

The Gamble

By: J. John Choi

When you place your life savings in the form of little clay chips, it doesn't seem to be that much. The hard work of a few years distilled into a handful of stone. Maybe it was the longing glance of the girl at the change counter, but for a moment I wanted to be something more. So instead of asking for \$1000, I asked for the full \$49,368 in my account. All of my savings.

“Place your bets!”

I squeezed myself into a craps table in the company of a handful of blurred faces. But across from us was the stoic demeanor of the dealer. You could do that with those things nowadays, combine all the roles into one. Boxman. Stickman. Dealer. All in one. It stood at the end wearing the standard onyx vest and red bowtie of the place, its face a white cream upon plain rounded features like the American hillside. From above was a light garnish of walnut hair parted in a straight line to the side. No smile at all, it looked as formal as a lettered envelope.

But we all know. Beneath that smooth fleshy exterior is a skeleton of sparks and wires. No soul, no rhythm of life. Just the bleeping of hardware. One that will do the job thrice as well, for thrice as long, for a fraction of the cost to the human counterpart. Three empty cheers for the future.

For a moment, I contemplated thrusting all of my chips on the pass line but relented and placed a single chip, lettered across with the gilded number \$1000. One by one, we all placed our bets on the pass line. Roused by the solidarity, smiles were lifted all around. Next to me was a middle-aged brunette in a blue patterned gingham dress. She had a homey look about her except for the deep furrows that had grown upon her brow. But before I could sense anything, a new patron in a tattered jacket and burnt trucker's cap squeezed into the gap between us becoming my new side mate, my new comrade. The light cherry perfume of the woman was replaced with the smell of old leather and sweat. Taking out a handful of chips, he threw them upon the pass line. They were all single dollar chips.

“Best to go up or down together,” he said with a coarse vigor. Looking over he smiled in my direction revealing flaxen teeth hidden within a sunken mouth around pockmarked skin. I gave him an empty nod of acknowledgement. We turned together to watch the shooter of the table.

The shooter was a middle-aged man with a frame that hardly filled out his worn grey suit. With the collar partly unbuttoned his gold tie was loosened so that the knot fell down to the second button. His black hair streamed over the top of his face snaking around a nervous tick to his eye. Holding the dice loosely in his palms, he shook his hand vigorously in an unusual circular motion. He must have devised this ritual over the years as a dialogue with the gods of

luck. We all watched intently hoping that his obeisance would be heard from above. In a flurry, he threw the dice down upon the sea of green felt below. They glided over the white lettering eventually hitting the backstop with an uneventful ‘thud’ tumbling off the opposite board. Everyone shared a moment of anticipation as our fate slowly rolled to a stop.

“Two craps two!”

Snake eyes. A hushed sigh of disappointment fell over the table. The dealer reached out its arms revealing cream colored wrists as it picked up the chips in a single sweep. A few of the original settlers left. Looking back over at my comrade, his hat wasn’t pulled low enough to hide the contorted frown of his mouth.

“It’s all rigged, I tell you. Rigged!” He spoke to no one in particular. Then turning towards the dealer, he completed the thought. “And screw you!”

A calm robotic reply arrived, “Please act courteously by limiting your use of profanity. We aim to promote a wholesome experience to everyone at The Cagey Casino.”

My comrade looked over to me. “The best thing about these slick dealers,” he said revealing his yellowed teeth, “is that they take all your abuse.”

I nodded again in hollow assent. Maybe it was the teeth or the dirty smell, but this man reminded me of my late Uncle Heath. He was of the old guard, a blue-collared factory worker inhabiting a time when men still toiled with their hands. He frequented the bottle heavily in his final years causing him to leave us prematurely. This wasn’t more than a few years ago. I still recall our last family Thanksgiving together, sitting with a handful of other surviving members around a table of silvered plates with rosemary turkey, steamed red potatoes, and the like. Sporadically through the dinner he would interject from the wayside with an imbibed discourse over the death of the true American worker, a pedigree he himself seemed to be proud to acknowledge.

But maybe there was more than anger in his words. Beneath the red tin foil of his sputtering may have existed a poignant sensibility that we all feared to an extent. Because it is most undeniable today, things have changed. It all began with the proliferation of quantum computing, robotics, and artificial intelligence. Our own creations began to seep then gentrify every human touch within our civilization. It is a trinity of the modern era, a new era where imperfection is looked upon as a disease. Every human error is inoculated with a healthy dose of automation. And from afar, everything appears to run smoothly like strawberry pie.

However, this happened quickly, much too quickly. And those of us with the poor foresight to anticipate the coming purge was left with a bundle of obsolete skills. It’s not a pretty picture to

watch people in fine health witnessing their own fossilization. Just like what happened to my late Uncle Heath. Just like what probably happened to my angry comrade with the dirty smile. Just like...what happened to me that morning.

“Abuse!” the patron cackled again in the face of the automaton.

Abuse. Is there satisfaction in the abuse of an object that is not the flesh and bone of man?

I pushed away from the table. The casino was mostly empty space filled with blinking lights and tinkering sounds. A few old ladies dotted the slot machine seats like potted ferns spread through an empty hotel lobby. A light jazz muffled the background as the weak smell of artificial coconut seeped from the ceiling and walls. Far in the corner, away from it all was a dim bar complete with an oaken table. It was only about a hundred paces away, and the bartender looked to be wiping a glass with a white towel.

I made my way over, traversing the faded electric yellow carpet that lined the entire floor. A high-pitched howl from a passing blackjack table distracted my journey as I watched a young college student woot loudly to the dealer. A reflection of my past, a time when I held the floor of the casino on all fours as a place of promise and wonder. A forbidden allure that I glimpsed between the sprinkles of my dreams. The cards, dice, and rolls. I picked up mathematics at the university because of these floors, studying probability theory between the coffee shops, the girls in wide glasses, and the ringing gong of the college campus. But now all I saw was a mess without hope. How the times change. Or is it us who change with the times?

The boundary of the corner bar was demarcated by the abrupt end of yellow carpet against the hardwood flooring. The lights were low and the clinks of the coins against the tin buckets of the slot machines were muted in the distant background. There stood the bartender, still wiping the glass. Onyx vest, red tie, cream colored skin, walnut hair. The same goddamn model. Looking up, the light from the naked bulbs hanging over the countertop glinted off of its smooth cheeks. Smooth like the sheen of a plastic toy. There were two patrons, each on opposite ends in huddled conversation with their own drinks. I stepped into the void between and took an empty seat.

“Good evening, sir. How does it go?” asked the bartender.

“Great,” I said while easing my palms against the table. “Just great. A glass of water for now.”

“In a moment, sir.”

The bartender tipped the glass it was wiping to the side, then with a turn of the wrist it brought forth a soda gun from below releasing a few spurts of clear liquid. It placed down a

napkin upon the table with the embroidered letters of The Cagey Casino staring brightly into my face. It set the glass of water over the napkin. The bright letters still shined through the drink, but it was a bit too distorted to read outright.

Cupping the glass, it was cool to the touch. I arched my head down and looked through the bottom trying to see the outlines of the lettered napkin underneath. What am I supposed to do now, I thought. Where do I go after this?

When I raised my head to take a drink, I noticed that a man in a navy suit had sat down two seats to my right. He had his eyes held against the ceiling lights twinkling alongside the clear glass he celebrated in his right hand. Charcoal pants, pressed sky blue shirt, and clean black wing-tips completed the ensemble. With an elbow popped against the table and a leg extended to the side, he was a man that looked more befitting of a gala. I must have stared too long as the man glimpsed me out of the corner of his eye before turning his face towards me, a fine collection of jagged edges below a flare of auburn hair.

“Hello chap,” he said. “You don’t look to be doing so well.”

Chap. But he said it with a lightness that you’d expect from an old friend, a kind of friendliness that is uncommon in modern times. Something about him implored my being to divulge my entire history before common sense took hold of my tongue.

“Lost a large bet.”

The man rotated his face towards the ceiling while leaning back once again.

“Ah, my apologies.” Turning to the bartender he lifted his glass high into the air, “Give him one glass on me. Anything you’d like at all.”

“No, that’s not really necessary.”

“Oh, but it is, it is. I can tell. Do it for me, just take a good thing will yah?”

Normally I wouldn’t take charity, but then again normally I didn’t visit a casino on a Tuesday.

I motioned the bartender.

“I’ll take a glass of Redbreast, neat.”

The bartender was already wiping another glass and went through the same motion once again, but this time with a spit of deep amber liquid from a bottle that appeared then vanished from behind.

“Here you are, sir.”

There was a silence between us as we nursed our drinks. I started to regret taking the free glass as I suddenly felt an obligation to begin a conversation. But he didn't seem the type to mind the silence. He was an island unto himself, spic and span with a mouth in a continual smile that at times opened to display hidden white teeth dancing upon the overhead lights. The face had wrinkles but also the vibrant energy of a child. Probably well to do or born in a rich family, gallivanting around on a Tuesday in a casino of a forgotten town.

“How about you? What are you doing here at this hour?” I finally inquired.

Bringing the glass up, he took another salute of the drink to no one in particular, possibly the wall of bottled drinks behind the bartender.

“I'm here because of Fred Miller.”

“Fred Miller?”

Was I supposed to know this name?

“Fred Miller just got married a week ago. Bethel church, if I recall. A small chapel on the hill at the edge of town.”

Naturally, I thought. Gallivanting.

“So, you're here for a wedding?”

The man smirked while whirling the liquid around his drink. A small amount splashed over the side, but he didn't seem to mind.

“Story's just beginning, chap. As Fred was stepping off the curbside with his wife, he was hit by a car and died on the spot.”

He took another sip, then continued on before I could react to the sudden change in Fred's life.

“It was one of those automatic cars released with the latest software from that new tech company. What was it called again? I forget but it's a big competitor of Uber, Google, and the like. Anyway, Fred wasn't too well off, came from a simple family. That's why they took a wedding in a little chapel on a little hill in the empty corner of this little town.

“And here enters Zack, a renaissance tech man who comes from Silicon Valley. Thought it'd be a good idea to take his family to see the rustic American countryside up the Rockies. Rolling green hills, sea of daffodils, smoking cliffs of ice, you know...that American romance. Took his

family in his little four door sedan then flew through the Rockies towards the Canadian border. They eventually arrived here in the corner of Washington and traveled up that little hill. Maybe it was something about the summer sun, the mid-day heat, or desolate location but something was wrong with car's navigation. And so, Fred happily married Jessica but as he lead her into the summer sun, he was met with the unpleasant surprise of Zack's family sedan traveling at 50 mph. Fred died instantly."

He paused for a moment before taking a light drink, possibly to honor Fred's poor demise. I did the same. After swallowing down the last of my drink, he began again.

"Jessica, bless her soul, was unscathed...well physically unscathed that is. Right away, she fought back. Both her and the estate fought together. They sued Zack. But Zack sued the car company. Then the car company sued the software company who subsequently sued the software it had licensed from another tech company."

The man smiled, "And then there was an old woman who swallowed a fly."

He talked with an elevated sense of priority. I listened all the while wondering how the man was related. A cousin? No, he'd be with the family. A distant friend? Possibly, but too happy for the occasion. Given how much he likes to talk, there was really one other conclusion.

"You represent one of them? You sure talk like a lawyer."

The man turned over and gave a spurt of laughter, "Far from it. I'll be surprised if you know what I do. No one ever knows." He cast his head down, a surprising gesture for the man. "It's a bit of a shame. I find my occupation terribly interesting."

Dropping his drink against the tabletop, he said, "I'm an actuary with a reinsurance company. Specialty in protecting against exorbitant judgments in product liability cases."

"Actuary," I replied while averting my gaze in surprise. "You work in insurance. I know all about it."

The light in the stranger's eyes glittered.

"Well I'll be damned." He lifted his drink in the air.

"I'm an actuary as well. Work for one of the only insurance companies in town. Well, worked until it closed down."

The truth slipped before I could catch myself.

“Again, be damned! Of all places!” Reaching out he grasped me upon the shoulder. “But worked?”

“Yeah, laid off recently. This morning actually.” I looked down to my empty glass. I could now see the outline of the bubbly letters of The Cagey Casino, but it was still a bit frayed. “I priced personal car insurance in the local branch office. Parent corporation dialed down this morning to discontinue the line of business. Says it’s a relic of the past.”

Looking over, I saw the man trace my face with solemn eyes. “Sorry chap. Times are changing. No one drives cars anymore, cars drive themselves.”

“Right, so vehicles are no longer personally insured by the driver but commercially insured by the manufacturer for the software.”

Nowadays everything becomes a relic of the past quickly. A patron at the end of the table motioned the bartender for another glass. We were left alone as it moved across towards the other customer.

“You must be a local?” he asked.

“Yeah, problem with a small town is there isn’t much insurance business around here. Just a bunch of small outlying offices. Not sure what to do anymore. Maybe I’ll try something different.”

The man thought for a moment. “Life’s a good business, same with Health. It’s all the same, you can make the transition. But I don’t see what’s wrong with P&C, there’s a big future there.”

I traced the rim of my empty glass. “No, I mean I’ll try something *different*, as in something in a different field.”

The man looked over with a squint in his eye. “Oh yeah? Don’t like it?”

“Maybe it’s working with excel or doing rote calculations all day. I’d like something different.”

He looked over and smiled. “Save the world, huh.”

“Sure, why not. I’m still young,” I said with a forced smile. “But then again, maybe the grass is always greener.”

He looked over at me for a moment too long before turning back towards his drink.

It wasn’t always like this. This man, this actuary was older than myself yet retained the glitter. Seemingly without a goddamn care in the world. How I used to love it all. What the hell

happened? Maybe it was before I saw the light of my own career in a slow freefall. I should have seen this coming. Or maybe it was my own brimming youth. Or maybe the practicality of the job ruined it all for me. Or just the stark nature of reality, the darkness of the times to come.

“You ever worry about the future?” I asked.

The man laughed, “All the time.”

“How about redundancy?”

“Redundancy? As a human being?”

“No, I mean as an actuary.”

The man chortled while slamming his drink against the countertop.

“As an actuary? Nonsense.”

“Nonsense?” I found his response flat. “Our department closed. Self-driving cars.”

Waving his hand in the air, he said, “You’ll bounce back.”

“Bounce back?” I scoffed. “Easy to say. So where the hell am I supposed to go now?”

“Go? Anywhere. There’s so many places to go. I wasn’t always in reinsurance, been through a few restructurings myself. Took the first one pretty bad.”

I shook my head, “But this isn’t like a restructuring. This is different, my whole industry disappeared.”

“Products, industries, there’s no difference. No difference at all.” He smiled, “The fundamentals never change.”

“The fundamentals?”

The man took another sip. Every so often the nearest row of slot machines would erupt producing a light rainbow shimmer across the bottles that lined the back wall.

“You know why I’m here?” he started.

“I never thought about it.”

“Why the hell would an actuary be at a casino. What kind of fool would play knowing the odds are stacked against him? They should strip my credentials.”

He smiled, looking up to the bright lights.

“I know that every bet is against me. The house always has that slightest edge. By the aggregation of multiple thousands of games by multiple thousands of people the house will inevitably win. Insurance operates on the same principle. But that’s the beauty of it. You see, it’s the fundamentals. It’s the beginning, the very start. Ever since the first cave man threw down bones for pleasure, we’ve come to the twinkling lights of the slot machine. The kernel of the actuary is not risk but chance.

“I come here as a homage to this. Every now and then I visit a casino and sacrifice a handful of money to the gods of chance. It’s a reminder of the fundamentals of what I am doing, of what our profession does. And once you understand this, you understand that actuaries will always be relevant in some way or another. So long as human beings are around, every breath is a gamble in life. And as long as people are still around to gamble, there will always be insurance to be made. It is not a matter of losing jobs, but simply transferring them to the next unknown.”

He took a sip that drained his glass. “Or...maybe I’m just an addicted gambler with a poor excuse to not kick the habit,” he ended with a sly smile.

“Place your bets!” the muted voice of the dealer came from behind.

“That’s quite a nice way to view things. But some of us don’t have the luxury of just the fundamentals. We need to make a living. Break our bread, as they say,” I replied.

I’d heard this kind of spiel before, but I’d never expect to hear it coming from an older professional. It had the tint of naiveté you’d expect of a college grad. Reaching back into my pocket, I felt the clay chips of my savings.

The man pushed himself off his chair, then quickly braced himself against the table with both hands. He must have drunk a few glasses before arriving at the bar.

“Whew...hey can you do me a solid. As an actuary. As the only other actuary in town,” he chuckled at his own joke. “Can you be my DD?”

“You own a car? That’s rare nowadays. And DD? You must be joking?”

“Not own, rent. Company expense. And yeah, DD. You know how slowly the laws are to follow tech. You need to be sober to sit in the driver’s seat of these self-drivers. I’ll comp your return taxi to anywhere in the city.”

The clay chips felt cool to the touch. Maybe I’d bet everything on the next round. I could wander the halls of the university again as a business understudy. Or maybe forget my life for a

year enjoying each day from this summer solstice to the next. But I could use a free lift home if I lost everything.

“Sure,” I said. “Let’s go.”

Tipping the glass back, he gulped the rest of his drink. Reaching into his back pocket, he took out a leather wallet then leafed through the bills before pulling out a crisp \$20 bill. He pressed it against the table before ambling off towards the entrance in curved zigzags. I finished off the remainder of my water before following close behind.

“Rigged! It’s all rigged!” echoed the voice of my old comrade from somewhere in the depths of the craps tables.

The car was well cleaned, and the smell of fresh leather filled the space. The interior was mostly a deep ebony that stretched from the clear windows and over the seats. The front of the vehicle was outfitted similarly except for the center console that stretched from the bottom of the windshield down to the gear shifter. The odometer emitted a blue aura in the dark.

We made our way down the main boulevard of the small town. The streets were filled with flying pairs of headlights streaming pass us like a white river. Ahead of us was a shifting wall of red backlights. The car ran on its own, droning smoothly alongside the other vehicles. We all moved together as a metallic snake, slithering over the road in unison.

“I see that you went all out.”

“I always go all out when the company is paying.”

Looking out the window, most of the cars had tinted windows. The inside was invisible, just a shade of black, pellets in the dark.

“So, you never told me what you plan to do next.” He had ejected the seat far back and was leaning against it while looking into the sky through the overhead sky roof. One of his feet was raised against the dash as he stared out the window.

“I did. I want to do something non-actuarial.”

His eyes looked over at me for a moment before relaxing. “Oh, right.”

We hummed along in silence, with the occasional streetlamp producing a yellow blimp that flitted across his features.

“You’ve forgotten,” he whispered, almost silently.

“Forgotten?”

“Forgotten something that never changes. Why you became an actuary in the first place. It’s been such a long time, that you’ve forgotten why you’re here.”

Why I am here? There was never a time in when I knew. For a while I believed that such a thing existed. But it’s just a dream, a figment of the everlasting American dream.

“I thought it was a good job. Paid the bills, you know.”

“Paid the bills? Bullshit, and you know it. We met at a casino...a casino!” he exclaimed all the while gritting his teeth. “You used to be as crazy as me, I can tell.”

Crazy, huh. Maybe. Possibly.

The silence between us began to smolder.

“Do me a favor, put your hand on the wheel,” he said.

I looked over, an eyebrow raised. “The car drives itself. Putting my hand on the wheel does nothing.”

“You can still use your imagination, can’t you?”

Sighing, I relented as I placed both my hands upon the wheel. It slowly turned left and right with the rhythm of the street. We weren’t going too far, it was a small town. Playing along might be the best thing to do.

“Now close your eyes.”

“What?”

“Close your eyes. The car drives itself anyway. That’s what you said.”

Ridiculous, but I closed my eyes. I never noticed the low even hum of the engine. It was singular and soothing, the modern flowing river. The driving was also smooth like riding a conveyor belt. I felt the tension slowly ease as I allowed the curve of the steering wheel to rock my hands like a baby. Maybe this is what he wanted to show, a kind of relaxed state to calm myself down. I could do this, maybe even buy into it.

WARNING AUTOMATIC DRIVING DISENGAGED

Jerking my eyes open, I witnessed him smacking the touchscreen to disable the automatic driving. Then with a smile, he smashed his elbow straight into the touchscreen. The perfect overlay was replaced by a dead static with a crack in the center emanating over the entire screen.

“What the hell are you doing?!” As I reached over to grab his arm, the even hum of the car slowed and the smooth driving turned to small ripples as the vehicle continued to go straight on a large bend in the road. From outside, the loud honks of nearby cars started to flood my ears. Grasping the wheel, I spun it left but overcorrected as the car swerved into the lane then back out the other side. The entire metallic snake of traffic slowed and twisted to accommodate the rogue car.

WARNING AUTOMATIC DRIVING DISENGAGED. The female computerized voice continued to repeat in the background.

“I know, I know!” I screamed to no one in particular.

Gripping the wheel as a life tube, I made my way back to the center. Cars continued to pass the whole time, headlights washing the windshield in white light. Slowly, I regained control of the car. The horns quieted down as I fell back in the cradle of the undulating metallic snake.

“What the hell was that!”

I kept my eyes glued forward, but I could tell he was laughing.

“That, my good chap, was a wonderful dance.” He started laughing, “Don’t worry, it’s perfectly safe. It takes two for an accident, and we both know no one drives anymore. Nobody. By the way, take the next exit.”

The man was utterly unfazed. The other vehicles were all providing our car a wide berth, as I made my way to the off ramp.

“It’s only a few blocks away, just hang right and keep going.”

Utterly unfazed. How goddamn spectacular.

“You’re insane, you know that?” I said. “And what are you going to do about the console?”

“It’s insured,” he said with a laugh. “I’ll tell them that a drunk passenger accidentally hit it. Not a total lie. I think the term actuaries would use is *moral hazard*.”

“I think the term actuaries would use is *insurance fraud*.”

“Only if, the bane of *information asymmetry*.”

“Just stop with the terms, you’re not even using them right. God, you’re insane.”

He kept on laughing as we passed the empty shops and buildings. We hit a red light, and I eased on the brake stuttering us to a stop. My knuckles had turned a ghastly white from gripping the steering wheel. Was I this scared? No, when did I become this scared?

It had been about half a decade since I last drove a car, a run-down dodge ram pickup. It was my one and only car, and I bought it new from the dealer after graduating high school. I still recall sitting across from the squat salesman in that little glass office. He kept trying to offer me to buy an automatic shift. It saves gas, he would say. It’s easier and integrates into the electronic navigation of the vehicle better. The man kept rubbing his thumbs together as he tried to push it upon me in a wide smile. Why include human error where it wasn’t needed?

But if I was going to drive I wanted to enjoy it as much as possible. Our entire existence is a human error. Every breath is a human error. Instead of being scared of each casualty, I wanted to celebrate our flaws and enjoy it in this life while it lasted. So I got a manual. Drove the damn thing until it broke down from mere use. Mere use in five goddamn years.

“Hit the gas. Let’s get on the move!”

The light had turned green. Pressing on the pedal, we accelerated forward.

“You’re insane,” I said. “You’re goddamn insane.”

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