

Arnie Toppman was pacing in the valet lane when I arrived. He was beside himself and for good reason. His joint was in a hell of a mess. When three of your best customers vanish within two weeks, it's never happy news. When those customers are the biggest bettors in a casino, it's a financial disaster.

I found my usual spot in the parking lot. SInce retiring, I had been visiting the Great River Casino a few times a month for lunch and some Blackjack. The burgers there were really good, and the conversation with Ginny, my favorite dealer, was always nice. It was like spending time with a beloved aunt, except this aunt would give you money if you could draw 21. There was no Blackjack to be played today, though. I walked over to the nervous, but well-dressed man near the casino entrance.

"Tell me you have good news, Joe," Arnie said.

"Oh yeah," I said. "They all showed up at my place this morning. We had brunch."

"That's not funny."

"Oh, I know. I'm just not sure how you could be expecting good news right now."

Arnie wrung his hands then straightened his hair. He had about four strands left and they pretty much did their own thing. Sweat soaked his collar and he was probably glad he was wearing a navy blue suit.

In my P.I. days, most of my cases were jilted lovers who didn't want their own dirty laundry making its way around town, or unsavory types who figured the cops would be more likely to throw them in jail instead of helping them solve a case. So Arnie's call was unexpected. I only knew him casually from patronizing his gambling establishment, but he was a friendly guy and liked to chat me up about my old job. He was always so impressed that I had never left a case unsolved in twenty years. That was probably part of the reason he came to me, but when we met for the first time, I got the rest of the story.

The casino was struggling. Like most businesses dealing with a global pandemic, Great River lost a ton of money while we were all socially isolated. The last thing Arnie wanted was

the media to get wind of the disappearances of his high rollers. He knew I was thorough and discreet from my stories.

"Look, Arnie," I said, trying to keep my voice level. "I don't mean to upset you, but this is a really bad situation. There's no such thing as good news at this point."

"Right. Of course. But my casino..."

"Your casino can survive this," I cocked an eyebrow. "Can't it?"

The proprietor turned and looked at the building, which needed new paint and updated fixtures, along with some major upgrades inside.

"We were almost back," he said softly. "Damn COVID just about took it all, but we had a chance to come back. Then...this."

"You sure the cops shouldn't be brought in?" I asked, already knowing his answer.

"No way. This place has been through so much, and the people in this town already come after us every few months with their pitchforks. Having this make the news would be the last nail in the coffin."

I raised my eyebrow again.

"Sorry," Arnie said, looking at his shoes. "That was insensitive huh?"

I shrugged. "I do have some news."

Arnie brightened. "Really?"

"Yeah, I talked to that waitress you pointed me to. Sweet girl."

I lied. The 23-year-old was less than sweet when I first met her, but I didn't blame her.

Cynthia had nothing nice to say about any of the gamblers.

Patterson was the first to disappear and he was the worst of the bunch. All hands, and no tips. She told me she hated putting herself out there for an extra few bucks, but when those bucks never showed up, it really pissed her off. I asked if she ever reported what probably accounted to a string of sexual assaults, and she got quiet. She moved on to victim number two.

Grinski was a big guy, but a "teddy bear." He always had a kind smile and a genuine hello, but no matter how much she went out of her way to give him great service, it never showed in his tips. He wasn't an asshole like Patterson, and that made it harder for her to understand why he was so inconsiderate with his cash.

The last of the three was Finnegan, the definition of the word "loner." He didn't talk. At all. He made his bets and ordered bottled water. Three dollar tabs wouldn't have made much of a tip anyway, but she knew he was winning, and that made his demeanor that much stranger. Winners at Great River didn't just sit and stare. They were excited. They high-fived and waved their winnings around. Finnegan acted like he was just picking up his paycheck at work each week.

"Cynthia. Yeah, she didn't like them very much. Did she tell you anything?"

I glanced around, still wondering who or what may be listening to us.

"No. Well, not really. She just said the three victims were all tight asses. They bet big, but tipped like crap."

"Do you think she would have done something to them?"

"I considered it, but...no, she didn't do it."

"How do you know? She's living on a shoestring. Maybe she got desperate."

"A shoestring, huh? Gee, it's too bad someone couldn't help her out with that." I side-eyed Arnie.

"Yeah, I get it. It's just-"

I let him off the hook. "I asked her every question I could, and nothing matched up."

Arnie looked dejected.

"But...she told me to talk to someone else. A nice lady named Helen who loves the penny slots. I guess she had taken up a bit of a friendship with one of the victims."

Looking through his phone, Arnie was shaking his head. "I don't have a 'Helen' on my regulars list."

"Oh, she's not a regular. She drives up every few weeks or so with a thin envelope of cash from her pension. She sits at a machine and plays until it's gone. Just so happens that her cash was lasting longer one day, and she struck up a conversation with, ah, Grinski. As the one who runs this place, you'll want to hear about that."

The "teddy bear," as Cynthia called him, had met Helen after a rough day of betting. Some of his sure thing bets had fallen through and when he resigned himself to the slots, the kindly pensioner happened to be sitting next to him. Cynthia brought him a whiskey on the rocks and tipped her well for once. That might have been why the waitress remembered seeing him with Helen. As Grinski downed the drink, Helen recalled he became more and more upset, repeatedly telling her how much he regretted what he was doing and how he wished he could just go back to his old life. She felt so terrible for him, but he made her promise not to say anything. After he disappeared, she assumed he had finally got his life back on track. I had to tell her that didn't appear to be the case. She shook her head with a "Tsk" and went back to her machine. I'm pretty sure Helen had seen quite a bit in her lifetime, and poor Grinksi was just another lost soul.

He stared at me. I had seen twenty years of mothers, fathers, sons, daughters, and so many others who had come to me for help when their loved ones disappeared. They all had a hopefulness in their eyes that was borne out of sadness and despair. Arnie's eyes were locked on mine and all I saw was one thing. Desperation.

"What was it?" he asked. "Drugs? Guns? Were they running something in my casino? I mean, they were winning here. I can't believe they'd do anything to risk that."

"You're right. It doesn't make sense."

"Maybe they got wrapped up with some of the Chicago guys that come up here on the weekends. They're real respectful, but I know they're bad news. Maybe these three were working with them, and just not winning enough."

"Sure," I said. "Happens all the time. Greed is a killer."

Arnie leaned in a little, looking me over as if he'd never met me. "What do you mean by that?"

I turned back to the building. "Must be tough."

"What?"

"Running this place. You're not big enough to have an actual casino staff. You have a few dealers like Ginny, and a couple waitresses like Cynthia, but as far as really running the place," I turned back to him, "it's just you."

"It's the hardest thing I've ever done," he said. "Since the shutdown, this has been my life."

"Did you ever think it was a mistake?" I asked. "So many responsibilities. Owner, Pit Boss, Accountant," I looked him square in the eyes, "Oddsmaker."

He stood motionless. The desperation was replaced in his eyes with something else. Something blank. Resignation. Relief?

"You weren't lying to me," he said.

"Pardon?"

"When I brought this to you, you said you never left a case unsolved in twenty years."

"That's right," I said. "And you still hired me."

"I played the odds. That kind of record isn't sustainable, and you're retired. I figured you were due for a mistake."

"But you didn't expect Helen, huh?"

"No," he wiped sweat from his neck, and turned back to the casino. "No, I didn't."

"Why'd you do it, Arnie?"

He met my face again and raised an eyebrow. "You're still on the clock. You tell me."

"Well, I assume they were winning more than you expected, and they wanted more of the cut. You were sick of them being ungrateful for your help and decided you had to end the

deal. But ending the deal meant they'd be pissed and you figured they'd just go sell you out to the police. Bye, bye casino, and bye, bye, freedom."

"Not bad, Joe. But it was more than that. They wanted more money, sure, but then they started thinking they were the ones running things. They didn't appreciate the fact that I made them what they were. I was the reason their bills were paid and they were driving new cars. I made the odds, and I told THEM which ones were the sure bets. It was me, not them."

I heard the sirens a few blocks away. My text had been waiting, and once I knew Arnie was getting nervous, I hit SEND in my pocket. I have to admit I felt some sympathy for him, but three men had probably been dumped somewhere in this city, and the man responsible was standing there sweating through his suit. It was unlikely he had the guts to finish the job, but he had been the one to make the call. I had no doubt about that.

To his credit, Arnie didn't run. He didn't even argue. He just stood there, staring at the building he had fought so hard to save. The Great River Casino simply stared back, looming over the man who had doomed it to oblivion. It would stay open for a bit, as the remaining employees would do their best to keep it going, but within weeks its doors would close. No more penny slots for Helen, no more crappy tips for Cynthia, and no more friendly Blackjack games with Ginny.

Greed was truly a killer for Arnie Toppman and the three gamblers who crossed him, and I was ready to retire for good.