A Losing Hand

by Art Taylor

A group of us from work are playing cards at a friend's house, so when my brother Jimmy calls, I take my phone into the other room. I already know what it's about, really the only reason he ever calls these days.

"Look, I hate to ask," he begins, the way he always does, "but I'm a little short on my car payment this month." Which means, I've learned, that he's three months behind and the collection agencies are calling again.

"How much?" I ask him.

He tells me.

"That's a lot of car payment," I say. "You driving something new these days?"

"Well" — and there's a catch, a nervousness in his voice — "I've got a couple of other bills coming up, too." The little hesitations are a sure tell that he's lying. I picture a mountain of bills, an avalanche of collection calls. "I just didn't know who else to turn to."

"You lose your job again?"

"No, no. Why would you— Why do you always—?" He gives a little cluck of a sound, a huff of air like he's offended, like he's ready to start something, then catches himself. He's far from having the upper hand. "No, Andy. I'm gonna stick with this one. I'm working hard at it. I am."

"Drugs?" I ask, and then he does let loose.

"I can't believe you'd ask me that," he says, indignant. "You know I've never done that. You know that." And it's true. We've checked and double-checked. It's not cocaine. It's not gambling debts. You know what you are? I told him one time before. You're the type of person who buys a soft drink a day from the machine at a dollar a piece instead of getting a whole case at Wal-mart for a quarter the price. You can't even begin to tell me where your money goes, can you?

"Jimmy," I say. "Where the hell is this going to end? When the hell are you going to grow up?" It comes out angrier than I expected.

Silence on his end of line. The first honest answer I've gotten.

When we were little, our dad liked to play card games with us: Go Fish, Old Maid, Crazy Eights. He even taught us Blackjack, though he called it Twenty-One, and during one game, Jimmy — only eight or nine then — almost jumped out of his seat after the cards were dealt, bobbing his head up and down, getting up on his knees in the chair, his face beaming with joy. "I bet I'll win this one," said Jimmy. "Who wants to bet? Who wants to bet I'll win."

Dad laughed. "How much you want to bet?"

"Fifty cents," said Jimmy.

Dad whistled. "That's a lot of money," he said, seriously. "You must have a really good hand. Are you sure you want to risk it." He winked at me as he said it. He was having fun. We all were.

"I know I'm gonna win," Jimmy said. At this point, he was fidgeting so much, he was almost climbing onto the kitchen table.

Dad reached in his pocket.

"I don't like you gambling," said my mother, who'd been watching from the kitchen door.

"It's just a couple of quarters," Dad said, putting them on the table. He knew he was going to lose them, but that was part of the fun too. "All right, let's see your cards."

Jimmy spent the money immediately on comic books, then giggled about his big win for days, showing those comic books, rubbing it in that he'd beaten Dad.

"You got me fair and square," Dad said, and at every opportunity, Jimmy pushed him to play again, betting a dollar the next time, and if he lost, double or nothing, pushing the game until he'd won. And if he didn't win? "What a little boy," Dad said, to ease Jimmy's tears and soothe away his worries. "I'm not gonna take your money. It's just a game, that's all. Just a game."

Just a game. Just a couple of guarters.

By our teenage years, a few dollars suddenly seemed more costly. "You can't pay for McDonald's yourself?" Dad asked Jimmy, with an edge to his laugh, and it was my mother who tried to soothe that Jimmy was just a boy still, that he was concentrating on school.

And then later, Mom was the one he'd call at noon to say he needed money in the bank before 2 p.m., Mom who rushed downtown to keep the checks from bouncing, rushing furtively so Dad might not find out.

Thousands of dollars, tens of thousands before it was over. They'd still been fretting over him, asking each other "How is Jimmy ever going to take care of himself? How is he going to get along when we're not there to look out for him?" right up until they died, both of them less than a year apart.

Since then, he'd turned to me. These days, I'd written his account number on so many deposit slips, I knew it better than my own.

"It's the economy," Jimmy says finally. "You know how it is. Everybody's struggling. I'm not alone here. I mean, look at the headlines."

"Yeah," I say.

"I know I've made some mistakes before," he goes on. "I have, I know that. But it's not me this time. I'm really trying. I just need to get over this. Just need it this one time."

"Yeah." I say again.

"And then this past year, with Mom and Dad gone, I... I don't know. I just feel like I've lost... direction somehow or... or a sense of balance. Grief, I guess. I mean that's part of it. It just makes it harder to be on top of things, missing them and all."

"Yeah," I say, but there's a different tone to it this time. I can hear it, even if he doesn't.

"And I'll tell you, bro," he laughs a little. "I hate to say it, but I was surprised how little Dad left us when it was all over. I mean, I thought he and Mom had done better for themselves over the years, didn't you?"

I nod, then realize he can't see it. "Yeah," I say. "He sure left us in the lurch, didn't he?" And then: "I'm sorry, Jimmy. I can't do it this time."

A long pause and then "Half" he tells me, as if it's a bargain. "Just half. You don't understand. They're going to take the car. I'm

leveling with you. If they take the car, I won't be able to get to work. I won't be able to keep the job."

"I don't have it." I tell him. "Like you said, the economy. It's hitting all of us. And then Dad. Short-changing us like he did."

Jimmy's still talking — they're going to repossess the car, they're going to cut off the power, he hasn't eaten out at a restaurant in weeks, he's trying, he is — when I hang up. I turn off the ringer, stick the phone back in my pocket. Later, I'll see the five missed calls, get the two voicemails. The first is pleading, the second venomous.

"You playing or what?" Bob calls out when I return to the den. It's a regular get-together, five of us from work for Texas Hold 'Em. Everyone has gotten new beers while I was on the phone, and they've broken out cigars now, and that's all right because we're at Bob's house this time, and he's not married, so there's no one to mind but him. Someone's finishing a joke as I come in, a dirty joke — "And then the kid looks up at his dad and says, "It's not so funny when it's your mom, is it?'" — and everyone laughs.

"Yeah," I say. "Sorry." And I grab a beer myself before sitting down and rejoining the game.

By the end of the hand, there are vague hints of a potential straight among the upturned cards in the center of the table. Three of us are still in, all of us acting cocky — me maybe more than the others.

"All in," I say, and I push the chips I've amassed into the center of the table. Twice as much in this last bet as my brother had asked for, even a few dollars more, but at least it's mine to lose.

"You're bluffing," says Stanley — and he's right. A sucker's bluff. All I have is a pair of fours.

I meet his gaze. "Maybe so," I tell the guys around the table, then shrug it off. "But hell, it's just a game, right?"