

INSURANCE TRICKS CRIME

Money Pledged on Life the Result of Many Foul Conspiracies.

MEN WHO MADE A BUSINESS OF IT

Record of Swindlers, Murder, Suicide and Simulated Death-Killing as a Trade-Famous Cases Known.

For nearly 200 years men and women have been devising schemes for defrauding insurance companies. The chronology of insurance swindlers begins with 1739, when a woman in a catleptic sleep obtained an insurance company for her death, and as a precedent for the "light-headed Janus Weathercock" of Charles Lamb's memory, dabbled in these schemes in the early '30s of the present century.

Following these has come a long procession of imitators. Some of these have blighted out ingenious schemes to a success that could be questioned only after the money had been paid over. In the following article the Chicago Tribune gives the famous cases of this period in the order in which they were planned.

Curiously enough, the most striking illustration, and so far as known, the only successful case of simulated death, is that of this first fraud in the history of life insurance, planned in 1739. The imitators were a man and woman. Through several years they obtained large sums in various cities by the woman's falling into a catleptic sleep. Doctors would give certificates of death, mock funerals would be held and incidentally the insurance would be collected.

In 1780 the first known case of impersonation by which the conspirators secured \$10,000 was recorded. There were two sisters, one healthy, the other a feeble invalid. The healthy one made application for the insurance and was accepted under the invalid sister's name. When the latter died a few months after the other secured payment of the insurance taken out under the name of her dead sister.

A Famous Swindler. Janus Weathercock will know contributor to many London periodicals on the subjects of art and artists, described by Charles Lamb as "kind, light-headed Janus Weathercock," stands out as one of the most remarkable characters in the history of life insurance swindlers. He was a man of culture and had a vague of his own about 1820, when he contributed to the London Magazine contemporary with Elia and Harry Cornwall, and when Hazlitt, with Allan Cunningham, added to its attractions.

This man, whose mind and writings were intense with the love of the beautiful, was one of the most sinister characters of his time, and, as it afterwards proved, it was death to stand in his path. It was death to his friend, it was death to the man who lived with him. In 1829, some few years after he had burned out his literary efforts and his love of the voluptuous had replaced that of the classically beautiful, he visited with his wife his uncle, soon after his visit commenced his uncle died. James Weathercock inherited his uncle's property. This was quickly squandered and more must be had.

On March 28, 1830, Mrs. Wainwright, with her stepdaughter, Helen Abernethy, a beautiful girl, made her first appearance in the insurance office of London, seeking life insurance. Finally, to the great disappointment of "kind light-hearted Janus Weathercock," only \$1,000 was placed at two and three years on the life of his beautiful stepdaughter.

But affairs became desperate in the meantime and the man grew familiar with crime. Stock had been invested in the Bank of England, of which he and his wife were only entitled to the interest. While waiting for Helen's death he forged the names of trustees to a power of attorney six successive times and thus obtained the capital. This money gone, he sold and mortgaged everything he possessed, and finally ended in apartments in Conduit street, himself, his wife, and his stepdaughter. James Weathercock after this Miss Abernethy made a will under the suggestion of James Weathercock in favor of her sister, Madeline, appointing him sole executor.

Wainwright's claim for the \$1,000 insurance was resisted and, being called to prove an insurable interest, he quickly left England. In 1835 he started out, the companies resisted and the judge, after hearing the implications of guilt, said a criminal and not a civil court should have been the theater of the case. The insurance companies later won and as his forgeries on the Bank of England had been discovered, Wainwright remained in France.

At Boulogne Wainwright lived with an English officer, whose life he insured for \$5,000. One premium only was paid, when his host died. Wainwright then left Boulogne, assumed a forged name, but was finally arrested by the French police, when strychnine was found on his person, for which he was confined in Paris for six months.

After his release he returned to London, intending to remain only forty-eight hours, but he was recognized while peering from his hotel window, arrested and sentenced to transportation to the penal colony of the "travels of the convict."

The contents of Athlone was insured for over \$100,000, distributed with seven companies. Over \$100,000 was placed after she had been taken by paralysis. She died about five years after the insurance was effected and her relatives compromised with the companies on a basis of 50 cents on the dollar.

Mrs. Jane Evans insured her servant's life for over \$20,000 and the servant died within three months of the last policy being effected. During the trial of the case it was clearly proved that the servant, Elizabeth, was an inveterate and habitual hard drinker, whereas this was denied in the list of questions asked of Mrs. Evans at the time she applied for the policies. After long litigation, sometimes in her favor and sometimes against her, the last appeal decided against her.

This same Mrs. Evans, it was found by investigation instituted by the British Commercial Insurance company during the litigation, had made promissory on the life of her sister, Dinah Fynewer, in 1827, for sums aggregating over \$115,000 in various companies, of which she secured about one-fourth. Soon after the policies were issued her sister died.

Mrs. Evans' father was also found to have benefited by that lady's death by £7,495.

In 1848, in Berlin, Germany, a surgeon was bribed to certify to the death of an insured person who was perfectly well, consequently still alive. A coffin was prepared and filled with stones and rotten straw, which was solemnly interred with all religious ceremony. The plot was soon discovered and all those concerned in it punished. The same trick was attempted in a western state a few years since, with like result.

Basis of Novel's Plot. Charles Reade, the famous novelist, had worked into one of his stories the following facts:

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Broomcorn Case. In 1866 at Eaton G. B. M. Batcher, an apothecary and insurance agent, William Abbott, mayor of Eaton; Dr. N. S. Richardson, who on a previous occasion had swindled a life insurance company out of \$4,000, and his brother, Frank, formed a partnership to defraud the life companies. They invented a fictitious person, whom they named W. T. McFadden. This individual was personated by Abbott, who procured insurance for a large amount and proceeded to die on Christmas eve of malignant cholera. The case was reported to the coroner and the coroner ordered to take place at Eaton at midnight. Various incidents aroused the suspicions of neighbors.

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ing not far from shore the boat suddenly pitched and the men were all thrown into the water and the darkness. In response to their cries for help, a boat arrived, but only three were rescued, the fourth must have drowned. Late that night the same party in a small boat with muffled oars quietly stole down the river and deposited a dead body procured from some hospital or cemetery on the river bank. A reward was offered by them for the recovery of the body of their friend, and the corpse was discovered. They paid the promised reward and collected the life insurance on the body of their dead friend. Later they tried the same scheme again, when it failed and brought to light their first successful effort.

On a broad Harking of Madeguere poisoned his wife with arsenic to gain a small life insurance he had persuaded her to carry, much against her will. Her death at the time was ascribed to Asiatic cholera and caused no suspicion. The insurance was paid after a slight delay. A few months later he poisoned his mother's stater so as to inherit his share of her small savings. This death caused suspicion, which resulted in the examination of his stater, which showed the arsenic deposited in the bottle that caused her death. He was hanged.

Speculative Insurance. In 1862 A. Svensen of Carlisle insured the life of an old sailor named Hoffstedt in various companies. Hoffstedt was a confirmed drunkard and Svensen, after the insurance was placed, kept him well supplied with money so as to hasten his end through excessive drinking, which eventually led to his death. The charge of poisoning, however, was not sustained. Count Fomeralis, in his attempt to defraud insurance companies of \$50,000 francs, lost his head on the guillotine.

OMAHA LIVE STOCK MARKET

Light Receipts All the Week Probably Owing to Election.

HOG MARKET ACTIVE AND HIGHER

Good Corn Cattle and Feeders Strong for the Week and Cows Considerably Higher-Choice Sheep and Lambs Also Higher.

SOUTH OMAHA, Nov. 10. Receipts were... Cattle, Hogs, Sheep, Official Monday... 1,000 2,500 7,000 Official Tuesday... 1,000 2,500 7,000 Official Wednesday... 1,000 2,500 7,000 Official Thursday... 1,000 2,500 7,000 Official Friday... 1,000 2,500 7,000 Official Saturday... 1,000 2,500 7,000

Total this week... 6,200 15,250 42,000 Week ending Nov. 10... 1,000 2,500 7,000 Week ending Oct. 30... 1,000 2,500 7,000 Week ending Oct. 20... 1,000 2,500 7,000 Week ending Oct. 10... 1,000 2,500 7,000

Average price paid for hogs for the last several days, with comparisons: 1900, 1899, 1898, 1897, 1896, 1895, 1894, 1893, 1892, 1891, 1890, 1889, 1888, 1887, 1886, 1885, 1884, 1883, 1882, 1881, 1880, 1879, 1878, 1877, 1876, 1875, 1874, 1873, 1872, 1871, 1870, 1869, 1868, 1867, 1866, 1865, 1864, 1863, 1862, 1861, 1860, 1859, 1858, 1857, 1856, 1855, 1854, 1853, 1852, 1851, 1850, 1849, 1848, 1847, 1846, 1845, 1844, 1843, 1842, 1841, 1840, 1839, 1838, 1837, 1836, 1835, 1834, 1833, 1832, 1831, 1830, 1829, 1828, 1827, 1826, 1825, 1824, 1823, 1822, 1821, 1820, 1819, 1818, 1817, 1816, 1815, 1814, 1813, 1812, 1811, 1810, 1809, 1808, 1807, 1806, 1805, 1804, 1803, 1802, 1801, 1800, 1799, 1798, 1797, 1796, 1795, 1794, 1793, 1792, 1791, 1790, 1789, 1788, 1787, 1786, 1785, 1784, 1783, 1782, 1781, 1780, 1779, 1778, 1777, 1776, 1775, 1774, 1773, 1772, 1771, 1770, 1769, 1768, 1767, 1766, 1765, 1764, 1763, 1762, 1761, 1760, 1759, 1758, 1757, 1756, 1755, 1754, 1753, 1752, 1751, 1750, 1749, 1748, 1747, 1746, 1745, 1744, 1743, 1742, 1741, 1740, 1739, 1738, 1737, 1736, 1735, 1734, 1733, 1732, 1731, 1730, 1729, 1728, 1727, 1726, 1725, 1724, 1723, 1722, 1721, 1720, 1719, 1718, 1717, 1716, 1715, 1714, 1713, 1712, 1711, 1710, 1709, 1708, 1707, 1706, 1705, 1704, 1703, 1702, 1701, 1700, 1699,