

*An Insurance Conspiracy Foiled*  
by Allan Pinkerton

OF all species of business there is none so liable to the machinations of dishonest persons as the insurance. The large sums which are often secured from death or loss, with the undeniable obligations which the companies labor under to cancel their indebtedness, upon the showing of good and sufficient causes for the same, are incentives that have often urged men to employ their ingenuity and villainy in endeavors to defraud insurance companies. There may be something like a law of compensation about this kind of swindling, as the insurance business itself has harbored most accomplished scamps, and presented to the world about as brilliant schemes of commercial piracy as have come to light in any other kind of business. Of these instances Dickens has given us the type in "Martin Chuzzlewit," in the operations of Montague Tiggs, Anglo-Bengalee Disinterested Loan and Life Insurance Company; and, as an illustration of the consummate plans for defrauding honestly-conducted insurance companies, the following case, where I was fortunately able to defeat an exceedingly clever scheme of fraud, will stand as an interesting illustration of conspiracies against such corporations.

In the month of June, 1866, one Monroe Rigger, a sailor, at that time a resident of Chicago, called at the office of a certain life insurance company, and effected an insurance upon his life for the sum of five thousand dollars. For this policy he paid the sum of thirty dollars. This was an ordinary case of insurance, and comprehended only such accidents and disasters as one is ordinarily exposed to on shore.

A few days afterward he returned to the insurance office, and expressed a desire to have the terms of the policy altered, as he wished to sail upon the lakes during the months of September and October. This permission was granted upon the payment of an extra ten dollars, and a new policy, covering accidents on the lake during those two months, was issued. On the very next day he returned to the office, and informed the officers that he had concluded to sail during the entire season, having secured a position on a vessel, and that he wished the policy changed from a special to an extra-hazardous one, in order to guard against his increased liability to accidents and dangers. Upon the payment of twenty dollars additional, the extra guarantee was granted, and Rigger took his departure. This was the last the company ever saw of him.

On August 8th following, Mrs. Susan Rigger, the wife of Monroe Rigger, called at the office of the insurance company, and informed the officers that her husband, who held a policy in their company, had been drowned. This lady was dressed in mourning, and told a straightforward story.

She stated that her husband had been drowned in Lake Erie on the night of July 20th, about fifteen miles north-west of Cleveland, while sailing on the brig "Mechanic," James Todd, master. There was no constraint or indications of dishonesty in her statement. She further said that on the evening in question her husband, acting under instructions from his superior officer, had gone out on the bowsprit of the ship to adjust the rigging; that his foot suddenly slipped, precipitating him into the lake; and that efforts were made to save him, but all in vain.

To substantiate her story, she furnished several affidavits, duly attested and authenticated, corroborating the details of her husband's death. These affidavits were furnished by persons who

professed to have seen Rigger fall into the lake, and were signed by the owner of the brig—an old and respectable citizen of Chicago, largely identified with shipping interests—the captain, the mate, the helmsman, and several others, all evidently trustworthy and reliable persons. Their affidavits certainly were deserving of consideration; but, in accordance with their usual custom, the officers desired time to look into the matter, and they dismissed the lady, requesting her to call again.

This was all the information that came to me about the matter, with a request from the company that I should make a speedy and most rigid investigation; and I confess that, when I first gave the subject a cursory examination, I saw nothing about it which did not have a clean and straight appearance. But upon perusing the affidavits, certain little discrepancies therein began to excite my curiosity. I began to see that the name of a certain Joseph Wagner, mate of the brig “Mechanic,” from which it was alleged that Rigger had been lost, appeared with a frequency, which, to say the least, was noticeable.

The affidavits were taken before a magistrate in Buffalo; and I at once dispatched a keen, careful man to that city, who soon returned with the information that this Joseph Wagner, mate of the brig, who had become fixed in my mind as in some way mixed up with the matter, if it should be found that it was tainted with fraud, had been chiefly instrumental in procuring the affidavits. He had been present when they were made, had signed one of them himself, had defrayed the expenses of executing them, and had finally brought them to Chicago to Mrs. Rigger. Here was a circumstance, trivial enough in itself, easily accounted for on the ground of solicitude for the widow of a deceased comrade, and might seem to have no special relation to the case; but it continued to strongly impress me. I *felt* that this man had exhibited too great an officiousness. He had been at too much trouble; he had expended too much money for a wholly disinterested party.

Besides all this, the haste which had been exercised in securing the affidavits was worthy of notice. It occurred to me that sailors, as a rule, are easy-going fellows, and they seldom do things in a hurry. The “Mechanic” had hardly reached Buffalo before Wagner had set about securing evidence of Rigger’s death. These papers had been immediately forwarded to Mrs. Rigger, so that she had been able to call at the insurance office within a very few days after the alleged drowning of Rigger and some time before the “Mechanic” returned to Chicago. In my mind this was another noticeable feature of the case. It might be, I even reasoned, that there had been murder done; that Mrs. Rigger had conceived an unlawful affection for this mate, Joseph Wagner; that the two had not conspired against the insurance company so much as against the life of the husband whom the woman had urged to become insured, so that should he *happen* to fall overboard while in Wagner’s company, there would be a snug little sum coming to the two; and that the whole thing, from beginning to end, was a terrible plan to both get rid of an obnoxious person and secure a small fortune.

In any event, I could not but couple the mate of the “Mechanic” and Mrs. Rigger in a conspiracy, either against the company, in which case Rigger himself had joined in a conspiracy against the life of the latter; or, indeed, in a conspiracy against the company, in which Rigger had readily joined, but which might not have been wholly understood by him, and which was wedded to the darker crime that had been privately planned by his wife and friend, and too well executed by the friend.

In casting about for a starting-point in detective operations, wherever a crime is to be unraveled, one of the most essential things to be done is to determine what motives probably caused the commission of the crime. When the causes leading to a crime are fully known half your work is done, for you then at once know *how to go to work*.

I determined to ascertain what relations existed between Mrs. Rigger and the mate Wagner. I found that Mrs. Rigger lived in a quiet, respectable manner, as befitted the wife of a sailor, and no suspicious circumstance could be developed against her, although I felt that the facts justified keeping a strict surveillance upon her.

The reader will recollect that, on account of Wagner's great haste in securing proof of the sailor's death, there had been both time for Mrs. Rigger to make her application at the insurance office for her five thousand dollars, and for me to get a man to Buffalo and return with the information referred to.

I had also taken means to ascertain that Wagner had left Buffalo on the return trip in the "Mechanic," and of the date of her probable arrival in Chicago. So, finding the owner of the brig, I easily made arrangements to be informed of her arrival in port, as well as to ship a man as a common sailor upon her, on her second trip to Buffalo, should I so desire.

When the "Mechanic" arrived, Wagner, as soon as his duties would permit, went straight to Mrs. Rigger's house. He remained inside but a few hours, and made his exit upon the street with a thoughtful, anxious face. In the little time he had been in the house I had taken measures which conclusively proved to me that no criminal intimacy existed between the mate and the alleged widow Rigger, and this clearly demonstrated that no conspiracy by the two against the life of the missing sailor had been entered into.

If there had been a conspiracy, I concluded that it had been between the entire three against the company; and as a persistent watching of the house had failed to discover the arrival of Rigger, who, I hoped, might secretly reappear, I knew that the only way to get a hold upon the shrewd trio was to fall back upon my old and successful plan of placing some person, capable of winning and holding Wagner's confidence, with him, which I had already provided; for, as will presently be seen, in the person of an operative named Dick Hamilton—since lost at sea, poor fellow!—who seemed to possess a combination of every known interesting trait of the Irish character.

Generous, brave, faithful, cunning; full of unconquerable antics and irrepressible humor; quick as lightning at repartee or jest; but possessing good judgment; a great traveler and salt-water sailor; and withal the biggest liar on earth when it came to a cock-and-bull story, or to a match at story-telling: this was the man I had detailed to operate upon Wagner, and that individual, with a worried look upon his face, had not been absent from Mrs. Rigger's humble dwelling half an hour when the two had become firm friends.

Wagner, with his worry upon him, had stepped into one of those saloons along the wharves of great cities where sailors and their friends congregate, to get a glass of grog, and, being in a rather ugly frame of mind from receiving the ill-tidings from Mrs. Rigger that there was a suspicious delay in the payment of the insurance money, was in no mood for joking. As the place was full of carousing sailors, some silly drunken remark was made to him, which he resented. In a moment the place was in an uproar; Wagner was violently assaulted, and only rescued from a

hard drubbing by Hamilton, who laid out the assailing parties right and left, and finally got Wagner away in safety.

He was very grateful of course, and finding, according to Hamilton's story, that he was a salt-water sailor and a great fellow altogether, and had come to Chicago with a little money ahead, not caring where his fortunes took him, a great friendship immediately sprang up between the two; and it was arranged, over many and copious glasses, that Hamilton and Wagner should pass the time together while in port, and that my operative should then ship with Wagner on the brig "Mechanic" for the trip to Buffalo and return; when, if everything still went well between them, they would join fortunes and sail regularly together.

The "Mechanic" and its crew remained in port but three days; but during that time enough came to the surface to show me conclusively that I was upon the right track, and that it was but a question of time when my shrewd Irish operative would unearth the mystery enshrouding the sailor's supposed death.

Hamilton became a welcome visitor at Mrs. Rigger's cottage the next day after making Wagner's acquaintance. Not a single thing could be seen to warrant a suspicion of wrong between the woman and the mate, with the exception of several private and earnest interviews between the two, during which an occasional unguarded word was let fall which showed that some new move was on hand. This was made plain on the third day, just before the vessel left, when Wagner and Mrs. Rigger visited a lawyer's office and began suit against the company for the payment of the policy. They felt so certain of the strength of their plans that they were either willing that the whole matter should be raked up, or they hoped to force the payment of the money by a show of fight.

In the meantime Wagner and Hamilton got along famously.

Dick, who had become acquainted with the entire brig's crew, from captain to cook, made things lively for them all. A book would not have held the infernal lies that he told, and not all of the sparkling "Irish Dragoon" contains such irresistible wit and droll humor as he was capable of, on the least pretext, so that before the "Mechanic" sailed every man on board was in love with Dick and congratulating Wagner on finding such a capital fellow for the voyage. Of course Wagner felt flattered and glad at the turn matters had taken, and seemed to begin to place great confidence in his new found friend. When drinking, as is quite common with sailors when ashore, he made great promises for himself and friend, and hinted in various ways that before the season was over he would command a first-class vessel himself, and would make Hamilton no less than mate.

One trip was made to Buffalo without result, so far as the operation was concerned, save that Wagner seemed drawn closer and closer to his companion. They became greater friends than ever; but Wagner had not got wholly ready to trust him. In a hundred ways he endeavored to test him as to his being one he could trust and *use*, and during the trip gradually unfolded a scheme to rob a brother-in-law of Mrs. Rigger's, an honest and hard-working mechanic in Milwaukee.

The wife of this man frequently visited her sister, Mrs. Rigger, in Chicago, and Wagner had in some way learned that the couple, by years of hard labor, had saved several hundred dollars, and kept the same in a certain bureau drawer. As the husband was compelled to leave the house at an

unusually early hour in the morning to reach his work, and was so kind and considerate to his wife that he never awakened her, it would be an easy matter to leave Chicago on the late train for that city, watch the party's house until he had left for his daily toil, and then, easily gaining access to the house, secure the money, and return to Chicago on the next train. The whole thing could be done inside of twelve hours, and there was certainly four or five hundred dollars apiece for them.

Hamilton entered into the scheme with all his heart, and suggested so many capital ideas concerning carrying out the robbery, that Wagner was more in love with him than ever; and he hinted at many other schemes which they would mutually profit by.

On the arrival of the brig in Chicago, the plan of this projected robbery was immediately laid before me. I indorsed what Hamilton had done, as a means of winning Wagner's thorough confidence, and also as a measure of establishing the character of the man; while I at once arranged matters in Milwaukee, so that when the robbery was attempted, a sham policeman would be on hand to prevent the *actual* robbery. I believed it necessary to permit this to *seem* to go on, as I knew that, should the two attempt anything criminal together, this would prove the last bond of confidence required to enable my operative to compel a revelation of his connection with the conspiracy against the insurance company.

As luck would have it, however, the "Mechanic" only remained in Chicago one night and a day, and the robbery of the honest Milwaukee workingman was necessarily postponed. But Wagner was now certain of his man.

There had been two or three interviews between Mrs. Rigger and Wagner, which Hamilton could not secure the gist of, and, just as the boat was leaving her slip, a small lad brought a large package, evidently containing clothing, which Wagner quickly received and stored snugly away under his bunk.

Hamilton had also laid in a package for this particular trip, but it contained something more to the liking of sailors than clothing. It was two gallons of the best of liquor and, as himself and Wagner were sampling the article, while a grimy little tug was pulling the "Mechanic" swiftly out past the Chicago lighthouse to the broad expanse of the lake, where the regular evening breeze from the land should speed the brig on its trackless way, Wagner, after filling a glass unusually full, touched it against the rim of Hamilton's glass in a most friendly way, and remarked:

"Dick, old boy, you've been the great story-teller of this craft ever since you came aboard her. Before we get to Buffalo I'll tell you a better story than you ever heard."

"Give it to us now, while the brig is gettin' her wind," replied Hamilton, with a knowing wink.

"No, no; not yet—not before we get almost to Buffalo. And, Dick, if you're the man I take you for, and the friend I believe you to be, before the last chapter of the story's done—it'll be only two or three chapters, I'll tell you then—there may be a little 'spec' in it for you. This is no gammon story. There's a *live* corpse in it, and a *stiff one* to be got!"

“All right, then, me hearty,” responded Hamilton, clinking the glasses again; “I’m your boy for any lively game, and here’s luck to ourselves and both corpses, God rest ’em!”

The liquor was drunk, and the two shook hands heartily, and went on deck.

There never was a finer trip than that from Chicago to Buffalo, “around the lakes; “and this one proved a lovely one to the “Mechanic” and all on board.

Dick was in his happiest vein, and kept everybody on board roaring with laughter with his mad pranks and ridiculous yarns. Through the long sunny days it was story and joke and trick, and yet always so harmless and jolly as to cause no feeling of antagonism or offense, and, through the moonlit evenings, the same round of pleasures, so that the slight labor involved in handling the vessel amounted to nothing but a desirable change from what would otherwise have been a surfeit of enjoyment.

At last, one night, when within a few miles of Buffalo, Wagner came on watch and Hamilton with him. After everything had become quiet for the night, Wagner, after a liberal supply of liquor, in a low, careful tone, told Hamilton the following story:

“You know about the Rigger case, of course; you have heard the men talk about it, and know that Mrs. Rigger has begun suit against the insurance company for five thousand dollars.

“Well, Dick, *we three put that up!*”

“Faith, is that where the corpses come in?” asked Hamilton, with a well-assumed look of cunning praise.

“That’s it, Dick. I’ll come to that shortly.”

“We were just about this distance from Buffalo, about thirty miles, and Rigger and I were on watch. The night was fearfully foggy, and I run her (the boat) into within half a mile off shore. Then I had Rigger go forward and fix a line on the bowsprit, taking pains to have one or two of the crew on deck. He kinder weaved when he go! to the timber, and I yelled out: “Take care, Rigger, mind your footing!” I hadn’t more than said that, when up he slips and pitches headlong into the lake!

“It was all in the game, you know, and he had two big life-preservers, a couple of biscuits, and a little compass, fast on him. But I raised a fearful rumpus, got the boats out, and for an hour we tried awful hard to find him, I sending the boats in the opposite direction from which he fell in and struck out for shore. After a time we give it up, and by the time I took hold of the brig again, and set her out into deep water, Rigger was ashore!”

“Tare an’ ages! but you’re a slick one!” ejaculated Hamilton; “an’ won’t the hay then insurance company pay up like men?”

“No; that’s just what’s the matter. Mrs. Rigger has begun suit against them; and now, Dick, I want you to help us out!”

“I’m your buck! What’s the game?”

“You remember that big bag I’ve got under my bunk?”

“Faith, I do!”

“Well, that’s the very suit of clothes Rigger wore when he went over. He skipped back to Chicago, changed his togs, and left for California on the next train. We’re all going out there after we beat the d—d company out of the money.”

“Yes; splendid!”

“Now, when we get down to Buffalo I want you to help me look up a convenient cemetery, and then we’ll dig up some fellow that’s been under the sod a month or so, take the body out along the shore, and, after mashing it up so the very devil wouldn’t recognize it save by the clothes, chuck it in the lake, let it wash ashore, and be found—his letters and papers, and all that are in the clothes. And then, by the Eternal! we’ve got ’em fixed! Are ye in, Dick?”

“In!—in! Bedad I’m in for *any* fun of that kind, and we’ll have the corpse in the water, ’n’ out of it, upon the shore and discovered, before even a fish can get a smell of ’em!”

With a hearty handshake and a parting glass of grog, the two turned in as the next watch came on; and I had won the case.

The next morning the “Mechanic” arrived at Buffalo, and Hamilton had not been on shore thirty minutes before Wagner’s confession and plans came spinning over the wires to me at Chicago.

I at once laid the information before the company, and requested that its officers permit me to arrest both parties, and that they would prosecute them to the fullest extent of the law, for I have always bitterly opposed any compromise with criminals. But it seemed to be their policy to keep out of the courts and the newspapers, and, with what had been got, with which they were highly elated, Mrs. Rigger was confronted; and scared and half-crazed with the turn things had taken, she at once proceeded to the Circuit Court, and signed a waiver and release of all obligations held by her against the company.

This much done, Hamilton was recalled by telegraph. And I subsequently learned that Wagner, becoming alarmed at his co-conspirator’s sudden disappearance, left the “Mechanic” at Buffalo never to reappear among his sailor friends at Chicago; while the bogus widow evidently quickly took honest old Horace Greeley’s advice, and went West to grow up with the country, for the little cottage was utterly deserted, and “For Rent” but two days after.

Allan Pinkerton, *Criminal Reminiscences and Detective Sketches*. New York: G.W. Dillingham, 1878.

This story was included in the illustrated anthology *Criminal Reminiscences and Detective Sketches*.

