P. H. Woodward

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The ingenuity and perseverance of the fraternity of swindlers is only equaled by the gullibility and patience of their dupes. During the flush times that followed the war, immense fortunes were suddenly acquired by a class of cheats who operated on the credulity of the public through gift enterprises, lotteries, and other kindred schemes. Most of the large concerns established their headquarters in New York City, flooding the entire country, particularly the South and West, with lithographic circulars, written apparently with the pen for the exclusive benefit of the recipient, and showing how fortunes could be securely made by remitting specified sums to the houses in question. Some of the bogus firms simply pocketed the cash of correspondents without pretending to render any equivalent whatever; while others, no more honest, but a little more politic, sent forth worthless jewelry and other stuff by the bushel.

One of the most villainous and at the same time successful devices was built up on the offer of counterfeit currency at a heavy discount. In substance, the circulars, emanating from different parties, and from the same parties under different names, were all alike. They usually began with an insidious compliment to the person addressed, to the effect that from trustworthy sources the writer had heard of him as a man of more than ordinary capacity and shrewdness, and, emboldened by the high estimate placed upon his abilities by persons well qualified to judge, had selected him as the very individual to aid in securing a fortune for both with "absolute safety." The circular usually goes on to state that the writer is a first–class engraver,—indeed "one of the most expert in the United States,"—while his partner is a first–class printer. Hence the firm possess unrivaled facilities for imitating the national currency. The recipient is particuarly cautioned to beware of a class of miscreants who infest the city of New York and advertise throughout the country the goods that he manufactures, but send nothing except rubbish. The "original Doctor Jacobs" excoriates unmercifully the whole tribe of swindlers whose rascalities debauch and bring odium upon the trade. He exhorts the gentleman of great reputed "shrewdness and sagacity" to observe the utmost caution in conducting operations, and gives him explicit directions how to forward the purchase–money.

Several years ago a preacher of the gospel, stationed not far from the northern frontier of the republic, received by mail one of the seductive missives of Ragem &Co., of New York City. The douceur opened with the usual complimentary references to the peculiar personal fitness of the clergyman for the proposed enterprise, and went on to state that, in exchange for genuine greenbacks, Ragem & Co. would furnish in the proportion of fifty to one imitations so absolutely perfect that the most experienced bank officers could not distinguish the difference. Rev. Zachariah Sapp,—for such was the euphonious name of the preacher,—after an attentive perusal of the flattering proposal, deposited the document in his coat–pocket for convenience of reference. Having pondered the subject for a day or two, he decided to write to Ragem &Co. for more explicit information.

Divining with the peculiar instinct of the guild the character of the fish now nibbling at the naked hook, the cheat resolved to risk a little bait, and accordingly sent by return mail a genuine one– dollar note, with a written invitation both for a reply and a personal conference.

Never before did the Rev. Zachariah Sapp subject a piece of paper to such scrutiny. Both with the naked eye and with a microscope,— a relic of collegiate days,—he studied the engravings and filigree work. Detail by detail he compared the supposed imitation with bills of known genuineness without being able to discover the slightest

point of variation between them. Paper, printing, and engraving seemed to be absolutely perfect. While the study was progressing, the imagination of the clergyman soared through the empyrean of dazzling expectations. Why continue to toil hard for a small pittance when the golden apples were hanging within easy reach? Why drag out an existence in penury when wealth and its joys were thrust upon him?

Zachariah, however, was prudent and thrifty—indeed rather more thrifty in the estimation of parishioners than befitted one who held by right of faith a title–deed to mansions in the skies. Almost as soon would he risk his future inheritance as peril on a doubtful venture the few hundred dollars snugly saved up for a wet day by prudence and economy.

Not willing to rely entirely on his own judgment, he rather reluctantly decided to call on a banker in an adjacent town, with whom he enjoyed a slight acquaintance. In thinking the matter over he was greatly perplexed to determine how to introduce the subject. Of course it would not answer to allow the cashier to fathom his secret purpose, and yet he was oppressed with a vague consciousness that only a translucent film hid his thought from the world. Once or twice, in driving over on the unfamiliar errand, weak and irresolute he half resolved to turn back, but greed finally prevailed, and he kept on to the village.

With a strong but unsatisfactory effort to appear at ease, he sauntered into the bank. After the usual interchange of greetings, he nervously remarked, "Brother Hyde, as I was coming this way to- day to call on Brother Tompkins, I have taken the liberty to drop in to ask you a question on a matter in your line."

"Very well," replied the banker, "I shall be happy to serve you."

"I had a transaction a few days ago," resumed the clergyman, "with a peddler,—an entire stranger to me,—who, in making change, gave me a number of bills which I have reason to suspect are counterfeits. I desire your opinion."

"Please let me see them," said Mr. Hyde.

He took the one-dollar note from the hand of the unfaithful pastor, and after scanning it a moment, inquired, "What is the matter with it?"

"Is it good?" queried the anxious owner.

"I wish I had my safe full of the same sort," answered the banker. "There is nothing bad about the bill. What makes you think so? Perhaps you have shown me the wrong one. Let me see the others."

"I must have left the rest at home," replied the preacher, fumbling among the compartments of the pocket–book.

Having accomplished the object of his mission without perpetrating, as he thought, any disastrous blunder, Mr. Sapp brought the interview to a close with a few commonplace remarks, and hurried away to enjoy in solitary self–communion the thick–crowding visions of future affluence.

With the last doubt satisfactorily overcome, the plans of the prospective millionaire rapidly took shape. He could raise five hundred dollars, which at the proposed rate of interchange would purchase twenty–five thousand of the "absolutely perfect imitations." The sum seemed vast—incalculable. His imagination, hitherto bound down by the narrow circumstances of remote rural life, staggered while trying to grasp the conception of so much wealth. Like the mysteries of time and space, it appeared too grand for comprehension. Then his reveries strayed into another channel. What noble fellows were Ragem &Co. Why, among forty millions of people, did they pick out him, an unknown clergyman, living in an obscure place hundreds of miles from the metropolis, to be the favored recipient of untold wealth? Surely, this is a special Providence. Not a sparrow falleth to the ground without His knowledge. He watches over his own. Suddenly the erring clergyman feels a terrible pull at his heart–strings. What right has

he, about to betray a sacred trust, and engage in operations branded as infamous by the laws of the land, to claim the watchful care of Providence? Will not the all-seeing eye follow him? Will not the omnipotent hand strike him heavily in wrath? The poor man wipes the cold perspiration from his forehead, and wonders if it will pay.

But he has paltered too long, and now the devil claims him for his own.

Returning home, Sapp wrote to Ragem &Co., stating the amount of his available resources, and saying that upon a given day and hour he would meet them at the appointed rendezvous. On the following Sunday the congregation were startled at the close of the afternoon services by an extraordinary announcement from the pulpit.

Before pronouncing the benediction the pastor said: "I take this opportunity to communicate to you collectively a piece of personal intelligence which I have hitherto kept secret. Under the will of a relative who recently died in the State of Michigan, I inherit a large sum—to me, with my humble wants, a very large sum. By appointment, I am to meet the executor of the estate this week in New York City to receive the first installment of the legacy. I do not propose to leave you, my dear parishioners, but to remain among you and toil with you as I have done for so many years. A goodly portion at least of my inheritance I intend to invest in this community, that neighbors and friends may share jointly in my prosperity. I trust I may be guided to make a wise use of the talents thus unexpectedly, and I may say providentially, committed to my keeping. We know from the teachings of Scripture that wealth brings great responsibilities, and that we shall be held to a strict account for the manner in which we employ it. May your prayers go with me."

The congregation crowded around the pastor with congratulations. Particularly demonstrative were the ebullitions of two or three brothers who saw a chance of exchanging sundry unsalable possessions for slices in the inheritance.

Mr. Sapp reached New York City in the evening, and the momentous interview was to take place at an early hour the next day. Sleep came in brief and fitful snatches. But the stars roll on in their majestic spheres, regardless of mortal hopes and fears. At length day broke, when the preacher rose from bed anxious and unrefreshed. A little before the appointed time he proceeded to a certain building, and having mounted two flights of stairs, saw the magic number on the door in front of him. As the clock struck he entered. Agreeably to a preconcerted plan, he wiped the right corner of his mouth with a white handkerchief, and nodded three times. The only person in the room, a well–dressed and apparently affable gentleman, responded by wiping the left corner of his mouth with a red silk handkerchief, and nodding three times. The signal is correctly answered: it is he! So far all works beautifully, with every promise kept. The bill was a perfect imitation, the engraver is on hand to a second.

"Two truths are told, As happy prologues to the swelling act Of the imperial theme."

The fellow passing under the name of Ragem &Co. welcomed the new arrival cordially. "Ah," said he "your promptness and circumspection show that I am not disappointed in my man. I see that you come up to the full measure of my expectations. Do you know I am a remarkable judge of character? In fact, I seldom or never make a mistake. We are both in luck."

"I was trained to punctuality from early youth," replied the preacher; and proceeding directly to business, without further circumlocution, continued, "I succeeded in raising five hundred dollars, which entitles me under the agreement to twenty-five thousand."

From an inner pocket, after removing a number of pins, he produced six one hundred dollar notes, saying, by way of explanation, "For greater security I converted my funds into bills of large denomination. One I reserve for contingencies; the other five are for you."

"Your money is here in the safe," said Ragem, taking the five notes, and turning toward the safe as if to unlock it. But the scoundrel evidently reasoned that it would be silly to remain content with the five when he could just as easily capture the sixth.

Walking back, he remarked, "I want to show you that my large bills are just as perfect as the small ones"; and, as if for purposes of comparison, he took the remaining note from the hand of the clergyman.

At this moment began a fearful knocking on a side door, that threatened the speedy demolition of the frail barrier. "Run, run," whispered Ragem, as if in the extremity of terror, "the police are on us."

The preacher needed no second invitation, fear of exposure giving wings to his feet. Almost at a bound he cleared the two flights of stairs and emerged into the street, walking several blocks, and turning a number of corners before he dared to look back.

The bona fide occupant of the room where these parties met had no share whatever in the nefarious transactions carried on there. Through the treachery of the janitor, Ragem was permitted at certain hours to make use of the apartment for the purpose of keeping appointments with his victims. A confederate stationed on the outside delivered the knocks as soon as customers were plucked and it became desirable to get rid of their company. Occasional hints of improper practices reached the ear of the real lessee, but these had never yet taken such shape as to give a decisive clew to the trouble, dupes for the most part pocketing their losses in silence.

After an interval of two or three hours Mr. Sapp plucked up courage to return. Having mounted the stairs, he entered the room warily. His late partner was not there. A stalwart gentleman, who seemed to be the proprietor, looked up inquiringly, and was not a little puzzled when the visitor supplemented the performance of wiping the right corner of his mouth by three deliberate nods. "What can I do for you to-day?" inquired the gentleman, rising.

"You are, I presume, a partner of Mr. Ragem," answered Sapp. "I see he is out. Our business this morning was unfortunately interrupted by the police, and I have returned to complete it."

"What business?" asked the proprietor, in undisguised astonishment.

Now the preacher made the very natural mistake of supposing that the surprise manifested by his interlocutor was a mere matter of policy and caution. Hence he proceeded to explain. "Ragem must have told you. I am the gentleman who gave him the five hundred dollars, and he said that my twenty–five thousand were locked up in the safe."

The proprietor did not wait to hear more, but seizing the affrighted creature by the collar, thundered forth, "I have heard of you before. You are the villain, are you, who has been turning my office into a den of thieves? I have caught you at last!"

Awaking to a partial comprehension of the situation, the poor wretch stammered forth, "There must be some mistake. My name is a—is a Smith—Smith—John Smith."

"John Smith, is it?" growled the proprietor. "Well, all I have to say is, John Smith, if not the biggest is the most numerous rascal in the city. John, come along to the police station."

And John went, billows of trouble rolling over him as the waters of the Red Sea closed over Pharaoh. Vain the effort to recall consolatory texts pertinent to the occasion! He was sorely chastened indeed, but the stripes were inflicted not in love but in wrath. He mourned, yet whence could he look for comfort?

To avoid a worse fate, the prisoner revealed his identity, exhibited the correspondence from "Ragem &Co.," and made a full statement of the facts. The painful news reached the church shortly after the return of the pastor, when his pulpit career came to an ignominious end. He soon removed to the far West, hoping to bury his disgrace in the shades of the primeval forest.

The fall of Rev. Zachariah Sapp sounds a note of warning not without its lessons. The only safety in dealing with temptation is to repel its insidious approaches from the outset. Whoever listens in patience to the siren whisper is half lost already. Human experience abundantly confirms the divine wisdom of the command, "Get thee behind me, Satan," as the one sole safe way of meeting evil advances. At the close of well–spent, useful lives, myriads can thank a kind Providence, not that they have been stronger than others who have turned out differently, but that they have been tried less. Walking among unseen perils, none can without danger of ruin discard even for a moment the armor of honesty and truth.