

THE BANK BROKE MAN THAT THE



The last time I was staying down in Wellington, I was one day eating my lunch in a certain well-known restaurant, in company with Jarvis and Mathieson, two casual acquaintances. The talk turned on the prevalence of the gambling spirit in the colony—a subject on which there had been a good deal of writing in the Wellington papers lately. Mathieson, who is fond of moralising, took the talk into his own hands and made me restive with his wordy commonplace. So, out of a spirit of mischief, I started questioning his premises and denying his conclusions. I pooh-poohed his lurid pictures of the state of things produced by the gambling passion in Wellington and throughout the colony, and represented myself as convinced that people attended races in New Zealand chiefly for the pleasure of seeing the horses run, and that games of chance were never played in club or private house, for stakes that rose above a merely nominal value. Jarvis did not join in the talk, but as he ate his lunch he listened, and occasionally smiled. Mathieson waxed quite eloquent in his efforts to make me realise that New Zealand society, in all its few grades, was festering in the grip of a master vice. But his efforts had been conspicuously unsuccessful, as far as he himself could see, when duty called him, reluctant, back to his office. Duty, less exacting with Jarvis and me, allowed us to stroll down and have a smoke on the wharf.

"Good old Mathieson," said Jarvis, with his eye absently fixed on a couple of youths industriously not catching fish, "was just now speaking from hearsay, enlarged by his own virtuous imagination, but he chanced to speak truth even in his strongest statements. I can tell you, from personal knowledge, that, here in Wellington, a tremendous amount of gaming goes on both openly and secretly. The fan-tan playing of the Celestials is not in it with the merry gambling that prevails generally in society in this city."

"Though, of course, I was only 'pulling Mathieson's leg' by pretending to believe that the simple-minded folk of this colony scarcely ever think of backing their luck at the card-table or the races, all the same I'm persuaded," said I, "that this cry about gambling has been chiefly raised by the alarmist, who is too much abroad in these days."

"There's nothing of the alarmist about me," said Jarvis, smiling. "And, personally, I see no harm in gambling. Yet I assure you that what I have said about gambling in this city rather understates than overstates the case."

"Oh, come now!" I remonstrated. "You speak as if Wellington was dotted all over with gambling hells."

"Scarcely that," returned Jarvis, placidly,

"but anyone seeking a miniature Monte Carlo establishment in this town would certainly find a good many to pick and choose among between Newtown and Thorndon."

But I scoffed at the notion—what I really wanted was to prick Jarvis to the point of proving his words for I scent'd interesting revelations.

Naturally, finding my scepticism annoying, he tried to demolish it by giving me, with great circumspection, some details. But at length, finding these did not convince, he grew impatient and less discreet.

"Well, I don't suppose you'll refuse to believe your own eyes," he said. "Come with me to-night, and you'll see for yourself whether I'm talking rot or not. I've the entrée of a certain place into which I may introduce a friend if I answer for his bringing no one into trouble over what may come to this knowledge there." Jarvis looked me straight in the eyes. "I think I can answer for you?"

I gave him all the assurances he wanted. I do not violate these by writing down what I learned through him. I shall be careful to say nothing that could possibly lead to the harmful identification of any person.

That evening, about nine o'clock, Jarvis called for me in a hansom, and we were driven to a certain house in a pleasant part of the town. It was a large, comfortable-looking house.

"It has entrances from two streets," remarked Jarvis, casually, as we walked up to the front door. "Which is something of an advantage to its present owner and occupant, who every evening has what would be a conspicuously large number of visitors if they all entered by the same door."

The windows seemed all lighted and the strains of a popular waltz, inviting to young ears, floated out into the night.

"I suppose there is a dance on," said Jarvis. "There often is, for the girls are mad on dancing. Giddy young things they are, but without an ounce of harm in them. I'll go bail they don't suspect how their father comes by the money he lets them have to spend so freely. But I think the wife must know."

A smart maid-servant admitted us in to the hall and took our coats and hats from us.

"Our visit is to Mr Z—," said Jarvis, "but if Mrs Z— is at home, we should like to see her for a short time first."

So we were shown into a large, well-appointed drawing-room, in which were four ladies and a couple of men—one of these ladies was a very callow-looking lad whom an old lady seemed to be instructing in the art of winding knitting wool. The other was a

handsome young man, who was more pleasantly engaged talking to a very pretty girl at the other end of the room. I easily divined the girl to be a daughter of the house from her likeness to Mrs Z—, who was just then very graciously welcoming me as Mr Jarvis' friend. Mrs Z— was a well-bred, intelligent woman, with plenty of vivacity, and the half-hour we spent in her drawing-room was a distinctly entertaining one. As I took in the pleasant homely aspect of the room—the pair of lovers talking together in low tones on the distant settee—the kindly old grandmother with her busy knitting needles—the lady of the house making mild fun out of the debates of our legislators—at that afternoon's sitting—with the callow youth and a colourless lady of uncertain age helping to fill in a picture of comfortable domestic life, that must have its replicas in thousands of colonial homes—it was difficult for me to realise that, under this same roof, the master of the house ran a very successful gaming saloon—if Jarvis had spoken truth. Yet a closer observation suggested that there was not that placidity on the brow of the old lady which should have accompanied the click of her knitting needles; that, in the bright, quick talk of our hostess there was now and then a suspicion of nervous strain, and that the young fellow at the end of the room had not his thoughts wholly fixed, as they ought to have been, on the pretty girl by his side.

Presently the door was abruptly opened, and another girl, scarcely out of her school days, came, like a breeze, into the room. Her charming little face wore a pout.

"It's no manner of use trying to get up an impromptu dance in this house, mother, the men always sneak off to the smoking room and billiards," she exclaimed, with childish vehemence.

"Mairnie and I and the other girls have been doing our best, and Jeanie Durham has been playing the most ravishing waltzes; yet as soon as our backs are turned the selfish things slip away one by one."

Here she caught sight of Jarvis, and implored his assistance. He bared a firm refusal on his lack of dancing pumps. Only a conspicuous lack of youth on my part kept the eager child from asking me to help.

"Well, then, Mr Green can come," she cried. "You don't want to wind any more wool for granny, do you, Mr Green? Then there's Mr Ardvison, Hilda, you and Mr Ardvison should certainly be in the other room with us."

The handsome young man, glad of the interruption seemingly, rose at once from the sofa and came forward with his companion.

"I should have liked to stay and join you very much, Miss Nellie," he said, hurriedly. "But I can't to-night, thank you. And I've got to see Mr Z—, too, before I go."

"Oh, bother dad and you too!" said

Miss Nellie rudely.

While her mother reproved the spoilt child in a sharp little speech, her sister found an opportunity to murmur to young Ardvison.

"You are leaving me very early, Jack!"

"Dearest, I must!" My quick ears caught his reply.

"To-night decides whether you and happiness are to be mine, or whether—" he paused.

"But you are surely never going to speak to father to-night about—about us two?" she asked, surprised.

"I may—it all depends on my luck," and with this odd answer he turned quickly away and took his leave of his hostess.

A few minutes later Jarvis and I had her good-night and left the room. But we did not leave the house. He led the way to the back of the building, to a room at the end of a side passage. It was a billiard and smoking room combined, and was of goodly size.

From Miss Nellie's remarks I had expected to find it full of the defaulting dancers. But the only person in it was a pale, sharp-featured young man, in evening dress who was listlessly knocking about the balls on the table. Jarvis introduced him to me as a son of Mr Z—'s.

"Of course, Jarvis, you want to see the pater," said the sharp-featured young man. "But your friend—I hope he means to give me the pleasure of his company and have a try with the balls here?"

"Oh, no, nothing will suit his book but an interview with the boss," said Jarvis, laughing. "It's all right, Hubert—he's true blue."

Hubert shot a keen glance at me. "Oh, well, you know the way to the pater's sanctum, Jarvis," he said indifferently as he resumed his cue.

Jarvis crossed the room and stepped behind a stork-embazoned Japanese screen. It enclosed nothing but a small piece of the room and a long mirror fixed to the wall and reaching from the floor to the height of the top of the screen. Jarvis touched some spring in the frame of the mirror, and it noiselessly slid back, revealing an open doorway and a flight of steps leading downwards. He motioned me to go down, and followed at my heels, closing the mirror-door behind him. At the bottom of the stairs on the right was a heavy, baize-covered door.

Jarvis gave a peculiar tap on this, and it swung open, admitting us into a room brilliantly lighted by electricity. It was a low room corresponding in shape and size to the billiard and smoking room, which must have been directly above it. It had no windows, and probably had come into existence first as a large, underground cellar. Now, with its rich papers and hangings and carpet and various ornaments, a quick imagination was wanted to conceive the original cellar.

About twenty men of various ages were seated at a long, curiously-shaped table, in the centre of which was a cavity like

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