

The Devil And Tom Walker

From *The Money-diggers*

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A few miles from Boston, in Massachusetts, there is a deep inlet winding several miles into the interior of the country from Charles Bay, and terminating in a thickly wooded swamp or morass. On one side of this inlet is a beautiful dark grove; on the opposite side the land rises abruptly from the water's edge into a high ridge, on which grow a few scattered oaks of great age and immense size. Under one of these gigantic trees, according to old stories, there was a great amount of treasure buried by Kidd the pirate. The inlet allowed a facility to bring the money in a boat secretly, and at night, to the very foot of the hill; the elevation of the place permitted a good lookout to be kept that no one was at hand; while the remarkable trees formed good landmarks by which the place might easily be found again. The old stories add, moreover, that the devil presided at the hiding of the money, and took it under his guardianship; but this, it is well known, he always does with buried treasure, particularly when it has been ill-gotten. Be that as it may, Kidd never returned to recover his wealth; being shortly after seized at Boston, sent out to England, and there hanged for a pirate.

About the year 1727, just at the time that earthquakes were prevalent in New England, and shook many tall sinners down upon their knees, there lived near this place a meagre, miserly fellow, of the name of Tom Walker. He had a wife as miserly as himself; they were so miserly that they even conspired to cheat each other. Whatever the woman could lay hands on she hid away; a hen could not cackle but she was on the alert to secure the new-laid egg. Her husband was continually prying about to detect her secret hoards, and many and fierce were the conflicts that took place about what ought to have been common property. They lived in a forlorn-looking house that stood

alone and had an air of starvation. A few straggling savin-trees, emblems of sterility, grew near it; no smoke ever curled from its chimney; no traveller stopped at its door. A miserable horse, whose ribs were as articulate as the bars of a gridiron, stalked about a field, where a thin carpet of moss, scarcely covering the ragged beds of pudding-stone, tantalized and balked his hunger; and sometimes he would lean his head over the fence, look piteously at the passer-by, and seem to petition deliverance from this land of famine.

The house and its inmates had altogether a bad name. Tom's wife was a tall termagant, fierce of temper, loud of tongue, and strong of arm. Her voice was often heard in wordy warfare with her husband; and his face sometimes showed signs that their conflicts were not confined to words. No one ventured, however, to interfere between them. The lonely wayfarer shrank within himself at the horrid clamor and clapper-clawing; eyed the den of discord askance; and hurried on his way, rejoicing, if a bachelor, in his celibacy.

One day that Tom Walker had been to a distant part of the neighborhood, he took what he considered a short-cut homeward, through the swamp. Like most short-cuts, it was an ill-chosen route. The swamp was thickly grown with great, gloomy pines and hemlocks, some of them ninety feet high, which made it dark at noonday and a retreat for all the owls of the neighborhood. It was full of pits and quagmires, partly covered with weeds and mosses, where the green surface often betrayed the traveller into a gulf of black, smothering mud; there were also dark and stagnant pools, the abodes of the tadpole, the bull-frog, and the water-snake, where the trunks of pines and hemlocks lay half-drowned, half-rotting, looking like alligators sleeping in the mire.

Tom had long been picking his way cautiously through this treacherous forest, stepping from tuft to tuft of rushes and roots, which afforded precarious footholds among deep sloughs, or pacing carefully, like a cat, along the prostrate trunks of trees, startled now

and then by the sudden screaming of the bittern, or the quacking of a wild duck, rising on the wing from some solitary pool. At length he arrived at a firm piece of ground, which ran like a peninsula into the deep bosom of the swamp. It had been one of the strongholds of the Indians during their wars with the first colonists. Here they had thrown up a kind of fort, which they had looked upon as almost impregnable, and had used as a place of refuge for their squaws and children. Nothing remained of the old Indian fort but a few embankments, gradually sinking to the level of the surrounding earth, and already overgrown in part by oaks and other forest trees, the foliage of which formed a contrast to the dark pines and hemlocks of the swamps.

It was late in the dusk of evening when Tom Walker reached the old fort, and he paused there awhile to rest himself. Any one but he would have felt unwilling to linger in this lonely, melancholy place, for the common people had a bad opinion of it, from the stories handed down from the times of the Indian wars, when it was asserted that the savages held incantations here and made sacrifices to the Evil Spirit.

Tom Walker, however, was not a man to be troubled with any fears of the kind. He reposed himself for some time on the trunk of a fallen hemlock, listening to the boding cry of the tree-toad, and delving with his walking-staff into a mound of black mould at his feet. As he turned up the soil unconsciously, his staff struck against something hard. He raked it out of the vegetable mould, and lo! a cloven skull, with an Indian tomahawk buried deep in it, lay before him. The rust on the weapon showed the time that had elapsed since this death-blow had been given. It was a dreary memento of the fierce struggle that had taken place in this last foothold of the Indian warriors.

"Humph!" said Tom Walker, as he gave it a kick to shake the dirt from it.

"Let that skull alone!" said a gruff voice. Tom lifted up his eyes and beheld a great black man seated directly opposite him, on the stump of a tree. He was exceedingly surprised, having neither heard nor seen any one approach; and he was still more perplexed on observing, as well as the gathering gloom would permit, that the stranger was neither negro nor Indian. It is true he was dressed in a rude Indian garb, and had a red belt or sash swathed round his body; but his face was neither black nor copper-color, but swarthy and dingy, and begrimed with soot, as if he had been accustomed to toil among fires and forges. He had a shock of coarse black hair, that stood out from his head in all directions, and bore an axe on his shoulder.

He scowled for a moment at Tom with a pair of great red eyes.

"What are you doing on my grounds?" said the black man, with a hoarse, growling voice.

"Your grounds!" said Tom, with a sneer; "no more your grounds than mine; they belong to Deacon Peabody."

"Deacon Peabody be damned," said the stranger, "as I flatter myself he will be, if he does not look more to his own sins and less to those of his neighbors. Look yonder, and see how Deacon Peabody is faring."

Tom looked in the direction that the stranger pointed, and beheld one of the great trees, fair and flourishing without, but rotten at the core, and saw that it had been nearly hewn through, so that the first high wind was likely to blow it down. On the bark of the tree was scored the name of Deacon Peabody, an eminent man who had waxed wealthy by driving shrewd bargains with the Indians. He now looked around, and found most of the tall trees marked with the name of some great man of the colony, and all more or less scored by the axe. The one on which he had been seated, and which had evidently just been hewn down, bore the name of Crowninshield; and he recollected

a mighty rich man of that name, who made a vulgar display of wealth, which it was whispered he had acquired by buccaneering.

"He's just ready for burning!" said the black man, with a growl of triumph. "You see I am likely to have a good stock of firewood for winter."

"But what right have you," said Tom, "to cut down Deacon Peabody's timber?"

"The right of a prior claim," said the other. "This woodland belonged to me long before one of your white-faced race put foot upon the soil."

"And, pray, who are you, if I may be so bold?" said Tom.

"Oh, I go by various names. I am the wild huntsman in some countries; the black miner in others. In this neighborhood I am known by the name of the black woodsman. I am he to whom the red men consecrated this spot, and in honor of whom they now and then roasted a white man, by way of sweet-smelling sacrifice. Since the red men have been exterminated by you white savages, I amuse myself by presiding at the persecutions of Quakers and Anabaptists; I am the great patron and prompter of slave-dealers and the grand-master of the Salem witches."

"The upshot of all which is, that, if I mistake not," said Tom, sturdily, "you are he commonly called Old Scratch."

"The same, at your service!" replied the black man, with a half-civil nod.

Such was the opening of this interview, according to the old story; though it has almost too familiar an air to be credited. One would think that to meet with such a singular personage in this wild, lonely

place would have shaken any man's nerves; but Tom was a hard-minded fellow, not easily daunted, and he had lived so long with a termagant wife that he did not even fear the devil.

It is said that after this commencement they had a long and earnest conversation together, as Tom returned homeward. The black man told him of great sums of money buried by Kidd the pirate under the oak-trees on the high ridge, not far from the morass. All these were under his command, and protected by his power, so that none could find them but such as propitiated his favor. These he offered to place within Tom Walker's reach, having conceived an especial kindness for him; but they were to be had only on certain conditions. What these conditions were may be easily surmised, though Tom never disclosed them publicly. They must have been very hard, for he required time to think of them, and he was not a man to stick at trifles when money was in view. When they had reached the edge of the swamp, the stranger paused. "What proof have I that all you have been telling me is true?" said Tom. "There's my signature," said the black man, pressing his finger on Tom's forehead. So saying, he turned off among the thickets of the swamp, and seemed, as Tom said, to go down, down, down, into the earth, until nothing but his head and shoulders could be seen, and so on, until he totally disappeared.

When Tom reached home he found the black print of a finger burned, as it were, into his forehead, which nothing could obliterate.

The first news his wife had to tell him was the sudden death of Absalom Crowninshield, the rich buccaneer. It was announced in the papers, with the usual flourish, that "A great man had fallen in Israel."

Tom recollected the tree which his black friend had just hewn down, and which was ready for burning. "Let the freebooter roast," said Tom; "who cares!" He now felt convinced that all he had heard and seen was no illusion.

He was not prone to let his wife into his confidence; but as this was an uneasy secret, he willingly shared it with her. All her avarice was awakened at the mention of hidden gold, and she urged her husband to comply with the black man's terms, and secure what would make them wealthy for life. However Tom might have felt disposed to sell himself to the devil, he was determined not to do so to oblige his wife; so he flatly refused, out of the mere spirit of contradiction. Many and bitter were the quarrels they had on the subject; but the more she talked, the more resolute was Tom not to be damned to please her.

At length she determined to drive the bargain on her own account, and, if she succeeded, to keep all the gain to herself. Being of the same fearless temper as her husband, she set off for the old Indian fort toward the close of a summer's day. She was many hours absent. When she came back, she was reserved and sullen in her replies. She spoke something of a black man, whom she had met about twilight hewing at the root of a tall tree. He was sulky, however, and would not come to terms; she was to go again with a propitiatory offering, but what it was she forbore to say.

The next evening she set off again for the swamp, with her apron heavily laden. Tom waited and waited for her, but in vain; midnight came, but she did not make her appearance; morning, noon, night returned, but still she did not come. Tom now grew uneasy for her safety, especially as he found she had carried off in her apron the silver tea-pot and spoons, and every portable article of value. Another night elapsed, another morning came; but no wife. In a word, she was never heard of more.

What was her real fate nobody knows, in consequence of so many pretending to know. It is one of those facts which have become confounded by a variety of historians. Some asserted that she lost her way among the tangled mazes of the swamp, and sank into some pit or slough; others, more uncharitable, hinted that she had eloped with the household booty, and made off to some other province; while others

surmised that the tempter had decoyed her into a dismal quagmire, on the top of which her hat was found lying. In confirmation of this, it was said a great black man, with an axe on his shoulder, was seen late that very evening coming out of the swamp, carrying a bundle tied in a check apron, with an air of surly triumph.

The most current and probable story, however, observes that Tom Walker grew so anxious about the fate of his wife and his property that he set out at length to seek them both at the Indian fort. During a long summer's afternoon he searched about the gloomy place, but no wife was to be seen. He called her name repeatedly, but she was nowhere to be heard. The bittern alone responded to his voice, as he flew screaming by; or the bull-frog croaked dolefully from a neighboring pool. At length, it is said, just in the brown hour of twilight, when the owls began to hoot and the bats to flit about, his attention was attracted by the clamor of carrion crows hovering about a cypress-tree. He looked up and beheld a bundle tied in a check apron and hanging in the branches of the tree, with a great vulture perched hard by, as if keeping watch upon it. He leaped with joy, for he recognized his wife's apron, and supposed it to contain the household valuables.

"Let us get hold of the property," said he, consolingly, to himself, "and we will endeavor to do without the woman."

As he scrambled up the tree, the vulture spread its wide wings and sailed off, screaming, into the deep shadows of the forest. Tom seized the checked apron, but, woful sight! found nothing but a heart and liver tied up in it!

Such, according to this most authentic old story, was all that was to be found of Tom's wife. She had probably attempted to deal with the black man as she had been accustomed to deal with her husband; but though a female scold is generally considered a match for the devil, yet in this instance she appears to have had the worst of it. She must

have died game, however; for it is said Tom noticed many prints of cloven feet deeply stamped about the tree, and found handfuls of hair, that looked as if they had been plucked from the coarse black shock of the woodsman. Tom knew his wife's prowess by experience. He shrugged his shoulders as he looked at the signs of fierce clapper-clawing. "Egad," said he to himself, "Old Scratch must have had a tough time of it!"

Tom consoled himself for the loss of his property, with the loss of his wife, for he was a man of fortitude. He even felt something like gratitude toward the black woodsman, who, he considered, had done him a kindness. He sought, therefore, to cultivate a further acquaintance with him, but for some time without success; the old black-legs played shy, for, whatever people may think, he is not always to be had for the calling; he knows how to play his cards when pretty sure of his game.

At length, it is said, when delay had whetted Tom's eagerness to the quick and prepared him to agree to anything rather than not gain the promised treasure, he met the black man one evening in his usual woodsman's dress, with his axe on his shoulder, sauntering along the swamp and humming a tune. He affected to receive Tom's advances with great indifference, made brief replies, and went on humming his tune.

By degrees, however, Tom brought him to business, and they began to haggle about the terms on which the former was to have the pirate's treasure. There was one condition which need not be mentioned, being generally understood in all cases where the devil grants favors; but there were others about which, though of less importance, he was inflexibly obstinate. He insisted that the money found through his means should be employed in his service. He proposed, therefore, that Tom should employ it in the black traffic; that is to say, that he should fit out a slave-ship. This, however, Tom resolutely refused; he was

bad enough in all conscience, but the devil himself could not tempt him to turn slave-trader.

Finding Tom so squeamish on this point, he did not insist upon it, but proposed, instead, that he should turn usurer; the devil being extremely anxious for the increase of usurers, looking upon them as his peculiar people.

To this no objections were made, for it was just to Tom's taste.

"You shall open a broker's shop in Boston next month," said the black man.

"I'll do it to-morrow, if you wish," said Tom Walker.

"You shall lend money at two per cent. a month."

"Egad, I'll charge four!" replied Tom Walker.

"You shall extort bonds, foreclose mortgages, drive the merchants to bankruptcy--"

"I'll drive them to the devil," cried Tom Walker.

"*You* are the usurer for my money!" said black-legs with delight.

"When will you want the rhino?"

"This very night."

"Done!" said the devil.

"Done!" said Tom Walker. So they shook hands and struck a bargain.

A few days' time saw Tom Walker seated behind his desk in a counting-house in Boston.

His reputation for a ready-moneyed man, who would lend money out for a good consideration, soon spread abroad. Everybody remembers the time of Governor Belcher, when money was particularly scarce. It was a time of paper credit. The country had been deluged with government bills; the famous Land Bank had been established; there had been a rage for speculating; the people had run mad with schemes for new settlements, for building cities in the wilderness; land-jobbers went about with maps of grants and townships and Eldorados, lying nobody knew where, but which everybody was ready to purchase. In a word, the great speculating fever which breaks out every now and then in the country had raged to an alarming degree, and everybody was dreaming of making sudden fortunes from nothing. As usual, the fever had subsided, the dream had gone off, and the imaginary fortunes with it; the patients were left in doleful plight, and the whole country resounded with the consequent cry of "hard times."

At this propitious time of public distress did Tom Walker set up as usurer in Boston. His door was soon thronged by customers. The needy and adventurous, the gambling speculator, the dreaming land-jobber, the thriftless tradesman, the merchant with cracked credit--in short, everyone driven to raise money by desperate means and desperate sacrifices hurried to Tom Walker.

Thus Tom was the universal friend to the needy, and acted like "a friend in need"; that is to say, he always exacted good pay and security. In proportion to the distress of the applicant was the hardness of his terms. He accumulated bonds and mortgages, gradually squeezed his customers closer and closer, and sent them at length, dry as a sponge, from his door.

In this way he made money hand over hand, became a rich and mighty man, and exalted his cocked hat upon "Change." He built himself, as usual, a vast house, out of ostentation, but left the greater part of it unfinished and unfurnished, out of parsimony. He even set up a

carriage in the fulness of his vain-glory, though he nearly starved the horses which drew it; and, as the ungreased wheels groaned and screeched on the axle-trees, you would have thought you heard the souls of the poor debtors he was squeezing.

As Tom waxed old, however, he grew thoughtful. Having secured the good things of this world, he began to feel anxious about those of the next. He thought with regret of the bargain he had made with his black friend, and set his wits to work to cheat him out of the conditions. He became, therefore, all of a sudden, a violent church-goer. He prayed loudly and strenuously, as if heaven were to be taken by force of lungs. Indeed, one might always tell when he had sinned most during the week by the clamor of his Sunday devotion. The quiet Christians who had been modestly and steadfastly travelling Zionward were struck with self-reproach at seeing themselves so suddenly outstripped in their career by this new-made convert. Tom was as rigid in religious as in money matters; he was a stern supervisor and censurer of his neighbors, and seemed to think every sin entered up to their account became a credit on his own side of the page. He even talked of the expediency of reviving the persecution of Quakers and Anabaptists. In a word, Tom's zeal became as notorious as his riches.

Still, in spite of all this strenuous attention to forms, Tom had a lurking dread that the devil, after all, would have his due. That he might not be taken unawares, therefore, it is said he always carried a small Bible in his coat-pocket. He had also a great folio Bible on his counting-house desk, and would frequently be found reading it when people called on business; on such occasions he would lay his green spectacles in the book, to mark the place, while he turned round to drive some usurious bargain.

Some say that Tom grew a little crack-brained in his old days, and that, fancying his end approaching, he had his horse new shod, saddled, and bridled, and buried with his feet uppermost; because he supposed that at the last day the world would be turned upside-down;

in which case he should find his horse standing ready for mounting, and he was determined at the worst to give his old friend a run for it. This, however, is probably a mere old wives' fable. If he really did take such a precaution, it was totally superfluous; at least so says the authentic old legend, which closes his story in the following manner:

One hot summer afternoon in the dog-days, just as a terrible black thunder-gust was coming up, Tom sat in his counting-house, in his white linen cap and India silk morning-gown. He was on the point of foreclosing a mortgage, by which he would complete the ruin of an unlucky land-speculator for whom he had professed the greatest friendship. The poor land-jobber begged him to grant a few months' indulgence. Tom had grown testy and irritated, and refused another delay.

"My family will be ruined, and brought upon the parish," said the land-jobber.

"Charity begins at home," replied Tom; "I must take care of myself in these hard times."

"You have made so much money out of me," said the speculator.

Tom lost his patience and his piety. "The devil take me," said he, "if I have made a farthing!"

Just then there were three loud knocks at the street door. He stepped out to see who was there. A black man was holding a black horse, which neighed and stamped with impatience.

"Tom, you're come for," said the black fellow, gruffly. Tom shrank back, but too late. He had left his little Bible at the bottom of his coat-pocket and his big Bible on the desk buried under the mortgage he was about to foreclose: never was sinner taken more unawares. The black man whisked him like a child into the saddle, gave the horse the

lash, and away he galloped, with Tom on his back, in the midst of the thunder-storm. The clerks stuck their pens behind their ears, and stared after him from the windows. Away went Tom Walker, dashing down the streets, his white cap bobbing up and down, his morning-gown fluttering in the wind, and his steed striking fire out of the pavement at every bound. When the clerks turned to look for the black man, he had disappeared.

Tom Walker never returned to foreclose the mortgage. A countryman, who lived on the border of the swamp, reported that in the height of the thunder-gust he had heard a great clattering of hoofs and a howling along the road, and running to the window caught sight of a figure, such as I have described, on a horse that galloped like mad across the fields, over the hills, and down into the black hemlock swamp toward the old Indian fort, and that shortly after a thunder-bolt falling in that direction seemed to set the whole forest in a blaze.

The good people of Boston shook their heads and shrugged their shoulders, but had been so much accustomed to witches and goblins, and tricks of the devil, in all kinds of shapes, from the first settlement of the colony, that they were not so much horror-struck as might have been expected. Trustees were appointed to take charge of Tom's effects. There was nothing, however, to administer upon. On searching his coffers, all his bonds and mortgages were reduced to cinders. In place of gold and silver, his iron chest was filled with chips and shavings; two skeletons lay in his stable instead of his half-starved horses, and the very next day his great house took fire and was burned to the ground.

Such was the end of Tom Walker and his ill-gotten wealth. Let all gripping money-brokers lay this story to heart. The truth of it is not to be doubted. The very hole under the oak-trees, whence he dug Kidd's money, is to be seen to this day; and the neighboring swamp and old Indian fort are often haunted in stormy nights by a figure on horseback, in morning-gown and white cap, which is doubtless the

troubled spirit of the usurer. In fact, the story has resolved itself into a proverb, and is the origin of that popular saying, so prevalent throughout New England, of "The devil and Tom Walker."