



"Now, the first thing we must do is close our minds to all earthly thoughts."



"Don't you think you ought to get out of that dress before the zipper rusts?"

A few months ago, in Palm Springs, California, the promoters of a golf tournament offered \$50,000 to any player making a hole-in-one, and when a professional named Don January did indeed score a hole-in-one, his feat, in the words of a gentleman from Lloyd's of London, "repercussed." The promoters, it developed, had with some foresight insured themselves against the contingency, and as so often happens when the name Lloyd's turns up in connection with an apparently frolicsome bit of insurance business, a good many people doubtless concluded once again that, given the proper premium, Lloyd's will insure anything.

This is a misconception which Lloyd's finds both widespread and nettlesome. It is admittedly a pretty fine hair to be splitting, but the fact is that in the pure sense, Lloyd's of London will insure nothing. Although it is duly incorporated by Act of Parliament and carries tremendous authority and prestige in the world of insurance, Lloyd's is an extremely loose-jointed corporation as corporations go, and it certainly cannot be described as a company. Probably it is best explained as a simple, clublike society of some 4700 member-underwriters who not only function as individuals but are held individually and personally responsible for the policies they write.

(The term "underwriter" originated at Lloyd's and stems from the practice of a member's signifying his willingness to accept a certain portion of a proposed risk by writing his initials, along with the amount of risk he will take, under the preceding underwriter's initials and his share of the risk, the conditions of the policy having already been set out by the "lead" underwriter. In all Her Majesty's dominions, there is nothing more binding than the initials of a Lloyd's underwriter. Once he has scribbled them on the innocuous slip of paper handed him by a hopeful broker, he is committed, and there is no turning back.)

Since it bears no real corporate responsibility and is consequently shored up by nothing more than its members' fierce integrity, Lloyd's by all rights ought to have foundered and gone under long ago. But if it is a wingless bird, it can also fly when the occasion calls for it. A number of years ago, when a colleague surprisingly defaulted on a series of valid claims, the other underwriters rushed to the aid of both their own fallen angel and the various claimants by immediately putting forward some \$1,800,000 in full settlement of the claims, though they were under no legal obligation whatever to do so. Asked why the group had so readily taken on the encumbrance, one of the members stiffened in surprise. "Why," he said, "it was the thing to do! After all, this is Lloyd's and we propose to see that it remains Lloyd's."

Remain Lloyd's it has. The statistics will be dispensed with rapidly, but since its almost accidental beginning in 1689 in the casual atmosphere of one Edward Lloyd's coffee house, a meeting place for merchants anxious not only to exchange shipping news but willing as well to speculate occasionally on the fate of a ship or its cargo, Lloyd's has burgeoned over the years into a vast and many-sided insurance complex with an annual premium income of \$750,000,000, payable in more than one hundred and fifty different currencies. The amount of insurance actually in force with underwriters at Lloyd's is not a matter of public record, but it obviously runs well into the billions.

This, for all the magic in its name, is not to say that it is either the largest insurance organization in the world or the only one dealing in unusual policies. The Metropolitan Life Insurance Com-

pany in the United States, for example, had a premium income in 1959 of approximately \$2,500,000,000. In addition, there are a number of companies, such as the Continental Casualty Company in the U.S., with whom it is possible to dicker for special, offbeat policies. In most instances, however, the amount an American company will take on a non-standard risk is a comparatively nominal one, and it is more than likely that the company will quietly reinsure in London in any case. The result is that Lloyd's has no very severe competition, and the fact that it has remained largely unchallenged (continued on page 82)

you name it, lloyd's of london has insured it — but this fabled firm isn't an insurance company at all



throughout its long history is a source of curiosity even at Lloyd's.

"How long," a Lloyd's underwriter wondered recently during a discussion of its business in America, "are you chaps going to be needing us?"

The answer is probably "Until you pay off claims accruing on the millenium." One reason is that Lloyd's has always found the American market a lucrative one worthy of special attention. In 1939, for example, to allay any fears that British officialdom might somehow interfere with Lloyd's dollar payments to American customers, it created a special fund in the United States to satisfy American claims. The fund now totals some \$350,000,000, virtually all of it in cash or United States Government securities.

Moreover, with 272 years of matchless experience behind them, the underwriters at Lloyd's constitute about as knowledgeable a body of men as it is possible to find in the business world, and in view of their unqualified success over the years in dealing with a bewildering variety of risks, it is obvious that they are uncommonly shrewd in evaluating the laws of probability from their wooden pews in the famous underwriting gallery known simply as the Room. It was a matter of some embarrassment a few years ago that Lloyd's was forced to decline insuring a flea circus when no underwriter could be found who was able to calculate the life expectancy of a flea, but aside from that, the underwriters and their actuaries are apt to know almost anything from the odds against the birth of twins (approximately thirty-three to one) to the probable dates next October when the Thames will overflow (Lloyd's thinks between the 24th and 26th).

Lloyd's is run pretty much as an exclusive London club is run. Membership requirements are set by a twelve-man committee which deals with all matters "affecting the general interest" of Lloyd's. The members of the committee are elected from the main body of underwriters and serve four-year terms, after which they must step down for at least a year before standing for re-election. They in turn elect the chairman from one of their own number. The chairman serves a one-year term, is like his colleagues unpaid, and is currently Anthony Charles Grover, a tall, wavyhaired, indisputably handsome, properly reserved gentleman in his late forties who will probably not be amused to know that he was recently described by an associate as "the stenographer's dream of the perfect upper-class English-

Despite the fact that the committee is all-powerful in laying down the ground rules, it is interesting that it cannot compel an underwriter to accept or reject a particular risk, nor can it instruct him to write a policy at a particular rate. Every underwriter is on his own. The committee can and does, however, set some formidable entrance requirements, and poor men need not apply.

Once investigated and elected, the fledgling underwriter first has to deposit with the committee an amount determined by the committee according to the volume of business he proposes to do. This is held in permanent reserve. He must then deposit another bundle of money with the Premiums Trust Fund to meet everyday claims and expenses, this sum also being determined by the committee. Finally, he must contribute annually to Lloyd's Central Fund, a trust set up in 1927 to meet the liabilities of any underwriter whose other assets might prove insufficient in an emergency. Everything considered, Lloyd's is no place for a man in a hurry for profits. Every underwriter's premiums have to stay in the Premiums Trust Fund for two years before he can even start thinking about withdrawing any part of them as profits, and even then he has to maintain the liability balance stipulated by the committee.

Because of its high standards, Lloyd's is practically immune from the breath of scandal. No holder of a policy backed by its underwriters has ever lost a penny through a member's insolvency. Nevertheless, it can be a heart-stopping business, and in the past the men in the Room have often been frozen in their tracks by a single, mournful bong from the Lutine Bell, a ship's bell which was recovered from the wreck of a French man-of-war captured by the British at Toulon in 1793 and which, for many years, was rung once at Lloyd's to announce the loss of a ship, twice for its safe arrival. (Now, although the underwriters retain a sentimental attachment to the bell, so many different types of insurance are being written in addition to marine insurance that it is rung only to herald important announcements by the "Caller," a red-coated gentleman whose regular function is to page various brokers and underwriters wanted by other brokers and underwriters in the Room.)

The spotless record enduring at Lloyd's is all the more remarkable when it is considered that virtually every disaster on the face of the earth has its reverberations in Lime Street. This is due not only to Lloyd's predilection for taking on almost any proffered risk but to the fact that it deals heavily in reinsurance, which is to say that it insures other insurance companies against loss.

The great San Francisco fire and earthquake, for example, cost Lloyd's some \$50,000,000, and should the present Bay Bridge collapse, it would cost Lloyd's another \$40,000,000 or so. The sinking of the Titanic meant a loss to the various underwriters of approximately \$5,000,000. Various storms and hurricanes in the U.S. in 1950 and 1954 hit Lloyd's with the same violence they struck in America; in 1950, the total damage at Lloyd's was \$53,500,000, of which \$28,500,000 was paid out by the underwriters in one week alone. In 1954, an even worse year, Lloyd's paid out a total of \$112,000,000 for storm damage in the United States.

None of these payments caused any rejoicing at Lloyd's. Yet it was a catastrophe 181 years ago that probably gave the underwriters at Lloyd's the most anxious moments they have ever experienced.

In the summer of 1780, Lloyd's committed itself heavily by insuring sixty-three ships in two British convoys, one bound for the West Indies and the other for the East Indies. Carrying valuable cargoes, including military stores, they sailed from England together with a strong Royal Navy escort as far as Cape Finisterre, on the western coast of Spain. Off Finisterre, the escort for some reason was reduced to one line vessel and two frigates, and within a matter of hours the hapless convoy had been trapped by the combined fleets of Spain and France.

It was almost certainly the greatest single blow that British commerce ever suffered, and it must be said that Lloyd's acquitted itself a good deal more honorably than many of the belligerents. The three escort vessels fled, and of the sixty-three merchantmen involved in the action, only eight escaped. The loss at Lloyd's was estimated at £1,500,000, and if that is not an especially impressive figure in 1961, it was enough in 1780 to bankrupt many of the underwriters. Nevertheless, Lloyd's paid off to the last cent.

Actually, in achieving its eminence in the exacting science of insurance, Lloyd's suffered a good many vicissitudes, particularly in the beginning when it first began to emerge as an organization of some form and substance.

Like the men who frequented Jonathan's Coffee House or the Baltic Coffee House, the forerunners respectively of the London Stock Exchange and the Shipping Exchange, the merchants who met at Lloyd's each day made up a company of thoroughly reputable gentlemen. But the word, unfortunately, got around. Inevitably, out-and-out gamblers and connivers infiltrated the coffee house to do business. There were few rules and no restrictions as to "mem-

(continued on page 130)

bership." Anyone could drop in to take a flier on an insurance risk. Samuel Pepys, for instance, wrote insurance at Lloyd's with considerable success, and may have done as well financially in insurance as he did in writing his Diary. Daniel Defoe, on the other hand, lost his shirt gambling on insurance risks, and his bad luck or faulty judgment, whichever it was, might well have inspired his gloomy couplet, "Wherever God creates a house of prayer, the Devil builds a chapel there."

Certainly the foundations were being laid for a Devil's chapel at Lloyd's. In no time at all the professional sharpers were writing "insurance" against such quixotic possibilities as a criminal's being released from prison "prematurely," war's being declared on a Sunday, or a peer's losing his head. Everything considered, the informal atmosphere at Lloyd's served the gamblers well and they suffered only an occasional setback, one of the more notable ones being scored by a sly foreign ambassador who, with advance information, successfully took out insurance against the capture of Minorca three days after it had already been taken. A bookmaker would call this a gross case of "past posting," or betting after the race has been run.

Because of the legitimate underwriters' overriding preoccupation with marine risks in which the gamblers had little interest, the latter might easily have destroyed Lloyd's if they had not finally been hoist by their own sharpwittedness. As it happened, they had the bad luck to hit on the idea of insuring the lives of distinguished invalids in London, basing their "rates" on the extent and accuracy of the information they were able to wheedle from various sources as to the seriousness of the illnesses.

That did it. Not only were the regular underwriters suddenly aware of the bad taste being exercised in the name of Lloyd's, but the effect on a sick man, when he read in his newspaper that Lloyd's was betting a hundred to one against his lasting out the week, was apt to be cataclysmic. Under the circumstances, the legitimate underwriters abruptly withdrew from the coffee house and set up a new, rival organization from which the gamblers were excluded. For some reason, despite the connotations it had taken on, they retained the name Lloyd's.

It is often assumed that a risk uninsurable at Lloyd's is uninsurable anywhere, and it is certainly true that Lloyd's in its time has taken on a dazzling variety of risks. Needless to say, it was Lloyd's which insured Evelyn West's chest for \$50,000, Mistinguette's legs for \$1,000,000, Pearl White's dimples for \$19,000 and Olivia de Havilland's jaw for \$75,000 (after making sure that Ray Milland, who was to slug her in a particular scene, had nothing personal against Miss de Havilland and intended to pull his punch).

Because of the skill of its actuaries in calculating various probabilities and possibilities,-Lloyd's makes precious few mistakes, though it is not infallible. Lloyd's had to cough up several thousand dollars to her father when Gertrude Ederle crossed up the underwriters by successfully swimming the English Channel, for example, and several years ago it pulled a notable boo-boo when it agreed to insure American saloonkeepers against the ever-present threat of an inebriated customer's inflicting physical injury on an innocent third party, thus causing the saloonkeeper to be liable for damages.

It was a noble experiment, though, and Lloyd's was doing a brisk business in barroom insurance until the underwriters discovered they were being taken. It was almost too easy. Mr. Smith, encountering Punchy Jones in the neighborhood tavern, simply stood Punchy to a few drinks in return for Punchy's agreeing to assault him with just enough violence to justify a claim against the tavern owner. Although this kind of insurance is still obtainable, it need hardly be added that Lloyd's has made a number of changes in the conditions under which it will pay.

There is no such thing as a rate book or a standard premium at Lloyd's, and because they are in competition not only with one another but with other insurance organizations as well, the underwriters are reluctant for the most part to discuss their business in any detail. However, when Lloyd's agreed to pay £2,500 to any woman giving birth to quintuplets within nine months after seeing the movie The Country Doctor, the theatre chain sponsoring the obvious publicity stunt paid a premium of £50. Similarly, for insuring the owner of a London pet store against the dubious possibility of his having to make good on an offer of £20,000 to anyone delivering the Loch Ness Monster to his shop, Lloyd's charged a premium of £80.

Several years ago, when a London newspaper offered a series of cash prizes for guessing the order of finish of the Derby, plus the number of people getting off the race train at Epsom, Lloyd's felt that a reasonable premium for insuring the paper would be £10 for every £100 paid out. When the redoubtable Mickey Mouse had his eighth birthday, Walt Disney offered a free birthday

cake to any child born on the same day in the same year, calculating that he could afford to give away two thousand cakes. For a premium of only £5, Lloyd's confidently offered to pay Disney ten pence for every child over the two-thousand mark who claimed a cake. Disney forfeited his £5.

Some premiums at Lloyd's remain fairly constant. The rate for rain insurance in England, for example, is almost always quoted at a little over seven percent, or roughly seven shillings for each £5 of insurance. The difficulty, obviously, is to establish the proper premium in the first place, and there have been numerous times when the actuaries and underwriters in the Room have been powerless to calculate the odds because of a lack of any prior experience with the situation. There has been simply nothing to go on.

Both the actuaries and the underwriters, however, have always demonstrated a remarkable faculty for playing things by ear when the need arose. Toward the end of the last century, when Cuthbert Heath, a Lloyd's underwriter and the originator of many kinds of insurance, pioneered "all-risks" insurance on jewelry, he could only cross his fingers and arbitrarily set a rate of ten shillings for each £100. It is a tribute to his instinct that the premium for all-risks insurance at Lloyd's remained at ten shillings per £100 for more than fifty years.

Lloyd's underwriters dislike any discussion of war profits, yet while Lloyd's has never set out deliberately to feast on the bones of adversity, the fact remains that it has always found itself heavily involved in wars, and for that matter, not always profitably. In the Boer War, for example, it suffered fairly heavily after insuring many South Africans against property damage.

It was different in World War I when a great many Londoners came unstuck at the sight of the first Zeppelin over the city and rushed to their brokers for insurance. The brokers naturally placed the insurance with Lloyd's, and it is altogether possible that profits were never higher for both brokers and underwriters. Only a few small, powderpuff bombs were dropped by the Germans, and before the war had ended, one broker had paid the government more than \$1,500,000 in excess profit taxes.

How much Lloyd's may have profited from World War II is moot. In any event, when Hitler unleashed his aerial offensive against Britain, a good many people were already insured at Lloyd's for the extremely low premium of £1 per £1,000 of insurance. Later in the war, when German buzz bombs suddenly appeared in English skies, Lloyd's wrote \$24,000,000 worth of insurance in

one day and steadfastly stuck to the old rate. By the time the war was over, it had written more than \$120,000,000 worth of buzz-bomb and rocket insurance, all at £1 per £1,000.

Occasionally, one of Lloyd's more conservative underwriters will lament the fact that one of his colleagues once saw fit to insure the breasts of one Baby Scruggs, a London dancer, for \$50,000 each, and in a sense he has a point. While the offbeat policy has a place and purpose at Lloyd's, it also tends, unfortunately, to give a false image of Lloyd's that is not justified by its history. Frequently forgotten, for example, is the fact that it was some imaginative underwriter at Lloyd's who originated not only marine insurance but automobile insurance, fire insurance, personal property insurance and burglary insurance, to cite only a few of the now standard types of insurance that had their genesis there.

However, if Lloyd's at times seems to

be open to criticism for a certain lack of dignity, a charge which is made from time to time, a ringing defense has already been entered by D. E. W. Gibb, a member of Lloyd's for more than fifty years. Several years ago, in discussing the delicate question of dignity, Gibb readily conceded that there was nothing much wrong in being dignified; however, he also pointed out that being too dignified was apt to be downright paralyzing. "Nothing in this world," he observed, with some asperity, "is more dignified than a mummy."

Most of Lloyd's underwriters share his view, and although it is not the case at all, the widespread notion that freak risks constitute the bulk of Lloyd's business is not entirely discouraged by the members, their feeling being that a certain amount of new business is doubtless generated by the publicity that inevitably attends the insuring of a Baby Scruggs breast or the vocal cords of a tobacco auctioneer. Moreover, since Lloyd's is unquestionably the most

flexible insurance market anywhere, it seems only natural to most of the men in the Room that it should be they who are sought out regularly for unusual policies.

It has always been that way. Early in the Nineteenth Century, Lloyd's unhesitatingly issued a policy to one William Dorrington on the life of Napoleon "in case he shall cease to exist or be taken prisoner on or before the 21st June, 1813," the assumption being that Dorrington was engaged in some venture that would be affected by Napoleon's death or capture. Nappy survived the policy, to the further enrichment of Lloyd's. Until the outbreak of World War II, Adolf Hitler was insured against the death in flight of any of the passengers in his private plane, a contingency which fascinated but did not deter the underwriters of Lime Street.

Interestingly enough, Lloyd's does not write ordinary life insurance, but it will insure the beneficiary of a life insurance policy against the policyholder's voiding the policy by committing suicide. As it once did in the case of Sir John Hunt, the noted British explorer, Lloyd's will insure an expedition to the Antarctic with no more fuss than accompanies its annual insuring of the Lord Mayor's coach and horses. The size of the policy is immaterial. Several years ago, Lloyd's incurred a fairly substantial loss when the model whale used in the motion picture Moby Dick was lost at sea; at the same time, one of the underwriters was shelling out f8, plus ten shillings for "salvage" charges, to a small boy whose toy boat had sunk in a pond in London's Kensington Gardens.

In one sense, Lloyd's is like a good many British institutions that somehow manage to keep a cold, calculating eye on the future while maintaining a deathlike grip on the past. Certain vestiges of the coffee house have survived, as in the case of the various runners and diverse attendants at Lloyd's who, to this day, are called "waiters." But what is even more fascinating is the success of Lloyd's in building, over the years and side by side, two seemingly opposite reputations - one for bedrock stability and the other for an almost insouciant willingness to take on any insurable risk.

The key word is "insurable." If a Lloyd's underwriter likes your proposition, it is insurable. If he doesn't like it, you are out of luck. Sometimes, too, the premium quoted by the underwriter is felt by the customer to be out of proportion to the risk involved. The late Mario Lanza, for instance, had an idea that his voice was worth \$1,000,000, and he may have been right. However, he changed his mind about insuring it for



"It's for You."

that amount when Lloyd's quoted him

an annual premium of £2,000, or \$5,600. As a general rule, it is a good idea to remember that the underwriters at Lloyd's are not quite soft in their heads. Once they refused to insure the new wing of a hospital in Atlanta unless the nurses agreed not to wear nylon panties, bras or slips, which, because of the static electricity they generate, could cause an explosion in the ether-laden operating room.

There are some other situations Lloyd's does not especially like. Your job, for example, is not insurable. Lloyd's will not insure you against going broke; the temptation to go broke deliberately and retire to an idyllic island on Lloyd's money might prove irresistible. Nor will Lloyd's insure you against divorce or the possibility of your committing a murder, although it did insure a London landlord several years ago against the risk of someone's reducing the value of his property by committing murder or suicide on the premises.

If one feels that permanent bachelor-hood is apt to be a desolate state and he wants to protect himself against the contingency, he should not go to Lloyd's; regardless of their own situations, the underwriters in the Room are not noticeably sentimental, and they will not insure a bachelor against his failure to marry unless he is willing to pay a premium which in effect will be so high as to keep him single in any case. Similarly, Lloyd's will not insure the continuity of newspaper circulation or department store sales, nor will it insure a Broadway play against failure.

What of the future of Lloyd's? In exploring its past and contemplating its present, one can only feel confidence in its peculiarly British durability: like many of England's venerable institu-tions, it seems almost whimsically festooned with the trappings of tradition and with rituals and protocols whose origins have been outgrown. Yet, like similarly burdened vessels of English pomp and circumstance (the Royal Family and Parliament itself), Lloyd's has beneath its antiquarian exterior a very flexible and adventurous tough-mindedness indeed - which may survive best behind its patinated façade. With the world poised on the threshold of space, it seems quite conceivable that the gentlemen of Lime Street are already drafting a short-form policy - to be presented by one of their impeccably garbed and properly decorous minions, to the first man (American astronaut or Soviet spacenik) to land on the moon, thus providing him the wherewithal to seek interstellar solace should his return voyage fail.

BEECHCRAFT TWIN BONANZA D50E, right, is sleekly mirrored on a rain-slick runway. This six-seat beauty is a fair-and-foul-weather friend of the sky-minded exec on his way up. The Bonanza's twin 295-horsepower engines moved this umbrellatoting gentleman and his lady along at a smart 203 miles-per-hour clip. The Twin-B, base-priced at under \$90,000, will easily nonstop an 800-mile pleasure-or-profit junket.

PIPER APACHE G, below, is winging for a wing-ding at California's Palm Desert Airpark, where its fun-fancying owner can tether his 320-horsed chariot within rumba distance of diving boards and dry martinis. The \$38,000 Apache, with a cruising speed of 170 miles per hour and a range of 850 miles (wing tanks add an extra 400 miles), will swiftly fly a two-couple scouting party to a host of hip and happy hunting grounds.





The magnificent mobility afforded by his private plane has turned him into a nomadic wayfarer ready at the drop of a windsock to strap an airplane to the seat of his Italian silk trousers and seek his fortunes and his fillies on their home grounds, be they across the county, country or even ocean.

In your own personal sky yacht, it's no trick at all to lay plans for both skiing and swimming, a jaunt to both distant city and countryside, a chic desert resort and a bewooded mountain hunting lodge — all within the span of a single weekend. Exotic entrepreneurs such as oil wildcatters, engineers and ranch owners find a private plane almost indispensable to their lives — it allows them to get about quickly and efficiently during working hours and, in less time than it takes to bring in a gusher, they can be gushed over by their favorite young lady in one of San Francisco's smart bistros.

Personal plane ownership in the U.S. is climbing like a homesick angel; there are now over seventy thousand non-commercial planes (continued on page 53)









CESSNA 310F, top, handsomely hightails it for the High Sierras, with a full complement of ski gear and snow bunnies aboard. The \$62,500 light twin will cover up to 1000 miles at over 200 mph holding a full house (in this case, two pairs and a pilot) of slope-bound citizenry, then double delightfully as a streamlined repository for chilly bodies and hot toddies.

LAKE LA-4, left, moored in a sun-sprayed Catalina cove, serves as a skindiving springboard and a skin-tanning chaise longue for a couple of weekend water-worshipers. A unique amphib with a single-pusher 180-horsepower engine, the LA-4 is a \$26,500 work-and-plaything which can go from land to sky to lake with the graceful ease and soaring grace of a seagull.

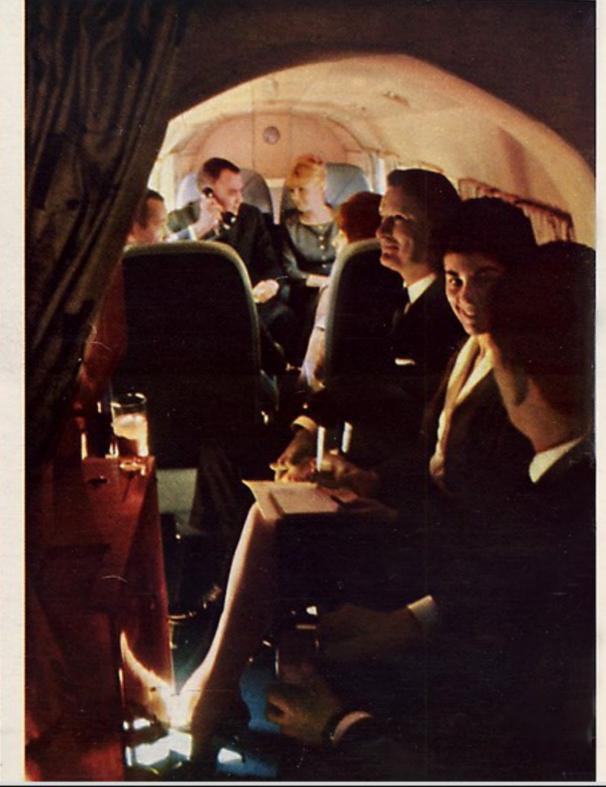


HILLER E4 helicopter, left, can plant itself on a secluded Southern California beach or a roof-top flight deck with equal unconcern. The fourseater, with its 100-mph speed and 225-mile range, is a \$70,000 go-anywhere air taxi. ON MARK MARKSMAN, Jeft center and below, is an exotic start-from-scratch rework of Douglas' B-26. Its pressurized cabin can be accessorized with-among a whole slew of life-aloft luxuries-a bar, intercom, underseat tape recorders, and a flock of interesting air companions. Variations range from \$250,000 to \$360,000. BEECHCRAFT BONANZA N35, bottom left, intriguingly V-tailed and swingingly detailed, sports a comely copilot on the wing at a mid-trip refueling stop. The N35, basepriced at \$26,500, can clip off 1000 miles at 200 per hour.









in use, and no wonder: with more than six thousand airstrips dotting the countryside, only some six hundred are served by commercial airlines. The remaining off-route runways provide easy access to a whole new world of business opportunities and pleasure hideaways which groundlings and airline habitués must overlook completely or struggle to reach through more time-consuming means.

For instance, from Los Angeles it's only minutes via ozone to the Palm Desert Airpark, where you can practically do a half gainer from your aircraft into the swimming pool. An on-the-wing New York exec can leave after a day's empire-building from any one of the many airports serving the metropolitan area and in less than an hour taxi his flying chariot to the water's edge on Martha's Vineyard for a midsummer night's dream of a moonlight swim in the Atlantic.

More and more today, pleasure havens are taking into account their accessibility by air. A party-bound planeload alighting at Florida's Pompano Beach (continued on page 118)

AERO COMMANDER 680F, above, decked out in flight-trim blue, is joined by its twin-bladed Model 500 sister ship in framing a champagne picnic party in a sylvan glade. The 680F, at a going price of \$113,500, will take a lucky seven sky-farers across half a continent at 250 mph. Right, the Commander's 28,500-foot ceiling assures an in-transit place in the sun.







MORANE-SAULNIER MS760, top, showing its sleek tail feathers, is a French-built pure jet that can carry a couple of cloud-hopping couples at speeds of up to 400 miles per hour, yet quietly enough to hear a bon mot drop. The hand-in-handers, above, have just left their Volvo 1800 sports coupe to join friends on a jet-propelled weekend junket that could take in Chicago, New York and a palm-lined Florida strand in pressurized-cabin comfort. Carrying a price tag that circles around the \$200,000 mark, the MS760, with its twin Turbomeca Marcore engines, is a lightning-fast luxury item. Right: homeward-bound after a far-flung holiday, one's own sky yacht is a magic carpet to the delights of the highly practical, superbly pleasurable horizons of personal planemanship.



FLYTTME

(continued from page 53)

airport need go no further than the airport grounds to find an eighteen-hole golf course, cocktail lounge and swimming pool. Within walking distance are yacht basins, deep-sea-fishing departure points and hotel accommodations.

And if these considerations don't offer incentive enough to make you turn plane owner, there is always the wonderful impression of interest and concern you convey to your girl of the moment when you reveal that you flew several hundred miles just to keep a date with her.

The plane fancier has a wide variety of excellent aircraft to choose from, and he can be airborne at prices ranging from those of a fine car to a sumptuous yacht. Wherewithal aside, what the plane is to be used for, and by whom, are the factors which will most influence choice. It might be a production model, or one of the luxury custom conversions tailored to personal taste. For the two-and four-place jobs, you'll find it to your advantage to have a pilot's license tucked into your billfold. In the larger

planes, flying can be handed over to a professional to leave your air time completely free.

Thirty-two aircraft firms market more than eighty different models or conversions, but, as in the automobile business, American private plane output is dominated by a Big Three – Beech, Cessna and Piper. These manufacturers account for over ninety percent of all new private-aircraft sales.

Each of the Big Three produces a wide range of models. Others, like Aero Commander, with its high-performance, twin-engine model, or Mooney, with its sleek Mark 21 single-engine sports craft, aim for particular segments of the market.

For short business hops, or a weekend for two at one of the many resorts equipped with fairly short private landing strips, lightweight single-engine planes such as the two-place Cessna 150 or the new Piper Colt will cruise you along in traffic-free comfort at 115 to 120 miles per hour and set you down with

Elmton SOCIETY

"Tweet, tweet, tweet."

room to spare. Other popular entries in the two-place category are the various models of the time-tested, flight-trainingfavorite Champion and the bubblecanopied, tandem-seated Aircoupe. Each offers something special to attract the plane-buying prospect shopping in the under-\$10,000 price range.

For those who want to move up a notch to a single-engine plane with greater serviceability, range and speed, there are such models as the racy Mooney Mark 21, the Constellation-like Bellanca, Navion's five-place Rangemaster, the jaunty Cessna Skylane, the V-tail-trademarked Beechcraft Bonanza, and the sharp-looking Piper Comanche 250. These, in the \$15,000-to-\$25,000 bracket for the basic airplane, put the urban man into the interurban class with style and zip.

Typical of this class of plane is the Piper Comanche 250 with its roomy cabin capable of comfortably seating four captains of industry or two pleasure-bound couples (or any variation thereof). The steerable nose wheel (practically all private planes made today are three-wheelers) makes for solid, easy ground handling, and when you push the throttle to the instrument panel, you're starting to bore holes in the sky with 2900 pounds of cargoed airplane capable of taking you from Los Angeles to San Francisco in just over two hours. It has a service ceiling of 20,000 feet, more than ample for over-theweather travel. With automatic pilot as optional equipment, the Comanche 250, with its 1600-mile maximum range, provides effort-free nonstop flight from New York to Chicago. The instrument panel of the Comanche 250 is arranged for center mounting of all the navigation and communication equipment you may care to tack on. Retractable landing gear reduces drag and heightens the styling of an aircraft that knows how to mix pleasure with business.

If you have weekend trips to that lakeside hunting retreat in mind, where you and one, two or three companions can get away from it all, take a good long look at the Lake LA-4 - the only single-engine amphibian produced in the United States. It will take you from the pressures of the city to a secluded lakeside lodge at a speed of about 130 miles per hour. With cabin room for four, the LA-4 is a practical business craft Monday through Friday with a rugged versatility that transforms it into a pack-Pegasus for whatever weekend delights you have in mind. The LA-4's basic machinery will set you back \$26,500, and you can instrument it up from there.

For the skyfarer who thinks getting there is half the fun but who wants to be sure of getting to the other half quickly, without worrying about the vagaries of weather (which sometimes cramp the style of the single-engine plane), there are a welcome number of light twins with capabilities of crosscountry junketing - or even trans-atlantic trips for the sky-wise flier.

With speeds in the 200-plus-mph range, the light twins can use airstrip runways only a few hundred feet longer than required for large single-engine craft. The second prop, found on the likes of a P.per Aztec or Apache, a Beech-craft Baron or Twin Bonanza, or a Cessna 310F, gives your plane the wherewithal to fly under instrument weather conditions or embark on night flights when you are on your way to adventure. Acapulco or Anchorage are within range of the Westerner's light twin. And, if you live in the East and want to follow water skiing in Fort Lauderdale with snow skiing in Vermont, just gas up and go and you're there in a matter of hours.

The many sociable setups optional with most light twins give you the opportunity to make an in-transit wing-ding out of it. In the Cessna 310F, for instance, five different seating arrangements that pamper personalities (as well as posteriors) are available. One provides a studio couch behind the pilot's seat, allowing an in-flight forty winks for anyone who has to conserve his strength for the activities – vocational or vacational - waiting at the other end of the flight plan. A curtain can be drawn to divide the cabin into two sections, leaving the pilot to concentrate on maintaining his course and his passengers to concentrate on their own pursuits.

This swept-style twin will climb at the rate of 1800 feet per minute to a service ceiling of 21,000 feet. At 10,000 or above, you'll need oxygen, and the 310 has provisions for installation along with enough radio and instrument gear to take you on any flight route or to

any terminal area you choose. The 310F carries a basic price tag of \$62,500. For maximum service you'll want to add communication and navigation radios, rotating beacon, auto-pilot and possibly some other accessories, which will put the plane in the neighborhood of \$75,000. But the business and pleasure you find in this neighbor-

hood are worth it. If you are the gregarious type who likes plenty of company when you're on the move, you'll want to go on to the bigger light twins in the Aero Commander or Beechcraft Super G18 class. Here you'll have six to nine seats at your disposal with a sumptuous choice of interior arrangements, all including more than a modicum of cocktail-partytype room. Price tags on these show the fine feathers of the birds. You are climbing into the \$100,000 and up altitude to take you as far as you want to go in

equipping and customizing the aircraft to suit your individual whims.

Probably the most exotic personal airplane on the American scene is a French
import, the Morane-Saulnier MS760.
Pure jet, the 760 is the fastest personal
plane in the air today. With speeds up
to seven miles a minute, you, your playmate and another pair of kindred spirits
can make any spot in the country your
playground. You can leave Chicago after
closing the office on Friday and be in
New Orleans for hours of Bourbon
Street jazz that evening. For conveniences such as these, be prepared to invest over \$200,000.

Another entry into the private, purejet field is the Procaer Cobra F400 going into production in Milan, Italy. Scheduled for July introduction, the singleengine two-seater boasts light-plane handling characteristics with a cruising speed of almost 300 miles per hour. It weighs only slightly over a ton and can stay aloft for three hours without refueling. If advance ballyhoo is to be believed, it should make an interesting addition to the infant personal pure-jet field, and a harbinger of many more imports in the future.

If you are considering a plane in the MS760's price category, a remanufactured model such as the On Mark Marksman may have some luxury features appealing to you. The Marksman is a remanufactured Douglas B-26 – a service-proved combat bomber, sporting the lush, plush look and convenience of

an expensive sky yacht.

"Remanufactured" is a deceptively unglamorous word. The fully pressurized cabin of the Marksman can be accoutred to mirror the dash and daring of the owner, with built-ins ranging from splendidly-appointed bars to underthe-seat tape recorders to full hi-fi rigs. Tables, lounge-chair seats and smartly-styled couches are available to give your airplane the look of your penthouse pad or executive suite. A powder room and galley complete the home-away-from-home picture. Models of the Marksman start at just a shade over the quarter-of-a-million-dollar mark.

There is very little interior customizing in the single-engine and light twin categories, though cabin details are varied enough in standard production models so that even the most designconscious prospective plane owner should find one to his liking. But when you get into the heavy twin area of the Fairchild F-27, the DC-3, Martin and Convair, customizing the interior from airline configuration to individual taste is accomplished in an endless variety of ways. You name it and it generally can be yours from any one of several custom interior firms, such as Horton and Horton in Fort Worth, Texas, which specialize in strato-styling. They'll give you everything from flying wine cellars to El Morocco-type zebra-skin seating. Moving into this league will take you out of the personal-flying airplane stage, since you need a second pilot in the right seat.

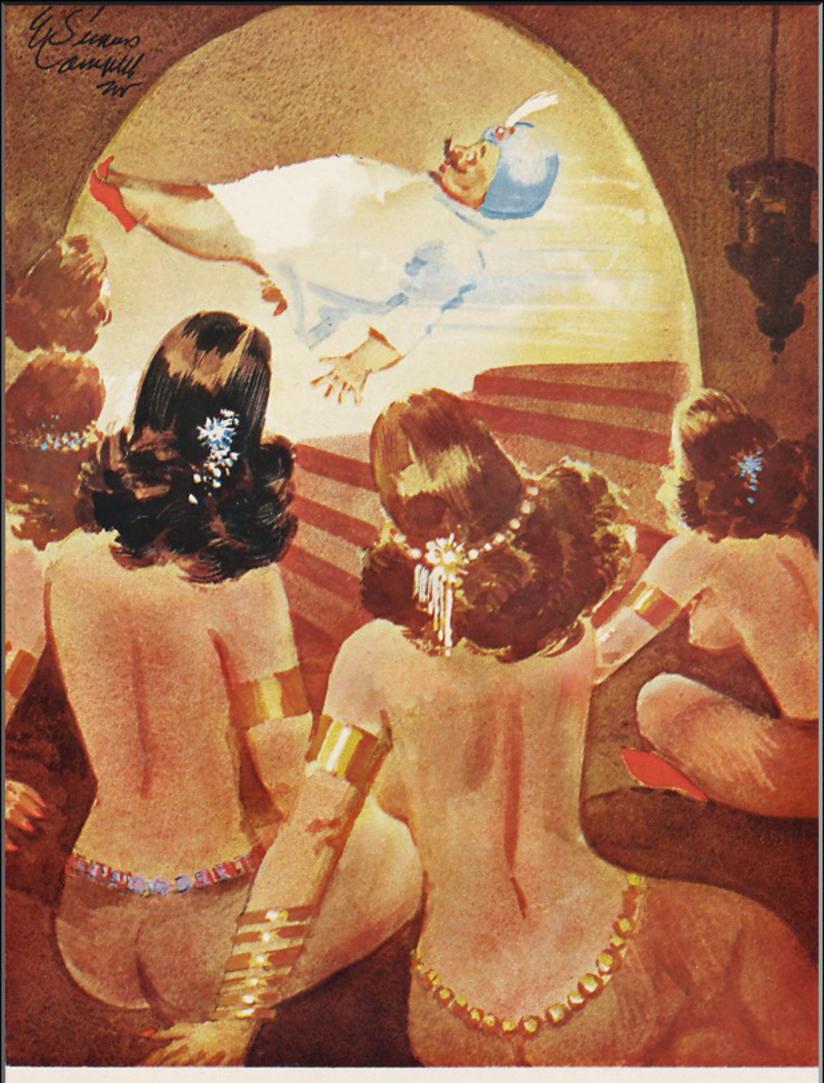
Although not yet as developed as fixed-wing aviation, helicopters provide flexibility and other advantages for the hip exec who is more concerned with mobility in a limited range than chasing far-flung horizons. The distance range of personal helicopters available today hovers around the 200-to-300-mile mark with speeds in the vicinity of 100 miles per hour, but practically any hideaway provides a getaway field. One important breakthrough toward making the heli-copter an important part of a modern man's plans was made last summer when the Cessna Skyhook became the first rotary-wing aircraft to be certificated for flight under instrument conditions. The swingingly-styled Skyhook could be portent of the shape of whirlybirds to come.

The helicopter goes where fixed-wing flying machines simply cannot. An office parking lot or roof, a country-club lawn, a secluded resort, a romantic strip of palm-fringed beach – all become your point of arrival or departure in a helicopter that can take you from pad to pool to polo match with casual ease.

The two-place Brantly helicopter at about \$20,000 is the lowest priced of any yet certificated. Hughes' two-seater 269A is in the same price range at \$22,500. From there you move up the line to the four-place Hiller E4 at \$70,000; Bell's 47J at \$72,500 and Cessna's Skyhook at \$79,000. The type of flying you plan to do will dictate what accessories you install.

Maintaining your personal plane at a convenient airport will cost you no more than garage space in Gotham if you stick to the single-engine or light twins. Hangar space can run from \$7.50 a month at fields such as Half-Moon Bay south of San Francisco, to \$25 to \$50 a month at fields in other parts of the country. Much depends on facilities available and the type of airport; some, like Airport City, between San Jose and San Francisco, are self-contained and un-

restrained resorts in themselves. No longer is personal flying a thing apart - dangerous, daring and only for a favored few. (Remember Roscoe Turner, Wrong-Way Corrigan Wiley Post?) What was once an arduous business has become a happy amalgam of pleasurable profit-making and profitable pleasure-seeking. No matter what plane strikes your winged fancy, the downright exhilaration, practicality and versatility which private flying affords will convert even the most conservative landlubber into a live-easy devotee of personal planemanship.

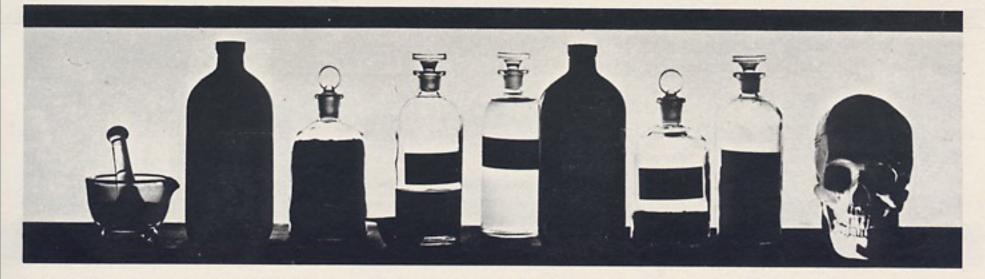


"When Consuelo says no - she means NO!"

"please help spread the word,"
said
the
friendly
druggist

fiction By FREDRIC BROWN

THE HOBBYIST



"I HEARD A RUMOR," Sangstrom said, "to the effect that you — " He turned his head and looked about him to make absolutely sure that he and the druggist were alone in the tiny prescription pharmacy. The druggist was a gnome-like gnarled little man who could have been any age from fifty to a hundred. They were alone, but Sangstrom dropped his voice just the same. "— to the effect that you have a completely undetectable poison."

The druggist nodded. He came around the counter and locked the front door of the shop, then walked toward a doorway behind the counter. "I was about to take a coffee break," he said. "Come with me and have a cup."

Sangstrom followed him around the counter and through the doorway to a back room ringed by shelves of bottles from floor to ceiling. The druggist plugged in an electric percolator, found two cups and put them on a table that had a chair on either side of it. He motioned Sangstrom to one of the chairs and took the other himself. "Now," he said. "Tell me. Whom do you want to kill, and why?"

"Does it matter?" Sangstrom asked. "Isn't it enough that I pay for ——"

The druggist interrupted him with an upraised hand. "Yes, it matters. I must be convinced that you deserve what I can give you. Otherwise -- " He shrugged.

"All right," Sangstrom said. "The whom is my wife. The why ——" He started the long story. Before he had quite finished the percolator had completed its task and the druggist briefly interrupted to get the coffee for them. Sangstrom concluded his story.

The little druggist nodded. "Yes, I occasionally dispense an undetectable poison. I do so freely; I do not charge for it, if I think the case is deserving. I have helped many murderers."

"Fine," Sangstrom said. "Please give it to me, then."

The druggist smiled at him. "I already have. By the time the coffee was ready I had decided that you deserved it. It was, as I said, free. But there is a price for the antidote."

Sangstrom turned pale. But he had anticipated — not this, but the possibility of a double cross or some form of blackmail. He pulled a pistol from his pocket.

The little druggist chuckled. "You daren't use that. Can you find the anti-dote—" he waved at the shelves "— among those thousands of bottles? Or would you find a faster, more virulent poison? Or if you think I'm bluffing, that you are not really poisoned, go ahead and shoot. You'll know the answer within three hours when the poison starts to work."

"How much for the antidote?" Sangstrom growled.

"Quite reasonable, a thousand dollars. After all, a man must live; even if his hobby is preventing murders, there's no reason why he shouldn't make money at it, is there?"

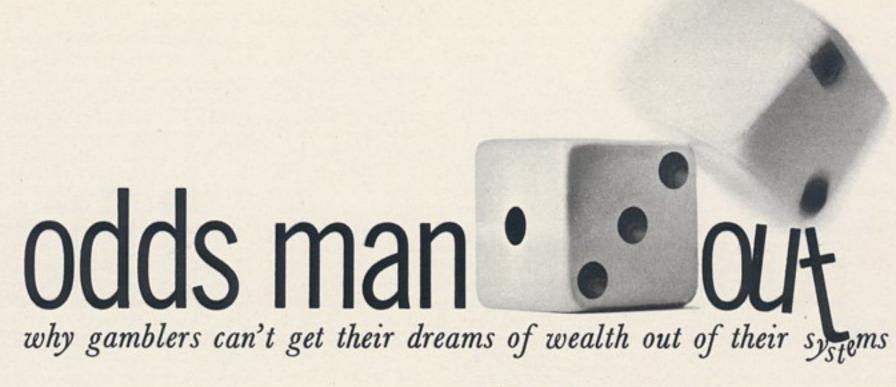
Sangstrom growled and put the pistol down, but within reach, and took out his wallet. Maybe after he had the antidote, he'd still use that pistol. He counted out a thousand dollars in hundred-dollar bills and put them on the table.

The druggist made no immediate move to pick them up. He said, "And one other thing — for your wife's safety and mine. You will write a confession of your intention — your former intention, I trust — to murder your wife. Then you will wait till I go out and mail it to a friend of mine on the homicide detail. He'll keep it as evidence in case you ever do decide to kill your wife. Or me, for that matter.

"When that is in the mail it will be safe for me to return here and give you the antidote. I'll get you paper and pen. Oh, one other thing—although I do not absolutely insist on it. Please help spread the word about my undetectable poison, will you? One never knows, Mr. Sangstrom. The life you save, if you have any enemies, just might be your own."



"You know very well you're not supposed to beg at the table!"



article By T. K. BROWN III

ANYONE WHO HAS SPENT ANY TIME in a gambling casino has certainly seen this typical gentleman at the roulette table. In Europe he is likely to be elderly, distinguished looking, and rather shiny at the elbows. He sits quietly at the table with a ledger in his lap and watches the movement of the ball with an alert eye, making notations in his book after every spin. Behind him there may be one or two curious spectators. Finally the conditions are favorable. From the modest stack of chips in front of him he selects several and disposes them on the green felt: "Les jeux sont faits. Rien ne va plus." With a slight quickening of interest he watches the ball as it spins, tumbles, hops, hesitates, and comes to rest. "Le douze. Rouge, pair, et manque." If he has won, he accepts his gains with the negligent air of one to whom the outcome was never in doubt. If he has lost, he bows his head and carefully records the event in his ledger.

He is, of course, a system player.

Perhaps, in the early morning hours, you will come upon this man at the moment when his destiny catches up with him. He may be the only player still at the table. His stack has only three chips in it. Almost regretfully, in the iron grip of his system's requirements, he bets them. Then, after the bored croupier has raked them in, he sits for a while staring at the rows of numbers and symbols in his ledger. He looks older and more threadbare. It is sad.

In Las Vegas, at the crap tables, one sees another sort of system player. In fact, it is likely to be a pair: two young men in sport shirts. Here, all is action, verve, excitement. Their system requires an immediate reaction to what has just happened—it takes two of them to figure out what to do next and to get the

bets placed.

"\$14 on pass and \$6 on come," hollers the boy with the book. The other places the bets. With glistening eyes and fierce whispered cajolery they watch what the dice do; then they consult, argue, scramble to get the next bet down in time. Usually they end up screaming at each other. "You stupid idiot! We were supposed to have an insurance bet on the bar number! Now you've loused the system completely!" A few days later one may see them on the edge of town, thumbing a ride to L.A.

There are literally thousands of systems being played at this very minute in gambling establishments throughout the world. In spite of their diversity, all have one thing in common: none of them work. They

fall into six broad categories:

Superstitious systems. In these, bets are placed in obedience to tips received from dreams, numerology, astrology, or "significant" accidents — for instance, seeing three redheads all in one city block. Off to the casino for an evening of bets on red. We need not concern ourselves with these systems at all.

Observational systems. The bettor watches the dice or the wheel until he detects a pattern. Then he says to himself, "Maybe this pattern is merely the result of chance — or maybe something is wrong with the equipment. I will bet on the continuation of the pattern. If it has resulted from chance, my bet is as good

as any other. If the equipment is out of whack, I have an advantage."

This is sound thinking. Around the beginning of the century a British engineer, Charles Jaggers, detected a bias in one of the wheels at Monte Carlo and cleaned up about \$100,000 before the house caught on and corrected the fault. But those good old days are no more. Now the casinos take daily measurements to make sure everything is shipshape. A few years ago there was a lot of publicity about a couple of college boys who made a similar discovery, and a bundle, at Reno; but the suspicion is large that the whole thing was a publicity stunt by the house to bedazzle potential customers and fill them with spurious dreams. Nowadays, the apparatus does not go bad often enough to outweigh the house odds.

The monetary advantage to players of these systems lies in the amount of time spent in observing and

tabulating. There isn't much time left to bet.

Cynical systems. Also sound. Suspecting that the game is crooked, the player bets on the opposite side from the big money, figuring that he will win as it loses. The trouble with this system is that the house

will resent the implications of this play (whether the house is honest or crooked), and pretty soon a sinister fellow of great strength will invite the player to get the hell out and never show his face again.

Law-of-averages systems. Here the player, observing a long run in one direction, reasons that the law of averages is going to step in soon and balance things out. He waits for such a run and then bets against its continuing. In the lingo, he "coppers the play."

This is very unsound thinking. The chances on any spin or roll are not affected one whit by what has gone before. That little ball on the roulette wheel doesn't know what it just did, and it doesn't care. It's going to continue the run about half the time, and about half the time it's going to break it off.

Systems based on misplaced confidence in the law of averages aren't going to cost the player more than he would lose anyway, but they certainly won't help him

Lurch systems. These start at the bar. The player, at a certain point, decides he wants to she a li'l action, so he lurches over to the roulette table and puts \$10 on his good ole lucky seven (35 to 1). Then, before the spin, he lurches back for another quick transfusion. Lo and behold, seven wins: he has \$350 and doesn't even know it. The house courte-ously sets aside all but \$25, the limit on such a bet, and lets the \$25 ride, having no instructions to the contrary. Will wonders never cease? Seven comes again! Our man lurches back to the table to find himself \$1225 (\$350 + \$875) richer.

A fairy tale. This system has absolutely nothing to recommend it.

Mathematical systems. Ah, here we broach a subject for which the intelligent, reasoning man can have some respect. Obviously, those other systems have nothing to them. And most of the mathematical systems are for the birds, too: not carefully thought out, not subtle enough-of course they fail. But this system is tried, tested and infallible. Months were spent on dry runs; thousands of trials led to its ultimate refinement. Compilations of random numbers were applied to it and it won every time. A mathematician friend was hauled in to calculate the degree of risk, and it turned out to be utterly negligible. This system is ready to go!

Sorry, man. Your system is not ready to go. No system is ever ready to go.

The True Believer in one particular system will reject this statement as untrue; and toward him we are resigned. We can't dissuade the zealot from his zeal. He is committed on an emotional level to which reason has no access; and, if he ever sees the light, it will come to him on the wings of some stronger and sobering emotion, such as the one that follows on the collapse of his mansion.

We are speaking now to those of you who have become intrigued by the notion that perhaps there are mathematical systems that are valid, and that can relieve you of the need to work for a living. We'd like to catch you before you go any further.

The real reason why the notion is false is a perfectly simple mathematical one; and the trouble with it is, almost no one will take it seriously. It sounds too much like all the vague old adages like, "You can't squeeze blood from a turnip," or, "There's many a slip 'twixt the cup and the lip." Nevertheless, the statement regarding the fatuity of systems is a serious statement of mathematical fact, however devoid of practical, real meaning it may sound. It is simply this: all systems have to buck the odds; you cannot add up a series of minus expectations and come out with a profit.

"Nonsense!" cries the True Believer.

"Sure, I'm bucking a slight minus expectation. But my system can withstand a fantastically improbable run of bad luck. I can handle the evil day — if it ever comes — with what I have won in the meantime."

He's wrong. Notice how he discounts the "slight" minus expectation — we'll come back later to the question of how slight it is. But first, what is this business of "expectation"?

It is nothing less than the crux of the whole matter.

If you are trying to roll an ace with one die, your chance of doing so is 1/6 (one of the six sides is an ace). Now, suppose someone offers to pay you a dollar for each time you throw the ace, but requires you to pay 15 cents every time you roll. Your expectation per roll is one sixth of one dollar, or 16% cents, less the 15 cents you must pay. You have a plus expectation of 1% cents per roll. If you roll 1000 times, your profit will be pretty close to \$16.67.

But suppose you are asked to pay 18 cents for the privilege of rolling. Now you have a minus expectation of 1½ cents per roll. After 1000 of them you will be losing about \$13.33.

The minus expectation doesn't sound like much — only 1.33% of the money you put up (or bet; for what you have been doing is betting). Surely a good system can handle a risk as slight as that and show you a profit by its skillful technique of varying the size of the bets.

As it happens, this minus expectation of 1.33% is pretty close to the best odds you can find in a gambling casino. The house edge on line bets (bets that the shooter wins) at the crap table is 1.41%. At the Monte Carlo roulette tables (which are four times as easy on you as the tables in this country) it is 1.35% on the even-money bets. Even with this "slight" advantage, the casino manages to realize a 125% return on invested capi-

tal every year.

So perhaps the house advantage is not so slight as it appears. Things begin to get interesting when you calculate your chance of winning against, say, the 1.41% house edge at craps. That minus expectation begins to multiply. If you bet 100 times at one dollar (and any system player is going to find himself making at least that many bets - unless he goes broke first), your chance of winning even one lousy buck from your 100 bets is only about two in five. Your chance of winning \$10 is one in seven, and your chance of winning \$20 is one in fifty. Even if you make 1000 one-dollar bets, your chance of winning \$20 is only about one in seven.

Of course, these statistics do not take that fantastic system into account. But, as we are about to show, the system makes no difference whatsoever. A minus expectation is a minus expectation; no system is going to turn it into a plus expectation.

What most mathematical systems do is this: instead of letting you take your relatively small losses as you incur them, they save them up and serve them to you in one devastating, wallet-flattening wallop. In the meantime you have the illusion of winning. The final crusher comes when, in the course of increasing the size of your bets as you lose, you run into the house limit. When that happens you invariably find that you have lost more than you had won before it happened.

Let's take a look at a very bad, but apparently imperishable, system: the Martingale. Every year a million more enthusiasts discover for themselves this quick but painful death and think that they have hit on something great. In the Martingale you double your bet every time you lose. When the series is broken off by a win, you win the amount of your initial bet. Like this:

	Bet	1		Total Los
	1st	\$1	loses	\$ 1
-	2nd	2	loses	3
	3rd	4	loses	7
	4th	8	loses	15

5th 16 wins, and you have won \$1 for the series. Easy money! But let's go on, assuming that the fifth bet loses too.

5th	16	loses	31
6th	32	loses	63
7th	64	loses	127
8th	128	loses	255
9th	256	loses	511

10th 512 — but wait! The house limit is \$500. You would like to be able to bet \$512 for the chance of winning \$1 — on the face of it a pretty ridiculous situation to be in — but you can't. You will have to content yourself with having lost \$511.

And a run of nine straight losses is by (continued on page 115)

odds man out

(continued from page 62) no means an unusual thing. In every 1000 spins of the roulette wheel, for example, there will be, on the average, one series of nine straight red or black.

In short, this is a very poor system indeed. It clobbers you with a major loss very soon after you start playing it. But that is not the real reason why it is poor. It is poor for the same reason that every system is poor: it is based on the delusion that there is some way of turning a minus expectation into a win. It can't be done.

The sophisticated systems-man sneers at the Martingale. He has a "good" system - one that increases the size of the bets very gradually in a losing streak. And it is true that the "good" systems postpone the inevitable day of reckoning. But they can never eliminate it. One of the best postponers is the Labouchère. It is played on the even chances in roulette or on the line bets at craps. Inthe usual form of this system you write down the numbers 1, 2, 3, and throughout the play you bet the sum of the first and last numbers in the series. Thus your first bet is 1 + 3 = 4. When you win, you cross out the numbers in question. When you lose, you write down the amount of your loss and again bet the sum of the ends. (If you don't understand this, be patient: it's spelled out below.) By the time the series closes out, you have won back everything you have lost plus the 1+2+3=6 units that you have crossed out but did not lose, because they were on the paper to begin with.

A simple example. W = a win, L = aloss. You have the following series of wins and losses: L L W L L W W L W.

You write down 1 2 3. Bet 1+3=4

Loss: write down 4

1 2 3 4. Bet 1+4=5

Loss again: write down 5

 $1\ 2\ 3\ 4\ 5$. Bet 1+5=6

Win: cross out 1 and 5

12345. Bet 2+4=6

Loss: write down 6

1234 6. Bet 2+6=8

Loss: write down 8

1234568. Bet 2+8=10

Win: cross out 2 and 8

1234568. Bet 3+6=9

Win: cross out 3 and 6

1284588. Bet 4

Loss: write down 4

12845684. Bet 4+4=8

Win: cross out 4 and 4

X \$ \$ \$ \$ \$ A. The series is closed out. You have lost 4 + 5 + 6 + 8 + 4 =27. You have won 6 + 10 + 9 + 8 = 33. You are ahead by the 1 + 2 + 3 = 6 that you wrote down to begin with.

Since you cross off two numbers when you win and add only one when you lose, the series will close out whenever your wins are as many as two more than half your losses. You chaps with no taste for figures will just have to take our word for it that this is the way the system works. (In a more important sense, as we shall see, the system doesn't "work" at all.) Those of you who dig the higher mathematics might, if it would amuse you, work out what happens with the following (quite likely) run of wins (W) and losses (L):

LLWLLWLLLWLLWLWL LWLLWLLWLWLWLW

Here you have lost 19 times and won only 11, but you have come out a winner. Your largest bet was \$127 - nowhere near the house limit of \$500 (in Las Vegas). In fact, it seems almost impossible, with this system, that you should hit the house limit before you succeeded in closing the series off.

Well, as it happens, we did not simply invent the above series of wins and losses. A friend of ours had it while we were watching him apply this sure-fire method on the Strip. He had been using it with success for a week, and girls were clinging all over him. But we have edited a wee bit: that last bet was \$53 + \$53 = \$106, and he didn't win – he lost. So erase that final W, above. His sheet now looked like this: 53 53 106. The series had to go on; and it went on L W L W L L L L. Nothing much out of the ordinary in such a run. But his last bet (lost) was \$424, and he was now called upon to bet \$530. House limit, \$500. End of the line.

His choice was to stop betting or to go on at random: the system was dead. Needless to say, he had been blowing his "profits" as they came in. He was \$1160 in the hole. He bet \$500 and won. He bet another \$500 and lost. The girls deserted him like the well-known seafaring rodents. At this point he lost his nerve also and took the bus back to St. Louis.

The moral is that even the "good" and "safe" systems are no guarantee against the runs of bad luck that come up almost every day - or anyway, every week - when you use a system to tackle the odds in a gambling casino.

Of course, there are other mathematical systems - hundreds of them - that do not run the risk of encountering the house limit. They are of many sorts. Some are based on quitting for the day after you have won or lost a certain amount. These systems will leave you, in the long run, exactly where the expectation dictates - in the red. But at least they let you go broke gradually, instead of with one horrible clobber. Other systems, often enormously complicated, involve the placement of "insurance" bets, to mitigate the misfortune of losing the main bet. It goes without saying that the insurance is illusory. Still others involve observing and playing the runs, or the "march of the table." We have dealt with these already under "law-of-averages" systems.

Many systems for winning at the race track make a great show of introducing skill as a factor in the choice of bets: skill either in appraising the horse's chance of winning or in seizing the opportunities offered by the odds on the pari-mutuel board. The minus expectation is 15% at a pari-mutuel track. If you make a hundred \$2 bets, you have one chance in 20 of winning \$2, and one chance in 125 of winning \$10. If skill is enough to overcome that tremendous disadvantage, how is it that trainers, stable employees and jockeys, who have the best sort of inside information - to say nothing of the publishers of tip sheets - stay on the job year after year and do not retire early in life?

There are other interesting questions that one might ask. For instance, why do gambling houses love systems players? Why do they go to the expense of publishing monthly statistics on the numbers that come up on the No. 1 roulette wheel? Could it be because systems players are among their most reliable and productive customers? Or are they, perhaps, eager to lose money?

How about the sellers of gambling systems? There are scores of them. The usual come-on is that a famous gambler, dying in opulence, consented to reveal the secret of his success on his deathbed; and you can buy this secret for only \$25. Why is it for sale; that is, why doesn't the vendor keep it and use it himself?

The systems fanatic will have answers to these questions. The answers will be edifying to the person who is asking himself the really significant question: what is it, in the innermost heart and cravings of men, that leads them to pursue, at often ruinous cost, the chimera of the valid gambling system?

The main incentive, without any doubt, is the immemorial longing for the easy solution, the magical gimmick that solves all the problems. In their pursuit

of this ideal, men are seized by a passion that blinds them to all else. The belief in systems falls right in line with the quest for the alkahest, the philosophers' stone, the Fountain of Youth, El Dorado. and all the other phantasmal short cuts to bliss. The fact that it shares with its predecessors the deplorable quality of being a fallacy, though it may be "known" to the systems buffs somewhere deep down, never gets through to them strongly enough to influence their behavior. They are rather like a man who intends to fly down from a great height with the aid of the very special kite he has invented. There he is, perched on the very top of the Statue of Liberty, ready to go. "Why not?" he asks.

"There is only one good reason," he is told. "You take that jump and you kill yourself."

"Yeah, I know," he says. "But give me another reason." He simply does not want to believe that his kite won't work.

Reinforcing this predisposition to believe the impossible is the fact that, unfortunately, the case against systems cannot be presented in simple, unmistakable, overwhelmingly convincing terms. The argument that a tiny minus expectation is inevitably going to do the gambler in does not carry conviction for a man whose whole emotional momentum is sweeping him in the opposite direction. Furthermore, the argument, being mathematical, is couched in what for many people is a foreign language. So far as they understand it, they strive to pick holes in it.

"You claim no system will win in the long run," they will say. "OK, I'll go along with that. But who cares about the long run? I'm interested in the here and now. This system of mine has been paying off at about \$3 per hour of play. I'll be old and dead before that long run of yours catches up with me."

The reply to this rebuttal is that, if a system "wins" as much as \$3 an hour, the "long run" will not be long at all. It will, in all probability, be quite short—a week or two. If it were a supremely conservative system, paying off at maybe a dime an hour, it might go on for many years, even until the player was old and gray. But if he values his time at only a dime an hour he belongs in the state hospital, not the casino.

The belief in systems is also strengthened by the vast mythology that has grown up around them. You cannot talk to a systems man for five minutes without hearing his tales of what his particular system has accomplished for some other person, or of the exploits of this or that fabled practitioner who cleaned up at such and such a time and place. You are sure to be told about Charles Wells, the Englishman who in three days won close to \$200,000 and is celebrated in song as "the man who broke the bank at Monte Carlo." Your informant will probably suppress the facts that he: (1) didn't break the bank at all, but merely cleaned out the chips at one table a few times; (2) came back for more and lost almost all he had won; (3) wasn't playing

Finally, almost all believers in systems have tested their systems at home before using them in actual play. Their tests have been convincing, to them; and they have also been ridiculously superficial. Their sample of tosses of the dice, hands at poker or blackjack, or spins of their home roulette wheel has been much too small to justify any generalizations whatsoever. This is one reason why systems that look so good in black and white look absolutely terrible in green and silver. Another reason is that dry-run systems lack all the tension and pace of actual play. At the table, with the action moving along at a fast clip, the player often loses track of his calculations, gets behind, gets flustered, makes the wrong bet, and becomes hopelessly entangled. Actually, it doesn't make any difference: he would have lost anyway. But it gives him a wonderful excuse for continuing to believe in his system even though he has lost.

Very likely the faith in systems is something that almost every would-be gambler must go through, just as every would-be adult must go through the embarrassing postures of adolescence. Most gamblers will emerge from the experience whole. Some will bog down in it, just as some grown-ups will remain little boys until they die. It rests with the individual. Before you go all out on your tried-and-true infallible foolproof system, reflect on whether you might not be wiser to skip this stage altogether and go on to the next, which is - unless you gamble for kicks and fun, and can afford to lose: refrain from all forms of gambling in which skill is not the determining factor.





"Lizzie Mae is going to have a right nice little family by the time she's old enough to get married."



PEACH OF A TEACH

THERE'S A CREAKY ADAGE in Hollywood, harking back to the halcyon days of Ramon Navarro and Louise Fazenda, that the shortest distance between obscurity and stardom is not through Central Casting. Tinseltown moguls seem to make a point of discovering box-office potential in less obvious surroundings, and there's no pat formula for the time or the place. The latest and loveliest proof of the ancient dictum is Susan Kelly - blonde, brown-eyed and built - who went to Celluloid City several orange crops ago to teach English. (Honest.) It then followed as the night the day that Susan was discovered (which, in this case, was like discovering snow in Alaska) by producer Albert Zugsmith. He promptly made an exschoolmarm of her by offering a contract instead of an apple and casting her as a curvy WAC lieutenant in Allied Artists' Dondi. From the looks of our superbly structured Miss May, it's no trick to predict her Oklahoma University sheepskin in education will become a mere wall decoration, but the little tots' loss is their older brothers' gain. Miss Kelly's class - the class of 36-22-35 - figures to get A+ for attendance in her concentrated course in anatomy.



school's out for this letter-perfect english teacher turned actress



Has everybody here seen Kelly? Our girl Susan brightens up the Dondi set, gets thesping pointer from producer Albert Zugsmith who was one of the first to spot the very special talents of the magnificent Miss Kelly, then generously apprised PLAYBOY of his find.







PLAYBOY'S PARTY JOKES

Many a modern miss is known by the company that keeps her.

The wife of a pal of ours is suing for divorce. She claims he was spending his nights sitting up with a chic friend.



Census takers have found that one tenth of all married couples aren't.

On a recent TV quiz show, a contestant was asked to give the first names of people having the last name of Wilkinson, with a prize of five hundred dollars for

each he could name.
"Well," he said, "there's 'Bud' Wilkinson, football coach at Oklahoma Uni-

versity."

"That's one," said the m.c.

"Then," continued the contestant, "there's June Wilkinson."

"Correct," said the m.c. "That makes

three . . .'

Nothing is more wasted than a smile on the face of a girl with a forty-inch bust.



Some girls make friends quickly. With strangers it takes a little longer.

Joe had been out on the town with a dazzling blonde, and as he returned home the rosy tints of dawn began to color the skies. Marshaling his inner re-

sources, he managed an air of quiet sobriety before the suspicious eye and

clapping tongue of his wife. Suddenly, as he was undressing, she punctuated her harangue with a sharp,

gasping intake of air.
"Joe," she asked through clenched "Joe," she asked through cle teeth, "where's your underwear?"

Blearily, Joe perceived that his boxer shorts were, indeed, missing. Then inspiration struck.

"My God!" he cried, with aggrieved

dignity. "I've been robbed!"

Card playing can be expensive - but so can any game where you begin by holding hands.

Shapely limbs help many a girl to branch out.

The advance proofs of a cookbook for hipsters recently came our way. Wildest recipe is for a salad: You cut up lettuce, tomatoes, cucumbers and green peppers. Then you add a dash of marijuana, and the salad tosses itself.



Muster some sympathy for the dilemma of the out-of-work stripteaser: all undressed and no place to show.

Give a man enough rope and he'll claim he's tied up at the office.

An engaging but somewhat vacant young lady we met recently thought "vice versa" meant dirty poems.

They moved apart as Frank lit their cigarettes; then she snuggled close to him again and pulled the bedsheets up around their chins.

"Darling," she cooed, "how many oth-

ers were there before me?"

After a few minutes of silence, she said, with a slight pout: "Well, I'm still waiting!"

"Well," he replied, puffing thought-

fully, "I'm still counting."

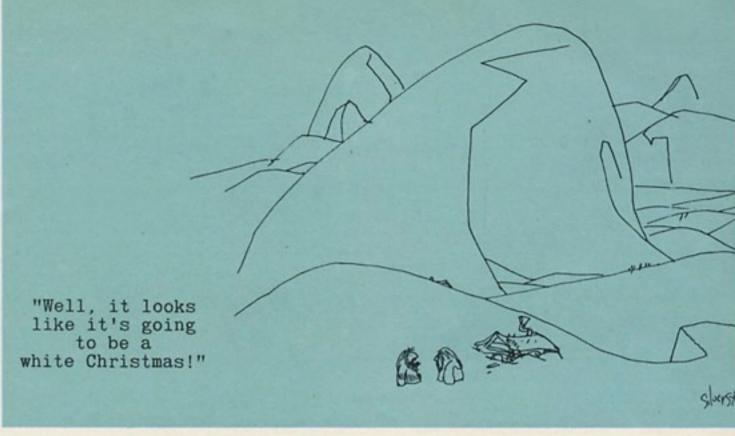
Heard any good ones lately? Send your favorites to Party Jokes Editor, PLAYBOY, 232 E. Ohio St., Chicago 11, Ill., and earn an easy \$25.00 for each joke used. In case of duplicates, payment goes to first received. Jokes cannot be returned.



"Of course there's someone else!"



"GIDDYAP...er...LET'S GO...uh...what the hell is that word?!! GET ALONG, LITTLE DOGIES...er...HI-YO-...uh..."





Silverstein ALASKA

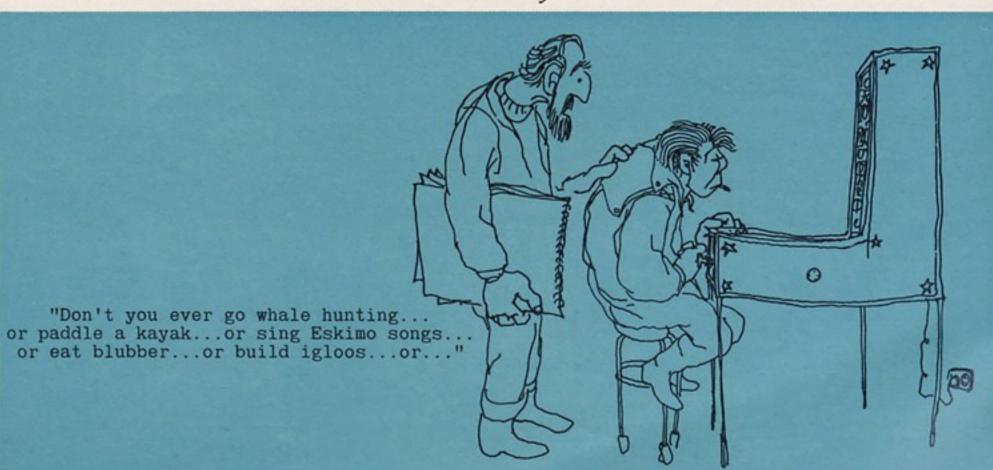
our own abominable snowman sketches the 49th state my pa ta a time stein

"Sure, it would be fun, but I'd have to take off my outer parka, then my fur parka, and then I'd have to take off my sealskin vest, and then my sweaters, and then I'd have to take off my flannels, and by that time I'd be too tired."

PACKED IN A PARKA and humming Midnight Sun, our bebristled cartoonist Shel Silverstein recently stomped through the snows of Alaska and found the last frontier to be a magnificent land of warm-hearted Eskimos and hard-drinking settlers. Snowshoeing and dogsledding his way, Shel mushed on to Anchorage, Fairbanks, Kotzebue, Nome and Point Barrow on the frosty Arctic Ocean. There's still gold in them thar hills, he discovered, but more panning is done by north country film critics than by adventuresome treasure seekers. Putting the lie to a crop of Hollywood fictions, Shel found nary an igloo, but did find an array of Eskimos weary of flicks about intrigue in the ice domes. Another myth exploded by Shel was the one about the accommodating Eskimo husband and the itinerant tourist. "It simply isn't so," moaned Shel. What impressed him the most? The stunning scenery and the innate good sense of the people. "Shooting a moose out of season," Shel says, "is considered a worse offense than shooting your wife."

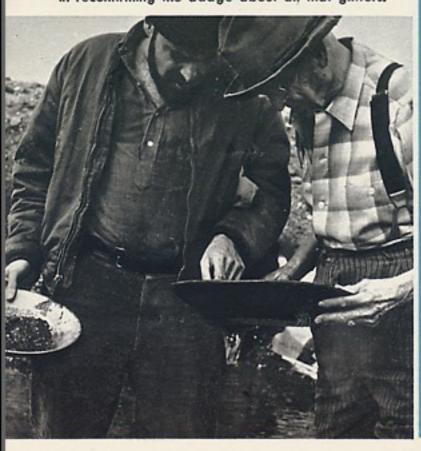


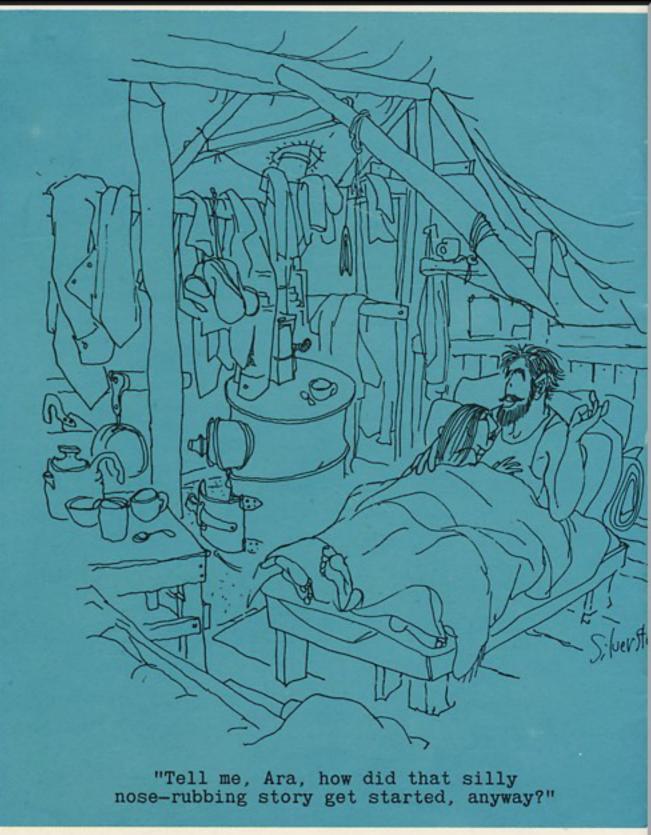
"You see, you pack the snow into balls like this, then you choose up sides and..."





Above: shaggy Shel joins in a local bounce-the-Eskimo rite. Foraging hunters devised this stunt to sight the next meal over the next hill. Below: Shel and a crusty gold-rush vet compare pans in reconfirming the adage about all that glitters.

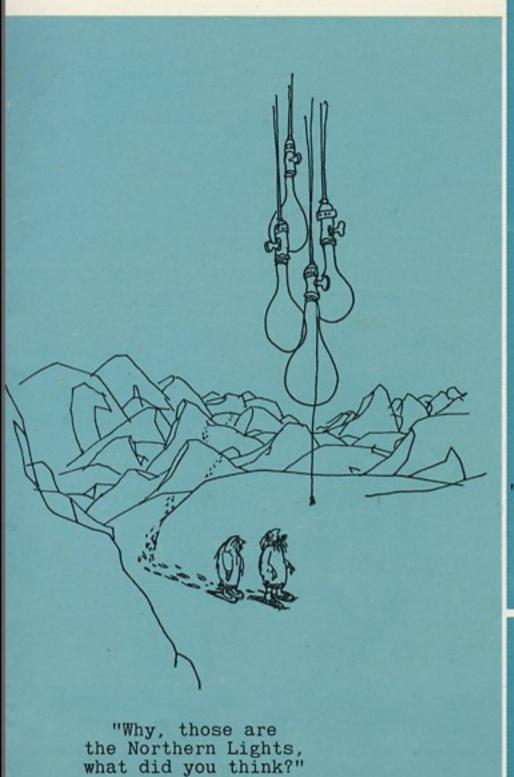








"You see, back home we always believed the stories that you guys wanted a visitor to sleep with your wives...that you'd be insulted if he didn't sleep with your wives...that..."





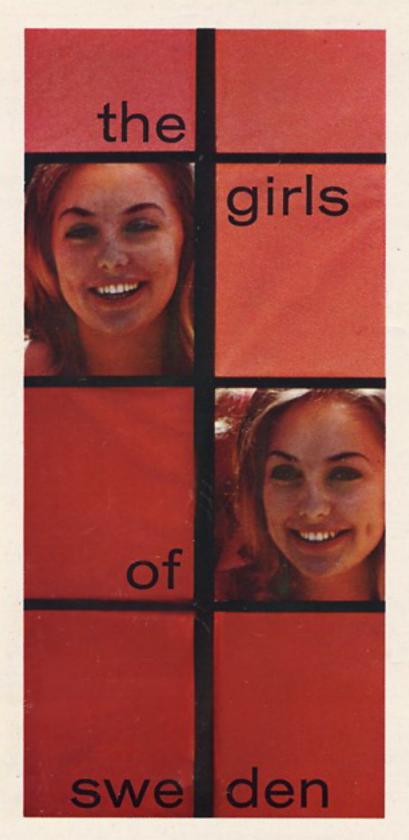
"OK, OK, so the hamburger was tough. What do you expect for a lousy \$3.75, anyway?!"



"Now that Alaska has become the forty-ninth state, do you feel that the influence exerted politically by the state will affect national and international policies to such an extent that our economic horizons will eventually..."



"Let's see now — interesting characters that I knew during the gold rush...well, there was Suicide Laura, and Diamond Tooth Lou, and Dolly the Virgin, and the Never Eat Sisters...there was the Gimme Kid, and the Baroness, and Black Jim Wilson, and the Ham and Egg Twins, and Fugemall Jack, and Bullcow Nelson, and the Scurvy Kid, and the Crooked Kid, and Inandout, and Queen Bess...but they weren't really very interesting..."

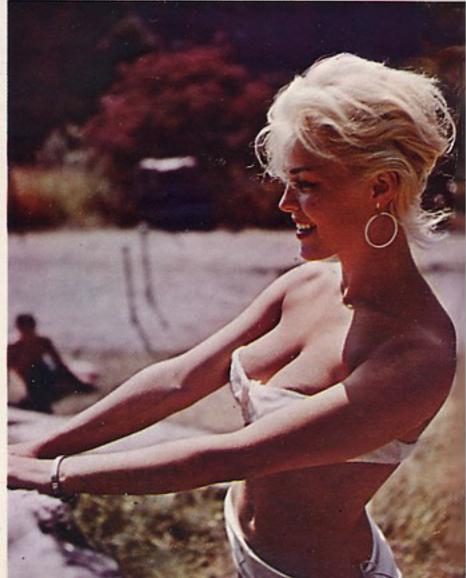


pictorial essay

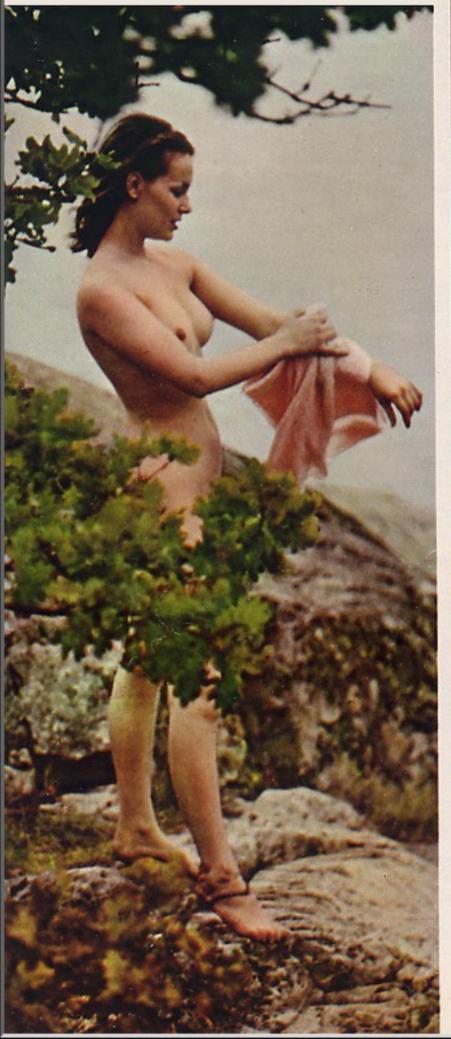
a toast to the skoal-mates of that voluptuous valhalla

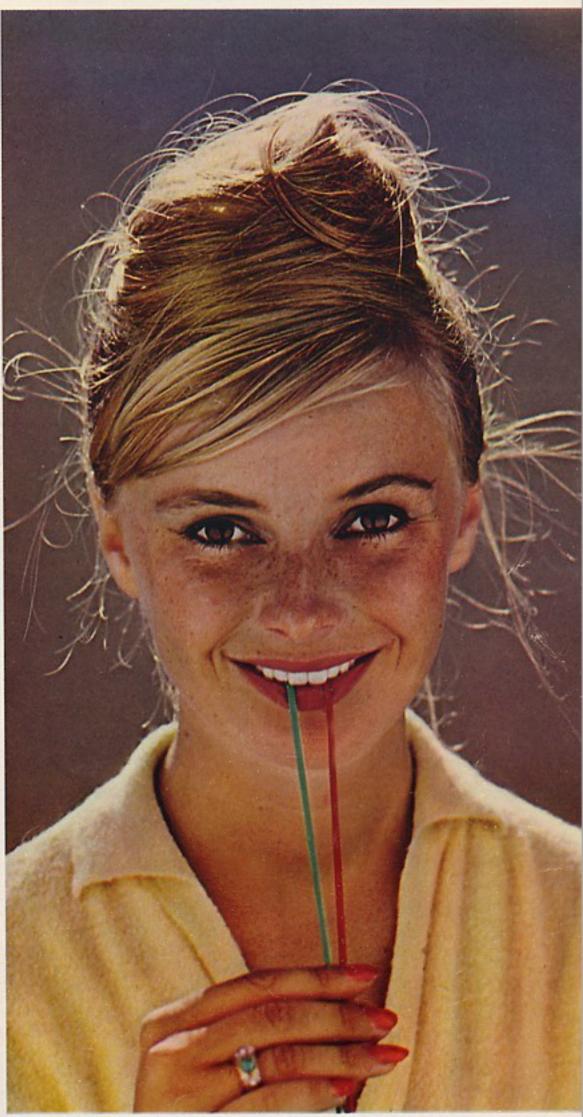
THE MENTION OF SWEDEN may suggest smorgasbord to the epicure, steam baths to the health faddist, Johansson to the sports fan, Bjoerling to the opera buff, Hammarskjold to the humanitarian, neutrality to the political scientist, even aurora borealis to the astronomer. But to most of us, it suggests the image of a tawny-skinned, cerulean-eyed, goldenhaired, clean-limbed creature with the cool mystique of a Greta Garbo, the radiant spirituality of an Ingrid Bergman, the smoky sensuality of a May Britt - and a hyperactive mating instinct. In the flesh, of course, she isn't always as golden-haired or cerulean-eyed as dreamed. Nor, it must be admitted, is she as concupiscent as a jack rabbit, exactly. But as fantasies go, this one comes tantalizingly close to (continued on page 89). reality, At first glance,





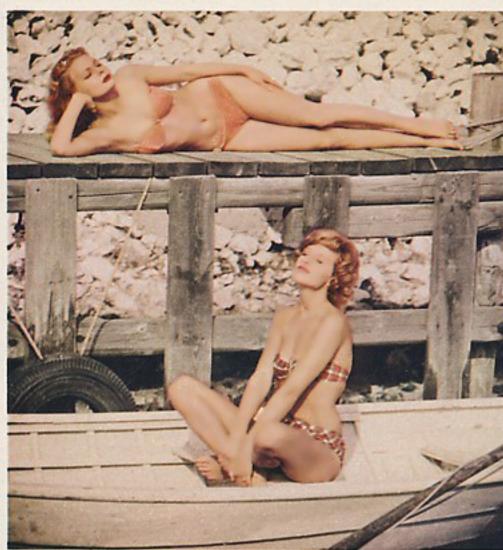






Clockwise from top left: window-framed twins Maj-lis and Gudrun Genberg are radiant double visions of the apple-cheeked, flaxen-haired Svenska ideal. Well-rigged fore and aft, jazz-digging Tina Norlov spends summer Sundays sailing on Stockholm's idyllic Lake Malaren. Marie-Louise Falk, at a gamine seventeen, is one of Sweden's few professional models. Freckled soda-sipper Barbro Olsson, exuberantly aglow with Swedish élan, attends high school in the mountainous north. Gull-Britt Berglund, a published poetess, unself-consciously towels herself at a leafy lakeside after an invigorating swim. Angela Wergard forgets her potter's craft—and her cares—in the warmth of a sun-drenched Swedish spring.

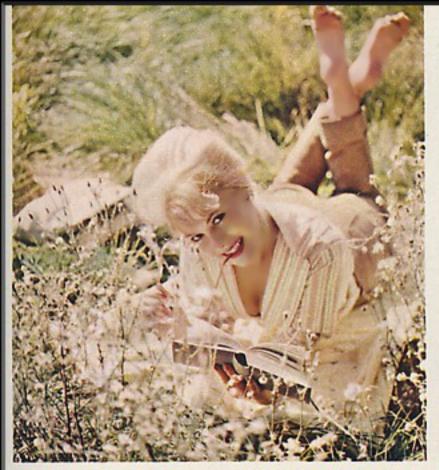




Left: Mona Arvidsson basks in Elysian serenity. Above: plaid-clad Kicki Ekroth and pal Ann-Mari Adamsson seldom go indoors during the sun season. Below: Eva Hjorth has lynx eyes for a career in haute couture. Monica Lindholm, though ebon-tressed, is as Scandinavian as smorgasbord.



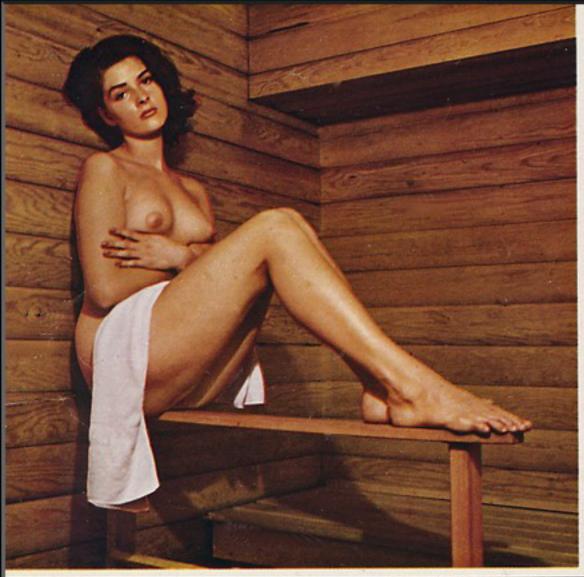


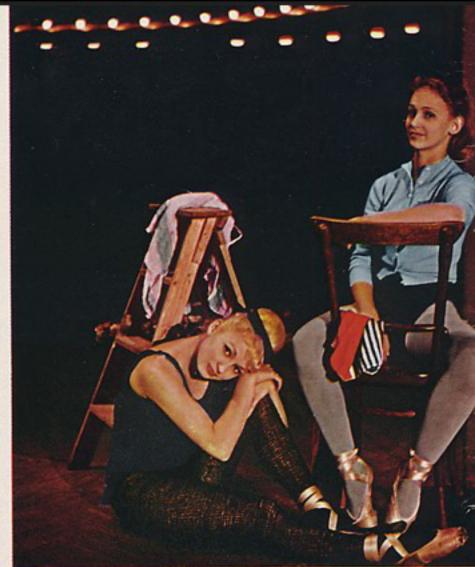


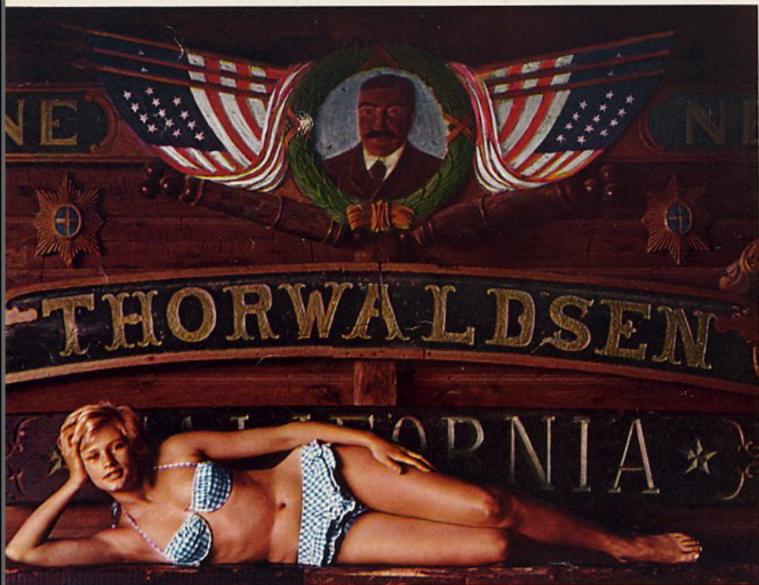


Above, I to r: Ann Marie Gummesson, a TV bit player, catches up on her Strindberg amidst a profusion of fragrant wildflowers in Stockholm's arcadian Djurgarden. Seventeen-year-old Mio Molin, boater-striped for an afternoon of windjamming, is a slim-limbed Nordic nature study. Below: sun-worshiping Anita Andersson, sports-car aficionado and an amateur landscape painter, is a Swedish modern in the prodigiously-proportioned Ekberg tradition.











Top left: Lena Vistrom rests in the reverie of a bastu—the Swedish steam bath—an institution said to impart that clear-skinned, lithe-bodied Scandinavian glow. Top right: ballerinas Annie Galle, left, and Ulla-Britt Petterson pause between production numbers in a klieg-girdled Stockholm TV studio. Above left: Astrid Jansson, a schoolgirl from the southern seacoast, reclines against a background of antique name-plates from Swedish steamers. Above right: receptionist Vivi Anne Jonsson goes window-shopping along Stockholm's busy Kungsgatan.

however, even the reality is slightly deceptive. On any afternoon around five, when the big commercial emporiums empty out along the Kungsgatan, Stockholm's main drag, a rubber-necking American tourist - swept up in a surging ground swell of wellgroomed womanhood - might easily imagine himself headed upstream at 52nd and Madison, until he hears the musical cadence of umlauted vowels issuing from thousands of smiling, unreddened lips. After a quick second take, he notices that the scrubbed, shining faces, the soft, translucent eyes, the aureoles of sun-warmed hair are all but innocent of cosmetic alchemy. This is certainly not New York. He watches the way the girls move, erect and effortless; in every gesture and motion of the slender legs, the brown arms, the gently swaying hips, is a peculiarly feline and fluid grace, a delicious mixture of awareness and artlessness; this can't be Hollywood, either. They are dressed well - a majority in simple skirts and sweaters with single strands of pearls - though not chicly, by New York or Paris standards. But they manage to seem chic, in a style which has neither the sham of shapeless self-concealment nor the blatancy of figure-clinging self-decoration. Here, then, is a female whose

Clockwise from top left: clutching a copy of The New York Times, trilingual secretary Marie-Louise Nyman hurries to work through glistening streets. Kersti Yams fixes her boyfriend with a melting look over tarta in an oak-beamed konditori. Gunilla Elm, a Miss Sweden finalist, sits goldenskinned in the dazzle of summer. Lab technician Birgit Thoreson roasts a plump sausage over a campfire on one of the islands that dot the waterways leading to Stockholm. Kristina Liebcher, strolling along Stockholm's waterfront, is hauntingly suggestive of an Ingmar Bergman heroine.









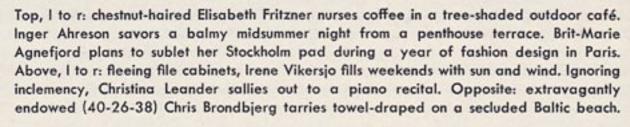
















seeming kinship with the all-American girl-blonde, blue-eyed, or otherwise is barely skin-deep. From beneath that unpowdered and unlotioned Scandinavian complexion - probably the creamiest in the world-emanates the wildflower fragrance of a woman sensuously aware of her sex. About her easy carriage and clean-flowing hair there is a feeling of loose-limbed and exuberant freedom which expresses somehow in essence the almost animistic Swedish affinity for the outdoor world of sun and fertile earth, flowers and warm sand, wind and flowing water. This profound physical and emotional involvement with nature is a lifelong love affair for the Swedish girl, overshadowing perhaps even the sophisticating influences of her country's ne plus ultramodern technology and progressive social institutions. Nourished in this cosmopolitan climate, she has indeed become as wellfed, well-bred and wellread as any no-cal, highgloss, precision - schooled Dutchess County debutante. But beneath the mirror polish is the bedrock of an earthy and elemental creature more attuned to the primal rhythms of the forest than to the metronomic pulse of the city; a woman serenely confident of her powers.

In a complex contemporary world of increasingly hazy distinctions between male and female roles, she retains a refreshingly uncluttered, unafraid, unarticulated sense of inviolable identity. But most importantly, her natural and unself-conscious acceptance

(continued on page 108)

girls of sweden (continued from page 91)

of the body and its functions — in a society where nude photos in tobacconists' windows and near-nakedness on public beaches are viewed with equal unconcern — has kept her innocent of chronic sexual anxieties so prevalent elsewhere in the western world.

She has the calmness of a woman who doesn't try to swim against the tide of her own impulses - or those of a man. Approached at rustic ski lodge or formal garden party, on wooden park bench or velvet theatre seat, in oak-beamed konditori or chandelier-hung ballroom, she will respond with fire or ice, depending on her company and not on her codes. If the chemistry is right, an instantaneous and thoroughly compatible (if somewhat volatile) intermingling of elements will usually result. If it's wrongof course - strikeoutsville. But in either case, her reaction will be genuine, spontaneous, candid and unveiled; win or lose, a refreshing experience for the visiting American male.

Disarmingly, she won't even wait for a male overture if she feels like doing a little harmonizing herself. In a far cry from the peekaboo parlor game of seductive hide-and-seek so popular in America, she voices her mating call with an unflinching directness. Some short-sighted observers, experiencing this phenomenon for the first time, might assume that her numerical superiority in Sweden — a margin of about thirty-thousand — has forced the Swedish girl to a

tug-of-war for the available men. More probably, in a climate of social equality, the Swedish girl feels the need to assert her inalienable right to sexual independence from the vestiges of a venerable Teutonic tradition: male superiority and female subservience.

This lopsided social situation has given her a kind of humility that makes even the most appetizing smorgasbroad a soft touch for the smallest kindnesses from a visiting American man. A simple compliment, an assist with her coat, a date kept on time – SOP in the U.S.A. – these are tiny treasures to the unspoiled Swedish girl. But even if you don't care to court her, she'll court you – in a style which may lack subtlety, but certainly deserves admiration for brevity, originality and aptness of thought.

Her affairs tend to burn brightly and fizzle quickly – generating, as a rule, more heat than warmth. But for the American tourist on a two-week sabbatical, there is seldom time – or need – for both on his itinerary. Realist as much as sensualist, the Swedish girl, too, recognizes sex as neither more nor less than what it is, and while it lasts, enjoys, enjoys. A free, proud and independent spirit herself, she asks nothing more of her brief beau than that he be ready, willing and able to give.

Feelings, of course, aren't necessarily drowned in these flash-floods of sensation. The Swedish girl is also a reservoir of generosity, born of a superabundance of bounty from a benign welfare state; of kindheartedness, engendered by her attunement to the soft world of living things; and of pacifism, instilled by the peace-loving habits of a long heritage of Swedish neutrality — all qualities which make her uncommonly affable, adaptable and compatible company in the short or long run.

For long runs - even in her here-today-gone-tomorrow world - do materialize occasionally, even on the Kungsgatan (after a suitable out-of-town tryout). The Swedish girl, after all, feels the instinct to feather a nest and bear a manchild just as keenly as her American counterpart. For the girl from Umea happily self-sufficient in her life of freedom - the urge to merge is the expected culmination to a natural growth into full-blooming womanhood, serenely awaited. For the girl from Utica, the waiting game isn't always played so patiently - or so sportively; however far she strays from the straight-and-narrow en route to her nuptials, she tends to cherish an almost disembodied conception of herself as a sacrosanctuary of inestimable treasure, to be bestowed (preferably intact) on some sufficiently high-minded and deserving suitor. The connubially inclined Svenska, though no less richly endowed, shares the abundance of her flesh-and-blood being with earthy liberality, proudly refusing to regard her body as a gift, favor or reward.

By the same token, she considers mementos of any kind - apart from freshly picked bouquets or freshly penned sonnets - the crudest species of insult, an implication that a man wishes to purchase her body, or at least to rent it for a while. In this id-happy land, such a gaucherie is not merely thoughtless it's unnecessary. If the scene is going to be made at all - with or without benefit of clergy - it will be a straightforward, unencumbered and duty-free transaction engendered only by mutual desire and sealed only by mutual consent. So until and unless an engagement ring is in order, that noble masculine urge to bestow bagatelles, mere or otherwise, should be mercilessly stifled.

The single major exception to this taboo - though she may not always receive it with joy unconfined - is the gift of life. As often as not, and especially in unwedded bliss, this costly but unoriginal token of esteem is as unwanted as it is unintentional. But unlike the quiet desperation occasioned in American single women by such a misadventure, the Swedish girl's reaction is a mixture of womanly gratification, calm deliberation and understandable annoyance. Primarily, however, she feels a serenity born of the knowledge that her protective welfare state has provided for just such contingencies as this. A visit to the



"OK, Rose - we know you're in here someplace."

Swedish Office of Sexual Advice in Stockholm will decide whether the natural processes at work within her shall continue or be halted. If she is permitted to have an abortion (Sweden is the only nation in the world to legalize abortion on humanitarian and social grounds), it will be performed under the most immaculate surgical conditions in an official state hospital, where she will be cared for until recovery — all at government expense.

But a turndown by the Office doesn't mean a basket on the doorstep. She has the option of sending her baby to a state-sponsored children's home, where it will be better clothed, fed, housed and educated than the legitimate progeny of many European households; or of keeping it for herself, as she often chooses to do, provided she can demonstrate her ability to care adequately for its needs in which case neither government nor society has the slightest objection. Nei-ther realistically could, while ten percent of the Swedes born every year are undeniable (but far from suffering) bastards. For despite the fact that birthcontrol education is almost universal in this forward-looking land, the vast majority have sedulously refused to practice what's preached.

In a country where four out of five women, according to a recent survey, candidly admit to prenuptial excursions of varying diversion, diversity and duration, it is hardly surprising that the Swedish girl inclines to the view that trial marriage is a natural, pleasant and even essential preliminary to the main event—and sometimes perhaps a more

than satisfactory substitute.

If her unincorporated partnership doesn't wind up showing a long-term profit, the Swedish girl reluctantly but realistically disaffiliates — and usually without bitterness, breast-beating or broken crockery. Even if pregnancy is her only prize, she asks of her erstwhile paramour no obligation, no apology, no recompense. As a souvenir she chooses to keep the sweeter memories: of ecstasy, however evanescent; of tenderness, however transitory; of faithfulness, however fleeting. As a dream, she keeps always the hope that her next affair will be not

only rewarding but enduring.

If this hope is realized, as it almost always is for a girl who looks life so squarely in the face — and still loves it — the Swedish girl almost always makes as loyal a wife and as loving a mother as she does a vibrant female. Attuned from birth to the primal tempi of nature, wedded to the mysteries of kitchencraft and the disciplines of housework before puberty, aglow with a mature feminine radiance soon after, and introduced anon to the compensations and sacrifices of motherhood, vicariously and sometimes otherwise — she reaches the altar

a mellowed, tried, and usually true woman, as ripe for demure connubiality

as for hearty conjugality.

Is all of Sweden's glitter, then, truly gold? Well, almost - but not quite. Beneath the glimmer of its primeval lakes and rivers, the gloss of its progressive society, it must be said, are the somber tones of a shadowed side to Nordic nature, a cool-spectrum pigmentation of icy blues and leaden grays which finds its wintry reflection far beneath the bright radiance of the Swedish girl, and may help the unfamiliar observer to place her mental landscape in a more lifelike balance between light and dark. The outdoor world of sundrenched sod, fragrant meadows and rushing water may have ignited the uncontainable vitality of perhaps the most natural woman in civilized ken, but she can also be touched with that quiet gravity, inscrutable coolness and brooding introspectiveness which is as endemic to the ambivalent Northern temperament as the vivid efflorescences that counterbalance it.

Gay or sad, serene or volatile, the Swedish girl is imbued with an appetite for life - wherever she can find it - that draws her instinctively to her cosmopolitan capital. A time-mellowed and worldly-wise nucleus of industrial, artistic, social and intellectual refinement in the heart of a predominantly rural nation, like most European capitals, Stockholm exerts a hold on the imaginations of Swedish girls, from medieval Visby to agrarian Valdemarsvik, perhaps even more magical than the spell of such New World emerald cities as Hollywood and Gotham for dream-driven females from Tulsa and Vicksburg. From the chateauxdotted hillsides of the verdant south to the deep-forested expanses of the arctic north, the girls of Sweden stream to the city in quest of cultivated companionship, exotic vocations, and a variety of other dimly envisioned cosmopolitan scintillations. Unlike their stateside counterparts, however, they are impelled not so much by an aching need for selfdiscovery as by a natural and calculatedly practical desire for self-enlargement. Stirring with the restless curiosity of burgeoning womanhood, they come to explore in freedom and privacy those uncharted areas of experience from which provincial upbringing has unavoidably isolated them, and for answers to questions about themselves and life which their perhaps overprotective welfare state has been unable to provide. The potent talismans of identity so venerated by American girls in the big city - wealth, fame, authority - will have little meaning for them, except as harmless and diverting sidelights to the business of fulfilling their opulent femininity.

So fundamental is this orientation

that the possibility of a career, whatever its creative or monetary rewards, simply never occurs to them - unless, as is very seldom the case in a country where beauty so often is far more than skindeep - they just aren't attractive enough to compete for the affections of the eligible men. Somehow, then, amidst all the glitter, enticement and fanfaronade, the girls of Sweden manage to keep a firm hold - without any visible effort - on their unquenchable joie de vivre, and their unseducible preference for pastures to pavements. In the urbanoriented Twentieth Century world of misplaced identities, reversed sexual roles and creeping Weltschmerz, such a healthy sense of self is almost anachronism.

They are not totally immune, of course, to the Swedish smell of success. The television industry, for instance, a surprisingly recent arrival to a country otherwise steeped in the escape mechanisms and labor-saving devices of a bountiful technology, has created a whole new realm of jobs which Swedish girls regard as indescribably chic. The post of script girl, in fact - a position which the communications-wise New York or Hollywood girl views as the lowest niche in her climb up the TV totem pole ranks currently as one of the most glamorous jobs in Stockholm. But "chic" and "glamor" are far from status code-words for the socially irreverent Swedish girl; she may play at them, but she certainly doesn't live by them. Without a single visit to her analyst, she is perfectly capable of settling happily for steno pad, typewriter or sales counter; and since there are far more girls than clipboards in Stockholm, she usually does.

The more articulate girls, of course, often beat a path into editorial research at a magazine or newspaper; the creative girls, into fashion, furniture, glassware or interior design; the footloose girls into commercial air travel as S.A.S. stewardesses (perhaps the best-looking set of pillow-plumpers in aviation annals); the traffic-stopping girls, into modeling — but not for long, since Swedish girls generally lack the necessary narcissism, and the ability to sit still longer than two seconds, especially when the sun is out.

As one of the most vital film and theatre capitals of Europe, Stockholm also harvests an abundant crop of aspiring Garbos, Bergmans, Britts and Ekbergs. But unlike Manhattan's overflowing market of green stand-ins and overripe ingenues, or Hollywood's well-fertilized groves of juicy starlets in orange- and lemon-colored toreadors, Stockholm's dramatic world is one of characteristically businesslike Scandinavian gravity. The premiere of a new Ingmar Bergman movie is attended only by those legitimately connected with the industry.

And the membership of the Swedish National Theatre, the prestigious drama school which fostered both Ingmar and Ingrid, is restricted, unlike many such institutions, to those with demonstrable talent and a capacity for years of gruel-ing work. The girls who finally make the grade on Stockholm's boards or sound stages will be rewarded largely with ego satisfaction and a simple sense of achievement. For most of them, secure in their identity and femininity long before they ever played a role, this is more than enough. The Swedish climate of intellectual and spiritual iconoclasm makes star-worship an alien emotion, as much to the performer as to the public. And the Cult of Beauty, in a land prodigal with feminine riches, is known only as a peculiar American phenomenon.

For Malmo manicurist and Stockholm stenographer alike, material reward is rather meager by American standards, but more than adequate to their inner and outer needs - even though Sweden's cost of living is no less stratospheric than our own. The artifacts of consumption swarm almost as conspicuously in Goteborg as in Levittown, but somehow their acquisition lacks the quality of reverence with which "happiness" is so often pursued in our country. Swedish moderns in every curve and contour, the girls of Sverige admittedly cherish their double-windowed and steam-heated comfort in the marrow-chilling winter; and they can brandish an electric swizzle stick, down-shift a Volvo, hook up a stereo rig and twirl a TV dial with familiar expertise. But if maturity can be measured by the number of things one can do without, they are truly wise beyond their years: first and last, they remain free and untrammeled spirits of the wood, as serene on a bed of pine needles as on one of foam rubber, as content to curl their toes in sun-warmed sand as in

deep-pile carpeting.

Whether they venture north to Stockholm from the wind-swept Baltic seacoast
around Trelleborg, or south from the
haunting desolation of Lapland, where
the low-lying and lambent sun never sets
during the summer months, the taproot
to home cannot be uprooted. But Stockholm's scarce and often staid living quarters sometimes do their best to strangle
out its nourishment; few cities in the

world have so chronic and acute a hous-

Even if she didn't have to take whatever cubbyhole she could get, though, the girl in Stockholm wouldn't lose a wink of sleep over the U-ness or non-U-ness of her particular residential niche. Unlike the Manhattan girl, who follows the rising and falling status values of every neighborhood with the avidity of a population expert, the Stockholm girl lives in a spectacularly beautiful, socially homogeneous, immaculately scrubbed city that is totally devoid of slums, and to a great extent also of clearly defined enclaves of ethnic, artistic or professional ingroups. The few exceptions merely prove the rule. The towering rocky promontory of Sodermalm, for instance, is predominantly a working-class quarter - less fashionable than downtown, perhaps - but its streets are spotless, and it commands a dizzying and unrivaled view, in the glass-clear air, of the gilded spires, green copper domes, white harbor ships, and spruce-dark outlying forests of this lucent deep-water Baltic port. Far below Sodermalm is a very different residential precinct - water-girdled Old Town. A cobblestoned crazyquilt of crooked medieval streets, leaded bulletglass windows and lofty tessellated gables, this original fortified hub of the city was recently invaded by a clique of artist and architect types who have scraped laboriously through layers of paint and periods of decor to its Fifteenth Century beams, and set up housekeeping in what has since become an almost too-picturesque upper-middlebrow bohemian quarter of which even antiquarian Greenwich Village could be considered a pale reflection. But it doesn't really matter to anyone - least of all to the Swedish girl - whether she lives in Sodermalm, Old Town, or a fifteen-minute bus ride away in any direction, on the very outskirts of town.

Once installed, she's ready to sally out - ad-libbing ground rules every step of the way - into Stockholm's nocturnal glitter. If the occasion is sufficiently strategic, her escort may bear her into the silken Continental elegance of the Riche for an immobilizing feast of smorgasbord, goose liver, herring, lobster and turkey, topped off with a wedge of muenster and washed down with a tankard of lager. Or he may introduce her to the more picturesque Bacchi Wapen, tucked away on a medieval lane in Old Town, where good steak and tolerable dance music are dispensed in style, but at a fairly high premium. At Stallmastaregarden, a rambling old timbered inn on the city's outskirts, two kindred appetites can be sharpened with one leisurely stroll through its belljar-perfect flower garden. The check, however, often calls forth a comparable quantity of pocket foliage. So unless the campaign is a relentless one (which is seldom necessary), the Swedish girl's date may decide to play it straight at some unpretentious downtown restaurant -in which she's usually just as happy anyway - and then steer her over to the murky Nalen for a taste of deep-blue jazz, or over to Hamburger Bors, a noisy but comfortable downtown cabaret, to bend her shell-like ear to a new pop vocalist; or into the labyrinthine recesses of cheap but cheerful Den Gyldene Freden for a deep draft of its medieval cellar atmosphere - and its passable

beer. He may even decide to throw in the city sponge entirely and hie her out to Skansen — a fairytale preserve of filigreed pavilions, wild woods, zoos, dance halls, open-air theatres and fin de siècle restaurants — all nestled on jewel-like Djurgarden Island, in Stockholm's Lake Malaren. Back in town, there's always Twentieth Century theatre for the girl with more contemporary tastes; and for still another type — or perhaps just another mood — a "foreign" movie from America, with Swedish subtitles, at one of the crowded downtown celluloid tabernacles.

Wherever she goes for the early evening, however, the newly arrived girl will emerge from her chosen bar or movie palace around eleven, to find that Stockholm's dazzling incandescence from the red and green neon of the entertainment and shopping thoroughfares to the apartment house lights on nearby hills, glittering in the darkness like vast telephone switchboards - now glares on streets eerily deserted. Most of the ambivalent Swedes, radiant by day but strangely subdued by night, have quietly put themselves to bed. Only momentarily dismayed, however, she soon learns that close-knit colonies of hardy night owls (mostly around swinging Old Town) have locked themselves indoors with serious-drinking friends and prodigious supplies of beer and akvavit - a lethal mixture which the Swedes imbibe with complete disregard for public safety and self-preservation. She can, if she wishes, wangle invitations to these soused soirees, but if there are no inside tracks available, she often pulls the age-old partycrasher's gambit, "Sorry I'm late. Is everybody here?" It always works; in any case, by the time she arrives, nobody will be sober enough to swear he doesn't know her, and since most of the girls are far more than passing fair, no one is ever fool enough - drunk or otherwise - to challenge such obvious credentials. Stockholm guest lists generally include a cross-section of the more exotic birds from the aviaries of art and letters, who often exude an aura of compelling eccentricity to which the Swedish girl is not totally immune. By the time these worthies have raised to her a fourth, fifth and sixth skoal of akvavit, and by the time she's studiously returned them in the finest "locked eyes" tradition, her immunity is even more in doubt. During the slow and heavy dancing that follows - and the light petting which follows that - her vulnerability is finally determined with some accuracy by the luckiest of her suitors. Ultimately, she either abruptly loses interest and wanders off for greener pastures; or with equal decisiveness, she disappears with him for an hour or so behind the potted plants, or in one of the upstairs rooms.

Most often she finds herself, later, en-

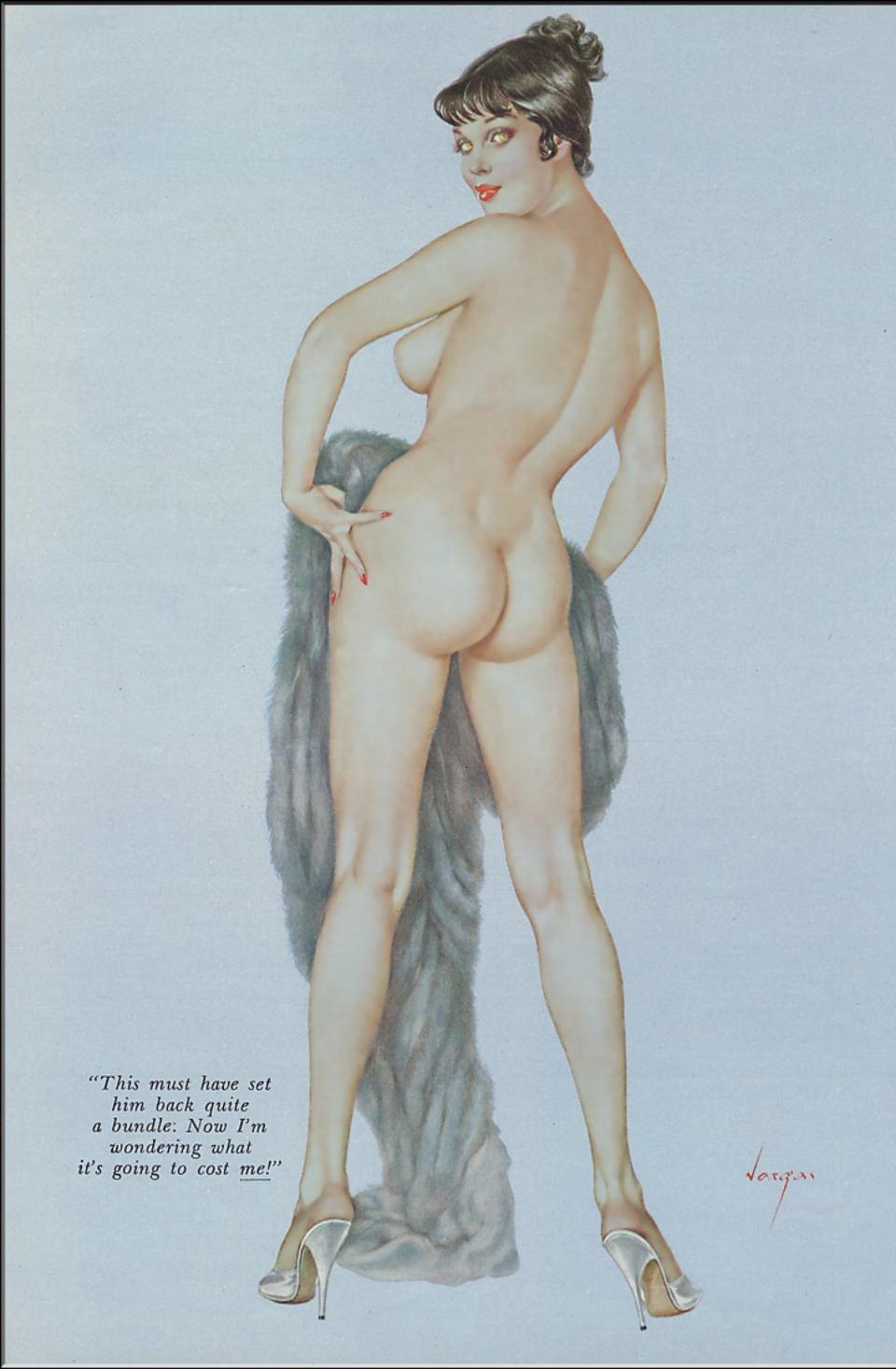
meshed at the next party in the forcefield of an entirely new but equally magnetic personality. But very occasionally, one of these instant intrigues will flare into a hot-blooded liaison that burns brightly for a month or more. For such entanglements as these, Sweden is a valhalla of mountaintop eyries, lake-front hermitages and seaside sanctuaries which offer a degree of freedom and privacy unobtainable even in permissive Stockholm. Just a few miles downstream from the capital city, among the profusion of tiny archipelagos dotting the waterways leading to the Baltic, lovesick refugees from cosmopolitan clangor often sail in a search for inner stillness, for a closeness with the elemental tides and winds that is almost as passionate - surprisingly enough - as their need to be near each other. Some couples no older than sixteen, without a glower of opprobrium from friends, family or society, join ranks in completely unsupervised groups of three and four pairs of "steadies" for weekend camp-outs - complete with songs, paper lanterns, smuggled akvavit and canned paté - among the white birches, dark firs and rolling carpets of bluebells in the countryside northwest

Others, of a more serene disposition, seek a different kind of peace and privacy - not for everyone - on the idyllic, meandering, three-day steamer cruise through the drowsing, lilac-bound, peagreen waters of the Gota Canal, from Stockholm to Goteborg, 250 miles west. Some couples, however, possessing less time and patience, prefer the fifty-fiveminute plane trip from the capital out over the Baltic to the tiny island of Gotland, where they spend the night in Visby - a walled medieval city of wild orchids, ancient Hanseatic palaces and crumbling ivied churches - after perching in arcane ruins to witness the reenactment of a torch-lit miracle play by the Stockholm Royal Opera.

In the arch-conservative petit-bourgeois milieu of her rural home town no less than in the cosmopolitan social climate of Stockholm, the Swedish girl devours life whole - or at least she makes a good try at it. Her Scandinavian soul pulses with an energy that often overflows the confines of a twenty-four-hour day. The world of sensual, intellectual, artistic and psychological experience somehow just isn't big enough to use her up. Only physical exercise - to which she devotes herself with characteristic passion - helps to tap her residual ebullience. Summer and winter, she is probably the most active sportswoman in the world. Hardly a day goes by - even in the city on a winter workday - without at least one far-ranging peregrination back and forth, up and down, around and about her immediate environs. But in the summer, you'll hardly be able to

drag her indoors even to answer the phone. Except on account of rain (and sometimes not even then), she prefers to eat outdoors, sleep outdoors and, espe-cially, make love outdoors. On almost every weekend from Walpurgis Night, the last night in April, to the last suffi-ciently mild day in October, you'll find her sailing, water-skiing, motor-boating, swimming or sunbathing on one of the myriad waterways surrounding Stockholm. If not, look to sea and wood: she'll probably be aqua-planing and skindiving in the Baltic, or camping and hiking resolutely in the forest. In either case, she won't be alone. When winter comes, she'll make only three concessions: to eat, sleep and make love in the great indoors. Otherwise, it's an endless round of bracing early-morning constitutionals, ice-yachting on now-frozen lakes and rivers, sleigh-riding (laced with periodic jolts of akvavit) on slopes that will probably stay white till spring, or weekend ski junkets to the powdery arctic mountainsides of deep-frozen Lapland. Bounding indoors from these hyperborean excursions, she heads straight to massage room and steam bath for an hour of pounding and parboiling. And when she can't think of anything else to do, she'll vault and swing her way tirelessly and gracefully – through the confines of any available gymnasium.

However scintillating this social whirl, the anonymity of the big city sometimes washes out the bright banners of freedom, privacy and self-reliance which lure Swedish girls to Stockholm. The cultivated companions she once imagined would be regaling her with wit and wisdom, civility and courtliness, all too often turn out very much the same as the typical boys back home. And the dream of an exotic job in mass communications which she may have nurtured on arrival often evaporates ignominiously especially if she winds up as file clerk in a TV repair shop. But the Swedish girl usually comes to Stockholm full-grown inside as well as out. Even if every last fantasy about glamor and cosmopolitanism were stripped from her by the city, she would still retain that calm self-assurance as a woman, that quiet unshakeability which renders her essential feminine being almost invulnerable to the ego-rattling depredations of broken dreams and hearts. The air she breathes in a benign welfare state certainly isn't the climate of Eden; but realist to the core, she never imagined it was. Her beloved nature may have its season of dark melancholy, but it can't snuff out within her the occasionally quiescent but eter-nally unquenchable fires of spring.





IN VIRRAMA-PURA a certain wine merchant so neglected his wife that she took to amusing herself with the servants. One day as she stood in the inner patio kissing one of the woodcutters with great fervor, her husband appeared unexpectedly at the gate. It looked as though there was no escape. The woodcutter's arms were around her. Hers rested on the man's shoulders. Their mouths were fixed in a sound kiss. "But a woman is never at a loss," runs an ancient proverb.

As the merchant's hand went to his dagger, his wife disengaged herself from her lover's embrace and ran to the merchant, her face a study in anger. "My lord!" she cried in her most complaining voice. "The misconduct of our serv-

ants goes beyond all bounds! I found this one drinking the fine wine you reserve for your own use. When I accused him, he denied it, of course, but I made him let me smell his mouth and plainly I detected the fragrance of the wine."

The woodcutter, who was no fool, hearing this, said in reproachful tones: "A decent servant can hardly stay in a home where the mistress is always smelling the servants' breath." So saying, he got his belongings and stalked from the merchant's house.

"Now." cried the merchant to his wife, "look what you have done! Woodcutters do not grow on trees, and the one you have just driven away was the strongest of the lot." "But the wine . . .?" said his wife.

"What is a little wine to a woodcutter's strong back and powerful arms?" snapped the husband, making for the door.

He caught up with the woodcutter before he had gone far and said: "Do not leave our employ. I will gladly provide you with a daily ration of that heavenly stuff of which you have already partaken."

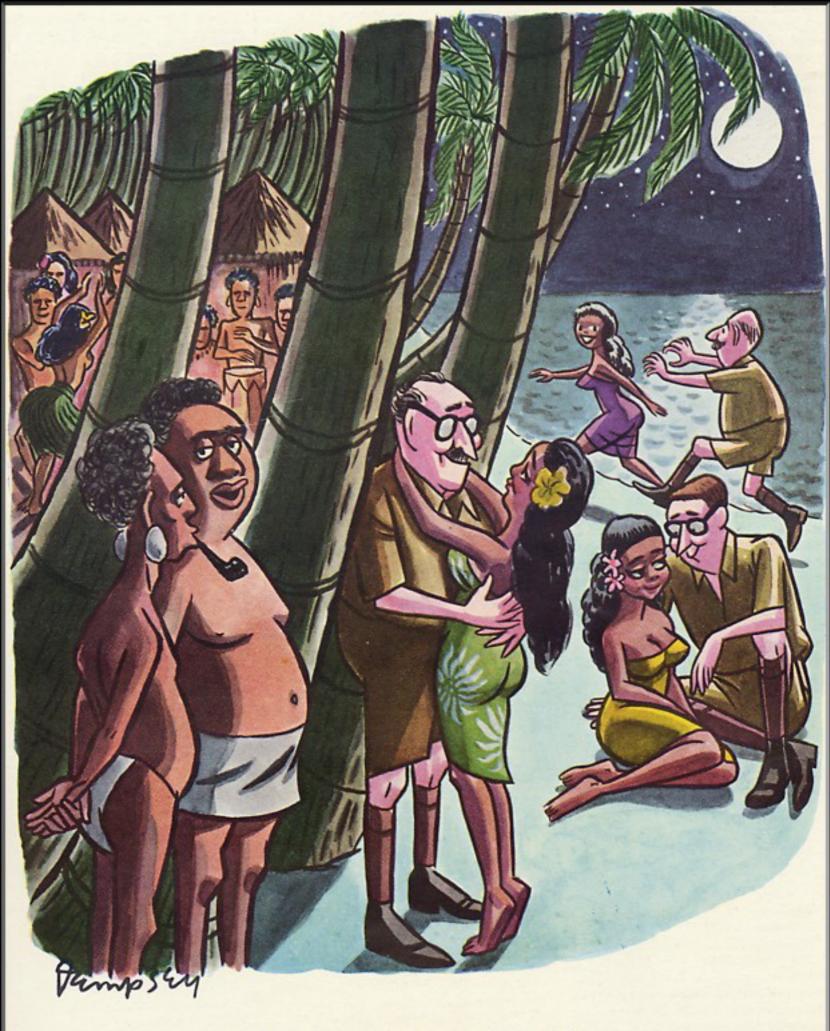
"The same high quality, and every day?"

"The same high quality," answered the merchant, "and every day."

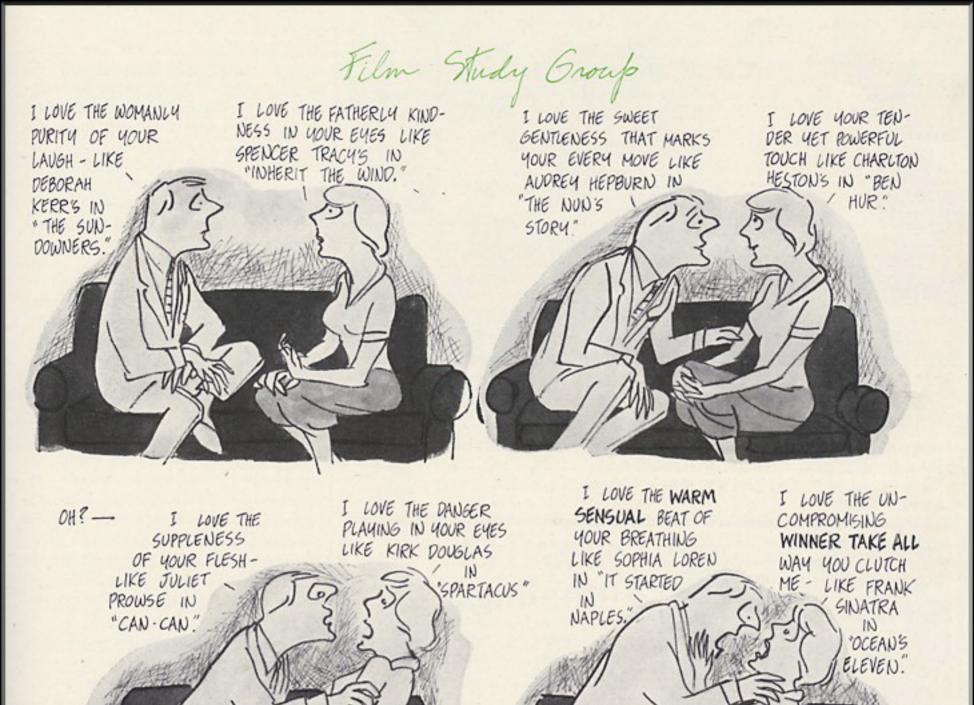
So they all lived happily ever after.

— Retold by J. A. Gato





"The anthropologists are restless tonight!"









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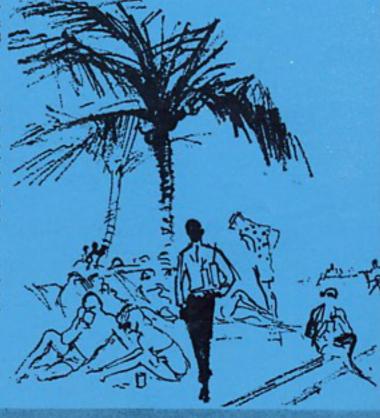
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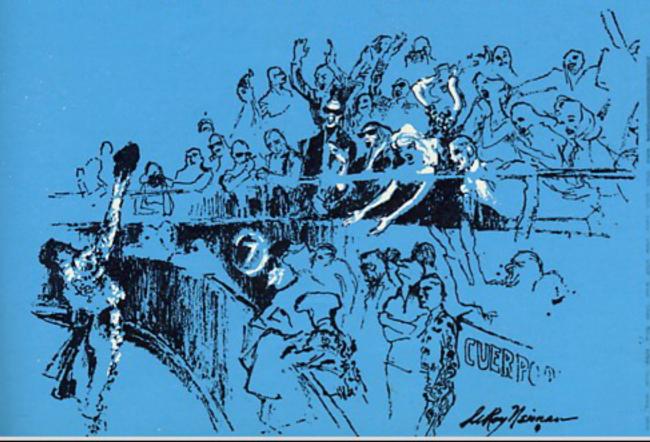
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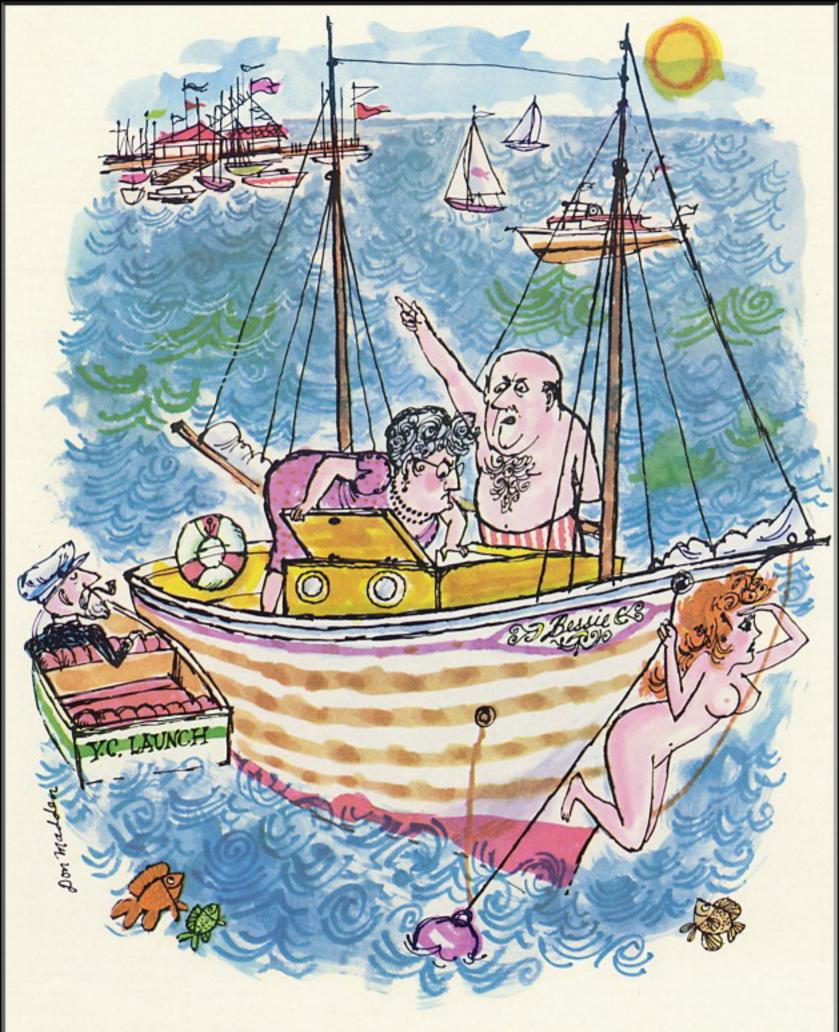
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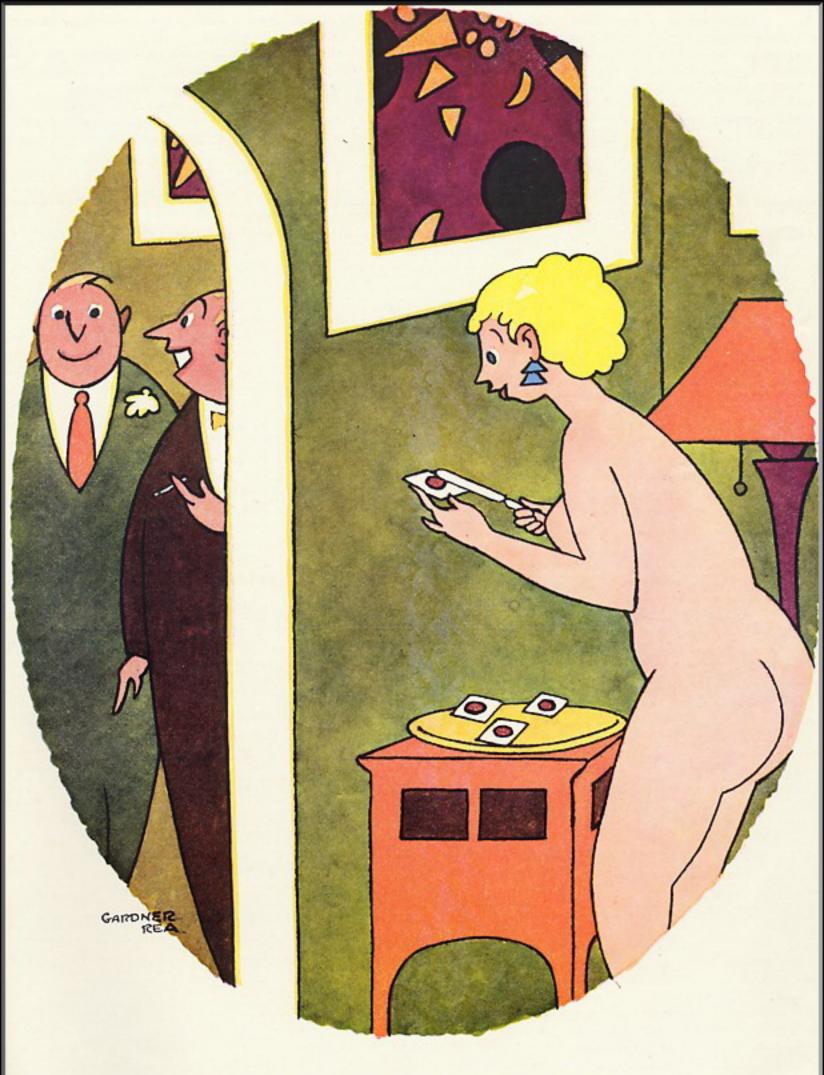
Tour.





"All right, if you're finally convinced that I'm out here alone, please be good enough to return to the club and I'll join you there shortly."





"You'll love Miss Alcott's canapés. She prepares them in the nude."

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Write to Janet Pilgrim for the answers to your shopping questions. She will provide you with the name of a retail store in or near your city where you can buy any of the specialized items advertised or editorially featured in PLAYBOY. For example, where-to-buy information is available for the merchandise of the advertisers in this issue listed below.

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PLAYBOY'S INTERNATIONAL DATEBOOK

BY PATRICK CHASE

EUROPE, bathed in a warm July sun, is a beguiling spot for manifold reasons, not the least of which is American women. From offices, ateliers, apartments and estates they descend en masse on the Continent seeking cultural uplift and ententes cordiales. Paris, with its aphrodisiac amalgam of Pernod and parfum, is the city for rapprochements - that is, if you haven't already established one on A Deck or in the Flight Lounge going over. If there is a meeting of minds, there can always be a modification of itineraries. From Paris, you and your new-found friend can strike out for Deauville on the north coast and put up at the smart Normandy or Golf hotel.

Or, go in the other direction, via rented car, through the superb Tarn region. The still unspoiled canyons of the Haut Loire and Tarn rivers are magnificent. And the food is even more so. You've a golden opportunity to pamper your tastebuds touring the roquefort cheese cellars or dining on ambrosial gratinée trout dumplings (at du Rozier et Muse in the town of Le Rozier), leg of lamb des Causses (at the Grand Hôtel in Roquefort sur Soulzon), or a broiled filet mignon Charolais (at the Auberge de la Vicomté in Lavoute sur Loire).

When you've had a surfeit of France, if that's possible, head for the Alhamar Hotel at Calahonda on Spain's seagirt Costa del Sol, and remember your din-

ner jacket. After one of the Alhamar's memorable dinners, you can make like an F. Scott Fitzgerald hero and dance by moonlight on the black-and-white marble terrace overlooking a violet sea.

For a leisurely look-see at Europe, go places by water. From Holland, a cabin cruiser, sleeping six to eight, may be chartered for \$140 to \$200 a week with skipper, and you can go off in almost any direction by river and connecting canal - south through Belgium and France toward the Mediterranean, east into Germany, Switzerland and Austria. north to Denmark and the Baltic - or just fool around Holland's own incomparable network of waterways awhile.

You can also charter a commercial fishing boat, converted to hold passengers, for gloriously lazy, set-your-own-course trips along the Mediterranean shore of France and Italy, or through Greek isles of the golden Aegean.

On the other side of the world is Tahiti, and there's no better time to be there than July. Bastille Day on the island is so wild and woolly and universally anticipated that it bears no specific name. It's known simply as La

Fête - a palm-leafed saturnalia.

For further information on any of the above, write to Playboy Reader Service. 232 E. Ohio Street, Chicago 11, Illinois.



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