

## *A Private Assurance Company and a Public Insurance Company* by Allan Pinkerton

THIS sketch relates to an insurance company and an assurance company. The former got the worst of it, and the latter *were* the worst.

The insurance company in question was the Royal Fire and Life Insurance Company of Liverpool and London, whose American office was, at the time I write of, located at No. 56 Wall Street, in New York; and the Assurance Company was composed of the eminent Dan Noble, Jimmy Griffin, Frank Knapp, and Jack Tierney, sneak-thieves; and while New York was their general headquarters, it may be truthfully said that their operations extended into all cities of the United States, while their risks were high and their profits very large.

Dan Noble himself has always been noted as a brilliant and gentlemanly rascal of the confidence game, sneak-thief order, and, at about the time he organized the company of precious rascals referred to, was at the height of his business prosperity as a professional sneak-thief. Noble never did much of the actual "sneaking" himself, but he was a most brilliant general of these matters, and was, nearly always successful in, first, planning a huge robbery; second, in bringing the right parties together to assist in doing the work; and, third, in having immediate and direct charge of all the neat little work of the robbery itself.

Even as far back as during the early period of the war Noble was a noted criminal, but had always, through his splendid appearance, ready money, and fine generalship, managed to elude the several clutches of justice grasping for him from all directions; and in those instances where he had been compelled to taste the legitimate fruits of his villainous life the bitter experience had been short, and was, through the lavish use of his money, rendered as little disagreeable as possible.

Accidentally I was the cause of a little practical joke on Noble, which, although it occurred many years since, still clings to him with unusual freshness, and which created great merriment among sporting and criminal classes of the more polished order; and even today, among this class, whenever "Dan Noble's steerers running old Pinkerton into a faro-house" is mentioned, a laugh at Dan's expense is the result, and, referred to in his presence, is invariably as good as an order for a bottle of wine.

The incident referred to happened in this way:

During the war, while I was at the head of the Secret Service of the Government, although here, there, and everywhere, my real headquarters were with General McClellan in the field, although official business frequently took me to Philadelphia, Baltimore, Boston, and New York.

On one occasion, when I was in the latter city for the purpose of seeing Colonel Thomas Key, whose headquarters were then at the Fifth Avenue Hotel, having not as yet established my large New York agency, I took quarters at the St. Nicholas, on Broadway.

I had arrived late in the afternoon, with the intention of seeing the Colonel during the evening, which would permit of my return to Washington the same night, or, at least, the next morning; and, having secured a hearty supper and purchased a cigar—for I was a great smoker then—I strolled aimlessly and leisurely about the rotunda and public rooms of the hotel.

I had been enjoying this solitary promenade but a few minutes, when one of two gentlemen came up to me with extended hand and smiling face, and, heartily grasping my hand, which I readily gave him, most enthusiastically ejaculated:

“Why, Colonel Green, this *is* a pleasure! When did you get in? Why, here, Edwards, you know the Colonel?”

“Certainly, certainly,” promptly responded that gentlemen. “We had no idea of meeting you here, Colonel. Are you stopping at the St. Nicholas?”

Of course I understood the whole matter in an instant. The game was old, very old, and besides, I knew the men. My first thought was to have the couple arrested, but I saw a capital chance for a little fun at the expense of the two, who were regular “steerers” for the house where Dan Noble was “dealing” a faro game, and pretty fair confidence men. So I permitted the game to go on, and, assuming an air of opulent rural simplicity I responded:

“My friends, you have the advantage of me. Don’t believe I’m the man you’re lookin’ for.”

“Why, you’re Colonel Green, aren’t you?” persisted the scamp, with a beaming face and a look which was intended to convey the impression that he would forgive any pleasant raillery like that from his dear old friend, the Colonel from Hackensack.

“No, you’re wrong,” said I, pleasantly; “my name’s Smith—Major Smith, of the Quartermaster’s Department.”

“And you positively say that you’re not Colonel Green?” said the roper, with a very handsomely gotten-up look of perplexity, wonder, and amazement stealing over his features.

“Not much,” said I, tersely.

“Well, I’m damned!” he retorted, turning to his friend. “Edwards, I never made a mistake like that before in my life!”

“Well, *I* have, once or twice,” remarked Edwards, thoughtfully; “but, by Jupiter! it is the most remarkable likeness I ever saw—most remarkable!”

“Remarkable! Well, I rather think so. Why, Major Smith—beg pardon, would you favor me with a light? Thank you. Do you know, I’ve sold this Colonel Green goods right along for fifteen years, every season, until this. But come, let’s sit, and you must pardon me for being so rude. Here’s my card. I am the ‘Preston’ of the firm; and this is my friend, Mr. Edwards—same

business, but another house; and, do you know, I'd have bet an even thousand dollars that you were Colonel Green?"

"Yes, and I'd have gone you 'halves' on that. What department did you say you were in, Major Smith?" asked Edwards, carelessly.

"Quartermaster's," I replied; "'Swindling the Government,' the newspapers call it."

"Indeed!" ejaculated the roper calling himself Mr. Preston, attentively noting every word I uttered.

"Yes, I am over here to New York now for a thousand cavalry horses."

Now, it would take a good deal of money to buy a thousand cavalry horses; and Mr. Preston's eyes fairly sparkled as he thought of the rich lead he had struck. I was dressed roughly, was very much tanned by exposure in the field, and undoubtedly *looked* the character of the rough Quartermaster's Department man I had assumed to perfection, and I led the two men to believe me easy prey.

"Let's have another cigar, Edwards, and then take a stroll up to the clubhouse," said Preston; and then addressing his conversation more particularly to me, he asked: "Major Smith, won't you walk up with us? We merchants have got a cozy little place up here a few blocks, where, after the business and down-town banging of the day are over, we can go and have a quiet, sociable time, all by ourselves. Won't you take a walk up with us?"

"Well, I don't mind," I replied reflectively. "But I can't stay long, for I've got to attend to part of my buyin tonight."

At this remark, indicating to Preston that I probably had a good supply of ready money on my person, as well as large resources, being an army contractor, his eyes snapped again, and I could just imagine the fellow devouring me in his mind and thinking: "Oh, won't we have a sociable time carving up this old stuffed turkey—oh, won't we though!"

A moment later we were on the street, and within five minutes were entering what appeared to be a most elegant private mansion, on the east side of Broadway, and but a few blocks from the hotel.

"Fine place you have here," I observed, as we stood in the vestibule, and the alleged Preston stepped to the bell-knob and gave it a pull.

"It's one of the most complete 'club-rooms' in the country. The boys have good times here occasionally."

While he was replying to me, I distinctly heard the soft tinkle of another bell besides the one that the "steerer" had rung, and I at once conjectured that it was a signal, given perhaps by Preston's companion, to those within, that another fool with a fat purse had been captured, and that

everything should be ready within for a proper reception of him; and, although I had not the slightest fear of personal harm, I dexterously whipped out my revolver from my hip-pocket and slipped it down into my front pantaloons pocket, where I conveniently held its handle with my right hand, quite ready for anything that might occur; and, with my hands in my pockets and my hat on the back of my head, quite countrified in appearance, I strolled in after the two precious scamps.

It is needless to give my readers any detailed description of the place into which we were now ushered. It was a magnificent gambling-house, and that was all there was of it.

When we had arrived within, quite a pleasant scene was presented. To one uninitiated it would have appeared to be just what the “roper” stated that it was—a business-man’s resort, where he could enjoy himself among clever companions. Here sat a group of persons talking of stocks and bonds, and gravely discussing the effect of certain war movements upon securities; at another place were a couple chatting on social topics; and, again, a little party seemed to have some connection with newspaper matters. Everything was beautifully arranged to create a fine impression upon a rural stranger, and, as the bank-note reporters used to say, was “well calculated to deceive.”

In the rear room of the suite stood a regular faro table, and several gentlemen were gathered about this, chatting and laughing, and occasionally making a play. After introducing me to several of the inmates and relating the incident bringing us together, which he termed “a most ludicrous though agreeable error,” Preston led the way toward the gaming-table.

I did not follow him immediately, but, with my hands still in my pockets, and my hat still upon my head, I lounged about the place in a very lawless and country fashion, curiously examining and handling different articles of *bijouterie* and ornamentation, and occasionally asking information about the cost or quality of any article which struck my fancy, as it appeared, of whoever might be standing near me.

Finally Preston carelessly remarked: “Come, Major, step over here and have something.”

“Well, I believe I will,” I replied, making a lunge toward the magnificent sideboard. A half-dozen other persons followed, and were introduced in a high-sounding manner, while the spruce negro attendants served to each of us such liquor as we might fancy; and I recollect that the whisky I got was some of the finest I ever drank.

During this pleasant diversion I heard the voice of the elegant Dan Noble, who was dealing the game—and right here let me say that I could not have, for my life, told whether it was faro, keno, or any other game, for I never played a game of cards in my life, and never expect to—urging the “cappers” and “steerers” to lose no time, but bring me to the table and begin the operation of fleecing me; while they, evidently somewhat impressed with my stubbornness, protested in low tones that there was plenty of time, and that they would “work me” shortly.

After this refreshment, I resumed my appearance of curiosity, and again began my strolling; while several of the pretended gentlemen crowded around the gaming table, and made heavy

winnings—all of which of course was for the purpose of arousing my curiosity and tempting me to join the game; while, without appearing to do so, I noticed that the keen, sharp eyes of Dan Noble followed me wherever I went, and he appeared anxious to try his hand at fleecing me so thoroughly that I would remember it so long as I lived.

The appointments of the place were simply magnificent, and I took my own time to examine them, while the two “steerers” I had met at the St. Nicholas, by every manner in their power, persistently sought to induce me to join the parties playing; and I could not help enjoying a hearty laugh internally, so hearty, in fact, that I could at times scarcely repress a roaring-out burst to see the ingenuity of the men so handsomely yet so fruitlessly exercised, while I mentally noted the interest exhibited by their confederates and the chances they seemed to take in their own minds as to the probability of gaining my supposed wealth from me, although they each and all, true to their habits and profession, made a great effort to support the character of being elegant business or other gentlemen, at leisure for the evening, and bent on having a good time all to themselves.

Finding that I resisted all these ingenious attacks, recourse was again had to the sideboard; but this time, to the dismay of the gamblers, I only took a cigar. The cigar was as fine as the liquor, and, enjoying its splendid aroma, I now straggled up to the table.

Everybody was now in high spirits. Jokes and wine flowed freely, and the betting began to run high, those risking their money very singularly winning largely; while the magnificent Mr. Noble, slick and trim as a bishop, and with a solitaire diamond as large as a big hazel-nut gleaming from his shirt-front, greeted my presence among the gentlemen around the green cloth with a nod and a smile of welcome.

“Gentlemen, won’t you please make room for Major Smith?” said Noble, with a voice as sweet and pleasant as a blooming country schoolma’am’s; while instantly at least three chairs were made ready for my occupancy.

But I stood there very provokingly disinclined to be made a victim of, and remarked, extremely innocently after a little time:

“Well, I guess I won’t play any tonight. I don’t understand the game.”

Immediately I was appealed to from all sides with; “Do, Major; just one play, Major!” “Major, try your luck with the rest of us!” and all that sort of thing; while Noble himself remarked pleasantly: “You must remember, Major Smith, that we are all gentlemen here!”

At this I looked at Dan a few moments in a quizzical, comical way,” and finally, as if suddenly being struck by a remarkable recollection, I blurted out:

“Come over here, dealer, and have a drink, and then I’ll tell you something funny.”

There was a noticeable confusion about the table. Everybody was surprised and some bewildered. Noble at first hesitated; but as I led the way to the sideboard he followed me

mechanically, and his face began to express wonder, perplexity, chagrin, and even rage, in rapid succession. Several of the gamblers followed, and the liquor was swallowed by all in silence. Scarcely had I set my glass upon the sideboard, when Noble said, in a perplexed, curious, and half-alarmed tone:

“Who in hell *are* you, anyhow?”

I seized him by the hand, and gave it a squeeze that made his fingers crack, from which he writhed as if hurt.

“Why, Dan Noble, don’t you remember me? You ought to, Dan! How long since you came from Elmira? Are you going to get out of that scrape, Dan? You don’t know how glad I am to see you, Dan!” and I gave his hand another powerful grip, that made him squirm again.

“But damn it, who are you?” he said hotly.

“Come over here, Dan, and I’ll tell you,” and I jerked and dragged him aside, and then whispered in his ear:

“Allan Pinkerton.”

“You know me now, Dan,” I continued uproariously. “You see I know *you*, and *you*” I roared, grasping the hand of Jim Laflin, the gambler. “How long have you been away from Chicago, Jim? I’m damned glad to see all you good fellows! And you, Sears,” said I, crossing to another gambler whom I knew; “how’s luck been with you lately? And *you*, and *you*, and *you*!” said I rapturously, nodding to half the people in the place, and calling each one of them by name, and clinching the knowledge of each by some little reference to their previous criminal acts. “Why, boys, this *is* a surprise to me; so glad to see you all, you know. Perhaps you’re all a trifle surprised. But don’t mind me. I’m just a common sort of a fellow. Come, Dan, old boy,” said I, turning to Noble, who stood there as though a bombshell had exploded in the room; “let’s all have a good, sociable, friendly old drink together.”

“But you don’t want me, do you?” gasped Noble tremblingly, after the liquor had been drunk, with many toasts to Mr. Pinkerton, instead of to “Major Smith, of the Quartermaster’s Department.”

“Oh no, not just now; but remember, Dan, if ever I *do* want you, it will not be a hard matter to get you.”

“I know that, I know that,” said Noble, in a conciliatory tone; “but are you after anybody else here?”

“Oh, no, I guess not; not just now, anyhow. It would be a pity to disturb a party of so eminent gentlemen—bankers, newspaper men, society people, etc.; and, as I have had a very pleasant call, I think I’ll go and attend to buying those thousand horses.”

My identity had leaked out by this time to all, and several of the scamps took occasion to slip out; but most of the inmates gathered about me with great protestations of friendship and admiration; and, after lighting a fresh cigar, I left the place, having caused the greatest sensation it had ever known, and left to Dan Noble the legacy of a practical joke that his criminal companions will jest him upon to the day of his death.

But his ingenuity and ability to plan and assist in the execution of “sneak” work were of the highest order, as the robbery of the Royal Fire and Life Insurance Company of Liverpool and London evidenced.

On December 10, 1866, all New York was thrown into a great state of excitement by the announcement that the office of the company in question had been robbed of a quarter of a million dollars; and the public interest in the matter was none the less when the manner of the robbery became known.

A meeting of the American directors of the company had been announced to be held at their office, at noon of the day in question, and at about half-past ten o'clock of the same forenoon a tin box, usually deposited for safe keeping in the vaults of the Merchants' Bank, and containing about a quarter of a million dollars in Government bonds and negotiable securities, had been sent for, to be used or inspected by the directors in the event of any change in stock, as was the usual custom at such meetings.

The box with its contents was placed in the vault opening from the inner or back room of the office of Mr. Anthony B. McDonald, the agent, and the inner iron door of the safe closed, but not locked.

At about a quarter past eleven two well-dressed and apparently respectable men called, and, expressing a desire to be informed regarding the conditions of life insurance, were shown into Mr. McDonald's apartment.

One of them, a young man about thirty years of age and having the appearance of an able commercial traveler on a fine salary, immediately entered into conversation with the agent; and, taking a seat on the opposite side of the table, inquired the terms on life policies, stating that he and several other individuals wished to effect an insurance on their lives, as they were about leaving to go down the Mississippi to New Orleans on a quite extended trip for their different houses.

He then made some remarks, to the effect that they were undecided as to whether they would take a traveler's risk or insure for a life period, and stated that, as he had just been married, he felt an additional anxiety to secure his wife against prospective poverty.

During the time this business-like conversation was going on, the other gentleman, from occasional timely remarks, indicated to Mr. McDonald that he was one of the commercial travelers desiring insurance, and that the person talking to him was the spokesman for the whole party. After a little time, while the agent and the inquirer after rates and terms were busily

employed together, the friend remarked that he thought he would step out for a few moments, and would return shortly.

The vault was situated to one side and to the rear of where Mr. McDonald was at work upon his tables and statements, and the young man who remained entered into the business so arduously that Mr. McDonald made some calculations from a table of risks to satisfy his inquiries regarding the policies for his friends.

During this time the young man who had left the resumed his careless manner of walking about the room and interestedly examining the pictures and other articles of ornamentation hanging upon the walls.

After a little time he made some casual remark about not being able to keep a certain appointment unless his friend excused him then; and, after agreeing to meet him at a later designated hour at the house of a prominent business firm, he bade the two gentlemen good-day and left the office.

A few minutes later the gentleman who had been such an interested inquirer in insurance matters, after thanking Mr. McDonald for his kindness and attention, and promising to consult his friends and call again after so doing, also withdrew.

The meeting of the directors was held according to the call. Those gentlemen gravely considered such matters as required their attention, and finally desired an examination of the bonds and stocks. The tin box was sought; but lo! it was gone. The greatest consternation prevailed; but it was soon seen that the company had been robbed in a most brilliant manner, and that the two gentlemanly pretended travelers, who wished to provide for their wives so tenderly, were the skillful sneak-thieves who did the work.

Now, Dan Noble had planned the whole matter, knew that the directors' meeting was to be held, knew that the tin box which traveled so frequently between the insurance office and the Merchants' Bank contained bonds of other valuables, and also had learned all about the habits and methods of conducting the inner office.

He therefore organized a "gang," as it is called, consisting of Frank Knapp, Jimmy Griffin, and Jack Tierney, to do the work. Himself and Jack Tierney were to do the "piping" on the outside, as also to hold a carriage in readiness, either to remove the plunder or enable the "sneaks" to escape, should their object be discovered before it should have been consummated.

Frank Knapp represented the inquiring commercial traveler, and Jimmy Griffin was the "sneak" who represented the friend who was compelled to go out, and then, after his return, was unable to remain on account of keeping a certain appointment.

Knapp took a seat at agent McDonald's table, so that the latter's back was toward the vault, and then Knapp shrewdly kept him so thoroughly engaged that he paid no attention whatever to the supposed friend, who, with an overcoat thrown lightly over his arm, carelessly walked about the place, apparently whiling away the time in a cursory examination of the ornaments on the walls.



During this sort of thing Griffin slipped into the vault, noiselessly opened the safe, abstracted the tin box containing the bonds, arranged his coat over it neatly, and then came back, standing within two feet of the agent and Knapp when he stated to them that he would have to go out for a few minutes.

He went out, gave the box and the overcoat to Noble and Tierney in the carriage—the latter instantly leaving—and then, after a short delay, returned to the insurance office to make his excuses and leave the second time.

The leaving of Knapp has already been described, and no one can question that the scheme, in its planning and cool, leisurely execution, was one of the most perfect and brilliant in the entire annals of crime.

Knapp and Griffin at once fled to Canada, being urged to that course by Noble, who only gave these men twenty-seven thousand dollars out of a booty of over a quarter of a million; and this unfair deal at last led to troubles between the thieves, resulting in Noble's arrest, conviction, and partial punishment for this particular crime. Fifty-five thousand dollars' worth of the bonds were recovered by the company, on payment of a premium or reward of fifteen per cent.

Noble eluded punishment for over four years, but was finally convicted at Oswego, New York, in February, 1871—his great wealth, entirely secured by crime, having been utterly exhausted in his long battle with justice.

He was sentenced to ten years' imprisonment at Sing Sing, but escaped from there in 1872, having served "prison time" but a little over one year, and then fled to Europe, where he began anew his career of crime. He attempted to perpetrate a daring "sneak" job on the Paris Bourse in 1873, on a broker's office, but was caught in the very act, convicted, and sentenced to five years' penal servitude, which full time he served, only being liberated in the summer of 1878, just in time to attend the Paris Exposition, and continue his brilliant conspiracies. But, as I have said, wherever Dan Noble goes, or whatever luck he may have in a criminal way, the story of his "steerers running old Pinkerton up to his brace game" will always remain a practical joke upon him, which can never be run away from and never shaken off.

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