

the banks in their turn got into the hands of the Colonial Government, which was then seated at Sydney. The local Government was at this period in the habit of depositing large amounts that accrued from the lands sales in the several banks of the colonies (which then included Port Phillip and New South Wales) and charging interest on these deposits at the rate of four per cent; but the Governor, Sir George Gipps, speculating on the soundness and permanence of the wonderful prosperity which the two great pastoral centres were exhibiting, and desirous of securing the largest possible share of that prosperity for the State, insisted upon having seven and a-half per cent as the interest on the Government balances in the Bank; and then, as these establishments were working against each other, his mandate had to be obeyed, under the penalty of a withdrawal of the Government funds from the refractory establishment.

Now, to enable them to pay this high interest and to make profits that would allow of favourable dividends, the banks had to increase their rates of discount, and

to take security for their advances and cash credits.

Extraordinary facilities had to be given to the banks to bring custom upon such high rates as they were compelled to charge. A rage for speculation set in, not only in country land and town allotments, but in sheep, cattle, and horses; and the most unbounded extravagance of living was in innumerable instances the natural outcome of so artificial a state of things.

Everybody bought land, without in the least idea knowing to what profitable account they would be able to turn it, buying at enormous prices, with the most visionary prospects, and all the while living up to a scale of domestic expenditure proportioned to the prospects they expected to realise. These men gave their acceptances and promissory notes for due payment to the banks, or mortgaged their houses and lands to one or other of the Loan and Trust Companies for sums far beyond their intrinsic value.

One Sydney house had purchased land in the Western district, about Geelong, and between Geelong and Melbourne, to the extent of upwards of £100,000, which, years after, was leased for £150 per annum.

The upshot of all this might have been foreseen, and was experienced at length in full force. There suddenly ceased to be a demand for town lands and country sections. The debts due to banks and other leading companies, as well as to private individuals, fell due; and, as a dire necessity, land and stock and other property of all kinds was forced upon a falling market to meet them.

There was a terrible panic, and cold ruin stared every man in the face. Every description of property declined as rapidly in value as far below the average of former years as it had been raised unnaturally above it. There was universal bankruptcy. And all this brought about by the arrogance, daring, and robbery of the early settlers in their endeavours to monopolise such a magnificent country as Port Phillip, and share it only among themselves.

The full crash came. A flock of sheep was actually sold at this time in satisfaction for a comparatively small debt at sixpence per head, while another flock, the property of a merchant, was purchased at one shilling and sixpence per head. The purchaser of this flock afterwards realised £250 more than the amount of the purchase money, for the wool, leaving the living carcasses to increase and multiply to the good of his bargain.

In a somewhat similar case, cattle, which had been bought at six guineas a head were sold at seven shillings and sixpence, and horses, the produce of first-class blood, that had cost from sixty to seventy pounds, brought only seventeen and eighteen shillings. Business dwellings in Melbourne which had cost over a thousand pounds to build, independent of the land they were erected on, sold for from £70 to £90. Produce of all kinds sold in proportion. The newspaper Press was but in its infancy, and very weak. One journal, the GEELONG ADVERTISER, had the courage to speak, and state why such a panic had come to pass. It shewed the gross delusion into which the whole community had fallen in supposing that the real and permanent wealth, either

of individuals or of the colony generally, could be greatly increased by any other means than by patient and persevering industry and economy. Every shilling that could be raised by any means whatever, whether by loan from private parties, from the banks, or from public companies, was spent in purchasing land from the Government. This money did not return again in public works of any kind, but was wastefully expended in extravagant salaries, and as the receipts frittered through one official hand to another became less and less at each transfer.

(To be continued.)

BY SNYDER.

No. XIX.

#### COLONIAL DAYS IN THE TOWNS BEFORE THE INFLUENCE OF THE NEWSPAPER PRESS WAS FELT.

I have written of the tremendous power the squatters wielded before the influence of the newspaper Press began to make itself felt. But great and many as were the abuses which sprang from this power, they were more than equalled by the tyranny exercised by the ruling authorities in the towns.

As illustrating the era of some seven or eight years before the discovery of the Victorian goldfields, I shall narrate a few instances which I was witness of. In the town of Geelong the Stipendiary Magistrate had been an old army captain in the Indian service. From India he went to Sydney, where he received an appointment which placed him in military command over the numerous gangs of desperate prisoners of the penal settlement of Norfolk Island, one of the most beautiful gems which rises, ever verdant and lovely, from the bosom of the Pacific Ocean. Why so enchanting a spot, hallowed by so many pleasing associations, should have been converted into an earthly hell, no one has ever been able to say. It was a caprice of the Secretary of State for the Colonies. For some years it was an island gaol for doubly and trebly convicted felons, men steeped and dyed in every villainy—whose souls and bodies were so deeply polluted that no moral influence which could have been brought to bear would probably have purified them, although, be it understood, neither religious nor moral suasion were employed. These prisoners never heard the voice of prayer or the exhortations of a minister of the Gospel. The triangles and the lash, the bayonet, and the musket, chains and dark cells and starvations were the influences resorted to to keep crime in subjection. Such were the sufferings these men were compelled to endure, that it was quite a frequent occurrence for one prisoner to murder another by the common consent of both, that one should be put out of existence, while the other would have the relief offered of a voyage to Sydney, where he would be tried, sentenced to death, and where he would go to the gallows singing songs of rejoicing. Captain Fyans, for this was the name of the officer in command over the prisoners, once told me that the warders and gaolers and soldiers, who kept watch and guard over the criminals, could never venture near them until they had been ordered to throw down their hammers and tools used for hard-labour work. To murder a warder by braining was a sweet revenge to these miserable, brutalised criminals. For a man to refuse to lay down his pick or his shovel when ordered, meant a bullet sent through his skull. On another occasion Captain Fyans told me that a gang of prisoners had mutinied and struck work after murdering two of the guard. His lieutenant came and informed him of the outbreak, when he ordered out twenty rank and file of soldiers, who, in obedience to their orders, marched to the men's quarters and shot down ten of the prisoners, besides bayoneting six others. The remainder of the gang were driven into their cells and placed in heavy irons. On the day the men were ordered to stand in a row, and every fifth one drawn, to be afterwards shipped for Sydney, where they would be tried and executed. The captain related an incident in connection with this mutiny with murder, which, were it not for all its horrible surroundings, would almost raise a smile. A huge Irishman, finding he was not a fifth man, and consequently would not have a trip to Sydney to be followed by a hanging, stepped forward, and making a salute, said, "Now, captain dear, let me be one of them; and shure, if you don't, it's a power of trouble

I'll be to you till you die, if I haven't the luck to die first." Then the enquiry was made, which fifth man would allow the applicant for the gallows to take his place? But, so eager were these for a short respite from their utter misery, by the opportunity offered for making the voyage, that no one, although at the salvation of his life, would consent. "Thin, captain," said the big fellow, "if you don't send me now, I shall not be long before I am sent, as I will murder the first man I have the chance, and that will be you, if I can do it." Captain Fyans told me that he knew the ruffian meant all he threatened, and so granted his request. The man was included, and went to his death, dancing from his cell to the foot of the gallows.

Can we, living in these days, picture such things to our imagination? But they were true nevertheless. A few more words about this island hell, and then I will show what connection it has with my reminiscences. "Usually," says Mr Bonwick, in his book of "Curious Facts of Old Colonist Days," "prayers were read once a Sunday at the chief prison. The convicts were drawn up, and one of the officers brought forth a prayer-book and ran over an exhortation or a supplication very much as he would issue the general order for the day. The known cruel and brutal character of the reader certainly did not tend to hallow the scene. I have been told by one who had writhed beneath

the lash on the island many years ago, that oaths and curses not unfrequently fell from the lips of him who had only just officiated as a minister of the Gospel; and that the responses of the congregation thus forcibly assembled were conveyed in smothered blasphemies. Very few women resided in this pandemonium. Crimes of fearful magnitude and atrocity were developed in a soil so favourable for the devil's work. Deeds which sunk the cities of the plain were of common occurrence, with every accompanying brutality. Violence reigned supreme. The cries and shrieks of a criminal under the lash as the flesh hung in ribbons from his back, and his feet rested in a pool of blood, resounded through the island, while the coarse laugh of the flagellator proved how custom bred indifference to the sufferings of others. No greater contrast could be seen than the awful wickedness of man in a region where nature had spread abroad her gentlest, sweetest charms.

When Judge Burton was sent to Norfolk Island to attend no less than one hundred and thirty cases of capital charges, he was utterly confounded at the exhibition at the trial which "revealed to the Court a feature of depravity, it might be asserted, no human judge ever had revealed to him before." He calls the place "a cage full of unclean birds, full of crimes against God and man—murders and blasphemies, and all uncleanness." Captain Fyans, commanding the prisoners at Norfolk Island, was subsequently made Stipendiary Magistrate at Geelong. He was a just man according to his own ideas of things. He had lived long years among murdering natives in India; he had been for years placed in command over gangs of criminals, the very worst that could be assembled in any one spot; and his idea of punishment for any class of offences against the law was the lash, the cold cell, the bayonet, and the musket. The law, fortunately, did not permit Captain Fyans to indulge in his proclivities; but his punishments were always very severe, and the evidence brought forward to support any charge was never duly weighed. His sense of honour and truth was that of "an officer and a gentleman," and this is about all that can be said of him. He was of the Episcopalian Church, and hated Dissent with all his heart and soul and strength. He was one of those military martinetes who never permitted himself to believe that any man could be charged with an offence by those placed in authority and at the same time be innocent. Associated with him as a subordinate was the chief constable, an old convict, who had obtained his liberty for capturing a bushranger. The method by which the capture was made was not considered in those days altogether honourable. He had tracked the bushranger to his mia mia, and waited patiently until he fell asleep, when the convict shot him through the back of his head. Throwing the body of the bushranger across his shoulders, he carried it to the guard-house, for which he was afterwards rewarded by a remission of what term of sentence remained for him to serve out.

Coming from Tasmania, he was appointed chief over the town and district of Geelong, and probably a greater ruffian in his way never existed. He had in his earlier days been a prize-fighter. Coupled with a huge frame, he possessed immense strength, which was only equalled by his ferocity.

Men in those days would come down from the interior with a full year's wages in their pockets, amounting to sums varying from £40 to £60, when, if they were found in the streets or even in the inside of a hotel or public-house room, unaccompanied by any known resident, they were hurried away to the lock-up, and the next morning would be charged with resisting the police, when without any defence being admitted, these unfortunate fellows would be sentenced to a three or six months' term of imprisonment. But not one of them ever got back so much as a shilling of the money taken from them when searched in the lock-up.

I may state that the watch-house-keeper, whose weekly pay was eighteen shillings, in two years purchased landed and freehold property to the value of two thousand pounds. This man's duty was to search prisoners when brought to the lock-up. What effects were taken from them were afterwards handed to the chief constable. How the booty was shared between these two I do not pretend to say, but I know that after serving as chief constable for some three or four years he became the proprietor of a large hotel.

One man, I remember well, who had been robbed by these two police officials of some eighty odd pounds in money lodged a formal complaint to the stipendiary magistrate, and received three-months' imprisonment for making a false charge. Every one saw the gross injustices, and the sickening inhumanities which were perpetrated, but none dare raise a protest.

Then the influence of the Press had not been felt.

One occasion, I remember well, when a police official had run in debt with a small shopkeeper for groceries. The account for these had been presented several times, and payment civilly requested. Weeks went on until the shopkeeper, then in but poor circumstances, threatened that, if the account was not settled, he should be compelled to apply for a summons. That night—I speak of my own knowledge—that night three constables broke open the shopkeeper's doors. One entered

the room where he was in bed with his wife, pulled him from out the bed-clothes, and in his night-shirt carried him off to the watchhouse, where he was charged with being concerned in a robbery which had been committed some weeks previously, of which crime the police were well aware he was as innocent as the Lieutenant-Governor himself. This tradesman was kept in gaol on remand for a fortnight, under the pretext of enabling the police to procure evidence which would lead to his committal. No such evidence was brought forward, and the tradesman was discharged after suffering infinite anxieties.

This stipendiary magistrate had a custom, when he entered the Court, of a morning of removing his chair from the Bench, and turning his back, would take it to the front of the fireplace. Here he would light his pipe and puff the smoke he inhaled up the chimney while hearing the charges. He would do it something after this manner.

Magistrate (in a gruff tone): Who have we here, Mr Carman?

Chief Constable: John Payne, your Worship, charged with being drunk and resisting the police.

Magistrate (puffing up the chimney, and then turning his head round): Looks a bad character, Mr Carman; let him go to gaol for a month.

Chief Constable: But he was very desperate, your Worship—fought very hard indeed.

Magistrate: I dare say, Mr Carman; am quite sure of it. Let him have two months' gaol instead of one. (Turns to the chimney and puffs up more smoke.)

Chief Constable (not satisfied with the sentence, which he considers too lenient): I have every reason to believe the prisoner has absconded from his lawful service, and he refuses to give me any information.

Magistrate (turning his head away from the chimney in the direction of the Bench, while he holds a short pipe between his thumb and finger): Send that fellow to gaol for three months. Take him away,