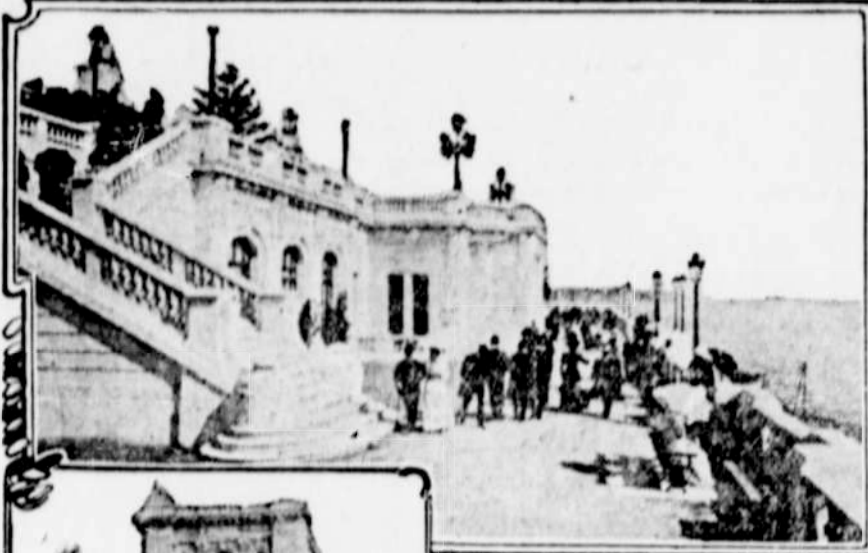
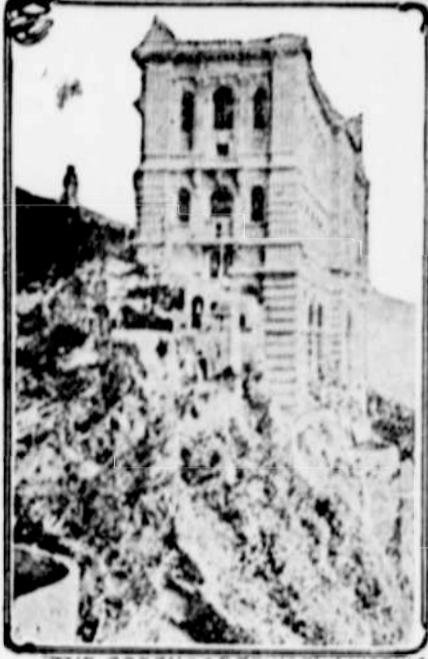


THE WAY OF MONTE CARLO



ON THE TERRACE AT MONTE CARLO



THE OCEANOGRAPHICAL MUSEUM

THERE is nothing easier in this world than to criticize Monte Carlo. Morally, socially, climatically—it is an obvious target. But from the point of view of administration Monte Carlo is beyond the critical range. For even the most carping can scarcely cavil at perfection, and that is the word that best describes the government of that empire within a principality, which is Monte Carlo.

Monte Carlo, be it understood, is the property of the Societe Anonyme des Bains de Mer at du Cercle des Etrangers de Monaco. The Bains de Mer exist, but the Societe Anonyme would possibly find difficulty in indicating their whereabouts. They form, in fact, a more than subsidiary element of a very mighty organization, which consists of the one Cercle des Etrangers in the world where roulette and trente-et-quarante are played under conditions which, while assuring the success of the bankers, assure at the same time the security of the player from anything even approaching fraud.

The roulette wheel is for any one to inspect. It has been photographed from every possible point of view. Its mechanism is too childish to need description—it is mechanism in its babyhood. As for the croupiers, were each one a Maskelyne or a Devant they could no more direct the fall of the fatal ball than that of the house of lords. As for the possibility of fraud at trente-et-quarante, that has been eliminated long ago—by the casino in its own interests. The packs of cards used in the game are specially printed, and once used they are burned. And from the moment of the printing to the burning they never leave the watchful eyes of the veritable array of employes, detectives, if you will, with whom the Societe Anonyme des Bains de Mer, in its own interests, as well as that of its patrons, surrounds itself.

Detectives Are Everywhere.

For one out of five of all the employes of the casino of Monte Carlo—and there are over 1,000—is more or less a detective, and with reason. Access to the casino, be it remembered, is free. One pays for it only once inside the gaming rooms, maybe, but that is one's own affair. Entry to the casino is one's own choice, and the authorities stand either to lose or win by it. That they win on the average is obvious; otherwise they would scarcely be able to pay £1,000,000 per annum in dividends. But, while they are content to win, they do their best to protect those who provide the winnings.

And while protecting the poor of Monaco, the casino helps those who would have helped themselves—if luck had willed it so. He who is fool enough to lose more than he can afford has only to make application to the office set apart for the purpose to be given a second-class ticket home, be the distance as great as that which separates India from the principality. Not that the casino gives as recklessly as their patrons gamble. Application for the ticket, as this free ticket home is known in casino language, is invariably followed by investigation. If the gambler has been of the big order, his stakes—and this has hitherto been known to the few—are carefully recorded by a watchful employe, and the amount of his winnings or losses each day is known to the authorities. He the gambler of lesser importance, he has none the less been noticed, and should he prove a loser a fairly accurate estimate of his losses is made by an employe. Wherefore, when application is made for the ticket the authorities are not easily humbugged.

There are some who still cherish the delusion that the "bank" at Monte

Carlo is there to be "broken," and that the sensational feat of which Charles Coburn, the music-hall artist sang many years ago is one really capable of accomplishment. As a matter of fact, the "bank" of Monte Carlo is anything but the fragile thing of some people's imagination. To "break" it consists merely in winning the cash allotted to each table at the commencement of play—£3,200 in the case of a roulette table, £6,000 in that of trente-et-quarante table, where the maximum allowed is £480, double that permitted at roulette. If the player be lucky enough to clean out a table—"break the bank" if you will—all that happens is that a further sum is fetched from the Casino coffers. He who boasts of "breaking the bank" at Monte Carlo might just as well pride himself on breaking the bank of England because a cashier of that institution ran short of gold in cashing his check and sent for a further supply.

But, then, there still exist so many delusions regarding this, the most famous casino in the world. There are people who believe that a croupier can be bribed to spin a certain number, that a ghostly hand is to be seen by the fortunate hovering over a certain table and indicating the manner in which the player shall stake, and that the occupation of a particular room in a hotel near the Casino brings fortune with it.

Percentage of Profit Small.

While the average gambler loses his money at Monte Carlo, there are many who leave winners. He who is content with a reasonable percentage on his capital and is possessed of a strong head and a will of equal power has a very fair chance in his fight with the wheels or the cards. The percentage taken by the Casino is small—very small in comparison with the terrible cagnotte of the baccarat table, or the even more impossible tax levied on him who is foolish enough to risk his money on petits chevaux or boules. As a matter of fact, there is quite an important number of regular and successful players at Monte Carlo—people who literally live by play. They are, needless to say, gamblers of the most careful class, players of systems, which reduce the possibility of anything but small loss to a minimum. But that they exist is not to be denied. There exists also in the principality of Monaco a certain few who draw regular pensions from the Casino—gamblers, once rich, who have lost all and their fortune on the board of green cloth, and upon which the authority has taken compassion. They are not, of course, allowed to enter the rooms, but the initiated can often point them out to one, mooning about the place and gazing with hungry eyes at the forbidden salles de jeu.

HE WROTE THE "OX" MINUET

Haydn the Composer, Writes Music for Butcher and Receives Beef as Payment.

There is no sensible reason for the titles attached to many pieces of music, some of them even classical selections. Most generally they are placed there as an attempt of some publisher to "boom" his stock and sell his goods. Then, again, some peculiar titles may have their origin in incidents about as important as the following:

Haydn one day received a visit from a butcher who said that himself and his daughters were admirers of Haydn's music, and as the young woman was soon to be married, he made hold to ask that the composer write a minuet for her wedding. Kind "Papa Haydn" consented and in a few days the man of meat obtained his music. Not long afterward, Haydn was surprised to hear this same minuet played under his window. On looking out he saw a band of musicians forming a ring around a large ox, tastefully decorated with flowers. The butcher came up and presented the ox to Haydn, saying that for such excellent music he thought he ought to make the composer a present of the best ox in his possession. Ever after this little composition was called the "Ox" minuet.—W. Francis Gates. Anecdotes of Great Musicians.

Inheritance.

"They say his father got his start in life by operating a three-card game at county fairs."
"I wonder if that accounts for the fact that he is a two-spot?"

FACTS FEATURES and FANCIES for WOMEN



NEW YORK.—The inconsistency of modern fashions is well expressed in the picturesque flower muffs that have lately appeared over the sartorial horizon. Nevertheless these unusual creations are considered among the daintiest accessories introduced in many a day. Frequently the muff is made to correspond with the covering of the parasol or its decoration. One of the prettiest flower muffs we have seen was made of rose petals in shades of pink running from the palest tints of Brides' roses to the softer tones of the American Beauty rose. The sunshade that accompanied the muff was lined with white mousseline caught across the ribs with narrow shirtings. The rather deep shade of pink silk forming the foundation of the parasol showed through just enough to give a lovely mellow effect.

Another charming outfit consisted of muff, parasol and hat in violet, running from the various purple tints to the pinkish shades of the lilac. The becoming little hat was fashioned after the style of the Brittany peasant caps, which furnish the inspiration for many plays on smart headwear just now. In this particular instance the cap covers the features almost completely. The crown is covered with violets and the little brim is faced with point venise lace in its natural color. Such hats require a pretty young face to bring out their best lines. Other models of this type are fashioned after the style of the Normandy caps and trimmed with numbers of tiny wings. One model boasted of as many as fifty of these wings hardly bigger than a hummingbird's.

Smart Vails of Raw Silk.

The smartest vails of the present hour of odd fancies are the raw silk



ones with meshes large enough that the end of the nose may pass comfortably through. Then again others are as fine as a cobweb, with a floral design traced over the surface. White, cream and champagne are the favored tints and the tracings, or rather the patterns are outlined with black. The designs are arranged in border effects, with the ends traversing the upper part of the veil.

Some of the snappiest little hot weather frocks for morning wear are made of Japanese crepe, such as was once used only in kimonos. These practical dresses are an important feature when it comes to laundering, for they may be washed in the basin and require little or no ironing. If the collar and sleeves have trimmings of different material, then it may be necessary to employ an iron for these particular parts. The crepe is found in a long range of colors, including many charming border patterns. The summer tourist with many long trips before her, stopping only briefly here and there, will do well to provide herself with a stock of crepe blouses; she will find them both practical and cool.

Just at the beginning of vacation time the striped silk skirtings are about the most popular item of the silk counter. These silks are washable, which makes them altogether desirable, and they come in a variety of different colors and markings. Stripes lead in favor, while checks and broken plaids in endless variations of design and color are too abundant to attempt to describe. Shirts of these silks are often ordered of the shirtmaker by the dozen and even more by women who do not

consider the cost of their wardrobes. They are so soft that they tuck into a little handbag for an over-night trip or go into numbers into the suitcase without danger of being mussed.

Midsummer Novelty.

One of the midsummer developments that might be considered a novelty is the use of striped skirts with plain little satin coats, cut on Directoire lines. Frequently bright tones are employed for the stripes and the plain coats—emerald green, coronation blue, fruit red and old rose and the like. A very stunning suit of the kind had the skirt of golden brown and white striped silk serge and a coarse net blouse embroidered with brown. The coat was of plain golden brown satin. The model in this instance was one of the open effects with a single huge rever. The opposite side of the coat showed a very large full frill of ivory tinted lace.

White flannel and white serge costumes stitched with bright colored silk and with hat, parasol, shoes and stockings en suite are the latest whim of a society leader whose clothes are always more or less out of the ordinary. This same young matron appeared at an uptown restaurant the other day attired in a white serge tailor-made stitched with bright green thread. She wore a becoming little drooping hat in the same shade of green trimmed with swirls of uncurled ostrich feathers arranged high at the back. Her long-handled sunshade was in corresponding color, and was mounted on a green glass stick that scintillated at every turn. The glass was cut in crystal effect. Her green suede pumps were decorated with big oval buckles in tarnished gold.

Dainty Lawn Party Frock.

A dainty and effective little frock worn at a lawn party was of cream-colored batiste of sheer quality trimmed very effectively with cretonne. The skirt was straight and scant, and gathered ever so slightly into a raised girdle. There were three narrow bands of cretonne near the foot, the bands being made up of a delicate rose and vine pattern. The bodice was a cunning little affair, fashioned after the style of the "baby" waist and finished with a gracefully draped fichu edged with double pelasse of white maline. The coat was of directoire style and made of the cretonne with old blue collar, revers and cuffs. The short tails or tabs at the back were lined with the blue and further trimmed with big buttons.

All the smart bags this season have handles of heavy silk cord from one to two yards long. Sometimes they are carried with the cord knotted or twisted into big loops, but the latest fad is to put the cord over the shoulder and allow the bag to come almost to the finger tips, so that it may be in place to open conveniently. Some of the novel bags are of dull gold lace, representing ancient designs. Others come in cluny and Irish lace effects made of metallic threads, and all are so immense that they look more like alabaster than anything else. Black and white stripes are liked for costumes in the same combination. Such bags are mounted on metal rims and have handsome clasps often set with colored stones.

In Neckwear.

Fads in neckwear are so numerous that one hardly knows which to mention as being smartest. Perhaps the most practical of the better collars is the one of Irish lace worn over another collar of exactly the same shape, which is of plain organdie. Some such collars have long fichu ends that tie across the bust or just below it. Fichus remain in favor and have given on end of easy drapery possibilities to simple little blouses. Many are very elaborate, being of fine handkerchief linen and handsomely embroidered by hand. Some of the younger girls are wearing their fichus outside their coats, securing the ends with a very long bar pin.

The liking for cerise, or cherry, as it is called by many, has not abated. When touches of it first appeared in the early spring it was thought to be merely a passing fancy, but now we see cerise trimming all kinds of gowns from the tailor-made to the elaborate evening frock. One of the latest uses to which the collar has found its way is in the separate collar and cuff sets of satin and worn with white serge or linen tailored suits. The collars are enormous in size, and likewise the cuffs. Pocket flaps, cravats and often the handbags, carry out the color scheme to perfection. We have also noticed such sets in reversible silks—plain on one side and striped on the other. They are very striking, whether made of the gay tones or of black and white piped with color.

Our illustration shows the latest novelty, a robe of white linen and "broderie anglaise," with underskirt and sash of black velvet.

Peru's Unique Cotton.

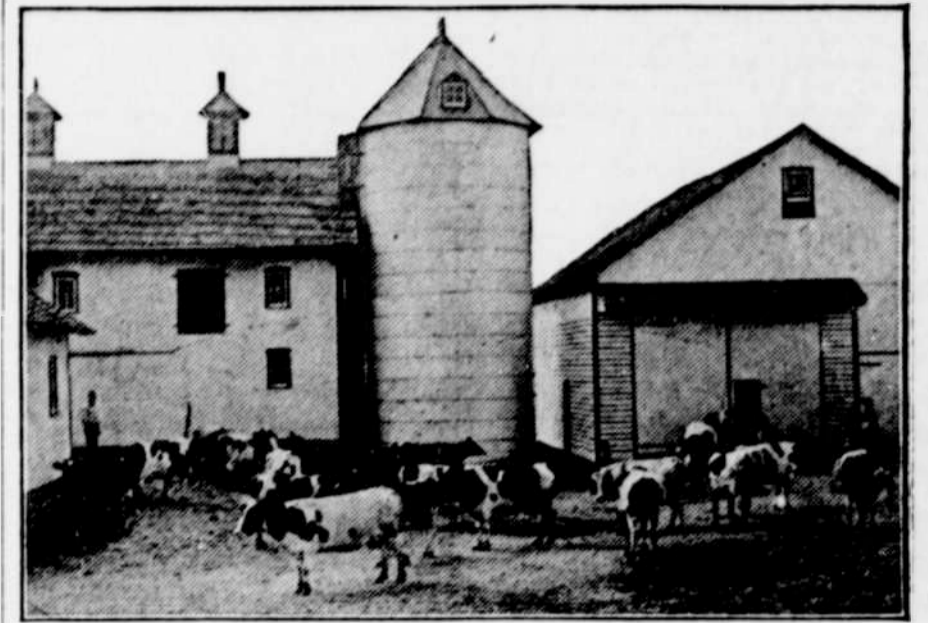
Peru is the country which now leads all nations in the production of cotton per unit of area and offers the best conditions for the industry. The remarkable fact about the native stock is that the fiber closely resembles wool and the entire crop is used in the manufacture of woolen goods. It is claimed that such goods are improved by the admixture. Peru is the world's only source of supply for this singular fiber, and its market price ranges ten per cent. above all other kinds.

An Old Story.

See the man! And the woman! The man needs to mend his ways and for that has the woman married him. Precisely. Will her sacrifice avail anything? Oh, no—not a blessed thing! What, then, does it all signify? Merely that mending is woman's work.—Dorothy.

HAVING ABUNDANCE OF SUMMER FEED OF GREAT IMPORTANCE

Dry Pastures and Burned-Up Hill-sides Following Drought of 1910 Teach Lesson That Should Not be Forgotten—Eloquent Though Severe Plea for Summer Silo for All Farms.



A Modern Dairy Silo.

The dry pastures and burned-up hill-sides following the drought of 1910 made a very strong impression as to the importance of having good summer feeding. It was an eloquent though severe plea for the summer silo and led to some splendid testimony in its favor. The drought "cut down the milk flow in most of the herds nearly 50 per cent., says a writer in an exchange. Not one farmer in a hundred had provided for this emergency by a good supply of succulent food that would make milk. It is the same old story over again this year. It seems to take a tremendous lot of pounding on the part of Providence, to get it into farmers' heads that a summer silo is a grand thing. The Hoard's Dairyman herd of cows had fifty tons or more of nice corn silage to turn to when feed grew short and they rolled out the milk nicely right along. Besides, they will keep at it. There is nothing like a supply of silage for summer use. It is close by and handy to the stable for use, when you want it. And furthermore it will produce more milk than any other kind of soiling feed."

This is the experience of all experienced farmers, who find that silage holds milk flow during drought even better than soiling. It is reasonable that it should. I recall the substance of a strong editorial in Wallace's Farmer, while referring particularly to the lesson of the 1910 drought, applies with equal force this season wherever pastures are used or cattle are fed. It is worth publishing again and I quote the following from it:

"The question we are constantly asked is, 'Will silage keep through the summer?' We are glad to be able to give a direct answer to this, not theoretically, but from personal experience. We built a silo on one of the Wallace farms and filled it in 1908, and made the mistake of building it too large. During the winter of 1908-09 the silage was not all used. Last fall we put in new silage on top of the old, and during the winter used out of the new silage, leaving the unused remainder in the bottom. We are now feeding that silage, and the man in charge an experienced dairyman, tells us that after the waste on top was removed, this two-year-old silage is as good as any he ever used; that the cattle eat it as readily as anything and eat more of it than they did during the winter."

This is in entire harmony with every farmer we ever heard of who uses summer silage. If silage will keep two years without any waste except on the exposed portion of the surface then it will certainly keep one.

"Some people say: 'We may not have another summer like this.' To this we reply that a period of short

pastures during July and August is the rule in all the corn belt states as this season and last have demonstrated and lush grass at this season of the year is a rare exception. Remember that seasons come in cycles of unknown duration, and the time of their coming is uncertain; that it has always been so, and it is safe to assume that they always will until the creator sees fit to change his method of watering the earth. Therefore, well-made silage in a good silo is just as staple as old wheat in the mill. There will be a waste of several inches on the surface, just as there is waste of several inches on the surface of the hay stack or shock of corn fodder; but a man can afford that waste, if he has the assurance that his cows will not fall in their milk or his cattle lose flesh even if there should be little or no rain for thirty or sixty days. When you put up a silo for summer use, you are going into a perfectly safe proposition, provided, of course, you build it right, and fill it properly."

It is well to remember that less silage will naturally be fed in summer than in winter and in order to keep the surface in fairly good condition at least three inches of silage should be taken off daily, where two inches will suffice in the winter. It will be found advisable therefore in building the summer silo to keep the diameter proportionately smaller. It is not possible now to get silage to tide you over the dry pasture season, but now is the time to get your silo for next winter and summer. Don't delay or you may not be able to get one at all.

Nest Egg Theory Dead.

The nest egg theory is out of date. There used to be an old-time belief that it was necessary to have the nest eggs in order to induce the hens to lay. There can be but one virtue in the nest egg, and that is to teach the hens to lay in particular nests, but the nest egg has no influence whatever on production.

Keep the Cop Clean.

A cow with a back that itches and burns with chaff and dust cannot be so comfortable as one that's groomed every day. When caring for your cows do not neglect their tails. Clean these clear to the end. A clean brush adds much to the appearance of a cow.

Hard Work Running Dairy.

The dairy farmer has the consolation of knowing that his business is never likely to be overcrowded. It demands too much hard, earnest work and close sticking to the farm to make it profitable for anyone who is not willing to put his whole effort into his work.

PROTECTING CHRYSANTHEMUM



A horticulturist of the Pyrenees has invented a curiously formed thatched protection or umbrella which is supposed to protect chrysanthemums from frost. Chantrier, the horticulturist in question, claims that he obtains particularly large and handsome flowers by reason of these covers. It may be that similar devices may prove of serv-

ice to the chrysanthemum growers of this country. At all events, his scheme is so cheap that it seems well worth trying.

Trees to Buy.

Always buy clean, straight trees with short stems, and even then do not be afraid to prune before planting.