

Mrs. Fitzgerald's Life Policy
by Andrew Forrester, Jr.

ONE day I was desired to call upon the Unimpeachable Insurance Company, which at that time had its office in West Strand, London. During an interview with Mr. Bland, the manager and secretary, he laid before me a letter which he had received about six months previously from a gentleman in Dublin named McGrath, applying for the position of agent of the company in Ireland.

“Now, I had some disinclination,” said the manager, “to advise my Board to accept this offer, for I had reason to know that several offices had been robbed by fraudulent insurances from the sister isle. To such extent had these frauds been perpetrated (my informant proceeded to say) that several London offices determined under all circumstances to decline Irish business. As, however, mine was a young office, I thought we could not afford to throw away any reasonable promise of a connection, and I therefore submitted the letter to my Board, the result being that the applicant was duly appointed.”

The letter was handed to me. It in substance alleged that the writer was an estate agent in very considerable practice, and that he could bring to the office insurances on a rather large number of the best lives. I may also remark, that at the head of the letter, was an engraved address, and the words—“Established 1795.”

“Here is a copy of my letter in reply, enclosing a minute of the Board,” said the manager, “and here is a copy of the agent’s acceptance of the office.” He then continued:— “Three weeks after the date of the last communication I have shown you, we received from him a proposal for insurance upon the life of a lady, 56 years of age, for £3,000. This proposal happened to arrive,—unfortunately, I think I may say,—during my temporary absence from the office through illness. Our agent wrote to enquire what he should do, as the lady’s private medical adviser was our local medical officer. This appointment had been made by the agent, under a general authority from us to select a thoroughly respectable man to act as our medical adviser in Dublin. Our reply was, that as we took it for granted he had been careful in the selection of a competent medical man, there could be no objection to his report in the case. The usual papers were accordingly transmitted to London, and laid before our principal medical officer for inspection.

My instructor proceeded,—“Our chief medical officer was a very eminent man, celebrated as a physiologist, while his personal skill in diagnosis, and his authority as a writer, had been brought to my knowledge in several previous cases. Well, the papers were critically examined by him, especially the Irish medical report, a copy of which I have had made for you. You will observe, that in it he describes the lady as being perfectly healthy, of good constitution, in whose habits and mode of life there were no circumstances to shorten the term of existence. One half-year’s premium was paid upon the insurance. The money handed to our agent was duly transmitted to London by his own cheque, and, for the time being, the matter ended.

“When I returned to my desk I desired our clerk to let me see the ‘Policy Register,’ and I had laid before me the papers relating to all important business transacted during my absence. My eye

was arrested as I glanced down the columns of the 'Policy Register' by the figures '£3,000,' and the word 'Dublin.' I was a little surprised at receiving so heavy a proposal from this agency in the first instance, and no other business up to that moment from that quarter. But the papers allayed my doubts. There could be nothing more satisfactory than the medical report, and the answers made by the two private friends of the assured. I was not a little strengthened in my confidence when I thought of the great ability and experience of our own medical officer in London.

"I should call your attention," continued the manager, "to the fact that this insurance is effected upon the life of a lady for her own benefit. The proposal distinctly states that no other person is interested in that life. You will be good enough to let that fact be the key to your investigation. And now," he added, "we have what I cannot help regarding as in itself distinct evidence of fraud. Only four months have elapsed since that proposal for insurance was sent to us, and now we have a claim made upon us for £3,000. I have the strongest suspicion of fraud in this case."

With these instructions, and taking up the papers which had been so judiciously prepared for my guidance, I started for Dublin, to make an investigation into the circumstances. If the case was a fair sample of what happens to life insurance companies generally through their Irish business, I can readily understand how it comes to pass, as the manager of my office told me, that with all the care exercised by them in the selection of their lives, the rejection of what are discovered to be in the slightest degree unsound, or the insurance of those accepted only at an extra rate—assuring them as five, ten, or fifteen years older than they are, according to circumstances—the mortality among persons whose lives are insured exceeds the average of the whole nation, as shown by the Registrar-General, in which average is included men and women who follow the most injurious occupations, and live under conditions the most unfavourable to longevity.

My inquiries were, of course, carried on secretly for some time. The police, with whom I put myself in communication, would render me no aid, and appeared to not exactly like the notion of an Englishman being employed on what they may have considered their peculiar duty. I am not at all sure that they kept faith with me. I have, on the other hand, a suspicion that some of the officers, who became aware of the mission I was upon, communicated its object in some quarter through which it travelled to the ears of the confederates in this fraud. Without, however, as far as I knew, letting a soul, except the police, guess my business, I ascertained that a woman of the age, and otherwise like the assured, died on the day named at the address given; that she had been attended by the doctor who acted for the insurance company as their medical adviser in Dublin; and, on the face of things, so far as I had yet proceeded, there was nothing to denote fraud.

I reported these investigations and their apparent result to Mr. Bland, the secretary and manager of the company, but added, that the opinion he had created in my mind still remained. I could not say it had not been weakened, but it certainly had not been removed.

Another matter of great urgency at this time demanded my attention. I knew that by one of the conditions of the policy, the office was not bound to pay the amount for six months, and then only to the legal representative of the deceased. Up to the present moment, I learned that no executor had come forward to prove a will, and that letters of administration had not been

applied for. I therefore craved leave from my employers to return to England—after taking one or two further steps, which I advised—and to revisit Dublin a month or two later. This was assented to. Before leaving, I thought however that I would just take another step in the case.

I then adopted an open course of inquiry, with the view of throwing the perpetrators of the fraud—if it were a fraud—off their guard. I had my portmanteau removed to the station, as though I was about to return to England by the next rail and boat. After it had been left in charge a few hours, I changed my mind, and had it taken to another hotel, where I took care to arrive at the same time as a number of passengers from Kingstown. After partaking of some refreshment, to keep up, or rather keep down, the blind, I was driven in a car to the agent's office. This gentleman, established in —, received me with the well-sustained appearance of an honest man. He said that the case was unfortunate; he especially regretted it. If he had been as fortunate with the agency as he expected to have been, and had sent the company a number of proposals, so that the profit of that “good business” might, in some degree, have atoned for the dropping in of this life so soon, he would not have cared so much.

As it was, however, he seriously meditated resigning the agency. This intention weighed upon me. It looked like saying, my game with the one office is played out. My suspicions were quickened. To disarm his suspicions of me, I said, however, in effect, that I could understand his feelings. The case was, of course, annoying to the company, but although the directors were a little vexed, and anxious for further information about the matter, yet, I supposed it couldn't be helped. I, as the company's clerk, instructed to investigate the case, should make my report, and then the money would, no doubt, be paid. As I approached the end of this speech, I critically scanned the features of my man, while I spoke in tones of pretended indifference.

He was wonderfully self-possessed, but I thought I traced a gleam of satisfaction run over his features at the prospect of an easy settlement. Upon this he asked me to dine with him, which I agreed to do, and I passed the rest of the evening with him.

Nothing further transpired that day. Rather early I retired to my hotel, on the plea of fatigue. Next morning, as it was arranged, Mr. Agent and I called upon the doctor and the referees of the deceased. Here we discovered nothing. The two friends echoed the surprise of the agent at the sudden death of a lady upon whose life, four months ago, either of them would have been prepared to have taken a lease. The doctor was as much astonished at the unexpected death, after two days' illness, of a woman who he had thought it sure would have enjoyed considerably more than the number of days which experience said were allotted to human beings of her age. I professed to be satisfied, and said I would report that satisfaction, and left Ireland next day.

The agent, the two friends, and the doctor, and somebody else, no doubt, were highly delighted by the prospect of getting £3,000 from the Saxon shareholders of the Unimpeachable Assurance Company.

I kept my promise to my Irish acquaintances, so far as to faithfully report the tenor of my interviews with them; but I also added to that narrative the expression of my own somewhat strengthened belief that the case, although enveloped in mystery, was tainted by fraud, and I advised that before the money was paid, a rigid inquiry should be pursued.

Shortly after this, as I learned, a will of the deceased was proved, in due form, and a claim against the company (of which notice had already been given to the office) was received from the executor. This executor was also the legatee of the assured. The instrument was copied from one of the precedents in daily use, and it bequeathed to Edward O'Halloran all the estate, both real and personal, of the testatrix. It was not a little remarkable, Mr. Bland thought, and so did I, that the two attesting witnesses to this document were the referees to the insurance company—the persons who, four months before her death, had given so favourable a report as to the health and habits of the deceased. But for this circumstance, the company would have paid the money, as my report on the case had certainly not disclosed any valid excuse for resisting payment.

About three months after the occasion of my first visit to Dublin, in connection with this affair, I returned there to renew my investigations. My tactics had to be varied. It was no longer of any use to pretend confidence on my own part in the justice of the claim. I had to inform the agent that the company had been led, by a communication to them on the subject, to suspect fraud, and to state I was directed to probe the depths of the case. The agent thereupon assumed an air of injured innocence—which I interpreted into the signs of fear. If I could have made terms with this knave, I have not the least doubt that I should have got a whole confession from him—but it would have been an unprincipled act to enter into a compact with the man who had, I believed, violated his trust as the company's representative. Beyond asking him the formal question—had he anything to offer in explanation of his share in the transaction, and eliciting for answer, that he certainly had not—nothing passed between us.

For a fortnight I pursued my inquiries, and as I do not wish to claim credit for skill to which I am not entitled, I may confess that I had got no information that would save the pockets of the shareholders in the Unimpeachable Insurance Company. I learned that Edward O'Halloran, the nephew of the deceased, had been a solicitor's clerk, and a man on whom the police told me they had long had their eyes steadily fixed, as he had no ostensible means of livelihood—although he lived at rather a faster rate than he did formerly when in regular employment. The witnesses to the will were respectable men. The doctor was above reproach. The agent was a man of whom people spoke contemptuously, but he had never figured in the annals of crime, nor did the police regard him as a man likely to perpetrate a crime known to the law.

I confess that I was nearly baffled. At last, as I was not very much limited to time, or at all limited as to expenses, I resolved to concentrate my attentions upon Mr. O'Halloran. I knew a shrewd fellow in London, a native of the sister island, and wrote him to come over and bring his wife with him. I had ascertained that there was a Mrs. O'Halloran, or rather a lady who wore that title, but had no right thereto. The nephew had taken possession of his aunt's late abode, and to letting lodgings. This might have been a blind, or it might have been a matter of necessity. The deceased had done the same until half a year before her death, when she found the duty of waiting upon lodgers so irksome that she gave them notice. The reputed Mrs. O'Halloran happened to be a vain, an impulsive, a talkative, and a revengeful woman. I thought that with the aid of my man Conroy, and Mrs. Conroy, who was a sharp little body, keen, subtle, and reticent, I should be able to find out, in an uncommonly short space of time, whether or not this claim upon the company was founded in justice or not.

Conroy and his wife came over immediately, and I withdrew from Dublin, as arranged. My absence was remarked. O'Halloran, and others, thought they had quite defeated me, and were jubilant, perhaps I might say, indiscreet. A lawyer, named O'Kavanagh who had been employed to prosecute the claim, wrote in terms of warm indignation to the Unimpeachable Office, complaining of the unjust and groundless suspicion of his client, and threatening, in consequence, that if the whole amount of £3,000 were not paid on the exact day whereon the company had covenanted to pay it, he should, without delay, or further notice, bring his action to recover the money, and expose the shameful conduct of the office. This letter was handed over by Mr. Bland to Messrs. Oldboy, Pursy, and Twitchem, the company's solicitors, who curtly acknowledged its receipt, and said they should await his next communication on the subject. I thought it desirable to return to London, as I rather fancied that my presence in my office here would be notified to O'Halloran, and throw him farther off his guard.

On the arrival of Conroy and his wife at Dublin, they put up at a somewhat humble hostelry, where he gave it out that having saved a little money in a situation at Manchester, he intended to begin business in some small way in Dublin. To avoid expense, he thought it desirable to take private lodgings just while he was looking about him. Mine hostess had a son, a sleepy youth; would she let him just go about and show Conroy where he might look for the sort of lodgings he wanted, with a reasonable prospect of finding them? It was such a long time since he had been in Dublin before, that he had almost forgotten his native place.

She was very obliging, as anybody must have been, to such pleasant folks as Mr. and Mrs. Conroy. My shrewd man led the boy, while he pretended to be led by him, until they came to O'Halloran's house, where he found the apartments he wanted. They were, he thought, just the thing, but he cautiously declined to hire them, although they were not too fine; and sure, he was glad to say, the price, if Mrs. O'Halloran would just 'bate a shilling a week, would not be unreasonable at all. Mrs. Conroy was at the inn, and would come on directly and see the rooms. She did so. After a little fighting about price between the two ladies, they "split the difference." Mrs. O'Halloran bated sixpence a week in the rent, and the lodgings were entered upon that day.

Of course, Conroy and his wife (who had been a female searcher at a station house) took care to make themselves agreeable, and also to keep up their assumed character. The men, Conroy and O'Halloran, liked one another at once. Their worldly wisdom made them suitable companions, and if that had been his game the former might have wormed his way, by slow degrees, into the confidence of "my aunt's sole legatee." The wives, especially, became affectionate, and within narrow limits, reposed confidence in one another the first time they were left alone.

Mrs. Conroy saw enough of the latent weakness of her new friend to ask on this occasion if she might intrude so far as to request that her servant might fetch a dram of whiskey. Her Mike had virtues she enthusiastically extolled, but he was too particular in respect to a woman's drinking. Mrs. O'Halloran had no earthly objection to oblige her lodger in this respect. While the liquor was being obtained by the girl, Mrs. O'Halloran reciprocated confidence by a statement that her husband was not unreasonable in the matter of her drinking, and she had not, indeed, any special cause of complaint that she knew of—that is, that she was sure of—but she rather suspected that he had lately been flirting with some "creature."

Two salient traits in the character of Mr. O'Halloran had now been ascertained. Conroy wrote me word that he should directly "cut in straight," and I saw that whiskey and jealousy were the instruments he intended to employ.

The real mission of the Conroys was never suspected. My withdrawal was set down to the account of discomfiture. O'Halloran and his associates, who made sure of getting the money, were, as I have said, indiscreet—Mr. Edward O'Halloran particularly so. His imagination saw £3,000 realised, and divisible in a small circle. He took his pleasure in all ways. Most unfortunate of all for him, his desires led him in direct collision with his female partner's greatest weakness—jealousy.

The reader will spare me the necessity of minutely describing the special occasion and circumstances which induced the lady known as Mrs. O'Holloran to decide on being revenged upon the villain O'Halloran—as she, I think, accurately styled him. It will be enough to say, in print, that she had witnessed with her own eyes what roused a thirst for vengeance, and that the whiskey bottle, instead of consoling her, only inflamed her passion. Mrs. Conroy worked up her friend's excitement to the point of frenzy, when the latter poured the story of her wrongs and O'Halloran's frauds (which his reputed wife said ought to transport him) into the ears of my clever female assistant.

Conroy was, as I have said, a shrewd fellow. He believed the drunken shrew's story; and, in order to fix her as an ally, he now thought it desirable to work upon her own selfish fears. He told her who and what he really was, and threatened to hand her over to the police at once, unless she turned approver—a course she therefore took, after a slight show of reluctance. Upon this he promised her a pardon, and took down the narrative of the fraud.

The scheme was bold, audacious, and wonderfully perfect, but it was very simple. O'Halloran was not an old hand at fraud, but a crafty and reckless man, won over the old-established, although broken-down house agent, and a needy fashionable doctor, to his scheme; then he enlisted his aunt in it. The referees and witnesses to the will were innocent parties, and there was, after all, nothing in the coincidence which I and Mr. Bland attached so much importance to. The plan of the conspiracy was that McGrath should get appointed agent to the insurance company; that he should get the doctor appointed medical adviser for the company, so that no other medical man in Dublin should frustrate the plan, and that a woman who could establish, through referees, (not in the fraud) her perfect healthiness, should be proposed for insurance. This was how the proposal for assurance, and its acceptance by the office, were arranged. That was comparatively easy. The next part was to kill the woman, or get her proven dead, by satisfactory evidence. That was also arranged by the genius of O'Halloran, and the aid of accomplices. Mrs. Fitzgerald, his aunt, took to her bed on an artificial attack of fever, which report alone scared away her many "friends." Our doctor attended her for a few days. One night she, in fact, disappeared. Report was that she had died of typhus. She had indeed gone off to Liverpool, from whence she sailed, or rather steamed away to America. Another body had been lain in her bed; it was that of a woman of about her own age, bulk, and stature. How was this obtained? The doctor had learned that a woman aged about fifty-five, was dying of cancer, under the hands of a charity doctor in the city. Mrs. Fitzgerald took to her bed, as the old pauper was ascertained to be, beyond all doubt, near her end. She luckily died, or

absconded, within an hour after the breath had left the body of the cancerous victim of the grim fiend.

Our doctor knew the undertaker who contracted for the burial of outdoor paupers. The son of Esculapius, or rather the pretended disciple of Vesalius, went to the undertaker in a state of great anxiety for such a subject. Cancer was a disease he wished to trace in all its forms. He would give any reasonable sum for the body of this wretched victim of the malady. Would the undertaker let him have it for a couple of pounds? The dark servant of the grave pleaded the law, and talked in ornate periods about his “jewty.” Would he take three pounds? The law and his “jewty,” was the reply. Four pounds? “Jewty” was his pathetic answer. As the insurance risk in the undertaking mind against law had been arrived at, he dropped one objection to the nefarious bargain. Would he take five pounds, golden sovereigns, paid down? “Jewty” yielded to this, golden argument. The corpse of the woman who died through cancer was taken to the doctor’s house for a dissection that it never underwent. That body was, an hour after its arrival in the doctor’s surgery, taken by O’Halloran to his aunt’s house, and placed in her bed. The pauper’s coffin was filled with stones, and buried.

The coffin of Mrs. Fitzgerald (supplied by a different undertaker) was filled with the pauper woman’s remains. As Mrs. Fitzgerald was thought to have died of typhus fever, nobody cared to look upon her countenance, except her nephew’s reputed wife, who, by the way, had helped to discolour the skin a little, just for appearance sake. This body was followed to the grave by Mrs. Fitzgerald’s friends, and deposited alongside of her dear departed husband’s rotted bones.

Does the reader want to know what became of Mrs. O’Halloran? I cannot tell. We never troubled ourselves about her after we got such information as would have enabled us to make out a complete case. What became of Mr. McGrath, O’Halloran, and the infamous doctor, I don’t know.

The Unimpeachable Company’s solicitors, after the arrival of Conroy and his clever little wife in London, and I had made my further report, wrote to the Irish solicitor of O’Halloran to say that before he proceeded with any action, he had better either call himself or direct his London agent to call upon them. The Dublin solicitor called upon the company’s solicitor. Mr. O’Kavanaugh made a journey from Dublin to London on purpose, and there the matter ended. Were not the conspirators prosecuted? asks my reader. Oh, no!

The Unimpeachable Assurance Company saved their £3,000, and were content.

The Revelations of a Private Detective by Andrew Forrester, Jr. London: Ward and Lock, 1863. 87-102.