

HELL AND HAZARD: GAMING ROYALS, ARISTOCRATS AND THE ESTABLISHMENT

BY JULIAN HARRIS

In the second of three parts on the rich and eventful progress of gaming in Britain we reach the second half of the 18th Century, just as the 'gentlemen's clubs' begin to flourish in earnest. These were the preferred domains of the scions of the British aristocracy and political establishment, where their leisure was spent and, quite often, immense fortunes gambled in a day, amounting to many millions in current values. Most famously of all when William Crockford died he was estimated to have amassed £700,000 – a billionaire by today's standards.



It was in the second half of the 18th century that the "gentlemen's clubs" came into their own. They were able to offer banks which private parties could seldom match. If proof were needed of the real purpose of many of these clubs of the mid-18th century, the fact that the author Horace Walpole designed for Whites a coat of arms inscribed with a hazard table, dice and cards, would probably suffice. Ostensibly formed for political reasons, the two most famous were Whites and Almack's (later Brooks'). Whites was patronised by the Tory establishment. It was primarily a gaming club, not only to serve the preference of the members, but also to maintain that membership in the face of competition from Almack's, founded in 1764 specifically as a gaming club.

In 1777, a Mr Brooks built a house for the accommodation of Almack's, whereafter it became known by his name, as it continues to be today. In these and other clubs the scions of the British aristocracy and political establishment spent their leisure time and their fortunes. Gambling was so intense that the Earl of Oxford (formerly Sir Robert Walpole, the longest serving prime minister at 27 years) was said by Jonathan Swift never to have passed by Whites "without bestowing a curse upon that famous academy as the bane of half of English nobility". The principal games played were hazard and pharaoh, or faro, the former being a dice game, and the latter a card game which was popular because it was easy to learn, appeared to be fair, and was very quiet when played. That appearance was deceptive, since the game offered substantial rewards to the banker: of Lady Buckingham it was said that she "actually sleeps in the parlour with a blunderbuss and a pair of pistols at her side, to protect her Pharaoh bank". In 1797 she and other titled ladies were prosecuted for, and



convicted of, keeping a common gaming house. Their crime was running a Pharaoh bank.

Charles James Fox, one of the founder members of Brooks, preferred Pharaoh to any other game. In the official history of Whites, Bourke describes a typical night in 1743: "dinner say at 7 o'clock, play all night, one man unable to sit in his chair at 3 o'clock, break up at 6 next morning and the winner going away drunk with 1,000 guineas."

The prevalence of dice on the other hand may be demonstrated by the fact that when the floors of the Middle Temple hall were taken up in about 1764, amongst other things found underneath were nearly 100 pairs of dice which had fallen through the chinks of the flooring. They were about one third smaller than those now in use.

It was not just these games however that were played at Whites. The betting book of the club dates back to 1743, while the older book and other records had been destroyed in the fire of that year. The early ones had principally lives being pitted one against another, for example:

"February 3, 1743/4. Lord Montford bets Mr Wardour 20 guineas on each that Mr Shephard outlives Sir Hans Sloan, the Duchess Dowager of Marlborough and the Duke of Somerset – void."

"Mr J Jefferies bets Mr Stephen Jansen 50 guineas that 13 members of Parliament don't die from 1 January 1744/5 to 1 January 1745/6, exclusive of."

"November 14, 1746. Lord Montford wagers Sir William Stanhope 20 guineas that Lady Mary Cooke has a child before Lady Kildare and 20 guineas more that Lady Mary Cooke has a child before Lady Fawkener."

"January 14, 1747/8. Mr Fanshawe wagers Lord Dalkeith one guinea that his peruke (wig) is better than his Lordships to be judged of by the majority of members the next time they both shall meet."

The practice of gambling on the lives of others was brought to an end by further legislation in the shape of the 1774 Gambling Act which made it illegal to purchase insurance on another's life where the policy holder had no recognised insurable interest, thus limiting the extent to which human life could be converted to a commodity.

Brooks was notorious for very high gaming, and at levels that would not be seen today. On one occasion Lord Robert Spencer contrived to lose the last shilling of his considerable fortune given him by his brother, the Duke of Marlborough.

>> DURING THE LAST QUARTER OF THE 18TH CENTURY, THROUGH THE PRINCE OF WALES' REGENCY AND ACCESSION AS GEORGE IV, GAMING REACHED ITS ZENITH...NEVER HAS THERE BEEN A TIME SINCE WHEN THE WHOLE OF FASHIONABLE SOCIETY, INCLUDING MOST OF THE ARISTOCRACY AND THE GOVERNMENT, INDULGED IN GAMING. NOR HAS THERE BEEN A TIME SINCE WHEN THE AMOUNTS STAKED HAVE BEEN SO GREAT. GAMING CLUBS WERE AT THE PEAK OF SOCIETY, AND NOWHERE WAS THIS MORE APPARENT THAN AT CROCKFORD'S CLUB. >>

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General Fitzpatrick being much in the same condition, they agreed to raise a sum of money in order to run a Pharaoh bank. The members made no objection and, as is generally the case, the bank was a winner, with Lord Robert bagging £100,000 as his share of the proceeds. He retired from play, and never gambled again.

The lowest stake at Brooks was £50 and it was a common event for a gentleman to lose or win £10,000 in an evening. Sometimes a whole fortune was lost at a single sitting. In today's values, these would be a minimum stake of almost £4,000 and a loss or win in an evening of well over £1m. On one occasion Stephen Fox sat down with £13,000 and rose without a farthing. His brother was Charles James Fox, then Prime Minister, and the great rival for office of William Pitt. Noting in February 1772 that Fox did not shine with his usual great oratory in debates in the House of Commons, the writer Horace Walpole observed that the cause could hardly be wondered at since:

"he had sat up playing at Hazard at Almack's from Tuesday evening the 4th til 5 in the afternoon of Wednesday the 5th. An hour before he had recovered £12,000 that he had lost; and by dinner, which was at 5 o'clock, he had ended, losing £11,000. On the Thursday he spoke in the above debate, went to dinner at half past 11 at night; from thence to Whites where he drank until 7 the next morning; thence to Almack's, where he won

£6,000; and between 3 and 4 in the afternoon he set out for Newmarket."

His stamina, both financial and physical, was plainly remarkable.

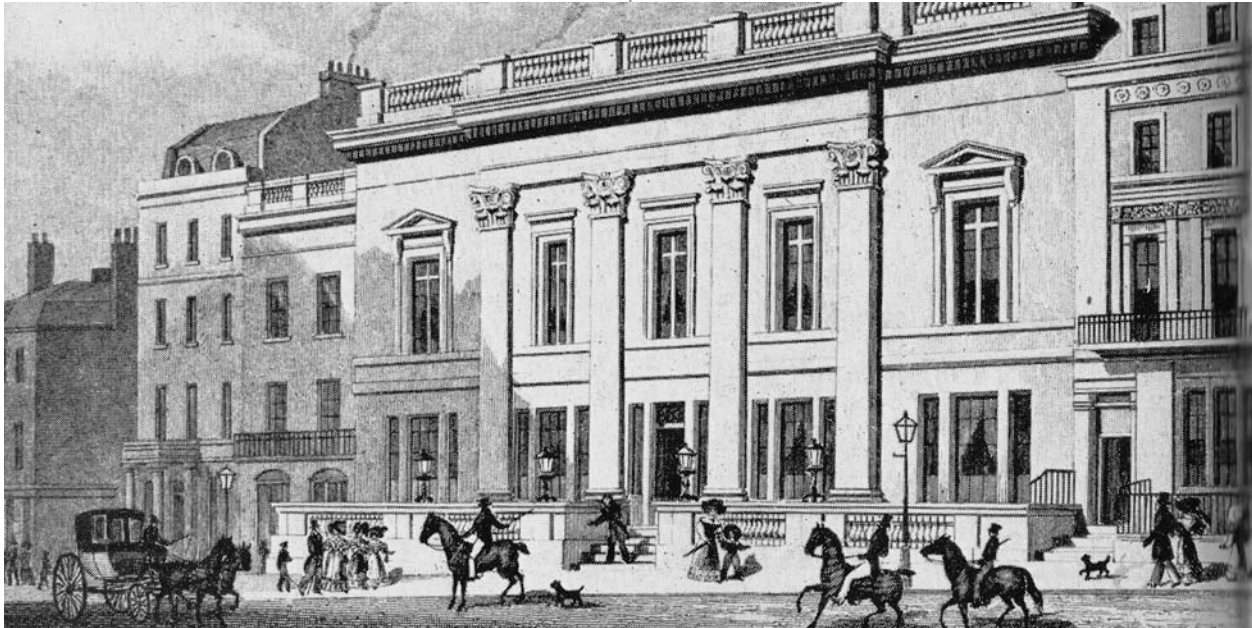
Even Whist was a game that could end in financial ruin; according to Captain Gronow, George Harley Drummond, of the Drummonds bank family, Charing Cross, only played once in his whole life at Whites, on which occasion he lost £20,000 to Beau Brummel, the famous dandy and friend of George IV. This caused him to retire from the banking house for which he was a partner.

REGENCY AND RUIN

During the last quarter of the 18th century, through the Prince of Wales' Regency and accession as George IV, gaming reached its zenith. Andrew Steinmetz is adamant on the point: "it seems that the rise of modern gaming in England may be dated from the year 1777 or 1778". There are numerous anecdotes concerning the frequency and depth of gaming at this time. By way of example, a contemporary wrote of Lord Hervey: "the beginnings of his life was spent in attending his father at Newmarket and his mother at the gaming table". (Williams (1962), 38). Even the Prince Regent was not immune.

According to James Grant, the editor of the Morning Advertiser, "everyone is aware that George IV, when Prince of Wales, was, as a common phrase is, over head and ears in debt, and that it was because he would thereby be unable to meet the claims of the creditors, that he consented to marry the Princess Caroline of Brunswick.Those debts, then, were the results of losses at the gaming table. He was an inveterate gambler – a habit which he most probably contracted through his intimacy with Fox. It is a well ascertained fact that in two short years, after he attained his majority, he lost £800,000 at play. It was with the view and in the hope that marriage would cure his perpensity for the gaming table that his father was so anxious to see him united with Caroline; and it was solely on account of his marriage to that Princess constituting the only condition of his debts being paid by the country, that he agreed to lead her to the altar."

Under the patronage of the Prince Regent, other clubs were established in the early years of the 19th century and by then, even those clubs founded for some other purpose, quickly included gaming in the facilities on offer. Never has there been a time since when the whole of fashionable society, including most of the aristocracy and the government, indulged in gaming. Nor has there been a time since when the amounts staked have been so great. Gaming clubs were at the peak of society, and nowhere was this more



apparent than at Crockford's Club.

John Crockford had been a fishmonger – a very successful one – with a shop near Temple Bar. This was probably the first purpose built gaming house or casino, designed and built by Wyatt in 1827. A writer in the *Edinburgh Review* commented that: “it rose like a creation of Aladdin’s lamp and the genies themselves could hardly have surpassed the beauty of the internal decorations, or furnished a more accomplished maitre d’hôtel than ude.”

Crockfords became the rage, and the world of fashion hastened to enrol. The Duke of Wellington was a founder member, and the Club’s first chairman, although unlike Field Marshall Von Blucher, the Prussian commander at the Battle of Waterloo, who repeatedly lost everything he had at play, the great English Field Marshall was never known to play heavily at any game, except of course war and politics. The *Edinburgh Review* noted that card tables were placed, and Whist played occasionally, but commented that “the aim, end and final course of the whole was the Hazard bank, at which the proprietor took his nightly stand, prepared for all comers.” It concluded that “many a ruined family went to make Mr Crockford a millionaire, for a millionaire he was in the English sense of the term, after making the largest possible allowance for bad debts. He retired in 1840, much as an Indian Chief retires from a hunting country when there is not enough game left for his tribe, and the Club tottered to its fall.”

There are many stories told about Crockford and its eponymous proprietor, but it is said, for example, that in 1847 he was told to return to Prince Louis Napoleon of France (the future Emperor Napoleon III) £2,000 which a cheat had obtained from him within the Club.

The death of Mr Crockford in May 1844 is mentioned in a contemporary journal of Mr T Raikes, who rather unflatteringly wrote: “that arch-gambler Crockford is dead, and has left an immense fortune. He was originally a low fishmonger in Fish Street Hill, near the Monument, then a ‘leg’ at Newmarket, and keeper of ‘Hells’ in London. He finally set up the club in St James Street, opposite to Whites, with a Hazard bank, by which he won all the disposable money of the men of fashion in London, which was supposed to be near to millions”. Apparently his death was

accelerated by anxiety about his bets on the Derby, but at the time he died, Crockford was allegedly worth £700,000, which in today’s values would make him a billionaire. (Part 3, CGI Q1 January 2009). [CGI](#)

REFERENCES

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- 2 Colson (1951)

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Recognised as a leading expert in national and international gambling and licensing law, Julian Harris is highly regarded by both operators and regulators throughout the world. He and John Hagan are the founder partners of Harris Hagan, the first UK law firm specialising in legal services to the gambling and leisure industries. He, John and other members of the firm have been at the forefront of those advising UK and international operators alike on the opportunities presented by the UK Government’s major reform of gambling law.

With over 20 years experience of gambling law Julian has advised some of the world’s largest gaming and entertainment industry corporations. He and his team have also advised trade associations, including the British Casino Association and the Casino Operators’ Association of the UK. Julian came to specialise in this area representing the Gaming Board for Great Britain (the UK regulator) for five years early in his career.

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