Two Eccentric Depositors

During my twenty years' experience as cashier of a large London bank, I have come across many strange events, and stranger people, upon whose histories it is interesting to look back.

I propose on this occasion to relate to the reader two little episodes of my experience, showing the curious kind of people who sometimes come forward to deposit their money, in response to the banks' advertisement.

One day, some years ago, a rough looking man, of singular appearance, came slouching into the bank, and walking up to my desk, took off his hat respectfully, and held it in his hand. Now it is a strange fact, that it is not usual in London for any one to take off his hat on entering a bank, although I believe it is done in some country banks; so I looked at the man with some suspicion, expecting to hear a pitiful story, with a pathetic appeal for assistance. He was dressed in ill-fitting black clothes; a black silk handkerchief was wound around his neck in many folds, no shirt-collar being visible. His hands looked rough and horny, like those of a laboring man. No trace of whiskers appeared on his well-shaven face, and a certain good-natured expression which it wore was marred by a villainous squint. He was, apparently, about sixty; his hair was quite gray, and was arranged upon each of his temples in those strong circular curls, which are vulgarly known as "Newgate knockers." Altogether, he had a most unprepossessing appearance, something like what you would expect to see in a retired burglar. He stood hat in hand before my desk, respectfully waiting until I should be disengaged. He then said apologetically:

"Beg your pardon. sir, but could I speak to you for a few minutes?"

I replied, of course, that I was at his service, whereupon he seemed to become confused, shifted from foot to foot, and twirled his hat nervously. He had, evidently, something to say, but did not know how to begin.

"You see, sir,["] he said at last, "I've just come back to England from Australia. I've got a little bit of money as I don't know what to do with, not being scollard; so I thought I'd come in and ask your advice, sir, and whether you'd take care of it for me."

I made no reply, but waited. The first appearance of the man had aroused my suspicions, and these were increased when he produced, from some mysterious pocket, a very dirty leather bag, tied with string. He opened it, and handed over to me a packet, consisting of bank-notes and new Australian sovereigns, amounting to two thousand pounds. He then produced, out of an old pocket-book, a document which proved to be a draft upon the London branch of one of the largest Australian banks for five thousand pounds.

In reply to my question, he told me that his name was Ebenezer Knott—he showed a noble indifference to the spelling—and verified his assertion by showing me an envelope addressed to him in that name. He informed me that he had been in Australia for more than twenty years, having gone out there at the period of the great gold fever to seek his fortune. He had formerly been a "coster" in London, he said, and thought he should he as well able to rough it in the "bush," as would many gentlemen who were going out there at the time. Anyhow, he was strong, and was not afraid of work. He did not inform me in what way he had contrived to pay his passage out—he seemed disinclined to speak about it. I have my own suspicions on the subject, but I shall probably be safe in asserting that his emigration was "assisted." His success was not great at the diggings; "a lot of hard work," he informed me, "and standing in a river all day, and only getting as much as paid your way. We didn't find no big nuggets; me and my pal was glad to get a little dust, but sometimes the 'swells' used to manage to find some good ones."

The gang was soon broken up, and Knott next started a spirit store at Scott's Rush. The store became the resort of some of the richest men of the place, who used it as a kind of exchange or club. By degrees Knott's store grew into Knott's Hotel, which Mrs. Knott managed with great skill and success. Ebenezer had now reached the height of his ambition, and he was happy. His wealth had increased without his care of effort, everything he bought seemed immediately to increase in value. But at this time a great blow came, which nearly broke his heart. A malignant fever broke out at Scott's Rush, and Mrs. Knott fell a victim to it. Poor Ebenezer was disconsolate, for he was now left altogether alone in the world. He hated the place which had been the scene of so great a misery to him, although it had been also that of all his fortune. He conceived an intense yearning to return to the old country, and longed to find himself once more among the old familiar faces and streets of London. He therefore determined to realize his property, and return with it to England; "not as a gentleman, you know, sir," he added apologetically, "but in order to see my native land again, and, perhaps, be able to help some of my old pals who have not been so fortunate in life.["]

There was something so genuine in the tune and manner in which this narrative was told me, that I could not refuse to give it, at least, a partial credence. I therefore opened a deposit account in his name, and received from him seven thousand pounds. It was a difficulty that he could neither read nor write, although he informed me with a certain air of triumph, that he could make a cross "which it would lick anybody to copy." He therefore signed his mark in the signature-book with a great many intricate flourishes, back strokes and dots, which quite justified his description of it, and I proceeded to fill up and sign the deposit receipt. When I offered it to him, however, he drew back with a comical look of dignity.

"I don't want no receipt, sir," he said. "Do you think I can't trust you? Why, sir, I think my money's as safe in this bank as in any place on earth."

I explained to him that it was not a question of confidence, but of rule and custom, and that, without the receipt, it would be difficult for him to draw the money out. This seemed to disconcert him, and he replied:

[“]Well, and supposing I was to lose the blessed paper, and some cove was to bring it here and get the money out; what good would it do me? No, no, sir! I reckon as you’re not likely to forget my phiz; and when I come again, with or without papers, I know you’ll do the right thing. Look here, sir,” he continued, firmly, seeing that I still held the paper out to him, “if you give me that there paper I’ll tear it up, as sure as my name is Ebenezer Knott.”

After much argument I consented to keep the receipt in my desk for him, and he departed after making bold to offer a pinch of snuff to all the clerks in the vicinity of the counter.

About a week after this our nerves were upset by the strains of a large organ which was being played outside the bank windows. This excited the more surprise as no organs were allowed in the city during business hours. Thomas, the old bank reporter, went out with an air of official importance and endeavored to silence the player. The latter, however, was an Italian who either could not or would not understand, and Thomas[’] efforts were for some time unavailing. At length the arrival of a policeman seized the horse by the bridle, and led it off with the organ and the much-gesticulating Italian to the Mansion House. We were still laughing at the suddenness of the catastrophe, when Mr. Knott entered in a state of great agitation. He informed me that he had purchased the organ and the horse, and had engaged the services of the Italian, with the object of making a tour with them in the provinces. Previous to leaving London, however, he had resolved upon the bank to a serenade, in order to show us, at once, his gratitude and the superior nature of the instrument. He had no notion that in doing this he was breaking the regulations of the city, which must have been made, he said, since he left London; and he was deeply mortified at having been interfered with by the police. As I happened to know one of the officials at the Mansion House, I accompanied him there, and speedily put matters right for him.

At his earnest request I called upon him at the Old Bell in Holburn, where he was staying, on my way home from the city that evening. He began by expressing the gratification which my visit had given him, and his sense of the honor I had done him. He then entered at once on the business concerning which he wished to consult me.

He informed me that, when he left this country twenty years ago, he had had many friends, and that one reason of his returning to it had been that he wished to see if he could not do some good to them or their children. He had devoted much time, and had gone to some expense, in tracking them out, and had found that nearly all of them had either died or had taken to bad courses. Many of them were in prison. Their wives had taken to drinking, and their children to worse

vices still. He was soon convinced that nothing could be done for them, and that any pecuniary help which he might give them would probably be badly applied. He saw clearly that the only effective means he could take to assist them would be by taking from them the children who were young enough to be reclaimed, and giving them "a hedication as their parents 'adn't 'ad." He proposed to place five of these at small schools, and after a few years' training to apprentice them to different trades, such as carpenters, masons, brick-layers, &e. The parents of these five had consented to part with their children; but now came the difficulty. He didn't know how to set about it—what schools to select, how to provide for the payment of their fees, and those of their subsequent apprenticeship, and so on.

So he appealed to me as a "scollard" to assist him. He said he had been much disappointed on returning to England, where he found himself utterly friendless and isolated, and had made up his mind to go back to Australia after a time; there at least he knew that his money would gain for him a consideration which he saw it would not get him in London. He laid it all down to his want of "hedication."

Much moved by the simple and disinterested generosity of this rough and illiterate man, and by the strong common sense which had marked his application of it, I willingly offered to render his all the assistance in my power, and suggested that he should appoint three trustees to carry out his wishes, adding that I should be happy to ask three charitable gentlemen of position to act in that character. The old man's eyes grew moist and gleamed with pleasure, and his face assumed an expression of kindness and goodness which quite effaced the roughness and uncomliness which a hard life had impressed upon it. He thanked me warmly for my proposition, but said he would only assent to it upon one condition, which was that I should consent to be one of the trustees myself. It was then agreed that I should ask the manager of the bank and another gentleman I knew, both of whom were interested in the education of the poor, to act with me.

"And now, sir," he continued, drawing his chair nearer to me, speaking in a mysterious whisper, and looking cautiously round, as if he feared that there might be some listener concealed in the room, "I want you to do me another favor. When I was in Australia I invested a goodish sum in government stocks, which pay me very well. They gave me a lot of bonds for it," he added in an undertone, "and I'm blessed if I know what to do with the blessed papers. I always carry them about with me, and they're a perfect torment; 'cos if anybody was to steal them from me, you know, or if I was to lose them, they wouldn't pay me the interest. So I wanted to ask you if you'd mind taking care of them for me."

I told him he could leave them at the bank, and that they would be properly taken care of for him. He then went up to his room and returned with a parcel wrapped up in a very dirty newspaper, tied with a string, and proceeded to open it. What was my surprise when I found it contained New South Wales bonds to the tune of ten thousand pounds!

“Why, Mr. Knott,” I exclaimed; “you are a rich man. That makes seventeen thousand pounds!”

“Why, yes, sir,” he replied humbly, “I have been very lucky, and that’s a fact. But besides this I’ve got a mortgage on some property in Australia for three thousand five hundred pounds. And the money ain’t no use; I wish it was. I should like to make it useful, if I could, to some of those poor boys I see every day playing in the courts and alleys here.”

“Well,” I said, “it is very good of you. And I think you are quite right in putting those bonds into a place of safety, so bring them to the bank and I will arrange it for you.”

I then took my leave, with much difficulty resisting his oppressive hospitality.

The next day Knott appeared with his bundle of accurities, which I placed in the strong-room of the bank. I had spoken to the manager and to the friend I had mentioned to Knott, and had had no difficulty in persuading them to act as trustees with me. I arranged for an interview between them and Knott at the offices of the bank’s solicitors, where he gave instructions for the drawing up the trust deed. We were all much surprised when Knott, after many preliminary coughs and much clearing of the throat, announced that he would at once transfer five thousand pounds to the credit of the trust. He gave instructions that the income of this sum, or of any other moneys which he might in future transfer to it, were to be applied as far as they would go, to the education and apprenticeship of any destitute children we might select, giving the preference at first to the five whom he named.

“And mind you, sir,” he said, addressing the solicitor, “I want you to put it in writing that these boys and girls are to be brought to earn their bread honestly, and not to be made ladies and gentlemen of. Let the girls be sent to service and the boys be taught useful trades. All the rest I leave to these gentlemen, who will do the right thing. And I want them to be able to send these boys and girls, when they have learned their business, to the colonies, where they can get on better than they can in this country, if so be that they’re industrious and not afraid of work. That’s my experience.”

In a few days’ time the deed was drawn up and signed, the money transferred to the new account, and the children indicated sent to industrial schools.

Shortly after this Knott took his leave, and started upon his musical tour. For about four months we heard no more of him; but one day late in the autumn he reappeared, his face and hands very much bronzed, and altogether looking in much better health. I took him into the manager’s room, and he then related to us the story of his travels. He had travelled with his organ along the whole southern coast of England, from Margate to Falmouth, and had returned through Cornwall,

Devon, and Somerset to Bristol, and thence by train to London. He had enjoyed himself "splendid," he said, and would have gone further, only that the organ needed some repairs.

"We have lived like fighting-cocks," he said, "and I have made about eighty pounds over and above expenses. And now, sir," he continued confidentially, "you remember what I told you at the Old Bell that day? I've made up my mind to go back to Australia for a spell, and I shall come back again in a couple of years' time. But before I go, I want to add the rest of the money you have of mine in bond to the other for the poor children."

I endeavored to dissuade him, pointing out how inconvenient it would be for him if he should in any way lose the remainder of his fortune. He laughed clearly and said:

"Oh, never fear for me. I shall fall on my feet all right, and I always have. Besides, I'm not so old but what I can earn my living as I always did. I've got now five hundred pounds in bank-notes, and after paying my passage I shall have enough left to live upon with what I can make."

At his earnest request I accompanied him to Liverpool and saw him safely on board his ship.

When taking leave his eyes filled with tears and his voice faltered with emotion.

"God bless you, sir," he said, pressing my hand, "and may he reward you for your charity in looking after these poor children!"

And he brushed his eyes with his horny hand, and turned away. Then pulling himself together, as with an effort, he said: "Excuse me, sir, for being such a fool, but I'm only a poor ignorant man, and no schollard," he added with a sob which fairly choked him. "I'll see you soon sir; you'll find I'll come back, like a bad again, shilling."

I could not trust myself to speak, but wrung his hand and left the ship. When I reached the shore I looked back, and saw him standing at the ship's side, the wind blowing about his long gray hair while he waved me a last farewell.

The events I have mentioned took place many years ago, but no word has reached me of Knott since then, although I have made enquiries concerning him in all the principal cities in Australia. Perhaps he may return some day unexpectedly, as I hope he will, and be rejoiced, as I have been, at the fruits of his disinterested charity. By means of it forty children have already been rescued from the influence of vice and infamy, apprenticed to trades, or sent into services according to their sex. Ten of them have already been sent out to New South Wales, and are prospering.

The eccentricity of my second depositor was of quite a different kind. This is the story:

Outside the portal of the bank, a commissionaire, named Copp, has for many years taken up his position. He is not in the service of the bank, but being a man of tried probity and trustworthiness, his right to the station is tacitly admitted. He is an old soldier, and has served with distinction in many glorious battles, as the numerous medals, which he proudly displays upon his breast, bear witness. He has been a sergeant-major, and comports himself with a suitable dignity. Upon many occasions, on busy days, he has been intrusted with missions of delicacy and responsibility, and has always fulfilled them with tact and exactitude.

One morning I was waiting at my desk for the arrival of our early customers, when I saw Copp advancing to me with his military step, and with even more than his customary dignity. He held in his hand a dirty canvas bag, which he placed on my desk.

"Well, Copp," I said, "whose account is this for?"

He stood at attention, and said, after saluting:

"This bag, sir, was placed in my hands an hour ago by a man who asked me to take care of it till he came back. Thinking, perhaps, he was a customer of the bank, I took charge of it, and as he hasn't come back, I thought I had better bring it to you, sir, as it seems to contain money."

I opened the bag and found that it contained seven hundred and fifty pounds in bank notes and gold; but there was no indication of the person to whom it belonged, either written upon a paper as it is customary, or upon the backs of the notes. Copp seeing my surprise, added:

"I beg your pardon, sir, but I may as well tell you, that the party who handed me the bag was decidedly inebriated—in fact, sir, I might say drunk. He could scarcely stand, and didn't seem hardly able to speak."

"Very well," I replied; "you may leave it with me, and when the man comes, bring him in here."

"Yes, sir," said Copp, who saluted and retired.

I put the bag on one side, fully expecting that the owner would soon call and claim it. At the end of the day, however, nobody had called, although Copp had kept a sharp look-out at the door. I was much surprised at this, and put by the money. The next day and the next passed by, and still no claimant appeared. I interrogated Copp as to the description of this man. He said he was a short, thick-set man, with dark hair and whiskers, but no mustache. He wore a black coat, very seedy looking, and his face and hands and shirt were very dirty; "looked as if he'd been on the loose, sir," he added.

At the expiration of another week, I inserted advertisements in all the principal daily papers, stating that a bag conta[i]ning a sum of money had been found, and inviting the owner to claim it, and specify the contents. No satisfactory answers were received to the advertisement, and the question remained, What was to be done with the money? We could not place it in an account in an unknown name. The manger was of the opinion that, as the money had been left in the hands of Sergeant Copp, who was not an official of the bank, and besides, who was standing in the street at the time, there was no evidence of its having been intended to be lodged in the bank, and that therefore it should be handed over to the commissionaire.

Upon my telling Copp this, however, he stoutly refused to have anything to do with it. “It was not his,” he said, “and he had only taken charge of it upon the supposition that it belonged to one of the customers in the bank.” The matter was finally settled by opening a deposit account in the joint names of Copp and myself.

Two years rolled by, and nothing further was heard of the mysterious depositor, and I began to think that the amount would ultimately fall into the hands of the worthy Sergeant Copp or his family, to whom it would be a small fortune. At length, however, one morning, Sergeant Copp walked up to my desk with an expression of great pleasure upon his honest face.

“Beg your pardon, sir,” he commenced; “can I speak to you for a few minutes?”

“Certainly,” said I; “what is it?”

“Well, sir, do you remember that bag of money—two years ago?”

“Of course I do,” I replied with interest, “who could forget it?”

“Well, sir, I think I’ve got a clue to the man who left it with me.”

It appeared that the sergeant’s son was apprenticed to an upholster in the city. Among the workmen in the establishment who had recently joined was a French polisher. One day, in the course of conversation, he told his fellow-workmen the following facts concerning a foreman of the firm of Smith and Jones, where he had formerly worked. This foreman, whose name was Thompson, had been with the firm a great many years; he was entrusted by his employers from time to time with the collection of large amounts of money and had always been found honest and upright. Upon one occasion, about two years before, a shipping order had come to the firm for a quantity of furniture from a new foreign house, of which they had some suspicions. The goods were ordered to be shipped on a certain day, and it was agreed that they were to be paid for in money before being placed on board. As the order came to seven hundred and fifty

pounds, the foreman went down himself in charge of the goods, with strict injunctions from his employers either to bring them back or the money. The goods were placed on board the ship from the lighter in the docks, so much was ascertained; but the foreman who had received the money, and had given a receipt for it, was never seen again, either by the firm or by his wife and family. The lighterman, who had been present at the payment of the money, and had conveyed Thompson ashore, deposed that he had not been able to get the goods on board the day when they were sent down, and Thompson passed the night at a sailor's coffee-house in the neighborhood of the docks, in order to be in time to assist at their transhipment in the morning. When he arrived on board he looked very strange, and the lighterman noticed that his watch and chain were missing. Altogether, Thompson's appearance was that of a man who was still suffering from the effects of a night's debanch. On taking him ashore, the lighterman had conducted Thompson, at his urgent request, to a public house, and had there left him. From this point impenetrable mystery hung over the matter. Had Thompson decamped with the money, or had he been the victim of some foul play? The first hypothesis was scouted by Thompson's friends and fellow-workmen. He had shown himself for more than twenty years' a man of probity; he was a sober and prudent man, whose only delight was in his home and his children. He was always preaching habits of saving and economy to the men under him, and when he disappeared, it was found that he had a considerable sum in the savings-bank, which he had never touched. It was incredible, therefore, that he could have embezzled his employers' money. The second hypothesis seemed the more reasonable one. But if he had been murdered, how had his body been disposed of? The river had been closely watched from the Tower to the sea, but no corpse answering his description had ever been found.

Young Copp had carried this story to his father; and the sergeant had with much difficulty succeeded in discovering Thompson's unfortunate wife and family, who were now reduced to great poverty. From them he learned the confirmation of the sad story, and felt sure that now at last he had found the missing clue.

The good sergeant then waited on Messrs. Smith and Jones, in whose employment Thompson had been, and ascertained two facts which confirmed him in his supposition. The seven hundred and fifty pounds had been paid by the foreign firm which had bought the goods, in exactly the same proportion of notes and gold as the sum left with the commissionaire, and the date upon which they were paid corresponded with that of the mysterious deposit. The unfortunate hiatus in the chain of evidence was that nobody knew the numbers of the bank notes which had formed part of it.

"What do you think, sir," continued Cropp.

I replied that I thought the solution probably, but that we should proceed very cautiously in the testing of every proof.

After turning over the matter cautiously in my mind, I came to the conclusion that the only means of identifying the sum paid to Thompson with that left with Sergeant Copp, would be the comparison of the numbers of the notes in each instance. But then came a formidable difficulty. The Foreign firm had been dissolved, and its members had left England. They had also already informed Messrs. Smith and Jones that they had omitted to take the numbers of the bank notes which had been remitted to them from the Continent.

The plan which I at last hit upon was as follows:

When the seven hundred and fifty pounds were paid into the deposit account, the notes which formed a portion of them were sent by us to the bank of England in the regular course of business, and were there cancelled. I ascertained at the Bank of England the name of address of the firm to whom the notes had been first issued, and then traced them through which they had passed. Following up the clue, I discovered that some of them had been sent to a bank in Paris. I wrote to the bank, inquiring to whom they had been paid, and, to my great gratification, was informed that they had been sent to the very firm in London, a few days before they handed them over to Thompson.

Here, then, was the missing link, and I had no longer any doubt in my mind that the money paid to us was the same as that which had been lost by Messrs Smith and Jones.

Honest Sergeant Copp was overjoyed, and wished to go at once to Mrs. Thompson, and give her the good news. This, however, I would not permit, as I thought it would be better to endeavor, in the first instance, to ascertain the fate of the poor foreman. I therefore called upon Messrs, Smith and Jones, and informed them that I had obtained certain information, which led me to believe that a sum of seven hundred and fifty pounds paid into the bank was identical with that lost by them, but that he must therefore be found. They promised to do their best to aid my inquiries, and employed a detective for the purpose. In the course of a few weeks they were able to inform me that Thompson had been discovered in Paris, working under an assumed name, and that, on being informed of the discovery, he had at once come over to his family, who were overjoyed at his return.

On the following day Thompson called at the bank, and was recognized by Sergeant Copp as the very individual who had left the money with him.

The explanation given by Thompson of the transaction was that his coffee had been drugged at the house where he had slept, and his watch taken from him. He had, however, nerved himself by a violent effort, the following morning, to be at his post on the lighter, and, although half stupefied, had with some difficulty received and counted over the money; that on going ashore

he had repaired to a public house near the docks, in order to get some doa water; that on taking it he had rambled through the streets on his way to the workshop.

His mind, however, was a complete blank as to everything which occurred afterwards, until he found himself lying in a narrow alley, surrounded by ill-looking people. When he came to himself he was paralyzed with fear on finding, as he thought, that he had been robbed of his bag. His brain was dazed with the thought of the fearful accusations which would certainly be brought against him. Who would believe that he was guiltless of any crime, when appearances were so much against him? How could he explain away his seeming state of intoxication when he went on board the ship in the morning? And, above all, how could he explain the loss of the bag? He could remember that up to a certain time, after leaving the public house, he still had the bag safe in the breast-pocket of his coat, for he had a distinct recollection of keeping his arm tightly pressed against it. He had a dim recollection of finding himself amid streets of tall stone houses, and of reeling against several people on the pavement; but after that his memory was altogether blotted out. All was darkness and vacancy until he awoke.

Then a feeling of blank despair took possession of his mind. How could he ever again show himself among his friends—he who had held his head so high, and had been so forward in denouncing vice and drink? He would be the laughing stock to all the world: then, the stain upon his honesty! Messrs. Smith and Jones he knew to be very hard people; they never had spared any body in their business dealings, and they would certainly bring a criminal charge against him. The idea was horrible. He would rather die than submit to such indignities.

Pondering these things over in his mind, he had wandered heedlessly through the streets without remarking whither he was going. Fate or instinct seemed to lead him to the riverside again, and he found himself at St. Katherine's Dock. Exactly facing where he stood was a flaming placard, announcing the departure that day of a boat direct for Calais at a very low rate of passage. The thought darted into his mind, why not cut his difficulties at once, and put the sea between himself and the scene of his disgrace?

It was a cowardly temptation, which, if his intellect had been in a clearer state, would have been instantly rejected with scorn; but the poisonous drug which he had imbibed seemed to have paralyzed his energy, and to have utterly unmanned him and deprived him of the courage necessary to face his trouble. He yielded to the temptation, and made his way through to Paris, where, under an assumed name, he succeeded in getting work, for he was very expert in his business.

Nothing could exceed the delight of the worthy commissionaire at having been the means of clearing up the mystery, except, indeed, his pride in telling the told tale. Nor was his honesty

unrewarded in a more substantial manner, for Messrs. Smith and Jones presented him with a hundred pounds as a recognition of his integrity and intelligence.

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- *The Independent* [Wahoo, NE], January 31, 1878
- *The Weekly Standard* [Paxton, IL], February 2, 1878
- *The Manitowoc* [WI] *TribuneI*, February 7, 1878
- *The Hebron* [NE] *Journal*, February 7, 1878
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