



## The Paper Column

# King City, Missouri, Blood Money

by Peter Huntoon

If you own a high grade Series of 1882 brown back or 1902 date back note from The First National Bank of King City, Missouri, you owe a debt of gratitude to a reclusive hoarder named Mary Hammer for preserving it for you. She paid the ultimate price for her contribution to your collection; she was murdered for it in January 1949.



Figure 1. The great gift of the Hammer hoard was \$5 Series of 1882 brown backs issued by The First National Bank of King City. Many of these were saved in uncirculated condition by Miss Hammer. There was no shortage of \$10 brown backs from the bank either, and although \$20s are mentioned in court records, only one \$20 brown back is reported from the bank that may or may not be from the hoard. Photo courtesy of Heritage Auction archives.

King City lies 25 miles northeast of St. Joseph, Missouri. The town of Stanberry, which is where much of the story played out, is another 9 miles north of King City. Both towns are in Gentry County, the county seat being Albany northeast of King City.

I am not going to write the detective story explaining how this case unfolded. That job was done by George Beltz (1950) partway through the prosecution of the crime. Ultimately seven people were convicted of involvement in the crime, two for the murder of the poor woman.

What I will do is tell you as best I can what happened based on extensive reporting in *The Stanberry Headlight* on April 7, 1950, immediately on the heels of confessions by one of the murders and two others involved in a subsequent theft of money from Miss Hammer's house. The tale is fleshed out with statements from Beltz' article and subsequent court records.

Understand at the outset that two of the principals raided Miss Hammer's home, killed her and stole some of the money in the hoard. The primary architect of the crime then returned with two different friends to ransack the place because he had left money behind. The date of the ransacking and even the number of times they returned are a bit uncertain, but it is likely those thefts occurred after Miss Hammer's body was discovered. On this point the confessions elicited from the two new participants became self-serving because one wanted to lay blame off

on the others and both wanted to shield themselves from being accessories to the murder.

Mary Hammer's situation was profiled in as follows (State vs Emrich, Jul 14, 1952).

Mary Hammer, a single person, 82 years of age, lived alone on her 400 acre farm in Gentry County, three miles south of Island City and seven miles south of Stanberry. She was badly crippled by rheumatism and, since about 1941, had walked with difficulty, using a crutch and a cane. During the winter she usually sat in the kitchen of her home, close to the stove, with her overshoes on and her cane and crutch within reach. She paid her bills in cash from a place within reach of her chair, or from containers on the kitchen shelves. She had a few cattle on the farm and she fed them hay from a barn close to the house. She was last seen alive on January 18, 1949, and immediately prior to a six inch snow, which began that day and was followed by several days of sub-zero weather.

State vs. Emrich (Mar 12, 1951) adds texture to her lot in life.

The deceased Mary Hammer was a recluse 82 years old, who lived alone in squalor mostly in the kitchen of her isolated farm house over six miles southwest of Stanberry, in Gentry County. In the winter she wore her outdoor clothing in the inadequately heated kitchen, and because she was a cripple had her cane and crutch near at hand.

Her younger sister Lizzy lived on a farm of about the same size two and a half miles away. Several nephews lived in the vicinity.

According to State vs. Emrich (Jul 14, 1952), Elsie Emrich, about 40 or 41 at the time, was talking with her son Harold, who went by the nickname Hoover, and a neighbor Freddie McQuinn at the B. and C. Café in Stanberry during the afternoon of January 18th, a Tuesday. Hoover brought up the idea that there was a lot of scrap iron on Miss Hammer's farm and it would be great if there was someone who could go with him to get it.

Mrs. Emrich chimed in that Miss Hammer had a lot of cattle and a lot of money down there. She suggested that if Hoover and Freddie went to look for old iron, they also should look for the money.

Hoover was 18 year old at the time; Freddie 34. Freddie was retarded with the developmental attainment of a boy. For five years he lived across the alley from Elsie Emrich and her children, and he visited her "home often and kept company with her."

The following emerges upon synthesizing pieces of the story in The Stanberry Headlight (Apr 7, 1950) and State vs. Emrich (Jul 14, 1952). Two days after Elsie suggested they should look for money, Hoover and Freddie set off on Thursday January 20th hitchhiking and walking to have a look at Ms. Hammer's farm. Freddie claims Hoover knocked on the door and when Miss Hammer opened it, Hoover knocked her to the floor. They demanded to know the whereabouts of her money. While begging for her safety she directed them to containers under the bed in the bedroom. The two retrieved three 1-gallon syrup buckets and took them back into the kitchen.

Hoover picked up Miss Hammer's crutch, struck her three times on the head then jabbed her a couple of times in the chest with it rendering her unconscious. It is uncertain that this killed her. They next carried her out to her barn near a manger and put some hay on top of her. Then Freddie broke her crutch and scattered the pieces of it on the hay so that it would look as if the cattle had trampled her. They left the barn door open.

They then returned to the kitchen, where they opened the three gallon buckets of money. Both stuffed their pockets. "Some of it was loose and some was tied up with string. Some of it looked like new bills, but some of it was old paper money, some bills were of large size and yellow. There also were some gold coins, pennies and silver dollars" (State vs. Emrich, Jul 14, 1952).

Dusk was falling so they walked east toward the highway where they caught a ride back to Stanberry. The sub-zero temperatures finished Miss Hammer off if she was not already dead. On reaching Stanberry, they first visited a pool hall and then headed toward their homes. Along the way, Freddie gave most of the money he had to Hoover to pass on to his mother, which Hoover did.



Figure 2. Harold "Hoover" Emrich, left, and Freddie McQuinn were convicted of murdering 82-year old Mary Hammer in 1949 for her hoard of currency. Photos from Beltz (1950).

Miss Hammer's frozen body was discovered on the afternoon of Saturday January 22, 1949 (Stanberry Headlight, Jan 27, 1949). A young neighbor had gone to talk to her about renting some pasture. When he arrived the south facing kitchen door was open and snow was on the floor. He went to the hen house and barn but could not find her. Concluding something was amiss, he returned with his father, mother, two siblings and the deceased's sister Lizzie. They discovered Miss Hammer's body near a manger in the barn lying on a ladder and covered with hay and pieces of her crutch. One of her galoshes containing a shoe was off and covered with hay. The cane and mittens she ordinarily used were found in her house.

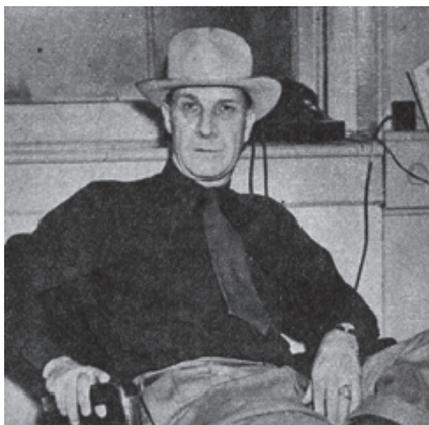


Figure 3. Sheriff Everett Bowman was the principal law enforcement officer who pulled the Hammer murder case together. Photo from Beltz (1950).

Gentry County Sheriff Everett Bowman and County Coroner Dr. C. N. Williamson of Albany were summoned. The Coroner concluded that Miss Hammer had come out to feed the cattle, had a heart attack and fell over. Lizzie, though, pointed out that her sister never fed the cattle in the barn, but instead dragged bales of hay out into the barnyard. Bowman was unsettled, pointing out that cattle did not trample human bodies unless stampeded.

Lizzie and a nephew sealed the house the next day by nailing the windows and doors closed.

On Monday, January 24th, Hoover Emrich gathered up a friend Tommy Beal, age 23, and together they collected a

third friend, Columbus McCrary, at the latter's home in Stanberry. McCrary, 36, married with three children, was the son of a carpenter who occasionally employed Freddie McQuinn and his father. Hoover and Beal talked McCrary into driving south on the pretext of hunting rabbits and the conversation drifted to the old women who had died. Soon they were ransacking her house. They returned to the Stanberry city dump where they split up some \$4,000.

The next day, Tuesday the 25th, they left for drinking spree in St. Joseph with a stop to visit Hoover's mother who worked at a restaurant there. Two bartenders would not take the large size notes from the hoard, but finally Beal found a compliant one who cashed a \$20. McCrary split from the others and stayed overnight at a rooming house.

The next morning McCrary found a barkeeper name Eli Bodine who cashed two large \$5s for him, keeping \$5 for his bother. Shortly thereafter the St. Joseph police took McCrary in for questioning. According to Beltz (1950), St. Joseph Chief John Lard called Sheriff Bowman asking if he might know anything about old money from King City floating around because McCrary's notes were issued by The First National there. Bowman went to St. Joseph where he helped question McCrary. McCrary was released Thursday, the 27th, after he claimed he found the notes at the King City dump.

McCrary developed serious misgivings about the theft so he threw the can containing his share of the loot out of the car near the Frank Morris farm on his way back to Stanberry.

He reconnected with Hoover on Sunday, the 30th, who told him Beal had found a man in Council Bluffs, Iowa, who would cash the money for them. They went back to the Morris farm, retrieved the can and Hoover took all the money. That was the last that McCrary saw of money from the hoard.

In the meantime, one of Lizzie Hammer's nephews discovered that someone had broken into Miss Hammer's house. Still later Lizzie and the nephew realized that the place had been thoroughly ransacked. This is consistent with Beal's confession that Hoover, McCrary and he went to the house on the 24th, found nothing, then returned on the morning of the 25th when he found a bucket upstairs that was filled with \$3,700. According to him, it was after this that they split the money up.

No one suspected robbery when Miss Hammer's body was found, but in short order Sheriff Bowman started to connect the dots. McCrary's old notes in St. Joseph appear to have been the first.

The day after Bowman participated in the interview of McCrary, he started calling bank cashiers in the vicinity to learn if any had seen old money lately. His persistence finally bore fruit when he called the cashier at the Farmers State Bank at Stanberry. Bowman investigated, producing this jewel that appeared in *State vs Emrich* (July 14, 1952).

On January 24, 1949, Arden Swinford was walking in the street in Stanberry, there was quite a bit of snow and, as he passed the intersection between the Duffy corner and the southeast corner of the block where [the Emrich's] lived, he found a \$5 bill of old type, dated in 1882. On the same date, but on the sidewalk near Duffy's apartments, one half block east of [the Emrich's] home, Alvin Stuart found two \$20 bills, a five and a ten, all folded together, and 20 or 30 feet on east he found another \$20 bill on the sidewalk. He cashed them at the Farmers State Bank at Stanberry, delivering them to Mr. Frederick, the banker. One bill was dated June 29, 1910. Ralph Frederick, the banker, a witness for the state, identified two of the bills that had been presented to him by Mr. Stuart.

The plate date on Series of 1902 notes issued by The First National Bank of King City is June 29, 1910. Beltz (1950) fleshed out the story by advising that Swinford's \$5 was issued by The Fort Dearborn National Bank of Chicago, whereas all of Stuart's notes were from The First National Bank of King City.

Secret Service agent James L. Lewis from Kansas City arrived in Stanberry on March 29th bearing a report from the Omaha office of the Secret Service that nine gold certificates had been redeemed at the Omaha branch of the Federal Reserve Bank of Kansas City that had been traced to Beal and Hoover. Upon learning this, Deputy Marshal D. M. Pierce in Stanberry summoned Sheriff Bowman from Albany, the county seat.

Beltz (1950) embellished the newspaper account by claiming that The Federal Reserve Branch at Omaha had been receiving unusually large numbers of large size notes, most issued by The First National Bank of King City, but others as well including the gold certificates. Both those at the bank and Lewis' curiosity were piqued because the notes were coming in from all over the region served by the bank and that they totaled \$4,000. Clearly someone was parsing out a hoard instead of redeeming it at once, which looked suspicious.

Bowman now concluded that indeed there was a connection between Miss Hammer's death and the sudden appearance of the large size notes. McCrary was brought in for questioning that same day. After being confronted with barkeeper Eli Bodine, who had cashed the two large \$5s for him in St. Joseph, McCrary admitted to ransacking the house with Hoover and Beal. Beal was picked up in Hastings, Nebraska, the next day whereupon Bowman and a deputy drove over and returned him to Albany. Beal also talked.

The pattern that emerged, aside from a few instances where the actual thieves passed notes from the hoard, was that most of the money had been split into small lots and brokered to compliant acquaintances who redeemed it for current notes in banks around the region for about a one-third cut.

Anecdotes such as the following from State vs Emrich (Mar 12, 1951) were forthcoming.

Harwood McKain, an employee in a tavern in Council Bluffs, Iowa, testified that late in January and early in February, 1949, [Hoover] Emrich and a man called Tommy [Beal] had him exchange some old style large size paper currency for newer smaller bills at the Federal Reserve Bank in Omaha. The bank records showed that \$610 in old bills, \$180 of them being retired gold certificates, were cashed on or about February 2. On another occasion witness McKain cashed \$1500 in old bills for [Hoover] and Tommy retained \$500 for his trouble. [Hoover] was questioned by the Council Bluffs police on January 27, 1949, and denied having any old money. Registration cards of the Ogden Hotel in Council Bluffs were introduced without objection showing he was there on January 27, 28 and 30.

A Mr. and Mrs. Charles Sweat, who operated a gasoline service station in Gentry County testified that on March 19, about two months after Mary Hammer's death, [Hoover] and McQuinn bought two automobile tires from them without inquiry as to the price, and when [Hoover] paid for them he pulled from his pocket a handful of tarnished silver dollars two of which were dated 1881 and one 1900.

McKain was the fellow in Council Bluffs who Hoover told McCrary would exchange money for them after he and McCrary retrieved McCrary's loot from along the road near the Morris farm. The \$180 in gold notes McKain redeemed at the Omaha Federal Reserve Branch were the nine gold notes that had set in motion Agent Lewis' investigation of Beal and Hoover.

Very revealing was that David Hammer and three brothers - nephews of Miss Hammer - made a thorough search of Miss Hammer's home on or about April 3 at the request of Sheriff Bowman and found \$142 in some cans. There were seven \$20 bills, one a large size. Here was proof positive that Miss Hammer was a hoarder and large size notes were in her house and her hoard.

The authorities were rolling up the case and ensnaring the culprits, but only on the larceny charge. Sheriff Bowman knew that to tie them to the murder, he had to find evidence that some of the money was spent prior to the discovery of Miss Hammer's body. Otherwise the defense of the thieves would turn on the idea that they learned of her death and opportunistically ransacked the house later.

Beltz' (1950) claimed it was Bowman who cinched the murder case. He located a bartender in St. Joseph who took in a large size \$10 on Friday night, January 21st, the day after the murder but before the discovery of Miss Hammer's body. He even kept the note as a souvenir and stated that Freddie McQuinn had spent it.

When rounded up and confronted on April 5, 1950, McQuinn disgorged the details of the murder as recounted above. Even though he had diminished mental capability, the jury found his testimony to be compelling so he took Hoover Emrich down at Hoover's trial.

Hoover Emrich and Freddie McQuinn received 15-year sentences in separate trials. Mother Elsie Emrich got 7 years (Southeast Missourian, Dec 30, 1950). Four others, Hoover's brother Earl, Columbus McCrary, Tommy Beal and Raymond Petty got off with lighter sentences. I never learned Petty's role in the affair.

Miss Hammer's sister Lizzie was surprised to learn of the money, because she thought her sister kept her money in the bank. She speculated that it may have been amassed by their brother Lewis before he died.

The character of the hoard can be deduced in broad terms beyond the snippets in the official records of the case. It is clear that the stolen notes were widely disbursed. Many made their way to Federal Reserve banks where they were redeemed. Others were saved as curios by people or even bankers who received them. The amount in the hoard is uncertain. Court records range from \$6,000 to \$12,000, but both have to be understated because the money was spread around so quickly.



Figure 4. The Hammer hoard also was rich in uncirculated \$10 and \$20 Series of 1902 date backs from The First National Bank of King City. Photo courtesy of Heritage Auction archives.

What we do know is that a good percentage of the notes were Series of 1882 brown backs and Series of 1902 date backs from The First National Bank of King City. Those notes have been turning up in the numismatic market for decades. Thanks to this hoard, these earlier notes from the bank are hugely over represented for a bank of its size. The bank was liquidated in 1924 when it had a circulation of \$100,000.

The 71 King City notes reported in the census maintained by the National Currency Foundation - not all from the hoard - reveal that the hoard contained consecutive runs of uncirculated notes directly from the King City bank because notes from tightly knit runs of serial numbers survive. Most notable are 1882 brown back \$5s with treasury serials in the T2861....T to T2863....T range and \$10s in the V6162....V and V6165....V ranges. There are Series of 1902 date back \$10s in the V556..... and V5787.... ranges and \$20s in the A2579....B range as well.

It is obvious that her hoard included cut sheets of brown backs and possibly 1902 date backs. The high grade King City notes date from 1907-1914 so the hoard was amassed at least during that period.

Of course, the King City notes comprised just a fraction of the whole. There were plenty of circulated notes in the hoard, both national and non-national. Those now in collections bear no hint as to their provenance from the hoard.

Once stolen, the notes received rough handling. Even so, most of the King City notes came down to us in remarkable condition. It is certain that many of the King City notes disbursed from the hoard haven't been recorded in the census.

The hoard contained at least 600 to 750 notes using the \$6,000 low-end estimate for its size. If you contemplate the \$12,000 figure also mentioned in the court records, there is a lot of room to dream about many more notes, most of which were redeemed at face. It was the 1950s, and that stuff wasn't worth anything then!

### **Acknowledgment**

Daryl Crotts brought this sad story to my attention and did the leg work decades ago of rounding up the documents that laid it out.

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