

Cashier Cooper let his Bulldog Bark

An incident from the history of
the Farmers Bank

Submitted by BOB COCHRAN

In the nineteenth century it was not uncommon for the cashier or other bank officers to live in the building of their bank, typically upstairs over the bank. This was the case of Richard G. Cooper, cashier of the New Castle branch of the Farmers Bank of the State of Delaware, who lived over the bank with his family.

WILLIAM J. BLACK, who was the United States Consul at Nuremberg, was the brother-in-law of Richard Cooper. On the 30th of September, 1877, he was visiting Cooper and his family and was sleeping in the parlor in the living quarters. In the very early morning, four men were engaged in the process of breaking into the bank. They placed a ladder against the sill of the window of his room and one man climbed up, carrying the side of a wheelbarrow. He placed the piece of wood on the tin covering of the window cornice, and two of the other men joined him outside the room.

Black recounted that he had been awakened by the sound of whispering voices at 1:45 a.m. He looked toward the window, and saw a man climbing through it. He jumped up from the bed, cried out an alarm, and started for the door leading to the hall. At that moment he was grabbed by the three men; one of the men drew a pistol and told him not to make another sound. Black was thrown on the bed, and his legs tied below the knees. He was asked how many people were in the house, and he told the men that every room was occupied. With that he was covered up with the pillow and bedclothes.

There were two rooms on either side of the hall that ran through the upper floor of the bank building. The noise across the hall had aroused Richard Cooper; he got out of bed, picked up his revolver from the top of the bureau, and walked out into the hall. (The next day, a reporter from the *Morning News* would describe this revolver as "a Bulldog self-cocking pistol similar to the one Guiteau used on President Garfield.")

Cooper went to the door of his daughter's room to see if she had been disturbed. Deciding that she had not, he listened at the door of Black's room; he heard muffled voices, but thought for a

moment that his brother-in-law had brought some friends home without his knowledge. As he entered his wife's room to check on her, he heard a scream from his daughter's room; he went back into the hall, holding his pistol at his right side, hidden by his night clothes. He saw the outline of a short, stocky man at the door of his daughter's room, trying to force his way into the room. The man turned toward Cooper, shining a lantern on him; he raised a revolver and told Cooper, "Don't speak." Cooper later recounted what happened next:

"I replied, 'I won't.'

"And at the same time raised my pistol from my side and fired in his face. He staggered and reeled and dropped the lantern on the floor. He fired at me but missed. By this time the hall was filled with a dense volume of smoke."

Cooper fired again into the smoke, but missed the man. There were two more shots fired in quick succession.

Inside Black's room, one of the two men guarding Black told his companion, "Jim, the jig's all up. Come on." The two men climbed out the window. The third man staggered through the door from the hall and fell against the wall near the window. He turned and fired at Black, the bullet lodging in the mattress; then he too climbed through the open window.

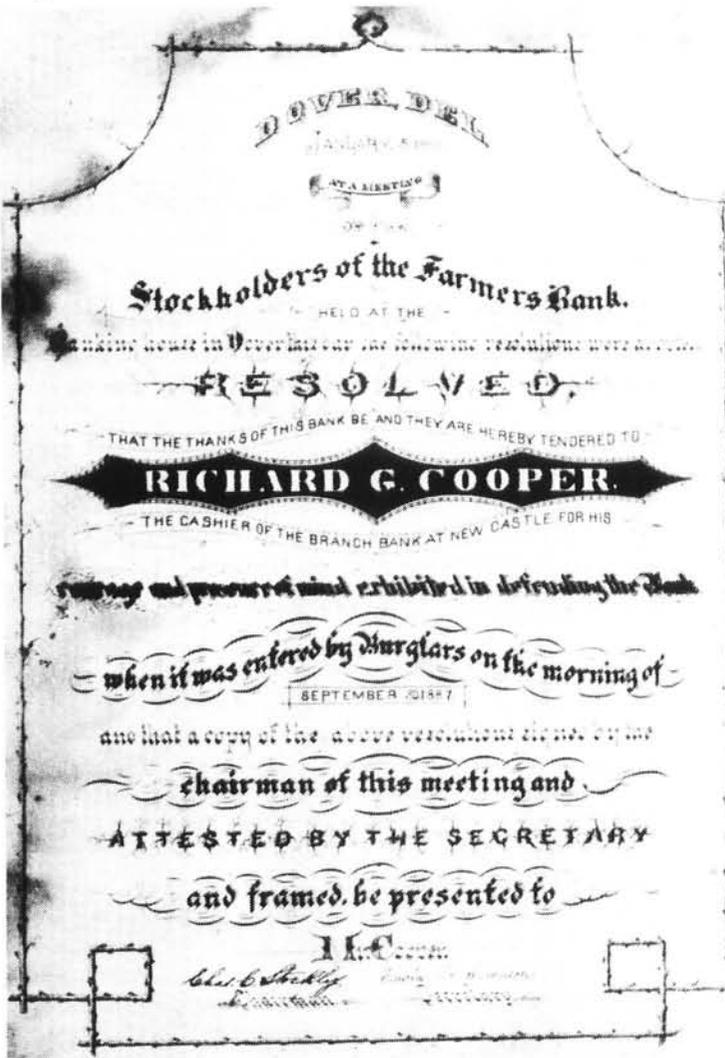
One final shot was fired—by Cooper—at a man fleeing across the street below. Cashier Cooper thought he had hit the man, who "fled limpingly towards the Battery and disappeared." Cooper's son, John, who was eight years old when this took place, would remember the events of this night some sixty-nine years later: "I thought," said he, "that the Civil War had broken out again."

By this time the neighbors, hearing the gunshots, were arriving on the run. One who lived across the street from the bank claimed to have seen several men run into the fog and dart across the Battery. Another, Jefferson Downham, climbed up the ladder and into Black's room. Cooper's daughter, seeing him, cried out; only her father's recognition of Downham's voice when he yelled "Don't shoot!" saved him from being shot.

Alexander Cooper, Richard's brother, was a lawyer and a director of the bank. A methodical person, he took statements from his brother and Mr. Black. These statements were the basis of the report in the next day's edition of the *Morning News*, under the following headline:



New Castle branch of the Farmers Bank of the State of Delaware. The upstairs window the would-be robbers entered is behind the tree.



Richard G. Cooper, Cashier of the Farmers Bank.

The certificate issued to Cooper by the bank. It reads:
 "Dover, Del. January 5, 1888.
 At a meeting of the Stockholders of the Farmers Bank held at the banking house in Dover this day the following resolution was adopted: RESOLVED, that the thanks of this bank be and they are hereby tendered to RICHARD G. COOPER, the cashier of the branch bank at New Castle, for his courage and purpose of mind exhibited in defending the bank when it was entered by burglars on the morning of September 30, 1887, and that a copy of the above resolution signed by the chairman of this meeting and attested by the Secretary and framed, be presented to Mr. Cooper."

BURGLARS FOILED

Masked Men Fail to Rob New Castle's Bank
 Cashier Cooper Shoots a Villain in the Face

The reporter related in the story that a hat, "a neat black derby", was found in the hall near the lantern dropped by the wounded man; the hat was smeared with blood. Describing Black's room, the reporter stated:

There the bloody trail continued. Against the wall where the man fell were large smears of blood on the paper as if from his hand. A white cover on a little table nearby was dotted with crimson. Several of Mr. Black's newly laundered shirts lying on a chair looked as though they had been sprinkled with blood, the blots being half an inch in diameter.

... The window sill was bloody and the wooden side of a wheelbarrow, which the burglars had placed on the tine of the parlor window to deaden the sound, was literally covered with blood. On it was also found a piece of flesh half an inch long. It looked like a piece of a man's tongue very much resembling gristle. On every one of the flat rungs of the ladder, with the exception of two, were smears of blood.

The trail of blood led across the battery and onto a wharf, indicating the men had escaped in a boat. A reward of \$1500 was offered by the bank, and Pinkerton Detectives were called in to investigate. The only evidence discovered was a canvas satchel found under a freight car, which contained files, powder, dynamite and fuses. Alexander Cooper added a footnote to the story at a later date:

About six months afterwards the dead body of a man, well dressed and with a handsome ring upon one of his fingers was found in the marsh near the mouth of Christiana River. His face was disfigured beyond recognition but from his general figure and clothing and upon investigation by the detectives, it was concluded that he was the burglar whom Mr. Cooper shot in the hall.

Richard Cooper was later called to New York by the police. They were holding a man who was charged with murder. The man's alibi was that, at the time of the murder, he was rowing across the Delaware River on his way to rob the Farmers Bank. All of the men who had entered the bank building had worn masks, so Cooper could not identify the man. However, the man called Cooper by name when he entered the cell. The man confirmed that he and his companions had indeed escaped by boat; he also stated that the man Cooper had shot had died in the boat, and that his body had been thrown overboard into the Delaware River.

At the annual meeting of the Farmers Bank's stockholders the following January, Cooper was presented with an award of \$500, and a framed certificate of appreciation for his actions.

REFERENCE

THE FARMERS BANK. An Historical Account of the President, Directors and Company of the Farmers State Bank of the State of Delaware. 1807-1957. Dudley C. Lunt. Copyright 1957, The Farmers Bank of the State of Delaware. Dover, Delaware.