

The background of the entire cover is a photograph of a sunset. The sun is a bright, glowing orb positioned just above the horizon line, which divides the image roughly in half. A brilliant, shimmering path of light reflects the sun's position down the center of the dark, textured ocean. The sky is filled with large, dark, and heavy clouds, which are illuminated from below by the sun, giving them a dramatic, orange-gold glow. The overall color palette is dominated by the warm oranges and yellows of the sunset, contrasting with the deep blues and greys of the sea and the upper sky.

# Swedish Gem

Tom Walton



*Stephanie Shafer, a junior high teacher, gets hooked on casino gambling as a way to help pay for her older sister's medical bills. On a spring break Caribbean cruise with her husband Tony, they are followed by two thugs working for a loan shark from whom she borrowed a sizable amount of money. Tony concocts a plot to elude the thugs that turns into a series of misadventures up and down the Yucatan Peninsula.*

# Swedish Gem

**Order the complete book from**

**[Booklocker.com](http://www.booklocker.com/p/books/8402.html?s=pdf)**

**<http://www.booklocker.com/p/books/8402.html?s=pdf>**

**or from your favorite neighborhood  
or online bookstore.**

**Enjoy your free excerpt below!**

# *Swedish Gem*

*Tom Walton*

Copyright © 2015 Tom Walton

ISBN: 978-1-63491-041-5

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, recording or otherwise, without the prior written permission of the author.

Published by BookLocker.com, Inc., Bradenton, Florida.

Printed on acid-free paper.

The characters and events in this book are fictitious. Any similarity to real persons, living or dead, is coincidental and not intended by the author.

BookLocker.com, Inc.  
2015

First Edition

## *Prologue*

**Stephanie Shafer tries to look interested as she leans** against the front of her classroom desk listening to 21 eighth graders talking about their upcoming spring break plans. She glances at the clock almost as often as her students do counting down the last five minutes before the 3:15 bell rings. Stephanie, however, has another kind of ringing bell on her mind. If she can just get on a winning streak and win \$5,000 at the local casino tonight, she can pay the loan shark enough to enjoy her seven-day cruise to the Caribbean with her husband Tony knowing the next ‘day of reckoning’ won’t happen for another three weeks.

The last round of “going skiing,” “just babysitting,” and “playing video games” echoes around the classroom as she fills the last few minutes of this Friday afternoon having students announce their spring break plans. The bell finally rings. Stephanie uncrosses her arms and ankles, pushes herself away from the desk, brushes bangs off her face, and gives knuckles to all the boys and girls as they already hastily start parading by. The room quickly empties with one final “Have a nice spring break, Mrs. Shafer.” Stephanie nods, drops her smile before it drops her, and digs into her purse to see how much cash she has in her billfold for the evening. Finding eight crisp \$100 bills, she smiles and says quietly, “I will indeed, kiddos. I will indeed.”

Out of habit Stephanie gathers her briefcase full of papers from the desk to take home for the week. She has no intention, however, of grading them over spring break. After all, Tony and she by Sunday afternoon will be aboard a cruise ship heading to the Yucatan Peninsula for seven days. She takes one last walk around the classroom inspecting desks and checking for left behind jackets and such. She turns out the lights and then quietly leaves the room quickly locking the door.

"Looking good, Steph," Carl Phillips, the 250-lb. balding math teacher from the classroom across the hall, says as he heads out the building at the same time as her. About two inches shorter than Stephanie's 5'8", Carl struggles to keep up with a suddenly and deliberately rushing Stephanie. He almost trips in his EEE loafers trying to match her pace.

"Thank you, Mr. Phillips," Stephanie acknowledges with little expression and no eye contact. She quickens her pace toward the door refusing to be any more familiar with him than possible. She also doesn't want to outwardly show that she enjoys the compliment. Three sessions at the *All about U* salon has tanned her slim 28-year-old body enough for her to look forward to spending plenty of time in a bikini sunning on the top deck of the cruise ship. She knows she looks good. With each step toward the parking lot and away from Mr. Phillips her walk transforms Mrs. Shafer, the attractive middle school teacher, to Stephanie, the bouncing barracuda of casinos near and far.

A quick check of her cell phone as she gets into her silver Honda Accord indicates no missed calls or texts. That leads to a relieved sigh and a big smile. She checks

herself out in the mirror, likes what she sees, but decides that to complete her makeover for the cruise she will add blond streaks to the bangs of her shoulder-length auburn-colored hair and a two-inch layer of purple along the bottom.

“See you in nine days, Steph.” Mr. Phillips manages to make it to his car, but it takes all he has to trek the 50 yards to it parked in the faculty lot. He always makes it a point to park next to Stephanie as often as he can, even though she subtly parks farther and farther away to deter his idle flirting. Stephanie gives him a quick wave without turning around and heads toward home with a feeling that maybe lady luck for Tony and her might be ready to change for the better.

Three blocks down the street she passes the school bus. One of the boys sticks his head out of the window, waves, and blows a bubble the size of a grapefruit. Stephanie gives him a wave and wink as she passes. Other students see her and wave and holler out the windows of the school bus. She shakes her head, gives a wry chuckle, and enters the ramp to the interstate.



*American Woman* followed by *No Time* rocks at full volume on *The Guess Who Greatest Hits* CD playing in her car as she drives across town. She loves classic '70s rock music much to the chagrin of Tony who thinks otherwise. Stephanie's dad had been a disc jockey in college on an FM stereo rock radio station back in those days. He instilled in her a belief that the post Beatles '70s were, indeed, the real golden age of rock 'n roll.

She cruises down the interstate to the singing of Burton Cummings and the guitar riffing of Randy Bachman, her dad's favorite rock stars. She happily anticipates good times ahead and tries to place on the back burner her two very real and very pressing problems.

Another spring break has finally arrived. This one will be different, though, since Tony and she will be spending the week on a cruise ship, something they have never experienced

She continues driving northeast slightly above the speed limit toward the state line between Oklahoma and Arkansas thinking about everything she has to do to get ready for the trip in the morning. Now including

stopping by the hair salon, the drive reminds her of the first time she had been on this road.

# ***1***

**Stephanie and Tony had moved to Arkansas five years** ago when he received an offer with a sizable raise to work for his uncle who owned a series of franchised restaurants across the state. It took a lot of talking for Tony to convince Stephanie to leave the southeast Oklahoma area where she had grown up. But she finally relented when she drove to the Arkansas River Valley to check out Fort Smith during a three-day weekend while Tony went on a golfing road trip with his co-workers. It also gave her a chance to visit her parents who lived in Tulsa, less than a two hour drive north northwest.

Stephanie's parents, Harry and Martha Snyder both nearing retirement age, had just heard the news that their other daughter Rachel, four years older than Stephanie, had suffered a second miscarriage. Rachel had not stopped smoking and drinking during her pregnancies. Two bad habits she had started doing heavily during high school. According to her doctor, in each instance nicotine had crossed her placenta and interfered with the blood supply to the fetus. He also said that some of the environmental toxins associated with her living and working on a rundown farm had an adverse effect, as well. The fact that her husband Jimmy Brooks and she frequently smoked marijuana and dabbled with cocaine clearly played a role, too. The doctor had told her several times that in her particular instance, if she intended on ever having a successful pregnancy, then she would have to stop smoking, drinking, and "whatever else you may be doing to pollute your system." He strongly advised moving away from the farm on which she and Jimmy lived. Rachel had tuned out the doctor's recommendation just as she had ignored the same message first from her parents and since almost constantly from Stephanie.

Rachel and Jimmy lived in the small town of Cedar Crest, less than an hour drive east from her parents who had moved from hometown Durant to Tulsa after Stephanie entered college. Harry and Martha feared Rachel and Jimmy might ask if they could move in with them. Not what the elder Snyder's desired at all being still bitter about Rachel running off with Jimmy the night of high school graduation to get married.

Rachel's troubles had taken a toll on her parents. She had been a problem child from the start of her school years frequently getting in trouble during elementary school for her "unruly manner and general lack of respect" as her principal described her on more than one occasion to her parents. In junior high she got suspended for vandalism of school property. In high school she got suspended for both smoking on campus and showing up drunk for class.

When Stephanie strongly objected to Rachel's sudden eloping to marry Jimmy Brooks that night eight years ago, Rachel considered that the last straw and declared a permanent splitting of the sheets between the two of them. Stephanie thought Jimmy no good and seldom hesitated to scold Rachel for her latest bad choice.

Jimmy's parents had long been divorced, gone their separate ways, and had no contact with him or his two brothers. As dysfunctional as the Brooks family was, Stephanie feared Rachel's medical issues were placing too much stress on her aging parents, stress they did not need and stress about which Stephanie would try to alleviate.

No longer willing to give any emotional support or financial assistance to Rachel and Jimmy, Harry and Martha had washed their hands of her and their "worthless" son-in-law. Although Stephanie was concerned mostly about her parents, she also couldn't give up on her big sister for fear she would get dragged so far into the world of Jimmy and his dysfunctional family that she could never recover.

Stephanie had been helping Rachel financially for the past two years. Despite the differences that always kept a wedge between the two sisters, the most recent being Jimmy's apparent lack of emotional support for Rachel's pregnancy issues, Stephanie still felt the need to help her out. Harry and Martha didn't know about the money, and Stephanie intended to keep it that way. The possibility of living less than a two-hour drive from her

parents in Tulsa played a role in Stephanie considering a move to the Arkansas River Valley.

\*\*\*

As Stephanie approached the Arkansas state line that day five years ago she noticed familiar sites that fueled an instant adrenaline rush. Sure she had already developed a gambling problem rationalizing her habit to help pay for Rachel's medical bills, but she had no idea so many casinos dotted the highways so close to the Arkansas border. "Hot damn, I think I can live here after all."

She pulled into the parking lot of one of the casinos just on the Oklahoma side, took out her cell phone, dialed Tony's number, and excitedly waited for him to pick up. "Tony, Tony, Tony, we are moving to Arkansas."

"Oh, really, Steph, what brought this on?"

"I'm sitting in the parking lot of a big casino. Why didn't you tell me? They're everywhere."

Tony took the phone away from his left ear, looked at the phone quizzically and then moved it to his right ear. "Why didn't I tell you what? Where are you?"

"I told you, I'm in the parking lot of a casino, one of many around here, apparently. Take the job."

"Whoa, girl, wait a minute. What are you doing there?"

"I didn't have anything to do while you're with your golfing buddies for the weekend, so I thought I'd check out Arkansas to see if I could live there."

"That's great news, hon. I'm glad to hear it."

"I figured it would be. Listen, I'm going in for just a bit. Then I'm checking out the city for malls."

Before Tony could say anything else, Stephanie clicked off her phone. She didn't want anything to spoil her giddiness, not Tony's golf stories or his warnings to her about not spending too much time or money in the casino, a message she has grown tired of hearing. She parked between two cars both with Arkansas plates and headed in.



As she entered through the double doors she noticed an off-track betting room (OTB) to her right on the level below. It reminded her of her dad who loved to play the horses. “Never bet a filly against a mare,” she whispered, one of the fatherly pieces of advice she remembered from him.

To the left she could see and hear all the familiar sights and sounds of rows and rows of slot machines like “her” casinos back in the Durant area. When she exited the elevator on the casino level a poker room caught her eye. “Never draw to an inside straight,” came to mind, another piece of advice from her dad.

She walked by the High Limits room, now feeling warm with a bit of nostalgia. Resisting the temptation to go in for only a walk around to check out the slot machines, she headed in the other direction for the center of the casino in search of the table games pit. It didn’t take her long to find it.

A Roulette table anchored the near end of the pit, and a Craps table anchored the other. She perused the pit noting two Ultimate Texas Hold ‘em tables (aka UTH, for short), a Three-Card Poker table, and a Mississippi

Stud table mixed in with six Blackjack tables of various minimum and maximum betting limits from \$2.00 to \$100. The UTH table on the far side didn't have any empty seats available, but the one on the other side sat empty. An attractive young lady dealer with short red hair and freckles stood smiling cheerfully with two decks of cards, one blue and one red, fanned across the table in front of her. "Hi, would you like to play? I've got plenty of open seats."

Stephanie stopped and smiled looking closely at the dealer's name tag. "Polly," she said. "I don't like to play heads up."

"I understand. Sit down. I bet someone will come by pretty quick."

"Well, why not," Stephanie couldn't resist. "Besides, I've never been here before. I've got some questions."

"No problem." Polly picked up the two decks of cards and began shuffling. "Welcome and good luck."

Stephanie once again soaked in all the addictive sounds and sights as she opened her purse and pulled out two

\$100 bills. "My husband has been offered a job in Fort Smith. I'm here checking it out."

"What do you think about it so far?" Polly cheque-changed Stephanie's cash into four green \$25 chips, 19 \$5 red chips, and 10 yellow \$.50 chips for antes.

"I haven't made it into the city yet. I drove from Durant and saw this place, thought it might make for a nice pit stop."

Polly dealt the first hand. "Oh, so you play at the casinos around there?"

"You might say that." Stephanie laughed. She turned over her cards revealing an ace and king of spades. "Big slick suited on the first hand."

The hand did not pan out, neither did the next one and the one after that. Stephanie lost her \$200 in less than five minutes. She headed for the nearest ATM machine.

\*\*\*

Six weeks later, Stephanie and Tony had packed all their things, piled them in his truck and her car, said “so long” to southeast Oklahoma, and headed toward the Arkansas River Valley. Talking on their cell phones for the first hour of the three-hour drive, they discussed getting married, buying a house, and having a baby. They made a quick stop for gas and a restroom break at yet another travel plaza that happened to have a small casino attached. Instead of going in to play slots for a bit, they settled instead for buying a handful of chocolate bars and Diet Dr. Peppers. It seemed that little casinos grew like weeds all along the route, but no time for that now. During the next phase of the drive Stephanie in her car happily sang along to some old Bee Gees CDs thinking about soon becoming Mrs. Stephanie Shafer. Tony in his truck thought quietly about his now unofficial fiancé and her mounting gambling debt.

\*\*\*

Tony had gotten Stephanie started gambling eight years ago while they attended Southeastern Oklahoma State University in Durant. She needed to find a means to make enough money to help Rachel whom she knew would struggle, her running away to marry the no-good

Jimmy Brooks farm boy with neither of them knowing “come here from sic ‘em” about what was in store for them.

Stephanie’s part-time work study job in the campus bookstore provided little more than pocket money. She did, however, have an accessible savings account thanks to her parents’ generous gift to her upon graduating high school.

To say the Brooks clan Rachel married into lacked any semblance of decency would be an understatement. How she got hooked on Jimmy in the first place had always been a mystery to Stephanie. Rachel, however, resented any disparaging talk about Jimmy, choosing to nip any concerning conversations between Stephanie and her with a contentious, “Someday you’ll understand, but until then just let it go. I mean it kid.”

Stephanie and Rachel’s parents had expressed enough displeasure, disappointment, and frustration with Rachel growing up that Stephanie knew something was bound to happen someday that would lead her parents to severing all ties with Rachel. Stephanie took that as enough justification to chip away at her savings account

to finance what she considered moderate gambling as a way to ensure always being there for Rachel. Disagreements or not, arguments or not, Stephanie and Rachel were sisters.

Tribal casinos in southeast Oklahoma became Friday night havens for both Stephanie and Tony during their last year of college. Since the finish line to their four-year marathon had gotten closer and closer, they felt they deserved to begin indulging in weekend activities of a more adult persuasion. Tony favored the Blackjack tables. Stephanie got quickly hooked on the Ultimate Texas Hold 'em table game.

They had been a couple since freshman year when they worked together on a group project in speech class. Tony had asked her to a mixer dance, and they started dating steadily right away. By the middle of their sophomore years, they had left the dorms and moved in together in a basement apartment down the street from campus and not far from the house where Stephanie had grown up.

Her first night at the casino she got quads (four of a kind) on her second hand and a full house on her third

hand. Playing five dollars on the trips (three of a kind) or better bonus bet her quads paid 30-1 and her full house paid 8-1. Suddenly in less than five minutes she had won \$190 just on bonus bets alone not including her winnings from just playing the hands.

A handsome man with a short-cropped haircut wearing a purple oxford cloth shirt with a flashy purple and yellow-striped tie that hung perfectly to the top of the beltline of his gray slacks entered the pit area and checked the player ID display on each table. When he got to the UTH table he noticed that Stephanie did not have a player's card. "Welcome, young lady, would you like a Player's Club card?"

He introduced himself as William Riggs, explained to Stephanie all the benefits of having a Player's Club card, and topped it off by offering to comp a buffet if she played for at least an hour. Rachel told him that she was here with her boyfriend Tony Shafer. "He's the guy in the hoodie and ball cap at that blackjack table," Stephanie pointed across the pit.

William looked over to where she pointed. "He looks like a nice enough fellow. I think I can arrange for both of you to eat dinner tonight."

With that Stephanie handed over her ID and in a few minutes had a Player's Club card and a voucher for two buffets. As the evening progressed, a player at her table got a royal flush which paid at 500-1, a total winning of \$2,500 for a five dollar bet in addition to \$250 for the 50-1 five dollar bonus bet. That plus hearing the announcement from the players club booth every hour listing all the jackpot winners of \$1,200 or more the last 60 minutes, easily hooked her onto the rush of "adult gaming."

Friday night visits soon became Friday and Saturday night visits as the winning sessions began to increasingly outnumber the losing nights. Points more rapidly accumulated on their various players' club cards they had accumulated from every casino in the area. In less than a year they had obtained VIP status at each area casino entitling them to free rooms, free meals, free show tickets, and free gifts. Tony always felt his gambling habit to be well under control. Stephanie's



attitude, though, concerned him. He sensed her becoming thoroughly addicted.

Time spent at the casinos increased. Time spent on her studies decreased. Reading about table game strategies took up more time. Reading about Bloom's Taxonomy and other jargon common for secondary education majors to learn took up less time. As a result, Stephanie's senior year at Southeastern home of the Savage Storm got a bit stormy for her. Tony had his girlfriend's (and hopefully future wife) gambling addiction to worry about, a problem Stephanie did not see at all.

Fall semester flashed by as Monday through Friday on campus became not much more than filler time between weekends at the casinos. Friday and Saturday evenings had evolved into all-nighters with free rooms to sleep in during the day. Five dollar bets with red chips at the tables had turned into \$25 dollar bets with green chips. But the real storm brewed when the temptation to play slot machines finally blew Stephanie away. "I can't believe all these people sitting at those silly machines hour after hour throwing their money away," Stephanie had said to Tony during one of their early visits.

"I know. They're all hoping for pie-in-the-sky."

"Yeah, right," Stephanie rolled her eyes. "You never know. That next spin could be the big one." They laughed, shook their heads, and headed for the main pit hoping for a seat at one of the tables.

"Good evening, Stephanie." Casino host Dorothy greeted her that Friday night before Halloween weekend. "Would you and Tony care to dine in the steakhouse this evening?"

William, the table games supervisor, had recommended to the casino host supervisor that Dorothy take on the duties of making sure Stephanie and Tony always enjoyed their time at this casino more so than at any others in the area. Dorothy favored the younger couples and enjoyed helping ensure that these special guests of hers felt so special that they would easily advance to higher levels of patronage. The more Stephanie and Tony played, the more points they earned on their Player's Club cards, and the quicker they moved up from copper to silver to gold to platinum to diamond-level status. The higher the status, the bigger the perks and the more frequent the comps.

"Sounds great," Stephanie answered smiling as big and genuine as Dorothy.

"Any specials tonight," Tony asked

"Yes, Mr. Shafer we're having prime rib and rib-eye specials as well as grilled Mahi-Mahi with a mango salsa."

"I'm up for it," Stephanie smiled.

"Lead on," Tony said as he put his arms around both of them.

Stephanie and Tony had finished tests earlier in the day and definitely felt pumped for a celebration marathon at what had become their weekend home away from home. The cold late autumn wind blowing outside certainly added to the need to stay indoors.

Tony, a math major, had breezed through his tests. He knew he had aced them. He had a knack for numbers. He had even become a decent card counter at the Blackjack tables. He looked forward to graduating in May with a 4.0 GPA. Stephanie, on the other hand, had

struggled to stay focused all semester. She hoped she had managed to not blow her low 'A' average she had struggled to maintain all fall. If she fell into the 'B' zone, though, it didn't concern her. Her desire to match Tony's 4.0 GPA no longer mattered. The only numbers that concerned her now had hearts, diamonds, spades, and clubs on them.

All she had left for the rest of the fall semester were capstone projects which consisted of an oral presentation reviewing what she had learned in her four years of classes. Having a knack for talking and presenting herself charmingly, she worried not a bit about what all her classmates called "the dog and pony show."

Spring semester would be her 'practice teaching' internship at nearby Soper, a small K-12 school district 45 miles to the east of campus. Since Tony and she lived together in an apartment on the east side of Durant, the drive would not involve dealing with much traffic. It could have been worse. One of her former roommates got assigned to Fort Towson, another 30 minutes farther east.

After a delicious meal of a medium rare 12-ounce rib-eye with a loaded baked potato and a side of sautéed leeks for Tony and the grilled Mahi-Mahi with mango salsa accompanied by a side of steamed broccoli in a light cheese sauce for Stephanie, they headed for what had become their usual suite on the top floor of the hotel. All this comped, of course, as would be breakfast and dinner at the buffet the next day.

Over the course of a year they had graduated from having an occasional regular-sized room on the lower floors with a free deck of cards waiting for them on the night stands to having a choice between either a penthouse or a suite on the top floors with gift bags waiting for them on the coffee tables of the living room. One week the bag contained fluffy white terry cloth bathrobes and slippers to take home, another week a warm throw afghan with a bottle of champagne. Other weeks they received tickets to Dallas Cowboys, Dallas Mavericks, or Texas Rangers games or even clubhouse passes to PGA golf tournaments played in the Fort Worth and Dallas area. Other gifts included hoodies in the winter, t-shirts and ball caps in the summer, and free gas cards year round. This particular Friday night, the

gift bag contained not only his and her black leather jackets, but a note.

*Dear Stephanie,*

*You and Tony are my most special and appreciated patrons. I am pleased to inform you that you both have \$1,000 in free slot play added to your Player's Club cards. You may redeem them on any of our slot machines starting tonight through midnight December 31. Thank you both for your patronage and especially for your warmth and kindness. Always let me know anything I can do for you.*

*Sincerely,*

*Dorothy*

"What the hell," Stephanie giggled, "It's free play, let's do it."

Tony gave her a cautious look, waved his finger, and warned, "Be careful, Steph, once you start playing those one-armed bandits you'll end up losing everything you've ever won on the tables plus a whole lot more. You know how you are."

"Don't be silly," she scoffed, "It's free play. Anything we win is money on the house."

"Why do you think they would give each of us \$1,000 of free play? Once you get started and win some, you're going to get even more hooked."

"Lighten up, I don't hear you objecting to it." Stephanie made a good point. Tony enjoyed playing the casinos as much as she did. He knew, however, that all the gifts and special treatment were just a way of making sure they kept coming back. There was nothing free about them. Stephanie did not see that side of the casino experience. And that greatly concerned him.

They headed down the elevator to the walkway into the casino with Tony as guarded as an over-protective father and her as giddy as a school girl. For the first time Stephanie took in the sounds and sights of the casino from a different perspective. No longer headed straight for the table games as she had done for over a year, she walked briskly through the casino eyeing every slot machine. She stopped to watch anytime she heard bells ring or saw lights flash. Suddenly her disdain for what

she had once called “those silly machines” became a quest for “money on the house.”

She became instantly fascinated by a machine that caught her attention when the screen above its tumbling symbols lit up red and a bell rang. The lady playing the machine rubbed the red screen with both hands and the symbols tumbled without her hitting the play button or pulling the lever on the side.

On the first spin a single line that looked like a stick of gum appeared all in a row on each of the tumblers. The bell on top of the machine rang again. On the second spin a double line that looked like two strips of gum appeared all in a row on each of the tumblers. The bell kept ringing. The lady shouted, used her left fist to punch the arm of the man sitting at the machine next to her, continued rubbing the red screen with her right hand, but still didn’t push the play button or pull the lever. The symbols tumbled again. This time a red seven appeared on the first reel, a square-shaped symbol with a goofy-looking duck on it appeared on the second reel, and another one of the duck symbols appeared on the third reel. Suddenly, the screen where the symbols had



been tumbling turned gray and a bunch of lines of text appeared. The lady jumped out of her seat screaming.

"Too bad all three symbols didn't match this time," Stephanie said to a man standing next to her who had also stopped to watch the machine. She hadn't noticed that three other people had gathered around her. They all laughed.

"Honey," the man standing next to her said, "she got two lucky ducks and a seven playing max bet on a five dollar machine. She just won \$1,200 on that spin."

"You're kidding me."

"Nope, its paperwork time for her."

"Paperwork, what do you mean?"

"Anytime you win over \$1,200 on one spin the casino has to file a 1099 form to the IRS," the man explained. "She's got more coming to her counting what she won on the first two bonus spins."

"Bonus spins?" Stephanie said confused, but intrigued.

“Never played slots before, eh?”

Stephanie shook her head, “I’m strictly a card player at the tables.”

“Well, little lady, let me tell you about these machines. Every once in a while on a winning spin the screen lights up red. When it does you get one, two, or three free spins. It’s usually when you get three spins that a big win hits. The first spin is usually not too big, the second spin usually a bigger win, and the third spin usually the biggest.”

Listening intently Stephanie nodded her head, “I see, but all the symbols didn’t match. How could that last spin be a bigger win than the other spins where all three symbols matched?”

“Lucky Ducky is wild. You get one it doubles your win. You get two it quadruples your win. Since she got a red seven on the first reel, then that’s the second highest paying symbol.”

He pointed out the pay table to Stephanie as the winning lady, now talking on her cell phone, sat waiting for a slot

tech to come to the machine with the paperwork for her to fill out. The slot tech told the lady she would return in a few minutes with her payout. "I'll be right here," said the lady. "I'm not going anywhere."

The floor worker did indeed return in a few minutes with a supervisor to witness and verify the payout. Watching the lady receive 12 crisp \$100 bills, Stephanie had seen and heard enough to decide she had found a form of adult gaming entertainment to occasionally lure her away from the table games.

Since players occupied all the machines on that row, Stephanie continued her walk around the casino in search of other Lucky Ducky machines, hopefully with an empty seat at one of them. She made her way up and down the aisles seeing machines of all denominations from a penny to five dollars. Some had three reels. Some had five reels. All had different sights, sounds, and symbols. She saw machines based on TV shows, Greek and Roman gods, every animal imaginable, fairy tales, cartoon characters, movie stars, and even aliens from outer space. She saw several rows of Lucky Ducky machines, but none with empty seats until she

wandered into a room in the center of the casino she had never even noticed before.

She saw an empty seat at a Lucky Ducky machine mixed in with machines called Mr. Money Bags, Polar High Roller, and Crazy Cherries. Stephanie had found the High Limit room. Hearing lots of bells ringing, she thought she had found the ultimate means to pay all of Rachel's medical bills and save that marriage. She plopped down at a \$10 machine with no inkling that she had just gotten caught up in a whirlwind that Tony and she would not begin to escape from for the next eight years.

\*\*\*

Settled now in their new digs in Arkansas, Stephanie subbed for a semester before getting her current job teaching eighth grade English in nearby Spiro, Oklahoma. After graduating from Southeast Oklahoma University and well before the move to Arkansas came about, she had gotten hired to teach English to seventh through 12<sup>th</sup> graders in the small town of Soper, thanks to her impressive practice teaching internship. She stayed one year but not really happy with the low-key

lifestyle of the small town or the gossip circulating about her liberal lifestyle. She got a better offer from Fort Towson schools, another small school district, to just teach eighth and ninth graders. She stayed there two years still maintaining an active and closely-scrutinized relationship with Tony. He had landed a job after graduation working as a teller at the First National Bank in Hugo, a small town about halfway between Soper and Fort Towson.

During those times Stephane and Tony could seldom eat in any of the local restaurants or shop in any of the little stores in any of these small towns without suddenly becoming the topic of small talk. Since they also did not regularly attend any of the area churches, they carried the burden of gossip wherever they went. While nobody ever said anything directly to them, disdainful attitudes came through loud and clear on the residents' faces and their hushed comments to each other.

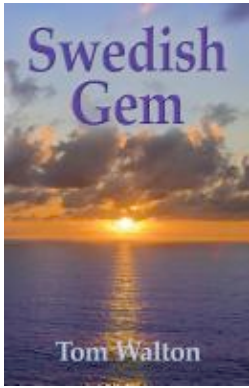
Now being only about three hours from their hometown in Durant and less than two hours from Stephanie's parents and Rachel made the decision to move to Arkansas a lot easier. That plus the fact that several casinos sat just across the state line within 30 minutes of

where they worked and lived. Stephane and Tony had bought a modest 1,600 square foot house in a new neighborhood on the southeast portion of Fort Smith halfway between Spiro and his office on the east side of the city. They took less than two weeks to unpack and settle in before getting married.

Their wedding consisted of gathering one of Stephanie's teacher friends and her father, an interdenominational preacher, one of Tony's work friends with whom he played golf, and all heading to the downtown river park at lunch time on a Friday afternoon for a quick ceremony. With the sun shining brightly, a breeze blowing briskly, and the Arkansas River flowing quietly in the background, they held hands under a maple tree and exchanged vows and rings in the presence of their two witnesses.

In less than 15 minutes Stephanie and Tony happily drove off as legally married as if they had planned a big wedding and fretted over what kind of centerpiece should adorn the tables at the reception hall and who should man the guest book. They stopped by Cedar Crest for an awkward visit with Rachel and Jimmy on their way to the Tulsa International Airport. Before

catching a flight to New Orleans for a quick honeymoon, they also had a pleasant dinner with Stephanie's parents at the airport.



*Stephanie Shafer, a junior high teacher, gets hooked on casino gambling as a way to help pay for her older sister's medical bills. On a spring break Caribbean cruise with her husband Tony, they are followed by two thugs working for a loan shark from whom she borrowed a sizable amount of money. Tony concocts a plot to elude the thugs that turns into a series of misadventures up and down the Yucatan Peninsula.*

# Swedish Gem

**Order the complete book from**

**[Booklocker.com](http://www.booklocker.com/p/books/8402.html?s=pdf)**

**<http://www.booklocker.com/p/books/8402.html?s=pdf>**

**or from your favorite neighborhood  
or online bookstore.**