

BY

SIR GEORGE NEWNES, BART.

PERHAPS there is no place of its size in the world that has been so much written about as Monte Carlo. Why, then, the reader will ask, after making this admission do we intrude yet one more article on this much-described spot? The fact is, it is so full of human interest, the scene of so much excitement and pas-

sion, that there is always something fresh to be said about it. Everyone likes to hear about the great gambling palace beautifully situated on the bright blue Mediterranean shores, with the glorious Alps for a background, and right and left of it the loveliest scenery of the Riviera. It ought to be the home of peace and tranquillity; instead of that it is the scene of terrible, if suppressed, excitement, and of poignant excesses in joy

and anguish; alas, the latter prevails sooner or later.

It has often been told how Monsieur Blanc, the founder, when somebody commiserated him upon the fact that a visitor had won many thousands of pounds, used to curl up his lip with a disdainful smile and, looking at the apparently lucky gambler, say, "It will all come back." And so it does. Everyone knows that the Casino takes something like 3 per cent. to 5 per cent. of the amount that is staked, reserving for itself always one chance in thirty-six, and in the case of combined numbers, more chances. But it is not only in this way that the huge annual fortune of something like a million pounds is made. If a suitable inscription upon the beautiful gambling palace were writ large over its portals, it should take the form of a little sentence of four words, "They will not go." So long as visitors are winning, their confidence in their system remains: they think that they at least have found out how really to break the bank; visions of untold wealth are before them, and they will not go! They only do so when their money is exhausted.

A clerk who had been for several years in a bank at Nice, which was largely used by gamblers, says that in all the time he was there he only knew of one case where a man left with any substantial winnings. He had come with £150, and was lucky enough to

make it £10,000, but was still luckier in being able to resist the temptation to go on; and he was the solitary instance in the knowledge of the bank clerk.

Talking of banking, there is a very curious state of things at Monte Carlo. The Government of Monaco made an agreement with a firm of bankers of the name of Smith that no other bank than theirs shall have premises in the Principality. As everyone knows, the Principality is a very tiny one, especially so far as its depth is concerned. About a quarter of a mile from the Casino towards the hills Monaco ends, and the territory beyond is French. Accordingly, the Crédit Lyonnais bought land just outside the Monaco boundary, and built a large bank upon it, sixteen

entrance steps to which, and the road in front, are in the Principality, the building itself being in France. Thus the Crédit Lyonnais has outwitted the Smith family, and made of none effect their agreement. That it was artful and clever no one will deny, but that it also was dishonourable many will be disposed to assert. The ethics of French banking houses are evidently not very high.

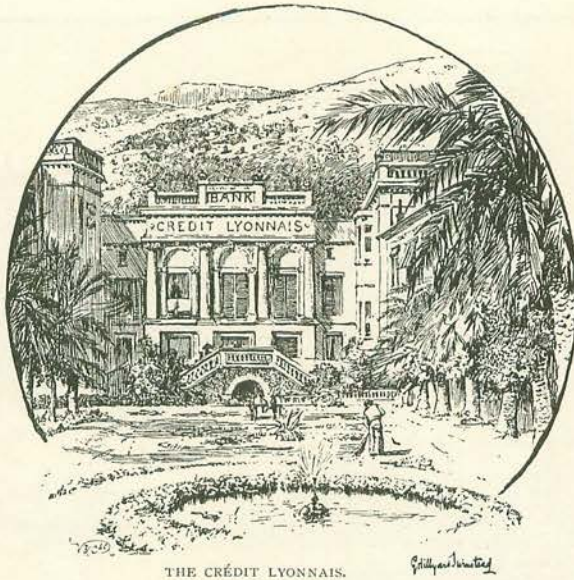
Having paid for a concession, the Smith family might reasonably hope to enjoy what they had purchased.

Representatives of the two banks attend daily in the large hall at the entrance of the Casino, and every now and then one sees some fortunate

gambler come out through the fateful portals and hand over large sums in safe keeping.

One evening a young German, between seven and eleven o'clock, won £12,000. There was considerable excitement over his luck, and he was cheered as he left the Casino. Having put the huge roll of notes into his breast-pocket, he walked across to the Café de Paris and sat down to a

champagne supper with several loose characters. "Surely he will be robbed," was the natural reflection, as he was seen to gulp down glass after glass of wine. "No," said one of the officials, "we shall keep too sharp an eye on him. No one will dare to touch that money in Monte Carlo. We shall have as many as half-a-dozen men shadowing him,



THE CRÉDIT LYONNAIS.

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SUPPER AT THE CAFÉ DE PARIS.

and he is all right as long as he stays here. If he were to go to

Nice or elsewhere, he would be followed and robbed, as we should look after him no longer."

The Casino administration employ, all told, nearly 2,000 people. Each of the eight tables makes an average profit all the year round of



ADMISSION CARD.

£500 per day. There are 120 croupiers in connection with the eight tables; they are paid 250 francs a month, in addition to their food. Some of them are inspectors, who receive 600 to 1,000 francs a month. Then there is a little army of guards patrolling round the buildings, as well as gardeners, attendants, firemen, upholsterers, and others. The Director-General, who controls this vast institution, is paid 100,000 francs per year.

The buildings and the Casino are said to have cost £1,000,000, and, near by, a Palace of Fine Arts has been erected out of the bank winnings. There is in the Casino, besides extensive reading and writing rooms, a magnificent theatre, which is kept up at enormous cost; also, a permanent orchestra engaged all the year round of a hundred first-class instrumentalists, and during the season the most celebrated artists are engaged regardless of expense—Van Dyk, Sarah Bernhardt, Monegasque, and others; as much as 5,000 francs have been paid for a single night to one of these performers. All this is absolutely free. In the first place there is a little formality to be gone through to gain entrée to the rooms. You must give your name and address, and obtain a card which will last you for a week, but the administration distinctly impress upon visitors the fact, by notices in the entrance-hall, that they reserve to themselves the right to refuse admission to anyone if they so

desire. They have certain rules about dress, but these are neither numerous nor strict. They draw the line, however, at gaiters, and some funny stories are told of men who, unaware of this rule, have gone from Nice and other places to find admission refused to them, and to put themselves in order have bribed waiters and others at the cafés to lend to them more or less ill-fitting trousers.

The lease expires in 1913, and it has been said that the Prince of Monaco has determined not to extend it, but as the shareholders are large property owners in the

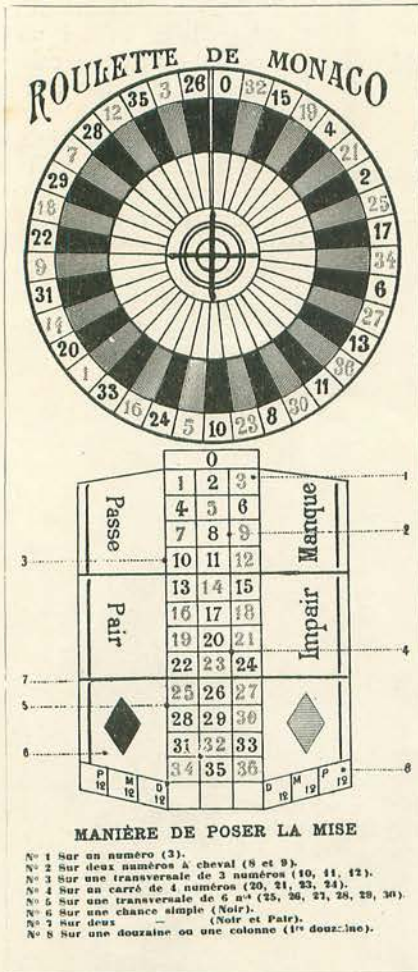
place, and as the bank pays all the taxes in addition to a sum of £50,000 a year to the Sovereign, it is shrewdly anticipated that His Royal Highness will not have the moral



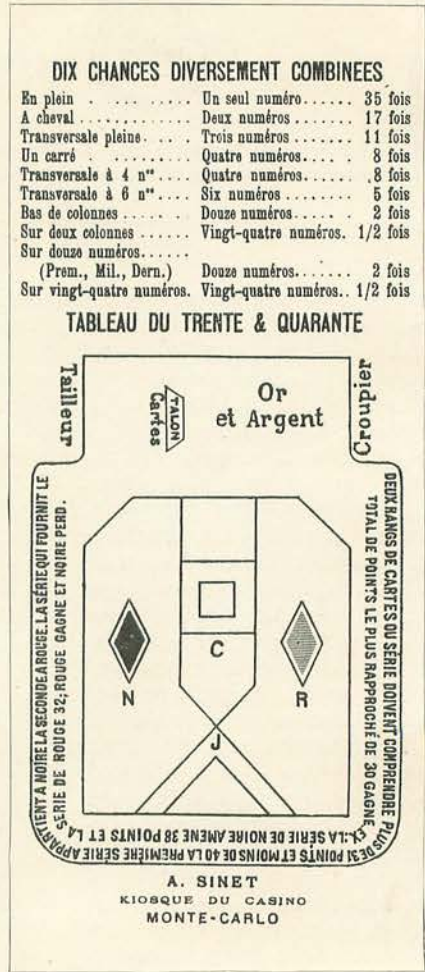
GAITERS NOT ADMITTED.

courage to forfeit all this for the sake of principle. Apart from the subsidy for the tables he is a rich man, and is married to a Jewish lady (the daughter of a wealthy banker), who brought him 20,000,000fr. Still, there is no one in Monte Carlo who seriously believes that the Prince at the end of the remaining seventeen years will shut up the Casino.

is twitching with excitement as the money comes and goes; the quiet-looking old lady, apparently cool, self-possessed, and dignified, whom you would think would be the last kind of person to be seen in such a place: all types, all ages, even very old men, whose trembling hands can hardly reach for the gold as it is passed to them, are there, spending almost the last hours of their lives



FRONT.



BACK.

For the information of the uninitiated, we publish a drawing of the roulette-table, and the trente and quarante. The first is decided by the spinning of a little ball, the second by the dealing of cards.

To those who do not care for gambling, it is most interesting to study character around the tables. The variety is endless. The fashionably dressed young woman, obviously suffering from the gambling fever, whose face

in this atmosphere. There is the man who has come with a large sum of money determined to have a big fling. He generally has seated by his side a pretty young woman. The true gambler has much superstition, and he thinks that to be accompanied and advised by a beautiful girl will bring him luck, and if at the end of the day he should prove a big winner, she will probably receive several notes of a thousand francs each.



ONE OF THE GAMING TABLES.

Then there is the man who tries to conceal his disappointment. Perhaps he is going in for a grand coup on a particular set of numbers. He wins the first time, and then puts all the money handed to him upon the same numbers. If he wins again he will have £500 to draw, and after a few seconds, during which the ball is spinning round and round, it is decided, the number is called out, and the croupiers sweep away his money. Lookers-on he knows are watching him, so he gives a sickly smile as though he would say, "It is nothing." Indeed, it is remarkable how, on the whole, the gamblers do conceal joy and sorrow. One young Englishman, who always bet on red or black and never upon the numbers, used to put a 1,000fr. note upon his favourite colour, and leave word if it turned up right it was to be left on with the winnings until he came back, and then he would slowly saunter round the room. As he came back to the table he might see that his note had gone, or that it had been added to by a dozen more. Five times one evening he took this curious round, and though he won during his absence, always when he got back the money had gone. So that he lost £200 in less than a quarter of an hour.

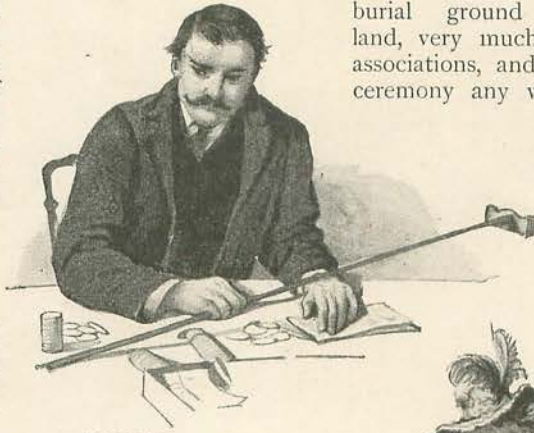
The persistency of many of the gamblers is tremendous. Having lost all the money they have taken with them, they telegraph to anyone from whom they think they can get some, with assurances that they are certain to retrieve all. As many as one hundred telegrams to different parts of Europe asking for more money have been sent off in one day from Monte Carlo. There are people

there who make a very good thing out of lending money at enormous interest to gamblers. There is one man, a waiter at one of the hotels, who plies that calling only for the purposes of usury. He gets to know something about the visitors, and if he finds that they are substantial people at home he offers to lend them money should they be unlucky at the tables. One man came out five times one day in order to get from the wealthy waiter a loan of £100 a time, and at the end of the day he owed for interest to the knight of the napkin £100 according to the terms of the loans.

It is popularly supposed that if anyone has lost all their money the Casino authorities will send them back home. This is quite true, but only in such cases as they have reason to believe that the person has lost a fairly considerable amount—£80 is the sum fixed; then they will pay a first-class railway ticket to any part of Europe.

By the way, there seems to be an impression that if the bank has lost a certain sum of money on a particular day it closes its doors till the next morning. This is quite untrue. The bank never closes between twelve noon and eleven at night, no matter how much may be lost. The song about breaking the bank at Monte Carlo is responsible for a good deal of misapprehension. Each table starts in the morning with a certain sum of money, and when that is exhausted the play is stopped until a fresh supply is brought from the strong rooms. The man Wells, about whom the

song just referred to was written, caused the play to be stopped at one table two or three times whilst replenishments were obtained. No one, however, has caused them to close a table for more than a couple of minutes. The actual reserve at the bank ready for immediate use is a quarter of a million of money, and they are fully prepared for any and every emergency that may arise.



A CROUPIER.

Suicides in consequence of losses at the tables are said to be of frequent occurrence, but it is very difficult to get accurate information as to their number. People who live in Monte Carlo will tell you that the numbers are very much exaggerated, and that they rarely occur. On the other hand it is, of course, to the interest of the authorities to keep them quiet. During the writer's visit of a week it was said that there were no fewer than four suicides: one upon the hills, one in the gardens of the Casino, one in the sea, and one, a young woman, in her

There is, however, a very sad sight to be witnessed at Monaco about a mile from the rooms, viz., the Suicides' Cemetery. It is situate above and apart from the ordinary burial ground in barren, uncultivated land, very much in keeping with its dire associations, and there are buried without ceremony any who have taken their lives through their losses at the Casino. Four blank walls forming a square inclose it, and the unfortunate one's resting-place is only marked by a piece of plain wood with a number on it.



THE GAMBLER'S CHARMER.



GAMBLING TO THE GRAVE.

G. H. and L. H. H. H. H. H.



LOST.

room in an hotel. But although the rumour was circulated it was, of course, promptly denied by every official in the place.

As the numbers only reach a little over thirty, one is apt to take comfort in thinking that there are not very many suicides; but

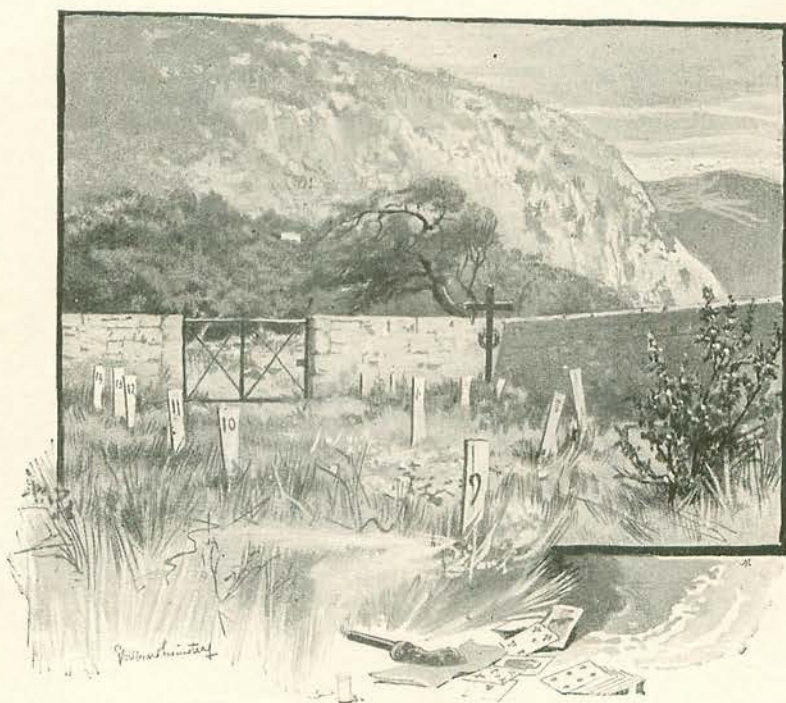


ALL LOST.

when you are informed that the bodies are removed after a certain time, a feeling of dreadful depression comes. Below, in the main cemetery, the graves are marked by large monuments, setting forth the virtues of those who are gone and the love for them entertained by those left behind, whilst innumerable wreaths and flowers testify to

the frequent visits by the sorrowing relatives. But here, in this ghastly gamblers' acre, there is no sign that those who are buried have left behind them any to grieve at their death. Yes; there is just one. Some loving friend has taken the trouble to erect a black cross over one of the numbers, with a simple inscription of the Christian name of the deceased and the date of his death. One turns away, saddened, from this lonely cemetery, goes back into

Monte Carlo, and enters again those gilded saloons, beautiful and bright as money can make them, and, oh! the contrast and the wonder if any of those who are placing their hundred or thousand-franc notes upon the numbers will some day have a number of their own up there, between those melancholy four stone walls.



THE SUICIDES' CEMETERY.