

The insurance company

This bookie always hates to pay off

I'm not a betting man but I have this bookmaker. He works for the Reluctant Insurance Company of America. This is how we bet. Every month I give him a certain amount of money, and he takes a gamble that my house won't burn down or be broken into or damaged by a falling tree.

Another bet I place with him is that my car won't hit someone in an accident, or I won't be hit by somebody else. Still a third one is that my family will not be stricken with an illness that would require hospitalization.

Funny, but I was never anxious to win one of these bets. I didn't want to collect from the bookie on any of them. He seemed to feel the same way I did. So much so that, if for some reason, I forgot to send him my check for one of our bets, he would mail me a nasty letter, wanting to know where the money was. He was not, he told me, in the bookmaking business for his health.

Well, recently, due to an illness in my family, my bookie lost one of the bets. Since this was the first time I had won I thought he would be happy to pay off. After all, even in Las Vegas the house expects to lose once in a while.

So I wrote him a nice letter telling him that I had won the bet with him that no one in the family would ever have to go to the hospital for surgery.

Art Buchwald

But instead of congratulating me, I got a very terse letter back telling me he refused to accept my word until I produced the facts that he had lost. What hurt was he didn't even sign the letter "Sincerely."

I sent him all the hospital and doctor bills and pointed out I wasn't making a dime on the wager. As a matter of fact, since he only covered 80 percent of costs I was still a loser.

His next letter arrived with 15 green forms and 20 red forms. Each body in the hospital, I was told, had to fill out either the green or red, or both, depending on what they had done.

A month later, when I didn't receive a check, I called the bookie at Reluctant's offices in Des Moines. He said he had received all the forms but couldn't pay off on the bet. He had to send it to his chief bookie in Chicago.

I protested I had made the bet with him and asked him why he couldn't send me my money. He told me that it wasn't his job to pay off bets for the Reluctant Insurance Company, but just to collect the money from me.

"Are you mad because I finally won a bet?"

"I'm not mad at you. But they are."

"Who's they?"

"The guys in Chicago. They don't like to lose, because then they can't gamble on another skyscraper, or loan a billion dollars to the Chrysler Corporation."

"That's tough," I said. "But when a bookie loses he has to pay off or he won't stay in business very long."

"We'll probably pay you, but your wager has to be reviewed by our in-house betting commission."

"How long will that take?"

"As long as they can keep making 15 percent interest on your money."

Two months went by and I still received no word on my bet. So I decided to take action, as any professional gambler would do under the circumstances. I grabbed a hammer from the tool box.

"Where are you going?" my wife asked.

"To Chicago and break the legs of the chief bookie if he won't pay off my bet."

She wept as my plane took off from Washington.

I returned the next day.

"Did he pay you?" my wife asked.

"No," I said.

"So did you break his legs?"

"I couldn't because he didn't have legs. The chief bookie in Chicago is a computer."

Reprinted with permission of the author, Los Angeles Times Syndicates, 1984.