## Times

## GAMBLING IN SANTA CRUZ IS NO BIG DEAL, UNLESS IT TAKES YOUR FANCY

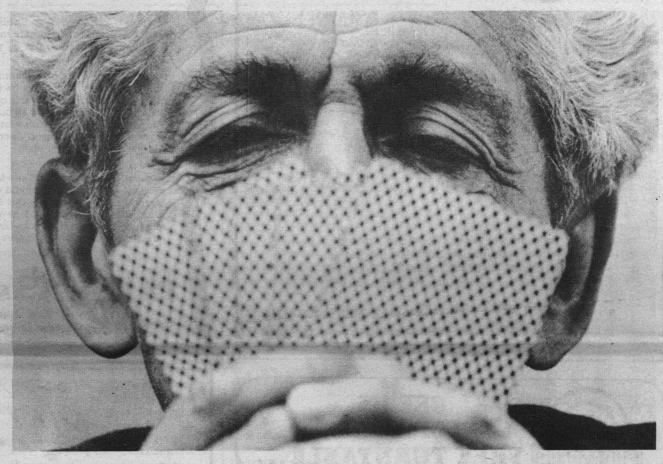
Photos and Story by Dan Coyro

IRTY-NECK JIMMY, NOW there was a cheat. He was one of the more well known card cheats around, remembers "Lowball" Joe Morton, a dealer at the J & J Club card room in Santa Cruz. Dirty-Neck Jimmy used to frequent the card rooms in Colorado. When they'd catch him cheating in one card room he'd start playing over at another one, hoping the card players had forgotten about the last time he was caught over there. Dirty-Neck had a habit of putting his right hand down the back of his collar and scratching his neck, while he was playing cards. But too often he got caught bringing back from his neck an extra card. You see, his neck itched from all the aces he had stuck back there.

Lowball remembers the time Dirty-Neck was down to his last 20 bucks. Everytime Dirty-Neck would come across an ace in one of his hands, he would slyly slide it under the cushion of the chair on which he was sitting. He waited until he had all the aces, and at the right moment pushed all his chips to the center of the table and called the other players. When he thought no one was looking he tried to retrieve the four aces he had so deftly stashed under his cushion. But Dirty-Neck's hand came up with nothing . . . the cards were gone. Needless to say, Dirty-Neck's hand did not win the pot. But the guy to his right beat everyone with four aces.

The Dirty-Neck Jimmy's are few and far between in most of the card rooms, according to a dealer here. In Santa Cruz, the dealer does not play in the game but watches for cheating, makes sure that people put in the right amount of chips, and takes two or three percent of each pot for the operating expenses of the card room. There are six state licensed card rooms in Santa Cruz, but actually, only two clubs, The Local Club on Pacific Ave. and The J & J Club, next to the Broken Egg, really do any business at all.

The State of California allows betting in two old and traditional card games. The two games are Panguingue (Pan for short), and low ball poker. Pan is a member of the Rummy family, dating back to the '49er gold rush days. Lowball Morton says it's more of a pastime game, in which the stakes are fairly low in Santa Cruz. For example, Pan is played here for 121/2 cents a chip, whereas in Las Vegas they play for 25 dollars a chip. The older players are generally the ones to play Pan. Pan is the kind of game you can play all afternoon, and "if you use a little judgment," says Sam the Pan dealer at the J & J Club, "you won't lose too much." A Pan player who



A stone-face, stone-sober lowball player studies his hand at the J & J Club.

does well all afternoon might be ahead \$20 at the end of the afternoon.

The other game which the state allows to be played, lowball poker, originated in the 30's and is played like poker only in reverse, in that the lowest hand wins. The betting is a little heavier in lowball than it is in Pan, but the size of the betting and the size of the pots varies according to the time of day. As a rule, says one dealer, the noontime card players are the same bunch of retired guys and maybe a few younger players (you have to be at least 18 years old to play cards in one of the card rooms) who might buy maybe \$20 or \$30 worth of chips when they sit down. Here in the early afternoons, the bets are usually \$4 and \$5. As the day gets on, the stakes get heavier and the more serious and affluent players replace the local afternoon bunch. By evening, there are at least eight people playing cards with others waiting to get into the game.

Women do play sometimes, but for the most part, the card rooms are frequented by men. There is virtually no limit to the amounts of the bets, and by later on in the evening, there very well might be a combined total of \$1,000 worth of chips on the table among the eight players.

The size of the pots can reach \$200 to \$300 and sometimes even higher. One dealer was in on a game last week where one pot was \$1,000. Most of the players and dealers were reluctant to

say how large some of the pots get to be, because they're afraid somebody might find out — their wives. At least that was the reason given by several of the players, who objected to having their pictures taken, or having their real names used.

## Who Plays Cards in Santa Cruz

ccording to a dealer at one of the card rooms in town, there are anywhere between 100 and 200 regular card players in town who go to one of the card rooms on a regular basis. They represent a pretty fair cross section of the community. One source said that there seemed to be a lot of real estate people playing cards. Bartenders, cab drivers and real estate people seemed to be a little over represented in the card rooms.

Of these 200 or so players, one dealer said there are perhaps six to ten guys who make a significant amount of money from playing lowball. To do that, though, these guys have to play almost every day and they must play well all the time too.

In order to make a living from card playing you have to win much more often than lose. These six to ten guys make their bread off the other 190 players.

The money has to come from somewhere; that means that no matter what those guys say (It's impossible to find one who'll admit that he loses more often than wins), most of them either lose most of the time or they just about break even.

Of course, there are a handful of people who get into lowball for a money-making venture, but most of the people get in it as a means of escape, says one of the more literate players in town. Some guys prefer the almost all-male social order of the typical card room. Another reason, says the player, is revealed in Carl Meninger's book dealing with gamblers as having a focal suicide element or factor. This would apply mostly to those who lose more often than they win. They play for years and years and lose much of the time. Some psychologists maintain that they are pursuing a virtually harmless masochistic goal.

The same person told of one retired Army officer in town who is notorious for losing for this reason. He will get ahead in the game, sometimes as much as \$100, since he is an extremely sharp player when he wants to be. As soon as he is ahead, he begins to make the most irrational blunders, as if he really wants to lose. After he loses all his money, one dealer says, "He gets up from the table with the most peculiar look on his face, you can't tell whether it's a look of anger, or a look of ecstasy. At that point it's as if he's reached some culmination or completion of

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what he set out to do in the first place — to lose. In any event, the guy goes away satisfied." Another player, name of Charlie, who's only 17, plays the best poker in town. He's also the second best chess player in town. "When he's serious, Charlie can make from \$100 to \$400 in a week of card playing," says our source.

Another card player who does all right is a guy we'll call "Oklahoma." One player described Oklahoma as a kind of hip farmer who comes across real likable-like. He isn't exactly what you'd call a "Maverick" type of gambler, but he has sat in on plenty of card games across the Western states. But ask Oklahoma howhe did when he gets up from the card table, and he'll tell you, "Oh, I lost today." Funny guys, these card players — the ones who come out ahead most of the time say they lose, while the ones who lose will tell you they won "just enough to

cover their expenses."

When Lowball Morton isn't dealing cards at the J & J Club, oftentimes he's playing cards at the lowball table where he deals. Lowball is a bookkeeper also. In fact, he got his start in town as a bookkeeper. He first came here for what he thought would be a weekend of trying to straighten out the books of one of his friends' businesses. Lowball's weekend hasn't ended after five years. He's been a dealer at the J & J Club for about three years now, and he's probably the most literate player. He's well read, studied English at Berkeley and San Francisco State, and particularly fond of the way Vladimir Nabokov describes mundane occurrences with the kind of detail and twist that most everyone can identify with.

Lowball Joe wins more than he loses, but just slightly. When he's sober and playing seriously, he's one of the better players in town. But if he's angry and inebriated, he can lose pretty heavily.

Lowball says the average Joe here has a better chance at cards than in Las Vegas where he plays against the house, where the house may take up to 20 per cent of all money bet and only return 80 percent to the winners. In Santa Cruz, card players bet against each other; the dealer is not involved in betting for the house but merely watches for cheating.

Another local at the card rooms here in town is a guy we'll call Mickey. Mickey must be at least 80 years old and is one of the few players in town whose wife accepts the fact that Mickey always was and always will be a card player. But Mickey is a successful gambler too (maybe that's why his wife doesn't mind). He used to be an oil driller in the 20's and 30's before he wound up in Santa Cruz. When Mickey first came to town he got a job with the Santa Cruz Police. His beat was walking Pacific Ave., and after a year and a half on the job, he hadn't made one arrest. Mickey is always quoting his favorite poet, Omar Khayyam.

rooms take on a club-like atmosphere more than a gambling atmosphere, everybody usually knows everybody else. Once in a while, though, there is some cheating that occurs and harsh words that follow, but the cheating is mostly confined to people passing through or tourists.

A dealer at the J & J Club remembers the time a gun was pulled on him while he was playing lowball one evening. A very drunk Mexican staggered in and sat down to play. He sat



"Lowball says the average Joe here has a better chance at cards than in Las Vegas.

next to this source and pulled out a .38, stuck it into the dealer's ribs, and told him he needed some money to buy chips. The dealer, who doesn't care for the sight of blood, got up and got some chips for the guy from the banker, telling him to phone the police. The cops came, dashed the hopes of the would-be gambler, and no one got hurt.

Now, the J & J Club is almost classical in its drab unobtrusiveness. The floors are simply tiled and wherever there isn't a yellow opaqued window, there is that cheap wood paneling. There's an old pop machine with a 15¢ sign still over the coin slot. The candy machine still has a 10¢ sign on it. On top of the candy machine is an old clock. It's got to be old, it's got "Hamilton Watches" written across the face. My grandfather had a Hamilton. They don't make them anymore. There are three card tables in place. One table is for lowball, one table is for Pan, and the other table is for newspapers that have collected since the beginning of the week. You can never find the sports page from yesterday's paper, that's the first section to go . . . and it usually goes all around the card room because it's got the horseracing charts for Bay Meadows and Golden Gate Park. If you do find the racing charts, they're usually covered in pencilscratched formulas that would have baffled Einstein.

Mornings in the J & J Club belong to the old timers and locals. Not much serious card playing goes on but a lot of coffee drinking. No booze — because it's against a city ordinance. It might strike you as odd — stone-sober card players. In most card rooms outside of Santa Cruz, the bottle gets tipped regularly.

Trying to talk to the old guys about card playing is harder than trying to find the sole bit of truth in a Nixon speech. All of a sudden these guys

know nothing. One of them says, "There's no gambling here, just a bunch of stupid old men who get together and play cards." Five minutes ago these same guys knew it all. "What the hell is that godamn Nixon doing, selling all that wheat to the Russians!" They are pissed about the Wheat Deal. They are also pissed about that bank robber in Sweden who held those four girls hostage inside the bank vault.

But as far as talking about their own experiences in card rooms, none, well, almost none, of them had anything to say. As you might expect from old timers, talk of world problems has a theme: "Back in the old days." And with it they added another chapter (there are already 5,000,000 chapters) to the never-ending melodrama of what life used to be like back in the old days.

Of course, Santa Cruz did use to be a little more fashionable than it is today (damn Democrats and their New Deals came and changed all that). Santa Cruz used to be a place where only the High Rollers could afford to vacation in. During prohibition when the San Franciscans were lookin' to party, they would come down to the Chinatown section of Santa Cruz, which used to be located where Roos Atkins is now. There was open gambling there at that time. They supplied the girls, the booze and the gambling for anyone who had the bucks to afford it.

Since those days, the gambling scene has quieted down to what it is today. Money is pretty tight and has been for the last year or so.

There have been incidents though. About 15 years ago, cockfighting used to be pretty big — even here in town. There was a guy who used to live in the hotel Alexander, and he raised fighting cocks right there in his hotel room. Cockfighting still occurs, but mostly it's confined to the southern part of the county.

Right up until last year, you could go into just about any bar in town and buy football betting cards. Several years ago, an outsider brought syndicated football card betting into Santa Cruz, which largely replaced the local betting cards. The bartenders who sold the cards were offered a pretty fair cut of the betting money, 10 per cent. But, one bartender in a downtown bar made the mistake of selling a football betting card to an undercover policeman and the heat came down all over town. About this same time, there used to be some heavy dice-rolling in a lot of the bars in Santa Cruz. In one Santa Cruz hotel bar, an informed source said the local businessmen were shaking dice for \$50 and \$100 a throw. The heat also had to come down on these games, so Chief Pini's office let it be known all over town that everyone should slow down the action, for these games, after all, are against the law. Everything has been rather quiet since then. There are probably several reasons for this, not the least of which is the way in which Nixonomics has a relentless way of filtering down through everybody's business much the same as waste filters down through a septic tank.

Lowball Morton says players here tend to be remarkably informed but at times can be cranky and irregular with their emotions. "One thing that is so distinctive about the game of lowball is the enormous amount of specialized slang and one-lined jokes." A great many of the hands in lowball have a special name, like the best hand you can have, which is a 5, 4, 3, 2, Ace, is called a "wheel", a "Bicycle", a "Minipearl", or a "Housenumber". The second best hand you can have is a 6, 4, 3, 2, Ace. That's called a Kotex because, as Joe says, "it's next to the best"

Joe Morton thinks the most fascinating thing about card play here is the sense of membership and initiation that is built up over the years with a body of knowledge that is private to the players, and not understood by others. Even though the game of lowball can be basically understood in a matter of minutes, it's the "enormous subtleties which evolve throughout the game which are enough to stagger and startle you time and time again."

I guess I was too quick to judge when the old men in the card room didn't seem to pay me any mind... here I was...some Joe McGee who came around wanting them to tell me how they think and how they spend their time...I guess I should have put my money down and played the game that they play.

"Twenty dollars worth of chips, please."

