

## CROCKFORD AND CROCKFORD'S.

"One who did build his faith so nice  
 Upon the argument of dice,  
 And end all controversy's pace  
 By th' infallibility of *deuce ace*."

Few men have held a more notorious position in the world, that is to say, in Fashion's world, the world of the metropolis, than the individual whose name forms the subject of our present biographical memoir. Mr. Crockford was (to make free with the comprehensive phraseology of a leading journalist) "a great fact," the personification of a ruling passion, or propensity, pervading, in greater or less degree, all classes of society. He was "learned in the turf, and practised in the dice," the Cræsus of the great community of gamblers, the Rothschild of the betting-ring; and it is questionable whether his distinguished prototype of London's eastern hemisphere possessed greater influence in the money market than Crockford had, and exercised, in the immediate region of the sporting world, in which he may be said to have "lived, moved, and had his being." He was a perfect illustration of the proverb, "He plays well that wins;" in him the predicate was fully and practically demonstrated: his gains were enormous, for they were the beneficial results of events, occurring with almost mathematical precision and undeviating accuracy through a lengthened period of time, and governed by the most wealthy and powerful influences. His coffers were an ocean, into which were continually flowing the tributary streams of minor and less experienced capitalists. The tide of success was with him from a very early period of life's voyage, until its termination. The fickleness of Fortune, so desecanted on by poets and moralists of all ages, was known to him only by proverbial report; for he basked in the sunny locality of her smiles, and felt the substantial influence of her favours, with little variation, up to the period of his life's dissolution. The death of this extraordinary man (for such he must be considered, regard being had to his original low position in society, and the accidental circumstances that occasioned, and gave impetus to, his long, uninterrupted, and successful career; his immense accumulation of wealth, and the modes by which such wealth was amassed,) created, as may be conceived, an unusual sensation in the sporting circles, and the public have still a desire to learn something more of his life than has yet been presented to them through the medium of the daily and weekly press. The present sketch may be relied on as coming from an authentic source; it will be found to embrace the leading characteristics of the man, and to point, with faithful narration, to the most remarkable of those eventful speculations in which he was engaged, and the fortunate results of which elevated him to place and standing amongst the most opulent of the day.

Mr. Crockford was born in the year 1775: his father was a fishmonger, in a very humble way of business in the immediate neighbourhood of the Strand, and died while his son William (the subject of our Memoir) was a mere youth; his widow continuing the business.

On the decease of his father, the boy William was necessarily forced into the more active scenes of business: he attended the fish-markets, and in due time became acquainted with the arcanæ of trade, in its principle of wholesale purchase and retail traffic: a knowledge which, being practically well applied, preserved the patronage of friends, increased custom and business, and secured comfortable support to his widowed mother. Years brought with them the usual intimacies and associations; acquaintances were formed within his own immediate sphere, and amongst such were persons of sporting habit and character, frequenters of the betting houses and the gaming-table. To such places he was in due time introduced, and thus early imbibed the propensity for play and venture which characterized his whole subsequent career. The fascinations and excitement of the hazard-table worked their powerful influence on his mind, and soon brought him within the sphere of operation as a principal actor. His means were limited, but to the extent thereof he would frequently speculate. His tone of play increased with the opportunities occurring to indulge therein; and it is a known fact, that, under the potent charm and fluctuating events of the game, he has, on more than one occasion, not only endangered, but absolutely lost the whole of the capital set apart for the morrow's market,—an occurrence that may well be believed to have taken place under severe mortification occasioned by loss, and hope, however fruitless it may have been, of recovery; but, be the fact as it may, the misfortune never affected the stability of his mother's credit in business. It must be remarked of Mr. Crockford, that, even in the period of his novitiate, unlike most youthful gamblers, he was no rash or intemperate player, and, at the period alluded to, seemed to possess an intuitive knowledge of all the subtle and advantageous points of the game; and, what was still more remarkable in a young hand, he exhibited generally a steady and determined patience to wait the advent of particular events, in preference to the less certain and less beneficial mode of indiscriminate speculation. Night after night was he to be seen, regular as the hour, at the place of rendezvous, *setting the castor, taking on the nick, the doublets, and the imperial plan*, and receiving deposits to return large amounts (but considerably short of the real calculated odds) on all the remote and complicated chances of the dice;—matters of simple account, which, strange to say, the majority of players, even at the present day, are wholly unacquainted with, or too indolent to think of, and by reason of which ignorance a fine field of advantage and profit is open to the more knowing and vigilant, of which number was Crockford, and apt as thought to avail himself of any and every opportunity of benefit. For some years he steadily pursued fortune in a small way, under such careful and systematic course of play; but in progress of time, as means increased, he extended his sphere of action and entered more deeply into the spirit of speculation. He became a proficient at cards, and was more particularly skilled in the games of whist, piquet, and cribbage; he frequented the better kind of sporting-houses in the neighbourhood of St. James's Market, where the latter game, more especially, was much played, and for large sums, by opulent tradesmen and others. With one person of this class, a wealthy butcher, a most inveterate lover of the game, and having repute for a skilful know-

ledge of it, Mr. Crockford would contend for days and nights in succession; and from this opponent, and his party, who invariably backed him, Mr. Crockford ultimately won a very considerable sum, which gave spirit and impetus to future venture. The foolish and improvident butcher is said to have been subsequently taken in hand, and *slaughtered*, after the most refined and improved fashion, by the late notorious Lord B——, who *skinned* him of every shilling. He died in a state of the most abject poverty, and under all the torment of bitter reminiscences of his past imprudence.

About this period Mr. Crockford entered also into the speculations of the Turf. He was no "bastard to the time," but "smacked of observation," and had attentively noted the practice, and acquainted himself with the system of betting adopted by men who had the repute of experience in such matters, and who appeared to be in thriving condition; and having first matured his understanding, and quietly tested his own capability in the matter, he resolved to try the practical good of the lessons he had learned. The leading men of the fraternity of *Legs* were doing good and profitable business in the ring by the system of book-making, or betting round, as it is termed, against every horse in the race,—a system at that time unknown, or at least unpractised, by gentlemen betters, and confined exclusively to the class of professional adventurers alluded to, and of which fraternity Crockford, thus qualified, soon became a prominent and influential member. The state of the turf and betting-ring was, in reference to its general character, much more healthy, and free from knavish and fraudulent practices, at that time than at the present; greater confidence existed, engagement was more strictly observed, and higher and more refined notions of honour prevailed; trainers, jockeys, bankrupts, and defaulters, linen-drapers, broken-down gaming-house keepers, oyster vendors, discharged valets, flash flunkies, *et hoc genus omne*, were not then, as now, admitted to immediate fellowship and association with the patrons and magnates of the turf. The unassuming gentleman and well-intentioned man were not then, as now, compelled to give place to every ignorant and insolent braggart who, with a betting-book, a fair proportion of brass and stentorian lungs (his sole stock-in-trade), could strut his way twice a-week to Tattersall's, and there unblushingly offer his bets in thousands; nor were the transactions of the race-course characterised by such wholesale frauds and palpable robberies as have recently been brought to light, through the extreme vigilance and unceasing perseverance of Lord G. Bentinck, whose successful endeavours have been proudly and most deservedly rewarded by the highest and most substantial marks of public approval. Great facilities were, nevertheless, afforded to the 'Leg' fraternity, or professionals, by reason that the system was engrossed by the few, and encouraged by the many. The time was opportune for calculating heads, and Crockford failed not to step in at the harvest.

The immediate scene and locality of Crockford's nocturnal adventures was at a small house in Oxenden Street, at which there was an English hazard-table, (the French game was then unknown,) around which, about midnight, nightly congregated, from all quarters of the town, a crowd of speculative persons, of all ages, from the unbearded stripling to the hoary-headed *roué*, and of varied condition,

from the seedy swell to the pink of fashion. The house opened its doors to all classes, without restriction; and at times the table presented a most motley group, all intent upon the one great object of gain, but pursuing it by very opposite courses of speculation. At this Saturnalian board was to be seen, with unerring regularity, the cool, calculating, imperturbable fishmonger, steadily following one procrastinated but certain profitable system, his mind wholly uninfluenced by fanciful probability or imaginative result; here, too, he would ingeniously turn to account another subtle move in his experienced system, by putting down a large note of one or two hundred pounds value, to answer the small and comparatively insignificant stake of his opponent, who, in the event of his winning, was necessarily obliged to keep account from time to time of the transactions between the parties. Out of such system of account-keeping (so numerous and variable are the events and proportional bets of the game of hazard) young players would frequently run into erroneous calculations as to the balance due on the termination of the hand; and as the inaptitude of the accountant as frequently told against himself as against his adversary, it followed, that, when such was the case, he paid the full penalty of this miscalculation; while, on the other hand, if he exceeded in demand what was really and absolutely due to him, he was very speedily called, by his wily opponent, to the correction of his account. This mystifying mode of playing on score was a great game with Crockford, and there seldom passed a night in the course of which he did not realise considerable sums from this source of certainty. Young adventurers were captivated by the display of a note of large amount, and, while hope had eye to its ultimate possession, prudent attention to matter of immediate interest and correct account was wholly lost sight of.

As time moved on, gaming-houses multiplied; many establishments of superior kind and attractive character sprung up in Pall Mall, St. James's Street, and their immediate vicinity. Rouge-et-noir was the all-absorbing and fashionable game of the day; and such was the mania for an acquaintance with it, so numerous were the players, and so successful the results to the bankers, or proprietors of the tables, that suddenly emerging, as it were, from obscurity, they adopted a style of splendour and extravagance wholly irreconcilable with their former means and position, and beyond all capability even of moderate fortune; mansions, mistresses, and equipages were common to them all, such a mine of wealth had been sprung by the introduction of rouge-et-noir.

Amongst the establishments which had thus recently started into existence, was one in King Street, St. James's; with the proprietors of this house the ever-observant Crockford, attracted by the large profits which he had daily witnessed to result to the bankers from the sources of the game, (for, be it remembered, that Crockford was not the man to act on pecuniary speculation, or any other or better experience than his own,) sought to become a partner, and, by great perseverance, he succeeded in his object. The advantages arising from the immense play that was carried on at this, the most public and best-frequented house of its kind, yielded to the proprietors, in the short space of a few years, a very ample fortune. The number of visitors, the

large sums risked (the stakes varying in amount from five shillings to one hundred pounds), and the almost invariable equalization of money, depending on each event between the colours, gave to the bankers the certain continually accruing profit of one and a quarter per cent. (not a per-centage per annum, be it understood, but that rate per cent. per minute, or time occupied by each deciding *coup!*); an advantage which the capital of the Bank of England could not successfully oppose, nor the mathematical skill of a Newton or Demoiivre defeat; and one by which the proprietors realised an enormous amount of gain beyond the large and extravagant outlay and expenses of their establishment. In these gains Mr. Crockford largely participated, and from such source arose his first position of moderate independence.

Connected with the history of this establishment, some very remarkable anecdotes are extant—melancholy enough in relation, but not perhaps uninteresting nor out of place as connected with the subject of this memoir. One in particular will strongly illustrate to what mad and wicked extremes the blind avarice and over-grasping disposition of men will sometimes lead them. The transaction here related, though conceived in absolute folly, and attended in its practice by danger of the worst consequences, actually took place, and created at the time a most violent feeling of indignation against the firm. Amongst the frequenters and principal patrons of the house, were many persons of large means and desperate spirit for play. One of the most formidable of the class was the celebrated Colonel A—, of whom it is notorious, that, having lost one fortune at the gaming-table, he went out to India, realised a second, and returned to England in all the enjoyment of wealth, but with his mind unfreed from its original fatal propensity. This gentleman was a constant visitor, and played for very large amounts. The colonel had been for some days and nights (for play went on at the house diurnally and nocturnally with few hours of intermission only) playing with unusual success, and as he was a bold and somewhat experienced adventurer, and not given to merciful consideration of the bank's resources under any favourable opportunity of their transfer and conversion to his own funds, the result was that he took Fortune in her mood, and won a very considerable sum; and the continuation of luck appearing to threaten further heavy loss, the proprietors became alarmed, particularly the more active and ostensible partner, who was a man of most avaricious mould, and whose narrow soul sunk within him at the sad reverses of the bank. Impatient for the recovery of this but small lost portion of his previous immense gains, he concocted a scheme of the most palpable and barefaced fraud for their recovery; and calculating on the colonel's attendance about the usual hour of commencing the evening's play, he caused to be planted or mixed the six packs of cards (the number used in the game) in arrangement for the first deal, so that there should happen in the course of such deal *eleven events of trente et un après!*—results that would speedily have relieved the colonel and whole company of assembled players of their capital, however large the amount, as on the occurrence of each *trente et un après* (the pull or advantage of the banker) the bank derives a clear profit of one-half of the whole money staked on the two colours. The infamous plot did not, however, succeed against the particular in-

dividual whom it had been intended to victimize; for happily, on the evening in question, the gallant colonel did not attend at his accustomed hour, and some few persons had assembled round the table anxious for the commencement of play. The cards (already mixed *secundum artem* for the purpose, and thrown with apparent negligence on the table) were dexterously taken up and submitted to the *pretended* further process of shuffling by one of the proprietors, and then put up in the usual form to be dealt: every possible delay was, however, resorted to in order to give time for the arrival of the colonel; but the visitors having increased in number and become clamorous and peremptory for the commencement of the game, the dealer was at length reluctantly compelled to give out the professional invite of "Make your game, gentlemen!" and to follow it up with the like technical announcement of "The game is made!" after which he proceeded to the operation of dealing or laying out the cards decisive of the event. The occurrence of two events of *trente et un après* in succession is very rare, and calculated on an average to happen only once in about fifty-five deals; still, however, such appearances will present themselves on the cards, and do not create any very great surprise, or suspicion of foul play; but the sequel of nine more similar events in consecutive arrangement of three and four together was so infamous an attempt, that the whole company (with the exception of two or three confederates at the table) became most indignantly outrageous. In the midst of the storm the colonel made his appearance, and on being informed of the cause of the uproar, smiled most significantly, calmly restored his note-case, which he was in the act of taking from his pocket, to its place of security, and, without word or comment, quitted the house. The sufferers by this infamous trick were loud and vehement in their outcry and denunciations. Some more prompt and determined in spirit were for immediate vengeance upon the culprit, and for the demolition of the table, glasses, and lamps; while others more soberly threatened legal proceedings. All insisted on the return of the money of which they had been so shamefully plundered,—a demand which, under dread of such fearful consequences, was speedily complied with. Play was put a stop to for the night, and it was afterwards attempted to pass the matter off as a trick practised forsooth by some one or other of the players, in spite or revenge, and with a view to bring discredit on the house; for it was argued, that no person having interest in the bank or connection with the firm could hope to succeed in such an attempt at fraud.

It was at this house that Major D——, of the Life-Guards, and son of the eminent banker of that name, lost a very large sum of money, and under the necessity occasioned by such loss, and the vain and fruitless hope of recovery, committed forgery of a document empowering him to sell out certain stock belonging to another member of his family: which stock being subsequently claimed of, and recovered by action at law against the Bank, led to the discovery of the act, and the major was thereon committed for trial to Newgate; but through the devoted attachment and firm conduct of his servant, and the stratagem of friends, aided no doubt by the all-powerful auxiliary of gold, freely and judiciously applied, he escaped the disgrace of the awful and ignominious sentence which,

at that day, must have attached to his conviction. The plan by which his escape was effected was by change of apparel with his servant, who was occasionally permitted to see his master in prison. Thus disguised, and his features carefully hidden from the too scrutinous observance of the turnkeys, whose vision might have been partially obscured by frequent application of the "golden ointment," the major passed from his place of captivity, leaving his faithful servant and invaluable friend as his substitute. This noble-hearted and determined creature was subsequently tried for his conduct, found guilty of misdemeanour, and sentenced to twelve months' imprisonment. The major, thus freed from incarceration, was for some weeks concealed in the private house of H——, one of the proprietors of the gaming-house, and he ultimately fled the country, without detection. It is said—and there is no reason to doubt the fact—that no money was spared by Crockford and his partners to save the unfortunate gentleman from the disgraceful fate that threatened him, and that a large sum was expended to such successful end, and to aid him in his flight from England. Such conduct, though praiseworthy in itself, would necessarily be prompted by policy, and due regard for self-interest. The parties could, under the circumstances, well afford to be generous, or to assume the virtue if they had it not. To lack energy and spare expense in so extreme and peremptory a case, would have been to subject themselves to the most serious consequences; for, had the unhappy man been tried, the cause that led to the criminal act must have transpired, and thereout would undoubtedly have arisen a most determined and vigorous prosecution of the firm, followed by a most severe sentence of fine and imprisonment on each and every individual member of it.

Connected with the same fatal locality, a similar instance of error and misfortune, arising from the like direful cause, but attended with less fortunate result, is still fresh in the recollection of the writer of this memoir. It was the case of Mr. R——, a noble, generous, and high-minded young gentleman, of first-rate city connexions, and of highly respectable family, whose excessive love of play, and constant indulgence therein, completely exhausted his resources, and hurried him, in the frenzy of feeling, to the rash act of improperly using another's name to support his commercial credit, the consequence of which was criminal prosecution and exile.

*Mais revenons à nos moutons.* The death of O—— gave to Mr. Crockford an influential position as a betting man, and the more recent decease of old J—— C—— (who, though wanting Crockford's natural talent, and ready head-piece for quick and accurate calculation of the probabilities attaching to double, treble, cross, and complicated events, was, nevertheless, one of the most safe and successful betters in the professional ring), elevated him to the first rank amongst his fraternity at Tattersall's and on the course. He became also the owner of houses, and the proprietor of a splendid mansion and grounds at Newmarket, where he trained his stud, and for a time entered with great spirit into all the amusements and speculations of the sport; but, as it turned out, with a success by no means commensurate with the outlay and expenditure. He was the owner of (amongst many others of distinguished breed) the celebrated horse Sultan, the sire of Bay Middleton, winner of the

Derby stake at Epsom in the year 1836, now the property of Lord G. Bentinck, and whose stock is so highly valued at the present day. Experience is said to be a commodity on which a man may expend a portion of his capital with the hope of profitable return, which is presumed to signify that the moiety of a man's means, laid out in experience, may, and will, in some instances perhaps, by aid of the knowledge so dearly purchased, prevent him from being plundered of the other half. So thought Mr. Crockford, in all probability, in regard to his racing stud; for, discovering that with all his knowledge, tact, and judgment in most matters of speculation, he was no match for the cognoscenti of Newmarket, and that however clear-headed he might be, and awake to most moves on the board, he could not successfully cope with or defeat the profound schemes of trainers, jockeys, and their clique, whose plots and mysteries required more vigilance and skill to unravel than he had leisure from his London avocations to bestow, he wisely determined to dispose of his racing stud, and confine his future operations to betting and banking—a resolution which he forthwith carried into effect.

At Tattersall's Mr. Crockford still held preference over his competitors, known, as he then was, for a man of large means, and bearing, as he did, a good repute for promptitude and punctuality in fulfilment and discharge of his engagements. At "The Tun Tavern" in Jermyn Street, a celebrated sporting-house, kept by Jerry Waters, one of the fraternity of betting-men, and a partner also in a *rouge et noir* house in Pall Mall, Crockford was a regular attendant until a late hour each night; after which he resorted to one or other of the hazard-tables (for these also had increased in number) presenting the richest prospect of his expectations. The Tun Tavern was greatly patronized and generally well-attended, but particularly so in the racing-season; and during the few weeks immediately preceding the Newmarket, Epsom, Doncaster, and other great meetings, the place was crowded by the most notorious Legs or betting-men in London, and by respectable amateurs of racing, anxious to learn the sporting opinions of the day, and to make their bets, or hedge to those already made, on the "great coming event." This house was in fact the grand Evening Sporting Exchange, where, under the influence of the good dinners and excellent wines for which it was famed, betting was carried on with extraordinary spirit, and amongst a certain few, more distinguished for money than manners, in a tone of vulgar satire, termed chaffing, unintelligible but to men of their own low standard. A merry and somewhat satirical description and account of "The Tun, and its Visitors," appeared, about the time alluded to, in a little rhyming pamphlet called "Leggiana." The opening lines were descriptive of "The House," and the general character of the Legs frequenting it; it will be gathered from the following brief but comprehensive extract:

" Not arms, but *legs*, I sing, who nightly meet  
 Within the region of St. James's Street;  
 Where Jerry Waters and his hopeful son  
 Afford accommodation at 'The Tun';  
 And where some favour'd few take up their quarters,  
 Charm'd by the smiles of Jerry's pretty daughters;  
 Where, too, the choicest wines, and best of dinners,  
 Are served up to these calculating sinners;



Who, wide awake that 'good wine needs no bush,'  
Will not be gammoned with adulterous *lush*,  
And think the world and all that 's in it jest,  
Unless they have a *little bit of best*."

The satire then proceeds to the object of the assembled Legs, and to the pretty accurate description of the leading members of the fraternity usually present. Mr. Crockford stands first in this descriptive portraiture, and is sketched as follows:

" Seated within the box, to window nearest,  
See *Crocky*, richest, cunningest, and queerest,  
Of all the motley group that here assemble  
To sport their blunt, chaff, blackguard, and dissemble;  
Who live (as slang has termed it) on the mace,  
Tho' *Crocky's* heavy pull is now, *deuce ace*.  
His wine or grog, as may be, placed before him,  
And looking stupid as his mother bore him;  
For *Crock*, tho' skilful in his betting duty,  
Is not, 'twill be allowed, the greatest beauty;  
Nor does his *mug* (we mean no disrespect)  
Exhibit outward sign of intellect;  
In other words, old *Crocky's* chubby face  
Bespeaks not inward store of mental grace;  
Besides, each night he 's drunk as any lord,  
And clips his mother English every word.  
His head, howe'er, tho' thick to chance beholders,  
Is screw'd right well upon his brawny shoulders;  
He 's quick as thought, and ripe at calculation,  
Malgrè the drink's most potent visitation,  
His pencil, list, and betting-book on table,  
His wits at work as hard as they are able,  
His odds matured, at scarce a moment's pains,  
Out pops the offspring of his ready brains,  
In some enormous, captivating wager,  
'Gainst one horse winning *Derby, Oaks, and Leger*.  
The bait is tak'n by some astonished wight,  
Who chuckles, thinking it a glorious bite,  
Nor takes the pains the figures o'er to run,  
And see by calculation that *he 's done*;  
While *Crocky* books it *cash for certain won*.  
And why, forsooth, is *Crocky* to be blamed  
More than those legs who 're *honourable* named,  
Whose inclination is plain sense to jockey,  
But who lack brains to *work the pull* like *Crocky*?  
Who, by the way, gives vast accommodation,  
Nor bothers any one by litigation.  
And, if a bet you 'd have, you 've nought to do,  
But give it *Crock*, and, with it, *sovereigns two*;  
You 'll quickly, if you win it, touch the treasure,  
For *Crock* (unlike some legs) dubs up with pleasure."

Similar quaint, but correct, description is given of G—, B—, F—, D—, H—, W—, C— R—, R—, (better known as "Short-odds R—,") Tim O'M—, and others, who, at this time, had found their way into the betting ring, but to speak of whom further would be from the object and purpose of this biography.

At this period, notwithstanding the above formidable list of adventurers, Mr. Crockford may be said to have been without competitor in the magnitude of his turf speculations; his reputed wealth and prompt mode of business bringing to his market all the sporting characters of the day to take the odds against their respective fancied and fa-

avourite horses. Strange as it may appear, there was a kind of fashionable variety in every sporting novice to open an account with the "Great Gun of the Ring;" of him

"None their ignorance would own,  
Arguing themselves unknown."

and such weakness Crockford was ever ready to indulge on good and profitable consideration, and under the favourable terms of the market. But the great man was soon to meet with a rival in his sphere of action, by the introduction of no less a personage than John Gully, who, suddenly emerging from a somewhat obscure position in life, commenced the betting business, and very speedily gained a *locus standi*, or position of good credit in the ring. The unassuming demeanour of Mr. Gully, compared with the arrogance and assumption of others, and his quiet and correct mode of betting, gained for him many private friends, and a growing preference was distinguishable amongst influential parties for transactions of business with him: it was soon discovered also that weighty matters of commission were entrusted to him, and his bets being of magnitude, and their settlement, on all occasions, prompt and satisfactory, it was naturally and correctly inferred that his friends and clients were of the first order and most opulent class. Mr. Crockford was not the most even-tempered of mankind; success had spoiled him in a degree, and taught him to consider as a right that which was, in fact, but the result and effect of fortuitous circumstances, aided no doubt, in some degree, by ingenuity, energy, and perseverance on his part: he could ill brook this sudden invasion of his position—this unlooked-for participation in a preference so long and exclusively enjoyed by himself, and, being somewhat irritable in mind and rude in speech, he very unceremoniously and injudiciously (because unjustly) vented his ill-feeling by reflections on the character of Mr. Gully wholly at variance with the unimpeachable conduct which had secured to that gentleman general esteem, which subsequently elevated him to a more intrinsic position in society, and which still gives him place amongst the most correct, honourable, and liberal of the betting-ring. The bile of Mr. Crockford was for some time permitted to work without antidote, or even notice, by Mr. Gully; but repetition of insult obliged him at length to retaliate, and a smart altercation took place between the parties in the rooms at Doncaster, to the no small amusement of a crowded audience, and to the wholesome check of Mr. Crockford's self-sufficiency. It is said that at some subsequent period Mr. Crockford's retraction of the offensive language led to a reconciliation—a fair presumption, as the parties were on terms of intimacy, if not of amity, at the time of Mr. Crockford's decease.

It has been already stated that Mr. Crockford parted with his racing stud, but he still continued possession of his mansion and grounds at Newmarket, where he domiciled during the meeting-weeks; and at a distance of about two miles from the town he had a most extensive establishment for the propagation and breeding of pigs: his stock was immense, and of the most choice and approved kind. Whether this fanciful speculation turned out a source of profit or loss to its projector is not known: to speak, however, of the "great piggery" in deserving terms, demands the assertion that it was the most perfect thing conceptionable; but too extravagant in outlay, and too expensive in ma-

nagement, it is thought, to have afforded any reasonable prospect of benefit to the owner, unless he could have commanded an exclusive market for the sale of pork at eighteen pence or two shillings per pound.

Mr. Crockford's gaming-house speculations, notwithstanding the fact that such establishments had increased to an amazing extent, continued to prosper, albeit many other adventurers had stepped in to share in the abundant harvest they bestowed; he had now become a partner in two or three different houses, from each of which he was drawing a very handsome income. It is true that there were now some drawbacks on the immense returns: some few ruined and desperate men had taken the decisive course of legal proceeding for the recovery of their losses; others had adopted proceedings by indictment of the houses and their proprietors, and these hostile measures created great legal expense in their defence, and required large sums in their settlement. Crockford was not free from such casualties and liabilities; he was indicted on several occasions and by different persons for his share in the nuisance of the public gaming-house in King Street; but his policy always led him to a settlement of the matter with the prosecutor, in preference to the risk of imprisonment and the treadmill. On one occasion, however, and since the opening of the club in St. James's Street, an indictment was preferred, and a true bill found against him and others for keeping the before-mentioned house in King Street; and it was not without much difficulty, and delay creative of direful alarm, that the matter could be arranged so as to prevent the parties being brought to trial. The prosecutor was a person known by the name and title of Baron D'A——, who formerly held a commission in the German Legion. This gentleman had been desperate, and of course unfortunate in his speculation, at rouge et noir; and at last lost not only his pay, but the proceeds of the sale of his commission. Thus reduced, he became equally desperate in determination, and occasionally made demands and levied contributions from the parties who had won of him; but compliance with such demands becoming less frequent and less willing, and assistance, when granted, usually accompanied by ungracious and unpalatable observations, he resorted to the process of indictment, and made Mr. Crockford one of his objects of attack. On the true bill being found, Mr. Crockford put in the necessary bail; between the period of which and the day appointed for trial, communication was opened with the baron with a view to amicable settlement, and non-appearance of the prosecutor on the day of trial: but, in the negotiation, Mr. Crockford's party relied too much on the poverty and distress of the baron, believing that the gripping hand of necessity would oblige him to accept any offered sum to relieve his wants. Under such belief, an inconsiderable amount was tendered, but refused. The baron had, fortunately for him, met with a shrewd adviser, who persuaded him to hold out against any overtures short of a handsome consideration; and he did so, notwithstanding the fact that a considerable advance had been made on the original sum offered to him. The eve of trial approached, and the alarm of Crockford was great. At length came the great and eventful day of his appearance at Clerkenwell Sessions. What was to be done? Incarceration and hard labour stared him in the face, and with them all the evil consequences connected with his absence from his newly-established club. In this dilemma he sought the advice and active services of Guy, his principal acting man in St. James's Street, a sort of

*Mephistophiles*, or demon protecting spirit, from whose knowledge of everybody, and whose acquaintance with all the arcana of indictment and arrangement, Crockford hoped still to be rescued from impending evil. This man accompanied Crockford to the scene of trial, and, discovering the baron in the precinct of the court, contrived to get into friendly conversation with him; a scheme which led to some judicious but jesuitical hints on the impolicy of his longer holding out against the liberal offer which he (Guy) had now the authority to make from Mr. Crockford. Fortunately for Crockford, the indictment was low down in the list of the day's business, and this gave opportunity to Guy to proceed more leisurely in his designs; he prevailed on the baron to accompany him to a tavern in the neighbourhood, and there, under the influence of copious draughts of wine, an arrangement was ultimately effected. The proposal once entertained by the baron was not left to the chance of change, nor was the baron permitted to consult with his adviser in the matter; time was precious, the cause was approaching its hearing, and at this crisis Guy called a coach, took from his pocket a tempting sum, hurried the baron into the vehicle, gave him the money, and never left him until he had seen him on board a vessel bound for a foreign country. By this active and decisive proceeding Crockford escaped the consequences which must have attended his trial. The indictment was called on; the prosecutor was not to be found, and has never since been heard of in London, to the great mortification of his attorney and expectants under the indictment; the labour of the former, and the hopes of the latter, being the unsubstantial benefit of the proceeding. The cunning and perseverance of Guy thus effected the safety of Mr. Crockford, whose fears, however, were so excited by the delayed arrangement and the near approach to trial, that he did not recover his wonted energies for weeks.

The seasons 1820-21 formed an important epoch in the career and circumstances of Mr. Crockford, and, although marked by fearful vicissitudes, were nevertheless pregnant with Fortune's most abundant favours. At this period he took a higher flight; in addition to his interests in other establishments of play, he became a partner in various gaming establishments. The French game about this time had been recently introduced fresh from the hotbed of the *salons* at Paris; and its novelty and interest gave great excitement to play in this country. A large capital or bank of some thousands was nightly provided, and put down by Crockford and his party; and against this bank any member of the club was at liberty to play, the bank answering all bets, under a calculated benefit to itself of about one and a quarter per cent. Amongst the members of the club addicted to play were many noblemen and gentlemen of large fortune, and bold and determined spirit, who were pretty constant in their patronage of the game. The play was of the most spirited kind, and the balance of the first short season of a few months gave to the proprietors and bankers a very large benefit. Monsieur P——, the opulent French contractor, contributed, by his own individual loss, a sum exceeding twenty thousand pounds! and large amounts dropped into the same vortex of profit from like abundant and prolific sources.

The opening of the ensuing season was not so propitious in its promise and prospect of ultimate success. Various and indecisive for many weeks were the nocturnal results of play, and, as the season advanced, the speculative atmosphere darkened; the chances of the dice

took a strong and decided turn against the bank; night after night its capital of thousands disappeared under the bold and successful operations of the players; fresh supplies were continually forthcoming, but to share a like fate; and this reverse, continuing, as it did, for weeks, with little variation, so crippled the resources of Crockford and his party, that it was with difficulty, and under continual sacrifice of property, they could find means to meet such rapid demands, and to furnish the required nightly capital. Crockford and his party were yet, however, too strong in the faith of the game to abandon hope: they knew that a continually occurring per-centage on large sums staked through the night on events, each of which might on an average be decided in a few minutes, would ultimately swallow all capital opposed to it; and that, in spite of all the unlooked-for and uncalculated hapless results that had hitherto attended their speculations, a certain benefit must accrue, if capital could be found to test the operation, and give opportunity to wait the event; they therefore determined on every possible sacrifice; property was sold, loans had recourse to, and every possible means made available for the one grand object of the bank. A crisis was unquestionably approaching; a speedy change of fortune must come on, or an inevitable stop to play, and consequent irretrievable ruin to every individual member of the firm. The continued success of the players became a public theme of wonder, and, by exciting cupidity, brought with it increase of play. Many of the less enterprising were induced to woo Fortune in so favourable a mood.

“ They took to play who never play'd before ;  
And those who always play'd, still play'd the more.”

In this state of things, and under every effort of the proprietors, the bank was continued, but with further severe loss. The last night of forlorn hopes arrived; a bank of five thousand pounds was the ultimate amount that could be raised, and down it went, under a feeling of desperation. The hour of play was at hand; the bankers were one and all at their posts, anxious for, but now almost hopeless of, any favourable change. The dice were at length in operation, and, ere one hour had elapsed from the commencement of the game, nearly three thousand of the five thousand pounds put down had found their way from the box of the bank to the bowls of the players. Despair sat on the visages of the bankers; Crockford's philosophy took flight, and he looked as if sentence of death had been passed on him without benefit of clergy. All hope had left him, nor could he by any effort screw his courage to the sticking point of witnessing the last finishing *coup* to his fortune and expectations. In a state of nervous agitation bordering on frenzy, he abruptly quitted the house, and had he been found on the morrow drowned in the conveniently adjacent basin of the Green Park, or suspended from a neighbouring lamp-post, it would scarcely have astonished those who witnessed his hurried and extraordinary exit from the club. The wind-up of the night's proceedings was left to the more stoic nerves and sober management of T——, A——, and their colleagues and *employés*.

Strange and sudden are the freaks of Fortune, of whom it is truly said,

“ *Transmutat incertos honores,  
Nunc mihi, nunc alii benigna.*”

Scarcely had Crockford escaped from the scene of his torture, misery swelling at his heart and madness on his brow, when a change came o'er the spirit of the game, elucidating, in its arrival, the incontrovertible fact and principle, that, however strange and unaccountable may be the advent or procrastination of calculated events within a given time, yet the chances of the dice will equalize, in their just proportions, through all apparent irregularities. Within two hours of the time of Crockford's departure, the bank had not only recovered the night's loss, but had considerably increased its capital; and at the close of the play at a very late hour, a clear winning balance was struck, of above twenty thousand pounds. This piece of unexpected fortune, so opportune in its arrival, was early communicated to Crockford, who was discovered in his bed in so restless and miserable a state of mind, that he could scarcely be made to believe the truth of the report or the reality of the event. From this time, the change of luck was most decided in its character, and constant in its course; the bank's resources nightly increased, and ultimately the players, with few exceptions, were beaten to a stand-still both in money and credit. The bankers were again in high spirits, and the season terminated with a clear balance of gain to the proprietors, in money and securities for money, exceeding *two hundred thousand pounds!!!* Lord T—— alone lost a fortune; Lords F——, G——, and others also contributed largely to the amount, as did Messrs. B——, R——, a foreign Ambassador, Mr. B—— H——, and others. The latter gentleman, who had but recently come into the inheritance of a fortune of seven hundred thousand pounds funded property, lost large sums of money at this club; and so marked and decided were the operations of the dice against him, that he suspected foul design in the make of them, and, with a view to ascertain the fact, actually took a pair from off the table, and carried them away with him. He subsequently caused the same to be cut open and examined, and, after they had undergone such process, they were publicly exhibited in the shop of a tradesman in St. James's. The affair was much talked of, but it never was established that any false or undue influence had been detected by the test to which they had been submitted.

## THE BREEZE UPON THE OCEAN.

BY WILLIAM JONES.

THERE are sounds of sweetest measure  
For the landsman, if ye will;  
There is music, that with pleasure  
Can the coldest bosom thrill!  
But there's nought with life or motion,  
Or that one could hold more dear,  
Than the breeze upon the ocean  
To the seaman's list'ning ear!

O'er the waves, now gently swelling,  
Steals the murmur of the wind;  
'Tis the voice of loved ones dwelling  
In a region far behind.

And the sailor, that felt sadden'd  
As his thoughts were turn'd to home,  
Now looks forth, with spirits gladden'd,  
As the gales in whispers come!

And the heart no danger fearing  
When the tempest raged around,  
And the soul of dauntless bearing  
Hath quicken'd at the sound!  
And tears, warm tears, are falling  
O'er the seaman's manly face,  
As the breeze is sweet recalling  
Some old familiar place!

M 2

**BENTLEY'S**  
**MISCELLANY.**

**VOL. XVII.**

**LONDON:**  
**RICHARD BENTLEY,**  
**NEW BURLINGTON STREET.**

**1845.**

## CROCKFORD AND CROCKFORD'S.

BY PERDITUS.

BEFORE the period of another London season arrived, Mr. Crockford and his steady adherent Austin determined on seceding from Watier's. The reason assigned for this apparently impolitic withdrawal from a partnership which had been so largely productive of benefit, was, that Josiah Taylor had secretly purchased the lease of the club-house over the heads of his colleagues, and that, finding himself in the beneficial position of lessee, he had meanly and avariciously attempted to impose terms on his late partners, so much at variance with the fair principles of former arrangements, and so exclusively directed to his own individual advantage, that they could not possibly be acceded to. Mr. Crockford was gifted by nature with a shrewd intellect; he knew "what's what," and that, saith the inimitably quaint author of *Hudibras*, is

"as high  
As metaphysic wit can fly."

He knew that to risk the large capital which he had acquired, without participating in the fair proportionate return of profit, was not the most certain or even probable mode of increasing that capital. He was no stranger to the truth of the axiom "in union is strength;" hence he reasonably, and, as it turned out, wisely concluded that, in conjunction with his *fidus Achates*, Austin, he should be in as good a pecuniary position as his quondam partner, Taylor, to establish a bank on his own responsibility. Acting under the impulse of this reasonable conclusion, he, with a promptitude peculiar to himself, forthwith purchased the lease of a large house in St. James's Street, fitted up the same in a style of superior accommodation, and, before the rival establishment of Taylor opened for the season, commenced operations. The locality of St. James's Street was most favourable, possessing, as it did, decided preference over the remote and less convenient situation of Bolton Street; this advantage, with the novel and improved arrangements effected by Mr. Crockford for the comfort and accommodation of his visitors, secured to him in a very short time the patronage of former friends; his success far exceeded his most sanguine expectations, to the astonishment and mortification of his late colleague Taylor. Mr. Crockford, finding business increase, subsequently took two adjoining houses; but even this addition was found, in time, to be insufficient for, and inadequate to, the rapidly augmenting list of his patrons and the daily applications to be enrolled members of the *St. James's Club*. In this state of things, he took a fourth mansion, and conceived the bold design of pulling down the whole of the premises and erecting on their site a magnificent structure, that in beauty, capacity, and style of arrangement, should surpass everything of the kind, and be suited to the wants, wishes, convenience, and accommodation of the principal aristocracy and gentry of the kingdom. The present mansion in St. James's Street is the result of this design.

During the progress of this superb building (to accelerate the completion of which an unusual number of workmen were actively employed both by day and night) St. James's Street presented a most



confused and extraordinary appearance. Nearly the whole of the upper end of the street from Bennet Street to Piccadilly was in a state of excavation for the arrangement of laying down pipes, forming and perfecting drains, &c., but principally for the object of making a most capacious ice-house. Great was the alarm that such extensive underground operations would endanger the foundations of the adjoining and neighbouring houses, and this alarm, as things turned out, was not without cause; for, while the work of excavation was proceeding, one entire side of the Guards' Club House (situate at the northern adjoining end of Mr. Crockford's premises) fell in with a fearful crash, leaving the complete interior of the house, with the beds and furniture of the different apartments in rather a ludicrous state of exposure, and in a most perilous position.

The nocturnal operations of the numerous workmen by torchlight gave to the scene an extraordinary appearance, causing it to resemble more the locality of a manufacturing district than the main fashionable lounge of London, and the chief thoroughfare to the palace of the sovereign. The whole affair, by the magnitude of the project, and the known and somewhat unpopular purpose for which it was intended, caused great and general excitement, and gave rise to daily moral comment and sarcastic witticism in most of the journals and periodicals of the day. The following samples, having reference to the fall of the Guards' Club House, are accredited to the pen of the brilliant T. Moore:

“ ‘What can the workmen be about?  
Do, Crockford, let the secret out  
Why thus our houses fall.’  
Quoth he, ‘Since folks are out of town,  
I find it better to pull down  
Than have no *pull at all!*’ ”

“ See, passenger, at Crockford's high behest,  
*Red coats* by *black legs* ousted from their nest;  
The arts of peace o'ermatching reckless war,  
And gallant *Rouge* outdone by wily *Noir!* ”

During the time occupied in the erection of the building, Mr. Crockford engaged a spacious house in Pall Mall as a temporary place of business. To have let one season pass in idleness would have been to endanger the pockets of the sporting members of the Club to the disease of plethora, or to subject them to vacuity from causes non-productive of effects to himself; the entertainments of dice were therefore carried on, and with good result, at the house in Pall Mall, in aid of the building fund for the rising mansion or Pandemonium (for such was the classic title already bestowed on the progressing structure) which was hereafter to astonish the world, and to stand the great privileged gaming-house of the metropolis. The year 1827 (the period alluded to) is said to have been most successful to Crockford, and to have surpassed in gain all subsequent seasons, excepting the first two of operation in his new establishment.

On the opening of the superb mansion in 1828, the whole fashionable world, male and female, crowded with eager curiosity, under cards of admission from the great proprietor and the old and privileged members of the Club, to view it. The newspapers were lavish of praise, and elaborate in description of its splendour and magnificence, and the population of London thronged to its exterior survey under much

greater excitement than was apparent on the late opening of the splendid and stupendous national structure, the Royal Exchange. Already had many of the most distinguished members of the aristocracy formed themselves into a committee of management; the most wealthy of the land had enrolled themselves members, and every sprig and stripling of fashion fed on the hope of sooner or later becoming one of the elect. The number of members completing the club was from 1000 to 1200, exclusive of the privilege or right of *entrée* permitted to ambassadors and foreigners of distinction during their diplomatic sojourn or temporary visit to this country.

It cannot be considered out of place or foreign to the subject of this biographical sketch, nor will it, perhaps, be thought uninteresting to give, under favour of an artist friend, a brief but correct sketch of the interior of the mansion of which Mr. Crockford was the whole and sole ostensible proprietor.

On entering from the street, a magnificent vestibule and staircase break upon the view; to the right and left of the hall are reading and dining-rooms. The staircase is of a sinuous form, sustained in its landing by four columns of the Doric order, above which are a series of examples of the Ionic order, forming a quadrangle with apertures to the chief apartments. Above the pillars is a covered ceiling perforated with luminous panels of stained glass, from which springs a dome of surpassing beauty; from the dome depends a lantern containing a magnificent chandelier.

*The State Drawing Room* next attracts attention,—a most noble apartment, baffling perfect description of its beauty, but decorated in the most florid style of the school of Louis Quatorze. The room presents a series of panels containing subjects, in the style of *Watteau*, from the pencil of Mr. Martin, a relative of the celebrated historical painter of that name: these panels are alternated with splendid mirrors. A chandelier of exquisite workmanship hangs from the centre of the ceiling, and three large tables, beautifully carved and gilded, and covered with rich blue and crimson velvet, are placed in different parts of the room. The upholstery and decorative adjuncts are imitative of the gorgeous taste of George the Fourth. Royalty can scarcely be conceived to vie with the style and consummate splendour of this magnificent chamber.

*The lofty and capacious Dining Room*, supported by marble pillars, and furnished in the most substantial and aristocratic style of comfort, is equal to any arrangement of the kind in the most lordly mansions.

*The Drawing Room* is allowed to be one of the most elegant apartments in the kingdom.

*The Sanctum Sanctorum, or Play Room*, is comparatively small, but handsomely furnished. In the centre of the apartment stands the *all-attractive Hazard Table*, innocent and unpretending enough in its form and appearance, but fatally mischievous and destructive in its conjunctive influence with box and dice. On this table it may with truth be asserted that the greater portion, if not the whole, of Crockford's immense wealth was achieved; and for this piece of plain, unassuming mahogany he had doubtless a more profound veneration than for the most costly piece of furniture that ever graced a palace. This bench of business is large, and of oval shape, well stuffed, and covered with fine green cloth, marked with yellow lines, denoting the different departments of speculation. Round these compart-

ments are double lines, similarly marked, for the odds or proportions between what is technically known as the *main* and *chance*. In the centre on each side are indented positions for the croupiers, or persons engaged at the table in calling the main and chance, regulating the stakes, and paying and receiving money as the events decisive of gain and loss occur. Over the table is suspended a three-light lamp, conveniently shaded, so as to throw its full luminous power on the cloth, and at the same time to protect the eyes of the croupiers from the light's too strong effect. At another part of the room is fixed a writing-table or desk, where the Pluto of the place was wont to preside, to mete out loans on draft or other security, and to answer all demands by successful players. Chairs of easy make, dice-boxes, bowls for holding counters representing sums from 1*l.* to 200*l.*, with small hand-rakes used by players to draw their counters from any inconvenient distance on the table, may be said to complete the furniture, machinery, and implements of this *great workshop*.

Such is the St. James's Club, or great gaming-house of the metropolis, which in classical allusion has been likened to Pandemonium. It is a lamentable truth, and pregnant with most serious and melancholy feeling and reflection, that, within the narrow limit of the Sanctum, or play-room, described, the ruin has been wholly or partially effected, and the doom sealed, of many noble, high-minded, and opulent men, once proud in position of rank, station, and circumstance, and happy in all the social blessings and relations of life. Many such, fallen from their elevated and envied estate, by the direful infatuation of, and indulgence in, play, unable to bear up against the ruin that has overtaken them, have died by their own hands. To such distressing cause, and the fatal influence of the hazard-table, may be ascribed the lamentable suicidal acts of the late highly-respected nobleman, Lord R——, and the no less esteemed gentleman, the late Henry B——. Others of like grade and character have, owing to the same afflicting cause, become beggars in means, and outcasts alike from society and their country. To what other cause is to be attributed the impaired patrimony of the present Lord F——, who (worthy son of a scrupulously honourable sire) has nobly-sacrificed a portion of his inheritance to redeem the late lord's extensive gaming liabilities and engagements. What can account for the reduced fortunes and incumbered estates of Lords T——, C——, H——, L——, A——, S——, Sir V. C——, and that untitled nobleman and worthy specimen of an English gentleman, George P——, but their unfortunate and devoted passion for play? What effected the ruin and expatriation of Ball H——, B——, L——, and some scores of others, whose names have been carefully hidden from public sympathy, and whom fortune and commercial wealth and credit seemed at one time to have placed beyond the reach of reverse? What but the fascinations of the gaming-table—a cause to which may be ascribed the constrained and pauper condition of half the fashionables and scions of nobility about town? Where, on the other hand, is to be discovered that wonder of a man, who by indulgence in play has benefitted his estate, increased his means, or added one jot to his reputation, or to the peace and happiness of those connected with him! Echo answers—"Where?" One of the most steady, temperate, and prudent speculators at Crockford's was the late Lord S——; but, with all his calm and imperturbable disposition and bold enterprise, the game con-

quered him, and he could no more control or defeat the certain pull or per-centage against him than he could have accelerated or retarded the earth's revolutionary motion. He was passionately fond of French hazard; but he had the prudence, and with it the resolution, to confine his risk within legitimate bounds, and yet he contributed annually to increase the mound of Crockford's profits. The late Marquis of H—, who was deeply and practically skilled in the speculative science of play, and who had little love of any game that afforded not advantage to those best acquainted with its principles, was once or twice induced to try his hand at French hazard, but very soon discovered that the only certainty it embraced was *loss to the player, and profit to the banker*. He himself was a loser on the occasion alluded to, an event so unusual in his lordship's practice, that it gave rise to the following couplet:—

“ Say, holy prophet, who can hope to win,  
Where men like H— can be taken in ?”

The establishment in St. James's Street being complete in its erection, was opened for the season 1828, in a style of great and costly splendour in its arrangements. Its general direction was under the control of Mr. Crockford, influenced, however, to a certain degree, and in particular respects, by the noblemen and gentlemen forming his committee, some of whom were confidently spoken of as possessing an interest in one department of the club, beyond their position as committee-men,—in plain terms, at having a partnership in the bank. The annual subscription was twenty-five pounds for each member, which gave to the subscriber every kind of first-rate and luxurious accommodation and attendance. Amongst other advantages, it secured the convenience and option of dining, at a low price, from the bill of fare of the unrivalled artist, *Udc*, whose chemical and culinary services were rated at no less a sum than twelve hundred pounds per annum! Crockford's experience and judgment told him that, to keep his patrons and friends in happy mood, their appetites must be consulted, their palates tickled;

“ He therefore turned his conjuring book  
For a spell to raise a cook;  
Thrice invoked, an artist came,  
Not unworthy of the name.”

In the catalogue of luxury at command of each member were wines too of the finest quality and choicest kind, at most reasonable rate, with a supply of every other want that reason or even luxury could suggest or fastidious taste require, the whole being conducted upon a scale of splendour and liberality unheard of in club arrangements.

By the terms of Mr. Crockford's agreement with his committee as to play proceedings, he was bound to put down a bank or capital of 5000*l.* nightly *during the sitting of Parliament*,—a rather remarkable specification as to time, and one which seemed to imply, that the members of the legislature were not expected to confine their great capacities to the mere voting of supplies in the Committee of Ways and Means at St. Stephen's, but that they should here practically illustrate the principle of such votes,—indeed there was great similitude of proceeding in the business of Parliament and Pandemonium. At Crockford's as in the senate,

“ Large money bills and loans they tried to raise;  
King Crockford took their *means*, and praised their *ways*.”

The whole and sole direction and control of the department and operations of play were under the experienced professorship of the proprietor, aided by his steward, agent, and factotum, Guy, (the person before spoken of as having been most serviceable to Crockford, when indicted,) and other operatives, each of whom received a large weekly salary for their services and secrecy. Guy had been originally a groom-porter at an inferior hazard-table in Jermyn Street, frequented by Crockford in his less palmy days, and having in such capacity been serviceable to him, was now appointed to the principal post in the new establishment. Some notion of the lucrative nature of this appointment may be entertained from the fact that, in the course of ten or twelve years, Guy had realized and saved from his salary and emoluments nearly 30,000*l.*: possessed of which, he suddenly, after the example of his master, became a betting man on the Turf; and availing himself of his position at the club, and of the facilities thereby afforded to bet with its members, he gave offence to his employer, (who considered the ground exclusively his own,) and, words ensuing, he was dismissed. He subsequently took to building speculations in his native town, in Essex; failing in which, he returned to London, tried his hand at divers pursuits, and latterly at the establishment of a club in St. James's Street: in all he proved unsuccessful. Impaired health yielding to paralysis, he became helpless, and ultimately died a pauper in the workhouse of his native place, where it is said he had been much respected for acts of charity in his days of prosperity. Crockford is reported to have been unforgetting in his feeling of resentment towards his quondam friend and associate, and to have been deaf to all entreaty and solicitation made on his behalf in his last days of poverty and distress: for humanity's sake, it is to be hoped that Crockford's heart was not made of such flinty material. The successor of Guy was Dasking, another vulgar specimen of Crockford's former associates. This person had also presided in the capacity of groom-porter at the English hazard-table kept by O'Hara in Oxendon Street, where, as before noticed, Crockford used nightly to pick up his crumbs by all the advantageous pulls that opportunity presented, the secret of which had been no mystery to Dasking, whose countenance of, and silent co-operation in, the profitable method of playing on score with a large note, were in some degree necessary to the success of such a system of ingenious bye-play. Such services, doubtless, raised him to the vacant seat at Pandemonium. This man, nearly pennyless at the time of his appointment, died, after a few years' service therein, leaving behind him 10,000*l.* These facts are related to show how immense a profit must have been open to Crockford himself when his servants and subordinates could thus rapidly rise to fortune from the mere wages of their nocturnal occupations. Some notion may be formed, also, of the extent of business in the department of play, from the fact that the item of expenditure for dice alone (at about a guinea per pair) amounted to 2000*l.* per annum; three new pairs being provided for the opening play each night, and very frequently as many more called for by players, or put down by Crockford himself, with a view to change luck under any marked and determined reverse.

For the accommodation of those who patronized the hazard-table splendid suppers were nightly provided, which, with wines of choice and exciting quality, were at command *ad libitum* and gratuitously.

In fact, no stimulus was wanting to increase the natural propensity for play, and to render men desperate under ill-fortune. During the first two seasons, the business of the hazard-table was tremendous, and the resulting profits immense. Above 300,000*l.* is said to have been transferred in its ownership during this short period, the principal portion of which enormous amount found its way into the coffers of Mr. Crockford. Counts and commoners, peers and professionals, senators and stock-jobbers were plucked bare as pigeons for a pasty to swell the enormous gains of the great Demon of Pandemonium.

Subsequent seasons, although not realizing such abundant harvests, continued nevertheless to bring fair grist to the great metropolitan mill. Each succeeding year brought out some newly-fledged pigeons to be plucked at the grand poultry, some recent inheritors of title and fortune to be initiated in the pleasing mysteries of French hazard, and to be charmed out of wealth's superfluity. Crockford was a walking Domesday Book, in which were registered the day and hour of birth of each rising expectant of fortune; he could tell with the nicest exactitude the rent-rolls of property in perspective, to what extent such rent-rolls had been anticipated by apparent heirs, and what further incumbrance they would reasonably and securely bear; and his favourable report to the committee seldom failed to ensure the election of so qualified an applicant for admission to all the rights, privileges, and immunities of the club, and to the distinguished honour of contributing his quota.

By continued successes and constant drafts on the nightly decreasing resources of the infatuated, Mr. Crockford had now become a large capitalist, and, in all reasonable calculation, above the reach of danger from any sudden reverse. Not only had he levied execution on the ready funds of his community, but he held, under lock and key, dishonoured drafts, bills, I.O.U.'s, with the more solid securities of mortgages, assignments, deposits, &c., all resulting from the one grand and certain profitable source of speculation. All doubtful debts were, of course, available as sets-off against any future successes by the parties indebted, and who, during the continuation of their unsettled accounts, were reduced to the necessity of finding ready cash for all further indulgence in play. Mr. Crockford's betting accounts dovetailed, also, most admirably, in such respect, with the business and accounts of the hazard-table, the losses of the one being brought into reckoning with the gains of the other, and *vice versâ*. It must be considered, also, that, in spite of the numerous parties who had risen up to oppose his influence at Tattersall's, he had still immense advantages in betting by reason of his connection with the club. This was his own exclusive and privileged sphere of action, within which few of the Leg fraternity (save and except a few titled and non-titled scamps who of late years had qualified for the class and degree) could possibly trespass.

In the arrangements of the game, Mr. Crockford was not permitted, under the non-success of the bank, to terminate the play until a stated hour, so long as any portion of the nightly capital of 5000*l.* remained: on the other hand, although not compelled to put down any further sum, he was at liberty so to do if he thought it advisable; and he was frequently accustomed to try the result of a second and even a third bank, when there was hope and prospect of recovery; he was, however, always regulated in the policy of such further venture by

consideration of the parties to whom his bank was opposed, for he was too wary to risk any unnecessary amount against bold and determined hands, that were likely to re-risk only a small portion of their gains. It has, however, on several occasions, happened, that in his attempts to recover a first loss, he has increased that loss to an amount of fifteen or twenty thousand pounds in one night; a circumstance not at all surprising, when it is known that the player could stake as large a sum as 200*l.* on a main, and could subsequently bet the odds, in proportion to such sum, between the main called and the chance to be thrown in opposition to such main—technical points of the game well known to its amateurs and professors. This extent of stake would in reality admit 1000*l.* to depend upon one event; that is to say, such amount would be the difference between winning and losing the event, as thus exemplified. Suppose the castor to put down 200*l.* in the first instance; he then calls the main of *seven*, and throws the number or chance of *four*: the odds or probabilities then become two to one (or 400*l.* to 200*l.*, in proportion to the 200*l.* originally staked) against his throwing the number *four* (the winning chance) in opposition to the number *seven*, the main called: he thus risks, in fair proportion, 400*l.* against 600*l.*; the difference, therefore, between winning the 600*l.* and losing the 400*l.*, will clearly appear to be 1000*l.* It may, with reason, be imagined, that so apparently small a capital or bank as 5000*l.* would be very inadequate to meet the speculations of bold and enterprising players, under favourable fortune; but it must be recollected, that at the game of hazard there are generally two distinct and opposing interests operating at the table amongst the players: some are betting on the hand of the castor, or person throwing the dice; others are risking their money against such hand; and these respective and opposite fancies frequently cause an equalization of stake for and against, which is the great desideratum of the banker; for in such case he derives the full calculated per-centage of the game, which is taken at about twenty-five shillings in every hundred pounds. It must be taken into consideration, also, that players, with very rare exceptions, seldom risk so large an amount on one event, until they have become desperate by frequent previous loss of capital, which has gone to augment the bank's original fund, and which, consequently, betters the bank's condition to meet the larger demand.

Mr. Crockford, now elevated beyond all former fortune, took a splendid house in the Regent's Park, where for a time he resided with his family in comparative tranquillity; but his love of money, and his restless anxiety to be still adding to his great wealth, permitted him not long to enjoy the *otium* which fortune usually favours. He entered into many and various speculations, promising, as he thought, large return. He was a man of business, and acquainted with most matters favouring success therein. He was cognizant of the value of, and knew the best markets for, everything, from an eel to an earldom, or, as Hudibras hath it,

“ He by geometric scale  
 Could tell the size of pots of ale;  
 Resolve by sines and tangents straight,  
 If bread and butter wanted weight.”

His ventures, therefore, generally speaking, were based on the good grounds of knowledge and experience; but, 'tis not in mortals to

command success; and latterly he met with some check to his hitherto almost invariably profitable outlay of capital. One of the most prominent instances and examples of failure was the erection of the extensive building originally designed for a bazaar, at the corner of King Street and St. James's Street, a vicinity that had, as already shown, been most favourable to his speculations as a rouge-et-noir banker. The cost of this building, notwithstanding the fact that every brick, plank, and other material was bought at the best market, and every hour's work paid for under the advantageous terms of contract, was immense. The structure was handsome in its exterior, and complete in its proposed arrangements. It was opened as a bazaar, under very favourable auspices, in the full fashionable season. For a time its novelty attracted, and crowds of visitors gave it patronage and support; but, the novelty over, and curiosity subsiding, traffic fell again into its ordinary channels, and the business of the St. James's bazaar became inadequate to the high rents demanded for the counters or standings in it. From this cause it became a total failure in its original design. It was afterwards adapted to the temporary purpose of an exhibition-room, where (with the somewhat curious fact having reference to Mr. Crockford's immediate professional occupation and pursuit,) that wonderfully dextrous artist, the Wizard of the North, undertook to expose, and actually did enlighten the public in respect to, the frauds and sleight-of-hand tricks that could be practised, and were, in fact, daily made available to cheating and robbery by cards and dice. His performance was wonderful, and must have effectually opened the eyes of many dupes, and called up in them some unpleasant reminiscences of the practical skill by which they had been mulcted of their material. The lower and under-ground departments of the building are now used as counting-houses and cellaring connected with the late Mr. Crockford's business as a wine merchant, a speculation which is believed to have turned to very fair account.

About two years ago, Mr. Crockford signified his desire to retire from the proprietorship of the Club, and intimated at the same time a wish to dispose of the extensive mansion and premises in St. James's Street, with all its valuable furniture and property; the reason assigned for such proposed secession was, that he felt his health declining and his energies unequal to the constant labour and anxiety attendant on the proper direction and management of so large an establishment. The real cause, however, was not only suspected, but known to be his determination no longer to be controlled by the arbitrary power of his committee: his term of agreement with them had expired, and he had no inclination to renew it upon like conditions. He well knew that a capitalist of sufficient experience was not easily to be met with, who could or would speculate in all the extravagant outlay of so immense an undertaking, and that consequently there was no very immediate prospect or probability of a successor; he was aware also, that before such a one should appear, the committee, tired out in the search, would, rather than risk the complete break-up of so commodious an establishment, fall into his more reasonable views to continue its direction under terms less restrictive and imposing;—and he was not far out in his reckoning. On the first announcement of his intention to retire, a sensation was created throughout the Club. Meetings were held, and schemes devised for continuing the arrangements under a new proprietor; and, with this view, estimates were



made and particulars put forth of the capital required to purchase the existing interest; flattering representations were also held out of the great and certain fortune to be derived from the source of the French hazard bank;—but all to no purpose,—no millionaire was forthcoming; the only offers made were by divers members of the gaming fraternity in the vicinity to provide a hazard bank for the accommodation of the Club, but under no such restrictions as to amount of capital or stake as had been imposed on Mr. Crockford. Such offers, coming not within the contemplated arrangements of the proprietor or the committee, were declined; and the ultimatum of the whole business was, that Mr. Crockford *ostensibly* withdrew from all play speculations, still continuing his proprietorship of the Club. He had now gained his object, which was in reality to avoid the provision of so large a capital nightly, and the compulsory condition to play so high a stake as 200*l.* and its proportions on a single event; the real secret of which was, that both players and money had of late been less abundant, partly because he had too heavily taxed the resources of the members, and further that rival establishments had recently been in the ascendant: for it not unfrequently happened that, under the opportunity afforded by the large stakes permitted at Crockford's, a bold and enterprising player would, on a good hand, win a large sum, which he would subsequently (perhaps on the very same night) lose at some rival bank; whereas no equal chance of benefit was afforded to Crockford in such respect, for the reason that the other clubs alluded to restricted their stakes on a single event to the limit of 25*l.* and its proportions.

Out of the necessity occasioned by Mr. Crockford's ostensible retirement from the bank, the committee, good easy men, ceded to a proposal made by Page and Dasking (since dead), *employées* under the old system, to provide a smaller capital under a more moderate rate of risk; and, in pursuance of this agreement, a bank of 2000*l.* only was put down, and the stakes limited to 25*l.* Although the persons named were the ostensible principals and capitalists under the new arrangement, they were but partially and slightly interested in the resulting advantages: the real parties were the former bankers, who had thus freed themselves from their disadvantageous position, and become responsible only through their operatives and representatives. A new man was added to the direction of the table—one of different mould and manners altogether from his two predecessors,—in fact, a man of education and gentlemanly habits and address, and of former good and respectable position in life. The commencement of business under the new regime was not very auspicious; for a certain sporting baronet (one of the many victims sacrificed on the altar of Crockford's wealth, and now more distinguished for his bold and dashing style of play than for any very large capital remaining to him to lose) paid his early respects to the new firm, and under favour of a good hand, which he never failed to turn to the best account, speedily relieved them of the night's capital,—an obligation which he repeated within a week or two. Loss of fortune has too late taught the lesson of prudence to this gentleman, as it has to many others: he now risks but little, and that seldom; but when the ruling passion prompts to the old sport, he dashes at it with a bold energy and determination based on that perfect knowledge of the game which sad experience has given. His meaning on such occasions is mischief to a bank; and, if fair opportunity present itself, he is not very tardy in making a transfer of a bank's resources.

Matters having been thus satisfactorily arranged as to the future management of the Club, and Mr. Crockford, having become free from all interference and control by the committee, had leisure for other pursuits and pastime; and he resumed, within moderate limits, the keeping of race-horses, having now more time to devote the necessary attention to them than at the former period of his racing speculations. His retirement, however, from his late active duties and constant occupations in St. James's Street left his ever busy mind at freedom to wander into other channels of venture and speculation, and doubtless operated as a leading cause to one of his most heavy and unsuccessful outlays of capital. The adventure alluded to was a mining concern in Flintshire, in which, on the most flattering representations of probable success, based on the authority of scientific report, Mr. Crockford was induced to embark, in conjunction with another party professing to have great knowledge, skill, and experience in mining affairs. The lands in which the mines were situate were reported, on like scientific authority, to be rich and abundant in mineral treasure and resource; and on such apparently indisputable report, Mr. Crockford was led from time to time to make considerable advances in the prosecution of the works. Subsequently, a partnership was entered into, and a further large outlay of capital expended in sinking shafts, repairing old and erecting new machinery: fine specimens of ore, the production of the mines in work, were from time to time submitted to the inspection of the great capitalist and wealthy partner, who, thus influenced, continued the necessary supplies to the continuation of the work and to the ultimate realization of his golden hopes and expectations. But time moved on, and large demands on Mr. Crockford's purse being continued, he commenced a system of argumentation within himself, that something like return, or a prospect thereof, should be forthcoming from so great an outlay; reasoning thus, he jumped at once to the pretty correct conclusion, that mining speculations were too profound a pursuit for him, that the mineral specimens exhibited to him as illustrative of the earth's treasure, and promissory of the immense wealth to be obtained, were dross in comparison with the ready refined golden product, brilliant and fresh from the valuable and admired process of the mint, which he had so lavishly gathered from the verdant surface of his venerated hazard table in St. James's Street. A disagreement took place between himself and partner, which led to a dissolution, under which legal separation of interests a partition took place of the mining lands and property. In this arrangement, it is reported, Mr. Crockford was equally unfortunate; for the mines allotted to him, though considered to promise favourably in future return, turned out on subsequent working to be of little or no value; while, on the other hand, the property partitioned to his late co-adventurer proved of much more valuable consideration. The disappointment and severe mortification occasioned by this result, and by the total failure of his hopes, added to the absolute grief and distress at so great a loss of capital, acting on a mind unaccustomed to severe reverse, and on a frame somewhat debilitated by age and growing infirmity, brought on excess of nervous excitement, which terminated in death.

For some weeks preceding his decease, Mr. Crockford had been confined to his residence, and fearful apprehensions were entertained that he might not survive the approaching period of the Epsom races, and the great and important event of "the Derby," on

which so many thousands were depending in immediate reference to the horse *Ratan*, of which Mr. Crockford was the owner, and which at the time stood high in public opinion in the betting market. Much anxiety was occasioned by the knowledge that, in the event of Mr. Crockford's dissolution before the day of the race, his horse would become disqualified, and hence great confusion would arise in some betting accounts, which, from the short period intervening, it would be impracticable to regulate or amend before the eventful day. Tattersall's yard, on days of business, exhibited a congregation of faces expressive of the most opposite feelings of hope and fear; but anxiety was apparent in all. Ever alive, however, to business, and to any and every event *in futuro* affording opportunity for a bet, the term of Mr. Crockford's mortal existence was the universal theme of the assembled classes of sporting men, and became as much a matter of business amongst the leg fraternity as the race in which his horse was engaged. Under the fear entertained of Mr. Crockford's inopportune decease, the parties more immediately and deeply interested in that event endeavoured to effect an insurance on his life for the short term of one week, and large premiums were offered to the different insurance companies, at Lloyd's, and to private individuals, for such guarantee. Neither public company nor private capitalist could, however, be found to accept terms on so hazardous an event. Mr. Crockford outlived the great and important day of the Derby race, but died on the day of the Oaks, which took place on the 25th of May last.

The death of Mr. Crockford, occurring as it did close on the day of settlement of the Epsom account, a time most important to the arrangements of the sporting world, occasioned much confusion in betting accounts, and threw many obstacles in the way of full and satisfactory adjustment. With a laudable anxiety to support the credit that had hitherto attached to Mr. Crockford's name at Tattersall's, and with a view also to prevent inconvenience to persons to whom his account was indebted, and who relied thereon for the honourable discharge of their own engagements, his widow (even in the hour of her immediate grief) took the prompt and judicious course of addressing a letter to the stewards of the Jockey Club, and of forwarding to them therewith her late husband's betting books and a draft for the balance of loss which appeared to be due from him amounting to about 700*l.* On receipt of these documents, a meeting of the Turf authorities took place, and the result of this meeting was an announcement by the stewards (Lord Steadbroke and others) that all parties indebted to the late Mr. Crockford's account ought forthwith to pay, and that, on such payment being made, all claimants on the same account would, upon like principle, be entitled to receive their respective demands.

Thus much of Mr. Crockford as a man of notoriety, for such he most unquestionably was—

“ The trump of fame  
Has seldom blasted forth a name,  
Throughout the country or the town,  
Of more invincible renown !”

As the greatest and most successful gamester of the age, his name was familiar in every European capital. The high patronage bestowed on him screened him from the pains and penalties of the law, gave him privileges and protection over minor offenders, and secured to him the full and uninterrupted practice of his chief lucrative, but

destructive profession as the keeper of a gaming-house. Legislators nightly met at his establishment to violate the laws which in their wisdom and anxiety for the cause of public morality they had been strenuous to enact. Churchmen, who from their pulpits were loud and eloquent in their denunciation of indulgence in vicious propensities, and who laboured to impress on the minds of their congregations the fatal and destructive consequences of gaming, here hugged the vice at which they stormed, and "shook in hanging sleeves the box and dice," hazarding together their piety and their patrimony. Magistrates, too, the grave and sapient administrators of the law, scrupled not to offend the law by the practice of that for which, with judicial solemnity, they had sentenced the minor but unprivileged culprit to imprisonment and the treadmill, but

" Authority, though it err like others,  
Hath yet a kind of medicine in it  
That skims the vice o' the top ;"

and as that in the captain is but a choleric word which in the soldier is flat blasphemy, even such is the proportionate estimate of offence in magisterial wisdom between the unprivileged sinner and the elect of Pandemonium. "A hell, or common gaming-house," says Lord Byron, "is a place where you risk little, and are cheated a great deal. *A club* is a *pleasant purgatory*, where you lose *more* and are *not supposed* to be cheated at all;" a subtle and satirical distinction, finely conceived, and one which may have had some influence on a certain Committee, from whom has recently emanated a very elaborate report on gaming, tending to show that Parliament, which De Lolme declares to be so omnipotent that it can accomplish any and every object of its will save that of mutation of the sexes, is powerless to control the vice (though in direct violation of law) when carried on within the sanctuary of a club-house; a kind of special pleading most favourable to the growth of the evil, seeing that gamesters are an ingenious and most enterprising set of individuals, and require no ghost to tell them that clubs are easily formed to the law's evasion.

The entire property amassed by Mr. Crockford must have been immense, regard being had to the fact that, exclusively of a sum of money, amounting to nearly half a million sterling, bequeathed to his widow, he is confidently reported to have distributed amongst his children, about two years ago, a sum nearly equalling, if not exceeding that amount; a circumstance not at all improbable in a man of foresight like Mr. Crockford, and one which will fully account, as well for the bequest of the whole bulk of his remaining fortune to his widow, as for such bequest being absolute and free from all condition. In estimating the wealth acquired by Mr. Crockford through the medium and success of his French hazard bank, (for this was the never-failing source of gain,) there must be taken into account the heavy and extravagant expenditure of the establishment in St. James's Street; his own expensive, though by no means foolishly extravagant, mode of living; the maintenance and education of a very numerous family, the advances of money from time to time made to fit them out and further their prospects in life; the expense of a racing-stud; a considerable outlay in suppressing various indictments preferred against him for his former proprietorship in King Street, and the heavy losses more recently sustained by other venture and speculation. It may be fairly calculated that the certain profits of the hazard-table

must have embraced millions! and some idea may be formed of the extent of evil to others consequent on such an accumulation of capital extracted from their means.

In person Mr. Crockford was something above the middle stature, and rather crippled in his walk, owing to a paralytic affection; his expression of countenance was by no means intelligent, or indicative in the slightest degree of that quick capacity which distinguished him in the play and betting rings; on the contrary, there was at times a simplicity of feature bordering on the idiotic, that might well have impressed those who knew him not with a very erroneous opinion of his capability. His dress was plain in the extreme, and not in the least approaching any attempt at fashionable formation or arrangement; indeed Mr. Crockford was a man not at all addicted to outward display: in this he certainly exhibited good sense and policy; for any exhibition on his part, to the extent which his means allowed, would have put royalty's self out of countenance, and by exciting public attention and denunciation, would in all probability have given sudden check to his profitable trade. Mr. Crockford has left behind him the numerous family of fourteen children, all of whom have received the advantages of a liberal education, and have been substantially and handsomely provided for. Some are entered of learned and liberal professions, others are engaged in trade, but all employed in honourable and lucrative pursuits. One son is handsomely endowed in the Church, and three others are carrying on the business of wine merchants in St. James's Street. Of the female portion of the family, one is married to an eminent medical practitioner. The widow of Mr. Crockford is a lady of refined manners and amiable disposition, and much and deservedly respected by those who have the pleasure of her acquaintance. To her extreme care and attention in the exercise of such qualities Mr. Crockford owed not only the enjoyment of great domestic comfort, but the correction of much of his early coarse and uneducated manner, and the removal of habits ill-suited to his after associations. Mrs. Crockford was originally governess to the former lady of her husband's love, by whom he had four children. It is pleasing to contemplate the falling of fortune, however disqualified in its acquirement, into the possession of those who can justly appreciate its value, and through whom it may, by laudable application, communicate benefit to the unfortunate and less-favoured of mankind. The mere inheritance of wealth constitutes not its real worth; its virtue is derived from the intrinsic merit of its possessor, and lies in its benevolent and praiseworthy appropriation.

*" Non possidentem multa vocaveris  
Recte beatum; rectius occupat  
Nomen beati, qui deorum  
Muneribus sapienter uti."*

Having thus traced the career of Mr. Crockford, from his humble occupation and lowly domicile in the Strand, to the extreme position of wealth and a princely mansion in Carlton House Terrace, a locality commanded only by the most opulent of our aristocracy, it remains only to announce, that at this residence he died on the 25th of May, 1844, aged sixty-nine years, above fifty of which were devoted to what is termed sporting pursuits.

*" No farther seek his merits to disclose,  
Nor draw his frailties from their dread abode."*

**BENTLEY'S**  
**MISCELLANY.**

**VOL. XVII.**

**LONDON:**  
**RICHARD BENTLEY,**  
**NEW BURLINGTON STREET.**

**1845.**