

Cambridge Independent Press: Friday 27 April 1888

## DISAPPEARANCE OF MR. E. WAYMAN.

### HEAVY AND RUINOUS LOSSES.

### LOSS OF LIFE.

*About a fortnight ago Mr. Ephraim Wayman, solicitor, called at this office and saw a representative of this journal. Mr. Wayman on this occasion broached the subject of some financial difficulties with which he admitted he had been confronted and offered some explanation concerning them. He gave it to be understood that had, like many other persons, been greatly affected by the prevailing depression in agriculture, and that many of the persons who were indebted to him were resident in the country, and were so greatly reduced in circumstances that they were unable to meet their obligations to him. Under these circumstances, Mr. Wayman found himself very much pressed for money. He also said that the failure of Mr. Charles Turner and the heavy losses which had fallen upon persons who had invested money with that gentleman had had the effect of arousing a certain amount of suspicion in the town regards securities effected by a solicitor, and the result was that there was a ran on Mr Wayman for sums for which he was responsible. Mr. Wayman represented that this had caused him a great deal of inconvenience, but that it was only likely to be of temporary character as he had some wealthy and influential friends who were prepared to stand by him, and enable him to meet the exceptional pressure. Mr Wayman was particularly anxious that no notice or allusion to him or his affairs should appear in this journal in reference to the numerous disquieting and injurious reports which were floating about the town, one of the latest of which was that he had cut his own throat. He was, of course, assured that, in this state of affairs, no such statement or allusion would be permitted to appear, as the conductors of the Independent Press would be very sorry to do anything which would cause embarrassment to a professional man, and would be very pleased, both for Mr Wayman's sake, and for the sake of his clients, to see such a solution of his difficulties as Mr Wayman had himself suggested.*

## MR. WAYMAN'S DEPARTURE.

*This was the position of affairs, so far as we were concerned, till last Friday. On the evening of that day, Mr. Wayman dined at home with some friends, and we understand that he sent a letter to one of his clerks requesting him to get someone to attend to the Bench of Magistrates on Saturday, with an intimation that he himself was going to London; that he had been much worried by the reports that had been spread about him and the constant demands for money; that he might possibly go down to Brighton for few days for the benefit of his health, which had been impaired by anxiety; but that he would in any case be sure to be back by Wednesday. The magistrates, upon making inquiries as to the absence of Mr. Wayman, were of course informed that he had left town for a few days, but would return on Wednesday, and the letter was shown to them. When Wednesday came, however, Mr. Wayman had not returned, and we understand that a meeting of the magistrates has been called for next Tuesday, in order to consider what is to be done with reference to the office of magistrates' clerk.*

## UNLIKELY TO RETURN.

*It can easily be understood that the persistent rumours concerning Mr. Wayman and his clients were not decreased by his non-appearance. On the contrary, the popular excitement rose higher and higher, and great many stories got afloat - some of them, so far as we can now ascertain, only too well founded, and others of a highly coloured and imaginative description. If we had any good ground for believing that Mr. Wayman was likely to return to the town and retrieve the position which he has so long occupied, nothing would induce us to say one single word concerning these rumours to which we have referred; but, from information which we have received, the condition of Mr. Wayman's affairs is such that there is no probability whatever that Mr. Wayman will ever return to Cambridge. A petition in bankruptcy, at the suit of a creditor, was filed on Thursday morning, the result of which will be that an interim receiving order will be made, and Mr. Wayman's affairs will be thoroughly investigated by the proper authorities. We understand that there is already a man in possession at Mr. Wayman's office and at his house.*

## SOME VERIFIED INSTANCES.

*Meanwhile, amongst the many reports that have I been circulated, there are a number of facts which we have been able to verify, and, we think, may be fairly given to the public. Amongst others, there is the fact that, about Easter time, Mr Wayman borrowed a considerable sum of money from a relation, and for some time thereafter (beginning on the day after Easter Monday), he paid out considerable sums of money to creditors who were pressing him. Large numbers of persons came to the office looking very depressed and gloomy, and went away smiling upon receiving cheques for their accounts. This process of payment has gone on, more or less, up to the day before Mr. Wayman went away from the town, the last cheque he signed being on the day before his departure. It will be seen, therefore, that Mr Wayman had hope being able to recover his position, and that he was making a serious endeavour to do so. It would appear, also, that it was only when the demands upon him accumulated to extent which was beyond his power to satisfy that he abandoned the attempt, and left the town. We hear, on good authority, that Mr. Wayman made several attempts to borrow additional sums of money, and that in some cases he was successful.*

## SCENES AT THE OFFICE.

*We understand that the scenes at Mr. Wayman's office have been of a heartrending character. Numbers of men and women alike have arrived there in a state of the greatest distress to make inquiries respecting their investments and securities, in some cases representing all the property the people possessed. Some of these poor people have been so overcome that they represent themselves as being unable to take their food by day or sleep by night. Some of them hold securities which they now believe to be worthless, and others seem to be unsecured. A very remarkable fact in connection with the matter is the almost unbounded confidence that seems to have been reposed in Mr. Wayman by a large number of persons who did business with him. A great many instances of this kind may be expected to transpire when Mr. Wayman's affairs are fully investigated; but even when they are duly*

certified, they will appear almost incredible. Another feature of the case which has created a good deal of public excitement is the fact that Mr. Wayman seems to have sold off the contents of his house, on the Trumpington road, as a job lot. Our information is that it was sold to Jew from London, and the sum mentioned is £1.503. Of course, this could only have been a nominal payment for the furniture in a house so extensive as Mr. Wayman's. It would be idle to attempt to enumerate the number of persons in the town and the county who are likely to lose considerable sums of money by Mr. Wayman's failure, but it is sufficient to say that there are a very large number, and that those who are best informed about the state of Mr. Wayman's affairs are of the opinion that it will prove to be one of the largest failures which has occurred in Cambridge for a long series of years, and that there will be some cases of extreme hardship. From information we have received we feel justified in saying that Mr. Wayman kept his private lodger and his books such a way to render it impossible for his clerk to know the state of his affairs, and which will probably render it very difficult indeed to procure a satisfactory balance-sheet when they come to be investigated.

#### LATEST DETAILS. A TRAGEDY.

Just before going to press we hear of a tragic incident which has resulted from Mr. Wayman's failure. Our information is that Mr. Anthony Phypers, of Longstanton, a farmer, and a member of the Chesterton Board of Guardians for Stanton All Saints, received a letter respecting the state of Mr. Wayman's affairs, and that as a result he has come by his death. It appears that Mr. Phypers breakfasted as usual with his family this morning, and shortly afterwards was found in a dying condition in the summer-house, with a pint tankard by his side containing a spoon and some liquid which has not yet been analysed. It is known that Mr. Phypers was largely involved with Mr. Wayman, and it is believed that his death is due to Mr. Wayman's failure.

#### MR. WAYMAN'S MODUS OPERANDI.

Our readers will be interested to learn how it was possible for Mr. Wayman to obtain possession of large sums of money, for which

adequate securities were given. From facts which have come to light since Mr. Wayman went away, we are able to give an explanation on this point. One of his methods was to give a simple memorandum, stating that Mr. E. Wayman had received a certain amount of money from, let us say, Mr. A, which was to be secured on the property of Mr. B. With this memorandum, it appears, some of Mr. Wayman's unsuspecting clients were content, and, that being so, he was able to issue several of these memoranda, referring to only one mortgage. Another method which he seems to have extensively employed was to lend sums of £100 or £200 at intervals upon notes of hand. When these notes had accumulated to a considerable sum, he would press his client for a mortgage. The mortgage was executed in due form ; but the notes of hand were retained. When another client came with money to invest, Mr. Wayman would hand over one of these superseded notes, on which no money was due, and which in some cases were actually statute-run. A third method was to grant his clients a simple receipt for the amount of money he had received and pay them interest from time to time. Large sums of money were also obtained upon the security of mortgages upon the property of Mr. John Linton. It seems that Mr. Wayman had mortgages for definite amounts prepared, stamped, and kept ready in his safe. All that was needed was to fill in the name of the lender and hand over the mortgage. As regards the value of these mortgages, everything will depend upon the date they bear and the amount which Mr. Linton's estate may realise. Some of them, it is believed, will be all right; but it is feared that some of the later mortgages will be found to be worthless.

## PETITIONS IN BANKRUPTCY.

The petition in bankruptcy to which we have referred, has been filed by Mr. Dennis Adams, J.P, of Cambridge, to whom Mr. Wayman is alleged to be indebted to the extent of £1,530. A petition has also been filed by Mr. John Linton, of Westwick Hall, Oakington, who is nephew of Mr. Wayman's, and who asserts that he has lost a considerable amount of money through his uncle's failure. Mr. Austin, coal merchant, of Cambridge, has also filed a petition in bankruptcy.

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*Cambridge Chronicle and Journal Friday 27th April 1888*

*In Bankruptcy Re Ephraim Wayman*

*To Ephraim Wayman, solicitor, of Birnam House, Trumpington, Cambridgeshire, and No. 2, Silver Street, Cambridge*

*Take notice that a Bankruptcy Petition has been presented against you to this court by Dennis Adams of Silver Street, Cambridge, in the County of Cambridge, Surgeon and the Court has ordered that the service of sealed copies of the petition and of the order, respectively, by leaving the same with a clerk of you, the said Ephraim Wayman, at your office, No 2 Silver Street, Cambridge and the publication of Notice in the London Standard and Cambridge Chronicle Newspapers, that such bankruptcy petition has been duly presented, shall be deemed to be service of the petition upon you. And further take notice that the said petition will be heard at the Office of the Court, no.15, Sidney Street, Cambridge, on the 5th day of May 1888, at 11 o'clock in the forenoon, on which day you are required to appear, and if you do not appear the Court may make a Receiving Order against you in your absence. The Petition can be inspected by you on application to this court. Dated this 27th day of April, 1888. J F Eaden, Registrar*

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*Cambridge Chronicle and Journal 4th May 1888:*

**THE AFFAIRS OF MESSRS WAYMAN AND TURNER.**

*In our issue of Friday last, we published an announcement that a petition in bankruptcy had been filed against Mr E Wayman, solicitor, Silver Street, Cambridge, who resided at Birnam House, Trumpington, and Mr Dennis Adams, J.P., surgeon, Sidney Street Cambridge. Mr Adam's claim is for £1,530, money received of him by the debtor for investment, and not accounted for, and it is said he holds security of the estimated value of £500. For some time various rumours that Mr Wayman's financial position was unsound had been current, but beyond the fact that he had left the*

*town, the statements were for the most part unconfirmed by direct evidence, and until satisfactory assurances of their truth were found publicity was, in accordance with our custom, not given to them in our columns. Inquiries have now, however, established their practical accuracy, and strong as were the allegations of Mr Wayman's recklessness, information which has transpired points to a state of affairs more disastrous than was at first supposed. A great, though not altogether unexpected, sensation took place in the town, when Mr Charles Turner disappeared from Cambridge, leaving a deficit of some £20,000, but the situation was much greater when it became known that Mr Wayman had gone, and that his affairs must show a deficit of probably, upwards of £100,000, while sums varying from £120,000 to £150,000 are mentioned as the possible figures.*

*There can be no doubt that Mr. Wayman's failure is directly an outcome of Mr. Chas. Turner's bankruptcy, but it is happy for his clients that his reckless trading was not allowed to go on longer, as Mr. Wayman must have sunk deeper and deeper into the mire of insolvency. Both solicitors were in the habit of receiving large sums of money from different clients, who instructed them to invest their funds, and pay them the interest on such investments. In some cases the instructions as to how the money should be invested were specific, but in many of the cases the lenders appear to have been singularly careless, as they handed them their money for use at their discretion, conditionally only on the regular payment of interest. The confidence which has been reposed in both solicitors, principally Mr. Wayman, is really extraordinary, and indeed seems to have been so great to facilitate, as is freely said, the execution of more than one mortgage on an individual security.*

*Both Mr. Turner and Mr. Wayman had been in practice as solicitors in Cambridge, the former for about ten years, and the latter for a much longer period, and both held important public appointments. Mr. Turner was Clerk to the Board of Guardians, Clerk to the Bottisham petty sessional division of the county, and for several years the Conservative agent for the western Division of the borough; and Mr. Wayman was Clerk to the Borough Magistrates, and acted as Conservative agent for the Western Division of*

Cambridgeshire. Both held their respective appointments until their absconding cancelled their appointments.

The circumstances connected with the disappearance of the first-named solicitor, and the condition of his affairs as stated at the meeting of his creditors, have been fully reported by us, and are well known; those however preceding the departure of the other are more significant. He was formerly not seen so often in the Cambridge streets as was latterly the case, and the facts which have come to light explain his more frequent visits to different places as efforts to reassure those who had lent him money, or to obtain more. He was successful in obtaining further sums from several clients, and there can be little doubt that they were obtained in not the most scrupulous way.

About fortnight ago, a letter was received from Mr. Wayman by one of his clerks, who was asked to find a substitute to act as Clark to the Magistrates during Mr. Wayman's temporary absence from Cambridge, on the plea of indisposition, and the letter also stated that he would return on the following Wednesday. That day arrived, but he did not return, and then the rumours that he had permanently absconded grew in force. His office in Silver Street was literally besieged with people who had advanced him money, and who despaired of ever recovering it, and who were more than ever despairing when they learned the truth of the case. Shortly before departure—about Easter—he borrowed a considerable sum of money from a relative, and with it paid some of his more pressing creditors, but the “run” upon him could not be checked, and he solved the difficulty, as far as he was concerned, by realising all he could, and, under cover of going away for a few days, absconding.

During the last few days of his being in Cambridge, Mr. Wayman seems not to have hesitated at almost any means by which funds could be raised. It was reported that he succeeded in selling his furniture twice over; that is to two distinct firms of London brokers, who met at the railway station, and then discovered the nature of the transaction and promptly took steps to secure themselves from loss, with what success does not appear. Various devices are reported by which he obtained money. One is that, in addition to



*the allegation that he twice sold his furniture, he disposed of his cellar of wine at the ridiculous price of £1 a doz.; and another is that, by means of "tall talk" about paying off creditors, he so much re-assured several that they even advanced him further sums. One such case is said to be that of a gentleman who had deposited £1,000 with him, and subsequently gave him another sum of £300; while from another tradesman he succeeded in getting an advance of £95, on the promise that would pay for the accommodation, £100, three days later, which, needless to say has not been done. It also appears that two ladies, hearing of his difficulties, offered to lend him their savings, amounting to about £800, which he took, and appropriated to his own use, and other similar instances of obtaining funds are spoken of. A statement is likewise current that no less than £30,000 are due from Mr. Wayman to one client; and it would further appear that when pressed for money by a lady he handed to her mortgage deeds on house property, the value of which is very problematical. The above are only few incidents of many of a like description, and some of the cases are of particularly painful character.*

*There can be no doubt that the failure will be very far-reaching in its effects. Many of the sums which have been deposited with Mr. Wayman represent the savings of years of the lenders, and it is upon those poor people that a heavy blow has fallen, or will fall. What has become of the money he has received is not as yet known, but investigations are being made, though very satisfactory explanations are not expected. The most painful circumstance connected with the affair is the suicide of Mr. Anthony Phypers, farmer, of Longstanton, particulars of which will be found on page 7. On Friday, Mr. Phypers received an announcement of Mr. Wayman's failure, and in a moment of desperation, and realising his ruin, he, in a deliberate way, poisoned himself. Another result of Mr. Wayman's failure is the bankruptcy of Mr. John Linton, of Westwick Hall; and only time can show how many failures and other untoward events have yet to follow in the line of disaster which has commenced. One thing is certain—many who had invested their money with Mr. Wayman must fail, and great consternation naturally prevails in the borough and the county. But it is not to Mr. Wayman's failure alone that suicide has been attributed, for the suicide of a man named Day, who drowned himself near Ditton, on*

*Saturday, was, at first, supposed to an indirect outcome of the failure of Mr. Turner. Nothing to support this view, however, transpired at the inquest which was held at Ditton, on Monday.*

*The public offices which the bankrupts held have, of course, been declared vacant. In the case of Mr. Turner, his post of Clerk to the Guardians has been filled up by the election of Mr. Congreve, and the clerkship to the Magistrates at Bottisham has been conferred upon Mr. J. Bonnett. The Cambridge Borough Magistrates on Wednesday declared vacancy in that clerkship, and on Tuesday next the Bench will proceed to appoint Mr. Wayman's successor in connection with which the names of several Cambridge solicitors are mentioned.*

*To sum up, the sensation produced in the borough and county by the two failures has been the greatest that has been experienced in the district for very many years. The utmost indignation at the hardhearted recklessness of the absconding bankrupts is felt, and it is a common hope that both may be brought hack to Cambridge and receive severe punishment for their acts. Not a few threats of personal violence are being made, and it is evident that should either ever return to Cambridge—which neither is likely voluntarily to do - a reception of the warmest description will be accorded him. The whereabouts of neither of them is known, but is stated that Mr. Wayman is probably hiding London, and that the other defaulter has been recognised in Spain by a prominent University official. The petition in bankruptcy is, as has been stated in the Standard and the Cambridge Chronicle, to be heard at the Registrar's Office, to-morrow (Saturday).*

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*Cambridge Independent Press 4th May 1888*

*THE DISAPPEARANCE OF MR. E. WAYMAN.*

*WIDESPREAD RUIN. SAD TRAGEDY.*

*The account which we were able to give our last issue concerning the failure and disappearance of Mr. Ephraim Wayman, as well as*

*the methods he pursued, created a most extraordinary amount of interest in the town and in the adjoining counties. So great was that interest that we were compelled to print three extra editions of our journal, and even then we were sold out and unable to completely supply the public demand. The widespread character of the commotion is due to the fact that there are hundreds persons in the town and neighbourhood who have, unfortunately, been more or less involved in Mr Wayman's failure. Each one of these victims had his own circle of friends, and in this way each sufferer becomes the centre of another circle of interests. Since the details which we were able to give the public concerning Mr. Wayman's methods of operation were published, one of the questions which has been most frequently asked is*

### **HOW DID ALL THESE PEOPLE COME TO TRUST HIM**

*The flimsy and unsubstantial nature of the securities which Mr. Wyman gave to his clients makes this question exceedingly natural, but, on the other hand, it ought to be remembered that Mr Wayman held an altogether exceptional position, and this position tended to increase the public confidence in his reliability. Taken altogether, it might be said that there was no solicitor in the town who held a more commanding position than Mr. Wayman did. He had been in business for about thirty years, and not only had attracted to his office a very large amount of confidential and trust business, but had also acquired considerable practice in connection with the University, of which he became a member some few years after his admission as a solicitor, and has for the last twenty years been a Master of Arts of Peterhouse. In addition to that, Mr Wayman had been for some years clerk to the borough magistrates, and the public, of course, could not fail to estimate the esteem in which he was held, from the fact that at the time of his election he was preferred to several gentlemen of very high standing in the town, who were at that time competitors for the office, and that his merits were considered to be so conspicuous that he was able to obtain the support of some gentlemen who did not belong to the same political party as Mr Wayman, and who voted against their party in order to place him in office. The fact of a man being in the position of adviser to a bench of magistrates is in itself a circumstance which is calculated to attract and secure the public confidence. How*

*could anyone suppose that a gentleman who sat as adviser to the justices, and whose business it was to guide them in dispensing justice, could be anything other than a gentleman of the very highest character and the utmost reliability? To suppose for a moment that anyone in that position could himself be possibly guilty of offences which might be described as a breach of trust would seem to be travelling out of the region of actual experience into the realms of imagination. But Mr Wayman's facilities for attracting public confidence did not end even here, for he was also the agent of Mr. Charles Hall. Q C., M.P. for West Cambridgeshire, and in that capacity it was his business to visit various parts of the county, acting as the legal adviser of the present representative in Parliament of the division. This fact, no doubt, did a great deal to inspire the minds of many people with the idea of Mr. Wayman's importance and trustworthiness, and we have little doubt that to this circumstance is due the fact that a large number of those who are sufferers from Mr. Wayman's failure are small investors - living in various parts of the counties of Cambridge and Huntingdon. There was another circumstance personal to Mr. Wayman himself, which probably did something to increase the confidence of farmers in his integrity, and that was that his father farmed a considerable extent of land in the neighbourhood of Girton, and he was, therefore, supposed to have peculiar sympathy with the difficulties of those interested in agriculture, in which pursuit most of his own relations and those of his wife—who was Miss Annie Hanchett, of Ickleton—are engaged.*

#### **UNFORTUNATE FOR SOLICITORS.**

*One of the many evil results of Mr. Wayman's failure and the cruel revelations that have been made is that many persons in the town and neighbourhood who have valuable securities lodged in the hands of solicitors begin to be uneasy about their safety. The course of reasoning is that if a man holding such a position as Mr. Wayman's was capable of such actions as those which have been discovered, how is it possible implicitly to trust anybody. This is a position of affairs which is very painful for solicitors, and we have been informed that one legal gentleman in the town has stated that one of his oldest clients had called at his office and requested to see the securities which were lodged in his hands. A*

*correspondent, writing to us upon the unpleasant position in which solicitors are now placed, suggests that it might be a good thing if the solicitors would themselves take action in the matter, and of their own accord invite their clients to come to their offices and see their securities for themselves. Such course would, no doubt, be most unusual, and must be irksome ; but it is also very unusual to have two solicitors in the same town, both of them holding public offices, and both of them trusted to an uncommon degree, failing in business, and inflicting grievous hardship upon their clients within so short a time.*

### *MR WAYMAN'S VICTIMS.*

*Before and since our last issue, we have received a very large amount of information as regards the persons who have fallen victims to Mr. Wayman's skill in securing money. In many cases we have information more or less precise as to the amounts which these persons are likely to lose and the securities (if any) which they possess ; but we have not thought it well to give any names or any amounts, because it is obvious that there may be cases in which such publicity would add further difficulty and injury to those which have already been inflicted upon these persons, and this is a course which nothing could induce us to take. At the same time, we may say that, from letters sent us and from information given to us by persons living in the country, we have reason to believe that a very large number of the sufferers will be found to live the country districts, such as, for instance, Cottenham, Longstanton, Girton, and St. Neots. As regards the securities, we may mention that in many cases the persons holding them are so well-satisfied of their perfect worthlessness that one victim of Mr. Wayman, who money matters has the reputation of being particularly shrewd, actually offered to dispose of a security for £1,000 for three shillings and sixpence, and, what is still more painful, the offer was not accepted. We have been informed of another case, in which a firm of brewers hold what they have hitherto regarded as a second mortgage on certain property, but which turns out to be a security as worthless as the one before referred to. The value the security has been investigated, and it has been ascertained that Mr. Wayman had executed fewer than four previous mortgages upon precisely the same property.*

## THE TRAGIC DEATH OF MR. ANTHONY PHYPERS.

*It was our painful duty to record last week that a few minutes before going to press, information had reached us of the death of Mr. Anthony Phypers, of Longstanton All Saints, under circumstances which admitted of little doubt that the deceased gentleman had taken poison in consequence of the failure of Mr. Wayman. The proceedings at the coroner's inquest fully confirmed the accuracy of the statement which we made. Mr. Phypers was an old client of Mr. Wayman's, and it is stated that he and other members of his family have had very considerable financial transactions in which Mr. Wayman had acted as solicitor, amongst them being a mortgage for £35,000. Mr. Anthony Phypers was one of the best known and most respected farmers of the district in which he resided. His family have been long resident in the neighbourhood, and have always been regarded as amongst the most successful agriculturists in the county. Mr. Anthony Phypers was of genial disposition, and seems to have won the esteem of all who knew him. He represented the Board of Guardians of the Chesterton Union the parish of Longstanton Saints, in the centre of which he resided. His house, a plain, substantial building of brick, stands the opposite side of the road to the farm premises. It is surrounded, in the front, by a nicely-kept lawn and flower gardens, which are fenced off from the road by a well-grown whitethorn hedge of considerable height. The summerhouse in which the deceased committed the rash act which deprived him of life is a circular structure, painted green, and stands in front of the residence, on the extreme left of the lawn as you leave the house. A few yards further along the road, on the same side, lives the late Mr. Phypers' brother-in-law, Mr. Henry Ivatt, who, at the inquest, confirmed the rumour that it was about business transactions in connection with Mr. Wayman that the deceased had been troubled. Mr. Ivatt's residence stands up well from the road, and, in structure, is more modern and pretentious than that in which the deceased resided. The village inn, in which*

## THE INQUEST

was held on Saturday, and which is known by the name of "The Black Bull," is situated a little further along the road. The inquiry commenced at five o'clock in the afternoon, and was presided over by Mr. Charles W. Palmer, the County coroner. The jury was composed almost entirely of farmers belonging to the surrounding district, many of them being old friends of the deceased. Mr. E. Few, of Willingham, was selected as foreman, and the others who were sworn on the jury were - —Messrs. George Francis, John Townsend, Robert Morris, Wm. Cole, James Parsons, John Webster, Wm. Doggett, Charles Papworth, John Pink, and Ezra Phillips. The Deputy Chief Constable (Mr. C. Stretten) superintended the arrangements, which on these occasions fall to the police. When the jurymen had taken the usual oath, and were about to accompany the coroner to view the body, which lay at the house, Mr. Stretten asked the coroner if he could not take the deposition of the widow at her residence, and thus save her the pain and the inconvenience which she would no doubt be occasioned by having to come down to the inn to give her evidence. Mr. Palmer at once expressed himself most anxious to save Mrs. Phypers any unnecessary pain and his willingness to adopt the course suggested. The inquiry was accordingly adjourned to the deceased's house, to which the jury immediately proceeded. Having viewed the body, which lay in an upstairs room, the jury were shown into the dining room, where the Coroner resumed his court. The room was but dimly lighted, for, although outside the sun was shining brightly, it was only here and there that a ray shot through the drawn Venetian blinds. Mrs. Phypers was ushered into the room leaning upon the arm of a friend, and, after she had been sworn, she was accommodated with a seat by the side of the coroner. She was pale, and appeared to be much distressed ; but she gave her evidence in a clear, firm voice.

#### THE WIDOW'S EVIDENCE.

In reply to the coroner, Mrs. Phypers stated that her Christian name was Mary, that the deceased was her husband, that he lived at Longstanton All Saints, and that he was in the forty-fifth year of his age. On the morning of the previous day he came in to breakfast at about a quarter past eight o'clock, wished the governess good morning, and kissed the children. He did not have any breakfast,

but he stayed for a minute or two by the fire and then went out. In a few minutes she sent one of the children to call him and ask him if he would have breakfast. The little girl could not make him hear, and in consequence of that, she (the witness) looked into all the rooms. As she did not see the deceased, she returned to the breakfast room, sat down for a few minutes, and then she went into the garden and looked round.—By the Coroner : Well, when you arrived in the garden what did you see?—I looked into the summer house.—Yes. and did you see anything ? —He was lying down resting his head on his hand.—And you called him ?—I spoke to him. And did he speak to you ?—Yes. he said Go away, go away; I shall be better five minutes.” —Yes, did you leave him?—Yes, I went.—Did you see him again?—Yes, I went back. —How long was it before you went back? —Not more than two minutes.—When you went back was he still in the same position?—No, he was lying on his face, convulsed —I suppose you called for assistance ? —I turned him over. —Did he appear to be dead or not?—Oh, no. —Did he speak again then?—No. And I believed you called assistance?—I went away again, and the foreman came back with me. —You went to fetch the foreman ? —I had sent the servant for him. —When you found him in the summerhouse, was there anything upon the table for drinking purposes?—There was a silver tankard and a dessert spoon.—On the table of the summerhouse? —No, under the seat.—You have been anxious evidently about him for some few days?— Yes, he has not been himself.—He has not been himself?—No, for two or three weeks he has not.—And then I should be extremely sorry to put any question to you unnecessarily to pain you —that was what really prompted you to look after him?—Yes. He did not seem as though he knew what he was doing sometimes. —And that has gone on for the last two or three weeks ?—Yes. —And that was what made you anxious? —It was so unusual for him to go out of the room without having anything.—That made you anxious?—Yes. —And that was why you went?—Exactly.—No member of the jury desired to put any question to Mrs. Phipers, and having appended her signature to the statement she withdrew.—The inquiry was then adjourned back to the Black Bull, whither the coroner and jury at once proceeded.

THE CAUSE OF THE SUICIDE.



The jury having again assembled at the inn, the inquest was proceeded with. Mr. Henry Ivatt was the next to give evidence. He said that the deceased was his brother-in-law, and he saw him almost daily. The deceased had been very low-spirited for the last two or three weeks about money matters ; but he had not heard him express an intention to take his life in any way. On the previous morning, about half-past eight, he was sent for to his brother-in-law's house, and he saw the deceased in a summerhouse, apparently in a fit. A doctor was sent for. The Coroner asked the members of the jury if they desired to put any questions to the witness; but none of them appeared anxious to do so. It had not, however, been elicited what were the "money matters" about which the deceased had been depressed, and Mr. Stretten asked the witness whether the "money matters" had anything to do with what had transpired in the neighbourhood lately. — The Witness: Connected with Mr. Wayman. — Mr. Stretten : Some money difficulties between him and Mr. Wayman? — Witness : Yes. — The Coroner: Has he said that to you? — Witness: Yes — Mr. Stretten : It is known, I think ; it is not imaginary at all. — The Coroner ; I may well put that down. — Mr. Stretten: And he had been very much disturbed about it, hadn't he, Mr. Ivatt ? Witness : Very much. — Mr. Stretten: I think he was so much disturbed that he thought his future was very gloomy? — The Coroner: He did not make that statement did he? — Witness ; What statement? — The Coroner: That his future was gloomy ? Witness: No. — But did he appear very seriously disturbed? — Witness: Certainly. — The Coroner:—About his affairs in consequence of what had taken place between him and Mr. Wayman ? — Witness : Yes. — The Foreman of the Jury : You had not seen him before that morning ? — Witness: No; I had not seen him the day before.

**"MEDICINE WILL BE OF NO USE TO ME. GIVE ME SOME POISON."**

The Coroner then took the medical evidence. Mr. Joseph Watson Ellis, a doctor of medicine, residing at Swavesey, stated that he had been the medical attendant of the deceased for the last ten or eleven years. The last time he saw him alive professionally was on the 4th of April, but he met him a fortnight ago in Cambridge. — The Coroner; Was there anything unusual about him or his manner?—

*Witness : Not on that occasion ; but when I was sent for on April the 4th there was. On April the 4th I was sent for early in the morning, and I found him in bed in a very depressed state. — The Foreman: What time was that? Witness : That would be about half-past seven the morning. (To the Coroner): Am I to give you the exact words he said ?—The Coroner : I should think it would be advisable as far as possible. —Witness: The words he used were "Medicine will be no use to me; give me some poison." Of course I had received a letter from Mrs. Phypers explaining the condition he was in, and I brought a sedative with me, but we had some difficulty before he would take it. —The Coroner ; After persuasion, he took ?—Witness : Yes ; but he said "Don't give me that, but give me some poison." Those are the exact words. — The Coroner : Did you see him again alive?—Witness : I went again the next morning, and he was better —more composed. —The Coroner: Yes; did you see him again alive ? —Witness : Well, only at Cambridge a fortnight ago—not professionally. — The Foreman; Who was present at the time he made that statement .'—Witness : Mrs. Phypers. The Foreman: And she heard what he said ? Witness : Yes. The witness went on to state that he was sent for to the deceased's residence on the previous morning. He arrived about half-past nine, found the deceased lying in the summerhouse quite dead, and he ordered him to be removed upstairs. —In reply to Mr. Stretten, Dr. Ellis said that he had never on any occasion noticed so marked difference in the state of the deceased's mind as he did on the 4th of April.*

#### **THE POST-MORTEM EXAMINATION—DISCOVERY OF POISON.**

*Mr. Laurence Humphrey, M.A., M B., Cambridge, deposed to having made a post-mortem examination of the body of the deceased. He found no external marks of violence. His post-mortem examination was made about seven hours after death. The rigid condition of the body, and the blueness of the face, pointed to convulsions having occurred shortly before death. The internal organs were deeply congested, but were otherwise healthy. The stomach contained about a pint of a fluid, smelling like beer. Suspended in the fluid, and coating the wall of the stomach, was a fine powder. There was no solid food in the stomach. He had since examined the powder and found it to be strychnine. The Coroner: You were also shown a tankard? Witness: Yes, containing a table-*

spoonful beer, with some white powder in the beer, and on the aides of the tankard. I have since examined the powder and beer, and find the powder to be strychnia — The Coroner: Similar to that found in the body?— Witness : Yes. The quantity of strychnia was a great deal more than sufficient to cause death. — The Coroner: Rapidly? -Witness : To cause death rapidly, especially taken on empty stomach. — The Coroner : Have you any doubt whatever that the cause of death arose from the poisoning consequent upon the administration of strychnia?— Witness : There is no doubt whatever. — The Foreman : I was just going to ask one question. After taking this tea-spoonful of strychnine - Witness : I should think there was more than that—there was more in the stomach. — The Foreman : What time do you suppose elapsed between the taking of the poison and death?— Witness : I should think from twenty minutes to half hour.

#### THE SUMMING UP AND THE VERDICT.

The Coroner then summed up. He said that he did not want to enter into the unpleasant circumstances which probably might have harassed the mind of the deceased, and so have tempted him to commit the rash act which unfortunately deprived him of life. He was sure that they all sympathised as deeply as he did with the widow and friends of the deceased in their affliction (hear, hear). The evidence before them pointed to the fact that the deceased gentleman had been for some weeks depressed in spirits and worried about money matters. How that depression was brought about it was not for them that day to inquire, because the mere fact that he was so worried, and was suffering from depression of spirits, was quite sufficient to justify the jury in returning a verdict that he committed suicide whilst in a state of unsound mind. They had had the evidence of the medical man who had been attending the deceased, and who stated that Mr. Phypers actually asked him for poison. There was no doubt, he was afraid, that the deceased in a rash moment—the balance of his mind being upset—did unfortunately administer to himself that which deprived him of life. He thought from the evidence the jury would agree that that was the verdict they ought to return . — The Foreman of the jury then consulted with his brother jurymen, who were unanimously of opinion that the deceased gentleman committed suicide while in

*state of unsound mind. A verdict to that effect was accordingly returned.*

#### **LATEST PARTICULARS. MR. WAYMAN'S SECURITIES.**

*In our latest edition, last week, some particulars were given to show the way which Mr. Wayman had been able to obtain possession of large sums of money, for which no adequate securities were given. We explained that one of his methods was to give a memorandum to his clients stating that a certain amount of money had been received, and was to be secured upon a particular property ; but either the mortgage was never effected, or else the same mortgage was made to do duty for several of these memoranda. Another peculiar and ingenious method he seems to have extensively employed was to lend sums of money upon note of hand, and when these notes had accumulated to a considerable sum, he obtained a mortgage from his client for the amount, but retained the notes of hand which had been granted for it. These notes he kept in a large pocket book, indexed with the letters of the alphabet, and when another client came wanting to lend money he handed over one of these notes on which, possibly, no money whatever was due, and which in some cases were statute-run. We have ascertained during this week that great anxiety prevails amongst the holders of these notes, and also amongst the people who drew them to the liability, if any, which will fall upon the persons who granted the notes in the first instance. The question is one which in all probability will have to be argued out in court, and we are advised that the legal point involved in connection with each particular note of hand will be whether at the time Mr. Wayman handed over the note to the present holder any money was due to Mr. Wayman from the persons by whom it was drawn. If the granter can show that no money at all was due upon the note, the court will probably rule that it was dead, and that the amount is irrecoverable. If, however, money to that amount was due to Mr. Wayman, the court may hold that it was a legal security.*

#### **MR. WAYMAN AND MR. ANTHONY PHYPERS.**

*The fact that the death of Mr. Anthony Phypers was due to anxiety of mind produced by the failure was, as we have shown, elicited at*

*the inquest. It has been generally supposed, therefore, that Mr. Wayman owed Mr. Phypers a large sum of money; but we have reason to believe that this was not the case, and that it will be found that the distress of mind from which Mr. Phypers suffered was due to the fact that Mr. Wayman held certain securities granted by Mr. Phypers, and that Mr. Wayman had been compelled by his own necessities to part with them to persons who were not unlikely to call in the money. It will be found also that Mr. Phypers was intimately connected with Mr. Wayman in some Trust affairs, which had been thrown by Mr. Wayman's difficulties into a very delicate and embarrassing condition.*

### **WHAT DID HE DO WITH THE MONEY?**

*As it is pretty well known that Mr. Wayman was making an income of about £3,000 a year, and as the amount for which he has now failed will probably be not less than £100,000, the inquiry has this week been in every mouth as to how Mr. Wayman contrived to get rid of all this money. It is not believed by those who knew Mr. Wayman best that he was a man who gambled, or who lived what is usually called a fast life, and he was not like many men who have an expensive family to maintain. The fact seems to be that Mr. Wayman was very lavish in his personal habits and his style of living. He habitually flung money about in foolish manner. But, in the main, it will, we believe, be found that the cause of his collapse was that he was just as reckless in lending money to people who applied to him for it as he was in borrowing money for which he was not a position to give proper securities. His recklessness in lending was folly; but his recklessness in borrowing was something which must be described by a very much harsher name. A man may be held to be entitled to squander his own money ; but he has no right to squander the money of other people, and least of all to fling away the hard-earned savings which had been scraped together, by the labour of lifetime, in order to be the mainstay and the comfort of old age.*

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*Cambridge Chronicle and Journal Friday 18th May 1888*

## *The Bankruptcy of Mr John Linton*

### *Meeting of creditors today*

*A meeting of the creditors of Mr. John Linton, of Westwick Hall, Cambs., who had been adjudicated bankrupt, and whose failure arises out of that of the absconding solicitor. Mr. Ephraim Wayman, was held to-day at the offices of the Official Receiver, Mr. J. Ellison, Petty Cury, Cambridge. The Official receiver presided, and among the creditors present were Mr. T. Jennings, Mr. E. Lilley, Mr. S. L. Swann, Mr. C. Stretten, Mr. R. Piggott, Mr. E. Saunderson, Mr. P. Wallis, Mr. Gunn, and others. Mr. H. Browne, instructed by Mr. H. Wayman, solicitor, Downham Market, appeared for the debtor ; and Mr. J. F. Symonds represented two creditors.*

*The following statement of the debtor's affairs, and observations of the Official Receiver was presented to the meeting:—*

### *SUMMARY OF DEBTOR'S STATEMENT OF AFFAIRS.*

#### *Dr. Liabilities.*

*To Unsecured Creditors £2,469 8s 3d*

*Secured Creditors £49,208 15s 7d*

*Partly secured ditto £1,000*

*Other Liabilities £1,951 15s 1d*

*Preferential Creditors £497 11s 11d*

*£55,037 10s 10d*

#### *Cr Assets*

*By Stock in trade £50 0s 0d*

*Machinery, trade fixtures, fittings. £300 0s 0d*

*Farming stock, growing crops, and tenant right £6,000 0s 0d*

*Household furniture £600 0s 0d*

*Other property Real Estate... £24,770 0s 0d*

*Life interest of debtor in entailed Estate ... £10,000 0s 0d*

*Estimated value of Life Policies £11,000 0s 0d*

*£52,620 0*

*Deficiency £2,417 10s 10d*

*£55,037 10s 10d*

### *Official Receiver's Observations*

*The debtor against whom a receiving order was made on his own petition on the 26th April last, and was on the following day adjudged bankrupt, states that he has followed the occupations of a farmer and maltster, at west wick, Cambs since 1861, when he possessed farming stock to the value of £1,000, and £500 cash at his bankers, alleges that his insolvent condition was first brought to his knowledge on Saturday the 21st April when Mr Ephraim Wayman of Cambridge solicitor whose affairs are now also in bankruptcy, absconded.*

.....

*In addition to the amount of liabilities returned by the debtor, a sum of £10,993, or thereabouts, appears by the ledger account of Mr Ephraim Wayman, with whom the debtor had large financial transactions, to have been advanced from time to time by him to the debtor, but whose name is omitted as a creditor.*

.....

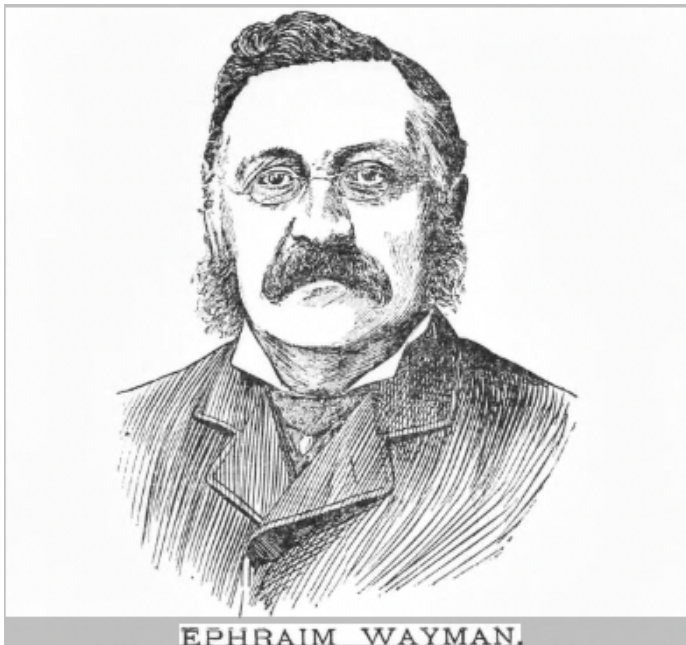
*The deficiency, which it will be observed is stated at £2,417 10s 10d, must in the face of the enormous liabilities, overestimation of assets, and other inaccuracies in his statement of affairs, be accepted as purely hypothetical, and will, in all probability, upon die investigation of the affairs, be increased by many thousands of pounds.*

.....

*The debtor was questioned by Mr Symonds as to whether he owed money to Mr Wayman, or Mr Wayman to him, and he replied that he could not say unless he saw Mr Wayman's books, though he thought he owed Mr Wayman money. Mr Symonds then asked him why he had given mortgages on his property, knowing that it was already fully mortgaged. To this question also the debtor replied that he did not know.*

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*Cambridge Independent Press Friday 18th May 1888*



***EPHRAIM WAYMAN. THE STORY OF HIS LIFE. FRESH REVELATIONS. FIRST MEETING OF CREDITORS. A LIST OF HIS VICTIMS. FULL AND AUTHENTIC DETAILS.***

*The sensation caused by the bankruptcy and disappearance of Mr. Ephraim Wayman, and by the great frauds which an investigation of his affairs has revealed, appears to have lost none of its intensity. The public demand for reliable information with regard to the defaulter and his extraordinary transactions seems to increase rather than diminish, and the more the financial catastrophe which his bankruptcy has involved is gone into, the more serious its aspect becomes. The directors of the Cambridge Independent Press, in discharge of what they have felt to be their duty to the public, have given publicity to a large amount of reliable information in connection with Mr. Wayman's frauds, and the enormous demand which has been experienced for copies of the journal is a proof that the action they have taken—an action in which, by the way, they have stood entirely alone—has been appreciated by the public. This week, we are enabled to give, in addition to a report of the first meeting of creditors and some further startling particulars about the bankrupt's monetary transactions,*

*A Portrait of Ephraim Wayman*



*and a sketch of his career, which we have no doubt will be read with considerable amount of interest. The photograph from which the above likeness has been reproduced, by what is known as the photo-zinco process, is one which probably few persons, even amongst Mr. Wayman's most intimate friends, have seen. The photograph, which is, we believe, the most recent one of Mr. Wayman extant, was taken under somewhat singular circumstances. A local firm of photographers, on the occasion of the Queen's Jubilee celebrations last year, was anxious take the likenesses of the members of Cambridge Town Council and the officials attached to that body, with a view to having them enclosed in one frame and presented to the Corporation in commemoration of the Jubilee. With one exception, all the members of the Corporation, and the leading borough officials, were photographed, and their likenesses may now be seen on the walls of the Aldermen's Parlour, at the Guildhall. One worthy Councillor declined the invitation to have his likeness taken, jocularly suggesting that the space in the group, which his photograph would occupy, might be filled up by a better looking man, the "better looking man" being Mr. Wayman, whose photograph was accordingly taken and placed in the group above referred to. This likeness, however, is one in which Mr. Wayman appears without his spectacles, and in which he has assumed the sweetest of his smiles. The photograph which we reproduce to-day was taken at the same time, and is pronounced on all hands to be the better of the two. It represents Mr. Wayman with his spectacles, as most of our readers who knew him were accustomed to see him in business and in the street.*

### *Early Home and Parents*

*Ephraim was born on the fourth June, 1832, in the very centre of the neighbouring village of Girton. His parents, in those days, lived in a commodious old-fashioned farm house, with a thatched roof, which was situated within a stone's throw of the little church. His father (Mr. John Wayman) farmed between 200 and 300 acres of land under Mr. Elliot Smith, and was a fairly prosperous agriculturist. Old Mr. Wayman and his wife Ruth were a plain living and industrious couple, and many of the older people in the district to-day have lively recollection of them, and can tell many little anecdotes concerning them. There are some, for instance, who*

*have still a vivid remembrance of the affection which Mr. Wayman's mother used to have for her domestic work. Although comparatively well-to-do, and having the assistance of servants, she insisted on performing the greater part of the family washing herself, much to the disgust of Ephraim and his brothers, who, when they caught her indulging in her hobby, would now and then forcibly take the tub from her and throw it out into the yard. Mr. Wayman's father was a jovial but quick-tempered man, with a benevolent, rubicund face, and much of the old school about him. He was, during his lifetime, a perfect terror to the larkish boys of the place. Some of the villagers well remember him watching on Sundays, from his seat in the gallery of the church, the conduct of the juvenile members of the congregation, and woe betide any youngster who dared to misbehave himself. Mr. Wayman's method of punishment for any breach of decorum during divine service was once summary and effective - the offender invariably received a sharp slap in the face the first thing on Monday morning if he came within arm's reach of this rigid disciplinarian.*

*Ephraim as a boy.*

*Ephraim was the youngest child of Mr. and Mrs. Wayman. The family consisted of seven. One of his sisters (who married Mr. Henry Cole, of Oakington), strange to say, died on the very day of Mr. Ephraim Wayman's disappearance, and we regret to hear that Mr. Cole himself, who has lost largely by the defaulter, was last week seized with a paralytic stroke. They were all rosy-faced, fresh-looking children—a characteristic which Mr. Ephraim Wayman has all his life retained. In those days the only seminary of which Girton could boast was a school presided over by a village dame, and Ephraim and his brothers were consequently sent daily to a school in Bridge-street, Cambridge, kept by a lame gentleman of the name of Gray, whose infirmity gained for him the sobriquet of "Hoppy." This school was situated in the yard which runs down by the side of the well-known "Marquis of Granby" Inn. Ephraim, as a boy, was a much brighter lad than his brothers, and a little circumstance, which was very noticeable at the time, marked him out as having a soul above the manual labour for which his brothers had a taste, and in which, as farmers, they were in after-life engaged. It was a rule at the old farmhouse that the boys, before going to school,*

*should chop the wood for the servants, and while the elder boys delighted in this task, and were never anxious to be off to school, the wood-chopping was a thing most distasteful to Ephraim, who always hailed with pleasure the hour for starting to Cambridge, where a more congenial occupation awaited him. In course of time the boys left Gray's school, and the elder brothers entered upon the work of a firm. Ephraim, who had even then all the pleasant manners and engaging ways which distinguished him in later times, on leaving Gray's school went to Purchase's seminary, which in those days was a rather popular educational establishment. This school, which is now known as the Cambridge House Academy, immediately opposite St. Giles' Church, and here young Wayman was what is commonly termed "polished off."*

### *The Family Have Two Losses.*

*By this time the Wayman family had sustained two losses. On the 6th March, 1846, at the comparatively early age of 51 years, the father passed away. His death was recorded in the Cambridge Independent Press on the 14th of the same month. This loss was accompanied by another of a different description, namely, the complete annihilation of the old home by fire. The conflagration was a serious one, and involved the destruction of nine or ten horses, besides stock and other property. The place, it is believed, was maliciously set on fire by two men in a state of drunkenness. These men, whose names were Eusden and Watson, were arrested and charged with the offence, but the evidence against them was not sufficiently conclusive to warrant their conviction, and they were consequently discharged. Subsequently a reward of £100 was offered to any one who would give information which would lead to the conviction of the offenders, and one of the men who had been accused of the offence came forward and declared that the man who had stood beside him in the dock was the person who was guilty of the outrage. The fellow's evidence, however, was not considered all reliable, and the perpetrators of the crime were never punished. One of the men charged with the arson was, however, afterwards transported for another offence, and the other man was later on sent off to Australia at the expense of a gentleman who wished to rid the country of him.*

## *Bunker's Hill Farm.*

*The family after the destruction of the old house removed to Bunker's hill Farm, which stands in elevated position on the Huntingdon-road, immediately opposite Girton College. This homestead consists of a plain substantial brick house, with a pyramidal roof and a number of commodious farm buildings of modern construction. The house is to-day partly hidden from the high-road by a nice little orchard, and a thick cluster of lilac and laburnum trees, which are now in all the beauty of full bloom. The house is beautifully situated, and commands extensive view of the surrounding country. Stretching out beneath are the lands which the family cultivated until quite recently, and which are bordered on the south-west by the well wooded Madingley hills. Here Mrs. Wayman lived until her death on the second of September 1867, in the 75th year of her age, and here, too, resided three of her sons, George, Charles, and Berry, who by a singular coincidence all died in the month of September, as did also their mother. George died on the 26th September, 1880, aged 54 ; Charles on the 4th September, 1864, aged 34; and Berry on the 5th September, 1870, in the 51st year of his age. The father and the mother and these three sons all lie interred side by side in the little grave-yard at Girton, at the west end of the church. One son—William—became, we believe, the owner of a farm in Norfolk, and another—Tom—who did not seem to enjoy as much prosperity as his other brothers, went to America, where we understand he resides to this day and has been the recipient of many little acts of kindness from his brother Ephraim, who visited him a few years ago.*

## *Young Ephraim is Articled.*

*When the time came for Ephraim to leave school, he did not appear to take to the agricultural pursuits in which the other members his family were engaged, and his friends began to look about for an occupation for him. It is stated that it was quite a toss up whether he became a butcher or a lawyer. The latter calling seemed to be more in consonance with his tastes, and about the year 1849 he was articled to Messrs. Ebenezer and Edmond Foster, who were then in partnership at 28, Trinity street. Those were days when solicitors had not to pass the formidable preliminary examination*

*with which they are now confronted, and Ephraim, being of studious habits, had no difficulty getting through the only tests which were insisted upon. Amongst his contemporaries as pupils of Messrs. Foster's firm (one of the members of which was the late Town Clerk) were two solicitors at present in practice in Cambridge, and one who carried the legal knowledge which he had acquired to a city in the Sunny South. Young Wayman ingratiated himself into everybody's favour, and was looked upon as exceedingly promising lad. In due course, he went up for his examination, passed it, and was admitted to the roll of solicitors in 1854 just three and thirty years ago. It may be mentioned in passing that, while Mr. Wayman was serving his articles, he lodged at the grocer's shop opposite St. Giles' Church, now kept by Mr. Lavender, but which was at that time occupied by a relative of one of Mr. Wayman's oldest friends, and one of the hardest hit of his victims. .*

#### *Mr. Wayman Commences Practice.*

*Immediately after his admission, Mr. E. Wayman commenced practice. He had possibly received some little money from his mother or under his father's will, and he opened an office at 2, Free School-lane. His only assistant at first was one of his nephews, but after he had been in business a year or so he obtained the services a young clerk. Mr. Wayman in these days was most attentive to his business, and his pleasant manners and smart appearance soon won for him the confidence of a considerable number of clients. At this early period of his career he began to show a taste for those expensive little habits which probably had a great deal to do with his ultimate embarrassments. He did not then indulge, it is true, in champagne lunches and big parties, but with that love of being generous and lavish, which has perhaps been one of his great failings, he was ever ready to entertain his friends with oysters and wine, a *bonne bouche* for which he seems to have had an early and lasting weakness. However, these little entertainments tended, no doubt, to increase his popularity, and to be popular—to do the great man, regardless of expense or consequences—seems to have been the great object of his life. As a boy, his courteous demeanour gained for him everybody's notice; as a young man it enlisted the goodwill of almost everyone with whom he came in contact. By methods like these, Ephraim Wayman began to become a great*

*favourite amongst the Conservative party — with which he was closely allied and for which he for some time acted as agent, and his business rapidly grew until it assumed such considerable proportions that he was compelled to find better accommodation than his office afforded. After he had been in business some three years in Free School-lane, he removed to the office, in Silver street, which he held down to his disappearance. Amongst Mr. Wayman's early legal appointments was that of a Perpetual Commissioner for taking the oaths of married women, an office which is held by only two or three of the older solicitors in the town.*

### *The Farm Grew.*

*After Mr. Wayman had entered upon practice for himself and had commenced to get a good connection, the prosperity which he experienced seemed to communicate itself to the farm. His brothers added to the land which they were already farming that of "Catch-hold" Farm, and during the latter part of his mother's life Mr. Wayman's family had some 700 acres under their control. When Mrs. Wayman died the only surviving son was George, who conducted the farm until his death, and bequeathed his estate to his brother Ephraim in trust for his widow. This lady, who is now, we believe, left thoroughly destitute, resided for some time on the Huntingdon Road, but is now living in London. It may be observed that one of the most painful circumstances connected with Mr. Wayman's financial disaster is that his nearest relatives, who had a special right to his protection are the very people who have suffered most his reckless and cruel conduct.*

### *Mr. Wayman's Marriage.*

*Some two or three years after he took up his residence in Silver street, Mr. Wayman married, his wife being, as have said before, Miss Annie Hanchett, the daughter of a farmer at Ickleton. Miss was the only daughter of her father by his second wife, but she had two half-sisters, and we understand that it is with one of these ladies - the wife of clergyman in Yorkshire - that Mrs. Wav-man, who we regret to hear in a terribly distressed condition, is at present staying. The rumour that Mr. Wayman squandered her fortune is probably not correct, for, although Miss Hanchett may have been possessed*

*of some little money, it is not probable that she was possessed of any large property. Mr. and Mrs. Wayman spent the first years of their married life in the house over the office in Silver street, which was often the scene of pleasant parties, which were conducted on the generous scale which has distinguished their entertainments in later years. Mrs. Wayman is described as a lady with something of a gift as a portrait painter, and it is stated that an unfinished portrait of Mr. Wayman, which was produced amidst some merriment at the recent auction, was her work. Mr. Furber, however, declined to sell the picture when it was unrolled, though there were several jocular bids for it. In her youth, Mrs. Wayman must have been rather handsome, judging from a portrait of her in full dress, with a basket of flowers in her hand, which was bought in at last week's sale, and was, we understand, painted by Mr. Farren. Everyone who knew Mr. Wayman bears testimony to the strong affection which existed between him and his wife, and in their younger days they were frequently to be seen scampering side by side on horseback along the roads and lanes in the neighbourhood so familiar to him in his youth.*

#### *Removal to Merton House.*

*Some years ago, Mr. Wayman and his wife - they had no family—removed to Merton House, a pretty little place facing the Madingley-road, where they lived until about five years ago, when they were compelled to leave by the authorities of St. John's Coll., as they required the house for the Public Orator (Dr. Sandys), who now resides there. Here Mr. Wayman did not, perhaps, live beyond his income, which, as we have intimated in a previous article, was a considerable one. In fact, it is said that when he had no company, he lived in a very simple style. When he had friends, however, every luxury was provided for them. He kept about four servants ; but the ordinary expenses of his establishment were not probably excessive for a man in his position. He owned a couple of horses; but he did not possess a carriage of his own, being content to hire whenever he wanted conveyance. Merton House, while Mr. Wayman was there, was, of course, the scene of many gay parties, to which leading men of the town and University were always invited. Mr. Wayman was a capital host, and never pretended to entertain guests without doing it thoroughly well. He was a man intensely*

*fond of his home, and intensely fond of being surrounded by company. When he had no formal party, he would have a few "chums" downstairs in the billiard room, and spend a sort of "bachelor's evening." Mr. Wayman could handle the cue with some amount of dexterity, and those who were invited to try their skill with him were always sure of excellent "weed" and a plentiful supply of exhilarating beverages.*

#### *Mr. Wayman at the University.*

*Although Mr. Wayman had not from the moment he started in practice much difficulty in getting companionable people around him, he thought that to win his way amongst members of the University it was desirable to become a member of the University himself, and accordingly some ten years after his admission as a solicitor, and consequently when he was somewhat over thirty years of age, he entered Peterhouse as a Fellow Commoner. His University career was not a brilliant one. No Tripos list contains his name, but he managed somehow or other in the year 1863 to take a degree, and he proceeded in due course to don the silk gown, in which he was to be seen with great regularity at the University sermons on Sunday afternoon. In addition to his M.A. degree, Mr. Wayman possessed that of LL.M. Mr. Wayman was on the electoral roll of the University, and he was also a member of the Senate. No doubt, his connection with that body was of no small service to him in his career. Mr. Wayman's relations with the University before he became a member of that body were not of a very pleasant character; for in May, 1859, he was discommuned for a money-lending transaction, in connection with which he obtained a security from an undergraduate of Magdalene. Amongst the Masters of Colleges who signed the decree that no undergraduate was to have any dealing with Mr. Wayman under a penalty of rustication, or immediate expulsion, were at least two who are still alive. In later years, Mr. Wayman was in a measure compensated for being deprived of undergraduate patronage by having amongst his clientele more distinguished members of his Alma Mater.*

#### *Birnam House.*



*When Mr. Wayman found that he must leave Merton House, in which he resided so long and from which he was very loth to depart, he was determined that no landlord in future should interfere with him, and he accordingly erected the mansion in which he resided until the deluge came, and which is known as Birnam House. The contract price for this residence was £5,000, in addition to which Mr. Wayman must, of course, have spent a considerable sum of money in improvements and fixtures. Once in this new house, he, of coarse, found that he must have a larger staff of servants, and, as in everything else, he did not in this matter curtail his expenses. Mr. Wayman had here some nine servants, including gardeners, and it was common talk that they were the best-paid servants in the town. Mr. Wayman had the character of being an extremely good and thoughtful master, and every Christmas the servants were allowed to give a party, to which they invited their relations and friends, and a number of tradesmen, for whose entertainment the best of everything was provided. Mr. and Mrs. Wayman on these occasions left the house, so that there should be nothing to restrain the servants or their guests, or to prevent them from having a thoroughly good time of it. Mr. Wayman's name became a household word in the homes of his servants and their friends, and it was an object of ambition with many to get into his employment. That he was an exceptionally good master may be inferred from the fact that some of his servants remained with him over quarter of a century.*

#### *Mr. Wayman as a Town Councillor.*

*During his residence at Merton House Mr. Wayman was not only a generous entertainer of his friends, but he displayed great philanthropic tendencies, and was most lavish in his charities in the somewhat poverty stricken district of Castle End. By the poor people of the district Mr. Wayman was looked upon as a wealthy man, whose kindly disposition led him to give largely among those less fortunately circumstanced. No one dreamed, of course, that the man whose hand was ever in his pocket for the sick and needy, and whose pleasant face was so well-known in the district, was doing his good actions by squandering the hard-earned savings of too confiding clients, many of whom are now absolutely ruined. Mr. Wayman loved to be popular, and as a man of the world he knew*

*that popularity was to be bought. Scarcely anyone from Castle End applied to him in vain. He was always looking after the wants of his poorer neighbours, and was ever in and out amongst them, and always with an open hand and a pleasant smile. It is needless to say that all this sort of thing gained for Mr. Wayman profound respect in the locality. The poor people looked upon him as their greatest friend and benefactor, and, as a reward for his kindness, he was returned to the Town Council in November, 1867, for the Market Ward, in which Castle End is situated. This election was regarded as a great victory for the Conservative party, because before that time the Castle End district had been more or less Liberal. Mr. Wayman secured his seat by defeating Mr. R. Sadd, the voting being 167 as against 157. Mr. Wayman remained in the Town Council until 1876. He frequently spoke at the meetings of the corporation, but he made no pretence to oratorical ability. His style was easy and affable, and he was never known to apply hard words to, or to speak ungenerously of, anyone who might be opposed to him in political and local matters. Mr. and Mrs. Wayman were regular attendants at St. Giles' Church, occupying front sittings in the portion of the sacred edifice specially set apart for the parishioners.*

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Mr. Wayraau was a good friend to the Church during the whole of the time he resided in the parish. About five and twenty years ago—in the days of the old church—he occupied the position of churchwarden, for a couple of years or so, and only a few years back he presented to the church the beautiful marble pulpit, which is one of its chief ornaments. Jlr. Wayman a Business Man—Fending Heckleasily. As we have stated on previous occasions, Mr. Wayman was in recent years extremely careless in business matters. He came down to his office pretty regularly in the morning, his duties magistrates' clerk compelling him to be at the Guildhall by eleven. After he left the bench no one could be certain of meeting him. He was in and out of his office at intervals, but he appeared to pay but little attention to his business, and the utmost difficulty was experienced latterly in getting him to complete any business which he had in hand, especially if the settling up involved the paying over of money to clients. He was, on the other

hand, ever ready to attend to matters in connection with which money was to be received by him.

*The following section is clear in the BNS:*

*Mr. Wayman was exceedingly careless about the way in which his accounts were kept. Frequently when sums of money were paid at his office he has intimated to his book keeper that he did not wish the transaction to pass through the books. Quite apart from his financing business, Mr. Wayman had at the time of his disappearance a splendid practice in conveyancing and kindred work, which brought him in an income of nearly £3,000 year. He had consequently plenty to live on in good style, there can be little doubt that his money lending business led to his ruin. He appears to have been most reckless in lending, and having involved himself in difficulties from which extrication was beyond human possibility, he seems to have resolved, whatever might be the consequences to others, to keep his head above water as long he could. One instance of the absurd way in which he advanced money will be sufficient to illustrate Mr. Wayman's indiscretion in these matters. There is in Cambridge a house which was mortgaged for £500 — pretty well its full value. The man who had advanced on the property called his money in. Mr. Wayman paid it, and took the mortgage on his own hands. The tenant of the premises got behind in his interest, and, in addition to that, borrowed money of Mr. Wayman. At last a debt of £200 had accumulated, and, as security for that, a second mortgage was executed on the already fully mortgaged house. In this manner the mortgages upon the house increased until they amounted to close on £1,000, although the real value of the property was not more than £500. Prima facie up to this point no one but Mr. Wayman suffered by this reckless lending; but the cruel part of the transaction now occurs. Finding himself saddled with these mortgages, all of which, except the first, were quite worthless, Mr. Wayman handed them to clients as securities for moneys entrusted to him. Thus a transaction, which began in recklessness ended in fraud. This is a very fair sample of Mr. Wayman's methods.*

*The Truth Suspected - Thousands to the Bad*

*We understand that, as back as last August, there was a slight suspicion in Mr. Wayman's office that his affairs were not altogether satisfactory. About that time, the ledger was gone through the by bookkeeper, and the balances showed a deficiency of between £10,000 and £20,000. The matter was at once brought to the notice of Mr. Wayman, who took the balance-sheet home with him, and promised to look into it. A few days later, on being asked at the office whether he had examined the figures, Mr. Wayman replied that he had, and that they were "all wrong," in as much as the ledger showed him to be indebted to many clients for amounts which he had paid. We understand that Mr. Wayman was pressed to go into the accounts and correct them where they were wrong. He promised, on more than one occasion, to do so ; but, on some pretext or other, he always put it off, evidently knew that there was little consolation to be found in examining his accounts.*

#### *A Couple of Anecdotes.*

*There are one or two anecdotes connected with Mr. Wayman's last days in Cambridge, which, being fairly well authenticated, are worth telling. Mr. Wayman evinced great interest in Mr. Turner's embarrassments, and expressed sympathy both with him and with his unfortunate clients. Seeing the statement in the Independent Press that through Mr. Turner a widow had lost about £100, Mr. Wayman remarked that the woman who had been thus duped had called upon him with reference to her money, and adding, in a tone of apparent surprise at her want of confidence, that she would not entrust him with her deeds. A week or so before his disappearance Mr. Wayman is said to have been walking along the Trumpington Road, when he was overtaken by a horse dealer by whom he was well known. The horse dealer was driving, and he offered to give Mr. Wayman a lift. The invitation was accepted, and they were jogging along towards Cambridge, Mr. Wayman observed to his companion "I dare say the people who see us say— There go two rogues; I wonder which they think is the bigger." "Oh! you, sir," was the horse dealer's ready and jocular reply. Alas! how sound is the adage that "There's many a true word spoken in jest."*

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llobbing an old IMnjmale. One of the severest sufferers from Mr. Wayman's dishonest transactions is an old gentleman who all his life has been on terms of the most intimate friendship with the Wayman family. A firm of solicitors in Cambridge now busy unravelling the mystery which surrounds the manner in which this particular fraud has been effected. The victim of Mr. Wayman's ingenious deception, although he alleges he has been robbed of between six and seven thousand pounds, cannot bring himself to say hard things about the man who has wronged him. He in his youth, was the friend and continual playmate of the young Waymans, and he looks back now to the happy days when they were "boys together," and the Girton Feast, which takes place next week, will only serve to bring more vividly to his mind the days of long ago, when year after year he was accustomed to be the guest the Waymaus and participator in the old English festivities, which accompanied the Girton Feast some half century back. It was only natural that when Mr. Wayman commenced practice solicitor, this old playmate of his should entrust the whole of his affairs to him, and place unbounded confidence in his integrity. It is, indeed, sad to reflect how that trust has been betrayed. The manner in which Mr. Wayman took advantage of the confidence of this particular client has been in one or two instances very similar to the frauds which he has practised upon other persons. Under the pretence that a certain mortgage for a thousand pounds required renewing, Mr. Wayman got his unsuspecting dupe place his signature to a new deed, which it has been now discovered represents the money advanced as being three thousand pounds instead of one. On the transfer of this mortgage Mr. Wayman was of course able to derive considerable pecuniary benefit. In another instance a sum of one thousand pounds, which the client some eight or nine years ago deposited with Mr. Wayman for the purpose of paying off mortgage was placed to the defaulter to his own credit, and the object for which it was handed to him was never effected. But the most bare faced piece of dishonesty alleged against Mr. Wayman is this : Mr. Wayman's client is not much of a scholar, and it is his invariable practice before signing a cheque to write his name on a piece of paper, to make sure that his caligraphy is all right. In the course of his life, he has signed large numbers of cheques at Mr. Wayman's office, and it is stated that in three or four instances, the paper which Mr. Wayman gave him on which to try his pen, were forms of

promissory notes, which Mr. Wayman filled in afterwards for considerable amounts. The unfortunate gentlemen knew nothing of the serious manner in which his old "friend" had involved him until Mr. Wayman's disappearance became public property. Then promissory notes bearing his signature, but of which he knew absolutely nothing, were sent to him, and he was able to realise the base manner in which he had been victimised. Occasionally when signing documents and cheques the gentleman we are alluding to would say to Mr. Wayman: "Don't let me sign anything wrong," and Mr. Wayman has replied on one or two occasions, in reproving manner, "you think I would let you do so an old friend." The confidence which the client had in Mr. Wayman may be gathered from this fact. A year or two ago Mr. Wayman seeing that his client had a balance of eight hundred and ninety pounds at the bank, said to him: "You can spare that." Without hesitation the client let him have the money, and it is needless to add that he has not seen it since.

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*Further revelations.*

*Further particulars to the events which immediately preceded Mr. Wayman's disappearance from Cambridge are constantly coming to light, and they tend to show how cleverly Mr. Wayman effected his departure, indeed, we may say that, although Mr. Wayman was not considered a very good lawyer by his professional brethren, he was a much more clever man than any of them gave him credit for. The skill he displayed in baffling those who had an interest in discovering the state of his affairs. The dexterity he exhibited in quieting incipient fears and awkward rumours, and the clever manner in which he contrived to get away show that natural ability and long practice must have been combined to form an expert deceiver. It appears that the first serious suspicion that Mr. Wayman had absconded arose on the day after he left Cambridge—that is to say, on Saturday, the 21st of April. On that Saturday there was a matter which had to be settled which was connected with a trust estate, called Fairlam's Trust, in which Mr. Wayman and Mr. Henry Lofts, of Mountstreet, Berkeley square, were both trustees. It seems that Mr. Lofts, who was on friendly terms with Mr. Wayman, had been called in by him in order to consult as to the best way in*

*which he could meet his difficulties. When, however, the tangled and unsatisfactory state of Mr. Wayman's affairs began to reveal itself, Mr. Lofts saw some reason to fear that the trust moneys for which he, common with Mr. Wayman, was responsible might have been tampered with and conveyed by Mr. Wayman to his own private uses. Thereupon Mr. Lofts thought it necessary to proceed with caution, and to endeavour to obtain such security as he could, in order to safeguard the interest of the Trust with which he was concerned. This, we have some reason to believe, is the explanation of the fact that Mr. Wayman's book debts have been conveyed to Mr. Lofts. We may say, in passing, that, according to the law in these matters, Mr. Lofts will be able to obtain the sums due to Mr. Wayman in those cases only where he was able to give notice to Mr. Wayman's debtors before the petition in bankruptcy was filed. The rest of the book debts will, we understand, be available for the benefit of the general body of the creditors. Amongst other measures taken by Mr. Lofts in the interests of the Fairlam's Trust (of which, as we have said, he was a co-trustee) was to give notice to a Mrs. Male, of Cottenham, who had borrowed £1,000 of the Trust money, and who was understood to be about to pay it off. Mr. Lofts gave Mrs. Male notice that she was not to pay the £1,000 to Mr. Wayman; but that she was to pay it over to Mr. S. R. Ginn, who was acting for Mr. Lofts. Mr. Wayman wrote a letter to Mr. Lofts, appointing Saturday,*

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the 21st of April, as the day for the payment of this money, and on that day Mr. Lofts came down to Cambridge for the purpose of arranging the matter. Whilst Mr. Lofts and Mr. Ginn were in consultation, Mrs. Male made her appearance ; and, to their dismay, she said that the notice came too late, for she had paid the £1,000 to Mr. Wayman in February last. Thereupon, both gentlemen, with Mrs. Male, made their way to Mr. Wayman's office, and there they found Mr. John Linton and some other clients of Mr. Wayman's. Of course, there was no Mr. Wayman there, and one of the party immediately exclaimed, "Depend upon it, Wayman is gone" — an opinion which was rest-nted some of the company, but in which Mr. John Linton, who had dined with him on the previous night, seemed disposed to coincide, although he was at first as

much surprised as any of the party. Diiilciilt Position. It will readily tliat Wayman had a particular reason for appointing Saturday, the 21st of April, the settling time for Mr. Lofts, and it presently appeared that he had made cunsiderab.e number of appointments of a similar kind for the same day. A number of persons to whom Mr. Way man owed money arrived appointment one after the other, all expecting to receive money. He, no doubt, was chuckling all the time to think how nicely had tricked them. believe that Mr. Lofts will, in any case, lose four or five thousand pounds by Wayman's frauds. Mrs. Male, too, is left in very difficult position, inasmuch she had only the signature of one the Trustees out of two to the discharge for the £1,000, which she paid off in February, and it will probably become question whether she is or is not liable to pay the £1,000 over again. We may mention Smart Trick played by Mr. Way man on the Friday his departure, which showed that was no novice in the arts of trickery, and that he had probably turned over in his mind many times the best method effecting his escape from the town when it had become too hot hold him. seems that on Friday, when he was making preparations for his exit, he sent up to the house of a gentleman in the avenue, with whom he was on fiendly terms, and, giving some plausible reason, he asked to be allowed to borrow a travelling bag and hat box. The request was immediately granted, and our readers will understand the importance of the little raanoauvre when they consider that, besides being the richer by two useful articles, instead of his travelling bag bearing the letters E. W.," it displayed to all the world the letters P." soon, therefore, as he got to London his identity would be immediately dropped, and he would, doubt, adopt some names beginning with "F. P." Little dodges of this kind, however, may serve an immediate purpose; but it is obvious that soon the little trick was discovered the borrowed articles would no longer serve as cloak. But still, method of getting rid of his identity for the moment, was rather clever, and was quite fit to rank with his little operation on the King's-parade, by which succeeded borrowing . £100, the promise of giving £5 for the use it for a few days. Some inquiries have been made as to the amount of money that Mr. Wayman had with him when he went away, and, far as any idea can be formed, it seems probable that he had £2,000 or £3,000, a considerable part of which he took care to have in hard cash. A Auspicious Circumstance. In connection with this money which



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*Mr. Wayman had with him, there was a circumstance which, by a curious chance, came to the knowledge of some persons in the town, which greatly tended to increase their suspicion that Mr. Wayman had gone, and that was that he seems to have insisted upon the payment, by Mr. Furber, of the £775 for the furniture and effects in his house in hard cash, and we believe that an attempt was made by Mr. Lofts, in the interests of the estate, to put stop to the sale of the furniture to Mr. Furber lodging a protest at the office of Messrs. Price & Furber, in London, on the very day when the money arrived in Cambridge.*

*Unbounded Confidence.*

*Illustrations are continually recurring the implicit confidence which Mr. Wayman's clients seemed to have reposed in him and the adroit way he had of persuading all sorts of people to leave their affairs, without scruple or question, in his own hands. Many of our readers will remember the case of Mr. Bainbridge, a tailor, in Trinity street, who died and left a considerable amount of property behind him. Mr. Bainbridge was a client Mr. Wayman's, and it seems that he took advantage of this circumstance to communicate with the legatees and persuade them that it would be to their advantage, instead of receiving the money due to them under the will of Mr. Bainbridge, to allow him to invest the moneys for them in good securities, which he had at his disposal. By plausible representations, he was able in large number of cases to induce the legatees to give him a written assent to this procedure, and the consequence was, our readers will see, that Mr. Wayman received the money which came in from the estate and handed over to his dupes a number of securities, which have proved to be bad. Mr. Wayman also contrived to involve the estate of Mr. Bainbridge in Chancery, and this, possibly, was another device of his to create a large amount of business for himself.*

*A Curious Claim.*

*In connection with the estate of Mr. Bainbridge, a rather singular claim has been set up, the exact origin of which we are not at this moment able to explain. So far as it goes, however, we can state that Messrs. Horn and Francis, solicitors, Berkeley street, London, have sent a letter to Mr Edward Few, of Willingham, making a claim for £250 on behalf of Mr. Henry Lofts, who is the trustee appointed in the Chancery suit which has been originated in the manner we have described. Mr. Few knows nothing whatever about any sum of £250, and never incurred any obligation to Mr. Bainbridge or to his estate, and it is surmised that the claim must be founded either upon some document which was never signed by Mr. Few, or else the claim must arise because of the conveyance to Mr. Few of a parcel of land at Longstanton. Mr. Wayman did convey to Mr. Few some property at Longstanton some time ago belonging to Mr. Linton, but if there was such a mortgage upon this property it was not in any way disclosed in the conveyance.*

*Further Frauds.*

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In addition to all the flagrant frauds which we have already exposed, we may mention that further mortgages are still coming in, two fresh ones having made their appearance within the last few days. In one case, a sum of £1,000 had been borrowed upon security on Mr. Linton's estate, and, in another case, a sum of £700 had been borrowed in a similar way. It seems that the holder of the latter security wrote to Mr. Wayraan, and expressed some doubts as to the sufficiency of the security; whereupon Mr. Wayman wrote his client a letter, which is still extant, in which he said it was true that this mortgage was not a first mortgage ; but, at tha same time, there was ample security, amounting to £15,000 or £20,000, behind the mortgage. With these assurances, the investor was naturally satisfied ; but he now discovers, of course, that, instead of there being £15,000 behind it, there is not, in point of fact, single farthing. EPHRAIM WAYMAN.

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Cambridge Independent Press 15th June 1888

*Town and County News. CAMBRIDGE. Mr. Wayman's Affairs. — We understand that the Board of Trade has this week confirmed the appointment of Mr. William Peed, as trustee of Mr. Ephraim Wayman's estate, and that the first meeting of the committee of inspection was held yesterday (Thursday). As we informed our readers last week Mr. Furber, who, it will be remembered bought Mr. Wayman's furniture on the eve of his departure for £775, and sold them by auction for £1,788, has offered to compromise the matter handing over to the estate half the amount of profit which he realised—about £500. It is thought by some that it by no means certain that a Court of Law would hold the transaction between Mr Furber and Mr Wayman illegal, and we are informed that the Trustee is personally in favour of the compromise being effected. The greater part of the book debts, which Mr Wayman disposed of just before his departure, will probably also be brought into the estate, in as much as the gentleman to whom he had assigned them did not have time before the Official Receiver took possession to give notice of his assignment to the various people whose debts to Mr Wayman he purchased. We believe that no steps have yet been taken to secure the arrest of Mr Wayman.*

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