

The Mystery of the Bank
How the Wealth of England was at One
Man's Disposal

One day the Directors of the Bank of England were much puzzled, and not a little amused, when the Secretary read to them, at their usual sitting, the following ill-spelt and curious letter:

“TWO GINTILMIN OFF BANK ENGLIND: Yoo think yow is all safe hand youre Bank his seafe, butt I knows bettur. i bin hinside the Banck thee last 2 nite hand yow nose nuffin abowt it. Butt i um nott a theaf, so hif you wil mett mee in the gret squar rom, werh arl the moneyi is, at twelf 2 nite, Ile ixsplain orl to yoew. lett only 1, hor 2 cum alown, and say nuffin 2 noboddy.
JON SMIFF.”

The letter being duly read, was, as might be expected, the topic of conversation and suggestion for some little time. Some of the Directors thought it was a hoax. Other thought that under the apparently ignorantly written letter a deeper mystery was hidden; but all agreed that the safest way was to put the letter, with proper instructions, into the hands of the detectives specially employed by the Bank.

The detectives looked grave. There was a plot at work, they saw; and with usual penetration they at once penetrated the deepest depths of the iniquity. Every one knows that a file of soldiers march every night from the Tower to the Bank, to keep watch and ward over the vast treasure there; but they simply guard the *outside* from attack. All within is calm and still when business hours are over.

There is a very large room underground, where the huge wealth of the Bank is deposited—millions and millions of English sovereigns, bars of gold, and hundred-weights of silver, with myriads of notes to an incalculable amount. The detectives of course, knew that this room must be the place which the writer of the letter designated as “the gret squar room.” It is full of treasure. Its floor is a solid stone pavement, and its walls, roof, and door are of wrought iron. The door, the only means of access, is immensely thick, and secured by the best of modern locks and bolts, while a sentinel is stationed in front of it all the night through. No one from outside could enter; but of course the police well understood the trick; there must be some confederacy *within* the bank, and one of the conspirators, being more cowardly than the rest, had resolved to betray his fellows to save himself. The bad writing and spelling were of course only feigned. Their plans were taken accordingly.

All the night long detectives were secreted in the room; but they saw nothing and heard nothing, with the exception, that some said they heard, about one or two o'clock, a strange sound which they could not account for. The next night was the same, and the next, and next; and when the “Board-day” of the bank came round, the whole of the Directors would have treated the affair as an idle attempt to frighten them, had not their attention been more strongly called to the subject by the following incident:

A heavy chest had been forwarded by the Parcel's Delivery Company, directed to the “Directors

of the Bank of England.” The chest was of course opened before them at once—such a thing being very unusual—and found to contain it large packet of most valuable papers and securities which had been safely deposited in the vault. With them the following letter:

“*To the Directors of the Bank of England*—GENTLEMEN: My husband, who is an honest man, wrote to you last week, and told you that he had found a way—which he believes is known only to himself—of getting into your strong-room, and offered, if you would meet him there at night, to explain the whole matter. He has never taken anything from that room except the enclosed box. You set detectives upon him, and he took the box to show that he *could* go there, whoever might watch, if he chose. He gives you another chance. Let a few gentlemen in the room *alone*. Guard the door, and make everything secure, and my husband will meet you there at midnight.

“Yours very respectfully, ELLEN SMITH.”

This letter was more mysterious than the last. The only thing that was evident was that the writer, Ellen Smith, was a better scholar than her husband, who styled himself “Jon Smiff.” The detectives were shown the letter, and acted accordingly. Of course they saw through “the dodge.” The cleverest men were posted in the room.

In the morning they told a strange story. They said they saw a light at about twelve o’clock. It seemed to come from a dark lantern; but directly they ran to the spot from whence the light proceeded it went out, and the strictest search had discovered nothing. The bank officials became alarmed. Every night the strictest watch was set, but nothing turned up until, on the morning when the next sitting of Board was to be held, another letter was found upon the table of the strong room. How it got there, considering the room was guarded day and night, was a mystery. Its contents were still more mysterious. They were as follows:

“It was for your own good that you were warned that the strong room of the bank is not entirely safe. At any time any one can enter it. If we wished to steal we certainly would never have told you about it, or returned the box. You have basely set the police to see what you ought to have looked after yourself. If the police are there tonight, we will never explain the easy way of getting into your strong room, but most likely someone else will let you know that we told the truth, when they help themselves to what is there. We are honest and will not steal, but if the police, and not yourselves, gentlemen, are there tonight, we will say nothing and do nothing. If a few gentlemen of the Directors are there *alone* from twelve to one, my husband will meet them there, as he said he would several weeks ago. E. S.”

More and more astonished than ever on the receipt of this extraordinary letter, and more puzzled still at the strange way in which it had been delivered, the Directors, after a long consultation, agreed upon a plan of action. There were two things perfectly evident: one, that the writer of the letter really had access, in some mysterious way, to the strong room; and the other, that he had discovered that the police had been put upon his track, instead of his suggestions being attended to. So it was determined that some of the Directors who could conveniently do so, should visit the strong room at the time indicated by the letter.

This plan was carried out. But, as might be exacted, the Directors were not alone. The police had

advised them too well for that; and half a dozen of the best English detectives were dressed up in the garb of gentlemen, and mingled in such a way that anyone would have supposed that they formed one group, and were now at last literally fulfilling the requisitions of the mysterious letter.

They waited until nearly twelve, and then one of the Directors, a little impatient, approaching the table, said:

“Well, it’s a most extraordinary affair. I’m not a coward, but I certainly should be almost afraid were I alone; but, Felden, you are used to these matters, and you have examined the room. Where the fellow can come from is to me a perfect mystery.”

Perhaps, if he had not used these words at that moment, the “mystery,” as he called it, might have been instantly solved.

Of course every eye was directed to the table where the letters had been placed; but though every precaution was taken, there was not the least sign of any living being but themselves, or any voice save their own, in the room. They waited there the whole night long, but nothing was seen or heard. Their labor was in vain. About four o’clock in the morning—it was now mid-winter, and day was scarcely breaking at eight—the detectives whispered that it was needless for the gentlemen to remain any longer; they themselves would wait as long as the gentlemen chose, but the hour for breaking into that strongest of all strong rooms— if it could be broken at all—was long past. The gentlemen, nothing loath, departed, after “tipping” their assistants liberally, but vexed that their search should end so, and half suspecting that they had only been on a fool’s errand. The detectives also, convinced that their work for the night was done, left the strong room about 6 o’clock. At that time, being winter, the whole building was enveloped in fog and darkness.

The next morning the Board held an extraordinary meeting, in order to discuss the result of the efforts of the gentlemen who had been all night in the vault. They had little or nothing to say of any consequence; and after a long argument about nothing, were about to separate, when a porter entered with a letter, which he stated had been found on the table in the strong room, when the man whose business it was entered—about eight o’clock. Every one had left the room more than an hour—perhaps two—before, and no one had been admitted in the ordinary way. The mystery increased. But of course the letter was read, and it ran as follows:

“Yow kin do ass yeou like. Lars night I herd someone speek to Mr. Feldin, who I know is an hossifer of the perlice, sow of course I did not come, as I mite ave dun. I give yeo *another* chance. Coome to nite. If two or 3 gentlemen are theare alone, hi will be with um. If eny detektives is thare hi shal give it al up at 1st. Yo, may choose as you wull. J.S.”

This extraordinary communication was a source of no small anxiety to the Bank Directors. How it could have been left on the table in the strong room, guarded as it was, no one could imagine. They, however, at last agreed to do what perhaps would have been wiser if done at first, namely, to depute a few of their number to visit the vault *alone*. There was, they concluded, but little danger in doing so, as from the strange letters which they had received, it would appear that the

intruders in the sacred precincts were only one man and his wife— probably the man alone. So it was arranged that three gentlemen, who were selected as the best able to deal with such a case, should remain all night in the strong room, and that no one else should be with them, but that the police should be within call, in case they were needed.

Every suitable precaution was taken when night came. The sentinel paced up and down outside; the detectives were not far off; and after the most rigorous search had been instituted, the gentlemen were locked in. Hour after hour passed by, but nothing appeared. Sometimes for half an hour they pretended, by silence, that the room was empty, in order to tempt the depredator, if present, from his hiding place. Then they would move about, and talk in such a way that any person who overheard them would know that they were alone; but not a sound or whisper, save what they themselves uttered, was heard. At last one of them, who paced the floor rather impatiently, beginning to think that perhaps after all it was only a clever trick, cried out:

“You ghost, you secret visitor, you midnight thief, come out! There is no one here but two gentlemen and myself. If you are afraid, I give you my word of honor as a gentleman that the police are not here—only we three of the Directors to whom you wrote. Come out, I say!”

It was more in jest than in earnest that Major Clifford—for he was a military man—shouted out this absurd speech, for, as we said, he had begun to suspect that after all some practical joke was being adroitly carried on, as had more than once been before perpetrated, and he did not much like being victimized himself. His astonishment, however, was great when, in reply to what he had said, he heard a strong voice saying:

“If you have kept your word I will keep mine. Put out your light, for I have one, and then I’ll come.”

The Major and his fellow Directors did not much like putting out the light, but they were not cowards, and after some demur it was done. Where the voice came from was, however, a mystery, for there were no hiding-places in the room, every side being of thick, many-plated iron and steel; the ceiling was also of the same material. When the light was out they waited in silence, while the Major grasped firmly in one hand a revolver, and in the other held the lantern and a few matches. For a little while a low, grating sound was heard, and then a voice, evidently that of someone in the room, said: “Are you there alone, sure?”

The Major, who cared for nothing in bodily form, struck a match, and instantly a crash was heard, and a low, smothered laugh. When the match was lighted, nothing could be detected—no one was there. Again the Major called upon the mysterious somebody to come forth, and again a voice was heard saying:

“How can I trust you now?”

The Major was angry, and his companions alarmed; and after trying in vain to trace the point from whence the voice proceeded, he exclaimed :

“Well, we’ll put out the light again; only come quickly, and make an end of this bother.”

So saying, he put out the light again. A moment or so after, the same grating sound was heard, then the falling of some heavy body, and the next instant a man was visible standing in the middle of the vault with a dark lantern in his hand. Of course he came from somewhere, but the puzzle was—how? A ghost could not have entered more mysteriously, for they already knew that the walls and ceiling had been most carefully examined, and there was no possible way of ingress. The man, however, soon spoke for himself; and the Directors, who were still at a loss to explain his presence there, listened in astonishment.

It appeared that he was a poor man, and obtained a precarious living in a strange way. When the tide was low, it is the custom of a certain class of people unknown to refined society to enter the sewers, to search for any article of value which may have been accidentally washed down into them. It is a very dangerous task, and of course revolting in the extreme, but they not unfrequently find very precious things hidden in the filth.

This man was one of those strange adventurers. One night he had discovered an opening leading to some place above. There was a large square stone which he found could be easily raised. He listened for some time, and finding all was silent, lifted up the stone without much difficulty, and found, after some little investigation by the light of his lantern, that he was in the strong room of a bank.

These men, like miners, can readily determine the exact spot of ground under which they are; and he soon had a clue to the whole mystery. He told his wife, who was a woman of much superior education to his own, of the whole affair; and he then wrote, as we have seen, to the Directors. After that his wife wrote, until the last letter, as the spelling shows.

Down in the sewer, he was able to hear all their movements as well as if above ground, and thus was not only able to know their plans, but to frustrate them, and of course could watch his time to remove the small but valuable box which we saw was afterwards returned; to leave the letters on the table, and to appear so mysteriously. Of course, no one ever thought of looking to the stone pavement, which was supposed to be solid and immovable, as it was known that there were no vaults below, although the iron walls and door had been most carefully tested.

The mystery was now cleared up: and the Directors, calling for other lights, examined the place carefully, and fully verified the man's statements.

He was then liberated at the usual entrance, after his address had been taken, and a time had been appointed when he should appear before the Board.

The whole affair, which caused a great sensation at the time, was duly inquired into, and such precautions taken that a repetition of the adventure would henceforth be impossible.

The Directors felt that they owed the strange man a debt of gratitude.

Although gold and silver was not lying in heaps upon the cellar floor, there was incalculable

wealth hidden there, in the shape not only of notes and the most valuable securities, but also in solid bullion and hard cash. It is impossible to say what a clever burglar might, if he only knew of the secret entrance, have taken away undetected, and until beyond the chance of detection, as money is always available, and leaves no traces behind; in fact, a perfectly fabulous amount might have been stolen, so thick were the walls, and so secure was the room considered.

The very strictest search proved that nothing had been taken besides the box, which was returned intact. When this point was fully settled, it was agreed by the Directors, that the mysterious visitor to their strong room should be rewarded for his honesty, and it was currently reported that they settled upon him a liberal annuity, sufficient to support him in comfort for the rest of his days.

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