrants and sent Detective Wooldridge with eight assistants to raid the place and confiscate the gambling paraphernalia.

Detective Wooldridge demanded that the safe be opened. John Powers, who was in charge of the saloon, refused to comply with the request, saying he did not know the combination. He declared that the only man who could open the safe was William O'Brien, his partner. O'Brien was at the race track and would not return until nearly night.

Powers was then told that unless the safe was opened, an expert would be sent for, and if he could not open it the detective would get a kit of tools and dynamite and blow it open. This did not have the desired effect, and a messenger was sent at once to the Hall Safe & Lock Company for an expert.

Upon examining the safe, it was found that it could not be opened by ordinary methods and Wooldridge then resolved to use more desperate means. A man was then sent for the tools necessary to open the safe by force, the officers remaining in the place while the messenger was gone.

In the meantime Powers & O'Brien hurriedly sought their attorney, and, going before Judge Hanecy, asked for an injunction to restrain the officer from blowing the safe. The court at once issued the injunction and it was served on the officers while they were waiting for the tools with which to open the alleged repository of the evidence of pool selling.

The tardiness of the messenger who was sent for the tools and the injunction issued by Judge Hanecy, are the two circumstances which prevented Detective Wooldridge from playing the role of a safe-blower.

In the affidavit upon which the injunction was obtained, Powers swore that the officers had been hanging about his place of business and making threats about raiding, talking in a loud tone of voice, which, the affidavit said, was ruining his business and keeping away his customers.

The injunction was in force until dissolved a few days later by Judge Hanecy upon affidavits submitted by the officers. In their answer, they denied the charges of making loud threats, or of conducting themselves in any way that would injure the business of the firm. The answer further stated that on April 27 they entered the place and arrested Ed. Flannigan, Joe Woods and Harry Hughes. They were charged with gambling and in-

dicted by the grand jury. On May 25, they again arrested Harry Hughes, at the same place, and he was held to the grand jury two days later in bonds of \$300, by Justice Prindiville.

The issuance of the restraining order by Judge Hanecy created a great deal of comment, which was anything but favorable to the judge. In explanation of the matter Judge Hanecy declared he did not read the bill of complaint. He said it was handed to him for his signature while he was holding court.

If the main facts in the complaint were read to him, he said, he did not hear them, as at the time he was listening to the argument of counsel in a case on trial. He examined the document to see if it bore the recommendation of the master in chancery. Finding that it did, he signed the bill without making any inquiries.

Perry A. Hull, the master in chancery who recommended the injunction against the police to be issued, explained his connection with it by saying:

"All the master in chancery has to go by in a case of this kind is the bill of complaint. In this instance the bill set forth that the legal business of the complainants was being interfered with, and that as the offenders were irresponsible parties in a legal sense, the loss to the business would be irreparable if the injunction did not issue. On the face of the bill there was ample ground for the recommendation."

The injunction placed the police department in one of the most peculiar positions it has ever occupied. The restraining order forbade Chief O'Neill or any of his officers, not only from opening the safe, but from entering

the saloon for any purpose. If a murder had been committed in the place, any officer, from the chief down to patrolman, would have violated the court's order in entering to arrest the murderer, and if he had done so he would have been in contempt of court.

The dissolution of the injunction was considered a great victory for the police department. Of course there was no necessity then for opening the safe to find evidences of pool selling, as such evidence would have been removed if it had been there. No further complaint reached the police concerning the place and it was not molested again.

WOMEN NOT GOOD SLEUTHS.

Women Have Poor Ability as Detectives—Are More Frequently of Value as Informers.

There may be a female Sherlock Holmes some day—but detectives think there won't. The remoteness of this possibility, however, does not deter numbers of women from making constant application to the heads of large detective bureaus for employment. Generally they are refused.

Detectives are practically unanimous that with one or two exceptions the different lines of detective work are closed to women simply because they are women. One of these exceptions is work in a department store. There it is almost necessary that the detective should be a woman. A man loitering about the store to detect shoplifters would be known within a short time. His would

be too unnatural a position. Men do not wander through department stores as a rule.

In other lines of the work a woman is at a natural handicap which makes it impossible for her to do serviceable work, and which makes the manager of a detective agency unwilling to give her employment. For instance a woman cannot shadow a man. She cannot loiter about the streets without attracting as much attention as the man would in a department store. In spite of these obstacles the number of women who desire to go in the business is always large.

A. L. Drummond, who was chief of the United States secret service for twenty years, being John Wilkie's predecessor, said of the woman detective:

"They don't exist in a legitimate business—that is, a business which concerns itself with the pursuit of crime and the protection of commercial interests. We have applicants, of course, but in the ten years that I have been out of the government service I have not paid out, all told, more than \$30 for the services of women. I keep none in my employment. Once in a while, by chance, I need one. If I do it is generally some private individual, perhaps a member of my own family, that I employ.

"The applicants as a rule are not a desirable class of women. Strange to say they are not young girls, smitten with a desire for a life adventure. They are not romantic dime-novel-reading young idiots like the boys. We never have an office boy who does not believe himself an undeveloped Sherlock Holmes, and the boys who come here on errands from other places generally speak in husky voices and peer around for trap doors.

"Would-be sleuths among the women are usually beyond thirty-five years of age. Most generally it was a divorced woman who knows how she was caught and thinks she could improve the knowledge she gained thus. Sometimes the widow of a detective tries to take his place, but unless she confines her work entirely to the management of the office she will make a failure of it and soon give it up.

"In fact, the only woman who does any effective detective work is the distinctly non-professional. Once the government employed a woman to run down the defaulting president of a national bank. She was employed for three months and she finally got the man in Brazil. That was good work. Occasionally in counterfeiting cases women are valuable, but it is nearly always as informers and not as detectives."

WINNING AND TRIMMING THE IMBECILES.

How Agencies Play Upon the Known Deficiency in Mental Equipment of Their Correspondents by Selling Them Instructions Guaranteed to Enable Them to Perform the Impossible in Many Ways.

Selections are made at random from advertisements found on a single page of "CLIMAX," a marriage bureau publication that was put out of business by Detective Wooldridge while it was enjoying a circulation approaching a million copies monthly in the United States, Canada, Mexico and Europe. These advertisements were

a great source of revenue to the matrimonial agency people for the reason that their patrons in the "marry wealthy" branch of the business were of the kind easily victimized by almost any means.

Many advertisements similar to those quoted below will still be found in cheap "mail order" papers with which the country is constantly flooded. These papers are seldom circulated in the cities, but may be seen stuffed into the boxes of every rural postoffice in the United States.

Accompanied by a picture representing a beautiful woman succumbing to slumber at the beck of a man who stands over her, the following weird conglomeration of promises is found.

SECRETS OF CLAIRVOYANCE.

And How to Become an Operator.

SECRETS OF MESMERISM AND HYPNOTISM.

And How to Become a Hypnotist or Mesmerist, with Full Instructions How to Become a Spirit Medium.

This book opens the sealed door at once and makes one a clairvoyant, a mesmerist, a hypnotist and a spirit medium without spending money to learn from those already skilled. With this book in your possession all mystery will disappear and what before seemed to you beyond all human explanation will be as clear as the light of day. It should be sold for \$100 instead of 50 cents. Hypnotism gives one power over their acquaintances. Anyone can become an efficient operator, and then the advantages are very great and the benefits enormous. Clairvoyance teaches your future destiny and the final results of all ventures and speculations, and gives wisdom to the unlearned. Clairvoyance teaches how to get on in the world and own houses and lands and gold and

silver mines, and where to find treasures hidden or buried, and how to accumulate money very rapidly. It enables any one to discover, locate and generally cure diseases and discern things that are transpiring in other places, though thousands of miles distant. Clairvoyance overcomes trouble of any kind and enables you to discover things lost, hidden or stolen. It enables one to tell what an absent one is doing or has done in times past. Clairvoyance enables a person to know whether their lover is true or false—in fact all their movements may be known. It reveals lucky numbers in lotteries and enables one to know which horses will win the races and which club will win the game. Clairvoyance can see through one's clothing and ascertain whether they are sound and healthy; also can tell whether married persons are true to each other. MESMERISM enables one to stop pain of any kind almost instantly. Cures neuralgia and nervous headache. See through brick walls. Produce unconsciousness, leaving no remembrance of occurrences when awakened. Clairvoyance puts you in possession of the key to wealth. It reveals the location of minerals and precious stones, and brings back lost friends. It teaches how to perform miraculous cures of diseases, as done by the prophets and healers, by seeing through every part of the human body as if it were made of glass. It enables one to discover and win their future husband or wife. Clairvoyance determines thousands of things not named here for lack of space. Every secret of any value connected with Psychology, Mesmerism, Hypnotism or Spiritualism is explained so accurately and simply that any person owning this great book can do ANYTHING.

The advertisement neglects to set forth, however, the sad but interesting circumstance that three square meals a day are the exception and not the rule in the roosts inhabited by the so-called master and teachers of the things set forth. Neither do the meals come rhombic nor

rectangular in bunches of three. The experience of a detective in a great city teaches him that AI champion ground and lofty mesmerists and clairvoyants eat occasionally and only when some city sucker or country visitor happens to fall through the cement sidewalk or up four flights of stairs to their laboratories of mystery.

But, as if the accomplishments as set forth above were not enough for one human being to be guilty of possessing, gaze upon the following:

THE DEVIL'S LEGACY

To Earth Mortals, being the Keynote to Black Arts, Witchcraft, Divinations, Omens, Forewarnings, Apparitions, Sorcery, Dreams, Demonology, Predictions, Visions and COMPACTS WITH THE DEVIL.

A book so strange and wonderful that the human mind can barely grasp its mysteries. The belief in the black art and its practices dates back thousands of years. All countries and nations have given it attention, and the refined and rude, the ignorant and the learned, have been and are now believing in it. The dark night of superstition will never end and no day will ever break so bright as to drive away mankind's belief in the mysteries that this book strives to unravel. It gives the names, lives and doings of all the noted witches of ancient and modern times, what they did and how they did it, and how many were hung in America and other countries. Lottery prizes, how won. Forewarnings and what they mean. The bloodcurdling history of the "White Lady." Freaks of nature, the witches, herbs for curing all kinds of diseases and what the herbs are. Also the famous elixir of life that restores the aged to the buoyancy of youth. Seeing with the eyes closed. Visions of those we knew. The divining rod and how to make one (a writer says

that with this divining rod he discovered a coal mine and was paid \$5,000 for locating it). It is the best divining rod for locating gold and silver mines ever known. In the hands of some people this book is a sure fortune. The philosopher's secrets of changing lead into precious metals. To tincture silver into gold. To cure diseases by medical, celestial and sympathetic means. How magicians call forth souls of the dead. Magic crystals and spirit mirrors, in which are said to be seen forms, objects, visions and most beautiful scenes of the world's unknown to earth mortals, and the forms of living friends far distant from you are seen and their movements known at that very moment although miles away. We are living now in an age of mystery, as difficult to satisfactorily explain as the mysteries of two thousand years ago. This book teaches how to summon and converse with the spirits and how the demons can be made to do man's bidding.

Now, if you please, try to imagine what a man could accomplish in this world if, after having read the above mentioned books, he perused this:

DIABOLISM,
Or the Dark Wizard's Own
BOOK OF THE BLACK ARTS.

The wisest and best of men, from Samuel to the Puritans, believed in the almost supernatural power of the Spirit of Evil, the discoverer of the tree of knowledge; and Eve's daughters as well as sons have frequently sought to know hidden events by interviews with the master demon.

Roger Bacon and the most ignorant boor alike tremble and believe. Certain it is that this long suppressed book startles us by the extraordinary things it now makes known. The devil or some one close to his elbow could

alone tell with certainty how big prizes are gained in lotteries; how a fresh infusion of blood can be made to dance in the veins of played-out people; how true divining rods are made and how used to discover gold, copper and other metals; to point at deep down water springs; and to show the nearness of diamonds and other precious stones. Can unseen spirits be made visible? Did not Cotton Mather say "Yea"? If then, why not now, as revealed in this book? There are enough mysteries made known in this book to give any man the means of making a dozen fortunes, either in metal finding, disease curing, in part by conjurations, by knowing how to read forewarnings, which, often clouded in mysteries, are plain as daylight to any who have the keynote from this book. Many things are certainly exceedingly strange, but the truth cannot hurt anybody. So read this book for NOTHING WILL BE KEPT HIDDEN.

If by this time the student does not deem his education complete, there are a dozen volumes by which he can gain a college education in two weeks, and speak all the languages; become beautiful, no matter how unprepossessing nature turned him out; become a mind-reader, an accomplished musician, a great orator, horse-trainer, ventriloquist, actor, actress, prize-fighter, opera singer, taxidermist, journalist, detective or prestidigitator. He may learn one hundred ways to kiss a girl, and in the "Lover's Package" how to wed anyone he desires. There is absolutely no chance of his becoming mediocre in any of these attainments. Testimonials are given to prove that every person who reads the books reaches the goal of his heart's desire in any line of endeavor, human or supernatural, he may choose.

He may purchase automatons that will do the bid-

ding of his voice, and he may defy anyone to discover the secret of his ability to make the dummies human, no matter how closely he is surrounded by his audience, which may even handle the wonderful things.

Of course, if the wonder-worker, who now has the world at his feet by some hundreds of different methods, tires of forcing beautiful and wealthy women to adore him by any occult means, he can vary the programme by administering "love pills," which will do the work for him.

No less a personage than the late Mr. Napoleon Bonaparte, of Corsica and elsewhere, and whose name and picture have appeared in the papers on several occasions, is cited as an example of what one of the firm's fifteen-cent volumes will accomplish. Verily, it's a wonderful "ad." Read it:

NAPOLEON'S ORACULUM.

This is the celebrated Oracle of Human Fate consulted by Napoleon the First, previous to any of his undertakings, and by which he was so successful in war, business and love. It is the only authentic and complete copy extant, being translated into English from a German translation of an ancient Egyptian manuscript, found in 1801, by M. Sonnini, in one of the royal tombs near Mount Lybicus, in upper Egypt.

Wow!

Wow! again.

Double wow!

Now wouldn't that jar Josephine?

But there is one book that truly is a wonder. By its study one may actually become versed in the mysteries of

“Electrical Psychology” and learn how to “Biologize” another into performing any act he may desire him to do. If the volume only explained the meaning of the two terms in the connection used it would serve a purpose to science well worth the outlay. However, it does not stop with little things like that. It goes on farther to impart even the secret of “putting a young face on an old horse.”

After hearing all of which we are compelled to believe that the insane asylums of the country must contain at least a few persons who are engaged in taking post-graduate courses in the arts and sciences indicated.

“GET RICH QUICK” ENTERPRISES PROSECUTED.

CHICAGO, December 31, 1904.

Francis O'Neill, Esq., Genl. Supt. of Police;

SIR—I respectfully submit herewith a synopsis of the work done by me in prosecuting swindling concerns during the year 1904:

MARRIAGE BUREAUS.

Jan. 8th—Andrew Lowe & Co., 291 Clinton street. Raided and literature confiscated. Fined \$20.

Feb. 9th—J. H. Carlson—Woods Advertising Agency, 62 Ada street. Goods confiscated. Fined \$25.

March 9th—J. H. Carson—Mill's Advertising Agency, 71 W. Lake street. Fined \$15.

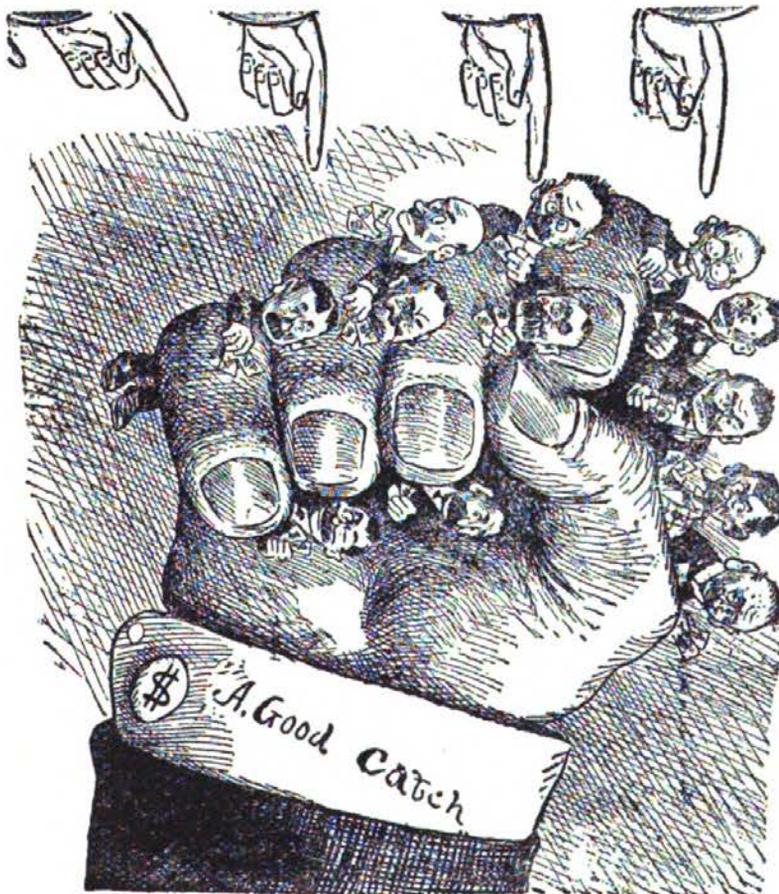
March 9th—John Wells—Mill's Advertising Agency, 71 W. Lake street. Fined \$100.

May 4th—J. H. Carson, alias J. H. Hayes, 408 Ogden

avenue. Raided. Literature seized and destroyed by order of court.

May 4th—J. H. Carson, alias J. H. Hayes, 255 Madison street. Raided. Literature seized and destroyed by order of court.

July 19th—Allen Lord, 200 Washington street. Raided. Literature seized and destroyed by order of court. Fined \$25.



Nov. 15th—J. H. Carson, alias J. W. Bessie, 480 Ogden avenue. Raided. Arrested—released, writ of habeas corpus.

Nov. 15th—J. H. Carson, alias J. W. Bessie, 67 Flournoy street. Raided. Arrested—released, writ of habeas corpus.

Nov. 16th—Henry Curren, 1242 Wabash avenue. Raided. Arrested and fined \$100.

Dec. 7th—Oscar Wells, alias J. H. Hunter, 164 Randolph street, corresponding club. Fined \$50.

Dec. 7th—Isaac Warren, The Warren Directory, 697 Fulton street. Fined \$25.

LOTTERIES.

Feb. 19th—W. A. Paulsen, 162-164 Washington street. Goods confiscated and ordered destroyed by court.

May 1st—The Montana Bond and Investment Co., 225 Dearborn street. Closed up and literature seized and ordered destroyed by court.

June 1st—Patrick Bobenge, 933 N. Lindell avenue. The Louisiana Co., Lottery Beneficiana Publico, Lottery Durkton—Germany, Hessian Thuringian State Lottery. Fined \$25.

Aug. 17th—Edward Harrison and E. F. Champlain, Pan-American and Italian National Lottery, 754 Fullerton avenue. Raided. Tickets and literature seized. Champlain fined \$200 and Harris \$100.

Sept. 10th—Aaron Nadkin and Frank Hartwell, Honduras Lottery, Mexican Lottery, Beneficiana Publico Lottery, 475 Sangamon street. Both fined \$50.

EMPLOYMENT AGENCIES.

Jan. 23rd—J. H. Lingstone, Powell Agency, 218 La Salle street. Literature confiscated—jumped his bond.

April 27th—World's Fair Employment Board, 189 Dearborn street. A. Campbell convicted. Fined \$1,000.

July 19th—The World's Fair Distributing Co. and Employment Agency, 1201 Wabash avenue. B. M. Kennedy and B. W. Elliott. Raided. Goods confiscated. Kennedy and Elliott fined \$25 and \$50 respectively.

Nov. 8th—Central Railroad Employment Agency, 337 Indiana street. Charles Sturltz arrested. Fined \$25.

Nov. 10th—Central Railroad Employment Agency, 337 Indiana street. Charles Sturltz arrested and turned over to Wm. Farrell, U. S. Inspector of Mail, and held in \$1,000 bond to Federal Grand Jury.

TURF COMMISSIONERS.

April 1st—Wm. H. Emerson, alias A. Fouchyer, literature seized and destroyed by order of court. Fined \$25.

May 1st—Little, Rown & Co., 3977 Cottage Grove avenue. Literature seized and destroyed by order of court. Closed.

May 1st—Investors' Protective League, 91 Dearborn street. Closed.

May 5th—Optimore System, 217-219 State street. Raided and closed.

May 6th—Marshall Hamlin, Room 402, No. 250 S. Clark street. Literature seized and destroyed by order of court.

May 14th—F. A. Church, Room 907, 185 Dearborn

street. Literature seized and destroyed by order of court.

May 21st—Julius Oppenheim, No. 59 Dearborn street. (Drake, Dillon & Co.) Fined \$100.

May 21st—J. H. Oppenheim, No. 81 Dearborn street. (Drake, Dillon & Co.) Fined \$100.

May 25th—Larry Curtis, 226 La Salle street. (Star & Crescent.) Raided and closed.

Dec. 7th—Bartlett-Collins, Bankers, Brokers and Turf Commissioners. Raided and closed.

BOGUS DRUGS.

Nov. 20th—Arrested Wm. G. Neys and wife, 1452 Fulton street; Edward A. Kuehnsted and wife, 6323 Ingleside avenue; Burtis D. McCarn, 6113 Madison avenue; J. J. Dean, 6125 Ellis avenue. These people were turned over to the federal authorities for using the mails for fraudulent purposes. Eleven wagon loads of drugs were seized and also turned over. Cases awaiting action of Federal Grand Jury.

FAKE CHARITY HOMES.

Oct. 18th—Home for Epileptics, 502 Maplewood avenue. Raided and closed.

Oct. 18th—Home for Epileptics, 91 Wisconsin street. Raided and closed.

Oct. 28th—Sunnyside Home, 121 La Salle street. Literature destroyed. Jessie Sherbondy arrested and fined \$100.

Oct. 28th—Sunnyside Home, 4614 Emerald avenue. Closed.

Nov. 5th—Sunnyside Home, 134 Van Buren street. Raided and closed.

Nov. 25th—Christian Volunteer Warriors, 449 Jackson boulevard. Conducted by General O. B. Vail. Raided. Closed and proprietors ordered to leave town.

MISCELLANEOUS "FAKE" SCHEMES.

March 21st—Baldwin Cotton Co., 253 La Salle street. Raided and closed. H. E. Emerst and Gerald Eberman arrested and fined \$25 each.

June 6th—Isbell & Co., 6 Sherman street. Raided and closed. Irvin J. Isbell, James C. Gavigan and Arthur J. Wilbur indicted and now awaiting trial.

June 25th—The Finance Developing Co., 84 La Salle street. F. G. Reynolds arrested. Raided and closed. Literature confiscated.

July 19th—J. E. Wilson and Charles B. Richman, bankers, brokers and turf commissioners, 225 Dearborn street. Raided and closed. Literature confiscated.

Aug. 1st—Butler-Conway Co., 88 La Salle street. Raided and literature confiscated.

Aug. 1st—Columbia Mercantile Co., 3955 Wabash avenue. Exposed and closed.

Aug. 10th—United States Game & Novelty Co., 225 Dearborn street. Raided and closed. Evidence turned over to Federal authorities.

Aug. 15th—The World's Fair Registration Club, 225 Dearborn street. Raided and closed.

Oct. 12th—National Art Co. and National Art & Crayon Co., Sixty-third street and Wentworth avenue. Raided. G. J. Martell arrested and fined \$25.

Oct. 20th—Aetna Express Co., Security Building. Antoni R. Silverton arrested and fined \$100.

Oct. 20th—Aetna Express Co., Baltimore Building, 21 Quincy street. Thomas G. Newbolt arrested. Discharged.

Nov. 5th—The Investors' Guarantee Grain Club, Room 706-707 Atwood Building. Raided and closed.

Nov. 6th—Home Buying Assurance Co., 315 Dearborn street. Exposed and closed.

Nov. 6th—Home Finding Assurance Co., 611 Unity Building. Raided and closed.

"WILD CAT" INSURANCE.

July 15th—S. W. Jacobs, with offices at 152-154 East Lake street, president of the Merchants' Bank and the Chicago Loan & Trust Co., and the financial backer of the "Wild Cat" insurance companies at Chicago; E. A. Shanklin, 134 East Monroe street; Charles J. Van Anden, 164 La Salle street, and Charles J. Russell, 177 La Salle street, all owners and promoters of "wild cat" insurance companies, were arrested and turned over to the postal authorities for using the mails for fraudulent purposes.

One hundred and thirty-four "wild cat" insurance companies were doing business in Chicago on the 15th of July, 1904, when the crusade against them was started by the police.

Five wagon loads of records, books and a variety of literature were taken from S. W. Jacobs, 154 East Lake street, and E. A. Shanklin, 134 East Monroe street, which supplied the information and data necessary to secure the arrest and conviction of these vultures who were preying upon the public. I secured some clerical help

from the Chicago Fire Underwriters' Association, 159 La Salle street, and sent out 2,800 letters to policy holders through Wm. Ketchum, inspector of mails, asking for information concerning the business methods of these "wild cat" fire insurance companies.

As a result of our efforts, S. W. Jacobs, on December 28th, was sentenced to two years in the Joliet Penitentiary and fined \$1,000; Charles J. Van Anden, Charles J. Russell and E. A. Shanklin were each sentenced for one year to the House of Correction and fined \$500 by Judge Kohlsaat of the United States Court.

Walter M. Cowell, Wallace A. Lowell, and some ten others were arrested later, indicted and now await trial.

Aug. 23d—George E. Robbins, No. 84 La Salle street, owner and promoter of "wild cat" insurance company. Raided. Literature seized. Evidence impounded by court. Place closed up and evidence turned over to postal authorities later.

The first six men mentioned, who were the ringleaders of these "wild cat" insurance companies, had written up over \$80,000,000 of insurance and had practically paid no losses.

We collected evidence to warrant the arrest and conviction of over three hundred men in other states for writing "wild cat" insurance. This evidence has been forwarded to the various state officers of the different states to be used against these men if prosecuted.

All of the 134 "wild cat" insurance companies doing business in this city on July 15, 1904, have practically ceased operation at present.

During the past year I have made several hundred in-

vestigations and reports of letters addressed to the General Superintendent of Police making complaints or inquiries. I have also arrested the owners of slot machines and candy-vending prize machines, operated in the vicinity of the public schools to catch the pennies of the pupils. Although an injunction was issued restraining the Police Department from interfering with those machines, yet on hearing the injunction was dissolved and the judge was convinced that these machines were gambling devices in fact and principle and should be suppressed.

I also aided in the suppression of the sale of cigarettes to minors; the selling of liquors in "Chop Suey" restaurants, and in breaking up many so-called "blind pigs" in prohibition districts.

Respectfully submitted,
OFFICER CLIFTON R. WOOLDRIDGE.

Francis O'Neill, general superintendent of the Chicago Police Department, says in his annual report of 1905:

Mr. Wooldridge, "I have a very high opinion of him and of his general efficiency. I do not know of any man in the service to-day who can at all compare with him in the ferreting out of swindling and so-called 'get-rich' concerns. He accomplished more in the last twelve months than the whole department has in a lifetime before in that line of work."

Never in the history of the city has such a successful and relentless war been waged on so-called "get-rich-quick" schemes, such as matrimonial agencies or mar-

riage bureaus, lotteries, fake employment agencies, turf commissioners, fake charity homes, "wild cat" insurance companies, adulterated and spurious drug enterprises, and some other miscellaneous swindles.

Long exemption from interference by postal or police officials rendered Chicago a fruitful field for concerns of the character named. Alluring advertisements in newspapers and periodicals, with fascinating "literature" to beguile the greedy and credulous caught dupes without number. One clever, pertinacious police officer, Clifton R. Wooldridge by name, working under my instructions, played havoc with their operations, and notwithstanding the pleadings and protests of the schemers and their attorneys, the law was found to be practical and comprehensive enough to put them out of business and into jail.

Again, in his report for the year 1903, the general superintendent of police declares:

"In no branch of police effort were the results so uniformly satisfactory as in the suppression of so-called 'get-rich-quick' concerns. The year 1903 was one of uninterrupted disaster to the schemes concocted by fertile brains to delude the credulous and unwary of both sexes. The special detail under charge of Officer Clifton R. Wooldridge, operating from the office of the general superintendent, has punished and put out of business scores of matrimonial bureaus and agencies, turf investment concerns, home building associations, bucket shops, lotteries, wire tappers, fake promoters, book agencies and miscellaneous concerns."



WIRE TAPPING.

Tapping the Wires of the Western Union Telegraph Company.

THE WIRE-TAPPING GRAFTER.

Of all the grafts wire tapping is the most romantic. It furnishes situations which could not possibly be brought about in any other branch of business, legitimate or otherwise. In a wire tapping gang there must be men of brain, men of education, men of mechanical expertness and perhaps a woman or two. The game requires tact, business foresight, diplomacy, nerve and a technical knowledge of the delicate science of electricity and the ends to which the force can be used.

No common, ordinary telegraph operator; no cheap grafter of the marriage bureau type; no weakling, no rough-neck, no "mutt" (which is short for mutton-head in the world of graft) was ever captured by the police in a wire tapping game. Absolute trustworthiness is one of the first essentials of a wire tapper. There are trips across the country to make, there are men of money and more or less sense to deal with on close and intimate terms. Perhaps there is some crawling in sewers to be done or leaps to be made from house-top to house-top.

The real thing is bad enough, but the men who contract with suckers to tap and do not tap are the silk-stockings of the profession. It is they who get the money and are safe from prosecution except for fraud or operating a confidence game. It is one of the safest swindles in the world, for the reason that the victim places himself equally liable with the crook when he enters into what he supposes is a bona fide wire tapping scheme.

A few years ago some clever electricians conceived the scheme of tapping Western Union wires, and by placing a sounder or telegraph instrument in a private room

would take off racing information from ten to fifteen minutes before it would reach the pool rooms. This would give the swindlers an absolute certainty as to the names of the winning horses in the different cities, and also a chance to place their money on long odds horses, from five to ten minutes before the betting closed, with resulting heavy losses to the pool rooms. This scheme was discovered and the telegraph companies and pool rooms protected themselves in such a manner that it is no longer worked. The confidence men, however, recognized in it a splendid chance to skin suckers, and the game has developed into large proportions, and the losses of many of the victims total very large sums. The first move in the game is for two or three members of the gang to open up swell offices, finely furnished and apparently having a working clerical force. The glass in the office doors and the cards issued show that an apparently high tone and successful broker's office has been established. The gang usually consists of from ten to twenty people, including men and women, and in some of the cities in which they have operated, in addition to their offices, they have also fitted up an elegant residence, furnished most expensively and containing works of art and virtu. The cappers are usually well dressed and good mixers, living at the best hotels and gradually becoming acquainted with the habitues of the hotels, saloons and public places. When they have selected a victim, and after having assured themselves that he has ample means in the shape of ready cash, they gradually work up the question of horse racing, and finally make the statement to their victim that they have inside information as to a sure winner at one of the outside race tracks. Sometimes the victim will agree to bet a large amount of money

on the tip without any further urging, but as a rule, he is only allowed to make a small bet of \$10.00 to \$20.00. The capper and the victim proceed to the offices of the brokers, where a bet of \$20.00 is placed. Later in the day the victim is notified that his horse is a winner, that for his \$20.00 he has won \$80.00 to \$100.00, and the money is paid over to him promptly. The next play is for a very large stake and as they have gained the confidence of the victim by one or more small winnings, they have but little difficulty in getting him to place a very heavy bet, and of course the big bet always loses. Another phase of the "bogus wire tapping," or "first passed the post" swindle, is the complete telegraphic outfit in the possession of the gang. Sometimes the victim becomes skeptical as to the claim of the swindlers that they have advance information over their own private wire from some certain race track, and it becomes necessary in order to convince him to show him the "line" in operation, so as to carry out the deception and take no chances, one of their number is usually a telegrapher who operates the instruments. The telegraphic outfit is complete, and is usually in a side room or closet, and sometimes is concealed in an innocent looking trunk. Of course, the instrument is not connected with any telegraph wire and the whole thing is a fake. We do not know what the record is as to the loss of money by any one individual, but we have heard of an amount of \$85,000, \$40,000, \$29,000, and it is supposed that the smaller amounts running from \$500 to \$1,500, are like the leaves of the forest.

This club is very frequently held over the head of the

“sucker” by the wire tapper to keep him from prosecuting. The criminal stands ready to go into court and turn state’s evidence on the victim, whom he will endeavor to “stick” for conspiring to do a criminal act. If



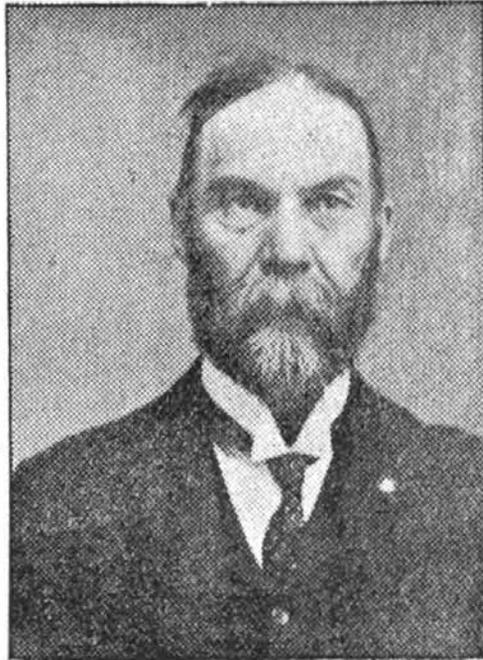
the victim who has been fleeced out of several hundred or several thousands of dollars has the audacity to “roar” the head of the wire tapping gang says:

“Very well—we’ll both go down together.”

It is this threat that is responsible for the few prosecutions in so-called wire tapping cases.

The most picturesque figures in the wire tapping business, as Detective Wooldridge found it, were O. M. Stone and Archibald Donaldson. Both were solid-looking fellows, whose very appearance was enough to inspire confidence. In the language of the grafter, they "looked like ready money."

Stone was the man with the brain and the training in things telegraphic and Donaldson was the man with the front. An incident concerning each will illustrate their peculiarities. Once when Detective Wooldridge was searching for evidence against Stone

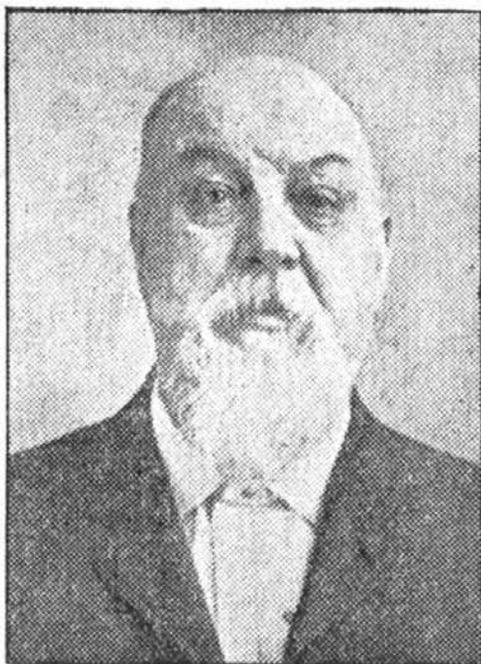


Oskar M. Stone.

his clues led him into the basement of the Trades' building. The detective was accompanied by three expert electricians. Each of the men carried a candle and the burrowed for nearly two blocks on the trail of a wire which they had reason to believe had been laid by Stone. Instead of one wire they found three and they were entangled with

other wires in such an intricate manner that none but a clever expert could discover them. At places the wires seemed to stop suddenly. Then they would appear again, doubling back over the same road the investigators had trailed them. The experts who accompanied Wooldridge

on this subterranean trip declared they had never seen so clever a job of wiring.



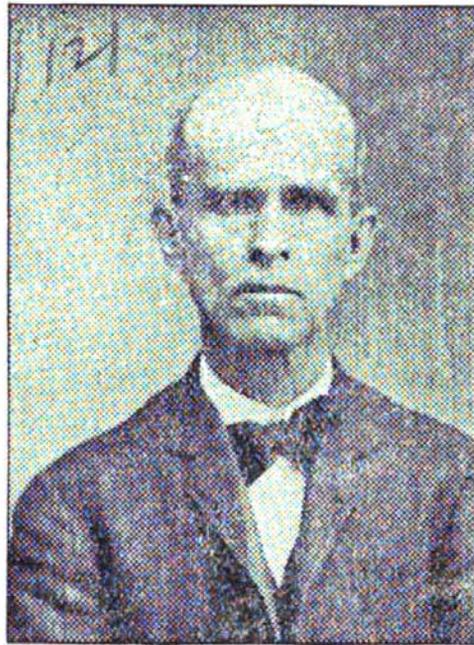
Archie Donaldson.

On another of his raids Wooldridge entered the fake pool-room where the sucker was supposed to invest his money to find Donaldson sitting calmly amid his bunch of pluggers. While these men, who are in reality clever enough as actors to hold their own on the dramatic stage, waved their hands frantically, shouted out bets

and eddied and surged about the man who was recording their bets, old man Donaldson, looking for all the world like three hundred pounds of human benevolence, his cigars ranged alongside of him and a fatherly smile upon his white-bearded countenance, calmly surveyed the scene.

"His very front, his beaming eye, his long flowing white beard and his monstrous bulk were enough to inspire confidence," said Wooldridge. "It almost seemed like a shame to arrest him—he was so good at his game."

Not always in order to beat the races by holding up the result until the conspirators can get their money wagered do the wire tappers apply their talents. One of the most elaborate systems of tapped wires ever found by Wooldridge and his men in their numerous raids was devised to serve Board of Trade quotations to the bucket shops. It was early in November, 1903, that Wooldridge got scent of the system, which he at once recognized as the work of O. M. Stone.



E. B. Myers.

Five offices were raided in one day and one of the prisoners held as an associate of this king of the wire tappers was a woman. The combination, which was proved to be an extensive scheme to defraud the Western Union

Telegraph Company, had been in operation for about three weeks. Apparatus to the value of \$10,000 was confiscated.

Stone called his scheme the Independent Telegraph Company and it certainly was "independent" to an advanced degree. It was so terribly independent that it didn't need wire to telegraph with and it wasn't in possession of wireless equipment, either. It was so independent that it just went along and helped itself to the service of the greatest telegraph company in the world.

A small army followed the detective when he swooped down on the wire tappers. With him on this particular day were thirteen other policemen, ten linemen and seven telegraph operators.

The principal office of the sweetly independent Independent Company was found in Room 419. Imperial building, 260 Clark street. Across the hall in Room 420 was the workshop and central switchboard, and in 408 was the private office of Stone and J. O. Lewis, one of his confederates. In a small bedroom in the Reynolds hotel at 249 Clark street, was found another set of instruments with Mrs. L. Haynes in charge. At 182 State street and at Room 414 Rialto building were discovered two more branches of Stone's system.

Immediately upon arresting the inmates of these wire tapping dens Wooldridge set his operators down to the instruments and asked them to see what they could get over the wires. To their surprise the tickers began at once to tell them the story of how things were progressing over in the Board of Trade pits. Again they were surprised to find the apparatus so arranged that this

information could be transmitted to scores of bucket shops and other outlawed establishments throughout the city.

The work of Stone and his confederates was a source of wonderment to the electricians present. They said they now understood how he acquired his title of being the world's most expert manipulator of telegraph instruments.

An amusing incident of the raid was this:

While the detectives were busy gathering evidence against the men and the electricians were tracing wires and tearing out instruments, the telephone was kept constantly ringing by persons in bucket shops and other places who could not understand why the service had been cut off. Men from "Red Letter" Sullivan's shop, which was later to fall before an onslaught by Wooldridge, called in person to see what was the trouble.

On the door of the office occupied by Stone were the words: "John O. Martin & Co., Brokers." As Wooldridge entered at the head of his men he reached quickly for a switch on one of the sending instruments, thinking to set it for one of the operators to experiment before the foxy Stone could put the entire system out of service by one of his clever tricks, and thus spoil the chance of gathering evidence to convict him and his gang.

Stone leaped forward and, divining Wooldridge's purpose, attempted to wrench the entire instrument from its base. Foiled in this he fought the detective to get at the switchboard in order to break the circuits, but his effort was a failure. On the roof of the Imperial building the race wire of the Western Union Telegraph Com-

pany was found tapped and the wires of the Cleveland Telegraph Company were connected with for market news.

As usual Stone put up a brave front when arrested, and sadly told the newspaper reporters how greatly he was being abused.

"I am unjustly accused," the wily old confidence man said, "I organized the Independent Telegraph Company and leased my wires to other persons for less money than was being charged by the larger corporations. What information I furnished my patrons I secured from the office of J. Ryan, a speculator, in Room 420, who has a leased wire from the Western Union."

Of course, it didn't bother Stone a bit when Superintendent Tubbs of the Western Union denied absolutely that Ryan received any service whatever from the company's wires.

Stone himself was formerly chief operator at Chicago for the Western Union and his intimate knowledge of the company's system gave them no end of trouble. Up to this time the wire tapper and his former employers had clashed on numerous occasions and the company was now determined to make an example of him.

When Stone, Meyers, Lewis and Shane were arraigned before Justice Prindiville in the Harrison street police court the former two were held to the grand jury in bonds of \$1,000 each. J. O. Lewis was discharged for want of evidence to convict him on the charges of wire tapping and conspiracy to defraud the Western Union.

In the meantime other ramifications of Stone's swindling system were brought to light. Letters were found

addressed to Stone which caused the arrest of A. J. Poindexter at his home, 3600 Indiana avenue. These missives disclosed information which indicated that several successful coups had been executed by the gang and that many more were contemplated.

Poolrooms in Texas and Louisiana were to have been "cleaned out" by tapping their wires. Plans were afoot for making hauls at San Antonio, Waco, Houston and Dallas, the poolrooms at these places being conducted by a syndicate of former Chicago bookmakers. Outfits were shipped by Stone from Chicago for the purpose of tapping the wires.

Following are samples of the correspondence found by Wooldridge in vast volume.

"Would like to have you come and bring a man with you to do an easy piece of work on a single wire. You can cut in within thirty feet of the poolroom and be on the inside all the time; the easiest you ever heard of and still easier to get the money. Would like you to come



A. J. Poindexter.

as soon as you can. If you can come wire me under the name of A. F. Ransom. Don't want you to bring Peckham or anyone that knows me, to this country, as I am the real thing here. The money is to go three ways—yourself, my partner and myself. Yours truly,

FRANK D. CONCANNON."

Concannon was said to be none other than Poindexter. Several other letters told of "killings" made in poolrooms where the wires had been tapped. At the time of his arrest, Poindexter was planning to "hit" the poolroom at Hot Springs, Ark. Here is his letter to Stone on the subject:

"Here's our chance. I have entire access to W. U. office here. I am in electric railroad scheme with Ryan, the manager (to float the bonds). Now, here's our chance. The poolroom cable comes out of the office in rear of building. I can rent office so we can reach out of window and handle it. We can cut 'em off for one or two minutes and there will never be a tumble. The money is being bet like wild-fire here. One man, Joe Yeager, won \$63,000 yesterday and he and Arnold are the big betters."

Away back in 1897 Stone was arrested in the Imperial building where he had tapped the gold and bond ticker from the east. He was supposed to be operating a private service system, but in reality rich profits were reaped, according to the police, by persons whom he had stationed at the other ends of his wires.

Stone set up a strong defense to the charge, claiming he had never touched the wires in question and the tele-

graph company was given a lively legal battle before it secured an injunction from the federal court restraining him from further operations.

Again, on January 3, 1900, Stone was arrested—this time also in the Imperial building. With him were arrested J. W. Turner and Louis Hart.

The raid was the result of information that several poolrooms had been patronized during the week by men with advance information on the races. In two instances the poolrooms were compelled to close up shop in order to guard against the men who were literally taking their money from them in bundles. Despite the watchfulness of some of the larger establishments, who employed a small army of private detectives, the operators were making further inroads every day.

When the telegraph company made complaint to the police department Detective Wooldridge was assigned on the case. He assured himself that the advance information being used in an effort to break the bookmakers was being furnished by wire tappers. And where there were any wire tappers he felt sure that there in charge of the gang he would find his old friend Stone. He ascertained that Stone was in the city and with Detective Schubert went in search of the old fox. They placed him under arrest a few minutes before the San Francisco and New Orleans races came in, and that afternoon there were no strangers with large rolls and sure tips around the Chicago poolrooms.

An old-time telegrapher, who had known Stone for years, said to Detective Wooldridge at that time:

“Five years ago I saw Stone cleaning up \$30,000 a

week, but he spent his money like water, with the result that the race track people and the telegraph companies kept sleepless watch on him. Then he turned to stock speculation. I don't believe that man ever actually cut a wire. He is the inventor of numerous appliances for obtaining results by induction. Indeed, his inventions are many, and he has a reputation of being a wizard with regard to electricity. Any of the big news agencies or telegraph companies would take him on at a fancy salary if he would abandon his crooked ways. Why, I remember when you could walk into his operating room where there would be a dozen men sending and receiving and you couldn't hear a sound. He had every instrument deadened. Once he got it into his head that he'd like to start an independent telephone company, so he just strung wires all over the down town district or borrowed some already standing without permission of the owners. Such a thing as asking the city for a permit never occurred to Stone. He used a powerful dynamo, but nobody ever could find out where it was located. Stone refused to tell where his feed wire started."

Louis Hart, who was arrested with Stone, was credited with being the original "ringer" man. It is said that Hart was the first man to enter a horse under a false name in a race as a means of making a killing. Owing to the fact that the police were unable to find that Stone had on this occasion actually connected up any of his wire and put his instruments into commission no conviction resulted from the raid, but Stone was not out of trouble long.

In a few weeks he became superintendent and general

manager of an elaborately fitted up "bunco den." This unique and expensive establishment was located in the building at No. 16 Pacific avenue, across the street from the board of Trade. Stone and his associates had rented two offices, No. 23 on the second floor, and No. 53 on the fifth floor. As was his custom when making such raids Detective Wooldridge had with him an expert electrician and telegrapher. They went to work on the telegraph and telephone instruments found in Room 23, but could discover nothing wrong until Wooldridge went up through the building and pounded on the door of Room 53, which was located immediately above the other, but two floors removed. No response came from the room and the detective turned to Stone, saying:

"Open that door or we will get an ax and chop it open."

"It's not my office," responded Stone, "My office is down stairs where you were a moment ago."

"All right," said Wooldridge. "Borrow an ax from the engineer, boys, and we'll pay a call here."

With the prospect before him of the havoc that might be wrought inside if the detective entered in anger, and with an ax in hand, Stone acknowledged ownership of the office and unlocked the door.

This upper office was found to be fitted up similarly to the one below. It was the "other end" of Stone's lines of telegraph and telephone wires. Two wires ran out of the window. One was traced to the roof where it was merely "grounded" and the other ran to the office below.

While this investigation was under way Detective Wooldridge discovered a vault in one corner of the room.

After much parleying it was unlocked, but not before threats were used on Stone in place of argument. The sight that met the officers' gaze astonished them. The iron strong box contained several telegraph instruments,



Frank Dunn, alias Eddie Dunn.

a public telephone and a ticker. The officers summoned the owners of the ticker and compelled them to remove their machine and the telephone company was asked to remove its instrument, the explanation of Detective Wooldridge being that both instruments were being used in a confidence game.

While the investigation of the den was under way the swindlers made one of their stage plays. A

short, heavy-set man rushed into the office and, assuming a highly important and business-like air, said to Stone:

"Send over my telephones to-day—I need them."

Then he quickly left the office, but not before he had been recognized by Wooldridge as Eddie Dunne, one of the smoothest and nerviest wire-tappers in the business.

Here again the police had to content themselves with putting a confidence parlor out of business, because their visit had netted them nothing in the way of direct evidence that anybody had been swindled.

The favorite method of getting suckers for the fake wire tapping game is to advertise for a man with \$1,000 or some other special amount to invest. The advertisement informs that he will have full control of his money. A typical experience by a man who answered one of these "ads," was that of S. L. Seabrook, 4750 Lake avenue. Mr. Seabrook was attracted by the "ad" June 3, 1901, and he replied to it. A meeting was arranged between him and Frank Cain at the Grand Pacific hotel.

At this conference Cain unfolded to Seabrook the details of his scheme to get rich suddenly. It was the same old story of tapping the wire leading into a poolroom, holding up the result until the \$1,000 could be placed at long odds and then sending the result along to the unsuspecting bookmakers, who would pay the bet without a murmur, unless for wonderment at the sagacity of the man with the \$1,000.

Seabrook was induced to visit the eighth floor of the Western Union building, where he was told by Cain to wait while he went to the floor above. Soon he returned with a man who wore no hat nor coat and who supposedly was one of the hundreds of operators employed by the company on the floor from which he came.

As a matter of fact, Detective Wooldridge discovered after taking up the case that the man was merely a member of the gang of conspirators, who had left his

hat and coat in the wash room on the ninth floor in order to deceive the intended victim.

But Seabrook pretended to be not in the least suspicious and listened with great interest while the bogus operator explained that, with the assistance of an operator friend and confederate in New York he could hold up the race returns from Gotham to Chicago, signal the winners so that the bets could be recorded in time and then start his end of the Western Union Telegraph system to plugging along again in the same old rut.

His scheme was a beautiful one. It was so beautiful and the story so interesting that Mr. Seabrook told it to the police and the officials of the telegraph company. An investigation proved that the coatless and hatless man was not an employe of the company, so Detective Wooldridge, who was assigned on the case, concluded that it was a case of fake pool room. Seabrook was instructed to keep an appointment with the man Cain that he had made for the next day to test the scheme. He was led to a room in the rear of John Sheehan's saloon, 2918 Cottage Grove avenue. Twelve men lounged about the place and, evidently familiar with the plans, moved briskly about when Seabrook and Cain entered. They began to make large bets at a little window at one end of the room, leading to another apartment. From this second room could be heard the click of telegraph instruments, while an operator called off the results. The signal was given, as indicated by Cain, and although Seabrook did not bet the horse named won. What really was the case was that there was no such beast as Cain named running anywhere on any track. Suckers are

not habitually familiar with the names of race horses, and after you get them as far as they had Seabrook you might as well yell macaroni at them as McChesney—so long as you don't howl loud enough to bring them out of their trance. At any rate they told Seabrook that "The" horse had won and at odds of 60 to 1.

All of which was enough to give heart palpitations to almost any sucker. But Seabrook was not a sucker any more, now, he was an assistant policeman, so he grew enthusiastic over the chance to make \$60,000 so easily, and promised to return next day with the necessary thousand to bet. His friend Cain was simply delighted. He even thought it might be fixed up with the boys in New York to have the same horse run the next day and have the same odds on him too. Which Mr. Seabrook commented would be "right down lovely" of Mr. Cain.

At the appointed hour on the following day Seabrook and Cain appeared. The room was filled with men studying the list of entries posted about the room, and in figuring on the margins of their dope sheets.

Seabrook, on the advice of the detective, had gone to the pool-room and had told the promoter of the game that he was ready to put up the \$1,000. When he entered, he saw a dozen or more men clamoring for an opportunity to place their money on a race, while telegraph instruments were clicking and clerks in their shirt sleeves were busily taking down advance tips from every race track in the country. The appearance of the place indicated that a regular pool-room was running in full blast. The names of horses running at the eastern tracks, and also at the local tracks, with the odds on

each, were conspicuously posted on the walls, and the official announcer was calling off the results.

Detective Wooldridge was accompanied by Detectives Dubach, Herts, Breternitz, Sederberg, Walley, Schubert and McGrath. They appeared at the alleged pool-room promptly at the hour previously arranged with Seabrook. They made their way to the interior, and just as Archie Donaldson, who was announcing the results, cried out, "The horses are at the post!" Wooldridge bounded in and said "Stop a minute! Put \$5,000 on Sidney Lucas."

Instantly there was wild excitement, and every one tried to escape. This was impossible, however, as all the exits were barred by officers who notified the inmates that they were under arrest. Twenty-five men were taken into custody and conveyed to the Harrison Street Station in patrol wagons.

Among those taken in the raid were Frank Dubois, who was well known to the police as a swindler, and who was then under bonds for perpetrating a confidence game on a La Salle street broker, in which he secured \$20,000, it is said, by means of a bogus mining deal. Ed. Dunne, a notorious wire tapper and confidence man, who had been arrested once before on a charge of swindling a woman out of \$1,500, was also among them, as well as George Moore, promoter of the game; Harry Nelson, cashier, and J. E. Murray, alias Eugene Munger.

The twenty-five men were taken to the Harrison Street Station and booked on twelve charges each, making a total of three hundred charges. The police made a thorough examination of the premises, where the alleged pool-room was in operation, and found that the telegraph

instruments were not connected with any wires that ran outside of the building, and that the tickers were operated by hand, showing it to be one of the boldest and most barefaced swindles unearthed in a long time, and that the whole scheme was but a conspiracy to swindle innocent people out of their money.

When the officers reached the Harrison Street Station with the prisoners, there was no court in session and only one desk sergeant on duty, and they were held until the next morning when formal complaints were made and their names were registered on the arrest book, while the warrant clerk was busily making out the proper papers.

At eleven o'clock the Chief of Police and Detective Wooldridge were served with a notice that a writ of habeas corpus in behalf of the prisoners had been sued out by Attorney Richard Wade, and they were summoned to appear with the men before Judge Brentano at two o'clock. Promptly at the hour all were present, the state being represented by A. J. Barnett of the state's attorney's office. There were also two attorneys present from the city prosecutor's office. Judge Brentano asked what the charges were, and was told that the prisoners were charged with conspiracy to defraud, conducting a confidence game, keeping a pool-room, being inmates of a gaming room, being decoys and runners of a pool-room, keeping a gambling house, vagrancy. These were the state charges. The city charges were as follows: keepers of a pool-room and being inmates thereof, gaming and keeping gaming devices, visitors of a gaming house, vagrancy and disorderly conduct.

The court then asked for the complaints, and was told that the warrant clerk had not had time to make them out, but that they were being drawn as rapidly as possible. Then the judge wanted to know whether the men were booked, and was told that they were. The court, who was seeking this information from Detective Wooldridge, then told the officer that he would give him three minutes to get the arrest book from the Harrison Street Station. He increased the time to five minutes, and then to ten minutes, but being told that the book probably was in use in some other court, the judge then said he would give the officer until three o'clock to produce it.

At that hour the book was brought into court by Desk Sergeant Primm, who testified to the booking of the men. Judge Brentano became irate when he heard that the men were not booked the evening before, and scored the police quite severely, declaring they had no right to lock up and keep all night respectable citizens whose families were worrying over their absence. The officer and the State's Attorney attempted to explain to the court that the men were caught in the act of conducting a conspiracy and swindling game, and that many of them were well known to the police as crooks, some being ex-convicts and others swindlers who were then under bonds to the criminal court, and that their arrest was considered by the police officials to be one of the most important captures of a gang of thieves and swindlers that had been made in a long time.

This, however, would not appease the court, and he refused to hear any more explanations on the subject. The State's Attorney tried to explain that the court was

sitting as an examining magistrate and that the only question was as to the legality of the arrest. The judge refused to listen any further, and ordered the men released on their own recognizance under bonds of \$100 each to appear in court the following Tuesday at 2 p. m. He also ordered that \$64 in currency, which had been seized in the fake pool-room and taken from Harry Nelson, the cashier, to be held as part of the evidence against the men, be returned.

Sunday intervened, and on Monday at eleven o'clock none of the prisoners appeared at the Harrison Street Station, and consequently no action could be taken against them. On the next day at two o'clock all the men were present in Judge Brentano's court again. In the meantime the judge had become more conversant with the facts, and decided, after hearing the charges made by Detective Wooldridge and the other officers, to hold the men under bonds to appear in the Harrison Street Police Court, June 20. In order to be sure that they would appear on that day before the police justice, he caused them to give bonds to him to appear in his court on June 21.

In the meantime the officers went before the grand jury with the evidence they had in their possession and secured indictments against all the men they had arrested, on charges of conducting a pool-room and keeping a common gaming house.

When the men again appeared in Judge Brentano's court, deputy sheriffs with capiases invaded the court room and arrested every one of them. They all gave

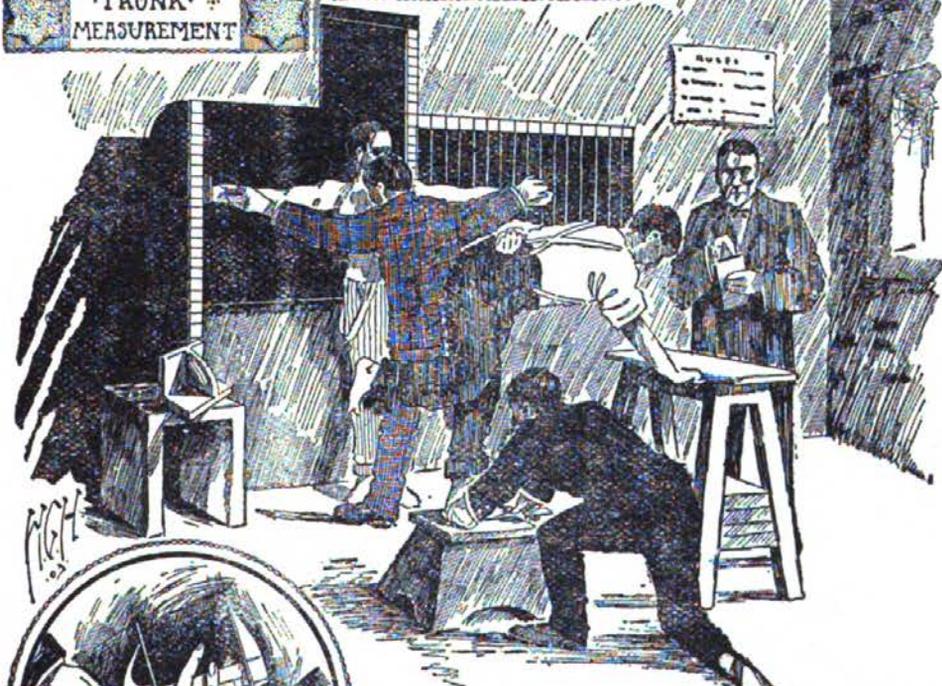
bond for their appearance, and on July 13 they were arraigned in Judge Tuley's court for trial.

They were represented by four able attorneys. After an hour spent in wrangling over an effort to quash the indictments, the cases were submitted to the court, and four of the promoters and leaders were adjudged guilty, and they were fined \$100 each. These were: Archibald Donaldson, John J. Sheehan, George Moore and Harry Nelson.

This disposed of the charges of keeping a common gaming house under which the twenty-five men were indicted.

This case will go down in history as one of the most unique and remarkable in police and criminal annals. Here were twenty-five men arrested and held under three hundred charges, and every one indicted, something unknown before in Chicago. It had the effect of breaking up one of the boldest gangs of swindlers that ever infested the city.

THE BERTILLOON SYSTEM OF IDENTIFICATION BY MEASUREMENT



MEASUREMENT OF
THE STRETCH
AND THE LEFT FOOT

THE BERTILLON SYSTEM OF IDENTIFICATION.

If any one had been so bold as to affirm a few years ago that it would be possible to give such a description of any individual that he could be positively identified among all the millions of people in the world, his statements would have been met with ridicule. To-day, however, thanks to the researches of Queletet, the Belgian scientist, and the subsequent labors of Dr. Alphonso Bertillon, a celebrated French anthropologist, we are able to give such a detailed description of any given individual that his identification becomes a matter of absolute certainty.

Although it is true that the Bertillon system of anthropometric identification, as it is called, is primarily intended for the prevention of crime, this is only one of the objects of the system. In every case where the establishment of the identity of an individual is desirable, whether for his own benefit or that of his family, or the State, this ingenious and scientific system may be applied. The victims of the cable car or the railroad accident, the slain upon the battle field, the unclaimed bodies at the city morgue, all present cases for which Bertillon has made full provision.

In instances where the body has been mutilated beyond all possibility of recognition by the usual methods of identification, the system would be simply invaluable. Further instances of its possible usefulness would have been the prevention of frauds on the United States Pen-

sion Bureau by parties who have assumed the name and conditions of others, the detection of false claimants to estates, the prevention of the landing of the Chinese who come to this country bearing the name and papers of others of their countrymen who have returned to China. It requires a long acquaintance with this race to be able to distinguish one celestial from another, and by the present methods of identification it is almost impossible for the government officials to detect a fraud of this kind.

Perhaps there is no sphere in which the benefits of the system would be more immediately felt than in the army, where it would act as a check upon desertion from the very first day of its introduction. In time of war, moreover, it would serve as an infallible identification of the killed and the wounded, and in subsequent years, as suggested above, it would prevent fraud upon the Pension Bureau of the country. The question of introduction into the army is being actively urged by Dr. Paul R. Brown of the United States army.

The Bertillon system of measuring criminals has received its most extensive trial in France, where it has been carried out over ten years with thoroughness for which the police of the country is famous. It is in general use in Belgium, Switzerland, Russia, and several South American republics, and is being tested in England. It was introduced into the United States by Major R. W. McLaughry in 1887, and is now in operation in Illinois, Michigan, Wisconsin and the state of Massachusetts. It was adopted by the Police Department of the City of New York on March 6, 1896, and in May of the

same year its use was made obligatory in all the prisons and penitentiaries of the State of New York.

The accompanying illustrations show the practical operation of the Bertillon system at police headquarters in Chicago. It varies in no essential particulars from that of the countries and states above mentioned, only such slight modifications as were suggested by local conditions having been made in minor details. The system is made of three distinct parts. First, the measure of certain unchangeable "bony lengths" of the body; second, a careful description of the features of the face; third, a careful localization of all the scars and marks upon the body. Of these three the first records are by far the most important, because the most permanent and unalterable.

Bertillon states that the experience of ten years has shown the "almost absolute immutability" of the human frame after the twentieth year is past. The great diversity of dimensions of which the skeleton shows in different objects, and the facility and precision with which it may be measured, render this means of identification by far the most reliable that could be adopted. Increasing age and mutilation will produce changes in the features, but they cannot affect the measurement of the frame. The analysis of the features of the face, and the description and localization of scars upon the body, add their accumulated testimony to the unchanging records of the measuring apparatus.

The bony or skeleton lengths adopted by the police department as admitting of easy measurements and descriptions are as follows: The length and width of the head; the cheek width; the length of the foot, the middle finger,

the little finger and the cubit, that is, from the elbow to the tip of the middle finger; the height standing; the height seated; and the stretch; and in addition to this the right ear length, which, while not a skeleton measure, remains virtually through life.

The apparatus which is used for taking these dimensions is very simple, as will be seen by reference to the illustrations. In taking the height the criminal is made to stand barefooted with his back to the wall and his backbone to the left of the graduated scale. The square is then brought down with its vertical edge in contact with the vertical edge of the scale and the height read off. About three feet left to the scale is a vertical strip which projects about an inch from the wall, and opposite side of the scale is a horizontal scale with long graduation lines, as shown in the illustration. The criminal, with his back still to the wall, is made to extend his arms and move to the right or left until the tip of the middle finger of the right hand touches the vertical strip.

The measurer then presses the arms of the subject lightly against the wall and reads off the "stretch" as indicated by the middle finger tip at the left hand. The trunk measurement is taken, or the height of a man when seated, is taken by placing a stool against the wall, seating the criminal squarely upon it with his back to the wall, and taking the height as before with the portable square.

The measurements of the head are taken while the subject is still seated and are read off on a pair of calipers provided with a graduated arc. In taking the length the left point of the calipers is held at the root of the nose,

and the right point is brought down over the back of the head. The thumbscrew is then tightened and the measurement checked by passing the instrument again over the head. The width of the head over the cheeks is taken in the same way.

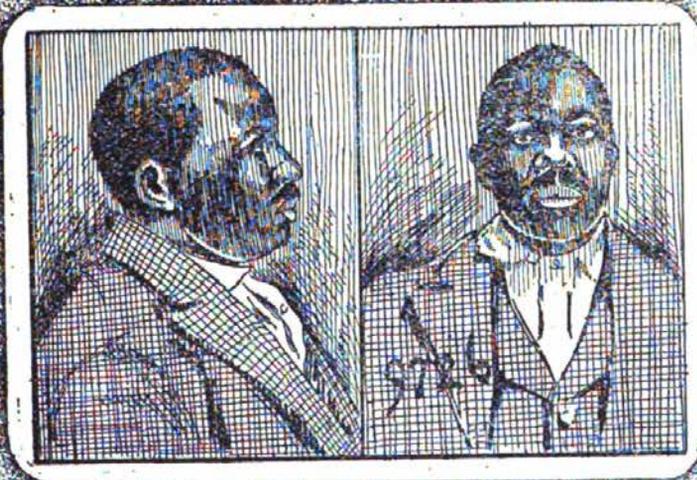
The measurement of the foot is taken with a caliper rule somewhat similar to that used by the shoemaker. The subject is placed on the stool, standing on his left foot and steadying himself. The graduated stem is placed against the inside of the foot with the arm fixed in contact of the heel, and the sliding arm is then brought in lightly against the toe. Care is taken as before to check the reading.

In measuring the left little and middle fingers, the back of the caliper rule is used, two small projections being provided on the fixed and sliding arms. The finger to be measured is bent at right angles to the back of the hand, and the measurement is taken from the finger to the knuckle.

The cubit measurement is taken from the elbow to the tip of the middle finger. The forearms and hand are placed, with the palm of the hand downwards, upon the surface of the trestle on which is a caliper rule; the edges of the table, the axis of the forearm and the hand, and the graduated stem of the ruler all being parallel. The elbow is placed against the fixed arm of the rule, and the loose arm is then brought up to the middle finger and the measurement read off on the scale.

The measurement of the right ear is taken with a caliper rule, which has a flat fixed branch which is steadied by pressing it against the head, and is brought

CP



BACK OF IDENTIFICATION CARD

CP

BUREAU OF IDENTIFICATION NO. _____
 DEPARTMENT OF POLICE, CHICAGO, ILL.
 BERTILLON MEASUREMENTS.

F. D. NO. 10M. 6-1907

Height	C. Arm	Trunk	H. Length	H. Width	C. Bones	R. Ear	L. Foot	M. Fin.	L. Fin.	F. Arm.
5 5/8										

Criminal Record June 21st 1893 Robbery 3 years sentence Joliet
 Name Charles Williams Weight 155 lbs
 Alias Ed. Lane Hair Black
 Crime Murder Complexion Dark Brown Negro
 Age 22 years Born _____
 Eye Maroon Beard Small Mustache
 Date of Arrest July 6th 1899 New Orleans La.
 Scars and Marks
 No. 1 cut mark in center of right eyebrow
 No. 2 curved cut in center of back of head
 No. 3 _____

CHICAGO, ILL. 4-15

IDENTIFICATION CARD

down until it grazes the upper border of the ear. The stem is held parallel with the axis of the ear, and the loose arm is pushed up until it just reaches the lobe of the ear.

It will be apparent to the reader from this description that this system will give a series of very accurate measurements. As each one is read off it is written down on a printed card.

The measurements being all taken, the next analyses are the features of the face. As these are liable to change from age or disfigurement, no measurements are taken, but instead, an elaborate exhaustive description is given. Taking the nose as an example, the profile of the bridge may be rectilinear, convex or concave, and the term sinuous might be applied to qualify each of the above descriptions. Thus a nose might be convex sinuous, that is, might be generally convex and also somewhat undulating in contour. Then again each of these types might vary so far as its base was concerned, this being either elevated, horizontal or depressed. The subdivision might be carried still further by certain arbitrary marks as follows: (Concave), concave. Concave, where in brackets the word would mean slightly concave, without brackets or underlining it would mean moderately concave, and underlined it would mean extremely concave. This system of seriation could be applied to any feature of the face. The eyes will vary from the pale blue of the Scandinavian to the very dark brown of the Negro. In the Bertillon system there are seven distinct classes of eyes enumerated, with nine subdivisions. The mouth, chin, the brow, have all been analytically classified, divided and

subdivided—even the complexion being noted in respect to its coloration, which may vary from the sanguineous coloration of the florid Englishman to the pigmentary coloration of a dark Italian, with all its intermediate graduations between the two extremes.

The third step in registering a criminal is to make an exact record of all scars, marks or deformities. To assist in locating these on the body, certain anatomical points, known as “guiding points,” are employed, and the particular mark is described as being such a distance from one of these points.

Finally the subject is placed before the camera, two negatives, a full face and profile, being taken, the photographs are mounted in the centre of the identification card.

We produce a fac-simile of the style of cards used. In addition to the data recorded on the face of the card, there is provision on the reverse side for recording the particulars of the names, aliases, crime, date of sentence, peculiarities of habit, criminal history, etc., and there are six ruled spaces for inserting details regarding the marks, scars, etc., upon the body. After each card has been made out in duplicate and filed, the examination is complete, and the department is in possession of a means of future identification which may be said to be absolutely infallible.

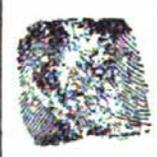
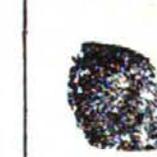
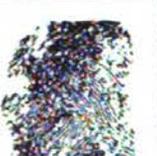
The method of filing the cards adopted at the identification bureau in Paris, over which Dr. Bertillon still presides, is as follows:

The cards are filed in two large cases, in one of which they are classified alphabetically, and in the other accord-

ing to measurements or anthropometrically. The latter case is divided horizontally into three equal compartments for lengths of head, and there are three other subdivisions for the three classes of fingers, foot and cubit lengths. The cards are filed in boxes numbered 1 to 3 according to the above leading measurements. If the police desire to know whether a criminal has been previously measured, he is identified or otherwise by looking in the alphabetical collection; that is, if he gives his right name. If the prisoner claims he has never been arrested before, he is measured and search is made in the measurement collection. The head is, say 187 millimeters; the medium head measures from 180 to 190 millimeters, so that the card is put in the medium class. This eliminates 100,000 cards from 150,000 in the collection. The breadth of the head now being medium, two-thirds of the 50,000 are eliminated, leaving the remainder 16,666. The middle finger eliminated some thousands more, bringing the remainder down to 5,555. The length of the foot reduces the number to 1,850, and the cubit length brings it down to 620. Following out the process in respect to heights, little finger, ear, trunk and stretch, the remainder is represented by a dozen cards which are classified by the color of the eye. The card is now located, and the photographs and facial description place identity of the two cards beyond the possibility of a doubt.

THE FINGER PRINTS—SYSTEM OF IDENTIFICATION.

In 1899 a paper entitled "Finger Prints and the Detection of Crime in India," was read before the British Association meeting at Dover. This paper attracted a great deal of attention, as it was then learned that the employment of the Finger Print System of Identification was not only used in police departments, but also in many other lines of public business. In order to show the many ways in which identification by finger tips may be applied, we produce herewith form or record sheet taken of the finger tips of the right and left hands of a professional criminal. If you will take a magnifying glass and look at the under side of the tips of your fingers, you will discover a number of well defined lines, and that while each finger may seem to closely resemble the others, with a little study you will note that each has a distinct individuality, as to the ridges or lines, so much so that Mr. E. R. Henry, C. S. I. (Asst. Commissioner of Metropolitan Police), of London, England, has succeeded in classifying them so that they can be placed into four types or divisions known as arches, loops, whorls and composites. Each division is then subdivided into thirty-two different classifications known as primary classifications, with the result that an expert after taking a record of a criminal, can at a glance determine the particular type and be able to file it away in its proper drawer. Should the criminal at any time subsequent, have his finger prints

NAME <i>John Fields 91</i>		CLASSIFICATION		MALE	
F. No. <i>33</i>		SER. No. <i>37533</i>			
PRISON <i>John 5399</i>		REF.			
RIGHT HAND					
1. R. THUMB	2. R. FORE FINGER	3. R. MIDDLE FINGER	4. R. RING FINGER	5. R. LITTLE FINGER	
					
LEFT HAND					
6. L. THUMB	7. L. FORE FINGER	8. L. MIDDLE FINGER	9. L. RING FINGER	10. L. LITTLE FINGER	
					
LEFT HAND			RIGHT HAND		
PLAIN IMPRESSIONS OF THE FOUR FINGERS TAKEN SIMULTANEOUSLY			PLAIN IMPRESSIONS OF THE FIVE FINGERS TAKEN SIMULTANEOUSLY		
					
IMPRESSIONS TAKEN BY <i>AT</i>		PERSON <i>Persch</i>			
CLASSIFIED AT CENTRAL BUREAU BY		DATE			
TESTED AT CENTRAL BUREAU BY		DATE			

taken and same submitted to the expert for research, the original imprint can be located within two minutes, although it may have been filed away with 100,000 other records. After the most thorough research extending over a large number of years, it has been demonstrated that no two persons are alike as to their finger imprints.

NAME John Fields
 REMARKS See Record, sub. # 31533 for Statement of Record.

BERYLLON MEASUREMENTS								
HEIGHT	to	80.2	HEAD LENGTH	19.7	L. FOOT	28.1	CIRCLE	age 28 YEARS
ENG. HIGHT.		5.11	WIDTH	15.2	L. MID. F.	13.1	PERIPH. I	Mascul
OUTS. A		94.0	CHEEK	14.1	L. LIP F.	10.0		BORN IN
TRUNK		93.5	LENGTH	6.1	L. FOR A	51.8	PECUL	
CURV			WIDTH					

SPACE FOR PHOTOGRAPH

1. Point ab. 1st vol. 2 ab. 1st ind. area to 1st & 2nd teeth 6 bel. the front
 2. vol. 20th 1st F. Rear
 3. Fresh 1st vol. 1st ab. Root nose Left of M. line
 MEASURED AT: Chicago on January 9, 1904
 PRISONER'S SIGNATURE

One great value of this system is that the characteristics and classification of the finger imprints of the newly born babe are the same through life, no matter how old the person should live to be. In England the Finger Print System is now used practically to the exclusion of all others, as it is claimed the results show

its great superiority, and it is being taken up in this country by the larger cities and penitentiaries. Through the courtesy of Mrs. Phil C. Holland, Asst. Manager, "THE DETECTIVE," the official organ of the police



Mrs. Phil C. Holland.

and sheriffs, and who is the greatest expert in this line of work in this country, we are able to present a few interesting details of the application of this system in criminal work, etc. Mrs. Holland is a pupil of John Kenneth Ferrier, finger print expert of the Criminal

Investigation Department, New Scotland Yard, London, England, and after one year's thorough study, which included the actual taking of finger prints of many noted criminals and the practical work of classification at the "Four Courts" of the St. Louis Police Department, she was pronounced by Mr. Ferrier, thoroughly competent to instruct, classify and install the system, and to apply it in all ways to high-grade scientific detective investigations, requiring a thorough knowledge of the application of certain powders and photographic reproductions and enlargements.

In one of our prisons recently, a man who had just been sentenced was brought up and while he made no opposition to being measured by the Bertillon System, he objected strongly to having his finger impressions recorded. This caused the identification expert to be suspicious and he submitted a duplicate record to the Scotland Yard Police in London, with the result that the man was at once identified as a murderer who had escaped from a prison in England, and who will be taken back there. When confronted with the English record, the convict at once admitted his identity.

An express company lost a large sum of money which was being sent from one point to another in a sealed package. During transmission the seals were broken, the money abstracted and the package resealed with wax. At first the express company were absolutely unable to locate the thief, but later on it was discovered that in resealing the package, the thief had wet his finger and pressed it on the warm wax, leaving a distinct imprint. The finger impressions of all the agents

whose hands the package passed through were taken, with the result that the thief was easily identified, a confession obtained and the money recovered.

A jewelry store was entered and valuable diamonds that were on display on glass trays in the windows were stolen. In doing this the thieves left the imprints of their fingers on the glass. An expert on making investigation with a powerful magnifier, discovered the imprints, and by a careful photographic process was able to reproduce them on paper. A research being made among a collection of 20,000 finger print records revealed the fact that the prints left on the glass tray were those of a well-known professional burglar, whose record had been taken some two years previously, while undergoing sentence in state prison. As a result the man was arrested and through him, his partner in the crime, resulting in a conviction and the recovery of most of the goods.

The London police in investigating a burglary discovered in the pantry of a house, a partly empty bottle of ale, which had been full the previous day. There were finger prints on the bottle, which was protected by a cardboard shield and taken to Scotland Yard, where the prints of the photograph, afterwards, were found to correspond with those of McAllister, who had just previously been released from jail. McAllister on his arrest, in some way learned that they had his finger prints, and realizing their value as evidence, made a circumstantial admission, which led to the recovery of the goods, and the conviction of his partner Alexander Harley, on whose premises the property was found.



The above is an enlarged print of a right index finger, which we classify as an Ulnar Loop. Loops on different fingers are not all alike, but vary in many important characteristics, so it is a very easy matter to distinguish one from another.

A half empty bottle of wine was discovered in the room of an old woman at Asineres, France, she having been murdered. A close examination of the bottle revealed finger prints, which were submitted to M. Bertillon, the great identification expert, who caused large photographs to be made, and who after research declared they were the imprints of a hospital attendant named Gale, who has since been arrested charged with the murder.

Recently in London a murder was committed and in order to destroy any chance of detection, the murderer took the tin of his shoe lace and cut the tips of his fingers in all directions. He was suspected of the crime and arrested. The officers found blood prints on the furniture and other things in the house, where the murder was committed, and when the man's fingers healed, his prints were taken and corresponded exactly with those discovered by the officers; conviction followed.

Mr. Wm. A. Pinkerton, of the famous Pinkerton's National Detective Agency, and without doubt one of the greatest criminal experts, on his return from Europe, in an interview published recently, says: "During my visit at New Scotland Yard, London, I was greatly interested in the high state of efficiency which the Finger Print System of Identification has reached in the police service of London. The Bureau of Finger Prints there is one of the most marvelous departments I ever examined. Identification of criminals has been reduced practically to a matter of bookkeeping. You get the finger print and then simply turn up your indexes and you know your man at once. A criminal may shave or

grow his beard, become stout or thin, alter his appearance to a considerable extent, but the one constant feature of his make-up is his finger prints. The only safe way for criminals nowadays is to wear gloves when they go out on a job, for the impressions they leave of the fingers are found by detectives on glasses, newspapers, dusty tables and the slightest impression of the fingers on a damp table or paper can by the process in

LEFT HAND.

6.—L. Thumb.	7.—L. Fore Finger.	8.—L. Middle Finger.	9.—L. Ring Finger.	10.—L. Little Finger.
				
(Fold.)				(Fold.)

LEFT HAND. Plain impressions of the four fingers taken simultaneously.	RIGHT HAND. Plain impressions of the four fingers taken simultaneously.
	

Impressions taken by <i>M E Holland</i>	Rank	Prison
Governor's Signature	Date	
Classified at H.O. Registry by <i>M E H.</i>	Date	
Tested at H.O. Registry by	Date	

(287a)

(P.T.O.)

use at the Yard, serve as an adequate means of identification."

Where large bodies of Chinese or negroes are employed on government or public work, it is often difficult to stop men from representing themselves as being other men, and signing the pay roll to obtain the wages due others. Nowadays the thumb print of each employee is taken and when he comes up to draw his money and there is any doubt as to his identity, he makes a fresh imprint, which easily disposes of the matter. Rich men disposing of their property by will, in addition to their regular signature, also place the finger prints of both hands on the paper, thereby insuring the authenticity of the document. An easy way to protect a check, is to put the thumb print where the figures are written in.

Mrs. Holland believes that within a few years all special transportation sold at low conditional rates by railroads, will be impressed with the finger print of the purchaser, thereby preventing the sale or the disposal of the ticket to a scalper.

Professor Galton, the great expert, calculates that the chances of any two sets of finger prints being alike is one in 16,400,000,000. As it is estimated there are not 2,000,000,000 people in the world, it looks as if this system is practically infallible.

FAKE DOCTORS.

For every ailment known to medicine there are a thousand "cures," and for all the victims of disease fakirs exist who would brutally send them to certain death to get their small hoardings.

The conscienceless scoundrelism of the fake doctor is made more cruel by his methods of holding out the most cheering hopes for the recovery of his "patients" while he is depriving them of their money.

Emboldened by success until he himself almost believes the lying advertisements his tainted money procures the fake doctor occupies richly furnished suites of offices in the big sky-scrapers, or limited by his own ignorance and a lack of funds he has his "office" in some dirty little shop in a dark alley.

Wherever he is and whatever the extent of his operations, his methods are the same. Some newspapers are almost supported by his advertisements. Flaring bills and painted signs announce to the public from billboards, house-tops, rocks on the hills, railroad tanks and other conspicuous spots that "Dr. Cure-All, the eminent specialist, guarantees to cure all persons of every malady with which they are afflicted, or failing to do so, will return their money."

If the signs are to be believed the learned doctor is prompted solely by benevolence. He wishes to cure poor, suffering humanity because love wells from his noble heart and the pain of a sick child moves his tender soul to deep compassion.

He advertises "cordials," "red drops," "rejuvenators," "elixirs," "Repuna," "Cataract pills, for the vest pocket," and infallible remedies for every ill that flesh is heir to. To make his claim "strong" the doctor warns invalids against imitators and impostors who try to humbug the public by offering substitutes for his marvelous remedy.

His stock claims are: "Cure in three days," "without change of diet or habits," "after all others have failed," "youth restored," "without mercury or other injurious drugs used by regular practitioners." Rely upon this certainty, that all who advertise are fakers. There are no exceptions. They are all quacks. Sometimes they accidentally effect cures. If they do no one is more surprised than themselves.

The favorite bait for catching the sufferers is a catalog of symptoms. "Head-ache, back-ache, depressed feeling, the blues," and a hundred other slight irregularities that every person, no matter how healthy, occasionally is subject to, are described as "symptoms" of the malady the "Doctor's" remedy cures.

Nearly every "symptom" of every known disease and of health itself, is included in the list, so that whatever feelings one may have he will find them included. Some applicants require only the simplest kind of treatment, such as any medical student could prescribe. It is not surprising that *such* are cured.

When a patient presents himself, it is not the policy of these men to say there is nothing or little the matter. The doctor puts on a grave expression on first seeing the applicant, and with anxiety and commiseration in

his voice, to say: "Ah! you needn't tell me what ails you; I see at a glance; but it's fortunate you called on me even though it is so bad a case. I've treated patients as far gone as you, and I can cure you; but it's lucky you came." And so it is lucky—for the doctor! The applicant's fears are worked upon, and before he leaves the office he fancies himself on the brink of the grave, and is ready to submit to a thorough fleecing.

If "no charge for advice" is the plan of operation, the patient is given a bottle of medicine for which he is asked from one to ten dollars—the price is usually varied according to the amount the victim can afford—one "doctor" expressed it in a non-professional conversation as "sizing the man's pile,"—and advice given to call when that is used up. The stuff has little, if any, medicinal property.

Detective Wooldrige has known the statement to be made that a deleterious compound is actually administered with the intention of producing a debilitating influence. Doubtless this is in rare instances, but it would be done by most of them if necessary to retain the patient. His own terrors, however, are a sufficient guarantee of his remaining in the doctor's power. On the second visit the patient is either told that the medicine is having a favorable effect or that he needs a more powerful and proportionately more costly remedy. The plan is to extort the largest possible sum from the victim. In some cases, when his ready money gives out, he is cautiously told that he must procure more in some way or his case be given up.

When a person has no more money and feels that

death stares him in the face, if he cannot procure it, he is apt to resort to criminal means to do so. Parents or employers have been robbed for this purpose. This is the very thing the victim is expected to do, though the quack, of course never says so. When nothing further can be extorted the patient is either cured or told he is—or turned adrift. Then he may in sheer despair, consult some reputable physician, or end his life by suicide.

Where there is really need for treatment originally, the plan is substantially the same. All is grist that comes to these mills. There is a plan sometimes pursued of getting rid of patients who persist in "annoying" the doctors after their funds have become exhausted. They are told to seek a change of climate, go to Colorado, make a change in their habits or to get married.

In the disease which these quacks claim to cure without mercury, this dangerous mineral is really the article used, and it is administered by them all. In their hands, too, it is more dangerous than in those of ordinary physicians. They use it more lavishly and with no consideration for variation of constitutional powers. This is also the chief ingredient in the various "specifics" for the disease.

Avoid advertising doctors under all circumstances. They are mainly men without medical knowledge, or a mere smattering picked up casually; often drunken vagabonds, brutal and devoid of conscience; sometimes ashamed of their miserable calling, and practicing it under assumed names; or in some cases the outcasts of the regular profession—men whose want of ability or dissipated habits left them without legitimate practice, who,

caring only to make money, adopted this disgraceful trade.

There is an occasional man of this kind whose diploma is genuine, though the majority of diplomas are second hand ones, with the original name altered to the new owner, or the old name adopted by the new owner. Where the diploma is genuine, it only proves the man to be less qualified than the vast majority of the most obscure legitimate practitioners.

There is no advertising doctor who can treat these diseases better than the regular physicians; there is no valuable knowledge possessed by them that is not taught every medical student; their vaunted discoveries are bosh; their "long experience" amounts to nothing, for their operations are so reckless and without judgment that their treatment seldom improves.

There is only one excuse for patronizing them. Most persons are reluctant to confide to physicians who are acquainted with them. They feel disgraced and prefer to trust their secret to strangers. This excuse is an error; the secret is sometimes used by quacks to extort money by threats of exposure to his friends, while a family physician would, without doubt, have held the secret sacred.

Do not neglect the aid of a man known and respected to trust to the uncertainty of strangers.

In the country, local practitioners may insert a mere card in the local papers—if more than this they are liable to be judged as quacks, and we should so judge them. So long as reputable doctors do not advertise it is safe to apply this test, and it is considered a point of honor in the profession.

"CURES" BY MAIL.

The best physicians do not, and will not prescribe by mail. Persons who offer to do so are generally not regularly educated physicians, but "merely turn their hands to doctoring" because they believe it is profitable. One complaint made to Detective Wooldridge was about a chap who failed at everything else, then got another man to write him a medical book, dubbed himself "doctor," and offered to treat all real and imaginary diseases, "after all other physicians had failed."

Those of the advertising doctors who have any legal right to the title are the scum and dolts of the universities, or have got through by paying large fees, sometimes without any *real* study or preparation other than enough to give the medical college a decent excuse for graduating them. Good city physicians have all the practice they want without drumming up patients.

Patients cannot be treated by strangers at a distance, though those strangers possess the greatest medical knowledge. With the patient before him, and every opportunity to examine each symptom, even the best medical men are often in doubt as to the exact nature of the disease and the best treatment. Symptoms requiring directly opposite treatment are often so nearly alike that they cannot be distinguished by ordinary observers. Able physicians usually refrain from attending members of their own family, merely because they fear their feelings may prevent the coolness and nicety of judgment they deem necessary.

All physicians know how important is a long acquaintance with the patient's constitution, habits, inherited

predisposition to sickness, and other things; how differently the same medicine may affect different patients, and how medicine and treatment should be carefully adjusted to each individual! Yet unprincipled ignor-amuses will urge you to let them cure you without seeing you, merely from a description of your symptoms given by you—the last person in the world to give them correctly.

No honest physician would trust himself to treat you for any serious disorder on your guess of symptoms. No physician would trust the greatest or wisest doctor to treat him on his own description of his symptoms. This is the universal verdict of the medical profession. If you think the statements of any trumpeter of his own merits as a doctor more worthy of confidence, you are sure to be robbed and may be poisoned.

Where the whole system of treatment has a wrong foundation every one adopting that system must be included in Detective Wooldridge's denunciation.

The plan of treating diseases by mail, as those advertising doctors propose to do is criminal malpractice. Any man offering to treat serious diseases in this manner is proved by that one fact alone to be either too ignorant or too reckless to be trusted to treat you.

The mode of operating is much the same with these advertisers, whether they spend thousands of dollars in a single week for advertising, and have a large number of clerks to attend to affairs while they air themselves in the city parks, or more humbly invest a few dollars in advertising and circulars, and mix "doctoring" with

the sale of swindling playing cards, obscene books and recipes for artificial honey, or burning fluid.

The dodge is to write a letter in reply to applicants who forward "symptoms," to the effect that the symptoms indicate the need of immediate attention, or death may soon result, and the fact that the "doctor" can positively cure you if the case is immediately placed in his hands. The disease is usually stated by him to be cancer, or disease of the lungs, liver, or some other vital organ.

With all advertising doctors the first fee is but the beginning of the expense. When the first supply of medicine is used up, if no benefit is experienced, the patient writes for further assistance, and is told to send more money for stronger medicines. This is continued until the victim will not pay any more. As to getting money back, should he be dissatisfied with the results of treatment, that is impossible. Even when advertisers promise that "cures shall be legally guaranteed," the only way to recover money is by a suit at law, and few care to adopt this method of recovery; which would be defeated in nearly ninety cases out of a hundred by some clever quibble on the defendant's part.

THE TRAVELING QUACK.

It would be amusing, were it not sorrowful, to see the swarms of poor nervous mortals that flock in companies and regiments after every self-dubbed peripatetic "doctor" who wanders through the country, especially in the South and West, sticking up his sign at a hotel, temporarily, and scattering huge bills—proclaiming his su-

perhuman skill, his great reputation in New York and London, and professing to have made wonderful discoveries by means of which he is able to cure every disease in the medical books.

As a rule this class feed up their patients on stimulants, and keep up their hopes and faith, until their money is gone, and then the doctor moves on to "fresh fields and pastures new." Every such traveling doctor is positively a quack and a swindler.

FAKE EYE AND EAR "DOCTORS."

At times but little is heard of these, but now and then one of the fraternity makes a great splurge in the advertising columns of the newspapers, at an expense of thousands of dollars. There are dozens of these empirics who print columns each week in all the big daily papers. It is needless to specify these advertisers by name, none possessed the skill which they so brazenly claimed, and their treatment in many cases resulted in serious injury to the patient. Whatever cures they made were in trifling complaints, but usually such ailments are aggravated by their unskillful management into really bad disorders.

The whole system is one of ignorant pretense and barefaced extortion. The charges are extravagant, and fee after fee is demanded as long as the patient will submit. To show the sliding scale upon which the quack estimated the value of his own services, let us give an incident within the knowledge of Detective Wooldridge.

A friend of the detective, a Mr. C., applied to one of the "most prominent of the eye and ear 'doctors,'" in

reference to treating his father for some trouble of the eye.

"Well, sir," said the doctor, after hearing the case described, "my charge will be \$300."

"Ah, um! I'm afraid that's a little too high for me."

"I assure you, it's a case needing my best skill, and the price is really not high; but I will be liberal—say \$250."

"Well, my father is somewhat troubled with his sight, but after all perhaps you couldn't benefit him, and there would be the \$250 gone."

"Oh, I'm certain I could promise a permanent cure. I admire your kindness toward your parent, and will treat him for \$200."

"But I think *that* too much."

"You surely do not weigh a few paltry dollars against your father's welfare; but we'll call it \$150."

"No, not at present, I guess."

"Come, now; as I am particularly interested in this case, I am willing to take hold of it for a merely nominal sum, \$100."

Mr. C. didn't engage the doctor's services even at the very reduced price he finally came down to—we believe either \$50 or \$25.

Eye cups, eye sharpeners, and other instruments for improving the sight are extensively advertised. That some of these are offered in good faith is possible, though most of the makers probably know little and care less about their real merits. The theories on which some of these instruments are constructed sound plausible, but the best and most experienced authorities doubt

their effectiveness. Their indiscriminate use by the public without doubt leads to much injury, and no benefit has ever been derived from any of them.

The devotion of some of these quacks to the cause of fraud and the ingeniousness employed by them to deceive is deserving of a worthier cause. Detective Wooldridge dealt with one empiric known to many victims as Dr. Wilbur, who traveled from town to town in the South, advertising marvelous cures. He owned a large Newfoundland dog. This beautiful and affectionate animal was a living illustration of the soulless extremes to which quacks go to deceive their victims. Dr. Wilbur had some surgeon remove part of the abdominal wall of the dog and connect his stomach to a silver plate which was plugged with a cork.

The dog was given milk to drink, always, as if inadvertently, in the presence of employes of hotels and prospective victims. The animal lapped up the milk and an attendant withdrew the cork in the plate. The milk ran out into a vessel through the hole in the plate. The dog whined and protested, but was made to submit to the unpleasant process. The cork was then replaced and the dog was permitted to drink the milk again. The second time the milk was allowed to pass the hole in the plate and find lodgment in the dog's stomach.

A second withdrawal of the cork resulted in an absence of the loss of the milk. The attendant, trained in his part, during the exhibition would descant on the "doctor's" wonderful surgical skill. Through the aid of societies for the prevention of cruelty to animals Detective Wooldridge prevented other quacks from causing

similar butchery of dogs to furnish living advertisements for their supposed skill. This doctor's "specialty" was tape-worms. He would drug a victim and then pretend to extract the worm. The worms were imitations of the real article made by a rubber goods dealer.

Another faker, a "Dr. Woodman," who employed an equally ingenious method, was put out of business by Detective Wooldridge. This shrewd confidence man had a delicate, highly sensitized electrical instrument which could be operated at will by a magnet sewed in sleeve of his coat. He traveled through rural districts from house to house in a stylish buggy drawn by two high stepping horses, and driven by a valet wearing a regulation uniform of brass buttons and a long coat.

At every house he inquired about the health of the residents of that locality. Each unsuspecting person described the ailments of "old Mrs. Soandso," "old Mr. Smith" and other stricken neighbors. The faker sought out the victims and described their symptoms to them as the symptoms had been described to him. For instance he would say: "Let me see your tongue. Give me your pulse. Ah, I see, during rainy weather you have pains in the back. At times your memory fails you. You cannot eat without having a 'distressed' feeling. You don't sleep well at times, and about once a month you are confined to bed for several days. I will see if your case is curable. This instrument I have indicates the exact state of your health. If the indicator stops in the center the case is bad but curable; if it goes all the way around there is no hope."

Then would follow use of the "indicator." The little

electrical instrument innocently loaned itself to the fraud.

Dr. Woodman applied it and caused the hand to turn to any point he desired. He caused it to stop at where he wished so he could work upon the fears of his victims and then "bled" them for as much money as they could procure.

In many instances he obtained hundreds of dollars in cash or promissory notes. If notes were given they were made out upon a contract which provided that unless a cure was had the notes would not be collected.

The innocent country people were too ignorant of legal methods to know their notes were negotiable. After procuring them the "doctor" discounted the notes at the nearest bank. When they became due the victims were forced to pay the amounts promised regardless of the disappearance of "Dr. Woodman" and the failure of his medicines to cure them. This swindler made enough money to buy a \$50,000 home. He is now a wealthy and respected resident of Cincinnati, but has adopted another name. His sons and daughters are prominent in "society."

HUMBUG NOSTRUMS.

Procure from the medical dispensaries, or elsewhere, any simple stimulating compound or tonic, or take cheap whiskey and color it, adding any cheap stuff to give it a medicinal taste; adopt any name you choose, the more nonsensical or mysterious the better—one having an Indian, Japanese or Turkish sound will be all the better; employ the glass-blower and printer to get up fanciful

bottles and boxes and labels and you have a stock ready for the "patent medicine business."

Be sure that the package, contents included, don't cost over five to eight cents, assume a name, as near that of some noted physician as you dare and add to the end of it M. D., F. R. S., or D. M. D.; write a long story about your great age, experience, success abroad, and how you effected 1,000 wonderful cures by your medicines, giving names in full, with residences, date, etc., but be careful to not blunder into giving any real name of any person living in the same place, and you are ready to offer your wares to a guillible public.

If you connect with your medicine a touching story about some old mythical person, or Indian or South American, all the better.

These matters arranged, advertise your medicines largely. Print and scatter circulars, pamphlets, and pictures by the ton, procure agents, and let them give away samples of your medicine. You may begin in a small way with a few hundred dollars, but five to ten thousand dollars or more will make a more brilliant show, and produce larger returns.

You will then reach a multitude of weak, nervous, ignorant people who are slightly ailing, or think they are. They will take your stimulating tonic preparations, and "feel better" right away. They will believe they have escaped or been cured of some terrible disease, the symptoms of which you should take good care to set forth vividly in your circulars. Henceforth, you have not only regular customers but those who will sign indorsements as strong as you can write them, and who will

talk up the wonderful virtues of your medicines to others.

A dozen bottles or packages, costing less than a dollar, if given away in any neighborhood, will find one or two regular customers, and thenceforth you may depend upon the annual sale of a hundred bottles or parcels, at \$1, \$2, or \$3 each. The price depends upon the skill you use in writing up the medicines. The druggist of the town, as your "agent," will help scatter the medicine if you give a liberal profit. If you set aside three-quarters of the receipts to cover cost of bottles, advertising, commissions to retailers or agents, etc., you may have a net profit of say \$50 a year from each town where your medicine is well introduced. If you only secure 1,000 such towns in the whole country, you will get the modest income of \$50,000 a year!

Do you ask, "Is this all true?" We answer, that *this is a fair history of the patent-medicine business*—with the variations of pills which give relief to some cases, and opiates, which under the name of soothing syrups, give quiet to young and old babies at the expense of future health.

The amount of quack medicine literature distributed throughout the country is immense. In writing these circulars the ingenuity displayed in working upon the feelings of the readers and gradually leading them up to the point where they may decide to take the stuff, or die, is truly wonderful.

Not less ingenious are the various inventions to account for the discovery of the medicine. In one case it is Old Mother Noble who confers a boon upon the

world; beloved Father John Apply accidentally chews the leaves of a bush and discovers his pancea, Israel Goodspeed goes to England, becomes a gipsy, and one day while upon the beach finds a bottle drifting ashore which he picked up, etc., etc.

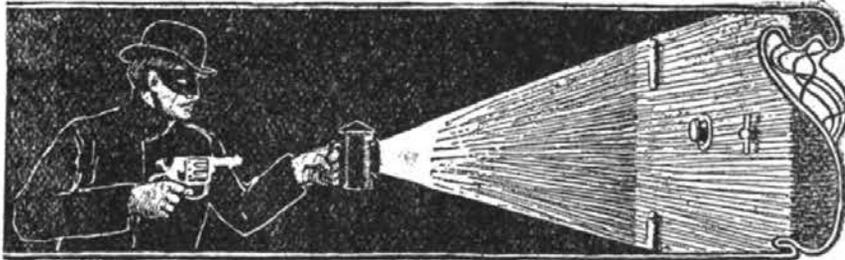
Anything and everything to gull poor weak-minded human nature into buying and swallowing Indian Blood Syrup, Mrs. Brown's Metaphysical Remedy, the Eclectic Health Restorer, and the hundreds of other fancifully named preparations that are warranted to cure every disease known.

Our opinion of all patented and non-patented nostrums is this: If you have a mean, sheep-killing dog, which you are too tender-hearted to get rid of by cutting his tail off close behind his ears, make believe he is sick and dose him with *any* one of these advertised medicines. *Caution.* Keep the bottles, boxes, or packages in a safe place where no human being can, by any possible mistake, swallow any of the stuff.

This includes each and every advertised medicine, lotion, bitters, soothing syrup, nerve antidote, electrical sure-cure, etc., etc., etc., etc., etc., etc., etc., etc.,—no matter how finely put up in glass or gilt parcels. In this you have the opinion of Detective Wooldridge, founded on much study and observation, and he has looked into medical science as much as most of the quacks in the country.

PROFESSIONAL SAFE-BLOWERS AND THEIR METHODS OF WORK.

As with other waves of crime, safe-blowing became epidemic, as it were, because of the notoriety and publicity given such matters by the press, and on account of the rich booty secured, together with the fact that the operators escaped.



The principal incentive to rob a safe is found in the fact that it is generally known to be the repository of valuables, usually money, the booty most coveted by thieves. Money has a current value the world over, so that the thief who has money, no matter where he is, has a commodity that will find a market at any time. Another reason for a thief preferring money to any other kind of booty is because there is little or no chance of its identification if found in his possession.

PLUNDER NOT EASILY IDENTIFIED.

Silver dollars, like coons, look alike. It is so with gold coin; there is nothing on any of them, gold or silver, peculiar in their respective denominations to themselves

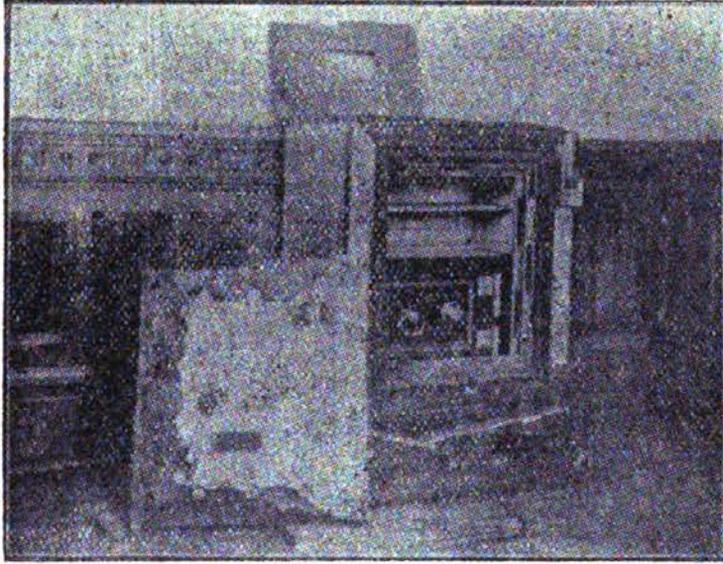
—they are all alike, and a positive identification, without some private mark, is impossible.

Paper money may be identified by number and series letter, but persons handling enough money to warrant them in having a safe to place it in pay little or no attention to letters and numbers, and therefore are scarcely ever able to identify the money stolen from them. Consequently the safe-blower does not run the same risk of detection as the pickpocket, the burglar, or other thief whose booty consists of jewelry, clothing and so forth, which, if found on his person or in his possession, engenders strong circumstantial evidence against him.

Again the vocation of a safe-blower is not necessarily a hazardous one. They operate in gangs, usually late at night or early in the morning when banks, offices and factories are deserted save perhaps for the presence of a solitary watchman who is soon overpowered and silenced. They meet so few people during their operations that unless they are caught in the immediate vicinity of the crime it is difficult to connect them with it.

Safe-blowing, like legitimate industry, has advanced rapidly with the progress of civilization, and the safe-blower of to-day is totally unlike his professional brother of twenty years ago. The manufacture of chilled steel safes and other improvements, supposed to baffle the crafty cracksman, has made it necessary for them to adopt other methods and appliances from those used by the "peter" men of a few years ago.

The rapid strides made in the manufacture of dynamite and nitroglycerine, with their compact form and high explosive qualities, have found favor with the safe-



blower of to-day, and his "kit" is much smaller and his tools fewer than those carried by the professional cracksman of previous years.

MODERN SAFE-BLOWER AN EXPERT.

The professional "kit" of early years was an expensive and cumbersome outfit. It consisted of highly tempered drills, taps, set screws, punches, clamps, together with an improved brace, and these tools had to be made by a trusty tool-maker, who commanded a price for his silence as well as for his labor. There was also the necessary candle, fuse, oil and powder horn which made a weighty as well as bulky package, and in addition it was likely to attract attention.

The outfit of the up-to-date cracksman, however, is different. All he requires is a bar, or a piece of iron

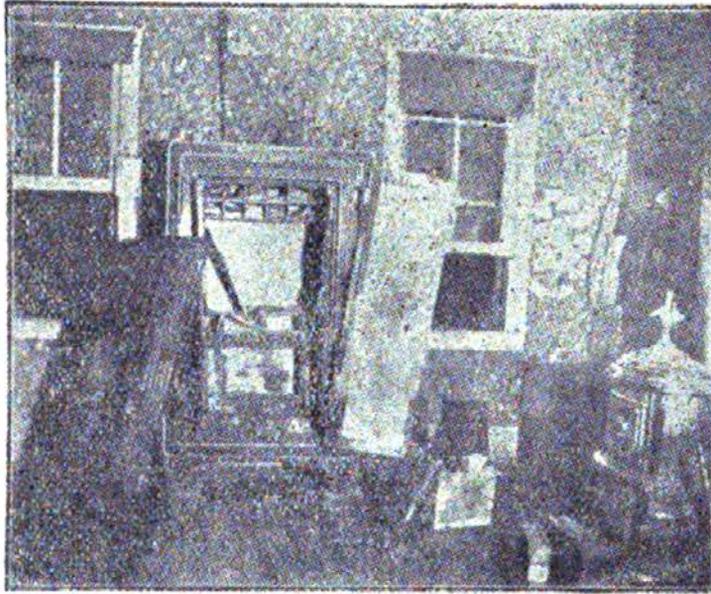
of any kind, commonly called a jimmy, a drill and brace, a fuse, a four-ounce vial of nitroglycerine "soup," a fulminating cap, a little soap or wax, and a few matches, then he is prepared to tackle the most improved "burglar-proof" safe with the chances in his favor, of getting into the interior.

Safe-blowers never operate singly, but usually travel in gangs of three or more. Their reasons for doing so are, that one must devote his entire time and attention to the "box," another stands guard to prevent surprise, and the third, if nothing more pressing demands his attention, assists the operator, passing necessary tools as required, or putting in the "filling."

As in almost every other kind of crime, they never go at the "mark" blind. One at least of the gang looks the ground over carefully—sometimes before it is intended to do the job. He notes the location and surroundings of the "peter," the position of lights, the location of doors and windows, and the nature of their fastenings, the customs and habits of employes, the time the watchman or policemen make their rounds, the arrival and departure of trains, nearest car-line, and, in fact, everything and anything that has bearing on the place or people in the vicinity. Particular attention is also given to the day of the week or month the largest business is done, such as pay days, tax collections, etc.

PLANS CAREFULLY LAID.

With all this minute information, they get together, study the lay of the land as deliberately and carefully as a general on a field of battle. They lay their plans. First,



to detail, as closely as possible, the modus operandi of the most opportune time is set. Next, ways and means of getting to the scene of action are considered. The train to take, what station they are to board it at, the car, and even the position in it each of the members of the gang is to occupy is settled, it being understood, of course, that they do not travel together. On their arrival they know just what side of the car to get off at, what direction to take, and where a conveyance, if one is necessary, can be found. Arriving at their destination, the pickets are distributed, the dangerous points guarded, and the handy man with the jimmy effects an entrance. Then the real work of the safe-blower begins.

As previously stated the mode of procedure will depend whether the operator is an expert in the "old line"

or has adopted "modern" methods, so it will be necessary both.

The old-line cracksman opens up his "kit," selects a sharp-pointed punch and, applying it to the safe, gives it a few blows of a hammer to make an indenture for the drill to get a hold. He next selects a drill, usually operated by a shoulder brace of rotary action, and with a little hard work and plenty of oil a hole, usually from $\frac{3}{8}$ to $\frac{5}{8}$ inches in diameter, is made. If it is the intention to blow open the safe one or more holes are made around the combination, powder blown into them through a powder-horn or funnel by inserting the small end in the holes and blowing in the large end with the mouth.

This forces the powder into the crevices, a fuse is inserted, the operators retire to a safe distance and "touch it off." The effect is usually to force the door from its hinges, or destroy the combination so that it can be manipulated and the safe opened.

WHEN AN EXPLOSIVE IS NOT USED.

If, on the other hand, the door is to be forced without the use of explosives, a tap is inserted in the hole made and a thread turned on the rim. A set screw is then fitted, and by means of a double-purchase wrench, usually made from a piece of heavy iron with a square hole in the middle to fit the end of the set screw, and turned with both hands, or, if need be, by two operators, the inner sheet of the door is forced off. Sometimes a clamp is placed on the knob for the purpose of holding the drills more firmly than a shoulder brace. This is generally called the "safe-blowers' friend."

The fellow with modern appliances knocks off the combination knob, drills a hole or two and stops up all the cracks with a combination of soap and wax of about the consistency of putty. This is used to make the safe airtight, so as to get a proper concussion and prevent the explosive escaping. The explosive is forced into the opening prepared with a syringe, or allowed to soak in. This "soup" is made by taking a quantity of dynamite and placing it in hot water to thaw and then abstracting the nitroglycerine, after allowing the water to cool and settle. The high explosive qualities, in some instances, of this "soup" do not seem to be thoroughly understood by the cracksmen, as is evidenced by the fact that on several occasions recently buildings have been wrecked, offices shattered and safe doors blown across rooms, destroying furniture and windows. This, of course, the safe-blower tries to avoid, because when a very loud explosion occurs it arouses the people in the vicinity and makes escape more perilous, not to speak of the chances of not being able to get at the treasure box or to secure all the booty in the hurry to get away.

The "get away," as well as the other features, has been carefully planned, and provisions are made for horses and vehicles close by. In several instances a hand-car has been used to get away from the scene of the robbery.

Once away from the immediate vicinity of the crime, the safe-blowers "split out" and separate, taking the same precautions in getting away from the place as were employed in reaching it.

Safe-blowers, when not actually engaged in their vocation, have about the same habits as other thieves. They

are not as a rule drinking people, however, but dress well and to all appearances do not differ much from the average business man engaged in legitimate pursuits.

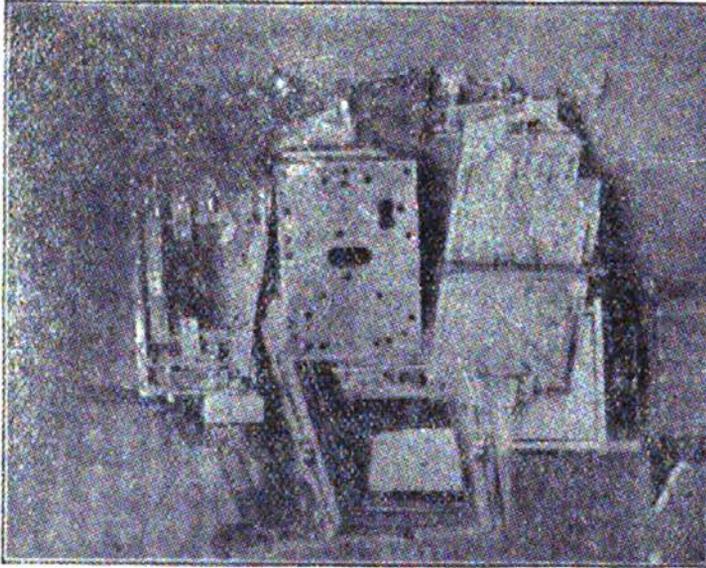
THE USE OF ELECTRICITY BY BURGLARS.

In this age of science and progress many wonderful things have been accomplished, and nothing has advanced faster or more steadily than electricity. Within the past twenty years it has given us the telephone, the automobile, and has been generally adopted for street railroads and other transportation lines, furnishing heat, light, and power.

Of late much has been said and written in regard to the use of electricity by burglars. Many sensational articles have been published in the newspapers throughout the country, tending to show how dangerous a factor electricity is in the hands of an expert burglar. Bankers have been called upon to witness steel safe and vault doors pierced in a few moments with an electrode, shattering their confidence and alarming them in regard to the safety of the securities and valuables intrusted to them. However, there are always two sides to an experiment of this kind.

STEEL CAN BE MELTED BY ELECTRICITY.

The fact that steel can be melted by electricity is nothing new, and burglars have studied the question. Some twelve years ago a noted criminal, convicted of robbing a Southern postoffice, was serving a sentence of seven years in the penitentiary at Chester, Ill. This man was known as one of the shrewdest, most daring, and successful safe burglars in the United States. He was of stu-



dious habits, and while in prison spent much of his time reading up scientific papers and studying the uses of electricity.

When liberated from prison he went to a city where he was unknown, and obtained employment in the office of the city electrician, and while there he had ample opportunity to experiment with electricity. Some months after his employment a party showed me a specimen of his work, consisting of two-inch pieces of steel melted in two. He left his employment and returned to his old life, and was operating with a gang of burglars. Ever since that time a careful watch has been kept for a burglary to be committed in which electricity would be used for boring into safes or vaults, but that burglary has **never occurred.**

I do not wish to state that burglars could not make use of electricity, but it would require the use of a very large storage battery, and it would be necessary to have a wagon and team haul same to a bank. This would not fail to attract attention. An expert electrician has stated to me that it is impossible to bore through more than half an inch of steel with an ordinary storage battery, as the current instead of penetrating is diffused in the steel. It requires an expert to handle same; expert electricians are not found in the rank and file of bank burglars.

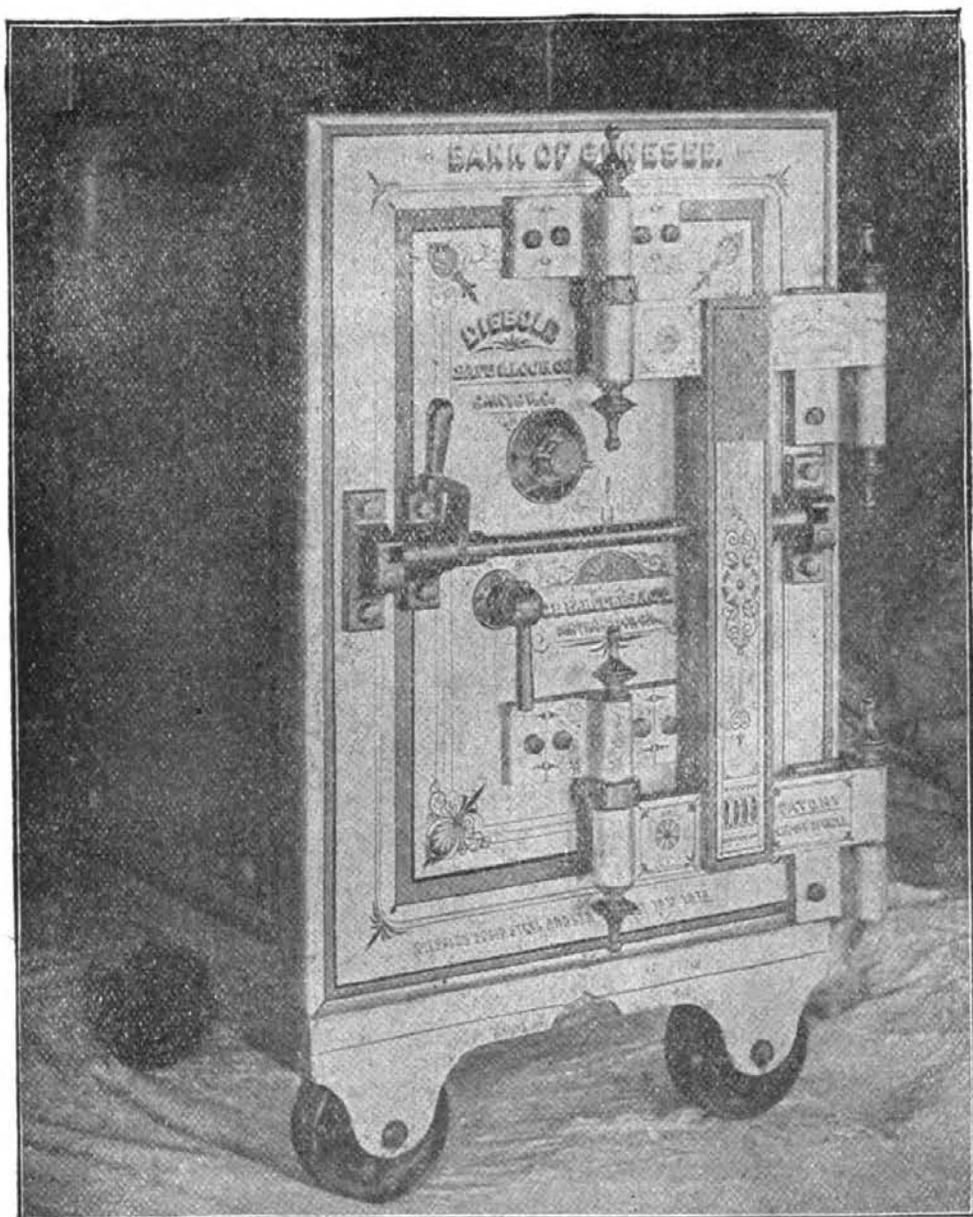
FIRST EXPERIMENT OF BLOWING UP A SAFE

MADE AT PULLMAN, ILLINOIS.

February 2nd, 1894.

Upon invitation of Mr. George M. Pullman, the following party of ladies and gentlemen accompanied him, in his private car at 3 o'clock this p. m., to witness the burglarious opening of a so-called burglar-proof safe, by Mr. William Corliss:

Mr. George M. Pullman, Pullman Palace Car Company, Miss Florence Pullman, Miss Alger (daughter of Gen. Russell A. Alger, of Detroit), Miss Swift, of Detroit, Mr. J. J. P. Odell, President of Union National Bank of Chicago, Mr. Byron L. Smith, President Northern Trust Company, of Chicago, Mr. F. W. Crosby, Vice-President Merchants National Bank, of Chicago, Mr. E. F. Bryant, Sec'y Pullman Loan & Savings Bank, Pullman, Ill., Mr. Thos. H. Wickes, 2nd Vice-President



THE BANK SAFE. It looks as if nothing could force its solid steel doors.

Pullman Palace Car Company, Mr. Sweet, Private Secretary of Mr. George M. Pullman, Mr. Harvey Middleton, Manager of Pullman Palace Car Company, Mr. Parent, Ass't Manager of Pullman Palace Car Company, Mr. Hornbeek, Superintendent of Town of Pullman, Mr. Bushman, Mechanical Foreman of Pullman Palace Car Company, Baron von Fritsch, Florence Hotel, Pullman.

The experimental station is a small model bank building about 22 feet wide and 55 feet long, built of pressed brick and in conformity with the usual Pullman construction. The interior is fitted up just as if it were to be used as a bank, except that there are no counters. In the rear portion there is a regular bank vault constructed in the most approved style, the interior of which is 8 feet wide, 10 feet long, and 8 feet high in the clear. This vault is provided with Corliss Patent Doors which open into the banking-room.

When the party arrived at the Station the door was found to be locked and the building deserted. One of the enterprising burglars was on hand, however, and allowed the guests to enter.

In a few words Mr. Corliss indicated the object of the visit, and introduced Prof. Charles E. Munroe, of the Columbian University, Washington, D. C., whom he invited to act as master of ceremonies.

Professor Munroe then read a description of the safe to be experimented upon as follows:

"The safe to be attacked is a Diebold Safe made for a bank and called Burglar-Proof. This safe has all the

modern attachments, such as Crane Hinge, Pressure Bar, Tongue and Groove, and three packed joints.

"The safe is an excellent specimen of the laminated construction made of welded steel and iron throughout, with walls 3 inches thick and door $3\frac{1}{2}$ inches thick, provided with combination locks governed by Sargent & Greenleaf's double movement time-lock.

The lower half of the interior of the safe is occupied by a steel chest of the usual construction, governed by a combination lock in the usual manner."

Professor Munroe then proceeded to state that it was proposed to illustrate how burglars attack a safe, and to demonstrate that the prevailing system of laminated construction so long in use affords no adequate security when attacked with modern high explosives.

In making this experiment the force to be employed will consist of four persons:

One explosive expert,
One expert mechanic,
Two assistants.

The expert in explosives and the expert mechanic were then introduced to the party by the professor, with the remark that the two assistants were assumed to be on the outside, guarding against any surprise. The Professor then explained that it was usual for burglars to steal certain implements, therefore it would be assumed that a neighboring blacksmith shop has been broken open and that

two sledges,
one jack,
a few wedges,
one monkey-wrench,

have been stolen; and from some stable nearby have been stolen

four horse-blankets,
a coil of rope,

and from a neighboring wood-pile has been taken a half-dozen blocks of wood about a foot in length.

These several articles were exhibited to the guests, and embraced all the apparatus to be used in making the test, save such as were carried upon the person of the explosive expert.

The Professor then asked Lieutenant Rodman, the explosive expert, if he had all of his apparatus about his person. Receiving an affirmative reply, he asked in detail:

“Have you the sealing wax?”

Lieutenant takes it from his pocket and lays it upon the table.

“Have you the brush for applying the sealing wax?”

Lieutenant takes it from his pocket and lays it upon the table.

“Have you the dish for melting the sealing wax?”

“Have you the alcohol lamp for melting the sealing wax?”

“Have you the matches?”

“Have you the corks?”

“Have you the detonating tubes?”

“Have you the funnel tube?”

“Have you the leading wires?”

“Have you the detonators?”

“Have you the dynamite?”

“Have you the nitro-glycerine?”

In answer to each of these questions the Lieutenant took the articles from his pockets and laid them upon the table. A perceptible sensation was produced in the audience as the nitro-glycerine was placed before them.

The battery for firing the explosive was carried by the Lieutenant in his hand, and was the only thing observable, everything else was concealed about his person.

Professor Munroe then stated that a small charge of dynamite would be fired in the vault, simply to illustrate the process of firing and to show how quickly it was done. The charge being placed in the vault—the vault doors closed but not locked—the leading wires were carried to Miss Pullman, who touched the button and fired the charge. The report was inconsiderable, the effect upon the vault door, by the expansion of the gases and air, was imperceptible.

The visitors were invited by the Professor to thoroughly inspect the safe, after which it was stated that they could witness the process of charging the safe with nitro-glycerine and would then be expected to retire to the sidewalk, so as to be in the same relative position as to the operation as passers-by might be in case of an actual burglary, thus giving them a correct knowledge of the noise produced by the explosion and enabling them to judge whether or not it would be likely to attract attention.

Upon the outside of the safe was printed the words "Anti-Dynamite Devices," practically defying the burglars to make use of these means in attempting to open it.

Attention was attracted to the series of three packed joints—which in the builder's opinion evidently consti-

tuted an embargo against explosives—and to the unusually close fitting door, into the joint of which one of the spectators tried to introduce the edge of a blank check but found it impossible.

The examination of the safe being completed, it was closed and locked in the presence of the guests, and the process of charging and wrapping it in blankets, to muffle the sound of the explosion, was watched with intense interest. The charge having been introduced, all retired from the vault and banking room, the vault doors were closed—but not bolted—and the charge was fired.

Although everybody was waiting intently for the explosion, all were astonished that the report was so inconsiderable; the noise was no greater than would have been heard had someone within the building slammed a door; indeed, it was so slight that all agreed it would not have attracted attention, much less revealed the fact that an explosion had occurred.

Upon entering the vault the safe was found to be thrown upon its side by the force of the explosion, three of its wheels were knocked off, and the two outside layers of the door were torn off bodily and thrown against the side of the vault; the outside layer was found to be composed of 5-ply welded steel and iron one inch thick,—this plate was broken into half a dozen pieces. The jamb of the door was thoroughly disintegrated, the outside—at bottom and for about half way up the side of the door—was torn off completely. The bottom of the safe was almost blown out, and upon examination it was thought that in a few minutes' time

it could be entirely removed by the use of wedges; work was therefore commenced upon it with a view to stripping it off. After a few minutes' work a second charge, this time a very small one, was introduced and fired. This charge consisted of about half an ounce of dynamite. The bottom of the safe and the bottom of the inner steel chest were entirely removed in less than an hour's time.

From the commencement of operations until the first charge was fired, 30 minutes elapsed.

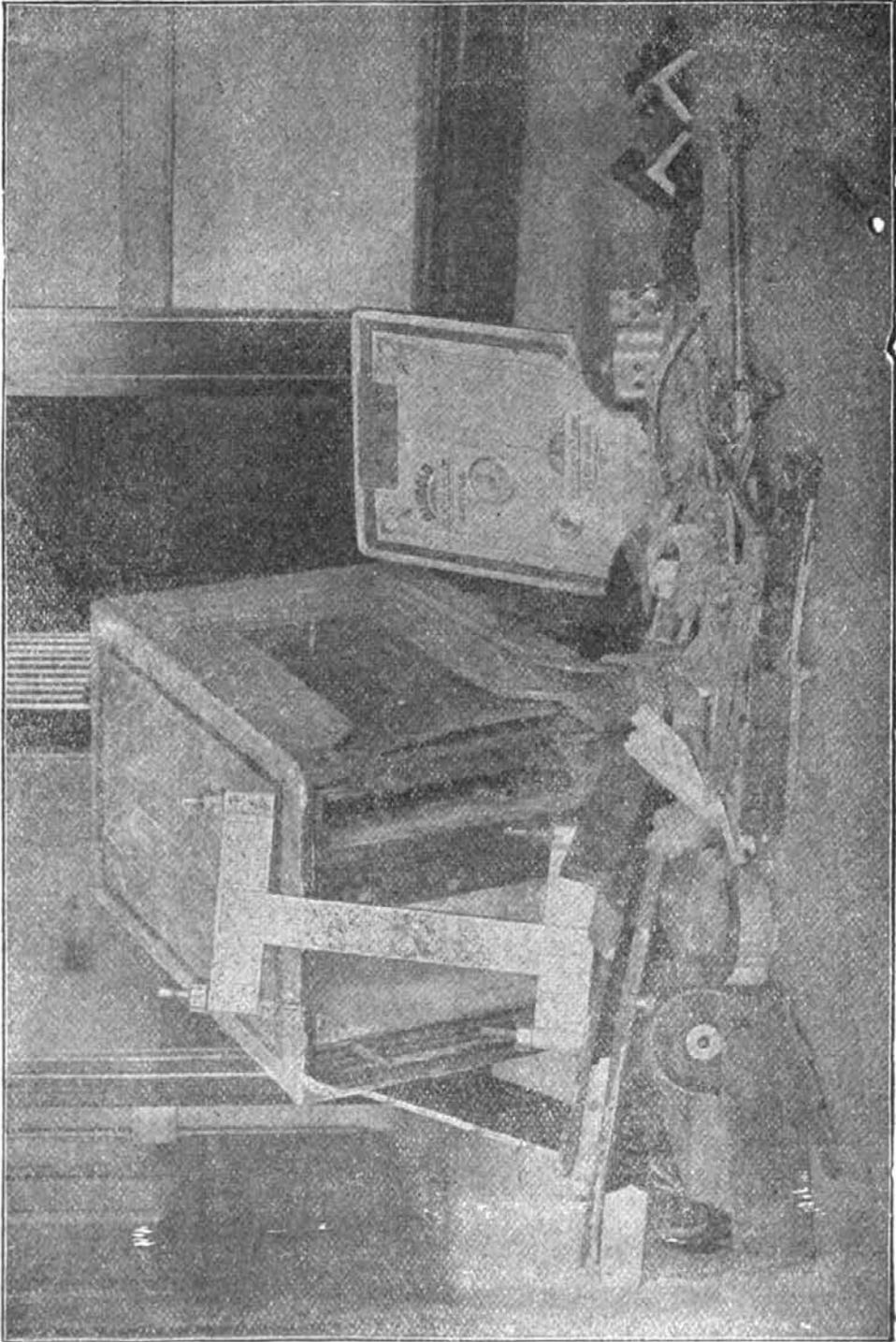
From the commencement of operations until the bottom was entirely removed, one hour and 27 minutes elapsed.

This includes all the time consumed in performing the operation and making explanations, etc., to spectators.

The opinion was expressed by many that "just a little more nitro-glycerine" would have opened the safe completely with the first charge.

Undoubtedly this is true, but it should be remembered that in making this attack we were doing it in the presence of an august assemblage, and it was much more necessary that we should do the work practically and neatly than that we should knock a safe to pieces at once, and perhaps create a noise or cause destruction that might place the operation—in the opinion of some of our guests—beyond the limits of practicability.

The effect upon those who witnessed the operation was not only convincing but astounding; they all seemed to appreciate the fact that the absolute insecurity of all



**THE SAME BANK SAFE, AFTER THE BURGLAR HAS USED
THE DYNAMITE ON IT.**

laminated structures was indisputably demonstrated. The ease, quickness, and noiselessness of the whole operation created a profound impression.

SUPPLEMENTAL EXPERIMENT.

FEBRUARY 8TH, 1894.

In the first experiment, above described, it will be remembered that the two outer plates of the door were torn off by the first explosion and that the balance of the door remained in place. It will also be remembered that instead of continuing the attack on the door, the bottom of the safe—having been practically knocked out—was removed. In order to demonstrate how easily the remaining portion of the door could have been removed the second experiment was made.

The tearing off of the outer plates, left—as it always must in this built up construction—numerous screw-holes and projecting screws or bolts. Selecting two of these, wells of putty were made and about a tablespoonful of nitro-glycerine poured in, the charge was fired and the plates instantly removed. Time consumed—9 minutes. A similar charge removed the succeeding layers.

Time occupied in removing all of the door that remained after the first charge (February 2nd), 25 minutes.

Mr. E. F. Bryant, Secretary of the Pullman Loan & Savings Bank, who was present, kept the time.

The operation was also witnessed by Mr. Bushman and Mr. Walker of the Pullman Company.

It thus appears that had the door been attacked by

light explosives, as above, instead of attacking the bottom of the safe, the whole operation would have been performed with explosives, practically speaking, noiselessly, in an hour's time.

The accompanying photographs show the safe before and after the demonstration.

RECORDS FAIL TO DEMONSTRATE SUCCESS WITH ELECTRICITY.

It is a matter of record that up to the present time no bank robbery has occurred by means of the door of the vault or safe having been burned, bored or melted through the use of electricity, and I challenge anybody to show one case where electricity so far has aided in committing a bank robbery. The whole thing is a deception worked upon the public for the purpose of alarming bankers into buying a new burglar-alarm system. In this connection I do not wish to say that electricity has not been a great protective agent against burglars; in fact it is the coming night watchman of the world. Mercantile houses, residences, banks, offices, etc., can be furnished with a burglar-alarm service operated so as to make it absolutely impossible for a burglar to enter the premises protected, but these appliances are not what are termed insulated or independent plants, which simply ring a gong in case the plant is tampered with. There must be a central office connection, with expert electricians in attendance, whose sole duty is to watch a switchboard for signals, and a corps of officers ready to respond to any signal of trouble coming in on one of the lines. In a country town

the line is connected with the city marshal's, constable's, or sheriff's office or residence.

Electricity may be said to be in its infancy at present and somebody may not bring it to such a state of perfection that it can be used to advantage by burglars, but I do that it can be used to advantage by burglars, but I do say that up to the present time no one has done so, and no one in the rank and file of burglars at present is capable of doing it; it can only be done by an expert electrician with the necessary paraphernalia and a high-tension current of sufficient voltage to accomplish the purpose, and not with an ordinary storage battery. To successfully carry out the project it is necessary to make arrangements with the engineer of a building, an electric light or power plant, or the trolley wires of the street railway company, as was done in Minneapolis some time ago.

SUGGESTIONS TO OWNERS OF SAFES.

While dealing with the subject of safe-blowers and their habits, I would deem my efforts incomplete did I not mention some ways of preventing the successful issue of their operations.

I am a firm believer in the old adage, "That an ounce of prevention is better than a pound of cure," and, therefore, I would make the following suggestions to owners of safes:

1. Do not have too much confidence in a safe—remember that the best of them can be blown to pieces in a very few minutes.
2. Do not keep large sums of money in it.
3. If you must have a safe and keep large sums of

money in it, place it where it can be seen from the street, leaving a light burning in front of it all night. Inform the local police or patrol service that such a light is there, and it is intended to be kept burning. Instruct them to investigate when such is not the case. Such a light will enable the watch to see at a glance if anyone is tampering with the safe.

4. If you are in a city where burglar alarm connections can be had have them by all means. And do NOT leave memoranda of the combination of your safe lying around, nor do not let more than two persons know your combination. In any event change it often.

Owing to their secretiveness and cunning, safe-blowers are one of the hardest class of criminals to get "right," and unless they are caught in the act, or with the goods on them, it is very difficult to secure their conviction.

SECRET SERVICE FUND NECESSARY.

It is to be regretted that every chief of police, or head of a police department, has not at his disposal a good liberal secret service fund, from which he could pay for information regarding this class of criminals. Of course, such information can only come from someone in close touch with them, or belonging to the same calling, and my notion is that a good "stool-pigeon" of this kind is a source of valuable information and should be well paid for his services. A grave mistake is made by a great number of police officials in paying for information before they get it. Never pay a "pigeon" until he delivers the goods and then you are certain he will not "throw" you.

In addition to what I have said in reference to apprehending this class of criminals, I would add that in all large cities where safe-blowers sometimes operate, to my mind the best methods to be adopted are these: In every police station there are always a number of good, careful, hard-working, vigilant officers, well known to the lieutenant or captain of the precinct. Detail these men in citizen's clothes, with proper instructions how to act in looking out for this class of criminals going to and from the scene of their operations, and it will be only a question of time until they are apprehended. In dealing with this class of people I would always advise a police officer to have his revolver ready, and in good shape, as an operator will never hesitate to "get the drop" on a copper if he can.

Safe-breaking is covered in most states by statute, under the classification of burglary, or entering a building with felonious intent, the punishment being that provided for burglary. Nearly every state has a law relative to the possession of burglar's tools.

TWICE STOLEN.

September 23, 1893.

John Brown, a stockman from Vinton, Iowa, came to Chicago with stock Sept. 20, 1893, and after disposing of it he concluded to take in the World's Fair and see the sights of the city. He was accompanied by a neighbor named Ralph Tuener.

Having completed their mission the men were ready to start home on the night of the 22nd. On the way to the depot they passed along Plymouth Place, between Polk and Taylor streets, where they met Hattie Washington and Josie Williams (Miss Washington was no relation to the great George Washington). Both women were colored, as smooth a pair of pickpockets as ever went down the plank road.

The women drew the men into conversation and picked their pockets. Brown lost notes, mortgages, money and his railroad ticket home, which all together amounted to \$1,379.70. Turner lost his ticket to Vinton and \$10 in money. Their loss was immediately discovered, and they grabbed hold of the women, who were making every effort to get away while the men were trying to recover their property.

Detectives Wooldridge and McNulty, who were in the Polk street depot, on the opposite side of the street, were attracted by the loud talking and effort of the women to get away from the strangers, and knowing the character of the women crossed over the street just as the women

had succeeded in getting away from their captors and had started to run. Both were overtaken and the property recovered. The women were placed under arrest, and taken to the lock-up. Sept. 26 they had a hearing before Justice Foster, who bound both to the grand jury in bonds of \$500 each. The grand jury heard all the evidence Sept. 27, and voted a true bill.

The state's attorney, through a mistake, neglected to keep the notes and papers to aid him in drawing the indictments.

Wooldridge and McNulty took the property, which was held as evidence, to the Harrison street station, and turned it over to the desk sergeant, Dan Hogan, and saw him place the same in the iron safe kept in the station for that purpose. The state's attorney called the following evening to get the papers to aid him in drawing up an indictment, and upon search they were found missing from the safe. The envelope containing the property was sealed up and marked \$1,379.70, notes, papers, etc., and was of no commercial value to any one except the owner; a fact known to both detectives and the sergeant.

It has always been supposed that some one seeing the \$1,379.50 marked on the envelope took it, thinking it was money, and never had an opportunity to return it. There were several men who had access to the safe the day the package was missed, and it was thought some one of them took it. The matter drifted along for six months, and no indictment had been drawn, and Mr. Brown was pressing the detectives to know what had become of the papers. The matter was laid before Chief of Police Michael Brennan, who called for a full report,

which was made. The chief wrote to Mr. Brown. He had had his paper duplicated and dropped the whole matter.

CHARITY VULTURES.

How Professional Beggars Live Upon the Bounty of the City's Toilers.

Within the deep canyons formed by the high buildings of Chicago winds from the lake, chilled from contact with its cold waters, whipped with stinging force in the faces of pedestrians, fur-coated men and women drew warm wraps about their throats and bent their heads to avoid showers of sleet that were swept up from the street surface and down from the house-tops.

Huddled on the sidewalk in a shapeless heap was a man. He seemed to be a poor, unfortunate cripple, legless and bent with rheumatism. Groups of pedestrians hurrying by the building could not avoid seeing the cripple. Had the sleet blinded them until they were opposite the man they could not avoid hearing him.

"A penny, please," he whined, "I want to get something to eat."

A laboring man heeded the piteous appeal. "A penny, is it? Is that all ye want?" exclaimed the grimy handed toiler. "Well, here's a dime. Get something to warm you up."

The laborer made headway in the storm, holding a naked hand at his throat to keep the folds of a shabby

coat between his roughened skin and the piercing wind. At his home were small children who might have had a bowl of soup for the dime. There may have been a passing regret in the worker's mind as he thought of the food value he gave the beggar at the expense of his children, but it was expelled by the reflection that he had bestowed charity on one more needy than they.

"A penny, please, only a penny," again whined the beggar. His palsied hand held forth a tattered cap. A young woman in furs, on whose hands were later seen to gleam diamonds, stopped before the cripple. Her escort, a fashionably clad young man, was brought to a stop by a pull on his arm.

"Ah, Charlie, look at the poor fellow, sitting here in the snow. Isn't that a shame?" cried out the impulsive girl. "Give him something."

"Come on, the streets are full of such people," impatiently exclaimed the young man.

"Give him something," commanded the girl with a pretty pout. "Don't you know it is unlucky to pass a beggar without giving him something."

"How much?" inquired the youth opening a pocket-book and putting his fingers on a twenty-five cent coin.

"Stingy!" playfully ejaculated the girl. She took a larger coin from the purse and dropped it into the cap of the beggar, whose eyes gleamed with the pleasure of satisfied greed.

An unseen witness watched the young woman and her escort depart towards the dazzling lights of a nearby theater; then turned his gaze to the crouching form expecting to see the cripple struggle over the snow-

covered walk to the door of a restaurant wherein he might feed his famished body. The watcher saw nothing of the kind. Instead the beggar put the money in his pocket and again extended his palsied hand, its skinny fingers extending the cap for further contributions.

"A penny, please, only a penny," was the tremulous plea the cripple made to each passerby. A portly man emerged through the stone arch of the Stock Exchange, drew his Melton overcoat with its fur collar about his round form and stepped into a waiting automobile, whose transparent partitions enclosed the heat of electric stoves and permitted the occupant to gaze out at those who battled with the storm.

As the door of the tonneau closed the beggar snarled: "A pennly—only a penny—please." "Snarled" describes the vocal tone of the beggar's expression. It was the snarl of the envious, the bitter cry of the unfortunate who bears the stings of storms, the ills of poverty, the pangs of hunger, and witnesses the bestowals of favors upon others—stronger, hardier, more capable of sustaining life under hardship—favors bestowed by the soft, caressing hand of luxury. The door of the tonneau snapped viciously as if the chauffeur resented the intrusion of vulgar poverty on the affairs of his master. The auto steamed through the storm, its wheels raising clouds of feathery snow-dust that were borne by the winds like clouds steaming up from some subterranean fire.

The keen gusts sought entrance through the tattered garments of the beggar and stung him as the lash of a whip. A file of shop girls fought the wind, their thin

skirts flirting helplessly about their ankles as they turned the corner. Two of them, with fingers blue with cold, opened worn purses; took pennies therefrom and dropped them into the cap. The eyes of the beggar had hardened as the automobile sped away. As they filled with the picture of honest poverty sharing its meager store they softened and a hearty "thank you" fell from the cripple's lips.

The appeals of the supplicant for alms sounded above the storm for an hour. The stream of humanity that flowed past deflected at times and hands naked and gloved, withered and old, young and muscular, jeweled and begrimed, soft, fat and white, representing many conditions of life from the half-starved to the gluttonous voluptuary whose donation was made out of a superstitious regard for "luck," descended till within a few inches above the cap and pennies, nickles and dimes fell into the cap.

The unseen watcher stamped his feet to keep the blood in them warm. He wondered how the attenuated body of the cripple kept its thin fluids from freezing. The beggar glanced about furtively and then shifted his position. The watcher started. "So, that's the game," exclaimed the watcher. His words were half-audible and one of his acquaintances who happened to pass him greeted him: "Hello, Wooldridge! What are you doing there; watching some Get-Rich-Quick man?"

Detective Wooldridge—for this was the identity of the watcher—clutched his acquaintance by the arm and pointed to the beggar.

"See that fellow?" he exclaimed. "If he had an

education unless it developed his moral side he would be a high financier."

"What! You don't mean that poor cripple?"

That the detective did mean the beggar was plain by the revelation of the next moment.

There was a break in the line of pedestrians. The absence of recording eyes and a necessity for seeking a warmer atmosphere prompted the beggar to extend a pair of cramped legs from under his crouched body. With a quick spring he was on his feet. In another moment he thrust his own form among those that pushed forward against the storm. He crossed the street and passed into a flood of light from a store in front of which Wooldridge had been standing in a darkened doorway. The detective advanced to meet the man. When the impostor brushed into the detective, Wooldridge grasped him by the arm. The man sprang back as far as the length of the detective's arm permitted, but was jerked into submission by "due process of the law."

"Here, what are you doing?" demanded the man with assumed indignation.

"Holding a rascal," retorted the officer, "and I'm going to see that he gets a taste of police court justice."

"Now say, boss, let me go, won't you?" whined the beggar. "I won't get on your beat any more."

"No, but you will ply your swindle somewhere else," replied the detective.

The impostor pleaded, whined and abused his captor without avail. He was held till a patrol wagon arrived and wheeled him away to the Harrison street station. In the police court next day the impostor, who regis-

tered as James Maloney, was fined \$10 and costs. The fine was not as much as the circumstances warranted, but the beggar's "graft" was spoiled, which was far more important.

There are many Maloneys in every big city. When men of their character are cultured they become higher grade crooks. As long as they remain illiterate and unpolished they "graft" as beggars and petit "con" men.

Maloney learned he had been watched during the hour he begged in front of the building. "Did you see the guy with the automobile?" he asked the detective. "Dat fellow's got a bigger graft dan mine. I know a widow he skinned out of \$2,000 by selling her worthless mining stock. He sells stocks and bonds to suckers and trims them for their life-time savings. I cadge a few dimes. He rides in his automobile and I ride in a patrol wagon."

Maloney did not "go to jail" but paid his fine.

INGENIOUS DIAMOND SWINDLES.

"Instalment Dealers" Enrich Themselves by "Selling" Gems on Easy Payments.

One of the most celebrated of the many get-rich-quick schemes that ever flourished in Chicago during recent years was the Interstate Mercantile Company, later known as the Keystone Commission Company. The head office of the company was in Buffalo, New York. The company then moved to Danville, Pennsylvania and later to East St. Louis.

A branch office of this company was opened in Chicago in June, 1903, by William T. McKee. McKee was a young man about 35 years of age, clever, resourceful and of good address. He came from Carthage, Illinois, where his parents, who were highly respectable people, lived. After working for various firms, including nine months in the life insurance business, he met Mr. Sampson, who was the head of the Interstate Mercantile Company, Buffalo. After some conversation with him, McKee decided to open an office of the company in Chicago. The method of operation was as follows:

McKee or one of his agents would go to a person who they thought would be a good subject and say that he had a plan by which diamonds could be obtained at less than wholesale rates by means of small weekly payments. By paying \$1.25 a week until \$100 was paid in, the victim would be entitled to receive a two carat, flawless diamond, worth \$200. After the victim was sufficiently interested to decide to go into the scheme, he was then told that he must pay \$5 down and \$1.25 a week until the amount was paid. After this amount was paid, then he was presented with a unilateral contract "fearfully and wonderfully" made. It provided that if he failed to make one weekly payment he was to be fined 25 cents and if he became delinquent for two weeks, he was to forfeit all the money that had been paid in. When the entire amount of money was paid in he was then entitled to a diamond when the number of his contract was reached. These contracts were issued in series and were supposed to be numbered according to the time when they were received at the

home office in rotation and to be paid when the amount of money taken in by the company was sufficient to mature all fully paid up contracts in their order, up to and including the one in question. As the number of the contract was left entirely to the company, they could arrange the time of maturity to suit themselves, so under this contract the person who paid in the money never had any specific time on which he could demand the performance of the contract. After a person had been induced to invest in this scheme, he was told that the greater number of contracts the company took the larger would be the amount paid in and the sooner the older contracts would be matured. They then urged everybody to get their friends to go into the scheme. This resulted in turning every contract holder into an agent and soon a golden stream was pouring into the coffers of the company. Small business people, barbers, tailors, laundry girls and dress-makers were going weekly to the office of the company and leaving their money.

There was a provision in the contracts by which they could mature at an earlier period than the usual one, which was seventy-six weeks. The company judiciously matured a number of these contracts at short periods of 16, 32 and 48 weeks as a bait for "suckers" and to help push the business along.

By the terms of the contract they would not mature for 74 and some of them 94 weeks, thus giving the company about a year and a half to work, and at the end of that time they could tell the contract holders that their contracts had not matured, and thus gain more time. During all of the time they would be reaping their

golden harvest. It seems that they calculated on about this length of time to exhaust the field.

McKee remained at the head of the company until about as much money as could be obtained was paid in and the contract holders would be beginning to demand their money. When it was about time for the storm to break, he and a confederate that had been taken with him in the business put an advertisement in the papers offering a lucrative office business for sale and secured \$125 from another "sucker" who bought the business at that price and left him to "hold the bag." The contract holders continued to pay to him and to demand their money on maturity until it finally came into the hands of the law and was closed, a notice being posted on the door which said, "You are all suckers."

Before McKee left the office, Officer Clifton R. Wooldridge had been watching him closely. He had repeatedly told McKee that he saw through the whole scheme and advised him to quit, but inasmuch as none of the victims were yet ready to take action, believing that they would be paid upon maturity, he kept on, but when this sucker notice was posted on the door then everybody was ready to come and make complaints and to testify against McKee. A warrant was taken out and McKee was arrested and indicted for obtaining money by means and by use of the confidence game and for conspiracy to obtain money by means and by use of the confidence game. The case came on for trial before his Honor, Judge Windes, on the 18th day of December, 1905, and was prosecuted by Fletcher Dobyns, Assistant State's Attorney. The defendant was represented by

the firm of Baily, Hall & Spinner. The trial lasted a week and was very hotly contested at every point. It was shown on behalf of the prosecution that Mr. McKee and his confederates had represented themselves as men well connected, as men of property and under bonds. They had stated that the company was wealthy and owned more diamonds than Tiffany; that the company owned a building in which their head office was located in Buffalo, New York, and that the diamonds were kept there, that the scheme had been presented to the State's Attorney's office and to others in authority and had been pronounced lawful and safe. Many other roseate representations had been made which were shown at the trial. In addition to the complaining witness named in the indictment, a large number of other victims were put on the stand to show the method and scheme of operation. The defendant after placing on the witness stand some of the most prominent men in Chicago and Illinois as to his previous good character, took the witness stand and declared that if it was a fraud he did not know it, that he thought it was a good scheme and would work out. The jury found the defendant guilty in manner and form as charged in the indictment.

There were several interesting features connected with the trial. The defendant claimed that the company could have and would have met its obligations had it not been interfered with by the police, and stated that this was possible from new business and from lapses. He had stated to the complaining witness that experience showed there would be at least 56 per cent of lapses. H. S. Vail, an expert actuary of wide experience, was put

upon the stand by the state and showed that figuring from the history of insurance companies and other companies organized on the same principle that the percentage of lapses would be very small, and that it was an absolute impossibility for the business to work out, the effect of his testimony being that the scheme was a fraud on the face of it to one who knew anything about the business.

The defendant had stated to the complaining witness after having secured her contract that the company did not have diamonds and that the diamond was mentioned in the contract only for the purpose of avoiding the law as to lotteries, and that the real intention of the company was to pay money and not diamonds. The defendant on the stand stated that the purpose of mentioning the diamond in the contract was to make it a mercantile proposition. The court, however, instructed the jury that if the holder of the contract did not become entitled to its performance upon maturity or at some definite time, it was a lottery, and that if the contract was to be performed when a number was reached and that the number depended upon the time that it was received at the home office or upon any other uncertain contingency then the same was a lottery, whether the contract called for a diamond or for money.

As showing the position that the courts have taken in regard to schemes of this kind, many cases were read by the State's Attorney to the jury. Among them were:

United States v. McDonald, 59 Fed. Rep., 563.

State v. Nebraska Home Company, 92 N. W., 764.

Public Clearing House v. Coyne, 121 Fed. Rep., 929.

State v. Interstate Saving & Investment Company,
60 N. E., 232.

The case that seemed to have the greatest effect on the jury was the case of Public Clearing House v. Coyne, which was a scheme similar to that of the Interstate Mercantile Company. In that case Judge Kohlsaar said:

"The only source of increase upon the money paid in consists of money paid by new members. Thus, if the present membership is 5,000 and during the next five years 5,000 more members shall be secured, the realization fund will consist of what the present membership has paid in, plus what the additional members have paid in, less 10 per cent. This would be equally divided among the original 5,000, while the new 5,000 would have to realize from the new members thereafter secured at the end of another five years. Thus, the first 5,000 get nine-tenths of their own money back and in addition nine-tenths of the funds paid in by the new members at the end of the five year period. Should any of the members drop out, their money goes to those who remain. The first class feeds upon the second, the second upon the third, and so on to the collapse, a literal demonstration of the old saying, 'The devil take the hindmost.' It seems strange that material can be found to keep such a scheme going."

Great credit is due Assistant State's Attorney Fletcher Dobyns, who tried the case, John M. Collins, the general superintendent of the Chicago Police Department, sent John J. Healy, State's Attorney, a very complimentary letter upon the good work from his office and paid Assistant State's Attorney Fletcher Dobyns a very high compliment.

HUMBUG IN BUSINESS.

Our American business methods are in a state of fermentation, the "humbug microbe" has been developed during the last quarter of a century to such proportions, that the reaction is bound to come; the scales are dropping already from the eyes of the public. The humbug I refer to is that method of promises of gifts, premiums, etc., to purchasers of all kinds of wares. The greatest humbug of all is the scheme known as trading stamps. One of these firms has gone to the wall already, others will follow—and it will be a good thing for the people generally if American business men will refrain from applying such questionable tactics to catch the unsophisticated. The people have to pay for what they get, the premiums included. Business men can not afford to make presents to their customers; they charge them up for it in the long run. The purchaser pays dearly. For instance, the trading stamp humbug—many housewives, who, by reason of their husbands' limited income, cannot afford to exceed the expenditure of a certain sum weekly or monthly, go beyond the limit to be enabled to fill their books with trading stamps within a shorter period than what their pocket-books permit, simply to come in possession of the premium.

A vase, a rocking chair, or some bric-a-brac, which can probably be purchased for half of the price in cash than what the fictitious valuation amounts to, placed on the article by unscrupulous or "up-to-date" mer-

chants. This practice serves to catch suckers, particularly our better halves who do the shopping, look for bargains and come home with an empty pocketbook, but who think they have made good investments, where, as a matter of fact, more money has been expended for certain things than the particular family can afford. A waste of money is the result of this gift enterprise, money which could be applied to more material advantage by people with small means. This holding out of promises of gifts on part of the merchants induces the average man or woman to purchase more than they need, and as a consequence, workingmen, clerks, and frequently city employes, run short in their calculations and fall victims to the professional money lender; they run in debt.

All their trouble not infrequently results from too great expenditures induced by the premium humbug. "Yes, but look at the beautiful vase" (charged up with \$3.75), says the dear housewife, an article which, no doubt, could be bought for \$1.50 cash.

On an average it may be figured, that for the purpose of obtaining a gift in the value of one dollar, one hundred dollars has to be expended by the purchaser.

Such is life—the world wants to be humbugged and as long as American merchants will resort to such methods they will probably find victims, or in a little milder term, suckers. The species of the unsophisticated is not extinct; they will live forever, at least as long as unscrupulous business methods will be as general in this country as at present.

This trading stamp evil has assumed still more alarm-

ing proportions among men than among the weaker sex, particularly among consumers of tobacco in all shapes and forms. The American Tobacco Trust, that octopus among the other trusts, has stretched its tentacles and with them it has a hold on the suckers that seems to be ironbound.

COUNTERFEIT MONEY AND SAWDUST SWINDLERS.

Sawdust swindlers *pretend* to have counterfeit money so perfect, that no one can tell it from the genuine. They are so called because in return for money privately sent for C. O. D. boxes of first-class counterfeit bills, the senders receive neatly put up parcels of sawdust or other trash. The thousands of victims of this swindle are not deserving of sympathy, for none but dishonest persons who *wish* to defraud their neighbors or the government by circulating what they believe to be perfect *fac-similes* or imitations of real money, would ever send their money for this "queer" stuff. The money so lost is merely transferred from one swindler's pocket to that of another—and millions in the aggregate have been so transferred within a few years past. No counterfeit money has gone out. The operators escape free because their victims cannot appear against them without convicting themselves of an attempt to circulate counterfeit money. For the \$10 to \$100 remittances forwarded, nothing is ever returned, except the C. O. D. sawdust-boxes, to be paid for *before* delivery. Those who call at the dens of the operators are fleeced

by bogus policemen, who nab them as counterfeiters, and let them off after taking all they have, even to watches, etc., as hush-money; or they pay for packages of good money, which are dexterously changed for the sawdust.

It may be interesting to readers to have a specimen of the unblushing audacity of these counterfeit money dealers. The circulars sent out are, for the most part, the same; these are accompanied by a lithographic circular or a loose slip of paper upon which is given a name and address. The names show a wonderful variety, but they are for the most part written in the same hand, and sent out with the same circular. Here is the bait:

“In the first place, I wish to inform you that I am an engraver, and said to be, by those who are competent of judging, the most expert one in America. I have been employed by the U. S. Government for twelve years. I superintended the engraving of all the plates for the United States money. When the Government ceased to issue greenbacks my services were no longer required, and as soon as I found that my time was my own I conceived the idea of engraving a few plates for myself and for my benefit, as I am well aware a man cannot become rich by working for a salary. I have just finished the work that I began almost three years since; that is, the engraving of seven plates, which are exact duplicates of the Government's, namely: the ONE, TWO, FIVE, TEN, and TWENTY DOLLAR, and TWENTY-FIVE, and FIFTY CENT Fractional Currency plates. I have taken the greatest care in engraving

these plates, and I defy any one to detect my counterfeits from the genuine. I use the same paper as the Government uses, as well as the same identical ink, and all my notes are correctly numbered and properly signed, all ready for immediate use. I assure you the goods are perfect in every respect and cannot be detected from the genuine. They have in several instances been passed over bank counters without exciting the least suspicion; it is therefore improbable that you will ever get in any trouble or ever meet any one who can distinguish them from the genuine.

"I guarantee every note to be perfect, for every note is examined carefully by myself as soon as finished, and if not strictly perfect is immediately destroyed. Of course, it would be foolishness for me to send poor work, as it would not only get my customers in trouble, but would break up my business and ruin me. So, for personal safety, I am compelled to issue nothing that will not compare with the genuine money.

"I can furnish you with goods in any quantity, at the following prices, which will be found as reasonable as the nature of the business will allow.

"For a \$1,000 in my goods, assorted as you desire, I charge \$100.

"For a \$2,500 in my goods, assorted as you desire, I charge \$200.

"For a \$5,000 in my goods, assorted as you desire, I charge \$350.

"For a \$10,000 in my goods, assorted as you desire, I charge \$600.

"You can see from the above price-list the advantage

of buying largely. You cannot make money as rapidly in any other business, and there is not the slightest danger in using my goods, one of the best proofs being that not a person doing business with me has ever been in any trouble, but, on the contrary, all are making money. I have no connection with any other firm in this country, and every dollar of my money is manufactured under my own personal supervision—so in dealing with me you get the goods from first hands.”

Then follow various details, cautions, etc. Formerly these circulars insisted on transacting their business by express; later they gave directions to the victim for finding the trap, but the latest dodge is to accompany the tempting circular with something like the following:

“READ THIS CAREFULLY!

“If you want to be sure and see me, and not be disappointed, follow these instructions: Two or three days before you leave home, write me when you will be here, and say what hotel you will stop at. *Be sure to write me from home*; do not wait until you arrive in this city and then drop me a letter, for you will save time by doing as I ask you. On your arrival in this city, go directly to the hotel named on the inclosed card, take a room and register your name; go up to your room and remain in until I call. Remember, I do not know you by sight, so if you are around the hotel it will be impossible for me to recognize you, and I can only find you by calling on you up in your room.

“When you arrive at the depot here there is no doubt but that you will be spoken to by strangers; who will try to make your acquaintance. Some will represent themselves to be the party you are looking for, others will ask you what hotel you are looking for,

and when you tell them they will try and persuade you to go to some other; and other men may ask you if you have received a confidential letter—*but remember, not one of those men are the party you are looking for.* Even if I knew you, and met you on the street, I would not speak to you except up in your room at the hotel; and as I will know from the letter you write me, *before you leave home*, when you will be here, of course I will be on the lookout for you, and will be waiting your arrival at the hotel. *Any one who speaks to you, have nothing whatever to say to them.* When I call on you in your room, I will immediately hand you your letter, and when you see your own handwriting then you will know you are dealing with the right party. *Be sure to remember that any one who cannot show you your last letter has no right to speak to you.*

“I have put you on your guard, and if you obey these instructions, you cannot fail to see me.”

If you have an atom of common sense you will avoid being “roped in” by these sawdust swindlers. If you are an honest man, there is no need to warn you.

DETECTIVE CLIFTON R. WOOLDRIDGE'S

"Never-Fail" System

FOR DEFEATING THE GRAFTER.

TURF FRAUDS.
WILD CAT INSURANCE.
BOGUS SECURITIES, CONFIDENCE GAMES.
CITY-LOT SWINDLES.
HOME-BUYING SWINDLES.
DISHONEST DEBENTURE BOND COMPANIES.
FRAUDULENT PROMOTERS.
"SALTED" MINING AND OIL WELLS COMPANIES.
BUCKET SHOPS.
BLIND POOLS IN GRAIN AND STOCKS.
PANEL HOUSES.
BOGUS MAIL ORDER HOUSES.
POKER, FARO AND OTHER GAMBLING GAMES.
MATRIMONIAL BUREAUS.
COUNTERFEIT UNDERWRITERS.
FRAUDULENT BOOK CONCERNS.
DISHONEST COLLECTION AGENCIES.
ADULTERATED MEDICINE DEALERS.
WIRE TAPPERS.
FAKE BROKERS.
BOGUS CHARITIES.

**SPURIOUS EMPLOYMENT AGENCIES.
SWINDLE PROMOTERS.
MUSHROOM BANKS.
CLAIRVOYANTS.
FORTUNE TELLERS.
PALMISTS.**

\$1,000 REWARD WILL BE PAID TO ANY ONE WHO USES DETECTIVE CLIFTON R. WOOLDRIDGE'S NEVER FAIL SYSTEM AND FAILS TO BEAT THE ABOVE SWINDLES.

DO NOT RISK YOUR MONEY WITHOUT HAVING FIRST CAREFULLY INVESTIGATED THE CHARACTER OF THE ENTERPRISE IN WHICH YOU ARE INVITED TO BECOME FINANCIALLY INTERESTED.

BE CONVINCED BEYOND ALL REASONABLE DOUBT THAT THE MEN CONNECTED WITH THE ENTERPRISE ARE ABOVE SUSPICION.

IF THEIR PROBITY, INTEGRITY OR RELIABILITY CAN NOT BE ESTABLISHED BY PAST TRANSACTIONS IT IS CERTAIN THEIR HONESTY WILL NOT BE DISCLOSED BY FUTURE DEALINGS.

DO NOT INVEST IN ANY COMPANY, CORPORATION, OR PRIVATE CONCERN UNTIL THE MANAGEMENT HAS FURNISHED INDISPUTABLE PROOF OF ITS ABILITY TO FULFILL EVERY PROMISE.

LEAVE SPECULATION TO THOSE WHO CAN AFFORD TO LOSE.

LARGE GAINS ON SMALL INVESTMENTS USUALLY EXIST ONLY IN THE IMAGINATION OF GULLIBLE INVESTORS AND UNSCRUPULOUS PROMOTERS.

LARGE RISKS INCUR LARGE LOSSES.

NO MAN WILL "LET YOU INTO A GOOD THING;" HE WILL KEEP IT FOR HIMSELF AND HIS FRIENDS.

PROMOTERS ARE NOT IN BUSINESS TO MAKE MONEY FOR YOU, BUT "OUT OF YOU."

CONTENT YOURSELF WITH LEGITIMATE INVESTMENTS AND SMALL BUT SAFE RETURNS.

RATHER THAN SEEK GREAT PROFITS WITHOUT TOIL STRIVE FOR THE DESERVED FRUITS OF INDUSTRY.

NO MAN WILL GIVE YOU A DOLLAR FOR FIFTY CENTS—UNLESS THE DOLLAR IS COUNTERFEIT.

DO NOT PAY OUT YOUR OWN GOOD MONEY FOR ANOTHER MAN'S BOGUS DOLLARS.

IF THE PROMOTER CAN DO ONE-HALF OF WHAT HE CLAIMS, HE WOULD NOT NEED YOUR MONEY, BUT SOON WOULD BE RICH BEYOND THE DREAMS OF AVARICE.

DO NOT INVEST YOUR HARD-WON SAVINGS IN VANISHING AIR CASTLES.

PROMISES WHICH PROCEED FROM A DESIRE TO GET YOUR MONEY ALWAYS MERIT SUSPICION. SUBJECT THEM TO THE MOST CAREFUL AND RIGID EXAMINATION.

ADOPT THE BANKER'S RULE THAT: "ALL MEN SHOULD BE REGARDED AS DISHONEST UNTIL THEIR HONESTY IS PROVED," RATHER THAN THE SUCKER'S THEORY THAT "ALL MEN ARE HONEST."

THE BANKER WILL END LIFE POSSESSED OF WEALTH WHILE THE CREDULOUS OPTIMIST WHOSE FAITH IS UNBOUNDED WILL WIND UP HIS DAYS "A POORER BUT WISER MAN."

WHEN IN DOUBT DO NOTHING.

IF A PROMOTOR CAN NOT DISPEL YOUR DOUBTS HE IS NOT WORTHY OF YOUR CONFIDENCE.

DO NOT FOLLOW SIREN CHANCE. SHE WILL LEAD YOU INTO THE ABYSS OF DESPAIR.

BEWARE OF THE DICE; THERE IS BUT ONE GOOD THROW WITH THEM—THROW THEM AWAY. THEY WERE USED TO CAST LOTS FOR THE BLOOD-STAINED GARMENTS OF JESUS CHRIST; THEY ARE USED TO GAMBLE AWAY THE HONOR OF MEN.

PLAY NOTHING, INVEST IN NOTHING, BUY NOTHING,

PROSECUTION OF THE SWINDLERS WILL SURELY FOLLOW.

IF YOU ARE IN DOUBT ABOUT THE CHARACTER OF THE CONCERN WHICH INVITES YOU TO INVEST YOUR MONEY, CONSULT A LAWYER, BANKER OR REPUTABLE COMMERCIAL AGENCY.

Intending investors should remember that:

"SURE TIPS" are sure bait for sure fools.

When you hear stocks have gone up and men who bought them cheap have sold them at high prices and gained fortunes suspect your informant. If he seeks to induce you to invest be assured he is a GET-RICH-QUICK grafter.

Many swindlers wear the garb of respectability; they even cloak their rascality with piety. Many men accepted by the world as honorable members of society spend their lives living on the credulity of the ignorant, and when they die go to the grave followed by hordes of dupes who mourn their end.

These swindlers await you at every turn; on the race-track; in the saloon; with the poker deck and the ivory dice; with watered stock and fraudulent bonds; with prayers on their lips and designs in their minds to defraud you.

THERE IS NO SUCH THING AS AN HONEST GAMBLER.

Every gambling game is a dishonest scheme. You seek to get the other man's money without giving him anything in return.

You are not entitled to one penny unless you give value in return. If you are in business you know that every promissory note, to be valid, must bear on its face two words, "value received."

INDUSTRY, ENERGY, THRIFT! These are the dice that win. The lesson is hard to learn for the young.

He has anxious days and feverish nights who risks at chance what should be devoted to the nobler ends of life; who "makes throws" on the green cloth; who watches the snake-like tape squirm out of the ticker; or gazes at a bunch of horses running around a ring.

GIVE IT ALL UP AND ADOPT HONEST MEANS OF PROCURING WEALTH!

*By actual count there are 528 pages in this book. This is made up by adding the unnumbered pages and pictures to the preceding number 497

TRUST NO MAN OR WOMAN UNTIL YOU HAVE REASON TO BELIEVE THE ENTERPRISE IS LEGITIMATE BEYOND QUESTION.

AVOID THE MISTAKE OF THAT GREATEST FOOL OF ALL FOOLS, THE MAN WHO THINKS HE IS TOO SMART TO BE FOOLED.

YOU ARE NOT SHREWD ENOUGH TO BEAT ANY MAN AT HIS OWN GAME; HE HAS STUDIED ITS MANIPULATIONS; YOU ARE A NOVICE.

DON'T LET ANYONE STAMPEDE YOU INTO DOING ANYTHING. THE "RUSH" ACT IS A FAVORITE TRICK OF GRAFTERS FROM THE CHEAP CADGER WHO BORROWS SMALL CHANGE TO THE INVESTMENT BROKER WHO OFFERS AN OPPORTUNITY TO RISK A FORTUNE IN "THE CHANCE OF A LIFE-TIME" THAT MUST BE SNAPPED UP IMMEDIATELY OR LOST FOREVER.

WHEN A MAN TRIES TO HURRY YOU INTO SPENDING YOUR MONEY, PUT IT BACK IN YOUR POCKET AND KEEP YOUR HAND ON IT.

USE CAUTION, REASON AND COMMON SENSE.

DO UNTO OTHERS AS YOU WOULD HAVE THEM DO UNTO YOU. MOST OTHERS WILL "DO" YOU IF YOU GIVE THEM A CHANCE.

IF YOU ARE MARKED AS ONE OF THE GEESE READY FOR PLUCKING BY GET-RICH-QUICK SWINDLERS THEY WILL SEND YOU LITERATURE THROUGH THE MAILS. SAVE EVERY CIRCULAR, LETTER OR OTHER COMMUNICATION TOGETHER WITH THE ENVELOPES AND SEND THEM TO THE POSTOFFICE INSPECTOR IN THE TOWN FROM WHICH THEY WERE SENT.

BE SURE TO SEND THE ENVELOPES WITH THE LITERATURE AS THE COMMUNICATIONS CANNOT BE ADMITTED AS EVIDENCE UNLESS THE ORIGINAL WRAPPERS OR ENVELOPES IN WHICH THEY WERE MAILED ARE OFFERED WITH THEM. THE POSTMASTER WILL INSTRUCT HOW TO FORWARD THE COMPLAINT.