THE ROMANCE

OF THE

CALCUTTA SWEEP

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HISTORICAL NOTES AND MODERN COMMENTS.

When a Ditcher travels in Australia, Africa, or Canada, it is not long before somebody asks about the Calcutta Derby Sweep, which seems to have done more than the Black Hole to advertise the one-time capital of British India, the "Second City of the British Empire," but a bad, a shocking bad second. On a Union Castle liner homeward bound from Cape Town, every passenger who heard that I came from Calcutta wanted to know if the sweep was a square deal, or if I personally had ever met a prize winner. They were interested to learn that I not only knew of many, but that I had once drawn a favourite myself. Also that several friends for whom I had bought tickets had won prizes, and that so far as the conduct of the sweep was concerned, it was beyond the breath of suspicion. That was in 1922. Since then their knowledge has widened, for the first prize went there in 1927, while in 1929, £250,000 was won by people in South Africa in the Calcutta Derby Sweep.

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While open-minded about the bona fides of the gamble, South Africans narrowed down when asked what they thought happened to prize winners. The British overseas seem to be coloured, more than tinged, with Puritanical ideas. The smaller the towns the more Methody is their way of looking at things; perhaps the Devil is, to them, a real live personality, prowling about to pick up even the most obscure individuals for next to nothing at all, while the most bigoted like to imagine that they can feel the rumbling of Hell's flames under the feet of their friends and enemies.

Like others, they were too prone to believe that all winners resembled the cab proprietor in a small bush town in Australia, who was suddenly notified that he had won £20,000 in the Melbourne Cup Sweep. He straightaway gave his outfit of three cabs and horses to men standing round the bar and was never sober afterwards, but in all probability had he found a quarter of that sum in one of his cabs he would have gone the same way.

All those I spoke to were convinced that the lucky ones naturally went to Hades; of course they would. This did not deter them from longing to have a shot at so dreadful a fate. If luck came their way, whether with sweeps, women, wine and song they might console themselves

with admitting how unmusical they were, but otherwise they were prepared to take all risks, even if it meant finishing up with a heavy handicap when it came to wobbling down the primrose path to the everlasting bonfire.

That Calcutta should be the home of one of the biggest lotteries in the British Empire seems to be in harmony with its history, for the city grew out of the proceeds of lotteries promoted for that purpose. The Limited Liability Company was unknown, and whenever money was needed for a public purpose it was easily raised by a harmless gamble.

The first known reference to a lottery in Calcutta was in 1784 when one was promoted with the object of building a Church. Up to then the servants of the East India Company were inclined to be somewhat lax in their religious observances. Harsh critics used to say that they left their morals and their Bibles at the Cape and did not pick them up until they were on their way back, perhaps, twenty-five years However, the Church was built and while many historians claim that the credit for the erection of St. John's was due to the "piety of mariners," it is significant that the first Rs. 80,000 was raised by lotteries. That the scheme was popular is proved by the fact that by April 1784 the foundation stone was laid by Mr. Edward

Wheeler, in the absence of the Governor-General, who was out of Calcutta.

It was apparently not altogether to the taste of Mr. Edward Wheeler that a Church should be built by such methods for on the 16th September of the same year he wrote a minute, rather sitting on a Mr. B. Hartley, who proposed to promote a lottery.

"As the introduction of so general and so favourite a species of gambling into this settlement not regulated or authorised by Government cannot fail to prove of great detriment to the community at large by the encouragement it holds to individuals to profit by the general disposition to adventure in this way. I deem it incumbent on this Board to exercise their powers which are vested in them by Act of Parliament by the orders of the Court of Directors by ancient usage to put a stop, as soon as possible, to all projects of this nature, and I recommend that the opinion of our Advocate-General be immediately taken of the most effectual legal measure which can be pursued to prevent the drawing of the lottery now proposed and published and to check it in its present stage."

A lottery was advertised eight years later for the object of building a Freemason's Hall, and by the same means several large tanks were dug, to drain the surrounding land and to furnish earth to fill in other low-lying parts. Even modern Calcutta lies so low that 20 per cent. of the area of the city is under water. A garden was purchased and still bears the name of Surtibagan, from Surti (lottery) bagan (garden) while the money for most of the streets in the centre of the settlement was raised in this way.

The author of "Calcutta," A Poem (In Dialogue) with Notes, published in London in 1811 refers to the Calcutta lotteries.

- A. "What if on some good number you may fix Some lucky ticket that may make you rich?
- B. Would smiling fortune to her votary deal
 The heaviest prize that labours in the wheel,
 No shabby eighth, or sixteenth, but alone
 Mine the rich ticket, and the lac my own:
 The magic present of the bounteous dame
 Should wake the spark that slumbers in my frame;
 Then should the fabric of a fortune rise,
 And Home and England swim before my eyes."

And so say all of us.

In old records one often finds references to lotteries. The Calcutta Review for 1860 published many details about the various schemes.

"For improving the sanitary condition of Calcutta, the Lottery Committee did much. We find that as early as 1794 there were Lottery Commissioners; in that year they advertised for

benevolent and charitable purposes a lottery of 10,000 tickets at Rs. 32 each, and some of our best streets are owing to their funds, while the Town Hall, and the Free School, also owe their origin to funds specially raised by lotteries for that purpose."

A writer in 1811 gave these details: "The produce of the first lotteries was dedicated to the expenses of a magnificent Town Hall—which was nearly completed when the foundation partially gave way, and the greater part of the front, with a suitably awful crash, was tumbled to the ground; a kind of reproach to those who had suggested this most expensive work, of no real utility."

It is a matter of history that a Lottery Committee was in charge of Calcutta Municipal matters from 1817 to 1836 and put through great undertakings.

The lottery spirit is as old as man. It was part of the risk of going to law. Casting lots was a recognised part of legal procedure and the possibility is that lotteries have sprung from that word. It certainly had nothing to do with Lot or Lot's wife although she may have won him in a lottery. Such things are done even to-day but whatever happened they appear to have been heavily punished for a little bit of ordinary curiosity. Another legal penalty was stoning to

death, which may have given rise to the modern practice of blackballing, although the ceremony then left few doubts about popularity in the mind of the victim, or encouraged a candidate to put his name up again. When a man was blackballed in those holy days he was out for good.

Good Queen Bess started State Lotteries in 1567 with prizes of £5,000 and, according to some historians, her subjects were diffident about taking chances, treating the scheme with "suspition." The drawings took place in St. Paul's Cathedral and the whole population, which was little more than seven millions, was in a fever of excitement for four months. 400,000 prizes were distributed in 1569 which meant that about one in seventeen drew something.

In 1612 lotteries were promoted to find funds for the Colonies in Virginia, and a London tailor won the first prize of 4,000 crowns. Then something went wrong, for they were stopped in 1620.

King Charles I, who was always at his wit's ends for money, re-established State Lotteries in 1626 and they continued for the next two hundred years in spite of scandals which led to occasional stoppages.

In 1753 a new law was passed and a lottery was put through to raise £100,000 to begin the

British Museum. The Archbishop of Canterbury and the Lord Chamberlain being among the trustees.

At that time the large lottery wheels were drawn on sledges under military escort from St. Paul's Cathedral to the Guildhall, and afterwards to Cooper's Hill for the solemn purpose of drawing the winning numbers. The duty of drawing was entrusted to the scholars of the Blue Coat School, whose youth and respectability were supposed to set them above the temptation to tamper with the tickets. But on one occasion this trust was abused, creating a great stir at the time.

Opinion in England has changed so often about lotteries. While they were conducted fairly the public accepted them complacently. When rascality was discovered, there were always sufficient conscientious objectors to down them. The subject is like Free Trade or Safeguarding. There is so much on both sides that the balance of thought is about equal. There always is one thing to be said in their favour—in these days when the diving fists of the tax gatherer are most resented, lotteries give an opportunity for the exercise of that rare spirit—voluntary taxation.

Lotteries became unfashionable in England early in the 19th century and in 1819 they were

condemned for "encouraging a spirit injurious in the highest degree to the morals of the people." Swindling crept in and strange as it may seem, the public grew tired of being skinned. That is the real defect in lotteries; any wangling is entirely against the ticket holders. In racing there is the charm that where all can be swindling, the owner, trainer, handicapper, starter, jockey and judge, each trying by some unscrupulous piece of cunning to overreach the others, the backer then stands exactly the same chance of winning as if everything was run with the honesty of heaven. In racing can be found the perfect example of a vicious circle.

The stoppage of Government lotteries in 1826 brought in sweepstakes on races which became all the rage. They in turn became illegal in 1845 and are illegal to-day but as those who go in for them have votes, and Governments prefer votes to purity any day, they leave things alone. Now and again a half-hearted show is made against some of the small ones, but when sweeps are really large, one is inclined to suspect that there is a greater rush to take a chance in them, than to suppress an illegality.

Up to comparatively recent years there was much mystery about the Calcutta Derby Sweep. Then the English press began to take an interest in it when large sums were offered for prompt

information, and as every man has his price, many of them his half-price also, details oozed out. Even to-day the Indian press adopts a discreet, deprecatory air when referring to it although the secrecy preserved by the Royal Calcutta Turf Club seems to be much the same as is depicted on the grand operatic stage. There the guilty lovers furtively meet outside the injured husband's bedroom at midnight and sing a bravura fortissimo duet at the top of their voices for fear of waking the old man up. More secrecy would certainly be ensured if the information was published in leading articles. As it is the pretence at it encourages the most credulous and inventive people in the world (the bulk of them starting with an unshakeable belief in the incredible) to fabricate marvellous stories. It also helps rascals who sell chances as remote as Mars, to people who are willing to buy the most slender share in the blue sky. A world-wide public is entitled to more publicity, for publicity in itself is a check on dishonesty. When people subscribe over a million sterling, they are entitled to more protection than they get, even if there are no doubts about the integrity of the promoters. The London Stock Exchange experidrawbacks about giving ences no information freely to the Press and it would require a fertile mind to find greater difficulties standing

in the way of the Calcutta Turf Club, who ought to recognise that the lottery is not confined to members of the Club, nor even to their friends.

As for India! Rumour there is like a subscription list—everybody feels that he ought to add a bit to it. With the advance of Westernism and the craze for publicity, the time is fast approaching when there will be a reversion to the Hindu form of love story which does not stop at the Church door in the manner affected by Christian novelists, but goes on until the morning after, which seems as if the most interesting parts are amputated from our literature. A British Government official ("Jix") recently informed one of the curious that the "sweepstake is a private lottery with certain public characteristics," and he might have added, the publicity is growing.

The officials of the Royal Calcutta Turf Club itself must be reticent, their job depends on it, and it is fair to say, that so silent are they about the sweeps that an oyster by comparison might almost be looked upon as a broadcaster. Perhaps they carry secrecy too far. Whatever there may be said about that, the fact must be admitted that the stories I have collected, all of which, so far as I have been able to prove, are

true, were not obtained from the staff of the Royal Calcutta Turf Club.

As for the morality of the sweep, it must be claimed that nothing during the whole year offers such prospects for the future. Everybody worth ten rupees has a shot at it. Poorer folk club together to share one between them. Girls with sweethearts and girls without, married men and married women anxious to make a change of partners hope for a stroke of luck so that they can discard the matrimonial hair shirt. Government officials long for a prize so that they can say just what they think before leaving the country for good; all riot in the pleasures of imagination, for imagination is the eye of the soul. They build castles which do not pay rates or taxes, and even if they fall to the ground they only spring up again, beautiful as ever, before the St. Leger or next year's Derby. Well, as Emerson said. "the man or woman who never builds castles in the air will certainly never build one on the ground." Men and women are most exalted when imagination has full play. The hope of winning puts an agreeable strain on the mental powers. Many speculators in the sweep drop out of this life into their last and greatest gamble so full of hope, that their executors have instructions about what is to be done with the first prize. A man for whom I once bought

tickets did that, asking me to distribute it among individuals and charities, and forgot me altogether.

Everybody in India solves the problem about selling or keeping a favourite; some would sell the lot; others think they would keep a portion, but all have made up their minds about it and so it goes on.

> "He either fears his fate too much Or his deserts are small That fears to put it to the touch To gain or lose it all."

Yet it pays to be cautious. A bird in the hand is better than one that may not even be in the bush; better to be sorry you sold than sorry you hold is a good maxim to live up to, but as a subject, selling or keeping gives additional interest to one of the most enjoyable adjuncts of thought—If.

Before public opinion became tolerant, when a man suddenly grew rich through winning money, the storm troops of envy were let loose, while those under cover behind, sniggered with glee over the disaster they hoped would overwhelm him. It is better understood to-day that winners are just ordinary folk, many of them like a recent prize winner in Bombay who said he was too old for excitement, but not too old for

happiness; they suddenly show up in the public eye like a rocket on the horizon, and disappear with equal suddenness. In gambling, as in politics, music, war, literature, the stage, or even the Church, the man who wakes one morning to find himself famous, wakes up the next to find himself forgotten. The excitement does not last; other sensations attract attention and after a few days the normal course is resumed.

It is almost safe to say that the greatest collection of gamblers the world has ever seen is to be found on the racecourses of modern England. Were it not for betting news hardly one of the evening papers would exist, and racing news seems to be nothing but dope for debasing degenerate intellects. Racing correspondents may be aware of the command. "Man shall not live by bread alone," so they confine themselves to, and thrive on, tripe. The Turf, the Press, and the Devil seems a good enough summary of a racing man's career, although one must admit that racing gossip is, luckily, more general than politics, in the land of that Mother of Racing, and Parliaments-Gambling England. It has been said that in gambling three things are wasted. time, money, and curses, but to have a "bit on" is more deeply ingrained in the social life of the people than making love, although there may be less concealment about the love making. Perhaps.

after all, gambling may be one of the incurable ills of life but it is more honest than politics, hence the interest taken in it.

Evidence was elicited by Parliamentary Commissions to the effect that in per cent. of the streets 65 working class women bet: boys and girls still elementary schools being almost as keen on backing horses as their parents. We all know the story of the school boy who was asked by the Inspector to name the chief races of mankind and without hesitation gave the Derby, the St. Leger, and the Grand National. He was probably first cousin to the youngster who said the odds were that gross darkness was 144 to 1 darker than ordinary darkness. Even as recently as 1929 it was stated at the Annual Conference of Head Teachers that the increased facilities for gambling was one of the worst enemies of the schoolmaster and schoolmistress. Yet police officials hardly consider gambling to be a factor in crime, although they have to work under regulations which were framed with the object of suppressing it.

As a nation the English are hypocritical about gambling; they talk as though it was one of the deadly sins, even if they never miss putting a bit on themselves, but when it comes to considering Government lotteries, self-righteousness comes on top and they thank God that England will never

come down to that. As a matter of fact, to express concern about the ill effects of gambling on the people of Great Britain would show a line of thought on a par with that of the man who discovered an intrigue between his fourteen year old son and the charlady. Heartily clouting the young Lothario, he shouted, "Why you infernal young blighter! You'll be smoking next."

Those who consider they direct public opinion by preaching that progress is by labour, not by luck, are apt to ignore the fact that you can only climb the ladder you are on, and even then, one of the first elements of success is to be born in focus with the times. There may have been Shakespeares in the world long before anything was known about reading and writing. Noah might have been a wireless expert had he known that wireless was there for the asking. Men may be walking about to-day who, with a bit of luck to guide their imagination, could tell us how to burn water and thereby revolutionise the whole theory of power, but they are not in focus, and will go down to the grave, ignorant of their capabilities. Opportunity paves the way to success, and luck in gambling, or anything else, certainly paves the way to opportunity.

It is by no means certain that great and sudden wealth must result in total ruin to those whom fortune caresses. If a man has a vice it is

but natural that, in sudden prosperity, he will try to gratify it whether his money was derived from a lottery, or from a fortune left by an archbishop. But the fact is that there are more screws than spendthrifts in this world; many of those who give to charities, do so because they cannot afford to refuse or do not like to let others see how mean they are: when fortune places them in a position where the opinions of others can be disregarded, they develop the arrogance of wealth, stand on their money bags, and show their true character. On the contrary, if a generous man is lucky and spends his money, what does it matter? Money was made to spend, and judging by the way Governments look at it, those who save overmuch do more harm than good to themselves, and probably make Government officials extravagant.

THE UMBALLA SWEEP.

An officer in the Indian Police who won the Umballa Sweep, which used to be the great event before the Calcutta Turf Club Sweep came into existence, saw the truth of this. The Umballa Sweep was stopped in 1878 by Sir Ashley Eden who stigmatised it as "exceedingly mischievous" possibly because tickets were sold in every police station in the country and the date of the drawings was advertised in the press, but it never reached the magnitude of the sweep promoted in the great city on the Hooghly.

On pages 50 and 51 of "My Thirty Years in India" published in 1909, Sir Edmund C. Cox, Bart.. tells the following story:—

"One of the Civil Officers of Berhampore for part of my time was Mr. O'Sullivan, a District Superintendent of Police. It so happened one vear that O'Sullivan drew the first prize in the Umballa Sweep on the English Derby, and raked in a large sum of money. The Umballa Sweep was a very big thing in those days. People all over India took tickets in it. But Government decreed that the whole thing was wrong, and prohibited its continuance. They specially ordered that the advertisement in the Pioneer announcing that the drawing of the Sweep on the 25th of May was not to appear. The well known and popular officer who conducted the arrangements therefore put the following notice in the Pioneer:—"Government has prohibited Umballa Sweep Committee from announcing that the drawing of the Sweep will take place on the 25th of May." After that year the Sweep was transferred to the Calcutta Turf Club, and is now a bigger thing than ever, money for tickets coming in from all parts of the world. Government could not easily prevent the members of a Club holding a Sweep on the Derby. Well, the Umballa Sweep was won by O'Sullivan of Berhampore. He had never been out of India nor had Mrs. O'Sullivan, and they determined with their winnings to have a trip Home. They did it in fine style. They took a house in Park Lane, bought or hired a carriage and pair, gave dinner parties, and generally made the cash fly. I don't suppose they had much difficulty in getting people to help them to spend their money. At the end of six months they had not a penny of their winnings left, and back they came to India. They always said that their time in London had been more delightful than they could have imagined possible, and so far from regretting their money they said they would do the same thing again if they got the chance."

After all the Q'Sullivans were wise to enjoy what the gods gave them; they spent the money which they might have hoarded, were not sharked by their friends and therefore made no enemies.

Actually Sir Edmund Cox was not quite accurate for when the Umballa Sweep was stopped the Bengal Club started one which later was followed by the Calcutta Turf Club. The first winner of the first prize in the Bengal Club Sweep, which then seldom exceeded two lakhs of rupees, was Mr. Arthur Levien of the Bengal Civil Service who died at Sidmouth in 1926. It can hardly be considered to have shortened his life for he died at 96 after drawing a pension for nearly half a century.

It is a coincidence too that a Mr. J. W. J. Levien obtained both winners of the Derby and the St. Leger Sweep in 1927.

It was the elder Fitch of Mussoorie who brought the Umballa Sweep to Calcutta, and later, much to the subsequent regret of the Bengal Club, effected the transfer to the Calcutta Turf Club. Fitch was put on his feet by Lord William Beresford of whom it was said that his pockets and his doors were open to everybody. Men could walk into his bedroom early in the morning and wake him up with a request for money. In spite of protests, often pretty pungent, they generally walked out better off than they came, and they were not aristocrats either.

MARINERS AND DOUBLES.

One of the first Sweep winners I knew, who ought not to be called Blossom, was for long in command of an Asiatic steamer on the Coast. When a chance came to manage the Chittagong branch of Ahmuty & Co. he swallowed the anchor, and subsequently purchased the concern. When his ticket won the first prize in the Derby Sweep he still owed Ahmuty's Rs. 35,000 and he lost little or no time in running up to Calcutta, when he paid for the business in full, and then tried to find a purchaser for it.

Early June in Bengal is always trying, and this particular year was abnormally sultry. Between 11 and 4 no horses were on the streets. but Blossom, anxious to find a buyer, went to Cook's livery stables where he was told that before a horse went out of the stall, Rs. 750 must be put on the table. Although a winner of £30,000 he refused to risk fifty and after cursing Cook's for extortion he said he would walk, even if it was twice as hot. On the way to Mackenzie Lyall's he collapsed from heatstroke and was taken insensible to hospital where it took the staff all their time to save his life. During the month he was there his friends, admirers, and patrons in Chittagong decided among themselves that a pal with all that money would treat it as a joke, if in a friendly way, they looted the store. Blossom eventually sacrificed the goodwill to some of the looters and went Home, while the new owners were not long in discovering a clause in the lease which forbade the transfer, so by the time they paid double rent they did not make so much out of it.

I first met Blossom in Evershed's Hotel, Rangoon. Breezy and reckless he revelled in being a hardy son of the old gambler Neptune who threw himself into the sea under the false notion that he could not keep his head above water. At that time he was delighted with standard is not money; unless a stranger is socially eligible he would not be admitted into the local club, no matter how rich he might be. Yet in regard to appearances toleration is rampant and life runs easily.

No one would claim that making money and behaving yourself always go together, and many who never had a spare shilling could easily improve their manners without making themselves over-conspicuous. It came about that the Port Officer in Chittagong fell sick and was forced to go on leave. Blossom was a Master Mariner, fully qualified to act for the man in the Royal Indian Marine, and he jumped at the chance particularly as it meant quite a useful addition to the monthly salary. Once in office he soon grasped the possibilities. His stevedore. Yakub Ali, knew everything that went on in the port and between the two, they organised a regular carnival of loot by taking charge of the opium smuggling. What a story of money. murder, and betrayals hangs over opium smuggling in India! The young ship's officers who are ruined by pretty Eurasian girls paid to tempt them off the straight path, and find everything all right until love comes in! Sailors always take love far too seriously. But Blossom was different. He had the authority, and pretty girls with dangerous mothers and a callous

Chinaman in the background did not frighten him. Smuggling is the biggest industry among Chinamen in Bengal-perhaps in India, bigger than carpentry or bootmaking, but Blossom dealt with principals and controlled the Chinamen. Detectives were sent from Calcutta to ferret things out, but as they could not search a ship without telling the Port Officer, they were checkmated every time. He was hospitable and good company and all they had to do was philosophically to accept the position, although officially, it was about as satisfactory as trying to catch green pigeons with a slide trombone. A Nelson of Chance, with the money he made by smuggling he bought tickets in sweeps and lotteries all over the world. To account therefore for his extraordinary luck, the amount of his investments must be considered; nevertheless it is remarkable that on the voyage Home with his prize in the Derby Sweep he won £8,000 in the Hamburg lottery. The double event naturally attracted attention. Envious calamity-howlers had to invent something specially devastating about him so, with that hatred born when others are suddenly made rich, the world was told that within a few months of reaching Home, Blossom had drank himself into hopeless insanity and could be heard half a mile beyond the walls of the County Lunatic Asylum velping like a jackal.

Years later I discovered that he settled down quietly and soberly in Cornwall where he lived to a green old age. Who started the stories about him nobody knows, but it is curious how everybody believed it—I did myself, although when I knew him he was always temperate.

It must be admitted there was nothing about Blossom to make one believe he deserved good fortune beyond the fact that he was a sailor out to take chances in anything. Ever since men first went afloat on trunks of trees, sailors have been ardent votaries at the shrine of the fickle goddess, for their calling is the most dangerous in the world. As an old writer said, "their sleeps are but reprieves from their dangers."

Merritt, another sailor, was in command of the Hooghly tug Dalhousie, and was also an able seaman in the Calcutta Naval Volunteers. Like so many of his tarry trade, he professed to hate everything connected with shipping. The ambition of his life was to have enough to bring in three pounds a week so that he could live in the country, keep chickens and grow his own vegetables. "Sell a farm and go to sea" was no slogan for Merritt for he loved fresh water far better than he did salt.

During the War a lady who thought her mission in life was to entertain sailors, and engaged a hall so that she could recite to them, aroused an expression of opinion which Merritt would have whole-heartedly endorsed. The first item in her programme was a dramatic recitation which began with "The sea is His!" She paused for effect. "E can 'ave it!" said a bluejacket in the back row, finding plenty of support around him, and the lady got no farther.

After a cyclone, Merritt took his tug far beyond the Sandheads and discovered a large German ship, dismasted, helplessly wallowing in a heavy sea. With great courage and skill he passed a line on board and towed her to safety. Confident that a fully laden fourmaster meant something pretty big for himself he was dismayed to learn that although the Court paid tribute to his gallantry and seamanship, all they awarded him was the miserable sum of a thousand rupees.

A poet, writing after the Great War, aptly expressed Merritt's feelings:—

"Ten millions pounds we toiled to win;
We took the ships, we sent them in;
Whilst they, smug thieves, quite safe at home
Divided up the spoils we'd won."

After building on a substantial sum, the paltriness of the award took the roof off Merritt's cottage, and scattered every chicken he had pictured pecking among the vegetables, into the next county. Bitterly disappointed, too scornful

to keep one of the thousand rupees, he sent the lot to the Turf Club. With his hundred tickets in the Sweep, he drew two horses—the favourite, which I think was Wantage, and an outsider.

A syndicate acting for Lord William Beresford bought half the favourite for something like Rs. 20,000 and Meritt offered to sell the other ticket for Rs. 2,500 which was Rs. 500 more than the syndicate would give.

On the morning of the race Merritt decided to take the syndicate's offer of Rs. 2,000 for the outsider, but he was told that Lord William had changed his mind as the horse hadn't a dog's chance of coming in anywhere. Providence, or the sweet little cherub must have decreed otherwise; so gallant a fellow did not deserve to be let down twice running, and the news came over the cables that the outsider—Jeddah—at 100 to 1 had romped home.

Nobody appears to have heard any more of Merritt after he left India. His venture was the result of an act of bravery, and although slander loves a shining mark, it was difficult to blacken his character with fables about drink, insanity, or moral depravity even to those who, for the love of God, hate to see another suddenly successful. His reputation was left alone. Let us hope that he was not too rich to derive enjoyment from chickens and flowers in his garden, and that the

simple life he had looked forward to was found to be full of happiness.

According to Mrs. Stuart Menzies, Lord William came to India a penniless subaltern in the 9th Lancers in 1874 but even for an Irish cavalryman he was gifted with amazing courage and capacity. His brother, Lord Marcus, was the bigger man of the two on the Turf, for he was the mentor of King Edward in racing matters. It was said that the King gave Lord Marcus £1,000 to start with, and never put his hand in his pocket again—his bets averaged so well. The two brothers Beresford worked together, one in India and the other at Home, to their mutual advantage, for the younger brother left India after twenty years in the country, quite a rich man. Certainly, according to his biographer there were occasions when his trainer or his iockey was cautioned, suspended, or warned off for life: he must have had anxious times because other racing men, probably equally keen to put money in their pockets, hated to feel themselves beaten by an aristocrat. They went far to beat him, but in all his troubles Lord William never failed to be exonerated which, of course, a nobleman ought to be. Lady Stuart Menzies wrote his biography. One cannot but feel that the worst injustice that can be done to a man's memory is to have his life written by a woman, particularly when the hero is connected with horses. Women so often fall into the error of what the babu called praising with "faint damns." There are others.

"Wives of all great men remind us,
That a woman every time,
Tells historians when they find us,
That we really were sublime."

After he went Home his courage on the Turf declined. Too close observation of the motto that "no bet is a good bet unless it is well hedged," resulted in cutting down his winnings; even then, between 1896—1900 he was said to have cleared in stakes £88,340-10, quite a respectable sum, the odd half sovereign showing the Irish regard for looking closely after financial odds and ends. But the Boer War 1899—1902 caused the British to wonder where they were. They started thinking, took a more sensible turn against blatant swank, and made the practice of enormous bets unfashionable.

About 1896 Donald Macgregor and his brother Jim, two fine specimens of Scots, won a big prize in the St. Leger and three years later drew the third horse in the Derby. As they were then buying Bathgate & Co., the chemists, the money put them on their feet and they looked forward to early retirement, but as the Bengalis

say, the man out to make enough money to live on never gets past 999. With money, as with love, just sufficient is never enough. Donald was a heavy speculator on the Stock Exchange but he did not seem to realise that Providence gives with one hand and takes away with the other. When the Raniganj Paper Mills went into liquidation he lost heavily and although able to afford it he died of broken heart. It is probable though that Macgregor's health was already failing, for loss of courage is a sure indication of physical and mental decay, although few of us like losing even if disappointment can be endured. It is said that there are but two sorts of gamblers —the good losers and the bad actors, and Donald Macgregor came from the wrong part of the world or may have had too much sincerity in his composition to be able to show enjoyment in such happenings.

Another double-event winner was Kiernander, a descendant of J. Z. Kiernander, the first Protestant Missionary in Bengal, who landed in Cuddalore in 1740. On winning the Sweep, Kiernander resigned his post on the Eastern Bengal Railway, and went Home via Japan and America. While in China, within two months of his first bit of luck, he was reported to have won 100,000 dollars in the Manila lottery.

There are various stories about the fate of Kiernander's win and told by people who seemed to know him quite well. One was that he lost all his money trading in jute and Tibetan wool. Anybody can do that for it is almost as risky as betting on the racecourse. The other is that he started all his sons in business and they lost the money for him. The Reverend Father Douglass, who went on service with a Labour Corps during the war, served with one of the sons who left his estate in North Britain to do his bit, having the good luck too, to return Home when war was over. At the worst it looks as if Kiernander lost more by honest trade than by gambling.

The London papers gave some details about a Mr. A. J. Latham, who won the second prize in the London Stock Exchange Sweep in 1927 and drew one of the favourites in 1929, but he unfortunately sold that ticket before the draw. There are others who have won more than two prizes, which seems to explain that one of the charms of lotteries in these democratic days is that everybody starts fair; all are equal.

The Daily Mail of the 6th June, 1929, states that, "it would be hard to find a more consistently lucky man than Captain Jocelyn Lucas, M.C., the dog-breeder and authority on field sports. He has won the Carlton Club Sweep,

is third in the Devon and Exeter Club's Sweep, and was the winner of the Conservative Club Sweep on the Grand National."

WAR BOND WINNERS AND LOSERS.

In the early days of the war, officials and others, who lived up to their motto "Waste not, win not," encouraged the public to believe that the more money the country squandered the sooner God would give us victory.

Wiser people may have thought otherwise for an architect working on a big building in Calcutta claimed exemption from military service because he had lent some of his money to Government on terms slightly better than usual. Most of the subscribers to War Loans were Christians out for their pound of flesh but there were Indian Mahommedans, so strict in their observance of the precepts of the Koran that they refused to take interest; which perhaps shows the sort of heathen they were. That is a digression, but some patriots, to give the first big War Loans a start, promoted lotteries in which the prizes were to consist of Government bonds. Jimmy Muir, a tailor, and a young fellow in an insurance office, went halves in a ticket which won Rs. 35,000.

Good fortune brought out the defects one expects in the ninth part of a tailor, and Muir

was a Scotchman as well. He knew he would be pestered by cadgers who hoped that by congratulating him first they might compliment themselves afterwards, so he begged his partner in the ticket to say it was his entire property. "If people know I've won so much the shop will be full of twisters on the make," reasoning which, to the insurance man, turned out to be worse than base coin. The youngster reluctantly agreed to lie for Muir's benefit, and it might have turned out all right had Muir been able to keep his good fortune to himself, but he was so delighted, that everybody had to hear about it:—

"I was half shares in a ticket which won Rs. 35,000; unfortunately there is nothing in writing about it and I am afraid that the other man is going to stick to the lot. Hard lines. isn't it? What would you do if you were in my place?" Constantly repeating this so affected Muir, that it took all the drinks his friends could pay for to keep his spirits up. Everybody took his part. Many asked the other man what he intended to do: as he had started to tell lies he had to go on, so behind his back they denounced him as an unscrupulous twister. Jimmy Muir had all the advertisement his soul craved for. while his partner in good fortune lost his character, and later on, his billet. After all the sum was small, but within a year, Muir had sold the Government bonds, invested the proceeds in the lamest ducks in N. C. Sircar's coal companies, positive that because they were below par they were sure to rise. The opposite happened and as there seemed to be no more prizes on this earth, he suddenly made up his mind to try another sphere where, if coal agents and share pushers find a place, it can safely be assumed that they never cut any ice.

A SOLITARY LOVE STORY.

It is not the romantic who pours out his soul to the moon who wins the prize, which may explain how it is that so few love romances seem to appertain to Sweep winners; they are even more rare than deaths from drink.

There was a case of true love which, just when the gangway to bliss looked smooth, the happy pair discovered Cupid's usual splinter of obstruction. A girl, engaged to an acting sergeant in the Governor's Band, probably feeling confident that if she spoke her mind to her mistress (the wife of a Government official), she would get married all the quicker. So she would, had it not been for the fact that her late mistress influenced a man on the staff of the Governor to warn the sergeant that if he married without permission it would mean being returned to his unit as a private. The war was on and going off to

the front might be the end of all things, so the marriage was postponed, the girl, in the meantime, finding another situation in Assam. While there she risked ten rupees in one of the War lotteries, and won Rs. 98,000 on which, after the Armistice, she married the man she loved, and the pair left India with some prospects of settling down in comfort.

NOT ALL FROM ABERDEEN.

A Scottish hide merchant who was not generally known by the name of Tomlinson, after many years of hard work, retired with a modest fortune of some £45,000. On the day he was leaving for good. Bill Crabbe, his son-in-law, was down with the crowd seeing him off at the jetties. Just as the old man was about to walk up the gangway, Crabh Siguggested that he ought to have a shot at the D i by Sweep. Tomlinson. a dour, blue-nosed Pres yterian who had never dreamed of taking a chance in anything so immoral as a Sweep, was bitterly annoyed, but as it was his last morning in the country and people were crowding round, he reluctantly pulled out a ten rupee note, looking like a holy friar who, expecting a banquet, found a plate of hailstones for dinner. Most indignant that advantage should be taken of such an occasion to do that which he despised himself for doing. he was soothed with many words and parted on friendly, if somewhat strained terms with his daughter and Crabbe. Fortune favours the young. It is seldom that an old man wins at all, but when Tomlinson reached Marseilles he received a cable telling him that his ticket had won the first prize of about £30,000.

Most Europeans who stay long in India pick up certain characteristics. The best among them drink a full ration; others, perhaps from living in a land where monkeys are sacred, develop a spirit of mischief which in time becomes fortified with malice; the weaklings grow to hate Indians; others weaker, more artful and dangerous, develop a craving for adulation, turn sugary, and slobber over them. Perhaps that is little more than a symptom of decay, as fruit always turns sweet before it grows rotten. During his time in India Tomlinson had hardly become prominent enough to have enemies, but none of his friends liked him, for all he acquired was Oriental sordid penuriousness. Friends said that after thirtynine years of life in India he used the return half of his ticket to spend a fortnight in Aberdeenall he was ever known to spend there. It would be unfair to say that Tomlinson did not appreciate his good fortune; but he certainly ignored the fact that Bill Crabbe, who had only pencilled on the back of one of two tickets:-" Dad." could

easily have kept quiet and pocketed the prize himself. He gracefully acknowledged the good turn by sending Crabbe a box of Havanas which Crabbe returned with a curt but indiscreet message, pungent enough for spontaneous combustion, which, in the circumstances, he considered to be like the wedding service—far too refined.

To write in haste and repent at leisure has been the fate of many better-off men; as a relief to the feelings it has good points, but the indiscretion was all the more to be regretted because it happened to be deserved. It was then particularly unfortunate, for within a year Tomlinson was almost totally paralysed, unable to smoke unless the nurse held the cigar in his mouth. He did not live long after that, and although the silver of the miser is disinterred when he is interred, poor Bill Crabbe, who practically doubled the old man's fortune, never saw a penny of it.

Meanness, like talent, may skip a generation, for Tomlinson's son, with a mind as broad as his shoulders, inherited the estate and while he was as generous as the old man was careful, he gave nothing to Crabbe. Speculating heavily and successfully, he quadrupled his father's fortune, was charitable and sympathetic, but suddenly died in Bournemouth when only forty-five.

A box of cigars has stood as an emblem of generous gratitude more than once, for Brown of the Alliance Bank of Simla, as a special favour, after the Sweep had closed, parted with one of his tickets to a comparative stranger. It drew Troutbeck, and the lucky winner sent Brown a box of weeds, which, like the ticket, cost ten rupees.

At one time I knew two men, both working in Calcutta, who often cynically displayed a pair of sleeve links given them by grateful admirers who had won the Sweep. One must admit that there is no obligation to give anything at all, which, when you think about it, seems to make the meanness all the worse.

Two Manchester Hebrews wrote to a man, a stranger to them who was working in a mill 25 miles out of Calcutta, explaining that although they did not know him, a friend of theirs was a friend of his, therefore they took the liberty of asking if he would buy some tickets in the Derby Sweep for them. One of these tickets won the first prize and the delighted winners wrote to the man in India telling him that he could buy for himself a gold watch or a gold cigarette case. The man in Bengal resented the tone of their generosity. Instead of buying for himself a gold cigarette case to hold a thousand, he told them that actually, he needed nothing, but as they had

thought fit to indicate what he should do, it might be seemly if he indicated to them the choice of two alternatives, (1) they could come to Calcutta for their money, or, (2) stay at home and whistle for it.

protested. They Manchester men The pointed out that it was impossible for both of them to be away from business at the same time, but if he paid the money into a bank on their account they would be grateful. The man in India was adamant. They had given him the choice of two alternatives; what possible objection could there be to paying them the same compliment? The two brothers saw the point and came out in August, the worst time of the year. They hardly considered it worth while to buy light clothing, and by the way they went about in sweat-stained Europe suits, led a fellow passenger the same ship think he was travelling in company with broken-down actors. The heat of the Red Sea taught them something about climate while fourteen days of mountainous seas between Aden and the Sand Heads brought up more than regrets for bad manners. Then, after arriving in Calcutta they were forced to travel twenty-five miles on a suburban line, walk three miles in heavy rain to a mill, and after a lengthy wait were told to be at the Bank of Bengal the next day at ten, where, dripping with perspiration

they hung about until ten to three, when the mill man endorsed the cheque, and having got rid of his responsibilities, turned and left them. One might make tolerably certain that neither of those Lancashire men drank themselves to death as the result of their sudden access to wealth, unless, of course, noble-hearted friends bore the expense. When they got back to Manchester they must have felt like the boy who had a bad time during his first day at school. When asked about it he said, "I'm so glad to be back that I'm glad I went."

A big prize winner in England wrote to tell the member of the Turf Club, who, in his own name, took the ticket for him, that he was not going to be such a fool as to part with his ticket without a substantial guarantee, and demanded to know what he had to say about it. After such a show of friendly confidence he must have been shocked to learn that, if he expected to be paid. his presence in Calcutta was essential, when, all depended on the nature of the apology he offered before his bond indemnifying the Calcutta man against all risks would be accepted. It is probable that he considered his course of instruction in good manners needlessly expensive, worrying and humiliating.

Another Calcutta man who picked up a first prize for a comparative stranger in England

cabled the amount Home as soon it was received, fully expecting a friendly hand across the seas. Three weeks later interested to read an demand to know why the hell a better rate of exchange had not been obtained as he reckoned he had dropped £40 over it. You could dine off the gratitude of such fellows without breaking your fast, but it is useless to jibe at them, as the satisfaction they derive from keeping their money outweighs all other considerations. They are so afraid of dying in the workhouse that they live in it for the rest of their lives. The only consolation lies in remembering that to show what God thinks of money, look who he gives it to.

In 1911 a troop sergeant in the 12th Lancers borrowed a ten rupee note from a comrade and eventually won the first prize with it. When the money was received, he repaid the loan and stood one round of shandies to the sergeants' mess. which was all his friends and admirers saw of it; but there may have been method in that meanness. Had he started, he would have brought tribulation on many otherwise worthy characters; in that, one can see the hand of sensible officers who, anxious to preserve the high standard of discipline for which that fine regiment was ever famous, persuaded the N. C. O. against disturbing those less fortunate than himself.

The soldier was a poor man who felt that going half-way was dangerous, because he might not be able to stop, but there was a man in Bombay drawing £2,500 a year, who won £60,000 and he did not part with a single anna. His lady typist who had worked for him nearly ten years never heard him make any reference to his good fortune, and if he gave anything away he kept it a profound secret.

It would be easy to tell many more such stories of meanness, but they make unpleasant reading. The more one learns about sudden wealth, the more it stands out that the cult of envy has misled the world. The real curse overhanging riches is meanness and meanness is the worst of all human defects. Thrice blessed is the man who cultivates a hospitable heart and mind.

RAIN GAMBLING AND INDIANS.

Travelling Indian lecturers often tell listeners in Europe or America, that before the English came to India, the vices of drink and gambling were unknown and the saints outnumbered sinners by fifty to one. But, according to their history, the inhabitants of India have always been addicted to gambling and in the age of the Puranas the vice was regulated to enrich the King's treasury, a tax ranging from one-tenth

to one-fifth being imposed. Macdonald, in his "History of Sanskrit Literature," speaks of gambling as the chief form of recreation. Dicing and horse racing were common in Vedic India, while in Buddhist times, according to Havell's "Aryan Rule in Ancient India." he states that "excessive gambling was a vice to which Arvan nobles and warriors had always been addicted." Chandra Gupta tried to regulate it by a system of gambling halls and by forbidding gambling in the villages, while Akbar, during the Mahommedan period, licensed betting on all sports. But gambling like fashion, or language, is ever in a state of flux, and, if Indians have been taught gambling by Europeans, all that can be said, is, they have been amazingly apt pupils.

When Sir John Lambert was Commissioner of Police in Calcutta he decided to suppress rain gambling, which had gone on uninterruptedly for more than a century. Like temperance and other reformers he stopped at little to prove his case, and the result was that some other form of gambling in futures (silver, opium, and jute) took its place.

The most important centre was in the Marwari quarter, in a large three-storied house at the junction of Mullick Street and Cotton Street, where, projecting from the corner of the second floor, was a shallow cement tank, about

four feet square, which sloped towards the street. At the lowest part of the tank was a narrow ledge about an eighth of an inch thick which retained a small quantity of rain water, about a quart, before it streamed out of a small spout. Drizzle did not count: it had to rain even if it lasted for just a few minutes. Betting went on during two sessions—from 5 a.m. to noon and from midday until 9 p.m. It was possible to make a bet for weeks ahead and to bet when it would leave off raining. In settled weather the odds would rise to 800 to 1. Conditions differed from those on the Turf, for a bet did not include the return of the stakes, while winners had to pay one anna in the rupee, six and a quarter per cent., for the good of the house. The game was not all chance. Weatherwise people studied the moon and the tides and kept their own records year by year. Marwaris, who are notorious gamblers, ran the business. They had little faith in barometers or other scientific instruments dear to the Western mind, but they had their own gadgets such as certain plants, which, like seaweed, were supposed to know all about it. The most popular of their prophets were ordinary leeches which they kept in a bottle of water. When the leeches floated to the top it was a sure sign of rain.

Regular customers were accommodated on the third floor of the house where they could see the crowd while waiting for and watching the tank fill. Disputes were few because Terwari, the umpire, was scrupulously fair and highly respected. It is worth recording that Europeans had to pay down on the nail while Marwaris could bet on the nod, a striking testimonial to the power of the caste which controls their social life. Well, the days of excommunication among Europeans are over, if cutting off the telephone is excepted.

A lad working in a Government office, by closely observing a pair of birds who nested in a tree near his bedroom window, was able to tell when it was going to rain. Mentioning it to the Eurasian head clerk in the office, his knowledge was tested and found amazingly accurate. Unfortunately the story and the birds attracted too much attention; the birds did not like it, so one day they took their departure and a little god mine petered right out.

Perhaps, with the increase in gambling in the British Isles, some Indians might try to establish the old game there; the results cannot be easily wangled although to the professional gambler nothing is impossible.

For hereditary gamesters, Bengali prize winners in the Sweep have their own way of looking at good fortune. Europeans who have obtained winning tickets for them seem to find that not only were they never thanked but there was no consciousness that an acknowledgment for the money was a necessary act of courtesy. It is difficult for untravelled Europeans to estimate the rocks and quicksands in the uncharted seas of Oriental mentality: those who have spent a lifetime in India seldom get right down to an Indian's way of thinking. Could that be done it would be as interesting as a conversation with a resurrected mummy. Perhaps, after all, they don't understand it themselves. An American missionary with whom I crossed the Pacific told me that for two years after he opened his hospital in Bengal he had to bribe patients with an eight anna bit before they would venture inside, no matter how ill they were. Then a boy, son of a wealthy zemindar, fell from a mangoe tree and sustained a compound fracture of the leg. While he was in the hospital his father came in for an operation for cataract. When both were cured, the missionary, in wishing them God-speed said, "I hope you will send something for the hospital!" "Most certainly," said the zemindar, "I could never forget to do that!" and a week or so later he sent eight annas which, the missionary said, worked out at a penny a month. Well, when it comes to medical treatment any doctor treating

Europeans after motor accidents could tell one as good as that.

At public meetings to raise funds for hospitals, schools, or some political object, wealthy Indians enthusiastically put their names down for large sums and then fail to pay. Of course there are generous and charitable Indians, but as reincarnation bulks so largely in their mentality, it must affect them when it comes to wasting money on charity. One reads of meetings where, according to the native press, "The subscriptions amounted to Rs. 90,000—Rs. 800 being collected on the spot," and everybody is pleased—makebelieve ever was a delight to Oriental minds, and, it encourages the others.

TOTALISATORS.

Although dear old gambling England prides herself on being the Mother of Racing it is difficult to understand why the totalisator has been kept out of the country for so many years. I took tickets in a totalisator at a race meeting in Rangoon as far back as 1884 when it was the habit of those working it to take a few chances for themselves after each race was run. It took many years to perfect the totalisator and those now in use in Calcutta and Bombay are amazing in their comprehensive efficiency. Yet we find in England in 1929 the machine being written

about as something new, even when the model they employ is about as far behind the times as a wheelbarrow is to a Rolls-Royce. A comparative stranger feels tempted to ask, "What's the game?" for surely England is not yet so poverty stricken that it places orders for machines which were obsolete thirty years ago. It is a queer world, particularly on racecourses, for the matter about totalisators which was published in 1929 under the heading of "Racing Notes" seemed to be written with the sole idea of putting no strain on the mental powers of "Racing Readers."

HOW A VICEROY WAS REMINDED OF, AND WORRIED ABOUT, THE DERBY, SWEEP BEFORE THE RACE.

Very few of us konw how other people form conclusions. At the Calcutta Dinner in 1926, Lord Reading made a reference to the Calcutta Derby Sweep which seemed to take the London correspondent of the *Statesman* by surprise. When you come to work it out, there is something queer about the way the ex-Viceroy looked at the Sweep. I take this from the *Statesman* of 22nd June, 1926.

"If he' (Lord Reading), 'had been still on the Bench, he might have inquired, 'What is H. CS 4 Derby Week?' But having been in Calcutta in the magic months of December and January, he had learned the real meaning of the Derby. According to all he read and heard and learnt when he was in Calcutta, there was a famous institution called the Calcutta Derby Sweepstake. The golden stream never flowed for him. he was once a ticket holder and the thought that surged in his mind a night or two before the draw took place was one of sudden dread. He held tickets-of course not in his own name; the Military Secretary had taken them out. Just as he was going to sleep the thought occurred to him that he might win the Sweep; and then he wondered how he could persuade anyone in India that the Viceroy had really been a fortunate drawer. That had troubled him so much that he had come to the conclusion that he had better not have any more tickets."

The London correspondent evidently did not see eye to eye with Lord Reading for this is what he said about it:

"Lord Reading's sequence of topics was of interest. First in order came his purchase of a Calcutta Sweep ticket, while Viceroy, via the Military Secretary. Sleeplessness followed, caused by anxiety lest, in case of a draw favouring the Viceregal ticket, he should fail to convince the public of the bona fides of so strange a coin-

cidence between rank and chance. The anxiety appears to have been unnecessary—though why the Viceregal mind should have been dazzled by the putative possession of a bagatelle of £120,000 was not explained by Lord Reading."

One almost deplores the fact that the writer missed the point. In an after-dinner speech, originality is the goal we strive for, and what could be more nakedly original, than for Lord Reading to tell an audience that he never in the least minded spending money—it was the thought of making it, or what other people might think if he won it—that always spoiled his beauty sleep. Anybody with half an eye and a pair of binoculars ought to see that, and there was a little more than a pure note of originality about the thought. He certainly does not appear to have said anything half so original in India. If he did, it isn't on record.

How Mr. David L. George would have enjoyed that if he'd been there! One can picture him, with a straight thumb, digging the exviceroy under the arm, and chortles as much as when reading the old-time love story where, finding difficulties on every side, the love-sick virgin's heart was desolated. To comfort her, the man came out with, "We are all in the hands of Providence."

"My precious darling!" said the damsel, hugging him, "you always think of something strange to comfort me."

Had the Statesman's correspondent been a Scot. or. better still, a Welshman, trained in that journalistic school whose motto is "Sensationalism or the Sack," he would have tumbled to that in two two's. Considering all things, though, it was wonderful, even for Lord Reading—one of those great thoughts which, the more you think about it the more you think about it. Still, to win the Derby Sweep, after picking up a job like Viceroy of India would be a bit startling. That correspondent handled his subject awkwardly. He was nearly as far off the point as the man who had to talk to jockeys and trainers in an after-dinner speech, and jumped off the mark with, "It is a great pleasure to see so many honest faces around me." To give his audience their due, they laughed as loud as anybody.

ANOTHER WORRIED MAN.

I wonder what the Statesman's London correspondent would think of Kilpatrick, who won the Calcutta Derby Sweep in 1927, after what the Cape Argus wrote about him on the 26th May, 1928.

"Who will be the big winner on 6th June? Probably a syndicate, for few holders of runners have the courage, perhaps folly is the better word, to keep the whole of a chance; "a bird in the hand" is wisely accepted by most people in such a chance game as horse racing.

"But one person who will NOT win is Billy Kilpatrick, for he has refused to enter the Sweep again. He probably feels that he had already had his share of luck, and few will be found to disagree with him."

After that one cannot help feeling that "Billy" Kilpatrick had fallen out with his best friend and it is to be hoped that he may change his mind even if he does not deserve another win. It was said by Oscar Wilde that he who sees both sides of a question is a man who sees nothing at all, but there is a difference between looking at both sides and taking a squint at life through a pinhole. He ranks with the class of man like General Gatacre ("Old Backacher") who took the troops in Calcutta, Dum Dum and Barrackpore out on a three-day stunt during a howling cyclone, and when someone hinted that it might be bad for men to sleep on the ground in pouring rain, he said he didn't see anything wrong about it, for the men were only wearing khaki: it wasn't as if they had to go out in scarlet serge as they would do were they in England.

SOLDIERS FIVE AND THE PICK OF THE BASKET.

When a man strives to obtain a position where drudgery can be avoided and old age without work complacently contemplated, he is commended by all; but to obtain money by speculation is looked upon as the dawn of a black day in his life. In the 'Eighties, when second lieutenants received five shillings a day, wore no badges of rank, and frequently waited seventeen years for a captaincy, the daily papers were full of strictures on their laziness, their brainlessness, and their extravagance, while if they happened to order a bottle of champagne on their birthday, as much noise was made about it as if the money had been taken out of a missionary box.

Well over forty years ago three young British subalterns serving in a British infantry regiment in the Punjab happened to win the Calcutta Derby Sweep. They were in a good regiment and proud of it, but a trip round the world on the strength of their good fortune opened their eyes. They began to wonder what there was in soldiering in bad tropical stations on less pay than a London bus conductor, so the Army saw them no more. However, it would have taken more than a succession of first prizes to put that very gallant soldier of fortune, General Sir James Willcocks, off soldiering as one may judge by his

last book, "The Romance of Soldiering and Sport," and to read that he was lucky in some of the Sweeps, could not but please many who knew him.

He states:—"After the Gold Coast Colony" (through Mr. Chamberlain), "made me a grant of money, which not only kept the wolf from the door but gave me a chance of letting myself go for the once. My wife and I went to Monte Carlo for ten days. I worked on a very simple system; I staked regularly on "15" the date we relieved Kumassi, and on "noir," for my black soldiers. I never varied it and came out a winner of £800."

On page 119 he says:-

"I had once before, in my very hard-up days in India, taken ten tickets in my own name in the Calcutta Derby Sweep for a syndicate of five, and drawn a horse which brought us in many thousands of rupees; and in the very same year, the same syndicate trusting in my lucky star, had gone in for another ten tickets in the Calcutta annual St. Leger Sweep, and again drawn a horse; several more thousand rupees was the result, and I firmly believe I shall draw yet another before I cross the bar."

Another man born in India, who took to soldiering out of a patriotic spirit of adventure was E. G. Comley, an assistant in the Alliance

Bank of Simla, who had the good fortune to win nine lakhs of rupees in the 1914 Derby Sweep.

His father was at one time a popular doctor with a good practice in Calcutta, but he unaccountably threw that up to manage the Clarendon Hotel in Kurseong, where he attended the residents and schools, in addition to his other duties. When he died, after more than forty years in India, his widow took charge of a Home for aged women in Calcutta.

The story of Comley's win has unusual and interesting points. He had bought the ticket through a friend, and one evening early in June, while in the Grand Hotel Cafe with other men, a late-comer brought a chit which he said a peon had been trying to deliver at the bank after the staff had left. Comley opened and read it. He stood a round of drinks and suddenly remembered a pressing engagement. The next day he admitted that the letter reported the drawing of a good horse in the Sweep, and he thought he ought to go home and think about it. He mapped it all out, ignoring his dinner, and went to bed hungry.

As soon as the money was received, he endowed the Home his mother was managing, with the equivalent of £10,000. He then settled enough on his mother and sisters to make them

independent for life. To a friend to whom he had iocularly promised a car if he had the luck to win anything, he gave Rs. 25,000. Perhaps the most pleasing side of his character was revealed in his presents to the men who worked with him. To every European he gave a month's pay. and to every Indian working in the Calcutta Branch of the Alliance Bank of Simla, two months' pay. The balance of the money was invested in jute mill shares, which, before the war ended, went up eight and tenfold, and paid up to 400 per cent, in dividends. Then came the war. To wait months and months for the Government of India to inquire into the social antecedents of candidates for the Indian Army Reserve of Officers did not suit Comley. He wanted to go to the war. Had he joined up in India he would have been subjected to the starvation which befell British and Indian soldiers who found the worst arrangements in the world made for their welfare. Insufficient food, whole brigades without a single bandage for the wounded, merely because Lord Hardinge's Government wanted the money for Delhi and actually boasted that while the country was at war, they had saved money. Comley dodged all that by going straight home and before Christmas 1914 he was in France with the Royal Munster Fusiliers. During the years of service he was

twice wounded, and gassed, and won the Military Cross.

In September 1918, when the Germans were thinking about taking French leave, their forces became "liquid" through pressure and hard fighting, and Comley had the bad luck to receive another bad wound. His men wanted to carry him to a place of shelter, but he ordered them to leave him and push on. They reluctantly left him on the road, feeling sure that he would be picked up, but in the fierceness of the advance, a service lorry ran over and killed him. Few who worked hard for every penny they possessed did more good with their money. Comley was equally as regardful of the comfort of his Fusiliers as he was of his confrères in the Bank, and wise in his generosity. He asked for no return, but laid down his life while doing his duty, a much-loved. gallant and single-hearted British soldier. One feels that his kindnesses insulted the misfortune that overwhelmed him. The news of his death killed his mother. But even if death in action is the noblest form in which it can take, one must admit that the unselfish, noble winner of the 1914 Calcutta Derby Sweep deserved a kinder fate. Many of those who knew him would endorse his epitaph, "I would write an eulogy but tears blind me." In the annuals of the Calcutta Sweep no better winner can be found,

nor has one had so sad and tragic an end as E. G. Comley.

EVERYTHING A MAN GETS IN THIS WORLD HE PAYS FOR:——— SOMETIMES IT IS WORTH IT.

Fortune like other drabs, values a man gradually less every year he lives. Changing conditions often give opportunities to learn how much good there may be in the under dog, and no man is the worse for that.

Nearly forty years ago, one of the exquisites of Calcutta, an arrogant, handsome blonde with a Cupid's bow mustache, who considered his appearance in a box at the theatre a guarantee of the performance, completed his last five years as head partner in his firm. He was not exactly a snob, but he took it for granted that everybody was his inferior. Before retiring, for safety's sake, he settled his money on his wife. They went home, bought and furnished a house, sent the two boys to a public school, while he returned to India to control some outside ventures which were not shaping well. During his absence, his wife, a domesticated woman of good family and devoted to her children, who had long worn the matrimonial crown of thorns with patience and dignity, won the Derby Sweep. As that put them in a position to disregard smaller matters, the husband returned home to find that his wife, hitherto a model helpmate and mother, realising that good luck and bad husbands go together, had added up her account for his neglect with compound interest, sold the house and furniture, taken all his money with her own, and bolted to America with another man. So thoroughly did she clean things up that there was practically nothing left.

Many a man has his first real lesson in womankind in the Divorce Court, but he had his before reaching those lurid portals. It had certainly never occurred to him that there could be a better man than himself in the world, or that his wife considered there was. That she did was perhaps a greater blow to his prestige than the poverty he had to face. A nervous breakdown led to a long stay in an infirmary, and when he recovered, it was some time before he found anything to do. A large furnishing company in Tottenham Court Road took him on, and his next lesson was to endure in patience people like himself or as he was before his wife's good fortune ruined him. The last time we met he had risen to the position of shop-walker. His well-bred, debonair manner had returned, and one could see that he had settled quite naturally into his frock-coated job. He was still puzzled over his wife's desertion and one could hardly refrain from wondering, if, after all, she had not made a mistake, but the dog who dropped the substance to grab the shadow was said to have been a female.

PARTING IS SUCH SWEET SORROW.

Shortly before the war a German Jew whose life was guided by the principles laid down in the 11th Chapter of Exodus, Verse 2, and the 12th Chapter, Verses 35 and 36, emulated the artists of "bricks without straw," and made a hurried exit from Calcutta to dodge his creditors. When he arrived at Port Said news came on board that he had won the first prize in the Derby Sweep. Immensely delighted, he determined to return, but before leaving the ship, he gave the barman orders to give champagne to every first saloon passenger. The barman, like all P. & O. stewards behind the bar, was a shrewd judge of character. He filled and of course charged for. that number of glasses, but as one of the Chosen said elsewhere, although the simkin was sent round on "silver salivas" so heartily was the Hebrew detested that all but two glasses were sent back; nobody wished him well.

This was all the more surprising when one remembers how far people will go for champagne. There are people in this world who would take poison could they get it for nothing, but it was evident that they didn't want anything from him

—not even champagne. Nothing is said to give such acute indigestion as a banquet of humble pie, but the lucky winner could afford to ignore contempt—probably being more or less used to it—so he packed up and came back by the next steamer.

On arriving in Calcutta he found that his friend, acting under a power of attorney, had sold half the ticket to a syndicate closely connected with the members of the Turf Club. Frantically asserting that the power of attorney did not cover the Sweep ticket, the winner hysterically demanded to know how he could be expected to lose all that money, finally declining to ratify the bargain. Being as crooked as a cobra with the colic, he made sure of scoring, until the purchasers appealed to the Club Committee who stated that if there was any likelihood of a dispute, the Sweep money would be returned. Helpless as a fish in a net he had to abide by what had been done, and try to smile, but like the Cheshire cat. only the smile remained. Poor fellow! he would have enjoyed himself more on his deathbed, and, as a matter of fact, he died very shortly afterthe loss of such a large sum broke his heart. He did not agree with Byron in:-

> "All who joy would win Must share it. Happiness was born a twin,"

Jews love money but it is doubtful if they love it more than do Frenchmen and Welshmen—the difference between them being that with the Jew it is possible to soothe a wider range of injuries with a cash payment.

Perhaps, after all, he was not so much worse than the Scot who took two tickets and won the first prize. When friends called to offer congratulations they found the fortunate fellow in tears, because, as he wailed, "To think that I should have wasted all that money on the other ticket."

TRUTH IS MIGHTY AND WILL PREVAIL——LATER.

Who was it wrote.

"For fortune blind such chance hath struck
The bigger knave—the greater luck."

and is it true? Some fifty years ago a young fellow born and brought up in India was working for a Greek firm in Eastern Bengal when he was astounded to find himself charged with embezzlement. During the trial he saw how the matter had been concocted, but his signature was there, and on the slightest evidence he received one of those savage sentences which would shock society to-day—seven years' rigorous imprisonment.

F. D. Bellew, the Bengal pilot, knew the lad's history, and firmly believed in his innocence.

But once the prison doors are shut, money and influence are required to reopen them, and the prisoner had neither.

Four years' later, Bellew was taking down the Burma mail steamer, and on the run to Rangoon he had many chats with a passenger—the Inspector-General of Jails. The case of the youngster then in the Hazaribagh Jail cropped up, and Bellew must have impressed the official to some purpose, for a few months later the prisoner was released.

Bellew then persuaded Dan Fuller, a tea planter in Chittagong, to give the unfortunate a chance. For three years he worked well for Fuller, on small pay, for Fuller was a hard case who kept everybody up to the collar. A lucky shot in the Umballa Sweep brought the swing of the pendulum, and the despised victim of a conspiracy, found himself lionised as the winner of the first prize. This drew attention to his history, and something prompted his Greek employers to probe into matters. A Bengali clerk gave unpleasant information which led to the discovery that the real culprit was one of their own family. Of course they were sorry. but they could hardly be expected to blacken their own faces, so the guilty man got away with it

while the winner was too pleased with himself to want to push the matter any further.

"FOR THOUGH THE HUSBAND BE BELIED, THE WORLD WILL BE O' TH' WOMAN'S SIDE."

In the Book of Oxford Jests, published by "W. H." in 1684, appears a story about a man who "lately was advised to venture something in the Royal Oak lottery."

"No," said he, "for there's not one in a hundred hath luck but cuckolds," which, his sweet wife hearing said, "Dear husband, I pray venture, for I'm sure you'd have good luck."

Like love, the course of true luck seldom runs smooth. A man in one of the mills near Calcutta won a big prize, and in spite of good fortune, he slouched around as moodily as a sick bear dragging on a chain. The more friends congratulated him, the nearer his chin dropped on to his waist belt. Dejection dripped from him as he walked, and he looked more despondent than a glandered goat. His wife too could not understand why he did not show her the ticket particularly as she was most anxious to see if it was a lucky number. Between the time of the race and the receipt of the confirmatory mail the fortunate man wallowed in the oily sludge of

despondency, nor was his mind relieved when a mutual friend broke the news to his wife, that the ticket was mortgaged to a Danubian Jewish courtesan, who not only refused to give it up, but threatened to go to the High Court for an injunction to stop the Club parting with the money. The difficulty came butt-end first, for after his wife knew about it, the Turf Club had to be considered, as the committee took so serious a view that at one time there was an idea they would refuse to pay out. As it happened they issued a circular to the effect that, in future, such bargains would not be recognised. Negotiations were difficult because the whole of the Donna Juanitas of Karaya, and the Jewish intelligentsia behind them, took a hand, but eventually they were satisfied with a modest 25 per cent. To win in such circumstances places a man somewhat in the position of the nigger after a loaded charabanc ran over his head. A crowd of sympathisers picked him up and found him keen to explain, "Dat suttinly was a mos' embarasin' posit'n for a genelem to be in."

As for the lucky Scot, he found explanations turn out to be but flies in the honey of life, while having none at all to offer was far worse. When he drew the balance of his winnings, he retired from India in full agreement with the man who said that we all know bachelors are bigger fools than married men, but they are not reminded of it so often. As can be imagined, his homeward voyage was no triumphant progress, for, watched like a cat in the pantry, he received many lessons from his better-half on the truth contained in that virtue which has its own reward—sometimes.

A MARRIAGE THAT WAS MADE MORE IN ENTALLY THAN IN HEAVEN.

Nearly forty years ago a youngster left the Buffs to take up a job which he unfortunately lost within a couple of months. With just enough to reach Calcutta he fetched up in a cheap, a very cheap, boarding house in Entally. After the cleanliness and order of Cantonments it was depressing in the extreme to live down a dirty by-lane between evil-smelling open drains fætid with the accumulations of a century, with an occasional dead calf rotting outside the gate to take the bad taste out of your mouth. It is true that you do not live in the street, but in the house, but the crowd he met there, the food they ate, their curries, chutneys, and the habit of decorating their plates with bhajis, to say nothing about their way of talking, jarred even worse than the drains. When he heard them say "Excuse my left hand," if they happened to disregard the right-hand custom of Indians, he was

curiously irritated, but he was out of place, and did not understand them.

Like most of those just finished with soldiering, the new-found liberty was a constant source of anxiety. He lived in daily fear of losing a job which brought in less than a hundred rupees a month and kept him hard at it twelve hours every day of the week. The landlady, who had obviously been born in the shade, told him all about her husband who was doing so well on a newspaper when he was alive. He left behind him a couple of full-sized coloured supplements. who lolled about in dressing gowns all day but got busy when the sun went down. From the Entally point of view, a well-built, good looking, blonde European was a prize packet dropped from the skies, but of course he was ignorant of the interest his arrival aroused. It was not long before everybody knew all about him and his landlady soon discovered that his greatest worry was the fear of being thrown, broke and friendless on a cold, if perspiring, world. He did not know enough of life to understand that her sympathy was all on one side; if the end of her husband began in tears, the end of her tears would begin in a husband. He gradually found that there was a way whereby he could insure against homelessness, and as marriage is the easiest thing in the world to a widow, before he grasped the fact that he was courting, she fell to him as the babu said, like snuff from a candle. After that, dragging him to the altar to be hogtied and hobbled was little more than a matter of fixing it up.

Before the wedding day was over a corner of the blinkers was lifted. He never humbugged himself that his marriage was made in Heaven. "He giveth his beloved sleeplessness" hardly entered into that union, but he saw more daylight than he expected, although he tried to console himself with the thought, that, whatever happened, at any rate there was a roof over his head.

Once his mind was at rest he began to take soundings, finding nothing but uncharted rocks and shoals whichever way he steered. His wife always seemed to have some pressing demand which necessitated taking a sub from the cashier. Although he knew that drawing pay in advance stopped all chance of promotion, he never had anything to come on pay day. Then a bunch of his wife's relations sprang up from nowhere, who gradually let him understand that they considered a real Englishman in the family—" European gentleman blue eye got it" was the rock on which they intended to rest.

When he found that out trouble started. His wife took the part of the self-invited guests,

and he booted a couple of them out of the gate into the open drain. They promptly went to the police, and he was lucky to dodge a sentence of six months in jail which so many Indian Magistrates, keen to arouse enthusiasm at the Bar Library, love to give to poor and friendless Europeans. Having learnt something about his wife's relations, he began to take notes about his step-daughters, who, reeking with cheap scent and powder, occasionally looked in his store to study the directory and use the 'phone, although it struck him that they understood signs better in the dark than in the light. His anxiety about having a fixed place to sleep in every night was something that never worried those wily damsels. Home Sweet Home was no slogan for them at any time. How he cursed the short-sighted precautions which led him into unholy matrimony! Instead of finding a home for himself it would have been better if somebody had dug him one. Why he might as well have picked up hydrophobia to cure himself of watering at the eyes!

A month or so later his wife fell sick and doctors ran up bills making him still more poverty-stricken. While he was going about hoping that she would get better—or something, fortune changed. He had invested two rupees in a Derby Sweep ticket which gave him a fifth

share in a starter and brought in Rs. 2.500. Although he cursed the luck which came after. instead of before, marriage, he kept the good fortune to himself. But once the money was in his hand he made up his mind to dispense with the good-bye at the door. He wanted none of that bunch to linger to caress him while he was going abroad. The Cabuli money-lenders with their big sticks who prowled along the lane itching for a chance to crack a debtor's skull interested him no more. They would itch and scratch anyhow. The sweet-meat wallah would not wake him up again on Sunday afternoons with his mournful cries. There was no longer any need to be cross about the grimy coolie woman who, for hours at a time, squatted down in front of his wife. shampooing her khaki coloured legs. All on his own he took a second class passage in an Apcar liner for Hong Kong. A few days out the ship's kirani fell sick, and there was nothing easier than to give a hand with his work. This resulted in a job being found for him in China where he settled down in comfort.

A year later he met a man whose name brought to mind the sickly stench of Entally gullies. Discreet questions over many stengahs eventually led to the knowledge that he was talking to his predecessor—his wife's first husband who was not dead, but departed. He had not gone west as she had said. It was rather the other way, for by a coincidence both husbands went to the Far East where, half wild with delight, they fraternised and exulted over their good fortune. Both agreed that whatever there was to be said about marriage making people happy ever after, there was nothing like the knowledge that the marriage was a washout to give that happiness a touch of perfection. There they were! Two hearts beating as one, two minds with but a single thought, and all through a little bit of luck in the Derby Sweep.

He eventually went to England, married an English girl there and settled down. In December 1914 he wrote to me. I turned his letter out the other day. He addressed it from "The British Army, England."

"I am back in the army again, but not in the old crush, much as I would have liked to be with them. The fact is I am afraid of that incident in Entally, the black shadow of my life, reaching my wife's ears. She is such a good soul and worships me, that I have never had the pluck to tell her. If I went back to the old paltan someone would be sure to split and her opinion of me might change. If it didn't I'd still be afraid, so I'm not even telling you what push I'm in but I

know we're off to France in a day or so. The war can't last after next March and I shall put up a gong which is more than even I did in the old Buffs. One of my boys can help the Missus in the shop. He is sixteen and a good lad, far better looking than his father and all guts; he worships his mother too. I don't like soldiering now, but of course couldn't keep out of this scrap, for the girls have started chasing every likely man into the army. I went before they said anything to me, so here I am. I thought it would be easy, for I came back as a Corporal and expect the third stripe. It isn't. I haven't made much money but I've kept my end up and have piled up happiness, but I'm a soldier again and must forget happiness by the fireside until I come back. If you come across any of that Entally push don't mention a word about me-one never knows. See you some time, Cheerio!"

"P.S. You might take a ticket for me in the Sweep. I'll write about Derby Day. My luck may yet be in. Nom-de-plume—'Hun Hunter.'"

That was the last I heard of him. He may be lying in the Unknown Warrior's grave but wherever he fetched up, few will begrudge the years of happiness that small win in the Derby Sweep brought him.

"LUCK," AS THE NEGRO ORATOR SAID, "IS AN ONSCREWTABLE PROBLEM, AND YOU CAN'T ONSCREW. THE ONSCREWTABLE."

Luck laughs at figures, and sweepstakes constantly demonstrate that the rich who take most chances, can hardly be said to win the most prizes, for luck is the most democratic feature of social life.

In 1929, two brothers, who had been tramping through South Africa looking for work, managed to scrape up enough money to buy two tickets in the Calcutta Derby Sweep. One of these drew Walker Gay and brought them in £63,000.

Then there is the romantic story of a fortune being won by the inmates of Evora workhouse, Lisbon. Late in 1907, the inmates, who numbered a thousand, subscribed sixpence each to buy a ticket in the Lisbon Christmas lottery. They won a prize of £40,000, which meant that each inmate received £40. Very wisely they celebrated the occasion with a farewell banquet on Christmas Day, at which they provided themselves with champagne. Some overslept on the following morning, but by noon the workhouse was deserted, although one sadly conjectures that long before Christmas Day 1908 most of them

were back again full of pleasant reminiscences of how they got rid of their money.

Twenty years ago a domestic servant in Turin purchased four tickets in a State lottery. the numbers having been revealed to her in a dream. All four tickets drew prizes, aggregating the equivalent of £14,409. Unfortunately, newspaper man hunted her out, interviewed, and photographed her. The publicity was unfortunate, for it drew the attention of the police who found that she owed the law two years of her life and had so completely forgotten about it that she omitted to tell them where she lived. The publicity of the win caused her to be arrested and for the next twenty-four months she lived in a Government little-ease, possibly consoled with the thought that had she gone to jail when sentenced, she would never have won the prizes, and would certainly not have had anything like £14,000 to spend when she was released.

A Scottish Divine once lectured in Calcutta on gambling which he condemned, and at the same time he emphatically asserted that there was no such thing as luck. Yet Rothschild, the founder of the famous firm, who probably mixed with the crowd and knew as much as the man from the Manse, is credited with saying, "Never have anything to do with an unlucky man," and few with much experience of life will feel disposed

to traverse that. No good looking eligible young girl would ever risk marrying a man who had already buried three wives. Her honeymoon would be clouded by presentiments of misfortune.

Marine insurance companies raise objections when an unlucky captain is to command a ship. Captain J. D. Allison, who founded the International Ship Masters' Club in Calcutta, lost four Anchor liners; two on uncharted rocks and the others through no fault of his own, but underwriters considered him unlucky, and he had to leave the sea. Few successful men can look back without remembering some event which, against reason or hope, turned out lucky, for luck is the supreme factor in this world.

Lord Haldane, in his autobiography, says this on page 353:—"So far as external circumstances are concerned, I would not if I take the chance of living life over again. A distinguished living statesman and man of the world once asked me whether, even with the aid of such knowledge as experience had brought, I would like to try to begin life anew. My answer was in the negative.—'For,' I added, 'we are apt greatly to underrate the part which accident and good luck has really played in the shaping of our careers and in giving us such success as we have had.' His rejoinder was to the same effect as my answer to his question. 'I would not,' he said, 'myself

try again, for I do not feel sure that good fortune, irrational as it has been, would attend me in the same way.' The contingent plays a large part even in the best ordered lives, and we do well to ask of philosophy to teach us to make ourselves detached from the circumstances it brings, whether happy or otherwise. The best that ordinary mortals can hope for is the result which will probably come from sustained work directed by as full reflection as is possible. The result may be affected adversely by circumstances, by illness, by misfortune, or by death."

From this one understands that work, and thinking, should govern daily life, and luck, taken advantage of, but to adopt it as a guiding policy, is as fatal to prosperity as sentiment. Both are good alloys in our make-up.

For a sequence of luck nothing has beaten the record of a Captain once of the Indian Cavalry but later of the Military Accounts. He was Home on leave in 1910 when he drew Lemberg, and in the Sweep promoted by his Club in England he drew Lemberg again. While driving to see the race, in a sovereign sweep got up in the four-in-hand he again drew Lemberg. Perhaps it is necessary to add that the Indian Army saw him no more.

Fearon, a Behar planter, always attributed his failure in life to just one atom of bad luck.

An orphan, he was adopted by a wealthy uncle, an indigo planter, who sent him to Eton intending him for the Guards. In the 'Seventies, when Fearon was just turned 16, the uncle came home and with the idea of showing what the world thought of him, took his nephew to a big luncheon given in his honour in the City. Fearon had never tasted champagne before, but he liked it on sight, and better still, on second sight. As soon as his glass was empty, a waiter refilled it, and by the time the speeches came round, Fearon was well away.

After the toast of the day, the uncle rose to reply. His red face, swollen nose, crinkled hands and neck, and awkward, old-fashioned get-up struck Fearon as the funniest thing he had ever seen. While he was making the most of his points and speaking in felicitous terms, the eve of the nephew fell on a potato, cooked in its skin, which the waiters had forgotten to take away. right in front of him. No apple tempted Eve like that spud tempted that orphan boy. There was old Aunt Sally, a target of dreams, there was the ammunition and Fearon was a cricketer. Without risking a sighter, he landed that potato plump on the uncle's well-seasoned nose. Such an outrage on the guest of the day brought the lunch to an end. Fearon went back to school, his pocket money was stopped, and within a

couple of months he found himself bound for Behar where he never earned enough to give himself a holiday. Whenever he was reminiscencing he always deplored that piece of bad luck which left the fatal potato so temptingly near at hand, although he revelled in the fine shot he made with it. After thirty years in the country he died a pauper in the bazaar of a village near the bungalow in which he lived when in his last job, a victim of bad luck. Well, it could happen to anybody.

In the days when the Howrah Sweep was quite a big thing J. H. Jewell undertook to get rid of a book of twenty-five tickets. With each of these books was one complimentary ticket. When he handed back the counterfoils, two tickets and the complimentary one were left. Someone tried to persuade him to buy the remaining two so as to get the other one free. Jewell declined. One of those two won Rs. 25.000.

A firm of liquor dealers in Australia popularised a brand of gin by advertising that a pound note was placed between the cork and the capsule of a number of their bottles. Anyone ordering gin in a public house could claim the prize if their drink was the first out of the bottle. There was no competition. Nothing but luck counted. One of the winners bought a ticket in

the Melbourne Cup Sweep with his pound and won £50,000.

In the East they say that for some even the cock lays eggs while others can be bitten by a snake even though they are mounted on camels. What is it but luck when a man finds that he has a good wife? Even more lucky is the girl who finds a good husband. Happiness begins at home. Two people can be so madly in love with one another that were they prevented from marrying, each would die of a broken heart; yet within six months these same two people can be so full of mutual dislike, that each hates to see the other walk across the room. The blind man has luck, is an old proverb, and a happy man is lucky, although happiness is not always the result of being good.

During the war, when a man went over the top, what skill, understanding, beauty of mind or body, or precaution could protect him from injury? Surely he cannot be considered less of a sinner if he escaped, than those who made the supreme sacrifice. In spite of the disbelief in luck, which means "to catch" the expression "Good Luck" is to be found in the English Prayer Book, Psalm CXXIX—8 which reads, "So that they who go by say not so much as 'The Lord prosper you; we wish you good luck in the name of the Lord." There is another

reference to luck in one of the earlier Psalms but perhaps, to a Scots padre, as it is to be found in the English Prayer Book, neither of these references would count for much. He would be more impressed with the reminder that, at any rate, luck is defined in all good dictionaries.

Most Hindus do puja to Laksmi, their goddess of luck; they will arrange to see an omen of good luck when they awake in the morning. such as gold (which must not be dishonoured by wearing it as rings on the toes), silver, a harmonium, or perhaps a gramophone or a watch. The deity of good luck dwells in the palms of the hand, which are often, in the East, as elsewhere, both itching and adhesive, so they rub their hands together, taking care after that to get out of bed right foot first, and if they wear shoes, the right one goes on first also. Few Indians risk working towards the east in their fields on Monday or Saturday; they will not dream of ploughing northwards on Tuesday or Wednesday; "if he starts on a Wednesday he will return sometime or other" is a Marathi proverb, they avoid travel on Thursday (a good day to dodge overcrowding in trains), and will not sow or reap in a westerly direction on Fridays or Sundays. The worst that can be said about such scruples is that they hamper action, but after all, one man's beliefs are another's superstitions.

At one time the Shanghai Sweepstake ranked with the biggest in the world, and some ten years ago the man who won the first prize was naturally disinclined to keep another man out of a job, so he promptly retired with 275,000 dollars. Luck, they say, is the idol of the idle, yet the man who took the winner's place in the office, sat in the same chair, did the same work, and drew the same pay, won the first prize in that Sweep the next year.

Then there is a story about a subaltern in Chatham who won the Mess Sweep three years running. It was not a big prize, averaging no more than £300, but the fourth year he drew the favourite which he sold right out for a good sum, and the horse came nowhere. One must admit that the young soldier had abnormally good fortune, even if ought not to be called good luck.

Miss Anderson, a Gloucestershire lady, drew Trigo in the Calcutta Turf Club Sweep on the St. Leger in 1929. The prize was £24,000 but she sold a half share for £3,000 the day before the race and therefore cleared £15,000.

It was stated that she backed Trigo for a small sum at 33 to 1 to win the Derby and while at the local bank to deposit her winnings, the bank manager advised her to have a shot at the St. Leger which she did. Full of satisfaction with her 33 to 1 success, she wished herself good luck in the name of "Winnit," and won it.

THERE IS A SUPERSTITION IN AVOID-ING SUPERSTITION, WHEN MEN THINK THEY DO BEST IF THEY GO FARTHEST FROM THE SUPERSTITION; BY WHICH MEANS THEY OFTEN TAKE AWAY THE GOOD AS WELL AS THE BAD.

-BACON

A Calcutta man once confessed that he was unable to account for a long run of bad luck until a friend hinted that it must be due to the number of his car which totalled 13. The association with the unlucky number got on his nerves and it was not until he was forced to get rid of the car that he began to breathe freely. The uneasiness, however, led him to add up the numbers on a tram ticket; if they totalled 13, he promptly threw the ticket away. From that he grew apprehensive that 13 might be there, so he threw it away before risking the ill omen. That often meant paying twice, which added misfortune to superstition, and, as can be imagined, bad luck pursued him.

One New Year's morning he decided that as the previous 365 days had brought no luck, he would scrap all his superstitions. He began by getting out of bed on the wrong side, putting his trousers and boots on left foot first and throwing away his bit of string, as well as the old champagne cork. At table he crossed knives and spilt salt, and when out for a walk, he passed under every ladder he saw, often crossing the road to do it, knowing all the time that a pot of paint or a blob of mortar might fall on his new suit. Whenever he was able to chance anything on the Stock Exchange, it was put through on Fridays, and as it invariably went down, he had to look on it as an investment. He even went so far as to borrow a pair of spectacles to have a good squint at the new moon, without turning his money over either. As for lucky horses, he disregarded them. "Now," he said, "I've both codes, and between the two, through dodging superstitions I am more superstitious than I was before. Of course it was a mistake to try, but the difficulty now is, that when I think of what I ought to do, I wonder if it is the right or the wrong lot, but whichever one it is I'd feel better without it. So far as I'm concerned I realise that you cannot give any of them up; they stick to you like freckles or flat feet; and that's the worst of New Year resolutions too; they are always made far too soon, although, thank God! a resolution is not a vow!"

Remembering that, it was interesting to read in 1929 that the Pope had decided to tackle

superstitions. Two Bishops were detailed to make Friday more reputable and to restore the good character of No. 13 (ignoring the number of ill omen which so disastrously attended the Last Supper). In regard to Friday, the Bishops might make a start by synchronising with the Hindus, who consider Tuesday to be an unlucky day. If the Calcutta man's experience is of value, those holy men have a staff job on hand. They would find it far easier to restore Noah's reputation for temperance and morality than to destroy what is, after all, little more than a harmless rule of life. It might safely be asserted that it is easier to change a man's religion than his superstitions.

Once a superstition is adopted it can only be disinherited by another. Men can turn against religion or against atheism, but superstition is ever a potential tyrant in the minds of men and cannot be disregarded. It lies in ambush and works its way into daily thought and custom, or snipes at every bit of truth or reality. Religion forbids us to believe anything outside its own doctrines but when one looks back a few years it is difficult to blink the fact that a shocking proportion of our religious beliefs have been found to be based on cruelty and imbecility.

Who, to-day, believes that if the Catholics dominated England they would burn heretics

alive? My blood used to run cold at the thought of it. Who believes that the heathen ought to be carried into bondage, or that Kings have divine rights, or in rigorous imprisonment for petty offences, or everlasting hell fire and torment, or that on Sundays the piano was secular and the organ sacred, or that medicine to do you any good must be nasty? Modern thought is broader and more tolerant, and infinitely better, for ordinary folk are ready to credit that it is not so much what a man believes but how he behaves, that counts.

Nevertheless, whatever there is to be said about freedom of thought in religious matters, freedom of thought in superstition knows no bounds. To most of us nothing is more natural than the supernatural and we all do a bit of devildodging at times.

CARDS, HORSES AND POTENTATES.

There are men who tell you that playing cards and horses came out of Hell together. Yet one never hears now-a-days—of men being ruined by cards. Before the Mutiny, when the 11th Hussars, and the 16th Lancers were stationed in Cawnpore, officers played whist for a thousand rupees a rubber, but common sense prevails to-day. Some people say that in the Devil's prayer books, the Kings and Queens have Knaves

for their closest companions, yet, to quote Thackeray, cards always tell you the truth when you put them on their backs. As for horses, well, if they did not come out of Hades, many a cavalry recruit has consigned them there. The excitement of a race, seems to send other men who may never have been on a horse, half out of their minds; they almost flap their ears as the horses go by, while others see nothing at all in it.

Some guileless but enthusiastic European racing men, thought they might do quite well for themselves by introducing horse racing into Persia. After some trouble, they obtained to interview the Shah. They permission explained what it meant, dwelt long on the improvement racing would make in the breed. stamina, and speed of horses, and the wonderful excitement there was in watching the noble quadrupeds coming up the straight, neck and neck, horse and man trying to beat the others. The Shah heard all they had to say then replied, "But I already know that one horse is faster than another!"

There is the other story of some Oriental potentate who came to England for the first time and was taken to see the Derby run. Looking through the programme he sent his secretary to put a large sum on Persimmon, and when asked why he did that, he said that Persimmon was

owned by the King and nobody dared beat the King in a race. Explanations were futile for Persimmon came in first.

An old writer states that a horse should possess fifteen good points. "A good horse sholde have three propytees of a man. three of a woman, three of a foxe, three of a haare, and three of an asse. Of a man, bolde, prowde, and hardye. Of a woman, fayre-breasted, faire of heere, and easy to move. Of a foxe, a fair tayle, short eers, with a good trotte. Of a haare, a grate eye, a dry head, and well rennynge. Of a asse, a bygge chynn, a flat legge, and a good hoof."—Wynkyn de Worde (1496).

Ben Marshall, the painter, who flourished over a century ago used to say:—

"It very often happens in racing that the smallest horses are the best; the weakest looking, the strongest; the fleetest in appearance, the slowest; and the highest couraged, the greatest jades." A good horse who carries its hind hooves farthest forward always has pace, but so far as appearances go, horses differ from women because the good looking horses are always the best.

In an essay on the horse a young soldier in the riding school wrote, "the horse is an animal, dangerous at each end and damned uncomfortable in the middle," which looks as if he was not prepared to waste a lot of time enthusing over them.

Indians admire a "panch-kalian" as they call a horse with five marks as follows:—" All four legs white to the knees, and a white muzzle with a white blaze from the muzzle to the forehead." It would be difficult to find admirers for such an animal in England. Mahomet considered a "shical" bad in a horse. Shical is, when a horse has the right hind foot and the left forefoot, or the right forefoot and the left hind foot, white. The Indian horse dealer will not look at a horse if he can cover the star on the forehead with the ball of his thumb.

An anonymous writer and a lady, too, who lived in India more than a century ago, wrote thus about the horse:—

"There was nothing the Prophet Mahomet was so fond of, after women, as horses; and after horses as perfumes; and the marks of good horses are these: the best horses are black, with white foreheads, and having a white upper lip; next to that, a black horse, with white forehead and three white legs; next to this is a bay horse of these marks; a bay, with white forehead, white fore and hind legs, is also good. Prosperity is with sorrel horses." He also commended "Do not cut the hair of your horses' foreheads, nor of their

necks, nor their tails; because verily horses keep the flies off with their tails, and their manes cover their necks, and blessings are interwoven with the hair of their foreheads."

She also told this story:-

"An officer sold an old horse with a tail sweeping the ground. When the syce returned, he reported that no sooner had he delivered him than the new owner cut off his tail. The poor old horse was of such high caste, the syce said, that he could not bear such an indignity, and the next morning he died of shame. Sharmandi ho ka mar-gaya."

"PLAY NOT FOR GAIN, BUT SPORT; WHO PLAYS FOR MORE THAN HE CAN LOSE WITH PLEASURE, STAKES HIS HEART, PERHAPS HIS WIFE'S TOO, AND LEAVES HIM A KNAVE."

-George Herbert.

To the man who keeps to the middle of the road and knows when to stop, a bit of gambling does no harm. Modern thought leans towards toleration, which conduces to moderation, although there always will be those for whom sufficient is never enough.

Men who know, say that farmers in England, instead of working on their farms, gamble in

futures. That sort of gambling has ruined the Rangoon rice trade, and, with other corruptions, has brought the Bombay cotton trade to its knees. But it did not start yesterday.

In the book of Genesis we learn how Joseph, foreseeing famine, cornered money and wheat while acting as Pharoah's Chancellor of the Exchequer. When the famine-stricken Egyptians came for help, "Joseph gave them bread in exchange for horses, and for the flocks, and for the cattle of the herds, and for the asses; and he fed them with bread for all their cattle for that year." The next year the same conditions prevailed, "And Joseph bought all the land of Egypt for Pharoah; for the Egyptians sold every man his field, because famine prevailed over them; so the land became Pharoah's."

After that, foreseeing a bumper year, Joseph supplied seed to the peasants on condition that they gave 20 per cent. to the taxgatherer. The story shows how long established has been the custom of gambling in food, the wisdom of Joseph, and how little the Hebrews have changed throughout the ages. They start by grovelling at your feet and gradually worm their way upwards until they get a good strangle-hold on the throat. No wonder the Egyptians chased them out of Egypt! Well, it has always been known that the wise men came from the East End.

Speculation is a sign of mental virility and courage, and while it can be a curse to poor people, it is part of the social life of man. Organised lotteries might help to curb the vice of gambling in futures, which does so much to force up the price of food against the poor, although man loves to play those games in which he is most proficient.

The French, who have a tolerant outlook in most matters, and enjoy life more than other nations, which seems to mean that no nation is so intelligent, have long favoured Premium Bonds, which pay small dividends, but encourage thrift by offering chances of big prizes.

Of course we do not like to admit it, but the British are the greatest fighters, and rank among the greatest gamblers, in the world. As a healthy brake on their love of fighting, they have a proportion of poisonous pacifists who are prepared to eat more dirt and pay more homage to the enemies of their country than any other people. Luckily they are in the minority, but if they could devise any steps to stop gambling, they would stop at nothing to do it.

The problem is, if gambling is stopped, what is going to be put in its place? History tells us that every effort made to improve the human race kicks off in the wrong direction. We have the early example of the Tower of Babel. Then

there was the Inquisition, which started with the object of curbing the greed of Antwerp bankers who charged the King of Spain extortionate interest for finance on which he was running his wars. We have Labour Unions whose mission in life is to elevate the young by poisoning their minds against Labour. One or two modern Christian Associations have devoted more time to anarchy than to Christianity, while universal education only serves to make the masses more susceptible to propaganda, which, if clever enough, can overthrow every government in the world. Then of course we have the greatest of all virtues—charity—which keeps alive far more useless and worthless people than are wanted.

England is lucky because her people are sensible enough to treat politics lightly and take a keener interest in sport. This in turn leads to gambling, which might be considered our safety valve, for if men realised how much humbug there was among politicians there would hardly be enough lamp posts to go round. Moreover, the habit of Englishmen to give all men a sporting chance—to consider that everybody is entitled to a run for his money—tends to develop that spirit of fair-play which is one of our greatest national assets.

There are other aspects. When Sonnie Paul, a Calcutta man went home on a holiday

and found himself an invalid, condemned to a life of dullness in a London hotel, he began to wonder, if the business of life was killing time, how he could kill his. Someone suggested starting price betting and he took that up enthusiastically. Although he had an income of at least £10,000 a year, he limited his bets to half-crowns, win and place, on every race. The page boy was running in and out of his rooms in the hotel every hour of the day with the "Special" and betting slips. The study of "form" gave him something to do, and went far to help him forget his troubles, while he often boasted that he made a couple of pounds a week out of it.

To Sonnie Paul half-crown bets were nothing, but they gave him an interest in life without too much risk. There are men who win large sums and with a comfortable future before them, risk and lose everything. Nothing can cure them of gambling to excess, even when they know that it is just as unwise to overwork a rupee as it is to run a horse to death.

WHERE GAMBLERS ARE THE ONLY WORKERS.

The Burmese are great gamblers and love horse racing. In my youthful days I spent three happy years in the Land of the Pagoda and often revelled in watching them race their ponies along a road, the jockeys in gorgeous silk lungis affecting the "monkey crouch" long before Tod Sloan was thought of, while for extra effect, hanging from their saddles, nearly touching the ground, were four heavy tassels. With no faith in sudden death, they believed in the best three out of five, conditions which, if adopted in Europe, would give Turf wanglers a mental breakdown. Unfortunately, fond as Johnny Burman is of gambling, he is a bad loser, and often puts the stopper on a run of bad luck by running amok. when he wipes out relative, friend, and foe. Curiously, too, he seldom drinks unless murder is in his mind when he and his confederates fortify themselves in real earnest to make sure that courage will not fail them.

In Burma, Siam, Malaya, and Cochin China, nature does so much that there is little need for a man to work hard. There is abundance of food. Fashions hardly ever change, and their huts are easily built. It is the thrifty man who is an idler; the gambler has to work to find money to pay his debts so, in a way, he is an asset to the community, for it is work, not the savings bank, which brings prosperity.

In 1906 I had a bad passage in the P. & O. S.S. "Isis," an 18 knot hive of machinery, one of the two small vessels which carried the mails between Port Said and Brindisi. Being all

engines, she corkscrewed into bad seas, devastating to the morale even of experienced sailors. For twelve hours I could not get out of my bunk, but with eyes shut tight held on to a stanchion like grim death.

When we struck smoother weather, the Chief Officer confessed that three years on the run had not cured him of being sick every time he left port. "I keep a bucket at each end, the bridge and use them impartially "I I'll is. I have the smallest waist in the M Witerrang to He certainly was as lean as a gutted herring, a when asked why he remained on the run, hexplained that he was interested in the Italian Government lotteries, which always filled him full of hope, as he felt sure he would win some day. But what a price to pay for a gamble!

"HOW IRKSOME IS THIS MUSIC TO MY
HEART, WHEN SUCH STRINGS JAR,
WHAT HOPE OF HARMONY?
—SHAKESPEARE, KING HENRY VI.

While comparatively few winners of large prizes do themselves harm, it is easily possible for the money to injure others. In the early 'Nineties, an Armenian widow of kind heart, independent means, and irreproachable character (the three do not always go together) won two lakhs of rupees, and well pleased with herself,

set about doing her relatives and friends good turns. After she had more or less satisfied the claims of those well enough off to be able to do without anything, she solved the difficulty of pleasing poorer, married folk, by giving them pianos. Harold & Co. had eight, brand new, all of one sort, and in due course the instruments were delivered. One lucky recipient soon discovered that his was more powerful in the bass than in the treble; another was convinced that his was strung with soda water wire; then a friendly soul, who sometimes sang in public, was grieved to state that although she always sung to Italian concert pitch, three tones above, hers was only tuned to tonic-sol-fa, which would completely ruin her voice.

The beetle-browed husband of one of the beneficiaries took charge of the grumblers and prophesied from conviction that, by the end of the rains, the pianos—his in particular—would have deterred a couple of crotchets as there did not appear to be sufficient top-dressing on it. Besides "overstrung" pianos were always strung too much; the name told you that. The other seven endorsed this and were equally certain that not even keeping them on glass insulators could keep the damp out. At any rate, they were all of one mind in expressing a desire to have something which would sell better—second-hand.

He who inherits an anna is expected to disburse a rupee, and those who deserve nothing, expect all but themselves to act generously. Whatever they get only breeds discontent; they will hate the donor less if the gifts are taken back and burnt. Then the widow added to her indiscretions by trying to make peace, forgetting that quarrelling is one of the charms of dull lives. If the study of mankind is man, quarrelling is one of the means by which the course of study can be widened, because new friends have to be found, who have different ways. In the end. the result is about the same. People in old age find themselves without a friend, but often with a lot of experience which they are too old to be able to use. Well, having had a good general row to brighten things up a bit, they capped the lot by going to the police court, where they charged one another with defamation, slander, trespass, and assault, which eventually ended in scenes, tears, and reconciliations. The benefactions were forgotten, while the benefactress found that of all the crowd, she was the sole object of general execration. Striving for harmony she found nothing but discord, for sentiment is a foe to self-being. When the rich turn sentimental they are slipping down the road to ruin. She learnt that too late. Sick at heart, life lost interest. and, without regrets, she passed to that sphere where, so we used to be told, as practice is unnecessary, everybody loves music.

There is another but more pleasing story about the Derby Sweep and music.

Colonel J. Binning, C.I.E., when in command of the Presidency Battalion, spent money freely to encourage ritle shooting and about 1897 a team from the Police company won his prize of a hundred rupees. As dividing it meant less than one rupee per man it was decided to buy ten Derby tickets which resulted in every man of the Company, from the Commissioner downwards, winning Rs. 1.051. At that time the gramophone was coming into fashion, each record starting in strident Americanese with. "The following record is projuiced by the Gramophone and Typewriter Company," and on the principle that great minds think alike, seventy sergeants, to brighten their lot, brought seventy gramophones into the barracks. If music is more expressive than words, it was not more expressive than the language of the Deputy Commissioner, who, living in the Police compound, found music to the right of him, music to the left of him, music before breakfast, and music long after dinner. three weeks the sergeants went musically mad; then, one by one, through the medium of bikriwallahs, the machines disappeared, and officers

and men realised how true it is that the purest harmony is built on silence.

"AS STEPHEN SLY, AND OLD JOHN NAPS OF GREECE, AND PETER TURF, AND HENRY PIMPERNELL; AND TWENTY MORE SUCH NAMES AND MEN AS THESE, WHICH NEVER WERE, NOR NO MAN EVER SAW."

-TAMING OF THE SHREW.

To tell one's name to an enemy about to challenge you to combat was deemed by the ancient Scotch heroes a mark of cowardice; because, if the predecessors of the combatants had shown hospitality, no combat could ensue. Hence, "to tell one's name to an enemy" was an ignominious synonym of cowardice.

"I have been renowned in battle" said Cless'ammor, "but I never told my name to a foe."—Ossian Carthon.

When Jacob wrestled with the Angel he was anxious to know his opponent's name. There seems to be a strange identity between personality and name. Even the Fairies are extremely averse to having their names known. Those redoubtable fighters, Cromwell's Ironsides, fought under nicknames, and Cromwell himself soldiered under one—for his real name was Williams.

It is interesting to find how widespread is the use of a nom-de-plume, a custom based on a world-old superstition that bad luck attends those who utter their own name. Nothing will induce the Apache Indians of North America or the Caribs to do that; when called upon to say who they are, they nudge another man to say it for them. Greenlanders have the same peculiarity. Tea garden coolies, either Paharis, or Sonthalis from Chota Nagpur, if told to call a man working a few yards away, will make some sound to attract his attention but it bears no reference to his name or any part of it. Indian gipsy women consider it indelicate to mention their husband's name.

During the war, the Sikh, Rajput, Dogra, Punjabi Mahommedan, Gurkha, and Mahratta, when asked to give his wife's name, hesitated and stammered, obviously painfully uneasy. It was necessary to have a senior Indian Officer present to explain that unless the details were given, it would be impossible to arrange for pay to be sent to the family; even then the information was given with the greatest reluctance, many walking from the desk full of forebodings as to the sad fate they had brought upon themselves. Some youngsters gave the name of a hated, tyrannical elder brother in the hope that he'd know all about it one of these fine days.

It will be found that women all over India will never mention their husband's name and generally try to avoid going as near as saying "My man." A Hindu never mentions his wife's name but he may refer to her as the "Mother of Five Cowries" believing that the small sum of a farthing will avert the evil eye which falls on those who praise their own children.

Every high-caste Hindu has two names—one for everyday use; the other, almost a secret, being known to every few. The secret one is inscribed on his horoscope but even there, it is in some cryptic way that but few would guess it. If the horoscope has to be produced in a court of law they will not let it be seen until absolutely compelled, as they greatly fear giving an enemy that power over them which the knowledge of their secret name affords. As can be imagined, India is a land of descriptive nicknames.

The Parsee has his first name selected by an astrologer; his second is that of his father, and his third, equivalent to our surname and evidently adopted to dodge ill fortune, is from the business of his family. The classic example is that of the Bombay millionaire who started life buying empty bottles, subsequently climbing to fame as "Ready Money Bottlewallah." Forty years ago and more, the contractor who used to run the distillery outside Ahmedabad was Pentonji

Nusserwangi Gin Wallah, while few would recognise "Gandhi" as the son of a grocer.

On two or three occasions when in ships with Chinese stewards I have asked mine what his name was. Invariably he said, "Call me' Boy!" which looks as if the Chinese have the same prejudices.

Robert Knox, who was a prisoner in Ceylon between 1659—1679, published his experiences there two years after he reached home. He said that, "No high-born personage was addressed by his name, but always by an honorific." "It is an affront and a shame to them to be called by those (personal) names which they say is to be like unto dogs."

Most of the people of mixed blood in the East have Asiatic mothers, who are naturally full of faith in local charms and tokens, which appeal strongly to primitive minds. It is natural for them to nickname their children, even if they are unaware that the custom is based on a desire to avert the evil eye. One often finds them in obituary notices, and the practice sometimes goes so far as inscribing them on tombstones. In the Circular Road Cemetery, Calcutta,—" Pussy Ma," (in brackets) follows the proper name of a dear old soul evidently much beloved by her children.

To be lucky, a nickname ought to be depreciatory. When the Chamberlains took tickets under the nom-de-plume of "Two Old Fools," they had no more hope then other speculators that it would attract the attention of the fickle goddess, for whatever may be said about the foolishness of it, no one has drawn a prize in the Calcutta Derby Sweep who has used his own name. Of course the fact that the Royal Calcutta Turf Club forbids the use of proper names, may have something to do with that, but there it is. At any rate, on this particular occasion, "Two Old Fools" won the first prize.

Chamberlain was a station master on the Eastern Bengal Railway, where during a scramble for wagons in the jute season, he made a lot of money: but although he estimated his pickings at an average of Rs. 1,000 a month, he promptly retired, and bought Hill Side, a pleasant house just below the Chowrasta in Darjeeling, where he stayed for the remaining years of his life. Of course envious tongues talked about drink, wasted money and the harm good fortune brought with it but sudden wealth does not spoil you; it merely finds you out. Naturally, "Two Old Fools" stuck to them, for a nickname is the heaviest stone the devil can throw at a man, but whenever I saw Chamberlain in Darjeeling, he seemed to be blessed with an old-fashioned simplicity of mind which led him to spend part of each morning watching children gaping at the toys in Hathaway's shop. He derived much happiness from proposing marriage to the girls, and asking the little boys if they would like to come and live in his house. If they said they would, he bought any toy they fancied, making many little hearts happy. It is hardly possible that he lived up to his nom-de-plume by dissipating his fortune in such a way, but if he did, would the world be any the worse with a few more old fools like him?

ANOTHER GOOD WINNER.

John Black, another Darjeeling man, was formerly a soldier who served with the last detachment of British troops in Senchal, 8,000 feet above sea-level. Nothing can be more depressing than a hill station during the rainy season. Clouds and rain every hour of the day and night soak the spirits as much as they soak everything else, and when, out of sheer boredom, a corporal and four men on one guard hanged themselves, the tragedy attracted attention. The pet aversion of the Government of India is spending money on troops; they are said to cut the grants for fighting men to keep the babu barnacles in the Simla offices up to writing strength, and were too mean to buy bandages

for the Mesopotamian Expeditionary Force, but the emphatic protest those five British soldiers placed on record was too much, even for the Indian Government. Senchal was abandoned years after it was recognised that it was too bad and too useless a station even for British troops.

John Black took his discharge in Senchal and obtained work in the hills, eventually becoming manager of the Clarendon Hotel, in Kurseong. He left there to serve Mr. Ashley Eden as steward when that official took a Mission to Bhutan. where the party were subjected to great indignities. Returning to Darjeeling, he made a fresh start, dealt in household stores, speculated in house property, and then, on top of considerable minor successes, when getting on in years, he won a big prize in a sweep. He had not been home for many years and realising the pleasure his wife would derive from swanking round the scenes of her childhood as a wealthy woman (for to the female mind swank is like blood to a tiger, or gherkins to a Jew), they decided to go home. In case she might feel the inconveniences of life without servants, he engaged Ramaswami, one of those Madrassi boys who arrests attention by assuming an intelligent interest in everything around. He had been in England and obviously knew his way about, although he half covered that up by recommending himself as "Me Christian boy. Only drink beer Saturday time. Sunday time no work do, same like master. Me plenty pujah do." Taking advantage of an opportunity to assist Mrs. Black in a courteous way he accepted her thanks in the usual Madrassi boy's way by saying, "Too much kind of business I can do very proper." Black having found a treasure, engaged him and booked return passages for the three. With a little pocket money in the shape of £1,000 in crisp English banknotes, they boarded a P. & O. in Calcutta, as bright and hopeful as a summer's morn.

When the steamer reached Madras, Ramaswami felt that his heart was cracking for grief about the money the Blacks were taking to England, and while they were funnying about on shore, to avoid explanations or hurting their feelings, Ramaswami struck for "the upcountry" with the parcel of notes and nothing more was heard of him. He probably became a zemindar on the proceeds of his regard, highly respected by all who did not know him and the envy of all who did.

The loss was so disconcerting that the Blacks lost heart and cancelled the passages, returning to Darjeeling where, at any rate, they knew their way about. Mrs. Black died a year or so later

and something tempted Black to make a trip round the world. In China he felt the unutterable boredom of travel without a definite object, and was caught in the gins and spring traps of a second marriage. He lived to a good age and when he died, his widow tardily erected the meannest of memorials over his grave. What was left of the money fell into wrong hands, but who bothers about what happens to the second generation of a prize in the Derby Sweep?

It was not until long after his death that friends and neighbours gradually learnt of his benefactions. During his lifetime he endowed a bed in the Eden Sanitarium, and contributed handsomely to the funds of that useful institution. He also bore the cost of one of the porches of the Darjeeling Church, and was charitable in many ways. If a case of distress was brought to his notice he would ask an official to see that a gift of money was placed in the right hands, but he always gave in secret; a brass band obligato to his benefactions was the last thing he desired. The altar in the Darjeeling Church, a fine piece of work, was for years believed to have been put up to commemorate Sir John Woodburn, Lieutenant-Governor of Bengal, and when it was discovered who the real donor was. very few residents remembered John Black's name or connected it with the Derby Sweep.

THE TWO OBADIAHS.

In the 'Eighties, Taff Williams' a typical, swarthy Welshman with a cockatoo head of hair, ran a hotel in Raniganj. The building was a mofussil shack with large rooms, and for years the hotel was advertised by the same phrase which at that time popularised Rosherville Gardens on the Thames,—"The Place to Spend a Happy Day." To those whose ideas of happiness did not soar beyond utter solitude during bright sunny days registering 115 in the shade, evening ticca gharry drives along deserted roads covered with coal dust, badly-lit whitewashed rooms without pictures, books, or magazines, with a bare minimum of cheap furniture, an unfriendly verandah, and poor food without even the mutton bone Welshmen brag about in one of their National Anthems, they found everything they wanted.

In a way Williams' Hotel had some degree of popularity, for honeymooners began that part of their life where they started wondering if they really were going to be happy ever after.

Two under-paid Raniganj worthies who used the hotel bar as a thirst remover, won the first prize in the Derby Sweep with the nom-de-plume of "The Two Obadiahs." Poor fellows! They had lived all their lives in the narrowest of grooves, and naturally did not know what to do with such a lot of money, so they tried their best to live up to the spirit of the comic song of the era—The Two Obadiahs.

- "Says the young Obadiah to the old Obadiah
- 'I am dry Obadiah, I am dry!'
 Says the old Obadiah to the young Obadiah
- 'So am I. Obadiah, so am I!'"

In those days drinking was denounced with the usual fervour of reformers. Teetotallers carried on a campaign of hostility, sometimes misdirected, but with considerable although they did not scruple to turn children against their parents, by denouncing all drinking, whether harmless or in excess. They were not so thorough as Prohibitionists in the United States, who did not stop at actual murder, provided they could damage the brewer and distiller. In England they wore a badge of blue ribbon in a buttonhole so that the world could recognise them as abstainers. The blue ribbon fell into disfavour when more drinkers than teetotallers took to wearing it, but drunkenness fell into disrepute and the blue ribbon faded away.

It is worthy of remark that when Sir Garnet Wolseley commanded the Egyptian Expeditionary Force in 1882 he enforced teetotalism, and taught soldiers to know how much better men they were without doping themselves with drink two or

three times a day. Whether by accident or design, the ribbon for the Egyptian medal was blue and white while that for the Khedive's Star was all blue.

Well, when the Two Obadiahs divided their prize, they duly put up their blue ribbon (with the bar) just to give an added pleasure to drinking, and set about curing a great thirst by pickling their insides. Of course they were a godsend to Taff William who cleared off many liabilities through that win, but the results were disastrous to the Two Obadiahs. With too much money they became fascinated with the only amusement of that happy place, and might fittingly have taken the words of their lucky lyric to serve as epitaphs on the tombstone both took into permanent use within a year of their win "A man's wisdom is his sobriety." Let us hope that wherever they are now, they are not tormented with the unquenchable thirst which took them there before their time, or if they are, they will not kill it with kindness.

I once went Home with a man like the Two Obadiahs. Between Colombo and Aden he won a £70 selling sweep and according to time-honoured custom he was At Home in the Smoke Room to all who cared to accept his hospitality during the half hour between posting up the run and tiffin. A stout fellow, he drank with all, a

strenuous effort, following this up with a magnum of champagne all to his own cheek for tiffin. Foregathering over liqueurs afterwards he was pretty well down to his Plimsoll by night. and somewhat hazy. In those days the overworked stewards used to take passengers' beds on deck so that they could sleep in the open, a great boon in hot weather. Someone hid the winner's bed and, half unconscious of the lapse of time, he spent the whole night looking for it, although three hours of that went in trying to take off his boots. At tea one afternoon he was breathing in a stertorous manner while making a great effort to catch flies. One of the passengers, uneasily watching him, felt that he to say somehing, so he made a remark about the tea being a bit off. "You're quite right!" said the flycatcher. "You'll hardly believe it, but I had a cup of that tea the day before yesterday and I haven't felt right since."

The next day the Chief Steward was seen furtively pointing the winner out to the Chief Officer and it transpired that he had written to the Captain complaining that, "this is the first, and it will most certainly be the last time I shall travel in a French ship for my cabin is full of frogs."

The next day, while the crew were at fire drill he took a header over the side. It was soon

seen that he was a strong swimmer who would be all right unless a shark came along, although a would-be rescuer, one of the ship's champion quoit players, trying for a "ringer" nearly brained him with a lifebuoy. As the boats were already swung out it was easy to lower one and pick him up. Walking unaided to the Smoke Room he ordered a drink and explained that he only wanted to go to the bank to cash a cheque. As the nearest bank was Socotra, 200 miles away, he evidently made up his mind to be there before the office closed. The seal of his popularity was set when some wag drew a sketch of a tombstone, erected to his memory, which bore the epitaph "(Hic!) Jacet."

A MAN NEVER SEEMS TO KNOW WHAT ANYTHING MEANS TILL HE HAS LOST IT.

Of course there are disappointments in gambling as there are in trade and love. I was in a ship with two men bound for the Philippines to draw a £50,000 prize they had won in the Manila lottery. I afterwards heard that owing to a mistake in the number, they not only took a long, fruitless journey, but one of them lost his billet because, when the news came, he felt he would be better off without it. After all they were not more unfortunate than the 1898 prize

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winners in the same lottery who, after being notified of their wins, found the American Fleet under Admiral Dewey had cleared the Spaniards out. Of course, after obtaining these magnificent islands under false pretences, Impuritannical descendants of the Mayflower could hardly be expected to acknowledge such immoral liabilities as lotteries, even though they did not find their principles unduly strained when they took all the cash they found in the Treasury. Since then they have given the world Painless Dentistry, Ford Cars, top-heavy anti-Prohibitionists. Wilson's Fourteen Points (probably because Americans find the first Ten Commandments the hardest), and are now trying to draw the Lion's teeth with their scheme for Disarmament. As they have increased their own territory five times in a century, and spend more on naval and military establishments than any other Power in the world, besides being the most Imperialistic country on earth, their proposals need approaching more warily than a blind elephant tests a temporary bridge, particularly when it is realised that with a string of unfulfilled obligations, they charge compound interest on dud munitions. With so much in mind, one cannot but feel that others, besides the disappointed prize winners in the Manila lottery, have something to be thankful for, if they only knew it.

EVERY WIND IS AGAINST A LEAKY SHIP.

In 1913 a planter's assistant drew Craganour in a Sweep on the dirtiest Derby ever ridden and sent a reply-paid cable to a relative in England asking him to wire the results of the race. Like many unused to spending eighteen pence on a word the man at Home was too strongly imbued with the "soul of wit"—

"For brevity is very good— When we are or are not understood."

and when that unfortunate female, mischance, takes a hand, economy, brevity, and clarity may not, like the three graces, always go hand in hand. And so it happened.

When Craganour passed the post the news was immediately cabled to India. But an objection was lodged and the relative, having no funds, and as mean as an ordinary winner of the Sweep, did not feel inclined to waste any money of his own in cabling to the young planter the news that Craganour was disqualified, or that the race awarded to Aboyeur, the second horse.

The planter, right out in the wilds, assured by the cable that his horse was first past the post, felt that he was on the top of the world. He decided to take a long prayed-for opportunity to propose to a girl who had put off saying "yes." Having wired his proposal, he considered the opportunity ripe for working a bit off his chest by telling his boss exactly what he thought of him.

Unfortunately, he had not learnt that when you feel absolutely certain you can knock the other man clean out in once, that is the time caution is most necessary. "A dirty hold-on is better than a clean throw-off," is as old as horsemen. Two days later he received the Calcutta papers containing the results of the race. Like love, the course of misfortune never runs smooth. Poor fellow! he had touched the cup of abundance with his lips but the nectar receded from him.

It was Rochefoucauld who said, "There is but one sorrow which is lasting, and that is one produced by the loss of property; time, which alleviates all others, sharpens this; we feel it every moment during the course of our lives." He also came to this conclusion:—

"If life be wretched, it is hard to bear it; if it be happy, it is horrible to lose it; both come to the same thing in the end."

That evidently was the opinion of the holder of the Craganour ticket for the disappointment hit him so hard that he walked to the Ganges and threw himself in, joining the multitudes of others who were never able to shake anything off the Pagoda tree but Dead Sea Fruit. Who was it said that "for instant and visible retribution,

commend me to folly as a provoking cause?"
But who can hinder misfortune?

MAKING IT PAY.

During the Viceregal reign of Lord Curzon he deprecated the disreputable appearance of the football club tents on the Calcutta Maidan, which led him to suggest that, to match the grass, all the tents ought to be of the same shade of green. Most clubs have a full complement of those convivial, self-sacrificing members, who consider their subscriptions and drink bills should be as much as they like to owe. As that means, the more popular the club, the bigger the debit balance, and the more difficulties to surmount, the new order was considered tyrannical.

However, new green tents or get off the green grass was the order and a meeting of the Dalhousie Football Club was convened to discuss the situation. A suggestion, that they should spend ten rupees in the Derby Sweep, was received with scornful laughter, but was eventually carried, and it resulted in winning a prize sufficient to buy a green marquee with a bit to spare. A profit has no honour in his own country unless it is reasonably small, and the non-starter we drew naturally gave no credit to me—for I was a member who suggested the speculation.

"ALL THE WINNERS!"

It is frequently stated that railway men have most of the luck in sweeps; certainly one hears more about them, because the railways employ so many hands and none but the very poor refrain from having a flutter. In 1895 a platelayer, working on the Eastern Bengal Railway, was admitted to the Presidency General Hospital considerably under the weather. His wife accompanied him, a martyr to the same complaint. although both, normally, were steady folk. It happened thus. Pay for the subordinate staff on the Eastern Bengal Railway was cut pretty fine; one might term it homœopathic. Government is ever a hard taskmaster unless dealing with the senior officials who can, or at any rate, did, once upon a time, look after themselves. When, towards the end of May, the platelayer found that his wife had actually squandered ten rupees of his hard earned pay on a Derby Sweep ticket, his wrath was aroused. Full of righteous indignation he undertook to instruct her in the way his money ought to go. Poor soul, she knew that they could not afford to speculate, but like most women, was prepared to make a sacrifice, although a licking was more than she bargained for. While her husband was out on the line, she learnt that the ticket had drawn a good horse, and the man who brought the news

made an offer, cash down for all or half. To make sure of something she sold half, being paid in good 1,000 notes, but decided to keep this from her husband, so that, if the horse was beaten, she could claim credit for her wisdom. As it happened, the horse won, and when the husband found out what had happened, his indignation knew no bounds. He was evidently trained in the military school of thought where, in any dispute between a superior and an inferior, the inferior is most in the wrong when he is right. He therefore set about his wife in real earnest for throwing away so much of his money. without consulting him first. Few women ever had a better founded grievance, and as the neighbours came in to take a hand in the recriminations, the bruises took a lot of rubbing out. As might be expected, she let him have it, and he deserved it. Nagging, that damnable reiteration of the truth, can always work its way well home. Both were deeply injured, and both adopted the same remedy. The result was that they were taken to hospital, he, maudlin, with a lump in his throat, and she, stout and bitter, with a lump on the jaw, far gone in D.T's.

> "One point, however, they disputed And each by turns his mate confuted."

He, at any rate, did not deserve the caresses of Fortune, but they eventually left hospital,

recovered, and reconciled. They were not drunkards, but it happened that one laboured under a sense of injustice and the other was ashamed; while, as sympathisers of both parties had plenty of whisky to keep things going, it was natural that the winners lost their balance. Once out of hospital they left for Home where a large garden, dogs, and chickens gave them plenty to keep mind and body going.

Another railway man, equally fortunate in the Sweep was imbued with the notion that he could knock out Bryant and May in the match trade and actually went to England to start a match factory. The last heard of him was that, like other match-makers, he had burnt his fingers.

In 1920 "The Field" took the third prize in the Calcutta Derby Sweepstake owing to Orpheus being reported as scratched. When the news came through contradicting this, it escaped attention. A similar muddle was made of the 1928 Stock Exchange Sweep, when the King's horse Gauntlet was left out. In both cases efforts were made to keep it dark, but there are too many anxious to retail an exclusive bit of scandal for secrecy to be assured, and for a time considerable hostile comment was aroused.

Two girls working in a Hill station agreed to go halves in a ticket in the Derby Sweep, but when it was time to pay the five rupees, one of them backed out. The other girl took the lot, and won the first prize.

Her parents took the money and banked it in their names. They then rented a house in Calcutta, giving Lazarus & Co. (the Indian "Maple") carte blanche to do what they thought best. Then the ubiquitous twister came along, who persuaded the old man to buy a palace in Southern India, on which a substantial deposit was paid. They decided later, that as father had not been Home for thirty years, they might as well see what England was like, so forfeiting the deposit on the palace, they went to London.

When the old man was in India he raved about Battersea; so to Battersea they went, finding society there so congenial that they decided to build a house, and the five members of the family thoroughly enjoyed that existence idealised by working men, life without work.

The sudden access to wealth did not destroy the devotion of the daughter to her parents. When at work she was in love with a man who did not meet with their approval but it never occurred to her to go against their wishes. Once the head of the house was removed, the other daughter brought her sweetheart, an artist who played the saxophone at the pictures, to live with

the family; her brother brought his impending wife, while the chauffeur, an engaged man of independent views, thought that the course of true love would run smoother if he brought his treasure too; so six adoring young hearts took all risks about getting away before the matrimonial flag dropped. As everybody seemed so happy mother decided to retire to the kitchen to give the children the house to themselves. All joys are fleeting, and, luckily, so are griefs. While happiness lasted the opinions of scandalised neighbours were disregarded, but sufficient for the day is the enjoyment thereof! It may be they were not wise, but even when they were, wisdom would hardly be accompanied with more happiness.

Another successful poor man's family went to England on a ticket bought by one of the girls. They settled in Liverpool in a good house, but as father was not a successful idler, he took on a staff job as dhoby, and on one day in the week he washed everything from hankies to blankets. While the family linen was drying, the old man acted up to the principle that if every dog has his day, every cat is entitled to its night out, but, unlike the cat, he generally came home after closing time—soaked. One fateful day, after eight strenuous hours at the washtub and five at the bar, he wriggled home through the rain

like a half-caste boy on a bicycle, and the subsequent cold carried him off.

While it is often more difficult to stand up to good fortune than bad, some natures are little affected by either. One hot morning in June, a vouth, the son of an engine driver, rushed into one of the big railway stations to ask the station master if his father, who had drawn a favourite in the Derby Sweep, should accept an offer for it. Among railway people the station master is looked up to as a sort of pundit; he meets the best people, is endowed with the courtesy of an A. D. C. to the Viceroy, which enables him to handle every difficulty with discretion and tact. In this instance the station master was more of a Moody and Sankevite than an authority on Turf matters, so he took the lad to two senior officials who happened to be standing nearby. They told him. "Don't bother about going home. There's the Telegraph Office. Send a wire accepting it." The boy bolted home with that message and as it happened his father took advice from so many that the race was run before he made up his mind, which resulted in a win for him for something over £20,000.

Had he followed the advice he asked for, he would have been a poorer man, which seems to show that when a man's luck is in, he can take every chance against it and still romp home.

A son working in the Railway shops, feeling that he ought to be near father while the money was being spent, chucked his job as soon as he heard of the old man's good fortune. He had visions of an English Government Dockyard Utopia where seventy-five men on full pay spend six weeks of their time in looking for a job they know before they start, isn't and never was, there. He was more than disappointed to learn that all father was prepared to spend was a little time in writing to the Workshop Superintendent to reinstate him, which seems to show how old fashioned the old man was, for modern workers do not subscribe to the opinion that all men ought to like work better than they do play.

However, the winner stuck to his principles and to his job but he did not carry on without some display. A devout Catholic, he paid for reseating the Catholic Church in the station, taking in good part the rejection of his proposal that a silver plate, suitably inscribed with the donor's name should be placed on each pew. Although a dark skinned man, he was like all Eurasians who cling to the British side of their descent, very loyal to the Crown, so the following year he took leave and went Home, coming back delighted with everything he saw. A story was told of a visit to a Regent Street bootshop where he asked for a pair of boots to go to Church in on Sundays.

The assistant, weighing him up, fitted on some glossy patent leathers in which he tramped round the carpet with great satisfaction. It must have occurred to him that if his name could not be on the Church pews he ought to be heard walking up the aisle, for he suddenly stopped to say, "I like them! They are beautiful boots but I'm sorry they won't do! They don't squeak!"

Returning to India he went to work as though he had to, but there still was an inclination to make a splash. First he bought two ornate brass headlights which he had fitted to his engine so that he could be distinguished on the line day or night. Then he affected a heavy gold chain such as Lord Mayors' wear in office and with that carelessly hanging over a stiff starched white dress shirt front he was a model for any engine driver to envy. Curiously too, the practice of fitting private headlights to engines spread; others on the line followed suit, which shows that he must have had some individuality to be imitated. Very kind hearted, he grew exceedingly charitable as age crept on, but he stuck so long to one of the best paid posts in the engine shed that his popularity waned. working men with young families resent wealthy comrade sticking to his job when long past the official age for retirement; but the old

man had common sense on his side. "If I give up work I shall die!" he said, which those waiting for a rise in pay thought an extremely selfish way of looking at things. They saw nothing laudable in needlessly driving a locomotive over the burning plains of India just to save yourself from dying. He eventually retired, wisely settling down in the place where he had lived and worked; and when he died, his children were old enough to enjoy what was left without making fools of themselves.

In the days when Dan King of the Delhi Bank acted on behalf of a syndicate of men like Lord William and Lord Marcus Beresford, C. B. Gregson and others, those who were lucky were sure of a good offer for all or a portion of their chance. Lord Marcus, with his finger on the pulse of the English betting market, could hedge. and make the position safe, if any position is safe where horses and betting men are concerned. To-day there are more difficulties. Syndicates seem to consist of share brokers who rope in a few friends to make a bid, but the actuarial value is about three times better than the prices offered. When one comes to look at it, this must be expected for if a large number of shares are thrown on the market, or it is necessary to get rid of a house at short notice, the price automatically shortens.

However, the selling prices of tickets are likely to rise now that bookmakers in England have formed a syndicate to purchase the whole or portions of the interest from those who have drawn probable starters. Bookmakers find that holders of tickets accept sums which do not reflect their actual value on the market at the time, and as large sums such as the prizes in the sweeps are likely to upset business when they are floating about, the bookmakers might as well have a share. That certainly looks as if things for the lucky are going to improve.

At one time the prize money was divided between the horses that ran in the race, the winner taking fifty per cent. of the total sum subscribed. After that the winner took but forty per cent., but non-starters had ten per cent. divided between them, which gave an added interest to the gamble. One of the reasons for the change was due to complaints about the course at Epsom being overcrowded with horses which had no chance of winning, but as they had been drawn in the Calcutta Sweep, the ticket holder squared the owner to run the animal so that he could draw his winnings from a starter.

There was something in this for Sam Farrington who claimed to be interested in cards because they helped him to idle away his time, and in racing, out of a pure love of animals. He

was so full of platonic affection for games of chance, that it led him to revel in watching even lambs gambolling in the meadows, a gentle trait so sharpening to his wits that he was looked upon as one of those who slept with one eye open and a finger on the bell-push.

He came to India in the 'Seventies as an assistant in the Planters' Stores and was for a few years in Dibrugarh, leaving there in the early 'Eighties. After that, he was a partner of Archer's, a bookmaker, and was well known in the racing world until an unpleasant turn of inquisitiveness on the part of the stewards at a Rangoon race meeting curtailed his activities. Poor Sam! he ruefully admitted that he could shuffle the cards but couldn't shuffle the horses. Later in life he controlled the North-West Soap Company, where he laboured manfully to solve the soap manufacturers' greatest problem-how to make a pound of water stand upright. Taking him all round, Farrington was a man anyone could trust with a whole housefull of broken paving stones.

Hearing that Jimmy Reid of the Hooghly Dock was in a confederacy, Farrington suggested that as he was going Home, Reid might cable to him should he draw a horse as he could then see the owner about it. As it happened, the confederacy drew Diamond Ring and the cable to Farrington brought a reply to the effect that the horse was to be scratched, but, were he authorised to pay the entrance fees and something besides, the owner was willing to let it run. Of course they agreed, and they subsequently heard Farrington boast that he had made more out of the race than any three of them. At any rate the change made by the Calcutta Turf Club was made with good intentions, but it does not seem to have made the fields any smaller.

The Cape Times which seems to give more space to news about the Calcutta Sweep than any other paper, published an interesting communication from their correspondent at Port Elizabeth, who, writing late on Derby Day 1929, compared the feelings of a man who had not even been asked to sell any portion of his ticket which drew Trigo, and those of a syndicate which drew the favourite.

"The good fortune of Mr. Butler at Oudtshoorn only serves to throw into stronger relief the tragedy of the determination of the local syndicate of 11 who held one of the Cragadour tickets, not to part with any portion of it.

"Their overnight refusal of a definite offer of £8,000 for half the ticket was resolutely persisted in to-day, despite all the efforts of friends of the members of the syndicate to persuade them to make sure of that amount. That some members of the syndicate favoured selling is generally known, but they were not permitted to carry the day.

"The tragedy of the result of the race can be better imagined than described. As a matter of fact there are quite a few people who witnessed it.

"Following a night of golden promise and a morning of growing excitement, several members of the syndicate drew up in a car outside the Herald Office this afternoon and awaited the result. Their excitement was uncontrollable and almost pitiable. White and strained of face, they seemed hardly able to speak. One man smoked cigarette after cigarette without intermission, a half-inch long glowing point to his cigarette testifying to the acuteness of his nervous strain.

"The older man of the party stood palsied with anxiety, fear, mingled with maddenning anticipation marking his expression. His cheeks were drawn and his hands and body shook for all to behold.

"When the result was announced and they grasped the fact that their favourite had failed to obtain a place among the first three, their already white faces seemed to blanch still further. For a moment they stood irresolute and then

drove away. The eleven members of the syndicate divide the sum of £800."

That is rather a fine piece of writing. One must give that correspondent full marks for possessing the newspaper mind. The cigarette smoker with "half-inch long glowing point" ought to smoke Burma cheroots for he could pull at them to his heart's content without doing a quarter of that.

Let us hope that when the blotting-pad of time covers and soothes the wounds made by the failure of Cragadour to give a fortune to eleven excitable citizens of Port Elizabeth, they will derive some satisfaction from the recollections of how near they were to riches. By now some of them may have taken a leaf out of the book of the girl who concluded a gushing letter with a postscript which ran:—" This state of excitement is terrible. It is simply killing me by inches. I do hope it will last." One must feel some sympathy with these people over their disappointment, but gambling is life in a concentrated form and, according to Lord Beaconsfield's cockney pun, "After every Derby comes the Hoax."

The syndicate in Port Elizabeth, though, as emotionalists are not in it with the one-eyed fellow who drew a good horse in a sweep and was persuaded to go and enjoy a look-see while his money was galloping right into the bank. Never having been to a race before, he became tremendously excited when his horse led right the way round the course. He stood on tiptoe, twisting into knots, and yelling himself hoarse until it was fifty yards from the post, when six other horses passed it. Nearly in a state of collapse he doubled up like a half-melted note of interrogation. A friend remarked, "A bit of a shock, eh, aint it?"

"Hoo! Hoo! not 'arf! I'm all broke up. Why! I've swallowed my false teeth, dislocated my Adam's apple and cracked my glass eye right across the centre."

Of quite a different temperament was F. W. Greene, a Calcutta man, who was on leave and fetched up in London a couple of days before the 1929 Derby, to find a cable from Calcutta which read:—

"Please wire Greene D-3729 Quintette Four drawn Horus winner sixteen half lakhs, starter ten half thousand."

He had made up his mind to see the Derby but this piece of news made his trip the more interesting. A party from the hotel drove to the course in a charabanc and while waiting, they indulged in a few of the refined amusements provided on the ground, which resulted in Greene winning a milky-one at a cocoanut sky. To be able to see over the heads of the crowd, he stood on this cocoanut, steadying himself with his stick. A Calcutta man of the party, who eyed him watching his chance in £125,000, said that he balanced himself without a quiver from start to finish. A steady nut at each end had Greene on that occasion, and one can estimate that had he won the whole of a first prize he would have been just as steady as before.

Of course nobody ever considers the position of, or wastes any sympathy over those who buy tickets from the lucky ones and lose by it. Captain Griffith, who was said to have drawn Fairway in the Derby Sweep of 1928, sold a half share for £27,000 and as the horse finished nowhere, he had £27,750 against £1,500 which would have come by him had he stood by his luck. He can now be done with bearing the white man's burden in a remote part of Africa, or at any rate, enjoy that consolation which comes with the knowledge that he can leave, if he so desires it.

Comparatively recently, two Calcutta men bought a half share of a Malaya planter's ticket for about Rs. 10,000. A few weeks later they were able to send him a cheque for £26,000. The acknowledgment came in due course in which the writer emphasised his delight by stating that he was ever so much obliged to them, for he was of the opinion that he had sold the entire ticket.

The Calcutta men read that long and carefully, but they were never able to satisfy themselves on two points—(1) had they really thrown away £26,000 or, (2) was the grateful planter pulling their leg.

Vice is news and virtue isn't, and the winner who comes home sober, goes to bed at his usual time and pursues his usual avocations, interests nobody but envious scandal-mongers. If he smashes up a restaurant and bites a few policemen, or runs amok like a salacious goat, the whole world has to learn about it, and does so with interested satisfaction too. Yet it seems worth while to quote from the English papers what happened to those, who, personally unknown to me, seem to be representative of the run of prize winners.

Miss Gwen Thomas of Wallasey, who was given a ticket in the 1922 Derby Sweep, won £61,000; some authorities place the figure as high as £114,000. Once her success was certain, she went to a quiet place where human crows could not peck at her banking account, and a year later the press reported an anniversary tea given to a hundred girls who worked with her in the Liverpool branch of the Royal Insurance Company. So little did success turn Miss Thomas's discriminating head that she did not take a husband during those twelve months. One can safely

assume that it was not due to lack of suitors, for those-in-need people the earth, and work in packs when there is money about.

Captain Burman who bought five tickets and drew Sansovino in the Calcutta Sweep which won £70,000, sold a half share to a syndicate for £2,000. He did not let good fortune carry him away, for he remained in Kenya Colony to work as usual.

Mr. W. Harcourt Johnstone, Liberal M.P. for East Willesden, was lucky in drawing St. Germans which was worth £38,000. He sold more than half but netted £18,000 and although he was warmly congratulated in the Lobby of the House of Commons it did not seem to make him lose his head.

When Captain Arthur Poole of Zanzibar drew the favourite in 1923, a syndicate of ten men in Clive Street, bought half the ticket for Rs. 50,000. Each member, the day before the race, put up Rs. 5,000 and on the following day were Rs. 50,000 better off for the venture.

The next year, while Captain Poole, was home on a holiday he told the press that his luck would not interfere with work, which went on as usual, while he preferred the climate of Zanzibar to England. Well, so far as Zanzibar goes, he can have it!

In 1920, Emil Russ, a departmental manager of the Army & Navy Stores. Calcutta, drew Buchan, who ran second to Grand Parade, and won the equivalent of £15,800 with which he left the country. In February 1927 the news was broadcasted throughout the British Empire, possibly right round the world that he, a prize winner in the Derby Sweep, had made his appearance in the Canterbury Bankruptcy Court, where it was stated that he had been living at the rate of £2.000 a year. The facts were that, like many others. he sunk his money into what looked like solid concerns, but the slump of 1921 carried away his small sum with the millions lost by sound business firms all over the world. During the boom years after the war, millionaires almost swarmed in Bradford, but in 1924 several of the most solvent were living on compassionate allowances of £3 a week grudgingly granted by their bankers. If therefore Russ kept going in such times for seven years he ought to be congratulated. Of course he might have put his money into Consols and lived on £200 a year or kept at work hoarding the interest. But the fact is that those who invested their savings or winnings in gilt-edged securities, lost just as much as those who took chances in the clouds.

The Sunday Express in the 26th June 1929 gave details of some of the lucky people.

"Four clerks employed by the Metropolitan Water Board—one of them a lady—shared £19,000 in the Calcutta Sweepstake. They are still at their desks."

A clerk in a London Insurance Office won £20,000 in the Stock Exchange draw. He said—

"I was glad to have the money but I can still carry on my career just the same as if I had drawn a blank.

"I am still a clerk, but my money brought me happiness. I built a house in the country. It was the kind of house my wife and I had dreamed about. Our dream came true. I invested the rest of the money and have made some more money as the result."

"A cobbler of Willoughby-on-the -Wolds, won £20,000 in the Stock Exchange Sweep in 1928, but he is still cobbling because he does not want time to hang heavily on his hands, and he takes pride in his work."

The Sunday Chronicle stated that "fortune has made little difference to the mode of life of Mrs. Nellie Ford of Skipton, who won £30,000 in a Sweep in 1923. The only change is that she and her husband have left the mill where they were employed. But she still lives happily among her neighbours of poorer days, having purchased the cottage in which she lived."

"It is an amazing fact that almost all the big Sweep winners of recent times have taken their success in a level-headed and modest manner."

There was a story current a century ago about a coolie in Madras, who by hard work, or good luck, managed to scrape together 100 rupees with which he had the pluck to buy a ticket in a lottery. This ticket actually won a lakh of rupees. Poor Ramasammy went off his head altogether, and dressed in grand clothes, from top to toe. He hired a fine-looking horse, mounted on which (the first ride he had ever taken on horseback) he rode into Fort St. George to show himself in all his magnificence. Alas! the fine horse shied at the sentry at the Fort gate; off tumbled Ramasammy and broke his neck!

That story may be true even though there is a Western touch of the propaganda of envy in it but anything is possible in India. I have seen a beggar on an elephant, but if you put a beggar or anyone else on a bobbery horse it all depends on his defaulter sheet where he rides to.

The next story is obviously the concoction of the crude Western mind. It is lacking the polish of the Oriental imagination which can reflect and distort every phase of the marvellous. It is wonderful how inventive minds can arrest

the attention of the dullest by relating something which is so astonishing that they stop to think. and of course, to believe. Were they not astounded they would never stop. If the European had imagination, he could counter every wild story which disturbs the bazaar, and defeat every agitator in the country. No wonder old-time missionaries complained that miracles of the Bible failed to create any impression on their scanty audiences. What chance has a parable about raising the dead against the hero who lifted the biggest mountain in the world with his little finger, merely to shelter a dairymaid from the rain? Or what sort of a look-in has the parable of the loaves and fishes against the hero who found million enemies in a deep ravine, and with the greatest ease, brought the mountains together with thumb and forefinger and wiped out the lot? And what European agitator could equal the Indian who, at the time of Queen Victoria's first Jubilee in 1887, created trouble with the story that the Great Queen was to celebrate the occasion by wearing a necklace of Indian girls' eves?

The European, even when trying to invent the impossible, lacks the courage to let himself go. His constipated mind is so fearful of being assailed by remarks such as a Lancashire Member of Legislative Council said in the Council

"I withdraw word 'oomboog' and soobstitute 'boomkoom.'" The dread of ridicule leads nearly all European writers of romance to be dull and commonplace.

In 1925 a paragraph about Vassili Murtchenko, a Russian emigrant, went round the newspapers of the world. He was said to have been virtually penniless in Belgrade, while seeking in vain for employment in a cabaret. As a last resource, he put his "only coin into a lottery" and won the first prize. The result was that he immediately became a constant visitor at those restaurants where he had been refused work, buying unlimited champagne for guests or waiters or anybody who would drink with him, decorating his table with banknotes which he distributed to strangers, "even to the proprietors." At the end of three days he was again penniless and looking for work.

That is one of those stories such as certain people think suitable for a girl's Sunday School prize book, invented to please those with the longest ears. The mind of man is everywhere equally credulous, prone to the belief that misfortune follows good luck as sure as night follows day, but with such a story as that, even were it certified on oath by an Archbishop, many grains

of salt would be needed to make it go down. Gambling is certainly a national disease and if 19 centuries of Christianity can turn one of the most advanced people in the world into a nation of gamblers, one cannot but feel that it is about time something was done. The mild reproofs such as occasionally appear in letters to the Times are like the buzz of a mosquito in the middle of the Pacific, and about as futile as complaints about the weather. How to tackle it at all is a problem. When fathers and mothers and their friends discuss the odds over the dinner table and exult over the fact that the potman at the pub round the corner picked up a winner at 100 to 1, what chance has the Times anti-gambling correspondents with the children? What is taken in with the mother's milk is never eradicated. Betting, like war, is a national vice but when one knows that French mothers instil soldiering into the minds of their young sons so that they can fight the Germans when they grow up, what chance has the League of Nations against it? Of course our duty is to serve others, but the difficulty is to define the duty of the others, and to the nation as well as to the individual, the millennium is something to be hoped for-nobody believes that it will ever come. The man who claims to be working for it needs the most watching, and letters of the Times will no more curtail

gambling than they can stop rain. At the same time it must be confessed that improvement cannot come out of neglect.

Of course there are fools who give wings to the money they win but this would be a starvation sort of world if people lived on the bare minimum and banked every penny they could save. The great newspapers thrive on advertisements framed to induce the public to want and buy articles they do not need. Most religions strive to induce their adherents to spend money on domestic events and to keep them poor (for the rise of the merchant spells the decay of the priest), while present-day Governments preach economies which, if generally practiced, would starve all industries which cater for luxuries.

It is evident, though, that those whom gambling horrifies, can be consoled if there is sufficient humbug attached to it. Three Indians, working in the railway refreshment room at Kalka, near Simla, bought a Derby Sweep ticket between them and won a big prize. As Indians are known to be sober, fables about drink and early death would be discredited, so some other story had to be invented. This is what was said:—One of the three, a Mahommedan, evidently an amiable person, immediately married three more wives. The Goanese butler went back to Goa where he became a captain in the militia; while the

Christian, naturally quite different from the Goanese who was only a Roman Catholic, built a Church with his winnings. As a special reward for his generous piety, the Bishop, evidently full of disinterested confidence in his Indian fellow man, wrote a letter which authorised the lucky Christian to meet passing trains and beg for funds to maintain the sacred edifice.

That sloshy piece of news appeared in the London daily papers, but if any Bishop was astute enough to induce an Indian Christian to part with all his money, he was out of place in the Church and would have been a host in himself on the Directorate of most industrial concerns in Bengal.

Such stories are spread by those who know that at the back of most people's minds there is a tendency to look upon Indian Christians as something approaching minor saints; they fail to understand that the average Indian Christian is just as disregardful of his soul as those British Christians we see outside a pub late on Saturday night looking on at a dog fight. Although, when one remembers the jape about the recruit, who, on attestation, was asked, "Any religious instruction when young?" "No!" "Very well then! Put him down a Protestant," it has to be admitted that this cannot be said about Indian Christians, for most of them are too well cared

for. It may safely be asserted that whatever forms dissipation may take among Indian Christians, giving money away will not be one of them.

There was an instance of a Church in Calcutta—not a first class one—but one built to display the humility of the congregation and therefore without a steeple, which took all that one of their members possessed.

Fred May, a six foot, genial, simple Englishman with a big voice resonant with sincerity, lost his wife, a worthy Christian woman, and was so grief stricken that he gave all he possessed to the Chapel they attended. Later, when almost destitute, he was given assistance with such a niggardly hand as to lead one to imagine that the Church was reckoning the future treasures of Heaven as part of its own disbursements.

Thomas Frank Bignold must have had that sacred edifice in his mind when he wrote:—

"Our Church as at present it stands

Has no congregation or steeple;

The lands are low-lying lands

And the people are low-lying people."

but all countries have religious organisations and individuals whose principles, when it comes to collections, are very little above sea-level. Ingratitude will always be a lively sense of favours received.

An Indian Army Officer who won a big prize in the Sweep promptly retired and decided to take up that expensive hobby for a rich man-farming in England. Before settling down on his property he invited the local farmers to a midday dinner in the hotel of their market town. Knowing all about his good fortune, they naturally looked forward to a real big spread. Judge what they must have thought, when they found that unless they cared to wallow in that liquid with which it used to be customary to fortify their milk before sending it to London, the only drink was ginger beer, although they had to admit there was plenty of it, specially ordered for the occa-Perhaps it served them right for associating extravagance with good luck.

In 1898 E. Deriaz, a watchmaker in Lucknow, won three lakhs of rupees in the Derby Sweep. He certainly had one real big burst, for a man who was there said he had never seen anything like it in his life. Most of the guests belonged to the sergeants' mess of the 16th Lancers who would naturally know how to enjoy themselves at such a time. Deriaz bought an estate in Ramghur and purchased his son's discharge from the Lancers; both evidently bad deals for the fruit and tea went the wrong way and the boy would have been better off under discipline.

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A sergeant of Hussars, born in India of European parents, won the first prize in the Derby Sweep and was immediately struck off duty as so wealthy a man in the ranks with ready money would be likely to form a disturbing centre in the garrison.

Before leaving, he asked the Colonel if he might be permitted to entertain the regiment and was told that he could do so provided that he cut out the Officers, the Corporals, and the Privates. There was nothing to be said against giving a "Do" to those of his own rank, so the Sergeants' Mess had a tamasha which beat all records.

Settling sufficient on his mother to make her free from care for the rest of her life, he went Home. Every soldier has, in the back of his mind, a conviction that he is fitted for a business career, although if most of them were given a month to specify what sort of business, they would be stumped. It was not long before he was persuaded to start some tobacco concern, and almost before he knew how it happened, his money had disappeared and his business career ended, not altogether in smoke, even though nothing but ashes remained.

An Officer proceeding to Poona, who had been unduly celebrating a change of stations, got out of his compartment late at night to sample the half pegs at Miraj, Great Indian Peninsula Railway. Before he realised it the train had gone leaving him standing in his pyjamas without money. Many hours later his kit was returned. Much relieved in mind but short of cash, all the stranded one could think of was a Derby Sweep ticket which he gave to the guard who brought back his things. The ticket won the first prize and whatever there may be said about generosity, one cannot but feel that that spree turned out extraordinarily expensive.

Perhaps the most footling way of getting rid of easily acquired wealth was when an orphan lad of fourteen living with his brother in Southern India drew a favourite in the Derby Sweep. The elder took the ticket, kept the winnings and to keep the youngster quiet gave him a licking with threats of more to follow. Interested in sport he took the opportunity to encourage running and jumping at athletic meetings, giving handsome donations as well as prizes, and as may be expected, the money went as quickly as the winners of it got over the ground.

Of quite a different character was Herbert Ricks, who during the war as a second year apprentice in the Jamalpur Railway Workshops, won Rs. 6,50,000. He said that he would serve his time and did so, but he gave his parents, friends and others more than a third of the sum he won (£44,000) and when he left the railway he started

in business in Calcutta where he now is making a living like other people. One hardly expects a youngster in his teens to be so level-headed, but character is better than intelligence even if it is too indefinable to go round with a measuring tape.

The London Observer, during June 1928, quoted a letter written by Miss Annie Helm, who won a big prize in the London Stock Exchange Sweep and in a fit of depression expressed herself in typically feminine terms. "I hope to get back to my normal duties to-day. I am about sick of it all." Of course riches do not bring contentment, for riches are in the heart, not in the pocket. Perhaps after all anticipation is the better part of life. "To travel hopefully is better than to arrive," was said by R. L. Steven-But is it? When a man is rich enough to buy anything he fancies he has marched to the end of the blind alley where he marks time on the grave. Of course there always will be people who never came into the world to be happy. They are like Mrs. Murphy who, when asked how much the pig weighed after she killed it, replied, "Ah, it never weighed as much as I expected and I never thought it would."

In 1922 the Calcutta Derby Sweep total was £291,813. The first prize was £116,725. In 1927 the total was more than £424,000 yet in the

same year the first prize in the St. Leger did not exceed £13,800 which seems to show there is a deal of sentiment about the Derby. Responsible authorities state that at least 10 millions sterling were invested in the large sweepstakes in 1929.

In 1927 the Calcutta Sweep was the largest on record totalling £424,000 and beating previous records by £75,000. The holder of the winning ticket, William Kilpatrick, formerly of Leeds, a dental mechanic working for Messrs. Johnson & Floyd, George Street, Cape Town, with the nom-de-plume "Bunny" drew Call Boy. Well, bunnies have ever been noted for their proclivities towards the multiplication table.

Just previous to drawing Call Boy, Kilpatrick lost his gold watch, and a wallet containing £17, a considerable sum to him, and he felt that his luck was right out.

He was said to have bought the winning ticket out of a batch of 20 from friends in his club and paid 16s. 9d. for it. One of the Home papers stated that at 10 p.m. when informed of his good fortune Kilpatrick was in bed and was so astonished that he nearly fell on the floor. He made a frantic search for the chit on which his number was written and it was not until the next morning that he found it in his waistcoat pocket.

A cable from Calcutta offering £12,000 for a half share was evidently public property in less than no time for some men in Cape Town met Kilpatrick while he was walking up the steps of the Telegraph Office to wire his acceptance of the offer. They pointed out that it was the first time anybody in South Africa had won a prize and they were prepared to give him the same as the men in Calcutta. At any rate he would have the money in his hand-and who knew what might happen in a place like Calcutta? Kilpatrick, too appreciative of good fortune to bargain, accepted their offer with the comment. "I have sold enough of my ticket to be safe. If the horse drops dead now I shall have some thousands of pounds." As it happened another good horse went to Port Elizabeth so South Africa did well out of the Sweep of 1927.

After the race Kilpatrick received hundreds of begging letters and several offers of marriage from girls who felt they could love him or any other winner of Sweep prizes on sight; the money would make no difference to them; they hardly thought about that, while friends he barely knew the week before, showered congratulations and talked pleasantly about "those good old times." Share pushers, men with business schemes which only needed money and brains, were reinforced by subscription mongers and the usual

skirmishers who feel that if they do not try to make something out of everybody they meet, they are not doing themselves justice. Popularity has no future, so Kilpatrick decided to go into hiding and defer some of it, to help fill unpopular rainy days, but he was generous, and acted liberally and wisely, if any man is wise who gives money away.

A few days after the news was published, the Johannesburg correspondent of the Daily Mail dropped a bombshell by stating that "not only is the State entitled to take proceedings for the recovery of every penny received by Kilpatrick who won more than £80,000 in the Calcutta Sweepstake, but Kilpatrick is liable to a fine of £200 with the alternative of six months' imprisonment under the Cape Province Lotteries Act." Further, there was an additional risk of forfeiting the prize.

Many brought up in freedom would disbelieve such a thing could happen; but when one realises that in new countries the liberty about which amateur rulers declaim so loudly, means little less than doing as they like with a hope of penalising all who happen to be more fortunate than themselves. In New Zealand, another free country, a letter addressed to a betting office or to the secretary of a lottery would be stopped in the post and the money forfeited to the State. The fact is that in small communities people often forget, if they ever knew, that the real goal of Government is to train people in personal self-control, and that individual liberty should go hand in hand with individual responsibility.

On the voyage Home Kilpatrick's luck lasted, for he won selling Sweeps on board, most probably because he was able to beat the odds; but if he fetched up in Southampton without being bled he was lucky, for so far as I have seen, passengers from the Union of South Africa are keener on the look out to charm half crowns out of other people's pockets than any I have yet come across.

At Southampton the Daily Mail interviewed him, and, being out to please a public looking for unconsidered details, elicited that "There are two things I want to do most of all—to see my mother, and buy a pair of plus fours." Well, it is probable that he was able to do all that and still have a bit left over.

Although the Calcutta Derby Sweepstake of 1928, with prize money said to be nearly £630,000, created a world-wide sensation, the winners of the first prize seem to have accepted good fortune with supreme calmness. Reporters from Bombay and Calcutta found Mr. Ebrahim Dawood Kazi, a Bombay Mahommedan timber merchant whose baby took nearly £140,000, working in his office

at 2 in the morning, quite surprised to find himself so much sought after. All he could say was that he had not thought about what he would do but he intended to work as usual.

Mr. Kazi is self-made, 38 years of age, who has been in England and speaks English like any other educated man. He told the *Times* of India, "I shall still get up at half past five in the morning and I shall still have my morning cup of tea from the Irani shop below; and I shall still have my sleep in the afternoon. I sometimes stay up late at night but I get up very early in the morning."

He appears to be another of those whom Fortune loves to caress, for when Captain Cuttle won the Derby a few years back, he won a big prize in the Bombay Sweep. Not only did he draw the winner but he also had a starter. Evidently a man used to betting in big sums, he once won Rs. 22,000 on a race in Poona when the Western Inqua Totalisator overpaid him to the extent of a thousand rupees; until he was sending the money to the bank he did not notice the error, when, as a decent sportsman, he sent it back.

The lucky ticket, No. BK1730, standing in the name of his eight months' old son Yakub with the nom-de-plume, "Cama," drew Felstead, owned by Sir Hugo Cunliffe-Owen and trained by O. M. D. Bell, who, by a curious coincidence, was at one time connected with the horse business in Bombay, while the nom-de-plume was taken from the Mahommedan Holy Carpet at Mecca.

Mr. Charles Murray, an Irishman, heard of his good fortune in the ticket he shared with Kazi and a Goanese named Rozario; but the day after the race he went to work as usual at 3 p.m. and stayed on duty until 4 the next morning, which, incidentally, shows how hard Europeans work in India. Both he and Anthony Rozario, the holder of the other quarter share, kept quiet about their good fortune until the win was confirmed. They did not lose their heads, and showed less concern than their friends, although Murray said he thought he might as well go home and propose to Miss Helm who won the London Stock Exchange Sweepstake. If money talks it can also propose, but it evidently didn't. Rozario said he intended to buy a farm in the neighbourhood of "Bangalore where the climate is so good; one must do something, even when rich."

It appears that a Mr. Webb, who formerly worked in the same firm as Murray and Rozario but who was, at the time, in Calcutta, obtained 100 chances in the Calcutta Sweep for Kazi. Fifty of these were for a friend in England; he

kept 40 and split up the other 10 among friends—Murray and Rozario each paying Rs. 2-8 (the equivalent of three shillings and three pence) for a quarter share in one which brought them in nearly £70,000 each. At the time of the race Webb was in Sumatra and when he was interviewed on his return to Singapore, he was evidently as cool about the matter as were his friends in Bombay. The Straits papers forthwith credited his account with £26,000 in accordance with the custom of the Far East, but that does not apply in India although one feels that Webb will be quite pleased about his part in the luck.

Then some grit appeared to get into the machinery for the papers reported that a Mahommedan, Abbas, alleged that Kazi sold him a quarter share in the winning number. Although Kazi put nothing in writing between himself, Murray, and Rozario, and they had no security beyond his word, he was not disposed to treat the demand of Abbas as anything but a joke. However, Abbas went to the Bombay High Court, who refused to accept his suit as it was a gambling transaction. He then went to the Calcutta Turf Club who withheld payment of the prize pending a settlement. In the proof of his claim Abbas submitted that the nom-de-plume of the winning ticket—" Cama"—was composed of the Christian

names of the four holders, although Mahommedans with Christian names seem to be something on a par with the "American Royal Navy." It was subsequently stated that the claim of Abbas was settled for £15,000 so he did well for himself.

It is somewhat strange that all the people in that prize, were, or had been connected with Bombay, including also the trainer O. M. D. Bell, and that the three principals were not in the least put off their balance by good fortune. But one hardly expects men who are at work at two in the morning, or those who think nothing of eleven hours on duty in a tropical climate, to lose their heads over anything.

In 1929, Cragadour, the favourite, was drawn by Jimmy Gibb in the Stock Exchange Sweep. Jimmy was older than Yakub who was so lucky the year before, but Jimmy was only eight and the press stated that he was against selling any part of the ticket although he was keen to possess a bowl of goldfish. A lad of such discrimination deserved to be considered, although his mother said he could have them if he won the first prize. His father was not carried away with his son's wish to stand by his luck, for he was said to have insured the event for £10,000 and still more cautiously sold a three-quarter share for £12,000.

It would be interesting to collect details of the purchases winners make when they first get their money. As soon as a girl in Simla received hers, she walked about with a bundle of thousand rupee notes and bought fur coats for herself and her mother. Three Darjeeling tea planters, at work on the garden, hearing they had won a lakh of rupees between them immediately knocked off work. After a couple of drinks they rode up to Darjeeling and before going into the Club all decided to buy a new hat, for nothing makes a man look so rakish and prosperous, particularly in India where you can generally tell how long he has been away from Home by the condition of his hat.

Most women would sooner be out of the world than out of the fashion, and there are men who would sooner play a losing hand in a gamble than be out of it altogether.

A popular manager of Spencer's West End Hotel, Bangalore, used to send for Derby tickets in lots of twenty, and get rid of them somehow—either by direct sale or through a gamble. This generally meant that before the Derby he was about broke. One evening he happened to confide to the Padre that he still had a ticket left and nobody wanted it. To help him out the Padre handed over a ten rupee note and a week or so later found himself a winner of Rs. 30,000.

A better sportsman than most, he so appreciated his good fortune that he gave the hotel manager a cheque for Rs. 5,000 the day the money came from Calcutta.

In 1920, the year Spion Kop won the Derby, N. Chisholm of the National Bank of India met a charming young actress at dinner who was lamenting her sad fate.

She had made up her mind ever so long ago to take a ticket in the Derby Sweep, and while making it up a bit more she found the Sweep was closed, and she was leaving India the next day. Chisholm said he had three tickets, and if he had any luck she should have half. Jumping at the offer she gave her London address and within a week of her arrival in London she received Chisholm's cheque for £36,000, half of the prize he had won.

There is no sequel to that story. They did not marry and live happily ever after—that is they did not put the two halves of that prize together, which seems rather to spoil the story, but there it is.

The only sequel is, that eight years later Chisholm drew a good horse in the St. Leger Sweep but did not win much with it. One cannot but feel that a man so generous has more than a claim on a couple of first prizes. If they don't come his way, well, there is some satisfaction in feeling that few prize winners are so deserving.

Chisholm always stands out in my mind in connection with the Calcutta Scottish when they were commanded by a very-volunteer Colonel who, outside of his social position, was about as useful on the parade ground as a pair of jackboots on a cat.

At General's Inspection, the battalion was standing with fixed bayonets at the "slope" and, during the temporary absence of the commanding officer's prompter—the Regimental Sergeant-Major—the word of command was given to "Unfix Bayonets."

There was a camp-fire smoking concert that night, and Chisholm, an excellent comedian, sang about his brother. "He did his bit! Puir wee Jock! It cost him his life, thought! He was on parade and got a compound fracture of the spine trying to unfix bayonets at the slope." The C. O. who was in the centre of the front row had to laugh, but he hardly choked himself to death over it.

There was another actress who received half a man's prize under somewhat similar circumstances. Of course she was delighted, particularly as it struck her that had she been a Sunday School teacher such a piece of luck would never have come her way. She travelled home with a man who knew all about it, and although she did herself well and told everybody that she had won the Derby Sweep she never went so far as to say how she had won it. Her gratitude apparently was soon demobilised, which shows that it is hardly necessary to win yourself to grow mean-hearted. Generosity, when shown to those who grow poorer when they possess money, is like virtue, and has to be its own reward.

"THESE LITTLE THINGS ARE GREAT TO LITTLE MINDS."

Glasgow is a city crawling with those who consider themselves far too good for Providence to take away, and who humbug themselves by believing that Glasgow is on a higher moral plane than cities where gambling is permitted. Sweepstakes are barred in the City on the Clyde. When one was started in 1929, the money had to be returned. This prudish way of looking at a harmless piece of excitement which might take many dangerous minds off Bolshevism, aroused the ire and scorn of Margot, Countess of Oxford when in November 1929 a flutter of excitement stirred even the Glasgow "unco guid."

Someone sent Lord Maclay a book of tickets for the Glasgow Art Union where investors have a chance of winning pictures to decorate their homes and improve their minds, for nothing gives better service than a good picture. The noble Lord returned the book with the suggestion that this sort of gambling should be discontinued.

The Secretary explained that the Art Union had encouraged the sale of pictures in this way since 1841. That it had been run by citizens of integrity, and was also under the control of the Board of Trade.

Lady Oxford paid a visit to the Exhibition and when she was told of Lord Maclay's objections she said:—"I think that you Scots are getting ridiculous. Why only a few weeks ago you made a protest against the Duchess of York presenting ambulance medals at Forfar on a Sunday. It is too absurd to say that such a draw is encouraging gambling."

"What is Lord Maclay connected with?" asked the Countess, and she was told that he was connected with the Scottish League against Betting and Gambling. Hearing that the practice of drawing for prizes had been going on for sixty years, she said, "How ridiculous to attempt to stop it now. I will buy a ticket myself."

This prudery strikes a note with many overtones.

I had been twenty years and more in the East before I went to Scotland. The first H. cs 11

Saturday was one of those depressing, soft nights of drizzle. I had missed the last tram and had a long walk from a friend's house to the hotel. The next morning, a man, full of pride in his city, asked at the breakfast table what I thought of Glasgow. I said that I thought I knew something about drink but I had seen more drunken people during a five-mile tramp than in all my time abroad. The sight of boys and girls of 14 and 15 crying drunk in the streets had so appalled me that I hardly closed my eyes. It gave me nightmare before I went to sleep. The Glasgow man thought a bit and then, full of resignation, said, "Aye! mebbe! But we're no so bad as a lot of other places."

Some philosopher has said that drunkenness is the vice of a barbarous, and gambling, of a refined people, but one hardly felt disposed to go so far as saying that to a Scot on a Sunday morning in Scotland.

Perhaps modern Glaswegians are afraid of corrupting the Irish labourers they import to do their hard work, although the Irish, when they find out what the dole means, forthwith live on it. The only remedy which seems to strike the Scot, is to import more Irish. However, if they should grow large-minded enough to allow

sweepstakes in Glasgow, go bald-headed for them, for they are sure to be run straight!

After all there is something in the attitude of mind which condemns organised gambling. There is quite enough chance between the cradle and the grave, to say nothing about marriage, medicine, or law, to add to our load in crossing the One Way Bridge of Fate. It is one thing to be straight-laced, and another to be a prig engrossed in personal, spiritual and mental exaltation. When a man is lucky, he often finds himself the victim of envious friends who, mortified at the sight of his good fortune, hate him because they did not happen to win the same advantages.

"If you wish to be popular do not be too often right," is an old proverb, and "Well, I told you so!" is one of the most unpopular phrases in our vocabulary. The man who enters into a competition with us and goes in at the right time, chooses the right number, bags the right amount, and comes out right on top is naturally asking for unpopularity. He gets it. If he is wise he will enjoy it too.

For narrow-mindedness the small Colonial towns take a lot of beating, although it does not seem to make the people noticeably pure in heart.

Men who live in large places may be surprised at the restricted outlook of those in charge of the Oudtshoorn Wesleyan Church, who refused a gift of £2,000 offered by Mr. Bramwell Butler, the South African winner of a big prize in the 1929 Calcutta Derby Sweep.

There seems to be something needlessly scrupulous in the decision of the Wesleyan Church to deprive the poor of money which is quite as clean as that given by wanglers on the Stock Exchange, landlords of slum dwellings, women with bitter tongues who have driven their daughters from home, and sellers of adulterated food. What is clean money after all? Is it cleaner when taken out of the collection box than when worked for by honest physical effort? To obtain money for the use of the poor should be the object of all dispensers of charity, and while it is evident that the needy have lost £2,000 it is also tolerably certain that the Church needlessly lost a charitable member.

Suppose the Oudtshoorn Wesleyans had been offered the £105,000 the London Stock Exchange gives to charity, would that huge sum have been rejected also? And would the clergy take steps to raise that sum once they had decided that the poor ought not to have it? Well, God made the country, man made the town.

and the Devil made the little country town. But who the devil made the little Colonial town?

In communities small, how often we find That the smallest of all, is the clerical mind.

Most of us believe that the Church, for a pecuniary consideration, readily overlooks small irregularities. It is easy to recall the story of the working woman, slightly deaf, who, after taking a seat in a strange church, was approached by a venerable parson who mumbled something. As she was walking out, a verger politely asked for, "A shilling, please!"

- "What for?"
- "You've been churched."
- "Wot? Me? Churched? Why; I ain't married."
 - "Then it will be half a crown, please!"

When I was in Cape Town a man from India told a story of an exhibition of narrow mindedness. He had invited two of his nieces to lunch at a certain seaside hotel. They asked if some girl friends could come too, and a happy party of five sat down to tiffin. The girl waitresses evidently formed the opinion that a man of his age ought to know better than to take out a quartette of flappers, so, in the middle of the meal they expressed their disapproval by placing a powerful ripe cheese each side of him.

Poor souls—they were pessimists who believed every woman was bad, and assumed that the man from the Shiny was one of those optimists who hoped they were. But when the bill was presented, they were told there was nothing doing in the way of bacsheesh, they looked as if they had done with purity for good; it was far too expensive. Perhaps, when these countries develop and more visitors open their minds, this mental attitude regarding other people may lean more towards benevolence, but, with men intolerant enough to refuse benefactions of £2,000 it looks as if that prospect is far, far away.

President Kruger is credited with saying that Johannesburg contained the sweepings of Europe; and, to walk about the streets of that brand new city at night compels one to give full marks to the doughty Boer for his courageous accuracy. One can see bad types in New York, Chicago, or Paris, but they can't beat the specimens who lurk about the slums of the Pearl of South Africa. Yet they are particular down there—very.

Early in January 1930 (A. D.) a reporter, Mr. David Louw, was summoned to the Magistrate's Court where he was ordered to divulge the name of the hotel at which a small lottery took place. also the names of the promoters.

He refused to do so on the grounds that it would be a breach of courtesy, and was sentenced to eight days' imprisonment for contempt of court. The order was suspended for a week to allow notice of appeal to a higher court or to give Louw an opportunity to reconsider his position. Well, a London Dean recently said that a Bishop would far sooner be told that he was no Christian than to hear someone say he was no gentleman, and so would most of us.

The magistrate, Mr. Britten, in his judgment, said, before sentencing Louw, that he did not see any difference between journalists claiming privilege to withhold information with regard to a serious statutory offence like the running of an illegal lottery, and withholding information with regard to murder.

That retailer of justice seems to be blessed with great breadth of imagination in a mind so narrow that rigid ideas, once they get in, cannot get out. Few are so simple as to accept the ruling that there is no difference between a murder and a lottery, but there would be a difference between the man who tells tales out of school, and a gentleman. The Johannesburg journalist now has a chance to ask for a rise in pay and has probably qualified for the freedom of the city.

With apologies to some unknown poet, one feels inclined to say,—

"You cannot hope to bribe or twist Thank God! the Joburg journalist."

The result of Louw behaving like a gentleman was—nothing happened. "The law was vindicated"—so the cables said. It is curious that this was exactly what was said by the puritannical judge in New England when he sentenced a woman to hard labour for giving birth to a naked infant. History repeats itself, even if it is not always in exactly the same way.

In the days when Britons were keen to open up the whole world, gambling was generally associated with dice, and dice,—the Devil's Bones,—with his Satanic majesty. Therefore, those who left Home took with them their prejudices and customs, and, living lonely lives, stuck to them more than they did to anything. Stories were then current about fortunes lost on one throw of the dice, and, as a finale, the loser would go double or quits staking his immortal soul which the Devil, in full kit with horns, cloven hooves, and forked tail took away in a trail of thunder and sulphurous smoke.

That probably accounts for the existing fear of the consequences of gambling which prevails in new countries.

SIGNS, TOKENS AND OMENS.

There is a general idea that gambling puts men off work, which may be true with workmen in Europe, who need so little to do that, but it is only one of many reasons covering a cultivated or a natural dislike for honest toil. Jews, who prefer brain to manual work, will take a risk akin to gambling on the off chance, relying on the adage that too much bad luck is bad judgment.

The Chinese, from Generals to coolies, Mandarins to street hawkers, are inveterate gamblers; they will risk a whole month's pay on a single throw, yet they rank among the most industrious people in the world.

Like many Europeans I always considered them stolid and unemotional until I travelled with them when I discovered they were as full of giggles and gossip during play hours as a crowd of flappers at a tea fight. They can put up a good scrap too, among themselves, taking punishment with great fortitude. I was once in a ship where there were at least four blood-thirsty encounters every day, and the way the Chinks went for one another was a surprise. But most generalities are wrong. People in England are convinced that the brown, yellow, or black man is lazy, just as they believe themselves to be the only workers in the world. They revel in that

cleanliness which is next to godliness, wash their hands as far up as their cuffs, and their faces as far down as their collars, and when they see a coolie, who after idling all day bunkering a steamer, bathes in his clothes, and prays when entering and leaving the busti pond, they despise him for his lazy, dirty, idolatrous ways. fellow! the ritual of his religion includes bathing therefore it will not permit him to do less. It has been said that any work-house in England can be emptied in less than no time by an order that all inmates must bathe. This looks as if it is about time Christians established bathing festivals. unpopular as they might be at first, even though they seem to have got along without them for nineteen centuries—still, for a change it might be worth trying.

A feature about the Chinaman is the joss, taken from the Portuguese—Deos. When a Chinese potentate communes with his joss, bells are rung so that intending visitors will refrain from interruption. Like Indians, they cultivate the habit of devoting time to pondering over questions of the day.

A Welsh cotton broker in Bombay tells a story about a Shikapuri in the same line of business who went smash and left for his native village. Months later he returned to ask for the loan of a hundred rupees. When the

money was tucked away in his clothes he said that while in Shikapore he had tried to work out how it was that some men made money. "There's So-and-So! He's one of the richest men in Bombay. I'm going to shikar him day and night to find out how he does it."

Some time later he called again full of excitement to say,—"Sahib! I've found it all out. He gets up every morning at four o'clock and prays for two hours. Then he bathes and after a meal he starts business. I'm going to do exactly the same thing and I'll make money too."

I asked the Welshman if he ever got his hundred rupees back. "Rather! and heaps of business besides. I wouldn't mind having the little lot he's piled up."

Were Orientals not so badly handicapped by social humbug they would count more in the modern world, for few Europeans rise early to devote one or two hours a day to meditation. After all, thinking is the most expensive thing you can buy, and when it comes to buying legal or medical thought, can be the dearest. The man in sound health, who thinks for himself, is often looked up to as the embodiment of good luck, while the fact that thinking helps to dodge misfortune is forgotten.

The cult of the joss is not confined to Chinamen. Jim Kelso, a Scot from the Isle of

Arran, always carried an exquisitely carved ivory monkey which, when playing bridge, he would pass round his partner's face, and, even for a good player, he always seemed to hold the cards. A woman, whose son was going to the wars, went down on her knees to Kelso for the loan of his joss, which, with unfeigned reluctance, he parted with on a definite promise that it would be returned. Shortly after this Kelso went into a nursing home for a slight operation to the calf of his leg, and although after the operation he complained of great irritation, he was told to be patient and not to be so fussy-everything was all right. Two days later when the bandages were removed, it was found that ants had got at the wound making no end of a mess of it. Kelso often said that with his joss he would never have met with such a misfortune. When the young soldier who had borrowed the ioss came home after the Armistice, he was the only unwounded officer in his Indian regiment, but his mother refused to keep her promise to return it, and Kelso regretted parting with his lucky joss until the day of his death.

The Prophet Mahomet forbids the use of amulets. "Verily, spells, and tying to the necks of tearing animals and the thread which is tied round a wife's neck to make her husband love her, are all of the way of polytheists."

The use of charms aroused the ire of the Prophet Ezekiel who repeated the Divine threat, "Woe to the women that sew pillows to all armholes, and make kerchiefs upon the head of every stature to hunt souls." Yet it seems about time that another Ezekiel came into the world to attack the modern idolatrous practice of the mascot or little sorcerer which motorists put on their cars to bring good luck. But, as more pedestrians than motorists are killed by cars it looks as if there is something in it.

Anything from a piece of paper to a monstrosity can be a mascot or joss. Forty years ago I used to go the rounds with Inspector MacReady of the Calcutta Police, a brave, handsome fellow. strong as a bull. MacReady taught me much about slum life in Calcutta, and on wet nights, if there was nothing much doing, we would play fantan in Chinatown. One of the places was a large room, quite eighteen feet high. Twelve feet from the ground, fixed to the wall was a huge bracket as large as a writing table, on which lolled a full-grown Chinese idiot, the joss of the place, who grinned, ogled, and continuously waggled his mis-shapen head in such a revolting manner that I couldn't take my eyes off him. Nothing repels, arrests, or sobers the lightest hearted so much as the unexpected sight of an idiot; it always gives a pain in the mind and most

of us would sooner watch a murder than an idiot. There was another curious impression which still lingers; naturally, I knew there were Chinamen but a Chinese idiot had never entered into my imagination. Repulsive though he was, he seemed to bring me luck, for I used to look at him before putting my money down. It requires a Chinese mind to employ a perverse piece of human wreckage in such a way and there is no doubt that the owners of the idiot considered they were doing quite well for themselves by finding him a job of work to do.

G. Wrangham Hardy of Darjeeling was given a joss which consisted of two unset carbuncles. He took them in his pocket on a shoot to Nepal where he saw every tiger, and fired at most of those that were shot. So pleased was he with his luck that he had the stones set in a pair of sleevelinks, but as the donor, a lady, told him that it meant spoiling the charm, he had them taken out of the setting and put back in the small leather bag. The day the jeweller returned them in original condition, he took a ticket in the Derby under the nom-de-plume of "Carbuncle" which drew Eagle's Tail and made him Rs. 4,000 better off. But that sort of superstition is as old as the hills and all over the world.

Beau Brummel always asserted that his downfall dated from the time, when, very early in

the morning, he gave his lucky sixpence with a hole in it to a cabman. This may merely mean that he lost the firm confidence necessary for the part he played. One notices that the man who swears without any sense of shame shows to less disadvantage than he who curses and is uneasy about it, which may be little more than the ability to realise that we tell our consciences when we are ashamed of ourselves.

The Oriental mind dreads being bewitched. If one walks through a bazaar early in the morning, beggars can be seen who demand money under threats of the evil eye, and they get away with it. No one likes to start the day handicapped with forebodings brought on by a load of curses. Perhaps the beggars may not be quite so bad as snake charmers who will release a cobra in a man's hut if he doesn't shell out, but they create uneasiness.

An elderly Hindu, cashier in a big bank, was chaffed by a Mahommedan neighbour about his habit of going to the bazaar before 6 every morning. "You are an old man and don't spend more than ten annas a day. Why not let a servant buy your food and save yourself all that trouble?"

"If I do, the first thing will be that he'll put four annas in his pocket. Then he'll charge me fifteen annas for inferior stuff which will taste as though the Devil had spat in it and so upset me that I shall die of indigestion. Nothing will induce me start the day by doing that which makes me feel sick."

As Chinamen acquired most of their superstitions from India, and subsequently passed them on to the Japanese, it is possible that, like Indians, they believe, when hoarding money, only those coins which bear the effigy of a woman can multiply. Then most Orientals cannot understand misfortune without a reason for it. They believe that a human being is naturally entitled to health and life and they divide maladies into three classes; those due to sin during a previous existence, those sent to exact punishment for sins committed during the present birth, or those which are merely accidental. It is only the last of these that respond to medical treatment.

Certainly the Eurasian mind believes that a sudden affliction such as a paralytic seizure is nothing but a satanic visitation. It is not so many years ago that I heard a stricken man greeted with affected surprise, the caller working up to his subject with,—'Ollo? you were all right yesterday; then you had a good full-throated cough; now you can only cough on one side of your neck, and one eye looks at the ceiling while the other squints all over the place. How is this, Man? You say that one side of your brain feels

as if it is stuffed with cotton-wool and you can't move your arm. I tell you, Man! that cook you sacked last week—he's done it! He's set about you—Holus Bolus! and you know as well as I do that he's sucked your blood like a million kites too. I told him last week that he ought to be fed on mother's milk, the damned soor!"

Perhaps too, if truth were told, the cook with his *jhat bhais* was then exulting over his revenge, convinced after smashing eggs on a board to see which way they would splash, and sticking pins in a rag doll exactly where the ants were to work in master's brain, that would satisfactorily settle the final bazaar account once and for all.

A Portsmouth bookseller, unable to collect money owing by an Indian customer, said that although he had never been in India he had read Luch about it, so he composed a letter to this effect:—

"If the account is not settled by return mail, just wait until the 29th of next month and see what will happen to you!"

By return he received a letter containing a draft in full payment, and a request which ran:—
"Please do not do the dreadful thing you say you will do, we are very sorry."

To turn reading to so practical an account showed a grasp of a situation few, even with long experience in the East, would attain, but one feels suspicious that a letter like that amounted to a technical assault on the intellect.

It is curious that when Indian political rabblerousers, keen to kill but afraid to strike, try to frighten Government by grinding their teeth, they fix a date for the disorder they hope for. fixes the principal value of the effort. But when Hindus and Moslems feel like sprinkling about Irish confetti (in concrete) or think it about time to demonstrate brotherly love with brass-bound brain-bashers, no date is mentioned. Their "Not-at-Home" boxes are taken in and out they come. But Orientals believe in dates. They create an atmosphere, particularly on audiences whose minds are no more retentive than picture screens. Gandhi fixed the 31st December 1921 as the day on which the English would be driven into the sea. It was a had date because on the 1st January, troops, British and Indian, have a big parade, with bands, fixed bayonets, and colours uncased. He lost more over that bad shot than he has since been able to make up, but, undeterred, he still goes on with the childish practice of fixing dates for trouble which fails to materialise.

In the real good days when despots ruled, they had a playful method of dealing with gentry who forefold the approach of disaster. An iron cage which could accommodate two or three was brought into use and when the imaginative lads of the village were comfortably installed, they were hoisted well above the city gates, in the position where they could be the first to spot anything likely to corroborate their forebodings. While they were busy looking out, it was thought best to sharpen their eyesight by sharpening their appetites. If there happened to be a famine at the time they were not given a chance to add to the food shortage, and it is probable that they died hungry. Even if it is possible to foretell the end of the world, it is worth while taking Josh Billing's advice—" Never say anything you can be held to."

But one recalls Mother Shipton and the fear she aroused with her—

> "And the world to an end shall come In Eighteen Hundred and Eighty-one."

There is but one good date for prophets, the 31st February and they should be caged in until then.

From josses to omens is but a step—the Old Testament is full of lore about signs and tokens, which appears to have developed the uncommon habit of thinking, and was therefore beneficial to those who exercised their brains.

In April 1927 W. T. Sinclair, a Calcutta man, driving from Barrackpore, was temporarily blinded by dust raised by passing cars, and pulled

into the side of the road to give the dust time to settle. A cooly, carrying a basket of dhall (lentils) also unable to see where he was going, rushed across the road into Sinclair's stationary car and spilt about a quart of dhall inside it. With a gambler's belief in omens, Sinclair, under the nom-de-plume of "Lentils," took ten chances in the Derby Sweep, hoping that some of the prizes might be spilled in his direction. One of his tickets, No. X9302 drew Vanoc and brought him in Rs. 12,318. Later in the year, with the nom-de-plume "Lucky Lentils," he drew Tattoo in the St. Leger, which brought in no more than Rs. 1.090 but as he happened to sell half the ticket for Rs. 5.000 he did not do so badly. Lentils are famed for their nourishing qualities and these turned out to be fattening to Sinclair's banking account. One lucky deal can carry another with it for it is also worth recording that the purchaser of the half share in Tattoo was one of six who, in the Poker Syndicate, drew Flamingo in the 1928 Derby Sweep and made the equivalent of £20,000 out of it.

In 1908 when Signorinetta, owned by the Italian millionaire Chevalier Ginistrelli ran in the Derby and the Oaks, she was a rank outsider. and, despite the fact that she drew No. 13 in both races, she romped home in the Derby and also won the Oaks.

Signorinetta was drawn in the Calcutta Sweep by some bank men in Southern India, who, willing to accept a moderate figure for a half share, wired to Calcutta to the effect that they were prepared to accept any reasonable offer, but the syndicate buying tickets declined, as they considered the mare had no chance.

The Home papers at the time told a story about a man who said that when driving to Epsom, his trap was held up by a herd of cattle. On reaching the course he saw that Signorinetta was to be ridden by W. Bullock; the coincidence struck him as a good omen so he put £2 on her at 100 to 1, just for luck.

Dr. F. F. MacCabe, who spent some time in Calcutta, trained Signorinetta and also had the good fortune to train Boss Croker's horse, Orby, which won the Derby the year before. MacCabe was a brilliant Irishman who not only shone as a doctor to those who could talk, but he could train and take care of horses with the best man in the world. Signor Ginistrelli, owner of Signorinetta, spoilt the filly by giving her carrots and sugar until she was fat as butter and tame as a cat, while he used to go into the stable and play the fiddle to her. MacCabe said he would not undertake to train her unless she was taken away from her kind-hearted owner; and when she was fit, he felt so confident of her success, that

he sold a property with the intention of putting every cent he had in the world on her. Unfortunately, the day before the race, Bullock tried her and reported that he was disappointed—she hadn't a chance. MacCabe did not see the trial or he might have formed an opinion about what was wrong. He ignored the truism that the horse may think one thing while he that saddles her thinks another, and that good horses run in all forms. So Bullock's report caused him to change his mind, and all he put on was a beggarly £200 at 100 to 1 and his dream of skinning bookmakers once and for all did not materialise.

SOME RECORDS.

It was remarkable that the winning numbers in the big Sweeps on the Derby and the St. Leger in 1927 were obtained by the same member of the Calcutta Turf Club, Mr. J. W. J. Levien, a stalwart Calcutta man, six feet three in his socks, who drew both lucky numbers. The odds against drawing Call Boy in the Derby Sweep were 561,628 to 1 and in the St. Leger they were 40,362 to 1. What the odds were on the "double" of these two races would run into millions, but Luck laughs at figures, louder than Love laughs at locksmiths. A coincidence worth noting is that in the draw for places Call Boy

drew No. 22 and Hot Night No. 13. The winning number in the Sweep was 2123, a combination of these numbers.

It is also worth recording that had the group of tickets taken by the men in Cape Town been no more than three, Mr. Levien would have won the prize himself. The total amount drawn in that year by one member of the R. C. T. C. was Rs. 24,07,960. The cheque for the Derby Sweep was Rs. 22,46,512, and for the St. Leger Rs. 1,61,448, a sum at 1s. 6d. to the rupee well over £180,000.

Another feature of the 1927 Derby was the breaking of seven records:—

- (1) The time in which the race was run was a record.
- (2) The stakes were a record.
- (3) The time in which the results of the race took to reach Calcutta was a record.
- (4) The sums received by the Calcutta Turf Club were a record.
- (5) The price paid for a half share of the number which drew Call Boy was a record.
- (6) The price paid by the purchaser of Call Boy after Frank Curzon's death was a record.

(7) The member of the Calcutta Turf Club who obtained the ticket in the Derby also drew the winner in the St. Leger, a record which is hardly likely ever to be broken.

Call Boy was one of the few Derby winners tipped on the well at the Amato Inn at Epsom. The inn derived its name from a horse owned by Sir Gilbert Heathcote, which ran but once in public when it won the Derby in 1838, the year in which the day of the race was changed from Thursday to Wednesday, and for some years it has been customary to write a tip for the Derby on the covering over the windlass of the well.

Although many pretend to despise superstitions about lucky numbers, they date back to the dawn of the human race, if anybody is lucky enough to know when that took place. Old-world wisdom established the maxim that the number of eggs a hen should sit upon should be odd and not always the same. All Hindus believe odd numbers are lucky. They have a prejudice against anything which is square and will invariably find some expedient to cut, or add, or remove a corner from such a figure, a feature noticeable about their temples. The number 5 (panch) is considered by Indians and Persians peculiarly fortunate; in Bengal, a boat that rows 10 oars

was always called a Panchway, its original number being only 5. Our one-time popular drink, Punch, and our famous Puppet show wherein Punch is the principal character, have travelled from India to Europe. Punch is so called because it was composed of 5 ingredients, and the Puppet show, because it consisted of 5 characters of which Kuragose or Punch is the principal.

The predilection for odd numbers is, however, by no means confined to India, or Persia; amongst all European nations the number 3 is reckoned fortunate. Ship's boats used to have an odd number of oars. Salutes always consist of an odd number. A Parsee, when making a donation, always makes the amount odd; 101 or 1,001 rupees being often come across in subscription lists. Perhaps the old guinea was minted with the idea that twenty-one shillings brought luck. Among the Chinese the lucky numbers are 1, 3, and 9.

The earliest of known writers referred to lucky and unlucky numbers. Pythagoras, the Greek philosopher and musician, considered 2 to be an evil number; 7 is universally admitted to be lucky; 9 is the mystical number and lucky to many.

According to figures published in the Press, of the tickets drawn in the 1928 Calcutta Sweep

for the Derby favourites, Fairway and Flamingo, the digits totalled 13 in each case. Fairway's ticket was No. BQ373, while Flamingo's was No. VN1129, all being considered lucky numbers, although when added up they seemed to court disaster.

Of course 13 at table when there is only enough for 12, or 13 in a bed is almost sure to spell bad luck, but unless in a deal on the share market, what is one man's luck is another man's good fortune.

Lord Roberts in his "Forty-one Years in India" states, "On the 1st January 1853, thirteen of us dined together. Eleven years after we were all alive, nearly all the party having taken part in the suppression of the Mutiny and five or six having been wounded."

In 1925 the favourite was drawn by a ticket with the nom-de-plume of "Lucky Thirteen," and the last ticket drawn was "Lucky Dog" which seems to show that to call yourself lucky is an invocation likely to be favourably received by the goddess of luck. The winner of the 1927 St. Leger favoured "Chance" on which the goddess of adventure smilingly conferred her favours.

One of the South African papers commented on the luck of 13. A local man bought a ticket in a big Swiss lottery, another in the Rhodesian sweep, and a third ticket in the Calcutta sweep. The numbers on each ticket all totalled 13, and moreover, one of them was drawn on the 13th of May. He offered to sell all three to anybody superstitious enough to buy them, and to judge by the subsequent lack of news, his forebodings were well founded.

IT IS EASIER TO GIVE THAN TO RECEIVE.

Few gifts to friends in England excite as much interest as a chance in the Derby Sweep. Life is dull enough there, although it can be worse in the gorgeous East, but, wherever you are, the pleasure of anticipation lasts longer than the sense of possession, which so often turns gold into sand. Yet to give away a chance in a fortune can be looked at in various ways.

The smoke room of a steamer is said to be the only place in the world where the truth is spoken, for there one hears yarns which would never be told on shore.

An engineer from Burma chatted in the intimate way so often heard in India, and so seldom in England:—

"I get six hundred dibs a month which works out at about £500 a year. It isn't a lot, but I can live on it and I've a comfortable job, but, after all, £500 a year doesn't make a man rich.

"I have two nieces—my sister's children. The elder is about seventeen. For years I've made each of those girls a present of a ticket in the Derby Sweep, and last year the big girl won Rs. 20,000.

"Of course she was delighted. I don't mind owning up to feeling that half that would have been an insurance to me against a breakdown, for you never know when you'll tread on that piece of orange peel which puts you on your back.

"Then people at Home believe that the minimum pay in India is £5,000 a year; that everything costs nothing, and rajahs throw diamonds about as we chuck confetti at weddings.

"When the money was banked, my niece sent me a hand-painted birthday card, and what she called a silver safety pencil—because nobody would ever steal it.

"If she only knew it, she is far better off than I am, but who's going to tell her that? It will do her good, but I must say I wish I had gone halves in those tickets. Suppose it had been the first prize instead of a starter? Where should I come in? She would have been just as pleased with a fiver. Now she thinks that ten thousand dibs is nothing to me, so the gift is depreciated as soon as it is received. It's a mug's game to part with a whole ticket, and I, for one, will never do it again."

It cannot be denied that sudden wealth may badly affect those who never possessed money or mixed with those who did. I knew a millionaire who, anxious to teach his seventeen year old boy the value of money, allowed him a shilling a week. Had he died the lad would not have known how to handle his father's wealth, and might have headed for disaster. With others, as most of these stories show, good fortune brings with it the curse of meanness. Sir John Cowans, who served with such distinction during the Great War that he was considered to be the greatest quartermaster-general since Moses, gave away a ticket which eventually won the first prize in the Sweep. Standing on his little pile of £60,000 the winner could afford to disregard what anybody thought of him, so he took good care that the man who made his fortune should derive no benefit. Sir John Cowans was hampered all his life for want of money and died a poor man.

The great English banks seem to be very fortunate in the tickets they purchase for their clients, but the work entailed must be great; one bank manager said that applications which ran into over £60,000 had passed through their hands, mostly in sums under £5. Something seems to have aroused dissatisfaction for in 1929, the Midland Bank issued a circular to their branches to the effect that they declined to apply for tickets

in any Sweepstakes, as they thought it undesirable that the bank should be used for this purpose. One can but imagine that other agencies will have still more work to do, for although the decision may deprive a few people of a harmless piece of excitement it will not stop gambling—it is more likely to encourage it by placing a higher value on the game.

Men, known to be lucky, are pestered by friends, acquaintances, and strangers from all parts of the world, who ask if they will buy tickets for them in the Sweeps. Some, to avoid the rush, come along the day after the race is run. Winners say that the bulk of letters are not requests for money, but for information about the best way to obtain chances in the next Sweep. Several inquisitive correspondents write for full details. They are particularly anxious to know that if they win anything how can they find it out and will they be sure to get it? One man wanted to be assured that there was a bank in Calcutta fit to be trusted with the first prize, before he sent the money for the ticket. Many complain that there must be some hankypanky because they have taken tickets for three years and drawn nothing. It is when a lady hopes you will send for a ticket on her birthday and another on her husband's, weeks ahead, or begs you to order five on different days of succeeding weeks, following this up with the hope that you may be able to find out how far her ticket was from the winning number, and after all that sends enough to make you lose on the deal, you begin to learn a thing or two about human nature.

Buying tickets for friends is not so simple as it seems. For a man in Lucknow I sent two tickets which he said never reached him. After applying to the Turf Club for duplicates or certificates about them I suggested buying two more, but, as he was convinced that the first two must be lucky, he refused the offer. When matters were at a deadlock he found the tickets and was full of regrets for causing so much trouble.

The Calcutta Derby Sweep is a monument to the honesty of those connected with the Royal Calcutta Turf Club. It is also a testimonial to the trust and credulity of human nature, for once the Club intimates to a member that he has drawn a lucky number, it is no concern of theirs who really owns the ticket; their responsibility is at an end. When one considers what a temptation a big fortune is to everybody, and couples that with the known meanness of human nature, the rarity of disputes is surprising.

There is a story about a Duke who was asked if a certain man was a gentleman. His reply was instructive, "I don't know. I have never played cards with him."

This leads one to conclude that gambling in general demands the strictest code of honour among civilised men. They may swindle their friends in business, or run away with their wives, and yet be tolerated in society, but if they fail to pay debts of honour they are outsiders indeed. One of the reasons for this may be that those who renege cannot find others willing to risk gamling with them. It breaks up their social life, for when men are badly bitten with the mania for chance, life offers no substitute.

In the days when investors in the Sweeps were given tickets there were few disputes. In 1919 a gang of swindlers in England netted £100,000 by selling bogus tickets. This gave so much trouble to Scotland Yard that a possibility arose of the Secretary of State for India taking action. Then a rich Calcutta racing man, not a member of the Turf Club, was said to have sold another 100,000 at a pound each, making 33 per cent. profit on the deal. When these happenings came to light it was realised that although the Sweeps were a valuable asset to the Club, they were growing too large for effective control, so it was decided to keep them within bounds by issuing numbers only. Curiously, while that checked the sale of bogus tickets, it did not prevent the 1927 Derby Sweep beating all previous records, not the least interesting feature being in the fact that four-fifths of the money came from abroad.

A winner of a prize reported to the Turf Club, that the members who bought the ticket for him demanded a commission before parting with the money. They were called to account and expelled from the Club, while their employers, both members of the Royal Calcutta Turf Club, promptly gave them the sack. Subsequently the winner offered to divide five per cent. between them, but only one accepted—the other thought there was a catch in it; acceptance might tell against his finding another job. As it happened both lost caste and were out of work for a long time.

Steve Donoghue won the Derby in 1921 on Humorist, owned by J. B. Joel, and for a few months the win caused more than a little anxiety among a small group in London, South Africa and Calcutta. An American writer, comparing wit with humour, said, "You do not laugh at humour, you enjoy it," but for a time several who were interested in Humorist in the Calcutta Derby Sweep found little enjoyment in it. The Captain of a liner on the South Africa run asked the London house of a Calcutta firm to obtain some Derby Sweep tickets for him, and their people in India suggested to a broker who called daily at the office, a member of the Turf Club, that

he should get them. When the Captain's ticket won on Humorist, the people in London wrote in such terms about collecting the prize that they practically made themselves responsible for something like ten lakhs of rupees. The ticket, standing in the name of the broker, was duly presented and the cheque cashed, so the Turf Club completed their part of the transaction. When it came to remitting the money home, the broker suggested that he ought to deduct ten per cent. as his share in the business, but the Captain resented such a demand as he had not been given a chance to show his appreciation. Things reached a deadlock. The Turf Club could not be expected to do anything, but business influence eventually resulted in the money being lodged in a bank on joint account, pending a settlement. Another flat refusal to pay commission resulted in a demand to see the original power of attorney. which, some weeks later, was produced, when the broker, finding hostility on every side, announced his intention of going home for the benefit of his health, and handed over the money in full. Calcutta saw him no more. Rumours reached India that he had called on the Captain who, after saying what he thought, gave him £300, a small sum, he was told, compared with what would have been given, had he not tried to be so clever. Well many of us are told quite early in life that those who don't ask don't want any, and those who ask shan't have any. The difficulty lies in choosing the middle course.

A Musselburgh syndicate of 167 members won a third prize in the 1929 Calcutta Sweepstake, amounting to £31,210. All they received was £24,640 which looks as though someone deducted more than ten per cent. for services rendered. The syndicate held a meeting in the local town hall and decided to take legal action to recover a commission which had been retained without permission. One would like to know how they got on, or whether the Gaming Act kept them out of Court.

The position of an intermediate party in a prize is interesting. Actually he is entitled to nothing, and if he asks for or demands any portion of it he certainly puts himself out of Court. Still, there are circumstances which affect matters. When perfect strangers are given your name by man who once knew you, and write to ask you o buy tickets for them, there is some sort of obligation. The point is, how far does that extend? Certainly 10 per cent. seems a lot, and i per cent. is too little. Most men to whom the question has been put, after stating that if the vinner gave nothing, that was the end of it, but hat if they were asked to arbitrate they would onsider 7½ per cent. a fair allowance. A winner

of £100,000 would not be so much worse off with £92,500 and would have the satisfaction of feeling that he had made another man rich without missing it. Much bad feeling would be saved were a winner to start by telling his friend "send the money less 7½ per cent.," and then most of these difficulties would not arise.

Undoubtedly the winner who takes advantage of the fact that he is not compelled to give anything, is both mean and despicable, but it is often easier to explain why people turn mean. than to condone it. When a man receives hundreds of begging letters, he first of all sees that it is impossible to satisfy everybody, for there is not enough wealth in the world to do that. A crowd, all on the make, tends to make the most generous, close his pocket book. Borrowing money is like making love, best done between two in the dark; although I remember once, when travelling third class on a French railway with a honeymoon couple—but perhaps I had better not tell that one. Individual borrowers might stand a chance, but when they roll up in sections of fours, the refusal is easy, although it is ever a great art to be able to turn out importunates without putting the dog on If the poor have few friends, the rich man has none; for he has always been compelled to harden his heart, and he is lucky if he can retain

as much courtesy as the Japanese use on their business circulars—"Do not be afraid to ask for credit; our refusal will always be polite." That is why people say, "Save me from my friends in need!" Another cause for meanness setting in with good fortune arises from the contrast beprincipal and interest. The winner of, say, £50,000, finds his head inflated with the enormous sum that suddenly falls into his hand. He naturally asks what it will bring him in yearly. and when something like 5 per cent. is mentioned, the drop between £50,000 and £2,500 is too sudden. particularly when it is realised that it will take a whole year before that £2,500 comes in. Caution is obviously necessary, although a half promise may be made to give something out of the interest—if there is anything to spare—next year. The idea that when ordinary people win big sums it is as bad as throwing the money to the bottom of the bottomless pit, is not proved by facts, for human nature, as in other matters. seems to work the other way.

In 1929 the manager of a Bank in Asansol asked a local doctor, an old member of the Royal Calcutta Turf Club, to obtain some chances in the Derby Sweepstake for a client of the bank. One of these No. DQ7596 with the nom-de-plume "Sapuran Singh" drew Trigo, and won Rs. 16,64,568.

Three or four months later various charges were made and the police arrested the Bank manager, also Lakshmi Narain Singh, and his son.

Sher Singh, in his petition, stated that he asked Lakshmi Narain Singh to secure a chance in the Sweepstake, using the name of his two-year-old son "Sapuran Singh" as a nom-deplume. A letter was written to the Central Bank, Asansol, and in due course he received the confirmatory letter from the Bank.

It was alleged that Lakshmi Narain Singh concealed the fact that the number drawn by Sher Singh referred to Trigo, the winning horse, and had "fraudulently induced" the owner to part with the ticket under the pretext of making inquiries regarding it.

The doctor, who had never seen anyone but the Bank manager, duly parted with the money to Lakshmi Narain Singh, who was vouched for by the Bank manager. Lakshmi Narain Singh was generous, for, as the money was handed over, he gave ten per cent.—Rs. 1,66,450—to the doctor and a like sum to the Bank man.

Then, according to the papers, "Having thus secured the money. Lakshmi Narain Singh applied for leave from his employer on the pretext of illness, and asked for two months' pay in advance, pleading poverty."

With the equivalent of £100,000 and two months' pay, Lakshmi Narain Singh went to Jaipur to recover, and he was eventually induced to return where explanations were demanded and given.

Then Bagh Singh appeared. He said he was entitled to a quarter share in the ticket and charged all concerned with various offences which were squared for Rs. 5,000.

After running on for three or four months the cases were compromised, but how, and for how much, it was impossible to ascertain.

The point about this story which helps the imagination, is the lighthearted way in which the man who represented himself to be the winner, threw away £25,000. Considering how most Europeans feel that sweet sorrow—parting—this action in itself ought to lead one to form an accurate opinion about the case.

A wealthy Calcutta man tells a story about one of his tenants for whom he obtained a ticket with the nom-de-plume "Zionist." As it happened, several of the horses in the 1925 Derby had Jewish names, and when Zionist came in second, the man who selected that nom-de-plume utterly declined to accept the statement that it was the number, not the nom-de-plume, which took the prize. All explanations were jeered at, and the landlord was interested to learn, some time

later, that his tenant had written to tell the Turf Club "on no account to pay the money to SirThe cheque must be sent to me direct, as otherwise I shall be done out of it."

A letter written by a Madrassi in Southern India to a prominent Armenian racing man went round Calcutta a few years ago.

"Honoured Sir.

My wife's father he told me to buy a tickert in Derby Sweep but he breathed his ghost since five weeks at 9 o'clock 17-4-23 railway time p.m. In applying for tickert will your honour make sure of prize by giving my wife's details."

- (1) She is my wife.
- (2) I have no other wife.
- (3) Her name is Mangalambal.
- (4) She has lived in the village of Thirumangalacoody all her life. (22 years.)
- (5) She has two (2) offsprings (male).

Please send the money by money order to me at P. O. Thirumangalacoody and I shall thank you for your troubles for which I shall ever pray.

I have the honour to remain
Your most obedient servant
(Sd.) SUBRAMANYA IYER."

Thirty odd years ago I bought tickets for a soldier friend, A. E. Browne, now a retired major

living in Ranikhet which resulted in a win for him of Rs. 30,000. The Sweep was promoted by the Howrah United Club, then under the able management of George Ribbins. At the time I had just started business on my own account and Browne generously offered the use of the money for as long as I liked, without interest. The temptation was strong, as we were both poor men. so I consulted W. A. Langdon, of the muchlamented Alliance Bank of Simla, who promised to assist with Rs. 10,000 whenever I required it. I was thus able to return the cheque and keep Browne's friendship. When it came to an overdraft. Langdon backed out, but knowing Browne, I told Langdon exactly what I thought, which resulted in threats from the Bank's solicitors, demonstrating how difficult it is for an honest man to beat a bank. However, I transfered my account, and Percy Mould of the Mercantile Bank of India treated me well, so Browne actually did as good a turn as if he had lent the money.

The Howrah Sweep came to a sticky end, for the Bengali cashier bolted with the Sweep money—Rs. 78,000—but, it must sadly be admitted that India is a land of absconding treasurers. When arrested he said that he objected to gambling, and therefore took the money, on principle (and interest). As nothing was recovered he served his sentence of two years' rigorous with

a light heart, knowing that when released, his life would be free from pecuniary anxiety; and like many Christian promoters of limited liability companies, he would be able to end his days respectably in his native village as a worthy and experienced gentleman of independent means who had seen life and profited thereby. In India, as elsewhere, all the world looks leniently on the man who gets the better of aliens. That was hardly the way the members of the Howrah United Club took it for they had to make good the deficiency, and look cheerful about it.

SOME GO TO LAW FOR THE WAGGING OF A STRAW.

Taking tickets on behalf of Indians is somewhat risky, for it is well to remember that, next to agriculture, Law is the greatest industry in the country. The average Oriental, from the Balkans to the Hawaiian Islands, would sooner sit down with a solicitor or a pleader to discuss from every angle how an enemy can be defeated or a friend's tail twisted, than go to a festival. As soon as an Indian picks up a little money he goes in for a lawsuit and thoroughly enjoys himself. The fact that the other side may look on it as a dirty trick, needlessly wasting money, doesn't count. A case in Court, particularly if

it lasts a long time, is the thing, although outside of the pleasure derived from a contest in perjury, what there is in hanging about Courts day after day is more than a Western mind can understand.

An old hand, just about to leave India for good, gave his bearer a present of five hundred rupees. The next day he asked Daitari what he intended to do with two years' pay, and was told "I am going to my native village to bring a case against my landlord" which gives but one example of the form dissipation can take, although it is safe to assume that the landlord deserved all that, and more.

It may be that the Oriental mind is not altogether ungrateful, but litigation has an attraction of its own. "Not lost but gone to law" and "recover the money honestly if you can, otherwise—try legal methods," tell their own story. There is rascality in Commerce, God knows, but that of the Courts beats anything. Were civilisation run on that law which is administered by the Courts it would have been uprooted centuries ago, although it must be admitted that it is fairer than what they themselves would dispense, for India magistrates are either afraid of, or want to shield, malefactors. But then, what is civilisation? The Japs were not considered civilised until they licked the Russians.

A dispute which came to the Rambandar High Court in 1923 and was not settled until the 23rd August 1927, shows how one can drop in for trouble over a friendly turn. Mr. Redbrest, a chartered accountant, at the request of Sirkar and Markanda, two local Indian business men, obtained an allotment of 9 numbers in one of the St. Leger Sweeps. One of these tickets bearing the nom-de-plume of Sirkar drew Paper, which ran second.

When it was known that Sirkar had drawn Paper, offers were received from various syndicates, Rs. 15,000 being eventually accepted for a half share. Unfortunately the accountant acted as intermediary in the sale of half the ticket, which eventually won Rs. 60,000, and trouble started forthwith.

Markanda said he had not agreed to selling any part of the ticket; he apparently waited to see which tree the monkey was going to climb. Then a man named Gunny butted in with a claim on half Sirkar's share of the prize. Objections came in from all directions, and, seeing how things were shaping, Redbrest lodged the proceeds in a bank to await the decision of the High Court as to who were the rightful owners of the money; while, as he had been forced to take legal advice, he wanted to know who was to pay his costs. Complications began early for Gunny hypothecated

his quarter share to a firm trading as B. D. D. Muniswami, and eventually that firm, with Sirkar, filed a suit against Redbrest and Markanda. The latter defended himself by asserting that the ticket was entirely his own and that Sirkar had no share in it, while the fact that he was codefendant with Redbrest did not prevent him from charging that gentleman with acting in collusion with Sirkar to defraud him of the proceeds of the prize.

To take trouble over a matter which resulted in good fortune, and find one-self subjected to a series of visits from aggrieved parties, reinforced with a swarm of loafing relatives and friends. who invaded office and private house like a gang of dacoits, belching and spitting all over the place was bad enough—when this was followed up with solicitor's letters, demands and threats, it was worse, and after years of bickering to charge with fraud the man who brought them good luck would make most Europeans look smaller than a microbe. To those Indians it was a chance of a They took it. What does gratitude lifetime. count against a case in the High Court? And what is gratitude anyhow?

In the end the suit was decreed by Mr. Justice Beaver passing orders to the effect that the plaintiffs were to take their half share and the syndicate the other, the costs of the suit to be settled by the Official Referee. Gunny, poor fellow, having died in the meanwhile was unfortunately out of the game. Had he lived, he, Sirkar and Markanda might have had the time of their lives, revelling in that importance which appertains to a suit in the High Court. Fortunately for Redbrest he knew something about Indian mentality, or he might have parted with the money to find himself engaged in a dispute with the whole bunch, who, with money in hand, could worry him like a pack of wolves until his ruin was accomplished. But then, such a finale would have made the tamasha a real sporting event.

ASTROLOGERS, FORTUNE SELLERS, RETAILERS OF DESTINITY, AND OTHER WORK DODGERS.

Another dispute, not connected with the Derby Sweep but about a raffle for valuable jewellery, caused a stir during the war. A member of a wealthy Parsee family, while on a visit to Kashmir, interviewed the famous Kashmiri Pundit, who foretold that a number like 14121 would be sure to win the first prize, a magnificent pearl necklace. Thomas Cook's were asked to obtain this ticket, but by mischance, while the assistant who knew all about it was at tiffin, the ticket was sold to a solicitor in Assam who

refused to part with it for five times its price. So seriously was the Pundit taken, that proceedings were instituted to stop the drawing. The High Court turned that down, and, as might have been expected after such a rank failure of co-called British justice, the ticket drew nothing. The astrologer, at any rate, was on velvet, for all he had to say was, that if the ticket had first gone to the right man it must have won.

The mishap over the pearl necklace would not affect the reputation of the Kashmiri Pundit, whose clients would have confidence in him even were he wrong in everything. Astrologers, fortune sellers, and other retailers of destiny, earn a living with the meagre stock in trade of a plausible tongue, plenty of spare time, and a handful of metaphorical loaded dice. Everybody knows that, but of the many who say they do not believe in fortune telling, there are few on whom it has not a very sensible effect.

It was Guicciardine who said, "How happy are the astrologers, who are believed if they tell one truth to a hundred lies, while other people lose all credit if they tell one lie to a hundred truths."

Indians prefer fairy tales which are like their curries—hot and startling. They arrest attention. When a credulous fool is told something

marvellous, he stops to use his scanty brains, tries to think, and becomes a broadcaster, adding to the fame of the narrator. In the East, and elsewhere, a good execuse, however improbable, will, if clever, but serve to enhance a humbug's reputation. Although Indian astrologers were expelled from Rome by Nero in A. D. 50, astrologers and poets were ever highly esteemed in their own country. In the days when conquering armies, as a matter of course, put captured cities to the sword, it was usual to spare astrologers and poets, for the first could foretell good luck while the others wrote epics about the prowess of the new ruler. So long as they laid it on with a shovel they were safe; if they didn't well, centuries before Gilbert and Sullivan were 'hought of, rulers in the East could entertain their subjects with some form of punishment made to fit the crime and to amuse the crowd.

An old story is told about a famous oracle, engaged to look into the horoscope of a potentate, who, worn out with dissipation, spent his days lamenting that his capacity to sin as he desired was growing practically negligible. Had he been in the West he would be said to be in his dotage. Longing for a ray of hope that the much-regretted bad old days might return, he was persuaded to see what the starry orbs of Heaven had to promise. When it was reported that the

scroll was ready, the astrologer, one of those learned men with strong minds and a wealth of courage with his imagination, was honoured with a reception in full durbar. He made no bones about it. In spite of those who assert that no constellation can subjugate either the free will of man or the counsels of God, there is always a latent belief that there may be something in it. The Maharajah, knowing that Fortune, like Providence, can be absent-minded, was as full of hope as a Salvation Army convert. He waited confidently for good news, but when he was told that it was plain as full moon that if he did not slow up he would be dead in two years, it happened to be the opposite of what he wanted to know, so he sourly demanded to be told what the stars had to say about the astrologer. Proud of a clean life, the learned fellow unhesitatingly stated that his horoscope was so good that he confidently looked forward to at least four score years.

"Four score, did you say?" asked the prince. The astrologer smilingly nodded. "Eighty years, eh? Pooh! I can do better than that. From my reading of the planets, one year from now you will have been dead exactly twelve months. Bring along the executioner." The functionary of death appeared. "Take this fellow outside and chop his fat head off!" which

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was done forthwith, and the friends of the unfortunate whose length and life were so ruthlessly shortened, agreed that, when Fate descends, all caution is in vain.

ASTROLOGY, PRAYER AND CHANCE.

How much difference is there between astrology and prayer? In June 1922 I met a don in Oxford whose wife had just won £10,000 in a ten shilling Sweepstake, promoted by a newspaper which organised a competition on the popularity of Derby winners. Bliss, the husband, told me that she wrote each horse's name on separate pieces of paper, placed them between the leaves of a Bible, shut her eyes, offered up a prayer before drawing them out, and then sent them on in the order of the drawing. Well, the proof of the pudding is in the eating, and she won.

In 1767 a Holborn lady's success in a Government lottery was publicly prayed for in her parish Church. The parson avoided names, but asked "for the success of a person engaged in a new undertaking," but the prayer misfired for the lady won nothing. An account of this incident was sent to the Morning Post, who considered the incident arresting enough to publish. In the same year the bells at Abingdon, in

Oxfordshire, were rung because a publican had won a prize in a lottery, which looks as if the staff at the church were hoping for free drinks.

According to the English papers, James Carew, the Liverpool winner of £90,000 in the 1925 Calcutta Sweep, said he believed that Manna would win. "After luncheon yesterday," he said "I lay down, said a few prayers, then smoked peacefully until the telephone told me Manna had won." After that he motored to the Roman Catholic Girls' Orphanage and gave them a cheque for £1,000.

There is something peculiar about praying for a horse to win. In my young days anyone so immoral as to pray about a gamble would have been bunched among those badly-baptized Turks of the Balkans, or classed with those Irishmen who supplicate the aid of the Blessed Saints to speed a destroying curse, or light candles in the cathedral before going out to stab an unsuspecting policeman in the back, or erect a Christian cross to preserve the honoured memory of hired assassins. But what can be said of those who. after invoking the aid of the Deity, thereby tacitly acknowledging that they are aware of the Scriptural demand for one-tenth, give but onetenth of what is the Lord's? One cannot but deplore the decadence in religious life which seems to have set in with starting-price betting, and wonder if improvements in the odds would make pious winners more charitable. It may be that most of those whose benefactions appear paltry had sold their tickets to syndicates and made comparatively little for themselves, so were actually generous although they don't look like it.

In the Review of Reviews for August 1928 one learns that it is fashionable to-day to pray that others may lose, for on pages 543-4 the following attracted attention:—

"Before the Guineas," said the Reverend J. H. Davies, "I asked God's blessing on the stables during the week, and whether in answer to my supplication or by chance one of the horses won. The next Sunday I had an early celebration of Holy Communion and there were present 39 persons, including the trainer of the horse and all the men in the stables."

Three points about this paragraph strike the imagination. "Whether in answer to my supplication or by chance," does not show a whole-hearted belief in the efficacy of prayer. One misses that stalwart faith which the captain demonstrated when his ship was foundering in a gale. With about another five minutes to go he assembled the crew and after telling them all about it he asked "Is there any man here who can pray?" One of the hands said he could. "Good!" said the skipper approvingly, "that's all

right. You can look after yourself. I was worried because there's thirteen of us and only twelve lifebelts."

In the Reverend J. H. Davies one detects a limp in his trust as well as a touch of that diffidence which led a curate to announce that "it is no good praying for rain to-day. The barometer stands too high."

The second point is limiting the blessing to "during the week." That somewhat savours of a draper's half-price sale, but probably the idea was that after the seventh day they hoped to manage quite well by themselves. One would like to know just what ordinary Christians, who disapprove of the race course, and all it means. think about that happening "before the Guineas," and how much the congregation had on. The third is the surprising fact that the trainer and all the men came to Church on the following Sunday, although one might wonder where that pious bunch went the Sunday after. Perhaps Davies prayed for another winner and, "whether by supplication or by chance," the nag went down with the stable's "Guineas" on it, yet remains to be untold.

The association of piety with money is an old Christian idea. The Puritans, who made 500 per cent. over the horrors of the slave trade, believed

riches to be the Divine blessing. If a man's riches disappeared, it was the natural punishment for wickedness, but that line of thought is not so general to-day. But in gambling transactions, it seems to be as easy to sprain the mind as to sprain the ankle, particularly if it is entangled with prayer.

Yet there are precedents for asking the Divine blessing, and on them the Reverend Davies can take his stand. In Siena twice every year the Palio is an attraction. It is a survivor of those games of pluck and skill which were fought out in every Tuscan public square during the Middle Ages—a curious medley of rough, fanciful horseplay, and yet to a great extent, in the hands of the Church. The more important of the two events takes place in August, and celebrates the dedication of the City to the Blessed Virgin in 1260, when she helped the local forces to beat "those dogs of Florentines." The other, which is held in July, dates back three centuries, and is in honour of the building of the Church of Provenzana. The races are run in the magnificent Piazza del Campo, which is suitably prepared with earth on the surface, and padded at the corners to prevent damage to horse and man.

The gorgeous costumes of the fantini (jockeys) are kept in the contrado (parish) church where, before the race, the competitors

dress, and bring their horses to be sprinkled with holy water and blessed by the priest, who prays for the animal to win. On one occasion Pope Pius IX attended, and the thousands assembled in Siena knelt in the Piazza to receive his blessing. A practice which would hardly receive approval at Epsom or Doncaster is that of drawing for the horses by lot. When the drawing has been decided, each jockey is given a heavy whip with which, during the race, he can tackle a rider likely to get home first, or perhaps with a full arm cut help a friend by putting new life into his mount should the noble quadruped be inclined to take matters too easily.

After the race the winner and his horse go direct to the church to render thanks for their triumph. A few weeks later, the victory is celebrated with a magnificent supper where the horse is a guest of honour and is feasted on equine delicacies. During and after supper a "rag" goes on where cheerful wags pull the legs of the losers and send their band to serenade them with "O dry those Tears," or a Dead March, but perhaps the Reverend Davies was unaware that when he asked for a blessing on the Two Thousand Guineas, he was following the example of a custom dating back years before that most informative National Anthem which begins with "Taffy was a Welshman" was set to music.

THE BEST RICHES ARE IGNORANCE OF WEALTH.

The man who can be ruined by a big prize or legacy can be as easily ruined by poverty. When looking back on life, how many can one remember, who would have been successes with another hundred a year! Poverty crushed them. If the records of the bankruptcy courts are scanned, it will be found that the bulk of insolvents never had enough to allow a margin for misfortune. Vice may cause poverty but it is much nearer the truth to suggest that poverty causes vice.

To increase their circulation, the Daily Mail, as compensation for accidents, paid out large sums. One family were so lucky that they dropped in for £12,500 during 1928. A special agent, sent by the paper to make enquiries among a number of the largest beneficiaries, reported so favourably, that in a leading article the editor, on the 13th May, 1929, made these remarks:—
"the great amounts which we have paid are being used for the best purpose, and in several cases have changed the whole course of lives, and rescued people from the risk of distress."

It is often said that money isn't everything. People tell you that a dozen banking accounts won't make a man happy. This brings to memory the story of the sick convict in a prison infirmary, when a lady visitor, with the idea of offering a few crumbs of comfort, repeated the lines, "Stone walls do not a prison make, nor iron bars a cage."

"No! Mum." was the reply, "but they do 'elp!"

THE HEALTHY MAY DIE TO-DAY AND THE SICK MAY LIVE ANOTHER YEAR.

It has often been said that living on the interest a prize in the Sweep brings in, is not enjoying the full value of it. The ideal seems to make it last until you die—to hit it off so that your money and your life go together.

The nearest I ever knew a man effect that was when the only son of a wealthy indigo planter came to Calcutta some forty years ago to spend all the money the old man had made. So thoroughly did the young fellow set about it that, in a few months, a local doctor gave a gloomy report on his health.

As prime old brandy as a change over from whisky seemed to do no good, the young rake went round the doctors' consulting rooms. There were no specialists in those days, and people seemed to do quite as well as they do now, for far less money too. But money was not the god

of the spendthrift. He wanted to enjoy life, and hated feeling chippy in the mornings.

The last of the doctors was austere, religious, and a firm believer in heaven and hell, who looked upon misfortune as a natural sequence to sin. Perhaps, in this case he was not far out, and, to him it was but natural to try to turn an erring sinner towards better things.

After his examination he looked grave, frowned, stuck out his chest before impressively asking his patient,—" If you knew you had but twelve months to live on this earth, how would you spend them?

"Ho! One at a time, I s'pose!" was the unexpected reply. The doctor was out to catch converts like wild cats—or to frighten them into repentance, but he realised the hopelessness of planting the seed on ground obviously as hard as glass.

Once positively assured that he had but twelve months to linger the patient felt as unlucky as a dog in a church but thought he might as well spend his money and get all there was to be out of it, so he started round the world on a father-and-mother of a burst. At the end of the year all his money was gone. It was then found that not only was he not going to die, but other doctors pronounced him fit to go anywhere.

It requires a certain amount of skill to spread a fortune over one year. The healthy may die to-day and the sick may live another year, but that spendthrift never grew too old to refrain from cursing those Calcutta doctors who let him down so badly.

Winners might look on matters differently did they know how how long they were going to live, for then they could make their time and money expire together. If a man lives on the interest his money earns, without touching the principal, he goes out of the world feeling that he has been too wise to leave all his winnings behind him. He actually never enjoyed the prize at all, only the interest, which seems to be a big price to pay for carefulness

HOW THEY DO THINGS IN THE

When I was in China, a sailor who ran a steam launch there won the first prize of £20,000 in a Sweep, late one Saturday afternoon. In accordance with the local unwritten law he gave the man who bought the ticket for him £2,000. Enquiries among men interested in racing in Hongkong and Shanghai, where they have a number of big Sweeps during the year, brought the same reply:—"The man who buys the ticket has ten per cent. of course!"

It appeared that this particular son of Neptune had been thirty years out East, and growing old, begged to be permitted to retire to his native land on a small pension. He was told that the regulations did not allow such a thing, and all he had to look forward to was to work until he died. However, when his good luck came he sent in his resignation. His firm had to cable for a man to do his job, so as a reward for good service, and in appreciation of the fact that he did not throw in his hand right away, they deducted \$11.50 from his pay to cover the cost of the cable. There are mean Sweep winners—but one can also understand why there are trade unions

According to Truth, which made a point of praising the Shanghai Race Club in their issue of the 9th September, 1928, the Shanghai Race Club is one of the generous organisations in the world:—

"The Shanghai Race Club sends every Christmas a handsome cheque to Truth Christmas Fund and Lady Helier's Country Holiday Fund. It will interest the public at home to know that this valuable donation is no more than a drop in the ocean of the benefactions of the club, which seems to be almost as much a charitable as a sporting institution. In spite of all the disturbances in the neighbourhood of Shanghai the club transferred

to its charity account in 1927 no less than \$281,914, which I reckon to be the equivalent in sterling of about £26,000. Of this sum \$50,000 was carried to a permanent charity trust which the club is endowing, and the rest, except a balance of \$10,075 reserved for emergencies and other temporary purposes, was distributed among local charities of every description, creed, and nationality, and a few charities at home.

"In addition to assisting the good works of others, the Shanghai Race Club started during the war, and continues to support handsomely the local Union Tack Club, which is run by the Navy League, and is, I believe, regarded by the Navy as the best institution of its kind on any station. When the Navy League acquired the site and built the present premises, the Race Club helped with a loan of \$112,000, and last year it contributed \$16.840 to the upkeep. The club has also endowed a ward in Charing Cross Hospital, London, at a cost of £12,000 and last year supplemented the endowment with a subscription of \$2,000 to make good a deficit on the expenses. The bulk of the charity revenue of the club seems to be derived from a levy of 10 per cent. on Members' Sweeps, which yielded last year nearly a quarter of a million dollars. Those who think gambling sinful may perhaps admit that the sinners in this case make a substantial atonement

for their offence. Personally, I think it would be a good thing if racing men at home were to take a lesson from their countrymen at Shanghai."

The first prize in the big Sweep at the Singapore race meeting held in May 1928, valued at \$86,000, was won by two clerks and a coolie. The clerks paid two dollars each and the cooly could only manage one; but he pulled in over \$17,000 over it. Few would wish the poor fellow any harm, for his job. pulling a rickshaw, is like a young wife to an old man, but a short cut to the grave.

HOW OTHERS LOOK AT THINGS.

A Frenchman, whose name escapes me, was one of the last of those who made fortunes out of the Bengal silk trade.

Keen on racing, he invested largely in Sweeps but never drew a horse. For years he raced in partnership with an Englishman, and, as can be understood, many difficulties cropped up. One wanted a horse to win. The other suggested a good drink of water half an hour before the race, or heavier shoes, or one of the many little ruses which perplex students of "form." As it is impossible for two racing men to have full confidence in each other, it was decided, after many

words, that the Englishman was to take the animal over at a price, with all its obligations.

A few mornings after the deal was settled, the Englishman was walking towards the stables, when the Frenchman rushed forward, hat high above his head, right hand well extended with which he vigorously shook hands. It looked like a real entente cordiale. "Ha! congratulate me, my dear old friend!" said he, "your horse is dead!"

That tends to show that you cannot graft the mentality of one nation on to another and it is due to forgetting this fact which causes most international troubles.

During the early stages of the war, the British invented a new bomb and a new bomb thrower, and invited our Allies to witness some experiments. Some of our champion bombers were selected, and the French, in nice red trousers and perfectly fitting blue tunics, stood among our khaki clad officers well clear of, and at right angles to the throwers. The first man took careful aim, threw with a mighty effort, but unfortutangent, for dropped right in the midst of the interested group of spectators. There was little time for thought. Every man threw himself flat on the ground and the bomb exploded without doing any damage. When things are at their very worst and no explanation or excuse can be offered, there seems to be nothing left for Englishmen to do but laugh. They laughed until they cried; while the Frenchmen, obviously angry about being made to look ridiculous, dusted their trousers, amazed to hear laughter when they themselves only thought of cursing. No one can say that the French are not brave, but there was a difference in mentality which prevented them seeing anything funny in an incident which sent our fellows into hysterics.

It would be interesting to know what the French and other Continentals think of our hypocrisy in regard to State lotteries. There seems to be no explanation beyond, perhaps, the sort of mentality which prompted the boy, who was in bed with cholera, smallpox, measles, and a broken leg, to say to a visitor who mentioned that yellow fever had broken out in the neighbourhood. "Well, you can't have everything!"

LUCK, LIKE LOVE, CANNOT BE FORCED.

There is a widely held belief that if your luck is in you can win as much with one ticket as with fifty! but it stands to reason, that if you take ninety-nine out of a hundred chances, it is almost a miracle if you lose, unless, of course, the speculation happens to be in a raffle promoted by a lady to raise money on a valued piece of her own

jewellery, when the odds are that the solitary one will beat ninety and nine.

Still, no proverb or belief is true from every angle of vision. There is the story of a lady well past her prime, meeting a broken-down nobleman at Monte Carlo, who had lost his all at the tables. Completely ruined, he invented a simple system by which winning at trente et quarante was as easy as falling out of bed. All that he considered necessary was a small capital of £200 to start with. He carefully coached the lady in the subject, and, well primed, she nervously walked into the Casino, finding a vacant seat in which she sat and promptly forgot all the instructions except that she was put to money on the last six numbers. She may have been puzzled at the absence of cards, but at any rate she carried on as far as she could remember, backed the high numbers and had a continuous run of luck which left her a winner of £7,000 with which she packed up and went home. Much later she discovered that while the system was good she had applied it to roulette, a game she did not intend to play. Like the British Empire and other systems in this world, it may have been wrong, but it worked.

The most outstanding record of continued individual bad luck was that of Sir A. Apcar, a prominent and a very straight member of the Club who used to say that for twenty years he took a hundred tickets in both the Derby and the St. Leger Sweeps, and a ticket a day during the time the Sweeps were open; yet he never once drew a horse, not even a dead one. Certainly he did not need the money for he and his cousin, I. G. Apcar, were prospective heirs of their uncle, the millionaire who owned the Apcar line of steamers, which, in later years was absorbed in Inchcape combine run by Mackinnon the Mackenzie. It is worth recording that when the old man was past ninety, he used to say that his accounts, scrupulously kept from the start of his business, showed no more than a steady profit of two per cent., which remained in the firm. Well! where there's a will there is generally a law suit and gossips used to say that all his immense wealth, by what the servant girl striving for grammatical accuracy described as a "claw in the will," was to go to whichever of those two nephews who happened to be in India at the time of his death. Whether Apcar's object was to keep the cousins in India or merely to discourage philanderings in Europe, nobody knew; between themselves they might have arranged matters, but as they spent little on travel it looks as if they did not care to take risks.

While the Apcar's may have worried before their uncle died, they were not so badly placed as President Kruger's three sons, who, when the great Boer went on his last trek, faced a problem which would puzzle any well-balanced mind. The oldest son was to divide the estate into three portions, and the youngest was to have first choice.

A few years ago, the members of one of the largest clubs in Bombay decided to pool all their chances. They had no desire to become wealthy, but thought it would be good enough to have sufficient for a decent holiday out of the country. Although they held over 6,000 tickets between them, they drew nothing.

With half that number of chances a Mr. Clarke who lived in East Africa, drew one of the three Trigo prizes in the 1929 Calcutta Derby Sweep. One would like to know what prompted him to venture so large a sum as Rs. 30,000. It seems to show that he was acting on some impulse which gave him supreme confidence in his luck.

Another story is on record of a rich young Parsee in Bombay who spent all he possessed in lotteries and Sweeps without winning anything. No other case of similar extravagance has cropped up anywhere, so perhaps he stands alone in his bad luck, although it must be admitted that chance usually favours the prudent man.

There have been many wealthy men in the Royal Calcutta Turf Club who invested big sums in the Sweeps, yet it is worth recording that no member of the Club committee has won for himself a first, second, or third prize, although they have drawn them for others. Hadden, a rich Cevlon tea planter, and a member of the Calcutta Turf Club, once drew the third horse in the Derby Sweep, but as he had generously given the ticket to his valet, his good fortune meant little more than the need to look for another man. If the valet was useful, his gain was his employer's loss. Saunders, one time manager of the Bengal Telephone Company, used to obtain hundreds of tickets for friends, and invariably paid for a tenth share of each ticket, yet he never won a rupee. E. J. Oakley, of Kilburn & Co., put a Bengali clerk on special duty for a month or six weeks while the Sweep was open, tabulating applications and forwarding tickets to friends, yet during fifteen years he never drew a horse.

"GOOD IS WISDOM TO POSSESS AND BETTER STILL IS CLEVERNESS."

Of racing men and horses stories could be told without end; they have more in them than yarns about the stage, for the Turf demands all a man's own brains while the stage is mostly recitation in fixed spots near the footlights. It

is undisputed that the best thing for the inside of a man is the outside of a horse, and grooming horses is the finest exercise in the world, as one sees from the figures of cavalrymen. There is luck in horseshoes, and in a peculiar way the racehorse is stimulating to the mind, for one is never certain, whether in buying or selling, riding or leading, backing or hedging; everybody in the business is out to do the best for himself. Corruption is so general that it almost becomes honesty, while a loser seldom does more than philosophically accept the casts of ill fortune with that cold resignation to the fact that the other man was too clever for him. There is this to be said for them—they know what they are up against and "they deal not in detraction" either in beast or man. A life of uncertainty lines their features with shrewd caution, and if they make money, well, they earn it. At the risk of bringing on that form of indigestion which follows a banquet of chestnuts, I venture a story illustrating the mentality of those who make a hobby of horse racing.

An owner, dissatisfied with one of his string, decided to sell it. An advertisement brought a purchaser who sent a cheque for £200 with a request that the animal be forwarded on receipt. As soon as the cheque was cashed the horse was sent to the station and almost before it was

securely boxed, it dropped dead. Naturally dismayed, the owner, trainer and grooms wondered what they ought to do about it, but, after consideration it was decided that as the money was already in the bank they might as well take a leaf out of the book of a more famous man and—wait and see.

A week slipped by without a word from the new owner and at the end of a fortnight the seller, full of curiosity, thought he would run up to see about it. Meeting the unfortunate in his club they discussed the weather, the rotten Government we had, and the other subjects with which true Britishers dope themselves all the year round, before the real topic of conversation was broached. As we all know, there are more lies told about wine and cigars than about anything else unless it may be women and horses, so inquiries had to be conducted with discretion fortified with tact.

- "Oh, by the way, did you get the horse?"
- " I did."
- "Was it all right?"
- "No, it wasn't—not by a long way!"
- "Oh, I'm sorry to hear that. What was wrong with it?"
 - "A good deal was wrong with it."
 - "That's unfortunate! What happened?"
 - "The horse was dead!"

"Dead? You don't mean to tell me that the horse was dead?"

"I do say it! The horse was as dead as mutton when the train fetched up on the siding. Luckily, I managed to raffle it among some of the racing people here for £500 although I must say that the winner was so offensive about it I had to give him his money back."

MURDERING RATS, THIEVING RATS, AND RAT LOTTERIES.

Even the Soviet Government, which tried to reform the world and made a wholesome start by robbing, torturing and eventually murdering all those who were cursed with a knowledge of reading or writing, feels the need for lotteries. They have discovered that there are far too many rats in Russia which not only waste three times as much as they eat, but carry diseases. The Soviet has declared war on them, by means hardly original but with some good points.

Lotteries are to be promoted and those willing to chance their luck can pay for tickets with dead rats. One meets Russians all over the world, who tell ghastly stories of humble men working as waiters or taxi drivers, tricked by specious promises to return to Russia where, merely because they could read or write, they were barbarously done to death. They tell you

that the Bolshevist idea was to reduce all men down to the level of the lowest, so that, after all the literates were killed, a new civilisation was to be built on the dregs. As the possession of capital is the shortest known cut in Holy Russia to Freedom's slaughter house, the winners of first prizes might find themselves in a worse hole than the one they came out of. Then there seems to be an additional risk of finding the winnings paid with counterfeit money.

There are supporters of Bolshevism in India, some of whom agitate for universal education, which looks as if they are intent on doing the rising generation a dirty trick. But in dealing with people so keen to exterminate everything superior to themselves, no matter how much rats may be loathed, feared, and detested, he would be a poor fish indeed who didn't prefer rats to Bolshies. The idea is good, but the schemes of twisters are always good; it is the way they are worked which counts against their victims.

A NATION OF GAMBLERS.

The increasing prominence given to Sport in the English papers tells its own story yet it is staggering to learn from the publishers of Nat Gould's sporting novels that they sold a total of 24 millions copies of his works. Actually, too, the story seems to be practically the same in all—

a hero full of good humour and good nature. qualities recognised all over the world as companions to good sense, and admitted to be the greatest blessings a human being can possess. When a rich man goes about the world pervaded with the feeling that he is sure to pick it all up at the next meeting, and, full of cheerfulness, takes care that a social inferior, male or female, when deserving, is given an extra strong peg (that for the lady always being sent out so that nobody will see her put it out of sight), well, a drop of whisky makes the whole world kin. People love to read about such men. They are too few, particularly among Derby Sweep winners, but some of them are about; they can be seen when due 19s. 9d. change shoving it into their pocket without risking offence by counting it. Having enough to keep their brain occupied without prying into other people's business, they fill their social atmosphere with a pleasant flavour. and the surprising thing is how seldom their trust is betraved. Then of course, there is the scoundrel who would disappoint readers did he not pick up a living by constantly committing non-bailable offences, and all the world loves a villain, a little. Even rabid communists in England care far more about the inequalities of horses than they do about the equality of man. Nevertheless, 24 million copies of such literature.

while they give an insight into English character, strike an arresting note of amazement.

How the evil of betting and racing has grown during the last half century can be gauged from an article written by a Mr. Curzon for the Con-Review in August 1878. temborary estimated the annual cost of racing at £673.950 and stigmatised betting as a huge social nuisance. What would Mr. Curzon think of the details given by the London Daily Telegraph in 1923 which estimated that there were a thousand bookmakers who each handle a million sterling or more every year, without taking into consideration thousands of smaller men who do a big business, although it may not run into seven figures? Further evidence was given about girls and boys, still at school, who back horses four times a week. The British spend (or lose) more per head in gambling on horse racing than ever they did on beer, which is startling, although the craze for speculation on the London Stock Exchange so far is nothing like what prevails in the United States.

Yet it must be confessed that there is some educative value in betting, for soldiers will tell you that recruits. who, without taking off their boots, can hardly count beyond ten, can work out the odds in half crowns, for win and place, in less than no time.

To give some idea of the figures involved in racing in Calcutta, Major Fawcett, an official of the Royal Calcutta Turf Club, who gave evidence in 1923 before the Betting Tax Committee stated that a year's racing of 28 days brought in to the Turf Club £196,000, and an ordinary day's racing, between £6,000 and £7,000.

But the evil is growing. The day before the races, swarms of hawkers sell race programmes which tip winners. From dawn to dark one hears all over Calcutta, "Racekors!" "Race Teep!" "Racekors Teep Khubber!" yelled by persistent youngsters, anxious to sell tips for the next day's racing.

In the markets, stall holders ask customers for tips, and one often sees men who, once prosperous, are working as assistants for other men, having lost their all at the races. Well, if gambling finds a man a simpleton and leaves him a knave, it also forces him to work hard, so perhaps it is not an unmixed evil. But bad as it may be, racing has nothing like the hold on the people in Calcutta that it has on Bombay, so we still have something to be thankful for. The Indian police, targets as they are for abuse, have never yet been rounded up wholesale for taking bribes from bookmakers. The English police force is considered to be the finest in the world, yet it often suffers from scandals which have their origin in

the blandishments of Turf Accountants. Of course it may be said that the country without scandal is abundantly dead, and the man who has no detractors is no longer alive, but the fact must be admitted,—our policemen haven't that on their consciences. As Westernism advances we are hardly likely to be left out in the cold, so those young in years can just wait and see what will happen.

It is only in recent years that the Sweep totals have grown so enormous, and it is curious that the Derby, which attracts so much attention, should be followed by the St. Leger, conducted under precisely similar conditions, which attracts comparatively little public interest.

CHARITY COVERS A MULTITUDE OF SKINS WITH PURPLE AND FINE LINEN.

In the 'Eighties, the spiritual needs of sailors who came up the River Hooghly were catered for by two worthies or unworthies, who, if they did not obey the Divine Command to love one another, did all they could to make as much as possible out of their job. "Catered" is perhaps hardly the word—"scrambled" might be better, for when a sailing ship 120 days out was reported at the Sand Heads, its arrival was anticipated with keen interest. Once it reached Garden

Reach, dinghies from the rival missions would race to be first on board to square the Captain, and then make sure of residents with four months' pay to draw. The mission dinghies were considered to be the smartest and fastest on the river, for their reverend employers made them go all out, to dodge the unpleasant finale of a salvation dead heat alongside a ship.

Ben Lyness established his Mission at No. 8, Clyde Road, Hastings. His rival, "Father" C. P. Hopkins, for a time ran the Seamen's Temporary Church, in a corner of the Commissariat Godowns near Princep's Ghat. Later, Hopkins rented No. 17, Garden Reach, christened it "The Priory" and gathered together some hard cases to help in the work. One in particular, William Franks, had once been cook on the Khyber, 2 windjammer, but for some years flourished more or less as a beachcomber.

When Franks found his feet in The Priory it was considered advisable that he should change his name, so he lost his past, or some of it, under the designation of "Brother John." In that saintly character he married a missionary's widow who owned No. 6, Clyde Road, Hastings, and Father Hopkins, moved in there to establish the Seamen's Diocesan Mission, apparently getting so much the better of the deal that Franks moved out. Franks was a cheerful, if shameless

Rabelasian raconteur with a low taste in yarns, which he suppressed while posing as Brother John, but when Hopkins paid him for the house, he let himself go on the subject of missions, particularly the one he had left. In spite of his experiences, there must have been something in him, for he subsequently founded the Continental Electric Company, and became a fairly successful Calcutta pioneer of the Indian motor car business.

In 1883 a floating Church was moored off Princep's Ghat, ministered by the Reverend W. Radcliffe, who was assisted by H. D. Ben Lyness, a pensioned sergeant of the commissariat department whose duty it was to visit ships to tell half-starved, over-worked sailors on £2 10s. a month that he lived on Faith, supported by a locked collection box as a stand-by. In 1884 Lyness was charged with misappropriation, an offence that labourer in the vineyard strenuously denied, and as in India it always takes six times the evidence it would need in England to obtain a conviction, that staunch upholder of the doctrine of self-help was able to wangle adjournments for weeks.

As every one knows, a prosecutor is lucky, if after having been paid the delicate compliment of answering questions about the number of times he had been convicted of robbing graves, he is

asked to deny, "on your oath" that after a long career of crime, he had been denounced in another Court during a trial for arson as a thief, abductor and perjurer. In most Courts in India, law and iustice are as unrelated to one another as a tin of blacking is to an eclipse of the sun. Then before leaving the precincts of the Police Court, expectant reporters had to be squared. was forgotten, not only were characters rubbed in the mud, but ever after, any culprit bearing your name would be dignified with your initials to make you fully appreciate the power of the Press. They were the good old days indeed if, among other rules of life, you were not so foolish as to risk appearing in a Court of justice. None knew this better than Ben Lyness, so he kept the case going until all the prosecution witnesses had left port. Then feeling quite safe, he took steps to clear his character by bringing a suit for defamation against the unfortunate padre, which so burnished the reputation of the pensioned sergeant that he felt compelled to announce to an expectant world that he had found the light. Having done that he seized the opportunity to ordain himself, a matter effected by the simple process of buttoning his collar at the back. The next step, to cultivate the calm, saintly air his occupation demanded was quite easy and with this he so impressed a Bengali Mahommedan woman who owned No. 8, Clyde Road, that she married him. After that, being a man of substance, instead of taking round a collection box for people who evidently did not appreciate his noble spirit of self-sacrifice, the Reverend Ben Lyness started in the evangelising business on his own account.

Although be became "reverend" when nobody was looking, he took the precaution to invite a more or less pucka padre to formally open the Mission. Lyness was one of those old soldiers who say that as they had been educated in a night school they were not much good at reading by daylight, but the qualifications for the sergeant's stripes in his time were not so high as they are to-day. Poor as he was as a reader he was a bit worse as a public speaker, but on this occasion he had to say something, so the front row of the audience heard, "I wish to ask the Reverend Mr. Whittamore to open this evening's instituotion."

Standing well under middle height, Lyness had a heavy body mounted on short, sturdy legs on which he walked rather gingerly as though anxious for the world to see that his heart was good even if his feet were bad. His heavy features, flabby colourless skin, untruthful blue eyes without any trace of eyebrows, finger nails permanently in mourning for the whole book of

martyrs left a feeling of uneasiness on the memory although whatever was left of the fighting man in him must have been rigorously suppressed.

Once a soldier, he well knew the effect of dress on the human mind, so he affected a fussy sort of frock coat which had to be extra full in the skirt, sitting on him all round, like a crinoline. He was equally liberal in regard to the size of his white ties. He could never have been persuaded to garb himself like some American padres in Bengal, who, gaunt and hollow chested, afraid to adopt ordinary worldly evening dress for society functions, put on a mongrel sort of black alpaca tunic which, although it painfully exposes their neglect of physical defects, is believed to demonstrate with true Christian humility the democratic nature of their creed.

A curious feature about the mission at No. 8, Clyde Road, is that nobody seemed to think it odd to see a Bengali Mahommedan woman in native costume squatting on her hunkers at the doorway smoking a hubble-bubble. The sailors believed that she was a "pure native" who had been "saved" by Ben Lyness converting her. With a good knowledge of English she would take no offence at the coarse witticisms of sailors, with whom she was popular. To be respectable without squeamishness counts much among rough

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men and she lived several years in quiet comfort.

To captains and seamen Lyness was the essence of harmlessness. Apparently without prejudices or opinions, he had the gift of being able to bear the misfortunes of others, and sailors in particular, with heroic fortitude.

A story of brutality that would make an ordinary Christian boil with indignation would be to Ben Lyness like water on a duck's back, and leave him perfectly unmoved, although he might be betraved into wondering about the inscrutable ways of a merciful Providence; or with the true spirit of resignation piously hope that the experience would do the poor sinner good. philosophical calmness soothed many broken spirits in bruised bodies and incidentally resulted in gifts of cases of wine, pieces of salt junk, cheese, or kegs of paint from appreciative captains who were anxious that their misdeeds in blue water should not form a topic of general conversation on land. In the mission the sailors were not interfered with. Once in a way they might sing a few hymns on a Sunday, or, if Ben knew that any of them had some money, he might say grace after a meal and hold a collection, seldom failing to wangle something out of the generous hearted fellows. In return he never tried to make them unhappy with thoughts about

the future, for misery is almost always the result of thinking. Consequently, his place was known to be comfortable, the captains were satisfied that their men were not being got at, while the sailors, glad to be clear of fighting second mates and a diet of belaying-pin soup, once they settled down, seldom left until their ship sailed.

That was all right as far as it went but there was little more than a bare living to be made out of it. Father Hopkins next door was far cleverer. He was supported by the Church of England, and he took good care of the younger officers and middies, particularly those whose parents were well off; in fact he took all the cream off the milk and when Lyness got what was left, most of it was sour.

However, in August 1892, Ben Lyness scored over his rival by advertising a night school where sailors could be taught "from the alphabet to navigation" or, as the advertisement was paraphrased, "from Genesis to Maccabeus." Even that was not the draw he expected. Knocking at the door of prosperity seemed hopeless, so Ben Lyness crept in at the window. Feeling himself firmly established in his little Bethel, he took advantage of that leniency which permits religious bodies and Viceregal fétes to commit those offences for which a working man finds himself given fourteen days in jail. He promoted a series

of Sweepstakes on the Derby, the St. Leger, and the Vicerov's Cup. Only ten per cent. was to be devoted to that virtue which had to cover more than a multitude of sins. The tickets were but one rupee, and money simply poured into No. 8, Clyde Road. Thousands remitted in half anna stamps, which compelled the Mission lodgers and others to go round the city hawking parcels of them at 36 for a rupee. The Mission simply crawled with money. All the down-and-outs. stiffs, and crooks connected with the shipping under-world were taken on as clerks, while genuine sailors, if too ignorant to help in the office work, were cleared out to make room for those who could. Everybody prospered. although half anna stamps were hard to sell.

Lyness found his business extending. He was on a winner so he advertised in some English papers, mentioning that the first prize was £5,000. This was a mistake, because the Sweeps attracted too much attention. Meddlesome people with nothing to do observed that the names of advertised prize winners could never be found in the Directory. The curious were baffled. Nobody knew where Sheik Mahomed, a bawarchi, worked. The pan-wallah, Bunnoo, who ought to have a fixed perch was also impossible to trace, and when Khuda Bux, the captain of the New Market coolies' football team won half a lakh.

the coolies knew nothing about it, nor Khuda Bux. Enquiries about these fortunate persons elicited nothing, while Ben Lyness kept the cynical spirit of brevity close to his elbow. Then the puzzle got into the papers and stayed there. Later on the Editor of Truth made some scathing comments, but finding no attention paid to his remarks he went so far as to ask if the Commissioner of Police was going halves in the profits. In those days the Calcutta Police could stand a lot; they had to, but that was beyond their limit; so the Sweeps were suppressed and Ben Lyness, having shook the Ten Commandments as hard as the Pagoda tree and to the extent of a few lakhs of rupees, decided to coil up. He built a very fine house in Madhupur which he fittingly named "Marble Hall" and there in 1917 more full of years than honours he ended his days. His retirement was darkened by the gross ingratitude of those from whom he was justified in expecting something different, but the wheels of the gods grind slowly although they are always on overtime. Providence may not pay in ten rupee notes nor on the fifteenth of the month, yet with most men, if they have the luck to enjoy old age they also find that they have to work off a part of their sentences in Purgatory. Nevertheless it has to be admitted that nobody who invested money in Ben Lyness's Sweeps ever came to any harm; he took all risks himself and considering that, well, one must give the devil his due.

Few Calcutta people, or visitors either, for the matter of that, fail to meet Aerens, a quiet, well-spoken insinuating man, who is never without a good briar pipe in his mouth. He likes meeting people. That is his business, and as strangers are more sympathetic than those who know him, he likes strangers best. A boy defined a friend as "one who knows you but likes you all the same," but Aerens gives no countenance to such a heresy. He loves confiding in people the most confiding ones for preference-how, professionally, the motor car has simply killed him. A veterinary surgeon, he says, cannot now earn a living, and he wonders if the stranger knows of a job that would suit him. As the confiding ones do not know how to solve the insoluble. they try to apologise for their limitations by giving something instead, and both go away satisfied.

Twenty odd years ago, Aerens won over a lakh of rupees in the St. Leger Sweep, but he is modest and dislikes boasting about such things, particularly as boasting inclines listeners towards thinking. Second thoughts may be best, but not for those who live by pitching the tale, so the win in the Sweep is left out, which is unfortunate, for that would be sure to attract attention.

When questioned he says:—"I lost the ticket and actually don't even know the name of the horse it drew, but the Turf Club paid me the value of the prize. It went in about six months; there were so many round me. Curiously I won the prize on the very day my fourth daughter was born," and as he took up professional cadging after that, he has never laboured since. However, he has been able to keep his family in comfort, to pay rent for a flat in a respectable quarter, to live up to about Rs. 600 a month and is a striking example of what can be done in Calcutta with a plausible tale and a knowledge of character.

It is said that his life would be happy were his wife not such a nigger-driver. He has to go out in all weathers, and the fact that he won such a lot doesn't count. He has to bring money home in fair, or stormy weather, whether he finds soft or hard hearts, chumps, or meets acquaintances who know him far too well.

One of the things Calcutta has against him is this. When he won the prize he went in for dogs, importing them from England, and paying such sums that the price has never since gone down. The result is that it now costs less in Calcutta to get married, than to buy a decent dog.

When people part with their hard-earned rupees to Aerens, they can hardly be aware that

they are helping a man who won a small fortune and went to the dogs with it, in more ways than one. The loafing profession may be unrecognised, but it offers possibilities to plausible twisters, undreamed of by the fools who believe they are doing good when they give money away. Every country has its cadgers, but few of them have won prizes in the Calcutta Sweep.

LOTTERIES, SWEEPS, AND BETTING.

On the 18th October, 1826, the English State lottery, which had been carried on for nearly three centuries, was drawn for the last time, and it is difficult, after the lapse of a century, to judge how far those people who declared the lottery to be a fountain of crime and misery were in the right. Nobody can assert that gambling has decreased or that gamblers make worse use of their money than other people, and if the State is run on taxing the vices of drink, opium, tobacco, tea, coffee, and overeating in the shape of chocolates, why not add another? One more hole in a sieve makes no difference—for nothing can check that which is a necessary antidote to the dullness of modern life. People are doped with law, order, and the respectability around them and were there no racing there would be an epidemic of crime which would stagger English complacency. A Bishop is credited with

saying that while everybody who goes to the races is not a rogue, all the rogues go to the races. and, of course, feel quite at home. Moreover, what would become of the millionaires who run the evening papers? If a vice cannot be stopped, a wise Government should see that it is so regulated that the exchequer of the country benefits. Lotteries might well be used as a means to an end, even if they threw out of work the gangs of scoundrels who infest racecourses, blackmail bookmakers, and stop at nothing from cardsharping to organised murder. Yet when you come to think of it, while there may be indifferent company on racecourses, gambling, like learning, travel, or joining the Salvation Army, takes one into indifferent company. It is more instructive than preaching, for few listen to sermons. more widely spread than any other social defect and it ought to pay tribute to the Government.

The extraordinary feature about betting is that while everybody knows that it is a contest with unscrupulous, organised and individual cunning, it does not deter those who are keen on the game from pitting their own cunning against it. Although betting is said to be a safe cure for self-conceit, their egotism never fades: they spend every spare shilling in backing horses, keep it up until they die, knowing quite well that the raucous-voiced gent in a carpet-pattern

suit, or the man with hooked nose, thick lips, and flat feet trading under a Scottish nom de guerre, will pouch the lot. Well, there are men capable of looking for blackberries outside the Bank of England.

For many years Colonel J. Binning, C.I.E., promoted Sweeps on English and Indian races for the benefit of the Bengal Masonic Association. perhaps the most honestly-run charity in India, which pays school fees for orphan children of Freemasons, irrespective of caste or creed. In spite of the fact that large sums were put aside for orphans yet unborn, the Chief Justice of Bengal, Sir Lawrence Jenkins, with the mentality of an Irish sieve which lets out the big pieces and keeps in the small, expressed fear that something might happen which would bring Masonry into disrepute, and he therefore insisted that they were stopped. Probably Sir Lawrence Jenkins was unaware that the first Masonic Hall in Calcutta was built in the 18th century with money raised by lotteries—one in particular where Rs. 4.00.000 was given in prizes. In those days lotteries combined all the advantages of the Joint Stock Company System, the Fancy Fair, and the Public Loan of the present day, and nobody was damaged, mentally or morally. There was quite as much Christian charity in taking a share in a Philanthropic Lottery, with the chance of gaining a lakh of rupees, as in buying a ticket for a Charity Ball with the sole idea of an evening's amusement.

Whether Sir Lawrence Jenkins, or the Bengal Freemasons benefited by this effervescence of prudishness on the part of men who probably never missed a race meeting or a good thing on the Stock Exchange is impossible to prove, but there always will be moralists who delight in slaughtering harmless irregularities, even those devoted to the cause of doing good to children unable to help themselves. India has ever been, and ever will be a land where the exalted, and those who consider themselves the salt of the earth, think and act as though the people of the world are like themselves, never out of their best clothes.

Efforts have been made to stop the Calcutta Turf Club Sweeps. In July 1923, Mr. H. Barton, in the Bengal Legislative Council, asked two questions about them; he must have acted against the wishes of his constituents for all the hopes of the Eurasian Community rest on "When I win the Derby." One could wish they had more to hope for. The London Daily Mail raised its powerful voice against suppression on the grounds that it is one of those little flings enjoyed by countless people who are not gamblers,

although one might feel a bit curious about the finer points of that definition.

Bishop Welldon, before the House of Commons Select Committee on the subject of Betting, condemned the Derby Sweep, although he admitted that he once attended a protest meeting which was "the most ridiculous meeting I ever sat at in my life. There was nobody there—only a lot of old women!"

During the Bishop's examination he confessed to having made but one bet in his life—a shilling on a sculling race. One of the audience heard this and remarked to a friend, "By Jove! I wish I could say that!"

"Well," was the reply, "why don't you? He's just said it."

Yet one has to recognise that women are becoming confirmed gamblers, and, like men, regularly have their bit on a race. A year or so ago, my old Colonel, who for twenty years shared five tickets with me in the Derby and the St. Leger, even when long past eighty, looked forward to a win. The nurse who attended him sent his farewell message which foresaw the end of forty years of mutual regard, and after describing the gallant old gentleman's struggle for life, she concluded her letter with a pious—"I hope you did well over the Cambridgeshire!"

THE SECRET OF SWIMMING IS TO KNOW HOW TO TAKE CARE OF YOUR CLOTHES.

Railway men and sailors are said to win most of the big prizes, but the truth is that promoters of Sweeps win the greatest number. In a country like India where men are constantly on the move, scores of prizes are unclaimed. A man in Rangoon took a ticket in a Sweep promoted by a Light Horse Club and it was nearly three years before he found out he was entitled to Rs. 12,000; when he did he was too pleased to bother about kicking up a bobbery. It is not the business of a club to chase lucky winners all over Asia; besides, unclaimed prizes keep the flag flying over piles of unsettled accounts.

In the Grand National of 1929, when fortytwo horses started and but two came in, several Clubs in India refused to pay out on the third horse and kept the prize for their own benefit. Like the Negro stake-holder in a pigeon shooting match, it was decided that "As Jake had fired and missed, he'd lost! And as Pete had fired and missed, he'd lost! The money therefore becomes the property of the stake-holder." The niggers though could fight that out but it is hopeless to try to fight the committee of a Club.

HOW THEY DO THINGS IN SUNNY SPAIN.

The Illustrated London News of the 5th January, 1929, published a story about General Primo de Rivera, the soldier-administrator who kept Spain well in hand when it looked as if the Bolshevists were going to make another Russia of that sunny and beautiful country. He struck such terror into the hearts of Anarchists that many of them went to him on bended knees begging to be locked up, as the bomb and the dagger always seemed to boomerang back on themselves. It must have been unpleasant for Anarchists to find that as soon as they had done-in a goldbraided brute, almost before they could exult over it, two of their side went out in a similar way within twenty-four hours. Well, the General was lunching in Madrid in the summer of 1928 with Senor Quinones de Leon, Ambassador in Paris, when they decided to buy half a ticket in the Spanish State lottery, and go halves. The Spanish State lottery is the biggest Sweepstake in the world, and no more striking instance can be found of the way Fortune favours the brave. for each of these noblemen won £125,000, a portion of the first prize of half a million sterling.

The Spanish lottery organised in 1929 to find money to build Spain's University City had a first prize equal to £300,000. The second prize, £100,000 was drawn by an unsold ticket. So the lottery which backs both winners and losers, scored with a right and left barrel. There is something not quite attractive about those details. If the ticket was not sold why did it win a prize?

On the 22nd December, 1929, the English Sunday newspapers published Reuter's telegram about the Spanish lottery. It seems to make our efforts look quite puny by comparison and I take the liberty of quoting the telegram as it was circulated, in the hope that Messrs. Reuter will not look upon it as an act of literary piracy.

Madrid.

Sunday, 21st December, 1929.

"Amid intense excitement the draw for the great Spanish Christmas lottery was made in the Mint here to-day, and resulted as follows:—

First prize, £430,000, ticket No. 53,453 (Saragossa).

Second prize, £300,000, ticket No. 35,677 (Barcelona).

Third prize, £143,000, ticket No. 17,894 (Seville).

Fourth prize, £86,000, ticket No. 4,233 (Jaen).

Fifth prize, £57,000, ticket No. 23,770 (Madrid).

Sixth prize, £43,000, ticket No. 40,048 (Bilbao).

There were forty-one prizes in all. This year's lottery constituted a record for Spain. 3,000 more tickets having been sold than in any previous year. Many tickets were sold on the instalment system, and those who put up the money reaped considerable profit, much to the annoyance of the authorities.

Despite the bitter cold, a queue of hundreds of poor people, dressed in rags, had waited outside the Mint since Thursday morning in the hope that when the time came for admission to the building someone would be willing to buy their place to watch the draw.

The Madrid municipality supplied hot coffee and lighted braziers.

The ticket which won the second prize is believed to have been bought by a foreigner who was visiting the Barcelona Exhibition. Some workmen in a screw factory bought five-twentieths of the ticket which won the third prize. The entire ticket of the fifth prize was bought in Madrid by an unknown person through the intermediary of the Credit Lyonnais. He is believed to have been a foreigner."

Madrid in winter seems to be one of the chilliest places on earth. The wind blows off the the snow-clad Sierras cold enough to freeze the marrow in your bones. The local couplet tells the story.

"The air of Madrid it cuts like a knife,
It can spare a candle and snuff out your life."

But there is nothing of that when the Calcutta Sweep is drawn. The crowd watching the proceedings is generally dripping with perspiration, but they have a fine time with cool drinks and choice cigars, all supplied free by the Club.

Were people more confident that their interests would be looked after by the banks, they would speculate much more freely in foreign lotteries. As it is, comparatively few take them seriously enough to risk their money, but I remember one of the Morans, a tea planter in the Dibrugarh District, being handed a telegram as he dismounted after a chukkur of polo, which intimated that he had won £4,000 in a Spanish Government lottery.

Visitors to Havana learn with surprise that the President of Cuba is the best paid ruler in the world although his actual salary is but £6,000 per annum. Combined with, but part of the emoluments of office of President, is that of Chief of

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the State lottery which brings in an additional sum of £200,000 a year. Yet, were the truth palatable it could be said that his people feel less sore about giving him that, than taxpayers in other parts of the world feel when denied opportunities for indulging in State controlled gambling. Modern tax collectors are as ruthless as the old-time tyrants who every few years grabbed all the money a rich man had, for in the aggregate the results are practically the same. Perhaps the greatest danger lies in turning people extravagant by taxing them up to the hilt; when they find it is hardly worth while to save. the effect on the country is as disastrous as that brought about by gambling. In Cuba, at any rate, the taxpayer has a sporting chance of becoming a rich man himself, which prospect is denied those in more advanced countries who feel the tiger claws of autocracy just the same, even if they are hidden in the velvet glove of prudish Liberty.

When war was declared in 1914 I was in Lisbon, in a banana boat with a crowd of excursionists bound for the Canary Islands and Teneriffe. How enthusiastic the Portuguese were! Even those lined up outside the banks hoping to find a soft corner in the moratorium, forgot their troubles to cheer us. Unfortunately, most of the passengers, doctors, schoolmasters,

and comparatively well-to-do folk had not been educated in pride of race; they did not realise what a splendid heritage it is to be born British, and they received the cheerful goodwill of our oldest allies in a foolishly contemptuous manner. I shall never forget the obvious sincerity of our welcome in Portugal, and when it is remembered how that admiration has since turned to hatred, what a pity it seems!

One feels tempted to step aside from gambling to try to explain how it was the Portuguese soldiers showed up so lamentably during the war. To put it briefly, the reason was mostly due to three revolutions, one after the other, which removed the officer class from the army and left little but the untrained rabble, who, if they showed up the Portuguese, also acted as shocking testimonials for revolutions. The greatest use the Germans could make of them after taking them prisoner, was to send them back to throw the cost of their keep on the Allies. Yet what great things in the world of discovery and colonisation the Portuguese did when they numbered no more than a million!

As our stay was uncertain, we loafed about the streets of Lisbon, went to Cintra and other beautiful places, and, in a sort of way, settled down. A tobacconist persuaded me to buy tickets in a State lottery which was closing that evening and assured me that I should know the results before the steamer left. Suddenly, orders came for us to steam at 3 p.m., so after taking our time over lunch in an old fashioned hotel, we decided to walk to the ship. In the main street was a huge crowd, and amid great exfine hand crashed citement. а out with brass; everybody seemed blare of desert the bank doors to push, and laugh, and shout. The guide explained that when the lotteries were drawn, it was customary for the Governor to send his band to play outside the premises where the winning ticket was sold, and it did not take long to ascertain that my tobacconist was the lucky man. I pulled out my two pounds' worth of tickets; the guide looked and said something to the crowd who tried to make way, but the Portuguese are short and squat, and pack close, so that it was impossible to force a way through a dense mob of excited men and women. Meanwhile, my wife, sister, and three children. already imbued with the seriousness of war, were in a fever in case we missed the steamer, so with much reluctance I took a taxi to the docks and by the time we fetched up alongside, the vessel was casting off. After helping my party on to the gangway I settled with the guide and as a parting benefaction gave him my lottery tickets. With bared head, bent low, he thanked me

profusely while I hastened up the ladder feeling more than a little relieved to set foot on the promenade deck. Looking over the side, I saw Fernandez, whose length was taken in his breadth, making record time for the dock gates, evidently keen on drawing my winnings. I often wonder if he still shows tourists the long deceased bodies of the Kings of Portugal in their glass coffins, looking, in spite of all their finery, like over-ripe Stilton cheeses sprinkled with crystallized sugar. Perhaps too I sometimes feel curious about how much he picked up over my misfortune and if, while scratching himself inside sacred edifices, he ever remembers the name of his benefactor.

HOW THE SWEEPS ARE DRAWN.

One of the London papers thus described the actual procedure of drawing the Calcutta Sweep.

Two cylinders or barrels—one large and one small—are used for the draw. In the large barrel are the numbers of the tickets actually sold. Each number is printed on a slip of paper, which is rolled round, cigarette fashion, and placed within a small ring inside the barrel. The smaller cylinder contains the names of the horses left in the race according to the latest advices received from London, which are specially cabled out to the Turf Club on the night of the draw.

Prominent members of the Royal Calcutta Turf Club take charge of and control the proceedings, one of them frequently being a Judge of the Calcutta High Court, who acts as master of ceremonies. Both barrels are turned mechanically for about twelve hours prior to the actual draw to ensure the numbers being properly mixed. The barrels are kept turning, and at a given signal the senior steward presses a button, which stops them. Simultaneously with this stoppage, a mechanical arrangement inside each barrel forces one ring into a slot arrangement, and a piece of rolled paper in this ring falls into a little box in the barrel. This is the number of the lucky ticket, and in the other barrel a similar contrivance releases a paper bearing the name of the horse which that number has drawn. follows another spell of turning both barrels, and the process of dropping out little bits of paper is continued until there are no more names left in the barrel. Chartered accountants make a note of the numbers and the corresponding horses.

According to the London Daily Chronicle the Stock Exchange Sweepstake is drawn differently. A system of six revolving discs, similar to roulette wheels, are on a board, the first being lettered from A to J, the others being lettered from 0 to 9. When the first disc was spun the pointer stopped

at a letter. This was the series letter. The other five discs were then spun almost simultaneously, and the five numbers recorded formed the complete number, against which a horse had been drawn in the ballot box.

That seems simple and efficient enough yet it took five hours, from 4 p.m. to 9 p.m. to put through, and then the next step was to tell the winners, and if what they said when they heard the news could be collected, there would be enough matter for an anthology of surprise, delight, and plans for the future.

AN UNREGISTERED UNLIMITED UNRELIABILITY COMPANY.

In 1901 with but one ticket bearing the nomde-plume of "Dorothy Dene," Hart, a Calcutta man drew Handicapper, second favourite in the Derby, the winner of the Two Thousand Guineas, and for a few short days found himself really popular. Dan King of the Delhi and London Bank, acting for a syndicate, offered Rs. 22,000 for the chance. Hart was prepared to take that for a half share, but he was assured that the horse would be nowhere, that the syndicate was buying merely to hedge, and King's orders were to buy every starter at a price. Of course Hart didn't believe that, and friends encouraged him to stand by his luck, fortifying him with the old proverb that the fittest horse wins the Two Thousand Guineas, the luckiest horse wins the Derby, and the best horse the St. Leger. Then Harry Norton bought a quarter share for Rs. 10.500. who believed in omens foretold a fortune for both, and in regard to Norton they were right for he eventually became a millionaire. When a very rich man he went to the war and did good service in France, while in his declining years, he settled in Bournemouth, growing very charitable, and taking under his wing those whose sole inducement to longevity was an old age pension, or the alternative of a shelter in the local workhouse. If winners of Derby Sweeps turn mean, losers like Harry Norton grow more generous.

When the news of Hart's good fortune was known, he sprang into something between a celebrity and a notoriety. Many called to tell him that nobody better deserved good fortune. Those who made a comfortable living out of charity thought it worth while to tell him that those who give to the poor lend to the Lord. Others, more practical, scornfully asserted that a fool and his money's soon parted. The number of aged parents who were not expected to live, and to whom a good doctor would mean so much, staggered Hart. So did their sons when they talked about the way they stinted and starved so

as to send the old people something to make them happy. Women, "More pleased than if I'd won it myself" with unblushing modesty poked him in the ribs and tried to put a coy look into experienced eyes. When nothing happened they sadly explained that "You know I'm not like a lot of other women!" forgetting, poor souls, what a lot of women there were about like them. High Court Judges were curious to see how Hart stood up to it. Men from upcountry called specially to see if anything could be done to stop the winner from drinking himself to death. Hundreds must have looked forward to agonising details of a martyrdom to delirium tremens, but the truth was that Hart was like a cocoa firm in war time -out to do more business than ever with friend or with foe. Perhaps all that can be said is that most of the callers, puddle-sellers, blue-sky merchants, opportunists, and life-long scroungers, were merely out for a bit of sentimental arithmetic.

It would be difficult to find one so little interested in racing as Hart, yet during that brief spell, he was consulted on Turf matters as though his life had been spent in watching the starts during the early mornings, or in tracking abandoned females to the totalisator, to see the number they were backing. That is said to be a far more reliable way of picking up tips than anything the barber is likely to give you. In those days it was more difficult to place bets on the Home races than it is now; the population of the world was not so near being saturated with those who toil not neither do they spin round anything but starting-price odds, and Hart found himself asked to take bets on that, and other races. As he knew nothing about racing, he was easily persuaded to give starting-price odds, and with the luck of a novice, he won the lot. One sportsman came with a message of consolation, feeling sure that Handicapper would not win because:-"When I was a servin' of me time I knowed a bloke wot 'ad a dream as to how Spavin agoin' to win race. and а spent the whole day goin' round the pubs in Leeds and Oodersfield to find a bookie to put twenty quid on Spavin, but nobody wouldn't take him on. An' Spavin won at 100 to 1. My pal was agoin' to git married and he was so upset about it that 'e nearly broke 'is 'eart. Now I've 'ad a dream as to 'ow Revenoo is agoin' to win the Derby, and I'm in just the very same 'ole as my pal wot was in Oodersfield, because I can't find no bookie to take my bet. There's five of us in the chummery; the other four chaps knows about my pal, so they've joined in to make up four 'underd dibs. I lay awake 'arf the night

wondering if I could get you to do it. So properly certin' was I that Revenoo will just romp 'ome that it give me fever. I must be over a 'underd now, and I woke up with a 'ell of an 'eadache."

It was hardly worth while to tell him to take a couple of aspirates for it, but so easy to take his money, and the result was that, for him, Revenue was turned into expenditure.

Hart had just started business as a coach builder and the money gave him an opportunity for a short holiday in the Hills. While he was in Darjeeling, two Mahommedans called with a staggering order. They wanted eighteen conveyances—dogcarts, phaetons, landaus and barouches—for a new palace being built by the Nizam of Hyderabad. The news of this fine order was duly sent on and Hart naturally assumed that good fortune had not only knocked at the door, but had fallen into the passage.

As soon as the rains set in and the air cooled, Hart returned to Calcutta to find a shabby little fellow who said he came from the "Nawab" to fix up a meeting. The next day he took Hart to a house in Coolootollah Street, where, in a large, almost bare room, he was received by a magnificent old Persian garbed in snowy muslin, looking for all the world as if he had stepped out of one of Shah Jehan's picture galleries. With that

mixture of courtesy, dignity, and deference which constitutes so great a part of Oriental politeness, he talked like a chapter in the Arabian Nights. Oriental expressions are fascinating, and Hart was much impressed to find himself listening to parables gilded with metaphor, taking no offence when the fine old man asked if the business was his own, whether he owed the bank any money, had he a wife, and were there any "issues." Among Indians it is not considered rude to ask questions; after all, questions are seldom indiscreet although answers may be. While they talked. Mahommedans continually the room, fraternizing with the through the verandah. lolling defiling on and walls with floor pan supari. blatantly clearing their throats as though anxious to explain to a disgusted world how difficult they found it to bring up a family. They were the usual ill-mannered horde one sees hanging round Mofussil Courts and railway stations. who use verandah rails and posts as pocket handkerchiefs, and force one to thank God a thousand times that necessity does not compel you to see them too often. All loudly bawled for the Nawab and swaggered round the room while Hart, tolerant but contemptuous, sat without a punkah, dripping with perspiration, wondering what was going to happen.

Haste forms no part of the mental equipment of Orientals-slowly slowly catchee monkey -being one of their proverbs, but when they detected Hart growing tired of waiting, they explained that the Nawab had come a long journey and could not be interrupted, as he was saving his prayers. Why is it that Christians are always impressed with a statement like that? seem to be unable to understand that a Mahommedan can pray five times a day and act as though he never prayed at all, but, of all humbug, that about prayers carries most weight. Hart was impressed, although it did not occur to him that they spelt it with an 'e' and after a sticky wait of three hours, he was easily persuaded to come the next day.

The shabby little fellow called punctually, and there were the same happenings. Mahommedans walked aimlessly in and out, squatted on the floor, shouted at the tops of their voices, kicked off their slippers, spat on the floor, or sat cross-legged on chairs to scratch themselves, evidently proud of their manners. Then a young, intelligent looking man, well, but unassumingly dressed, passed through the room, gazing at the European with something like inquisitive contempt. The old Persian deferentially explained. He sat down and talked, but was obviously

suffering from drink or drugs, for his attention wandered. Then a new-comer, shouting for all to hear, suggested a gamble. The dissipated fellow demurred. He had lost twenty thousand rupees yesterday, and gambling was off; he was tired of it. Chaffed for his timidity, he consented to play and went for some money. During his absence, a pack of cards was arranged so that Hart could see how it was done. When the man returned, he slammed a cashbox on the table, opened it, casually showing thick bundles of notes.

In less than no time, and in a most childish way, he lost two thousand rupees, showing a deal of irritation when paying up. Cursing his bad luck he staggered out of the room. The winner, all smiles, light-heartedly threw a few hundred-rupee notes to the men standing round the door, winked knowingly at Hart, and walked off triumphantly.

The old Persian, who had sat throughout the gamble in stolid hopelessness, asked what Hart thought of it. Hart said it was barefaced swindling. The old man went on to say, "When the Nawab's father departed from this house of grief towards the mansions of immortality, he commended his soul to Allah and his son to me. Ever since then I have never slumbered in ease nor waked but in sorrow and anxiety. The wealth

of the Nawab was so great that it placed him above the law. Like a pearl in the shell it was beyond the powers of estimation, yet his son, of whom it was hoped he would open the hand of charity to the poor, gave himself up to wine and pleasure. His offences are great, and the punishment Allah inflicts is just. It must come, for he who rides on a tiger can never dismount. If you will call to-morrow this bud of friendship may ripen into a golden flower. May you never be tired!"

The next morning, while Hart was waiting, a broker called to collect money for a house in the Mofussil. The Nawab made out a cheque for something over a lakh of rupees. When the broker left, the Nawab lost some more of his wealth at cards and then asked Hart to play. Hart explained that he had come for an order for gharries, not to play cards, and most certainly not to swindle him as the other men had done. Ignoring this the Nawab again suggested a gamble, if only for nuts, stating that, "In my hand I hold a man who will give very large orders." As nothing happened he abruptly left the room. The old Persian returned. Hart asked about business and was assured that the order was all right. There was no need to worry. The Nawab says his prayers at this time, but he will pay you to-morrow.

In gentle tones the old Persian added:-"I have been providing food for my children for fifty years in the family of the Nawab. His father was a worthy man who spread the carpet of justice smoothly upon the face of the earth, and now the fruit of two gardens is within his reach. The sin of ingratitude never darkened the face of his fortune, and had I cared to lengthen my hands on his possessions I should not now be consumed with anxiety about the future, for I can see no way whereby I can receive even the mere mockery of my wants. You saw how he threw away a lakh on that house. He has six others, bought on impulse and he has never seen them. To strangers he gives anything; he buys what he needs not, but to one who has long eaten his father's salt he is niggardly to the degree of shame. Now that I am old, the star of my fortune has reached the house of adversity, and before I drink the sherbet of dissolution I see the fruits of my care torn from me and I am to become a beggar. Calamity was destined for me at my birth. The tempest of misfortune has overwhelmed me, and though the pure spring of loyalty should not be polluted with the ashes of indignity, necessity has turned my face. I have no one to look to but God, and God is far off. I see the flames of ruin arising on every side, but when I saw your face I knew that I was blessed

with one bright ray of fortune. An honourable Sahib could win some of this great wealth, so that when all is lost, he could allow me nine or eight rupees a month to keep me from begging for a few grains of rice. Your Honour, to whom everything is well known, is a pucca Bilati Sahib and if you will win ten thousand rupees from him I shall know that my life is safe in your hands."

Hart was much charmed and flattered, but again referred to business and said he would not mind risking a thousand rupees after the carriages were paid for.

"Ha! he is superstitious, and nothing will induce him to play with the money he has paid to anybody, but if you come here with three thousand rupees of your own money, I will borrow five hundred from the safe—at least two lakhs are there—you will win ten thousand and can return the five hundred. When ruin overwhelms the Nawab I shall know there is a pucca Sahib who will save an old man from appealing for charity with a mendicant's tin can. We are compelled to play the game of life according to the casts of fortune. Rakshat! May you be blessed by all who leave their shoes at your door!"

Full of sympathy for the venerable old man whose perfect silver beard compelled respect, and with a growing sense of avariciousness, Hart half condemned the drunken vagabond of a Nawab for spending his own money on himself. If that bazaar ragtag and bobtail could make thousands, why shouldn't he make a few for himself. Before he realised it, he had promised to call the next day with enough to help him double the Sweep money, and then, with that in hand, he could save the faithful old Wazir from that poverty which is the reward of loyalty and honesty.

Before Hart drove away Wazir blessed him. hoping that Allah would protect him against all evil, but once clear of the house, the magnetic influence of that old man seemed to fade. Hart began to think. Here he was, out to do business. and yet he was going to draw money out of the bank to play cards with a drunken Mahommedan. The thing was absurd, particularly so for Hart who hardly knew the difference between the trav of diamonds and a silver salver. And knowing that, he was pitting himself against a crowd of Mahommedans who had probably revelled in scoundrelism from birth. At that moment he was passing Lall Bazaar Police Compound and thought he might as well go in to have a bukh with Parawallah Johnson, a prominent Superintendent of Police, who heard his story and cursed for all he was worth. "Of all the septic fools in this world or in any other, you're one!" was the first comment Hart heard. "Don't you understand that you've been watched day and night ever since you came back? Couldn't you grasp the idea that the gharriwallah is in their pay? Haven't you a notion that he will tell them all about your visit here and therefore you'll not see that bunch again? Not one of them! You are a first class fool if ever there was one! Why you weren't drowned when a pup, absolutely beats me!"

Johnson began to reel off the names of Calcutta men who had been swindled by the same crowd, who originally came to Calcutta with the last King of Oudh and had never done an honest job of work in their lives. Not only did they operate in Calcutta, but they also worked all the large Indian cities, so that, if things became too hot in one, they went to another until things quietened down.

Several commercial travellers representing English firms had been induced to gamble and to lose their firm's money. They either disappeared or committed suicide. A livery-stable keeper was driven into the bankruptcy court before he understood that he was being swindled. When he found it out, matters had been complicated by most of the money being lost in Chandernagore, which meant trouble over extradition.

Wealthy Indians were tackled in a different way. As most of them when young are sensualists, the bait was a girl who, if she wasn't good, was good-looking and once the victim was in the coils he had to pay or feel sorry for himself.

Then Hart mentioned the matter to R. N. Matthewson of No. 1. Calcutta. He knew all about it. Thirty or more years before then he had been tackled in the same way by the same gang and in the same house. They let Matthewson win Rs. 800 before persuading him to draw Rs. 3,000 out of the bank. He drew a cheque, sent his peon to cash it, but before leaving the house to win the Nawab's money, he took the precaution to cut up newspapers to the size and bulk of ten rupee notes, then, placing a genuine note top and bottom of the bundle, he left the good money behind. On all his previous visits Matthewson had been received on the ground floor; this time they took him upstairs where he found six men seated on the floor. He was asked, "Did your Honour bring the money?" In reply, he pressed his coat pocket to show what was there, when they rushed at him. Matthewson was a strong and parsimonious Scot, so he put up no end of a scrap while fighting his way to a sweepers' staircase, with the crowd hanging on to him trying to get at his pocket. On the outer wall of the staircase there happened to be

a loose brick; he hit out with it which gave him a chance to run downstairs, while they yelled out to men in the courtyard to kill him. A durwan in the compound rushed at him brandishing a sword. Matthewson was a crank, and one of his idiosyncrasies was that he never wore a topi but always carried an umbrella. He lunged at the swordsman with that, and caught him in the eye, killing him on the spot. This gave Matthewson a chance to bolt into the street and to report what had happened.

In the subsequent proceedings, details of missing Europeans were brought to light. Matthewson said that their bodies were exhumed in the compound of the house. At any rate several of the gang were sent to the Andamans while Matthewson exulted over the fact that he had won eight hundred rupees and lost nothing. While boasting about this he so rubbed it into Hart for being a chump that they nearly came to blows.

Exactly as Parawallah Johnson had said, Hart saw no more of the Coolootollah mob. They faded out of sight. Then, one day, six years later, a well-dressed Mahommedan walked into Hart's yard—he was a prosperous business man then—followed by a sturdy fellow in ammunition boots, with a heavy stick such as a zemindar's peon carries.

There was the same story of a big order for Hyderabad. The Nawab who "in my hand I hold a man" was coming to Calcutta the next day. He was paying cash for twelve dogcarts for the Sahib logue, and six barouches for the Missi-baba logue. Hart, with old Matthewson's jibes and Parawallah Johnson's sneers still rankling in his mind, welcomed the man enthusiastically.

The goods were examined, pictures, and drawings were approved, and then they went upstairs to smoke cigarettes and talk.

Hart laboriously wrote down details in the order book, and was amiably chatting, when something prompted the orderly, who was waiting outside the office door, to throw himself downstairs five at a time. As it happened, the cashier, who had been for the police, was walking up and the man, as he "fled away," knocked him flying. Hearing the commotion the Mahommedan paused, listened, and looked round, while Hart thought he might as well have the name and address. Receiving no answer, he asked, "Is it No. 35, Coolootollah Street?"

Most embarrassed, the man made a pretext to leave, but a good grip of his ear helped him to examine the order book more closely, while Hart rubbed it in. "Your crowd made a fool of me six years ago. I was laughed at all over the place.

It's my turn to laugh now. But I'll give you a chance. Write down which you prefer—a damned good hiding, or be run in?"

Seeing what he was in for the Mahommedan turned abusive but a short arm jab or two checked any real flow of language, and the police called in time to save Hart from letting himself go.

The prisoner was first released on bail of Rs. 500 which, after the second hearing, was raised to Rs. 5,000. While proceedings were pending, Hart, who was in the Volunteers, was on guard of honour at Government House to receive the Viceroy, when he noticed his friend, the Nawab, driving in a barouche almost directly behind the Governor-General. It was evident that he went about in style when not on a swindling stunt.

Mr. Donald Weston, I.C.S., one of those level-headed, capable characters one only finds in Government service, and then far too seldom, was Chief Presidency Magistrate at the time. He accepted Hart's memoranda as pucka evidence.

On the last day of the hearing, the whole gang were assembled in the Police Court. Hart recognised the venerable old Persian, although he had dyed his snowy beard with henna and was dressed in dirty rags which made him look as if the long-feared destitution had already overwhelmed him. The Nawab Sahib, furtive as a sewer rat, sat uneasily on one of those wooden

bug-garages in the body of the Court, while his friends who won thousands and gave away hundreds, looked like sweepers on half pay. The other confederates were there too, but they no longer affected muslin shirts, gold slashed waist-coats, and poll parrot caps. They looked more like those dirty kazaks who, late at night, tout for female beguilers of darkness in crawling ticca gharries drawn by glandered horses.

Parawallah Johnson warned Hart to be careful, as they were sure to get even with him some dark night, so he thought it wise to carry the war right into their territory. Pointing them out in Court one at a time, he drew the attention of the police to each one, while they, under the leadership of the Nawab, who probably thought it about time to ring up Mecca, sneaked out like sick jackals chased by crows through the bazaar.

When a sentence of four months' rigorous was passed, Hart met the whole gang on the landing of the Police Court and, with a pungent fluency, cursed them in English and Hindustani, threatening that if he ever caught one of them near his place he'd murder him. Taken by surprise they made themselves scarce and Hart says he never saw one of them again.

Six weeks later the Chief Justice heard the appeal. He seemed to be prepared to act like the Irish mayor, who asserted that he was out to

discharge his duties without partiality on the one hand or impartiality on the other, although he did not create the impression that Justice is the treatment of people according to their desserts. He said that in all his professional career he had never heard such a scandalous proposal as to ask a man which he preferred, "A damned good hiding or be run in?" and with a sturdy, fatheaded sense of British justice he ordered the prisoner to be released.

Of course there were many who considered the decision of the Chief Justice a nasty jar for Hart, but there was nothing to be gained by broadcasting other details.

When the culprit was taken to the Presidency Jail, Hart's old sergeant-major happened to be the jailer, and he felt sure that the sentence would be set aside by the High Court. He therefore thought it a good idea to make sure of giving him something to get on with while the lawyers were skinning the friends outside. Tobacco was found concealed on the prisoner's clothing, for which the punishment was automatic—a dozen on the triangle. The day before the appeal was heard, more tobacco was discovered, and as true discipline knows no exceptions, a Burmese life convict, encouraged by seven-octave yelps of appreciation, laid on a full ration of the very best. By that time the confidence trickster began to

understand that the ways of transgressors can run on hard lines.

Four or five times every year something crops up about these people. Bill Gorrie, an insurance man, shot himself on his birthday through them. The bullet passed through his head and through his own photograph hanging on the wall. A chemist's traveller poisoned himself in one of the hotels after some heavy losses.

Then some Eurasians with a house to sell, discovered, when the bargain was practically completed, that they were dealing with the Coolootollah gang. One Sunday morning, the day appointed for the completion of the purchase. several men hid in one of the back rooms while three of the Nawab's suite came to sign the papers. When they were questioned, their replies were so unsatisfactory that the crowd in ambush came out, stripped, and scrubbed them under the arms with cactus. Before let loose they were painted bright green. When the paint was fairly dry, they were kicked out of the compound into the centre of a jeering crowd waiting outside, who pelted them as far as the police thannah, where they were protected until friends took them away.

One of our German merchant princes, not one of those who changed their names during the

war so as to save unpleasantness while making money, but a connexion, was swindled out of Rs. 25,000 and had to keep quiet about it although everybody knew and nobody was sorry. Some of our cutest racing men, the shrewdest in Calcutta, were also hooked and landed. Scores could tell interesting yarns had they the pluck to talk against themselves.

In 1924 a Mahommedan magistrate sentenced three bead gamblers, attached to the same gang, to long terms of imprisonment. The bead game is very simple. Fifty beads are shown and counted. Then the silly Nawab backs against the numbers being divisible by 4, something on the lines of fantan. He loses: the victim is drawn in and although he sees two beads taken out, and backs on 48, he finds there are but 47. These men were convicted of conspiracy to cheat, cheating, and abetment of cheating. They appealed to the High Court which set aside the conviction and sentence, and remanded the cases for re-trial when another magistrate sentenced them to rigorous imprisonment. They again appealed and were acquitted on the grounds that the prosecutors themselves were out to cheat, so the former Chief Justice had law on his side even if the magistrates had sense.

A few years later a trial which lasted six months was concluded when nineteen men were

convicted. They had rented a house at Rs. 500 a month where victims would be invited. A struggling physician would be told that a wealthy maharajah wanted to open a hospital which might be placed in his charge on a tempting salary. Men in business would be attracted with a story of a rich zemindar who was prepared to advance large sums at small interest, and place good orders in the bargain. Builders would be consulted about constructing a jute mill and in no case could they obtain an audience with the wealthy man under three days. The old Persian would find out all he wanted to know, draw them on to take an interest in the young rake who was squandering his fortune in the simplest way in the world, and they were lucky if they came away without losing money.

The procedure is always the same. The plausible old man, the grubby little scout, the crowd of bawling scoundrels, the gambler with the pack of cards, or the fifty beads, and the same fate for the man who objects to pay. The story has been burnished in every detail during scores of years and has been found good enough to support a large and dangerous gang all that time. On top of all that, they seem to get off scot-free because they plead that gambling is illegal.

If anyone living in one of the big Indian cities feels inclined for adventure, an attractive

advertisement will hardly fail to entice the attentions of this old established firm of swindlers. can hardly be recommended as a healthy pastime but there it is! A going concern established seventy years is worth thinking about. But, after all, there are others who ply their trade under the shelter of codes protected by legal intricacies entangled in the Courts, just as rascally, and not all Indians either. All our laws condemn robbery. but they respect the proceeds of robberies, and the gangs of Indians who live by their wits, prepared too to swindle, rob, or murder just as it suits them, seldom make quite so much as Europeans who have fewer scruples and greater knowledge of the windy side of the law. At any rate, the Indians never find their names in the Honours' Lists, which is something, after all.

This brings to a close a long, perhaps rambling, but a fairly comprehensive collection of ideas about sweepstakes and gambling. The records of winners of prizes in the Derby Sweep do not show that men take to drink or make bigger fools of themselves than other people. Great success is commoner than great ability, and meanness than is natural generosity. more there is money there will the thieves also. Whatever there may be said about gambling, that hand-to-hand encounter with Fate, it is no insignificant delight to tempt fortune. There is no excitement without a strain of terror; the charm of danger is at the bottom of all sport and passions, and perhaps the least disturbing to our social life is the pleasure derived from a shot at a sweep or lottery. It is something, too, when it comes to weighing-in after going right round the course, if one can say,

"I gambled high with life; the game is done, But who shall say if I have lost or won?"