Washington Irving

Washington Irving was born in New York City (near present-day Wall Street) at the end of the Revolutionary War on April 3, 1783. His parents, Scottish-English immigrants, were great admirers of General George Washington, and named their son after their hero.

Irving had many interests including writing, architecture and landscape design, traveling, and diplomacy. He is best known, however, as the first American to make a living solely from writing. Initially, he wrote under pen names; one was “Diedrich Knickerbocker.” In 1809, using this pen name, Irving wrote A History of New-York that describes and pokes fun at the lives of the early Dutch settlers of Manhattan. Eventually, this pen name came to mean a person from New York, and is where the basketball team The New York Knickerbockers (Knicks) got its name.

Irving enjoyed visiting different places and a large part of his life was spent in Europe, particularly England, France, Germany, and Spain. He often wrote about the places he visited. However, in spite of his foreign travels, Irving's imagination frequently drew upon his childhood memories of New York State. These memories are reflected in letters that he wrote to family and friends from Europe, as well as in the stories from his most famous work, The Sketch-Book. Published in 1819 under another pen name, "Geoffrey Crayon, Gent," The Sketch-Book includes the short stories "The Legend of Sleepy Hollow" and "Rip Van Winkle." The fictional Sleepy Hollow is actually the lower Hudson Valley area near Tarrytown, N.Y., and Rip Van Winkle sleeps through the entire Revolutionary War in the Catskill mountains of upstate New York.

By the late 1820s, Irving had gained a reputation throughout Europe and America as a great writer and thinker. Trained as a lawyer, Irving was active in the field of diplomacy. In 1842, American President Tyler appointed him Minister to Spain - a position we would now call ambassador. This meant he traveled throughout Europe as a diplomatic representative of the United States. Feeling a desire to be among fellow Americans and his family, in 1832 Irving returned from Europe to New York where he established his home, Sunnyside, in Tarrytown. On November 28, 1859, on the eve of the Civil War, Washington Irving died at Sunnyside surrounded by his family. He was buried in the Sleepy Hollow Cemetery at the Old Dutch Church in Sleepy Hollow, N.Y.

http://www.hudsonvalley.org/education/Background/abt_irving/abt_irving.html

Notes on Irving:
- After revolution, Americans also built a cultural identity—included a national literature
- America had authors who made a living with their writing.

Two Key works:
- A History of New York (1809) by Diedrich Knickerbocker (satire)
- The Sketch Book (1819), collection of essays and stories, including "Rip Van Winkle" and "The Legend of Sleepy Hollow"

Irving and fellow New Yorker, James Fennimore Cooper, demonstrated two important developments in American Literature:
1. American settings and American themes (look for these as you read Irving’s stories)
2. Writers were as talented as European writers; earned international respect
Key points about Irving:
- Used pen names, “Diedrich Knickerbocker”, “Geoffrey Crayon”
- 1st American to write for pleasure
- 1st American literary humorist
- Wrote the first modern short story.
- Wrote history and biography too
- 1st to gain an international reputation

Literary Focus:
Third-Omniscient Point of View
“The Devil and Tom Walker” uses third-person omniscient point of view in which an all-knowing narrator relates the events of the story. Stories using this perspective have the following characteristics:
- A narrator who stands outside the action
- Details about the thoughts and feelings of all the characters
- The narrator’s commentary about the events in the story

As you read the story, notice how Irving’s use of the omniscient narrator allows you to see the conflicts in the story from several angles.

Characterization
Irving uses characterization to reveal personality traits of his characters. In stories told using third-person point of view, characterization is achieved in two primary ways:
- In direct characterization, the narrator tells the reader what the character is like.
- In indirect characterization, personality traits are revealed through the words, thoughts, and actions of the characters.

Irving uses both characterization methods.

Story Background:
“The Devil and Tom Walker” reveals the cultural attitudes of New Englanders during the 1720’s. Irving suggests these attitudes through descriptive details, the narrator’s comments, and dialogue. He leaves it up to you to make inferences, or draw conclusions, based on these elements. Watch for details about religious beliefs, Native Americans, slavery, Puritans, and other historical details.

The story is a variation of the Faust legend—a tale about a man who sells his soul to the Devil for earthly benefits. The legend was inspired by a real person, a wandering scholar and conjurer named Faust who lived in early sixteenth-century Germany. Faustbach, the first printed version of a Faust legend, was published in 1587. That story proposed that Faust had made a pact with the Devil for knowledge and power on Earth. Other versions have appeared over the years. Each retelling involves a person who trades his soul for experience, knowledge, or treasure. In some stories the protagonist is doomed while in others he is redeemed.
A few miles from Boston, in Massachusetts, there is a deep inlet winding several miles into the interior of the country from Charles Bay, and terminating in a thickly wooded swamp, or morass. On one side of this inlet is a beautiful dark grove; on the opposite side the land rises abruptly from the water's edge, into a high ridge on which grow a few scattered oaks of great age and immense size. Under one of these gigantic trees, according to old stories, there was a great amount of treasure buried by Kidd the pirate. The inlet allowed a facility to bring the money in a boat secretly and at night to the very foot of the hill. The elevation of the place permitted a good look out to be kept that no one was at hand, while the remarkable trees formed good landmarks by which the place might easily be found again. The old stories add, moreover, that the devil presided at the hiding of the money, and took it under his guardianship; but this, it is well known, he always does with buried treasure, particularly when it has been ill gotten. Be that as it may, Kidd never returned to recover his wealth; being shortly after seized at Boston, sent out to England, and there hanged for a pirate.

About the year 1727, just at the time when earthquakes were prevalent in New England, and shook many tall sinners down upon their knees, there lived near this place a meager miserly fellow of the name of Tom Walker. He had a wife as miserly as himself; they were so miserly that they even conspired to cheat each other. Whatever the woman could lay hands on she hid away: a hen could not cackle but she was on the alert to secure the new-laid egg. Her husband was continually prying about to detect her secret hoards, and many and fierce were the conflicts that took place about what ought to have been common property. They lived in a forlorn looking house, that stood alone and had an air of starvation. A few straggling savin trees, emblems of sterility, grew near it; no smoke ever curled from its chimney; no traveler stopped at its door. A miserable horse, whose ribs were as articulate as the bars of a gridiron, stalked about a field where a thin carpet of moss, scarcely covering the ragged beds of pudding stone, tantalized and balked his hunger; and sometimes he would lean his head over the fence, look pitifully at the passerby, and seem to petition deliverance from this land of famine. The house and its inmates had altogether a bad name.

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

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1 Kidd the pirate: Captain William Kidd (1645-1701)
2 termagant: quarrelsome woman
3 clapperclawing: clawing or scratching
One day that Tom Walker had been to a distant part of the neighborhood, he took what he considered a short cut homewards through the swamp. Like most short cuts, it was an ill chosen route. The swamp was thickly grown with great gloomy pines and hemlocks, some of them ninety feet high; which made it dark at noonday, and a retreat for all the owls of the neighborhood. It was full of pits and quagmires, partly covered with weeds and mosses; where the green surface often betrayed the traveler into a gulf of black smothering mud; there were also dark and stagnant pools, the abodes of the tadpole, the bull-frog, and the water snake, and where trunks of pines and hemlocks lay half drowned, half rotting, looking like alligators, sleeping in the mire.

Tom had long been picking his way cautiously through this treacherous forest; stepping from tuft to tuft of rushes and roots which afforded precarious footholds among deep sloughs; or pacing carefully, like a cat, along the prostrate trunks of trees; startled now and then by the sudden screaming of the bittern, or the quacking of a wild duck, rising on the wing from some solitary pool. At length he arrived at a piece of firm ground, which ran out like a peninsula into the deep bosom of the swamp. It had been one of the strong holds of the Indians during their wars with the first colonists. Here they had thrown up a kind of fort which they had looked upon as almost impregnable, and had used as a place of refuge for their squaws and children. Nothing remained of the Indian fort but a few embankments gradually sinking to the level of the surrounding earth, and already overgrown in part by oaks and other forest trees, the foliage of which formed a contrast to the dark pines and hemlocks of the swamp.

It was late in the dusk of evening that Tom Walker reached the old fort, and he paused there for a while to rest himself. Any one but he would have felt unwilling to linger in this lonely melancholy place, for the common people had a bad opinion of it from the stories handed down from the time of the Indian wars; when it was asserted that the savages held incantations here and made sacrifices to the evil spirit. Tom Walker, however, was not a man to be troubled with any fears of the kind.

He reposed himself for some time on the trunk of a fallen hemlock, listening to the boding cry of the tree toad, and delving with his walking staff into a mound of black mould at his feet. As he turned up the soil unconsciously, his staff struck against something hard. He raked it out of the vegetable mould, and lo! a cloven skull with an Indian tomahawk buried deep in it, lay before him. The rust on the weapon showed the time that had elapsed since this death blow had been given. It was a dreary memento of the fierce struggle that had taken place in this last foothold of the Indian warriors.

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

"Let that skull alone!" said a gruff voice.

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

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

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

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

"Deacon Peabody be d——d," said the stranger, "as I flatter myself he will be, if he does not
look more to his own sins and less to his neighbor’s. Look yonder, and see how Deacon
Peabody is faring."

Tom looked in the direction that the stranger pointed, and beheld one of the great trees,
fair and flourishing without, but rotten at the core, and saw that it had been nearly hewn
through, so that the first high wind was likely to below it down. On the bark of the tree
was scored the name of Deacon Peabody. He now looked round and found most of the tall
trees marked with the name of some great men of the colony, and all more or less scored
by the axe. The one on which he had been seated, and which had evidently just been hewn
down, bore the name of Crowninshield; and he recollected a mighty rich man of that
name, who made a vulgar display of wealth, which it was whispered he had acquired by
buccaneering.
"He’s just ready for burning!" said the black man, with a growl of triumph. "You see I am
likely to have a good stock of firewood for winter."

"But what right have you," said Tom, "to cut down Deacon Peabody’s timber?"
"The right of prior claim," said the other. "This woodland belonged to me long before one of
your white faced race put foot upon the soil."

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

"Oh, I go by various names. I am the Wild Huntsman in some countries; the Black Miner
in others. In this neighborhood I am known by the name of the Black Woodsman. I am he
to whom the red men devoted this spot, and now and then roasted a white man by way of
sweet smelling sacrifice. Since the red men have been exterminated by you white savages,
I amuse myself by presiding at the persecutions of Quakers and Anabaptists; I am the
great patron and prompter of slave dealers, and the grand master of the Salem witches."
"The upshot of all which is, that, if I mistake not," said Tom, sturdily, "you are he commonly called Old Scratch."

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

Such was the opening of this interview, according to the old story, though it has almost too familiar an air to be credited. One would think that to meet with such a singular personage in this wild lonely place, would have shaken any man's nerves: but Tom was a hard-minded fellow, not easily daunted, and he had lived so long with a termagant wife, that he did not even fear the devil.

It is said that after this commencement, they had a long and earnest conversation together, as Tom returned homewards. The black man told him of great sums of money which had been buried by Kidd the pirate, under the oak trees on the high ridge not far from the morass. All these were under his command and protected by his power, so that none could find them but such as propitiated his favor. These he offered to place within Tom Walker's reach, having conceived an especial kindness for him: but they were to be had only on certain conditions. What these conditions were, may easily be surmised, though Tom never disclosed them publicly. They must have been very hard, for he required time to think of them, and he was not a man to stick at trifles where money was in view. When they had reached the edge of the swamp the stranger paused.

"What proof have I that all you have been telling me is true?" said Tom.

"There is my signature," said the black man, pressing his finger on Tom's forehead. So saying, he turned off among the thickets of the swamp, and seemed, as Tom said, to go down, down, down, into the earth, until nothing but his head and shoulders could be seen, and so on until he totally disappeared.

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

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

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

He was not prone to let his wife into his confidence; but as this was an uneasy secret, he willingly shared it with her. All her avarice was awakened at the mention of hidden gold, and she urged her husband to comply with the black man's terms and secure what would make them wealthy for life. However Tom might have felt disposed to sell himself to the

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5 Avarice: greed
devil, he was determined not to do so to oblige his wife; so he flatly refused out of the mere spirit of contradiction. Many and bitter were the quarrels they had on the subject, but the more she talked the more resolute was Tom not to be damned to please her. At length she determined to drive the bargain on her own account, and if she succeeded, to keep all the gain to herself.

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

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

What was her real fate nobody knows, in consequence of so many pretending to know. It is one of those facts that have become confounded by a variety of historians. Some asserted that she lost her way among the tangled mazes of the swamp and sunk into some pit or slough; others, more uncharitable, hinted that she had eloped with the household booty, and made off to some other province; while others assert that the tempter had decoyed her into a dismal quagmire on top of which her hat was found lying. In confirmation of this, it was said a great black man with an axe on his shoulder was seen late that very evening coming out of the swamp, carrying a bundle tied in a check apron, with an air of surly triumph.

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

"Let us get hold of the property," said he, consolingly to himself, "and we will endeavor to do without the woman."
As he scrambled up the tree the vulture spread its wide wings, and sailed off screaming into the deep shadows of the forest. Tom seized the check apron, but, woeful sight! found nothing but a heart and liver tied up in it.

Such, according to the most authentic old story, was all that was to be found of Tom's wife. She had probably attempted to deal with the black man as she had been accustomed to deal with her husband; but though a female scold is generally considered a match for the devil, yet in this instance she appears to have had the worst of it. She must have died game however; for it is said Tom noticed many prints of cloven feet deeply stamped about the tree, and several handfuls of hair, that looked as if they had been plucked from the coarse black shock of the woodsman. Tom knew his wife's prowess by experience. He shrugged his shoulders as he looked at the signs of a fierce clapper clawing. "Egad," said he to himself, "Old Scratch must have had a tough time of it!"

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

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

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

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

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

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6 Usurers: money lenders who charge very high interest
"You shall open a broker’s shop in Boston next month," said the black man.

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

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

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

"You shall extort bonds, foreclose mortgages, drive the merchant to bankruptcy—"

"I'll drive him to the d——l," cried Tom Walker, eagerly.

"You are the usurer for my money!" said the black legs, with delight. "When will you want the rhino?"

"This very night."

"Done!" said the devil.

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

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

At this propitious time of public distress did Tom Walker set up as a usurer in Boston. His door was soon thronged by customers. The needy and the adventurous; the gambling speculator; the dreaming land jobber; the thriftless tradesman; the merchant with cracked

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7 rhino: slang term for money
8 Governor Belcher: the governor of Massachusetts Bay Colony from 1730 to 1741.
9 Land Bank: a bank that financed transactions in real estate
10 Land jobbers: people who bought and sold undeveloped land
11 El Dorados: places that are rich in gold or opportunity. This references the legendary country in South America sought by early Spanish explorers for its gold and precious stones.
credit; in short, every one driven to raise money by desperate means and desperate
sacrifices, hurried to Tom Walker.

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

In this way he made money hand over hand; became a rich and mighty man, and exalted
his cocked hat upon ‘Change. He built himself, as usual, a vast house, out of
ostentation; but left the greater part of it unfinished and unfurnished out of parsimony. He
even set up a carriage in the fullness of his vain glory, though he nearly starved the horses
which drew it; and as the ungreased wheels groaned and screeched on the axle trees, you
would have thought you heard the souls of the poor debtors he was squeezing.

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

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

Some say that Tom grew a little crack brained in his old days, and that fancying his end
approaching, he had his horse new shod, saddled and bridled, and buried with his feet
uppermost; because he supposed that at the last day the world would be turned upside
down; in which case he should find his horse standing ready for mounting, and he was
determined at the worst to give his old friend a run for it. This, however, is probably a

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12 ‘Change: exchange where bankers and merchants did business
13 Zionward: toward heaven
mere old wives fable. If he really did take such a precaution it was totally superfluous; at least so says the authentic old legend which closes his story in the following manner.

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

"My family will be ruined and brought upon the parish," said the land jobber. "Charity begins at home," replied Tom, "I must take care of myself in these hard times."

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

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

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

"Tom, you're come for!" said the black fellow, gruffly. Tom shrunk back, but too late. He had left his little bible at the bottom of his coat pocket, and his big bible on the desk buried under the mortgage he was about to foreclose: never was sinner taken more unawares. The black man whisked him like a child astride the horse and away he galloped in the midst of a thunder storm. The clerks stuck their pens behind their ears and stared after him from the windows. Away went Tom Walker, dashing down the streets; his white cap bobbing up and down; his morning gown fluttering in the wind, and his steed striking fire out of the pavement at every bound. When the clerks turned to look for the black man he had disappeared.

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

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

Such was the end of Tom Walker and his ill gotten wealth. Let all griping money brokers lay this story to heart. The truth of it is not to be doubted. The very hole under the oak trees, from whence he dug Kidd’s money is to be seen to this day; and the neighboring swamp and old Indian fort is often haunted in stormy nights by a figure on horseback, in a morning gown and white cap, which is doubtless the troubled spirit of the usurer. In fact, the story has resolved itself into a proverb, and is the origin of that popular saying, prevalent throughout New-England, of “The Devil and Tom Walker.”