

Taking Chances

I'd only been back in Brooklyn a few days when I was called across the river to Keegan's office on William Street. That was Tuesday morning, the fourteenth of August. Samuel Keegan was president and sole proprietor of the Gotham Insurance Bureau. It was here an insurer could find out if someone applying for an accident policy had already taken out similar policies with three other companies. Or if someone made a habit of suffering losses by fire. In a nutshell, Keegan made his money by uncovering fraud. Over the last few years I had worked for him on a number of cases. But this case wasn't like any of those.

I took out a notebook and Keegan laid out the facts. The previous Sunday morning there had been a large fire in Glens Falls, a village of lumber mills on the upper Hudson River. A number of buildings had been completely destroyed and the estimated losses were well over a hundred thousand dollars, most of it insured.

Several of the insurance companies involved had hired a fire expert named Ed Ketchum to go up and look things over. Ed was a sort of arson bloodhound. If there was an innocent explanation for the fire, he'd report back quickly. But if he found something indicating it had been set intentionally, he'd keep at it until he found the evidence necessary to deny the claim and usually convict the arsonist. He was so good he commanded a fee of twenty dollars a day, plus expenses.

Ed had come across something suspicious up in Glens Falls. The fire had started in an idle shirt factory. But Ed heard that the place had been set up as a betting parlor and then found something to substantiate the rumor.

Normally, I was hired to detect fraud. I made six dollars a day and expenses. If I could provide cause for an insurance company to avoid paying a claim, I would receive a bonus of around five percent of what I had saved it. This time the assignment was more unorthodox.

"Put away your notebook, Harry," Keegan directed. "What I'm going to tell you now can't go any further. I'm depending on your discretion to keep this completely to yourself. Don't mention it to anyone, not even your wife." Then he changed his tone completely and added, "By the way, how is Emmie finding Brooklyn?"

"Oh, she likes Brooklyn well enough," I said. "She's trying to set up housekeeping with the little money we have left." My mention of our strained finances was meant as a prod:

Keegan, and some others, owed me for some work I had completed the week before in Buffalo. But from his wounded look, Keegan must have thought it was a reference to the trick he played on Emmie on our wedding day, pretending to give us a check for five thousand dollars. To be fair, that was merely his response to Emmie's having had his pocket picked at the wedding supper. But that tale has already been told elsewhere.

"Back to the matter in Glens Falls, Harry," Keegan began. "Remember the Grand Circuit races last week outside of Buffalo?"

"All too well."

He looked puzzled, but went on. "Well, those same horses are running at Glens Falls this week. It's the big event of the year for the track there, and it means a lot to the town to make a success of it." Then he paused a bit. "Well, it can be difficult to draw people to a small town like that, what with all the other races running this week—Newburgh just up the river here, and Saratoga just down the road from Glens Falls." There was another little pause. "So, people there decided they needed to provide a way for their guests to play these other races. Well, they set up a betting parlor on the unused floor of the shirt factory."

"Which people?"

"Oh, all the best people. The promoters of the races, the owners of the hotels and horse farms, and so on. Now, strictly speaking, it was illegal."

"Strictly speaking," I smiled.

"Yes, but we all know these places are everywhere. Why, there's one not far from this very office."

I didn't doubt that, and Keegan was probably their best customer. "So Ed Ketchum is onto something?"

"Well, yes, in that there was this set up. But it had nothing to do with the fire. The fire marshal has determined it wasn't at all suspicious."

"The fire marshal whose salary is paid by all the best people?"

"Now that's not fair, Harry. I know some of these men."

I could guess which ones. "What would be my job?"

"Well, you know Ketchum. There's no way we can approach him. But perhaps you can sort of divert his attention."

"So, I'd be going not to solve the case, but to keep Ketchum from solving it?"

“Oh, there is no case, at least as far as we’re concerned.”

“No case means no chance of a bonus.”

“No, but how about ten dollars a day, and all expenses?”

“How about twelve?”

The speed with which he agreed suggested I could have gotten fifteen. We shook hands on it and he gave me a three-day advance. I consulted the railway guide in the outer office and headed back to Brooklyn.

Emmie was out when I got home. We’d only been married six days and outside of a night in Scranton, we’d had no honeymoon. I had told her she could come along on my next trip, but there was no way I was bringing her to the next stop on the Grand Circuit. Of course, I didn’t like leaving her alone in Brooklyn either. New York was completely new to her and there were dangers around every corner. While I hoped she could content herself with buying drapery and such on account, there was always a chance she’d come across a ladies-only poolroom, or some open-minded fellows shooting craps. But these were risks I had to take.

I was packing when she came in. She wasn’t at all upset about being left behind, especially after I described Glens Falls as a muddy little lumber town with mosquitoes the size of sparrows.

“You’ll have to leave me some money, Harry.”

“I’m afraid Keegan barely gave me enough to travel on, Emmie,” I lied. “The grocer and the butcher both know you now. Here’s five dollars for whatever else you need.”

I gave her a kiss good-bye and reminded her of her promise to avoid games of chance. She asked how she could gamble when I had barely left her enough to live on. During the three and a half hours between New York and Albany, I thought of about two dozen ways she could manage it. None of them pleasant.

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