

THE BERTILLON SYSTEM FOR BANK EMPLOYEES



William Montgomery charged with \$1,500,000 embezzlement from the Allegheny National

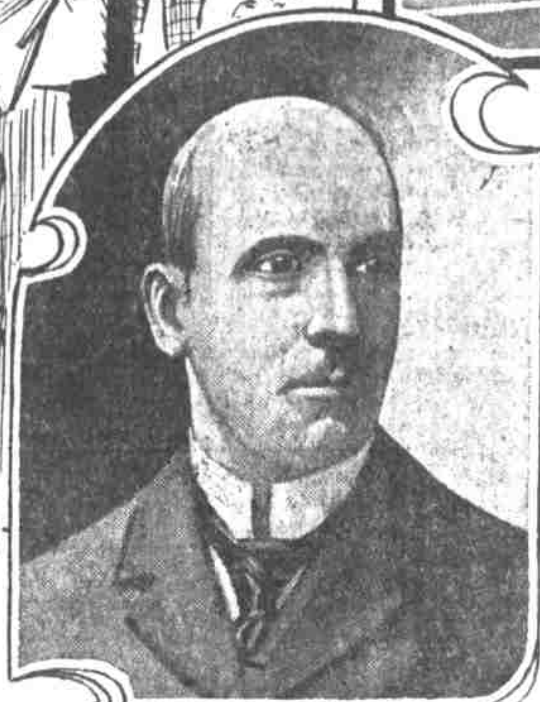
Unique Sequel to Pittsburg's Record-Breaking Chain of Robberies

Nowhere else in the world, other than in Pittsburg, so far as known, has the decree gone out that bank employes must submit to the photographs and measurements of the Bertillon system. Yet this comes as the sequel to the most amazing series of bank lootings that mankind has ever known, perhaps.

Within the last three years it is estimated that something like \$7,500,000 has been stolen by dishonest bank employes in that city. This is at once an unenviable and a unique reputation. In fact, it has seemed, of late, a dull year in Pittsburg when a few millions do not find themselves equipped with wings that make the Wright brothers look like crawlers, and Delagrange and Farman resemble Icarus after the wax melted.

Ali Baba and his forty thieves were mere tyros in comparison with some of Pittsburg's recent financiers, and the post-graduates of Pittsburg's schools of embezzlement could earn fortunes giving correspondence courses in grand larceny to past masters with the skill of Raffles.

The banks have concluded that the best course before them—while not wishing to cast suspicion upon any one—is to photograph every one of their employes and take their measurements by the Bertillon system, so that, when a next defalcation may occur, the police authorities all over the world will have the latest embezzler marked down as minutely as though he were the most elusive Max Shimburn who ever alternated between safe-cracking and jail service.



Lee Clark, Cashier of the Enterprise Bank, who killed himself

Something like that was needed—as much for the bank cashiers as for the clerks, if the records of the past few years in Pittsburg's finance are to count for anything.

The 2500 bank clerks in Pittsburg have held various indignation meetings, large and small. But the banks are still insistently pursuing their arrangements, and one large institution has made it a rule that every employe shall make monthly affidavit as to all his actions and as to his positive knowledge that no other employe has, during the month, committed any act that may be in the least suspicious.

If there was one bank officer who would have surrendered his complete control of millions rather than submit to being "mugged" by the police, it was William Montgomery, cashier of the Allegheny National, under arrest in connection with the disappearance of \$339,000 of deposits and the entire \$500,000 worth of capital stock.

He was the intimate friend and confidant of Senator Quay, the man who placed Quay's bets during the Harrison campaign, when Quay won \$250,000, and the trusted handler of the moneys of the political machine in that section of the state.

REPULSED PHOTOGRAPHERS

When the Allegheny National went down—or up—the state was backing it with \$522,000 of deposits, and the city of Pittsburg with \$1,532,000. Private depositors were so wary that they let it have little.

Time and again, with no more detective latent in mind than the ambition to photograph a famous personage who was the right brother of the famous Quay, bookkeepers, newspaper photographers and other artists of the plate and film endeavored to secure a picture of Montgomery. The attempt invariably met with the wrath of a car menaced with a dynamite bomb, anything approaching success meant assault and battery.

When the crash came, after a series of speculations in stocks, the police reported the discovery of no photograph of Montgomery, even during their investigations of the suddenly acquired fortune of a Pittsburg widow whose wealth leaped, in eight years, from \$10,000 to \$323,000, and of other women in Pittsburg and neighboring cities, whose real estate investments had increased with remarkable facility.

Montgomery's Modest Home in Pittsburg

The authorities, having Montgomery, have had no very urgent need for his photograph, and, holding on to him—for the United States government took charge of the prosecution under the national banking regulations—they stated, recently, that they stand a fair chance of securing complete restitution.

State and city's moneys, flying here, there and everywhere during the years when the cashier juggled them, invested him with the right to demand that his political allies come to his aid.

Under Pittsburg's uniquely facile flipping of its coins, the powerful politician, even when under arrest for embezzlement, can compel the flow of gold back to his emptied bank vaults as secretly and as smoothly as he could start it pouring forth.

While the fate of the Allegheny National's money still hung in the balance, pending the decision of Montgomery's allies as to restitution of the million that had gone, a man returned to Pittsburg who, for nearly three years, had left the police bitterly regretful that the Bertillon system was not compulsory there before the Enterprise National, of Allegheny, collapsed in October, 1900.

He was Thomas W. Harvey, teller of the Enterprise, who, in the vain hope of escaping the penalty for his share in the crime, had given up his identity and his home, to wander amid agonies of dread until his fearful spirit could no longer bear the strain.

SERVING SEVEN YEARS

He surrendered himself to the federal authorities and, on the same day, was sentenced to seven years in the penitentiary—and that with no more notoriety than if he were a purse snatcher. Pittsburg was learning to wash its dirty linen with neatness, silence and dispatch.

Yet the Enterprise embezzlements were among the most sensational ever known in the state of Pennsylvania. The losses amounted to \$1,500,000. It was a "political" bank, like the Allegheny National, and hundreds of thousands of its deposits had gone out to politicians on notes which, unsecured at best, had disappeared when the cashier, T. Lee Clark, both poisoned and shot himself, to make sure of death.

Still, while the Allegheny National's malodorous record hung heavy on the Pittsburg air, the dead hand of Cashier Clark exercised its influence from the grave. As quietly as Pittsburg could, with the gaze of the financial world fixed upon her new ambition to retain some of her bank deposits for the people who owned them, she indicted, on May 13, Frank T. Thompson and F. R. Hanger as two of a gang of card sharps who, during the four years that have marked the city's spoliation, took from her bankers and bank clerks \$1,000,000 of the easy money that drew harpies thither as to a feast.

Crooked poker, "bracco" faro, "fixed" roulette—the whole range of gambling tricks that should have been deputed the varied tyrants in the "sporting life"—had been used on the avid Pittsburgers until the blacklegs themselves were almost ashamed of taking their money. Clark, before he killed himself, let them swindle him out of \$100,000.

The gamblers, with their share of \$1,000,000 out of the loot, were only the inevitable attendants upon the general orgy of speculation. The clerks had the shining examples of their cashiers to emulate.

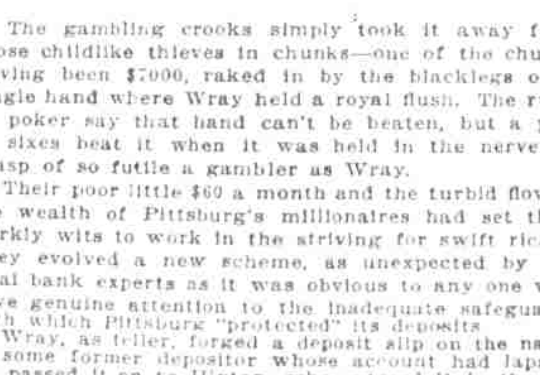
And they did emulate, with women as well as with the cards. The women sometimes—only sometimes—stood by them when the penalty was to be paid. When the Union Trust Company, of Pittsburg, discovered its loss of \$345,000 in 1900, almost on the anniversary of the Enterprise ruin, the thieves proved to be a couple of mild young persons, Clinton H. Wray, the teller, and C. S. Hixton, the individual bookkeeper.



Grace Laughrey fled with \$100,000



J. B. Wray, Absconding Teller, Union Trust Company



W. L. Folds, National Bank Examiner

Who uncovered big defalcations

dividual account book. Wray then forged a check for a sum near the amount of the fraudulent deposit, cashed it and left it to Hixton to destroy the check.

"Would not an examination of the counter book," Judge Young asked Gieffler, treasurer of the company, at the trial of the young thieves, "have revealed the discrepancy?"

"We didn't think it necessary to examine that," the treasurer responded. "I think you will in the future," remarked the judge—and the two prisoners grinned.

So they are serving their sentences, while Grace Laughrey, the handsome girl who shared Wray's stolen riches and stuck to him as faithfully as a wife when he fled to Toronto, waits the ten years that will elapse before the pair are set free again.

While the gamblers were enjoying the Union Trust Company's cash, the bucket-shops were getting during the year between March, 1902, and March of this year \$520,000 taken from the Farmers' Deposit National Bank by Henry Reiber, the paying teller, and John Young, the auditor.

They proved themselves fools as simple over-wit as crooked cards. For ten years those two presumably experienced financiers had been stealing \$1,105,000 from the Farmers' Deposit Bank, and no one, among other officers or directors, had suspected them.

They, too, have been sentenced to ten years each by the same judge, whose ruling in the cases of men who stole \$385,000 and of others who stole \$1,105,000 would seem to prove that, in Pittsburg, you might as well steal a million while you are about it.

Pittsburg's example has given the state of Pennsylvania a record that puts the dashing deceptions of bank robbers in the Southwest, with their masks and their revolvers, to the blush of pokant shame. In six months, with all their recklessness of hoodlums, burglaries and safe-blowing, the bank bandits of Kansas, Missouri and Oklahoma, between November 30, 1901, and April 31, 1903, scoring three states and a dozen banks, obtained only \$58,000. A Pittsburg bank clerk would not take them as apprentices.

CHICAGO OUTDONE

In Chicago, where money used to be supposed to lie around waiting for financiers to lift it, there has been only one large looting in recent years—that of the Chicago National chartered to its president, John R. Walsh, and of the Home Savings Bank and the Equitable Trust Company, which he had tied up with it.

That was a \$3,000,000 shortage, and Walsh got five years for his convictions on fifty-four counts of the longest indictment the Chicago courts ever looked at. Nevertheless, it was a promoter's steal, made with some chances of advantage to the banks along the debatable ground of finance, instead of being plain bank robbery, such as prevails in Pittsburg.

And the Walsh doings remained isolated, with no train of imitations spreading through Illinois, as Pittsburg's inspiration has started widening waves of large-scale looting in Pennsylvania, with their highest losses, of a million or two, nearest the center of the embezzling propaganda. The wrecking of the Farmers and Drivers' National Bank, in Waynesburg, with its cashier, J. B. F. Rinehart, charged with forgery, showed all the earmarks of the Pittsburg plans of larceny, from the valueless notes of graft-claiming politicians to the most barefaced juggling of accounts.

It has been such easy money in Pittsburg, from the money of the marrying millionaires to the money of the card-playing little clerks, that only the drastic Bertillon system of identification, it seems, can suffice to discourage future, unbecomingly, developments.

But nobody is certain yet whether even that will clip the wings that grow, in Pittsburg, on the American dollar.

Most of the work in disclosing the recent remarkable chain of Pittsburg bank robberies was done by National Bank Examiner William L. Folds. And a most interesting chapter was added to the story only the other day, when it was announced that Mr. Folds had been transferred, at his request, from the Treasury department to the Department of Justice.

In other words, Mr. Folds has become a secret service official, devoting himself to detective work to ferret out and bring to punishment the men having concealed in some matter how remote, with recent bank robberies. So far as known, it is the first time that a bank examiner has had himself transferred to Uncle Sam's detective force, and most interesting developments are expected from the work of Mr. Folds.

The World's Longest Game of Cards



Players in the World's Longest Game of Cards—From Left to Right, Milo Ward, Samuel Fielding, J. C. Loper and W. N. Heaton

How would you like to play a game of cards for fifteen years! And cribbage, at that! A game which requires such concentration of thought and cool judgment that players are required to sit in absolute silence, their brain cells working like a dynamo, their gray matter in a ferment.

"Cribbage," declares Hoyle, "is not only one of the oldest of the games upon the cards, but enjoys the distinction of being quite unlike any other game, both in the manner of playing it and in the system of reckoning the points. It is also peculiar from the fact that it is really one of the few games which require no effort of memory, judgment and finesse being the qualities chiefly requisite for success."

Such a game is now being played by four men in Des Moines, Iowa. It is for a million points, and it began seven years ago. It will continue nearly eight years longer, as not quite half the million points have yet been reached. This game is the longest ever played since cards first began to entertain mankind.

The world's record game of cribbage is being played in Des Moines, Iowa, and the participants are Colonel John C. Loper, Milo Ward, Samuel Fielding and W. N. Heaton. It has already lasted seven years, and the game is not quite half over.

"Get tired?" declared Colonel Loper. "I should say not. It's the most interesting thing on earth."

"It might last seventy years," asserted Milo Ward. "and, if I lived long enough, I'd play it."

"He be confounded sorry when it's over," is the sentiment of Mr. Fielding, and Mr. Heaton isn't quite sure as to whether he would not like to start another game.

Seven years ago Mr. Loper met Mr. Ward. Both were enthusiastic cribbage players.

"Let's have a game," said Mr. Loper.

"As long as you want to," replied the other enthusiastically.

"Suppose we play for 500,000 points?"

"That's a million," laughed Loper, jestingly.

And well he might laugh, for the game is sixty-one points.

"No, I'm serious," declared his friend. "Say we do."

They looked at one another, their white hands. They met two other friends—cribbage enthusiasts.

"Want to join?" Loper asked.

To his amazement, they glancingly consented. So that night the game was started. It was continued once a week thereafter. Up to April 30, this year, the scores ran 400,334 to 455,284. The players estimate that they will have reached a million points some time in 1915.

Mr. Loper is sheriff of Polk county, Iowa, and Milo Ward is secretary of the Commercial Exchange of Des Moines.

Each week the four men meet. They have played about 355 consecutive weeks. Each night they play from 7:30 to 11 o'clock, averaging each night 2150 points. The game is divided into series of 10,000 points each. More than 250 packs of cards and several cribbage boards have been worn out.

SPECTATORS BARR

While they play no one is allowed in the room. Silently they handle the cards and peg the scores on the cribbage board. With long deliberation at times they take up and examine the six cards dealt them. Slowly they lay down two cards for the crib. During the entire game they riddle their minds to play so as to preserve the counting combinations; they do not talk. Heads of perspiration start on their foreheads. Sometimes it is mental agony. But when one pair gets ahead and wins there is great enthusiasm, chuckling and fun.

For a half hour each evening the party rests for refreshments. Then they go at it again, working toward the million points.

When they reach their last game the men declare they will end in their friends. And when it is over a prize will be awarded. A prize! Ah, when you ask them one and all shake their heads. It's a secret—a deep secret. To learn what it will be, it is said some of the citizens of Des Moines lay awake nights.

Cribbage, by card playing, is said to be one of the most progressing of games. It is played with a full pack of fifty-two cards, which rank in the order that kings come first and ace is the lowest. The players are provided with two pegs with which they mark scores as they advance on the cribbage board. The game is usually played by two persons. When played by four, however, two are partners against the other two.

The Aged Hod Carrier Topped up the Ladder with his Load of 110 lbs.
"Mike—oh Mike!" called the Foreman, from the Ground Below.
"That's it, Sir," panted the Weary Old Man, halting in his Creaking Ascent of the Fourth Story.
"Dyes me and the 110 lbs. that I'm carrying," said the Aged Hod Carrier, as he Sweated, Dripped to the Lower Earth.
"Well, Mike—there's a good old per monkey!"
"Oh, well—say, Mike, just get me up!"
And the Aged Hod Carrier went on up the Ladder with his Load of 110 lbs. and a Good Deal of the Spirit of Life.

"EASY come, easy go" might be the motto of Pittsburg, the city of the Volcanoes which, having made this the age of iron for the rest of the world, has transformed it into the age of gold for itself.

The wealth of the great iron interests is flung largely into the banks of Pittsburg; tribute is taken from coal and the iron traffic east and west, from the state and the city themselves as rich depositors, and from the people themselves, who constitute one of the leading municipalities in the United States.

The term "Pittsburg millionaire" has already replaced, even in the most unostentatious of Europe, the earlier appellation of "millionaire American riches." "New York millionaires" read the later incarnation of "Midaa," the "Chicago millionaires" turning up in Berlin to gluck a price for his daughter, would be asked to wait until his highness had considered the steel stocks and the railway bonds of the Crocus from Pittsburg.

And the inevitable divorce would come booming along with a good deal more excitement and expedition than used to be regarded as really good form.

"Easy come, easy go" the rest of the world has come to see stamped on all of Pittsburg's gold pieces, and from the pleasant complacency with which the sight of the millions appears to be viewed there, Pittsburg itself hasn't worried so very much over its losses.

The proposal to utilize the Bertillon system on all bank and trust company employes is a startling form of precaution, and doubtless is unnecessary, so far as can be judged, for application to the present force of bank employes in that city. But it is the sign that Pittsburg is waking to the necessity of adequate safeguards, as it is also, the first safeguard of any adequacy that has been proposed.

Some Curious Facts

THE engineers in the English navy have a very effective way of killing sharks. They seal up a dynamite cartridge in an empty can, and put the can inside a large piece of pork. The pork is thrown overboard on a wire which has been connected with an electric battery. When the shark takes the bait the engineer presses a button, which explodes the cartridge and kills the fish.

Chickens are now plucked in a wholesale manner by the use of pneumatic machinery. There is a receptacle in which the fowl is placed after being killed, and into this are turned several cross-currents of air from electrical fans revolving at the rate of 5000 turns per minute. In a few seconds the bird is stripped of its feathers, even to the finest articles of plumage, and the machine is ready for another.

It is calculated that 4000 persons make a living in London by begging, and that their average income amounts to about \$7.50 a week. Last year 1823 persons were arrested for begging in the streets, of whom more than 1500 were sentenced to terms of imprisonment varying from one week to three months. Many of these objects of charity were found in possession of sums of money, and even of bankbooks showing very handsome deposits.

At auctions in London during the last half of 1902 there were cataloged for sale 19,742 skins of birds of Paradise, nearly 115,000 white heron plumes and a vast number of the skins and plumes of many other birds of beautiful plumage, including albatross quills and the tails of the ivory bird.

An improved apparatus has been made by Dr. Fritz Lang of Munich, by which the inside of the stomach can be clearly photographed. The camera is actually swallowed by the patient, and no sooner does it reach his stomach than the walls thereof are illuminated by a small electric lamp attached to the apparatus. At the bottom of the camera is wound a photographic film twenty inches long, and a quarter of an inch wide. All the surgeon has to do is to pull the cord and thus run the film past the lens. The electric light is then turned on, and after the sensitive film has been impressed with the image, the current is turned off and another section of the film is brought into play, until the requisite number of pictures have been obtained. When this is done the entire apparatus is withdrawn from the stomach.