

A GAME OF BACCARAT.

You ask me why I never play cards for money, except whist, and then only for sixpenny points? Yes, there is a story, and one that may not be uninteresting at the present time.

You are, I think, aware that I was in the service before I succeeded to my cousin's title and property, a thing which I never expected. It is many years ago now since I passed out of Sandhurst, and was gazetted to the —th Hussars, then quartered at York.

I was too young to have many enemies in those days, but I had one, whom I call Stevens. There is no particular reason why I shouldn't give his real name, except that he is now dead. We had quarrelled freely at Sandhurst, and, to my intense disgust, I saw his name alongside of mine in the *Gazette*. He was appointed to the same Regiment.

To do him justice, he was a capital man across country, and a tall, good-looking fellow. And he had lots of money, while I had only a few hundred beyond my pay. But he was never exactly a popular man in the —th, in spite of his lavish expenditure. It was, in fact, a bit too lavish, and it was rumoured that his father was a wealthy stock-broker, who had begun by sweeping out the office.

Among the first invitations which I received when I joined was one from Sir George Chesterfield, who had been a great friend of my father's. At his house I was introduced to many of the best country people, but I chiefly remember his niece and ward, Miss Ethel Chesterfield, whom I was deputed to take into dinner. It was, I suppose, a case of love at first sight. I had been anxious to see her, for I had been told at mess that she had been the acknowledged belle of the previous season, and would undoubtedly be so of the season that was just beginning.

I saw her again pretty constantly at dances and in the hunting field. Just as I had satisfied myself I was making fair progress in her affections, Stevens appeared as a rival, and a most dangerous one. Like her uncle, Ethel was very keen on hunting, and an excellent horse-woman—and I soon had the mortification of seeing that Stevens was cutting me out. As I have mentioned, he was excellent across country, and he could afford to give prices for his hunters which were utterly out of the question for me.

But my hopes ran high again on the occasion of our regimental ball at Christmas. I was sitting out a dance with Ethel when she suddenly told me she was going to Monte Carlo with her uncle and aunt for a few weeks. It had only been settled that day; it was no good staying in England when frost made hunting impossible. Why didn't I go there too, she added; she had heard it was such a lovely place.

I got a fortnight's leave, without much difficulty. Just as my express was leaving York station, a man leapt into the carriage in a magnificent fur coat. It was Stevens. "Halloa," said I "going up to town?" "No," he replied, "better than that. I've just got a month's leave, and am off to Monte Carlo. Where are you bound?" I told him I was also going to the South of France for a few weeks. He smiled, and I almost felt that I could have killed him, and thrown him out of the window as the train whizzed along. So Ethel had told him as well, had she?

We agreed to meet and go by a particular train; there was no club train in those days. The only result was that we neither of us went by the agreed train, but both went by the one before; however, we pretended not to see each other, and occupied different carriages.

It was, I think, the third day after our arrival that we both dined with the Chesterfields at the little villa they had taken. There were only two other men there, both racing men, and old friends of Sir George's.

After dinner we played cards—first vingt-et-un, which was voted dull, and ultimately baccarat. Lady Chesterfield and Ethel both played.

The gambling spirit of the place seems to affect every-

body. I am sure that neither our hostess nor her niece would have dreamed of playing at York, but here it was a different thing. Sir George wouldn't let them play at the public tables, and so they both hailed this opportunity with delight.

For perhaps an hour the game went on quietly enough, no one had lost anything to speak of, Stevens and myself being, I think, the only winners. Ultimately, Stevens took the bank. Up to this time, we had been playing with a limit of five louis, but at Stevens's suggestion, the limit was withdrawn. I made a feeble protest, but I was myself a winner, and Stevens said, with something like a sneer, that I need not stake high if I was afraid of losing. This put my blood up, as you can imagine. I brought out my note-case, and found I had about £80 with me, of which perhaps £30 was winnings. It wasn't perhaps a very sportsman-like thing to do in a private game, but I called the bank, which was £50, and turned up my cards. They were the nine of hearts, and a ten. Stevens looked at his cards, and paid me. It was my turn to take the bank. I made it, £100.

Ethel was sitting on my right; Stevens took the place on the left of the dealer which I had just vacated. He brought out a pile of notes, called the bank the first deal as I had done, but lost, indeed, I won both sides. When the others had made their stakes, mostly five or ten louis, Stevens again called the bank, which now meant about £200. I protested to Sir George, and he agreed with me it was too much; but how could it be helped?

"Well," I said, "it's merely tossing double or quits; whichever way it goes, I shall close the bank after the next deal."

"I know £200 isn't much to you, Stevens," I added, "but it means nearly a year's income to me." Then we turned up our cards. I won one side, Stevens paid up and looked anything but pleasant; so did Ethel, who, much to my disgust, was following him. Everyone else was on the other side, and won, but their stakes were comparatively small.

I again mentioned that the next was my last deal. It was a repetition of the one before, except that I won both sides. Stevens had about £350 on the cards, Ethel another ten louis. There was a murmur when I turned up my cards, the nine of hearts and a ten.

"Bai Jove," drawled Stevens, "nine of hearts again. Funny, isn't it?" He counted out his notes with great care, making a long business of it. I shoved them into my case without looking at them, glad that it was over. On the other hand, I felt rather uncomfortable at closing the bank when I was such a winner.

"My bank," said Sir George. "Come out of it, my boy. What do you say to going back to the five louis limit? Has any one any objection? I myself think we had better."

"Anything you like," I said getting up. "I wish we had stuck to it all along."

I am afraid, however, I was secretly rather glad to have worsted Stevens, especially before Ethel. On the other hand, I knew she had been losing rather a lot to me, and was afraid that, like a woman, she would be angry with me in consequence. Well, I would buy her some little present to make us quits again.

I went to the sideboard to mix myself a brandy and seltzer, leaving my note case in Ethel's care, telling her to do what she could for me. When I returned to the table she gave it me back with something of a sigh. "You have won a lot," she said.

The next two or three deals I staked the limit, and lost each time. Then I took another note out of my case, and, to my amazement, a card came out of it, and fell face upwards on the table. Everyone saw it. It was the nine of hearts again.

No one said a word for some seconds, during which I felt my colour come and go and the sweat breaking out on my forehead. "Bai Jove," muttered Stevens.

"I didn't put it there," I stammered. Then I remembered that Ethel had had my case for a minute or two. But it was incredible that she could have done such a thing; still, how else could it have got there? I looked at her and saw she seemed very frightened. I didn't know what to think or to say.