Gaming the Gamers

COMPLETE GUIDE TO INTERNET GAMING

INTRODUCTION

Let's talk about "The Gambler". Does that name make you think about Kenny Rogers? Maverick? Maybe some skinny guy with a green eyeshade, sitting in a room full of cigar smoke?

The Gambler is, today, just about everyone. In my neighborhood, it seems that almost everyone has been to Las Vegas or wants to go. Gambling is big business – casinos in Nevada collect and pay out billions of dollars. Atlantic City went from a boarded-up, past-its-prime resort town to a glittering showplace that attracts excited visitors from all over the east coast. Cities all over the country are begging for the right to open legal casinos.

Watch people boarding one of those riverside or ocean-based legal floating casinos. The players come in all ages, races, and sizes. Check out the parking lot. There are very pricey new cars and a few that are more than a bit past their prime.

The Gamblers are doctor, lawyer, and Indian Chief. (Maybe particularly the Indian Chief, but more about that later.) They're sweet old grandmas and cutthroat frat boys and everything in between.

I'm a gambler, too. I have a favorite table in Vegas, I've made friends on gaming cruises. As I get older (and a bit lazier, I admit) I've gotten more interested – a more skilled – in online gaming. I decided to write this book, in part to share in the fun. But I have a bigger motive.

I worry that online gaming – even while it's growing by leaps and bounds – just might get outlawed. Remember, the US government decided to stop people from drinking legally in the early 1900's. It didn't work, of course. But I think that if I help take some of the mystery out of the game, there’ll be more people willing to help keep it available.

End of sermon.

So, what makes gambling so attractive to so many people?

Lots of things, I'm sure. It's a great change of pace from that dull office job. It's a chance to learn and use a couple of new skills. It's a great way to 'zone out' and clear your mind of the little things that nag at you.

Most of my pals that gamble regularly talk about the adrenaline rush. Whether it's praying that the next card is another face card, or waiting for the wheel to stop on 12 black, or hoping that the two nines in your hand are enough to beat the dealer's cards... that moment of excitement is very real.

But there's no question that there's a more basic motive for a lot of us.

We want to strike it rich.

Close your eyes. You're at a slot machine. You put in ten or twelve bucks, two quarters at a time. Suddenly the bells ring and the lights flash. Quarters roll out. Dozens...hundreds...thousands of coins.

You're in line at the 7-11, buying five bucks worth of state lottery tickets. You're using your lucky numbers. You do it because you just know that sometime soon those numbers are going to pay off big time. You’ll be buying that great house you always wanted. A hot car, a nice boat, maybe a cruise to someplace really wild.

Whoops. Come back to the real world.

Yes, indeed, people do strike it rich. Every week on TV there's some lucky guy who just won a multi-million dollar lottery. Of course, there's no mention of the millions of people who didn't win that week.

There's just not enough rabbit's feet in the world for every player to win.

But in every casino on the planet, there are a people who are gambling because they hope – no make that expect – to win big money. Most of them win a little, lose a little, or just about break even. And a few, I'm afraid, are just headed toward disaster.

And in every casino – real ones built of bricks and wood, as well as 'imaginary' ones that only exist in cyberspace – there are always a few men and women who just had an extremely profitable day.

Are they doing something different, or are they just lucky?

This book cannot change your luck. If that's your goal, go get a different book, like one on the power of positive thinking or something.

What this book **can** do is DRAMATICALLY INCREASE THE ODDS so that you're more likely to win than to lose in any particular game. There are strategies based on solid mathematical formulas (but, don't worry, we've already done the math and transformed them into 'winners strategy for every game) in that make your next move an vast improvement over what your hunches or wild guesses could ever do.

Furthermore, by using the best money strategies in Chapter V (again, we're counting on our math advisors to provide you with tables) you can make winning streaks more profitable and losses less overwhelming.

These hints are as close to fail-safe as we can make them. The rest is up to you.

Read the strategies carefully and use them every time.

Don't bet more than you can afford.

Even if you're usually lucky, try to have other interesting things going on in your life. It's not good for your mental health, physical well-being or social life to turn into a 24/7 player.

Play for the sheer fun of playing, win or lose. Even on a bad day, remind yourself that dropping a few bucks gambling is less expensive than a trip to the loony bin. And on a good day, congratulate yourself for a job well done.

SECTION ONE: GAMING ON THE WEB

There's no question that the Internet has changes all our lives. Research that used to take a trek to the library and a bunch of hours reading dusty old books is now done as fast as you can say Google.

Friends and families can communicate, instantly and affordably, in Instant Messages and Emails.

And we can all go places and do things that we wouldn't have thought possible ten or fifteen years ago. Pay bills, make airline reservations, look up old classmates, go shopping literally everywhere in the world. It's all there!

According to reliable statistics, more than two-thirds of the people in North America have access to the Internet at least occasionally. Neilson (the folks that tell us who's watching TV shows) reports that in a recent month, Internet visitors logged on an average of once a day, and checked out 54 sites during the month. At work, Internet use was even more intense – the average user going to Internet sites for about 75 hours in a month, looking at 102 sites during that time.

The World Wide Web has given us many more options for working smart. And, not coincidentally, it's given us a whole new world of places to play.

Online games – once mostly geeky kids playing dragon and elf kinds of games – have gradually become a rich variety of high-quality, fast-paced gaming experiences. They include not just traditional casino games, but an ever-expanding list of challenges.

According to market analysts, it's a billion dollar a year industry, and about to grow even bigger. Revenues for online games should double in the next eighteen months, and by the year 2008 more than half the population of the US will be playing an online game at least once a week. Twice as many of us play games online than on hand-held devices like Playstation and Gameboy, a trend that will undoubtedly increase because we can get more variety, for less money, and much more conveniently by playing online, with or without specially downloaded software. We can, if we want, even play for free.

Guys are a bit more likely to play than gals – something like 52% to 48%, but the fastest growing group of players are women age 35 to 50. And, in spite of the stereotype of game-players being bored teens, more than 55% of game-players are over age 25.

Why is that important?

First, there's the growing market. That means more providers – good and bad – are poised to break into the business every day. And that means better technology as online game websites work to attract new customers.

Second, more variety in audience ages means fine-tuning: there'll be more, better, and more variety in games. Not everyone wants a lot of noise and flashes; sometimes we just want a leisurely game of cards with reasonable rules, reasonable odds, and a chance for some down time. More competition means more attention to the broadest variety of players.

Third, the more players there are, the simpler it becomes to justify and reasonably regulate online gambling. After all, there were no traffic lights and one-way streets before there were enough cars on the road to make them necessary. Just a few years ago there weren't enough players and sites for legislatures to take a good look at the issue. Now it's an activity supported by millions of ordinary taxpayers and voters, so legislatures have to sit up and take notice.

Fourth, people can and do build communities through chat rooms and message boards. Unfortunately, the worst stories – about predators and cheats – seem to be all we hear about. The reality is that there are many people who connect with kindred spirits all around the world. On the Internet, we are all ambassadors to the big wide world.

GAMING TECHNOLOGY

Part of the fascination of video gaming is the technology. Some of us are old enough to remember Pong, PacMan, Space Invaders, Dig Dug.... They were, by today's standards, Stone Age kinds of technology. But they DID work, and they were fun.

Of course, today's games have more bells and whistles per second than PacMan did in a lifetime.

Oddly enough, the technology, and particularly the 'final product" of online video gaming isn't much different that the inner workings of the slot machines at a real-life casino. If you've played slot machines or video poker anywhere (except maybe a run-down bar in the middle of nowhere, or a private home, or a 'retro'-style club) you know that the spinning wheels really aren't spinning. A few on-armed bandits still have that one arm (the lever you pull to begin the 'spin') but you probably know that it's just there for show... it's all done by random-number generators buried in the machine.

I get a bit of a chuckle over watching people sitting at slot machines in Vegas. It's obvious that at least some of them think they can change the outcome of the game with their technique – pulling the arm just so, or pushing the Spin button with just the right amount of moxie.

Sorry, folks. That has about the same amount of impact on the outcome as wearing your lucky underwear. If it makes you feel like you'll be more successful, it certainly can't hurt. Actually staying calm (so you won't make rash decisions) and being comfortable (so you can concentrate) is important, so do reasonable things to keep you optimistic.

Still, understanding the technology of games other than video slots and poker – games like online poker and automated Black Jack – can be useful in deciding what kinds of games you and your computer setup are comfortable with. Even when you are playing in a gaming site that allows you a real-time game with flesh and blood (but probably quite far away) competitors, you're wise to check out the technology that makes the whole thing work.

You should understand that there are two different systems for "enrolling" in an Internet gambling site.

First, there's the option of choosing a game site where the major components of the game play are at the server. It's something like what happens when you look up directions on one of the travel and map sites. You get the information and use it, but very little of the transaction stays in your own computer. (With most games, the server/provider drops a few "cookies" on to your hard drive. For the most part they're harmless – just small short-term tracking devices so they can find out where visitors come from, how long they stay, where they go. You can disable cookies on your machine (click Start – Settings – Control Panel – Internet Options – General – Settings: then slide the settings slide all the way to the left, 0 MB disk space, the click "OK" to reset it). Many Internet sites, even non-gaming sites, don't work unless you allow at least some cookies.

Cookies don't hold personal identification. However, if you're worried about privacy, you can delete cookies every few days. (Same as above – Start Settings – Control Panel – Internet Options – General, then "delete cookies". You can also get rid of them through the Start – Programs - Accessories – Internet Tools – Disk Cleanup.)

Playing games with server-based sites is accomplished using "java" or other computer languages that "translate" the action at a distant site to what you see and hear on your computer. The obvious advantage to this system is that if you have an older computer without much memory or already have a number of large programs on your hard drive, you won't use up valuable space.

Be aware, however, that most sites that reside on the server don't offer the same quality as games that you download. The sounds, graphics and options just aren't as good.

The better (or at least "slicker") sites require you to download software in order to play. This takes a few minutes and a bit of your free space on your hard drive. Like the provider-based games, the downloadable game provider keeps some of the information – who you are, how much you're winning and losing – on their server. Before you panic, be assured that virtually all the credible sites use state-of-the-art technology so that identifying information is kept confidential.

Another "plus" is that the same software will access a number of sites. Once you find one that suits you – the level of "reality" in sound, graphics and response time – you can use it to enroll at other casinos with the same system.

A friend of mine told me that when he first enrolled at a web casino, he made the mistake of giving the site a false address. He didn't want to be bothered by junk mail. Think twice! They need to know who you are so they know where to mail your check!

GAME SITES versus CASINOS

No matter how flashy and fun the online site is, it's not the same as a casino. To be fair, let me list some of the advantages of an "in person" casino experience.

1. You get to travel. Of course, for people who hate to fly, this might be moved into the disadvantage column. But casinos and their cities are extremely popular tourist destinations, even for people who are not all that fond of gambling.

2. Someone else is cooking dinner. Las Vegas is famous for its inexpensive buffets... gives gamers an opportunity to gobble down food quickly so they can get back to the game of choice.

3. Las Vegas has a couple of really great shows featuring dozens of attractive half-naked dancers. Probably you don't have that at home.

4. Atlantic City has small sandy beaches next to (and under) the boardwalks that connect the casinos. You can take a break and swim in the ocean.

5. Even with great improvements in technology, you'll get just a hint of the sights and sounds of a real casino (but, to be honest, some of the better sites are pretty darn good). On the other hand, you can adjust the volume in an online casino; in a real one, you just have to wear earplugs. And, of course, casinos sometimes don't smell quite as fresh as they should....

6. In casinos, the drinks are free. Well, they're free as long as you are actively betting. If you're just sitting and chatting or staring off into space, you'll be paying a couple bucks for each one.

7. If you are a good reader of body language, you can make an educated guess what other poker players at a table are holding by watching their posture and movements. If you are a good bluffer, you might have a bit of an edge in live action if you can consistently fool people into believing that you hand is better or worse than you let on.

Now, for the advantages of playing online

1. You don't have to dress well. Pajamas, underwear, dirty sweatsuits.... any outfit that your family/roommates accept is fine.

2. It cost practically nothing to get there. You can get an excellent computer and pay for a couple of months high-speed Internet service for the price of a long weekend in Vegas for two, even with bargain hotel rates and reasonable airfare. Unlike casinos in the real world, there are plenty of gaming sites that you don’t have to bet real money! Seriously! Try putting a fake dollar bill into a slot machine in Reno, and see what happens!

3. If you get tired of the casino, it takes just a few seconds to get to another... and another... and another. No need to even put on your shoes.

4. "Cheat-sheets" are absolutely allowed. You couldn't very well bring a copy of this book to the blackjack tables in Biloxi, and leaf through it for advice on what to do when you have a nine and a six and the dealer is showing a ten.

5. You can time your action around you attention span and around your other obligations. You could hardly go to a casino for the half-hour you have between the time you get home and the time you eat supper. Electronic casinos are always there for as long or as short a time as you want.

6. There's a lot to be said about the comfort of your own home. You get the chair that feels good, the bathroom that's not full of strangers, a familiar bed and your favorite brand of beer handy (assuming you remembered to stop at the store!).

7. THIS IS PROBABLY THE THING YOU SHOULD THINK ABOUT THE MOST.... How much do you think it costs to build a real-life casino? Enormous – and truly incredible – buildings, absolutely prime real estate, lots of huge mirrors, plush carpet, over-the-top artwork. Then how much does it cost to run it? Salaries for all the people you can see – young women serving drinks, cashiers, dealers, uniformed security? And what about the people you DON'T see, like the guys monitoring the ever-present closed circuit TVs, and the accountants, maintenance? Then there’s air-conditioning (absolutely necessary, especially in Nevada) and heating (absolutely necessary in New Jersey), real estate taxes, fire insurance, liability insurance....

So, who do you think pays for that big budget? I'll give you a hint – it's not the Tooth Fairy!

Compare that to the cost of an online casino. The software development and the server hardware are somewhat costly. There's a small staff to make sure the technology is working the way it should. But it's actually a small place physically, and it can be hosted on a farm in the hinterlands of Australia or in a warehouse in one of the cheap corners of the third world. The economics of it ought to tell you something!

Now, no one can guarantee that an online casino will always pay better (or, to be more precise, set their games at odd that aren't as favorable to the house). But in an increasingly competitive market it's a pretty safe bet you can find an online game site that gives you much better odds than a real-world game room.

Besides the sound effects and the convenience of stay-at-home play, games on the Internet are a bit different.

Not every casino or gaming site has the same type of games. A few will have only roulettes, or versions of poker. Most have a variety, but you'll find a number of slots-only or poker-only web casinos. Like real world casinos, they can offer or not offer whatever games they think potential customers might want.

Since you can’t exactly see the dealer – the dealer isn't even a person – you have to take it as an act of faith that there's no dealing off the bottom of the deck. Card counting doesn't work because in most games it's the equivalent of a new deck every hand. The financing of a night at the game table is a bit trickier – you don't dump a handful of quarters or a roll of bills on top of your monitor at home. You have to set up accounts and sometime have to use some sidestepping to get into the game and to get your payoff when you win.

And that's because of difference #1: the issue of legality.

IS INTERNET GAMBLING LEGAL?

Before I began writing this book, I did a lot of research online. I checked with the experts, and they all gave me some version of this answer: There's no easy answer, it all depends... not exactly legal, not quite illegal either, I guess... illegal but unenforceable... legal but with such serious limits it might as well be illegal...

Not surprisingly, there are even 'gray areas' in deciding what kinds of gambling are legal in real-world casinos. But there is nothing more puzzling or more frustrating that trying to get uniform rules and uniform answers from legislatures, law enforcement, and community watchdogs.

Gambling has been around for longer than recorded history. Ancient gravesites often contain times that look like primitive dice. Native Americans were playing a game called *konci* many centuries before they started building casinos.

Still, a few generations ago, in the United States and elsewhere, there was a growing concern that there were things that some of us liked very much – drinking and gambling among them – that ought to be banned.

The US Supreme Court summed up the national viewpoint (the legal view, at any rate) on gambling when they recently said:

> While lotteries have existed in this country since its founding, States have long viewed them as a hazard to their citizens and to the public interest.... Gambling implicates no constitutionally protected right; rather, it falls into the category that could be, and frequently has been, banned altogether.

To be fair, a lot of it had to do with the fact that in the 1800's a man had complete control over his wife's income and property, and there was nothing in the law that could prevent him from wasting the family's resources on whiskey and cards. Of course, that day is now long gone. Just ask any married man!

Some areas of the country still have ''Blue Laws' that do things like, for example, prohibit selling alcoholic beverages on Sunday. Those so-called morality laws have been on the books for a long time; it'll probably take a long time to get rid of them. The details of what's allowed or what isn't are blurry to say the least. Can the blue-haired 'girls' bet a couple of bucks on their bridge games? Can you and your office mates bet on Sunday's game? Or on who can belch the loudest?

These laws – well-intentioned, I suppose – have made a mess of gambling. Virtually every state has some form of legalized gambling, generally something like a state lottery. Some allow private clubs (American Legion, Moose, etc) to sell their members hard cards and rip tickets, but will arrest the owners of regular bars in the same neighborhood for doing the same thing. Slot machines on ships off the Florida coast are legal only after they pass the three-mile mark into federal waters. Sticking quarters in a slot machine when you’re only 2.99 miles out is absolutely illegal.

So, you think the laws don't make sense? Florida made a point of supporting hypocrisy in a recent State Supreme Court ruling on banning Sunday racing and betting:

> "...Sunday racing and betting restrictions serve several legitimate state purposes which promote the public health, safety and morals, and general welfare of the citizens of the state of Florida. The restrictions serve these legitimate purposes: 1) they encourage people to spend their weekend leisure time at non-gambling, presumably more healthy recreational pursuits and activities; 2) closing such facilities on what might otherwise be the busiest day of the week could help curb the compulsive gambler syndrome; and 3) racing on less busy days means there is less opportunity for mischief that sometimes attends these events, and therefore a lighter burden on law enforcement authorities is created. The mere fact that the state of Florida has no uniform day of rest for other businesses does not preclude the legislature from having a day of rest and surcease from racing and pari-mutuel wagering."

Florida’s "day of rest" theory seems over the top, considering that The Daytona 500, held mid-February in Daytona Beach (Florida) is always scheduled on, you guessed it, Sunday. I haven't seen a NASCAR fan rest during a race. Ever.

In the past decade, Native Americans have been using a great loophole in the law. Their property isn't subject to anti-gaming state and federal laws, and they can allow whatever games they and their customers think are appropriate within the appropriate state and federal guidelines.

The biggest problem that the courts continue to grapple with is this: is your online experience in the United States, is it at the gaming server (in Australia, for instance, or the Caribbean) or is it somewhere else? Suppose you're a college student in Pennsylvania. Does the law restricting gambling in Pennsylvania apply when your favorite gaming site is in Great Britain (where it's legal), when you're using a bank near your home in Tennessee to transfer funds, and you're using your AOL address that you got when you were living in Utah? If you place the bet on vacation in California, does it or any other state have any control over the transaction?

Do U.S. laws apply to foreign companies doing business in cyberspace?

The answers are very mixed. Some of the fundamental issues are simple, and some aren't.

LEGALITY AND FUNDS TRANSFERS

Many states frown upon gambling, and as a result they have laws that say, basically, that someone who is owed money as a result of a wager can't go to court to collect the debt. That's small potatoes if you're trying to get your brother-in-law to fork over the five bucks he owes you because he bet against the Steelers. It's something entirely different if you've reached your limit on your Visa, MasterCard and Discover, and then decide to duck your debt by saying in court that it's unenforceable.

There's also the possibility that a gambler will have a particularly bad night, then decide to report his card "stolen" and try to avoid paying that way.

There are several outcomes of this uncertain legal scenario.

Many credit cards can't be used for gambling sites. EBay's "PayPal" cards, which collect information you give on your Visa, MasterCard, etc for payment for many online products, announced in 2002 that the service could not be used for Internet gambling, drug purchases or pornography. At the time, it explained the policy as necessary to prevent financial losses through fraud. In September 2004 PayPal began fining people who use their payment services for these banned activities, and started fining customers $500 each for violation of their service contract.

There is, of course, technology available that can make online credit card fraud – purchases at Amazon.com as well as at JoesSleazyCasino.com. —safer for the user and the merchant. The most logical way is to use a combination of passwords and personal questions drawn from a database that can assure, each and every time, that the person using the card is who he says he is.

Unfortunately, there are other problems that murk up the legality issue:

> There is a statute called the Wire Wager Act that directly restricts the use of the Internet. It prohibits the use of a "wire transmission facility" to "foster a gambling pursuit". It covers both bets and credits, as well as the transfer of information, and it is aimed at the "business of betting or wagering".

This is a very specific example of how technology and the law are in very different places. "Wires" shouldn't impact wireless communications (a growing technology that frees all of us to do more without being plugged into a wall). Cell phones, Palm Pilots and wire-free laptops aren't addressed in the law.

To further complicate things, this particular statute specifically mentions sporting events as the target of control. It'd be stretching the point quite a bit to say this should also cover card games. And, of course, since the target of the statute is "business", applying it to the Internet means that the U.S. Government is, in effect, telling an operator of an offshore casino – even if it is approved, licensed and legal in another country – that they are operating illegally when U.S. citizens visit online instead of in person.

Internet gambling may also be affected by interpretations of The Travel Act, because it prohibits the use of the mail or "any facility on interstate and foreign commerce" to further "unlawful" activity. My legal beagle friends say that this particular statute was aimed at interrupting the activities of syndicated crime, but its language doesn't make a clear case either way when applying it to Internet gaming.

There is also a law called the "Interstate Transportation of Wagering Paraphernalia Act" (don’t you just love these names?). It prohibits the "sending" on paraphernalia or devices (does that mean software? advertisements?) that facilitate wagering. Is a website a "device"? It could be, if the courts pursue it and the most conservative justices win out.

Sports betting – probably among the most common type of causal wagering – is illegal under the Professional and Amateur Sports Protection Act. It is unenforceable in the handful of states that allow sports betting by state law, and it applies only to sports betting, not other kinds of gambling. Like the others, it's the business (in this case, the bookie) who's in trouble, not the person making the bet.

At the other end of the debate, The World Trade Organization has filed against the U.S. government, charging it with illegal interference with international trade. Their argument (one that, frankly, makes sense to me) is if a nation like Australia or England has legalized gambling, and a person anywhere in the world can visit in person and play legal games, why can't that same person come visit via cyberspace and play?

Well, here's the good news. There's not much effort at enforcement, particularly enforcement toward players. Sure, you occasionally hear stories about overeager deputies busting up a frat house looking for evidence of online gambling. Those are very rare, but keep in mind that as long as the laws are so uncertain there are small risks.

More often, a state's Attorney General (up for re-election?) will take action against a service provider and shut them out of business in that state. A few casinos fold after being harassed, but keep in mind that these are international businesses and it takes more that the nasty tricks of one state's elected officials to make them flinch. Few of them go out of business, but while they're in court assets can be frozen, meaning that if you have money deposited in an online casino account, that money might be unavailable for awhile.

Here's the short version. Gambling is sort of illegal in some places. It's virtually impossible to enforce, partly because the effort it takes to figure out who's making a bet at what site, when and where. Going after offshore providers (the focus of most laws) is a major international question mark. More important, this isn't an issue that concerns "the fringe" of the community. Last year, about seven and a half billion dollars changed hands in online gambling, and 50% or more of the players were living in the United States.

Online gambling is popular in a broad cross-section. Enforcing it aggressively is more trouble than it's worth. Enforcing it selectively (like a few companies are doing when they file charges against a couple of teenagers – out of millions – who are downloading music) makes them look bad.

Expect to see some head-butting in the next year or two. On the one hand, the conservatives in Congress keep trying to pass bills that specifically make playing for money online illegal. On the other hand, gaming sites and software makers – not to mention the millions of players who enjoy the games and want the government to stay out of it – are mounting quite a campaign.

I recently read that an online company is one of the bidders to purchase Donald Trump's casino holdings, giving them an opportunity to gain some legitimacy among the big boys in politics.

I also read that Atlantis Internet Group – a leader in gaming software – has offered to donate a one-year license to use its online casino management software to any state in the U.S. that passes legislation permitting online gaming in that state. So far, there are no takers, presumably because the federal laws are still confused enough to raise issues. Still there are few people who argue (at least with a straight face) that Internet gambling will never be legal and regulated like any other big business.

CHOOSING A CASINO

If you've been to Las Vegas or Atlantic City, you know that all the casinos are the same in a few respects (flashy) but try for unique looks and hooks to make them attractive and memorable. Once they lure you inside, there are similarities, of course. Most of them are vast rooms divided into machine (slots) areas and table (poker, blackjack, etc) areas. There are very inexpensive but nice sleeping rooms, nice restaurants, and low-priced impressive buffets.

None of them look like a warehouse... in fact, if you've ever watched the Travel Channel you know that casinos are, for the most part, about as eye-catching as they can make them. There are casinos that look like an Italian castle, New York City, the Great Pyramid, Paris, the list goes on and on.

Is it worth the extra expense to make them fancy... or would the casino make more money by paying out slightly better odds, and seating you on folding chairs in a place that looks like the inside of Wal-Mart?

Probably not.

That's the basis of casino marketing. They catch your eye with neon outside and chandeliers inside. They make you feel comfy. They offer you what you want.

Now, in a gaming city there are realistic limits. If you're staying at the Excalibur, you'll probably stroll over to the Luxor, or the MGM, or New York. There's no reason (except, maybe, a good show) to wander any farther than that.

That's certainly not true online. You don't need to hike, or even put on your shoes, to go from one casino to another.

Online casinos have to find other ways to catch your eye. They have great names, lots of flashy pages and BIG PREMIUMS to encourage you to sign in and start playing. (More about how you can get, and keep, the money they're offering you in Chapter VI.)

Most of them put efforts into getting links to their sites on as many web pages as they can. Sometimes that's a big plus – like finding sites included in one of several legitimate casino-rating pages. Other times (buyer beware) the casino itself will own and run several pages claiming to evaluate themselves, just with another name.

The good news is that most casinos are legit. Most can be trusted.

And, quite frankly, why wouldn't they be? If I had a choice between ripping off a couple hundred customers before I closed up shop and sneaked out into the night, or "earning" an impressive return from the money that millions of players wager over a long period of time, why would I want to cheat?

That's not to say that there aren't major differences among casinos on how they treat the customers – ranging from how quickly they pay off to how narrow their profit margin is. That's why you need to do some investigating yourself before you make a decision.

It should help to know that most casinos are audited, either by the government of the country that licenses them or through international auditing companies like Pricewaterhouse Coopers. The critical issues of these investigations are related to software: is it really producing rolls of dice or deals of cards in a completely random fashion? The secondary issues are overall management issues, including how long does it take them to mail out a big payoff. There are other things that aren't usually audited, but might be important to any individual player, like are the casino's game icons easy to find and interpret, or are the rules clear and easy to follow.

Frankly, when I asked a few of my pals which casinos they liked and why I got some unexpected answers. One guy said he usually goes to a specific site because he won money there about three years ago, so he's a loyal fan. Other reasons include liking the looks of the casino, having it recommended by other players, playing specific versions of a game that aren't available at every site.

When I asked them how a person should go about finding a casino, they all seemed to have faith in a couple rating sites. The grandfather of them all seems to be www.gambling.com, a South Africa based site that (among many other things) invites visitors to vote for their favorite casinos. Of course, it's likely that operators visit frequently to vote for themselves, but what are you going to do....

Another old reliable is **www.Gaming-Guide.com**. In addition to links to many of the most popular online casinos, it offers tournament information, game rules, and descriptions of all listed casinos.

The site **ww.RGTonline.com** has a link that takes you to search pages that help you find preferred sites for specific games including lotteries, sports betting and track sites as well as casino games.

You might also want to check **www.top-40-casinos.com** and **www.casinoprofit.com**. Top-40 has a scale-of-1-to-10 rating, reviews and information on bonuses as well as links to each casino's page. Casinoprophet rates payouts and lists bonus, incentives, game descriptions and sometimes provides information on software type (Java, flash) that might be helpful. Sites like these steer you to the latest in bonuses and rewards.

Before you dump a nice pile of cash into any casino, my buddies suggest three preliminary steps.

First, do some checking around. Go to you favorite search engine – Yahoo, Google, Jeeves or whatever – and spend a day learning about what's available. Be sure to take notes or print out the home page of casinos that interest you. You may think you'll remember what you saw where, but – trust me – it doesn't take long for them to all blur in your head.

Second, log onto some online chat rooms devoted to gambling. There are hundreds of them, you don't need to look at them all, but check into a few. They'll be a great source of advise as you get started, and that's the best way for gamers to send out warnings about unfair practices, slow payouts, questionable games and other problems.<

Third, play the "free" versions of the games the first couple of weeks at least. Most serious players are anxious to play and win real cash. But this step is a very reliable, risk-free way to evaluate what each casino is like. Do you like the feel of the games? The selections? The graphics, the speed?

You wouldn't buy a car without a test drive, wouldn't buy shoes without trying them on. Test runs in casinos, before you open payment accounts and play for cash.

In particular, read the "fine print". Does it accept the form of payment you prefer? What's the security technology (if you're handing out your credit card number or bank account number this is an absolute!)? Where is the casino located? Licensed? Licensed by whom?

What kind of customer support does it offer? Can you find the verification certificate (indicating they are who they say they are)? Is there a toll-free number for problems or complaints? Call it and see if you can get a live, English-speaking person within a reasonable time. Is the owner/ operator a major entity (big business or corporation) or an individual owner? Listed on the Stock Exchange (you'd be surprised how many are!)?

You'll notice, as you explore, that not every casino features every game.

In an effort to "start somewhere", here are some sites you might want to explore. I AM NOT ENDORSING THESE SITES! I'm not secret partners with them; they aren't paying me to mention them (they'll know it when they read it, as a matter of fact). If you believe that any of these sites have treated you unfairly, do not blame me. These are just some of the bigger, better, higher-paying sites that have a reasonably good reputation.

- ACES HIGH CASINO
- BLACKJACK BALLROOM
- ENGLISH HARBOUR
- THE GAMING ROOM
- GOLDEN TIGER
- JACKPOT CITY
- LUCKY EMPEROR
- LUCKY NUGGET
- RIVER BELL
- VEGAS MAGIC (tentatively – it’s a relatively new setup)

There are hundreds more. So many sites, so little time!

So how are you going to make your choices?

It's worthwhile for you to look at what games you play well or are the most fun for you. Some of us love slots, and could spend hours watching the spins. Others of us are card players, and get the most pleasure out of Black Jack, Poker, whatever. You'll find, in time, that each casino seems to have a unique approach to you favorite game. That's probably where you'll eventually want to spend the most time.

Prediction: the future will be filled with many new high-visibility sites. For example, The World Poker Tour television series has announced an intention to partner with an online gaming company, WagerWorks, to provide real-time, real-money gaming sites. They will be located outside of the USA, and will block bets from jurisdictions where the play is illegal.

This new site will reportedly attract more than just poker players. It will also include WagerWorks online versions of Monopoly, Wheel of Fortune, and The Price is Right.

Remember, this isn't like getting married or buying a house. If you get bored with a site, after five minutes or six months, go shopping for a new place. The selection is always changing, and there's no penalty for looking for the best deal you can find.

THE GAMES AND THE STRATEGIES

BLACK JACK and 21

The Game Basics: Players play against the dealer, not against each other. Two cards are dealt to each player. The second card in the dealer's hand is dealt face up on the table. Each player has the option of

Hit: ask for an additional card (as many as you need, one at a time)
Stay: Keep the two cards as dealt
Split: Split a pair, creating two separate hands
Double down: double your bet and draw only one more card.

The Goal: reach 21 without going over, or reach a number less than 21 but higher than the dealer's hand.
The Strategy: Statistics – figuring the likelihood of what the next card to be added to the hand might be.
The Pitfalls: Playing "hunches" too freely.

On the surface, this is one of the simplest games to master. Even those of us who didn't take advanced math can count and add to 21.

It's also simple because the rules for whether to hit, stay or double are well-known, proven, and easy to follow. You can win a bundle or lose your shirt no matter what, but following the strategic rules will make it likely that you win more often than you lose.

Basic Black Jack casino rules:

- Bets are made before the deal
- Value of the hand is the rank of the cards. A is 1 or 11, 2 is 2 through 10 is 10; all face cards valued at 10. Example: 5+4+Queen = 19. A+7+2 = either 10 or 20.
- A Blackjack (also called a natural) is an ace and a face card. It's worth 21, and wins the bet at once unless the dealer also has a blackjack.
- Blackjacks pay at one and one-half times the bet
- If the dealer shows an ace, you can buy 'insurance' that pays you the total of your bet if the dealer's second card is a face card. If it's not, you lose your insurance bet, but the original bet is still in place.
- You can draw as many cards as you wish. Drawing a card that puts you over 21 is an automatic loss (bust)
- In case of a tie, no one wins (push)
- Dealer must draw a card if the dealer hand is 16 or less
- Dealer must stay if holding 17 or more
- Splits on aces draw only two more cards (one for each hand) before dealer plays

Computers, oddly enough, have played a role in blackjack play for about 50 years. One of the earliest uses for the primitive computers available in the 1950's was some U.S. Army whizzes using their off-duty hours calculating the odds for Blackjack. Their work was published in an obscure mathematics journal. Several years later, Professor Edward Thorp followed up by recalculating their findings with the newer, faster IBM mainframe at the Massachusetts Institute of Technology. In 1963, Thorp published Beat the Dealer, which inspired more books and more methods, and led frightened casinos to change the way they rotated decks in order to reduced wins by counting.

Counting cards is a method that works in casinos, but requires intense concentration and more than a bit of care.

If a casino knows you are counting (tracking all the cards played thus far, letting you know how likely or unlikely it is to get high or low cards in succeeding hands) you will be asked to leave. Think of Dustin Hoffman's character in Rain Man. He had a mental disorder that allowed him, unlike most of us, to do incredible calculations in his head. His brief career as his brother's card play advisor was short-lived.

If you'd like to try it out.... The simplest way to "count" is to mentally keep track of all the 3,4,5,and 6 cards and add one point from the deck value for each one drawn. Every ten or face card, subtract one point to the deck value.

The goal is to roughly calculate the ratio of high cards to low ones, since the dealer is required to hit on 16 or lower, making all the hands between 12 and 16 vulnerable to a bust. If there's a slight surplus of tens (deck points at a positive number) the dealer busting is slightly more likely; if the deck points are negative – more high cards than low ones already out – the dealer has a better chance of drawing a card with a value of less than 10.

In online casinos, there are really no opportunities to count, since every play is a random deal created by a number generator, rather than more cards off the top of the same deck. Some of my pals argue that point – they claim that there are some online casinos that deal the equivalent of a full couple of decks before they "shuffle' – but I'm not convinced.

This can be a real winners game because there are valid winning strategies. The house actually puts itself at a disadvantage by requiring dealers to hit or stay at specific points, regardless of what the player's hand reaches. Casinos (real and online) make money because players too often use hunches instead of math to guide their play.

These are the basic, not-very-secret guidelines.

Basic Winners Strategy

Your choices will be guided by your knowledge that of the 13 cards in each suit, six of them are 6 or less, and six of them are 8 or more. It might not feel right to stay when you’ve only drawn a 15; but you are more likely to draw a 7 or higher than a six or lower, meaning you're more likely to bust.

For the most part, your best choices are determined by the face-up card in the dealer's hand. For simplicity's sake, these are divided into "hard" and "soft" hands. "Hard" is the count in the hand, including using any ace as a 1. “Soft” is a hand with an ace that is being counted as an 11.

STAY with the following hands

Hard
17 or higher with Dealer 7 or higher
12 or higher with Dealer 4-6
13 or higher with Dealer 2-3

Soft
19 or higher with any Dealer card
18 or higher with Dealer 2-8

HIT with the following hands

Hard
16 or lower with Dealer 7 or higher
12 or lower with Dealer 2-3
11 or lower with Dealer 4-6

Soft
18 or lower with Dealer 9 or higher
17 or lower with Dealer any card

Double Down on the following hands:

Hard
11 with Dealer 10 or lower
10 with dealer 9 or lower
9 with Dealer 3-6

Soft
13-18 with Dealer 5-6
15-18 with Dealer 4
17-18 with Dealer 3

Split the following pairs

Aces or 8s with any Dealer card
9s with Dealer 9,8,7,6,5,4,3,2
7s with Dealer 7 or lower
6s with Dealer 3-6
3s or 2s with Dealer 4-7

If you do split a pair, the rules are the same as for a single hand. Unless the casino prohibits it (and most do not) you can double down either or both hands, and if you get a second pair, you may generally re-split it. (Some casinos do not permit re-splitting Aces even when they allow re-splitting other pairs).

In most casino play, splitting a pair of aces limits you to drawing only one card to each hand. If you draw a ten or face card on either of them, it does not pay the 3:2 odds as a Black Jack, but is treated as a normal 21-score hand.

You can, under most casino rules, split any two ten-value cards (a ten and a Queen, for example). This would, however, be very unwise, since a 20-point hand is very often a winner.

Insurance is considered by most professionals to be a sucker bet. In situations where counting is appropriate, insurance is a reasonable choice only when the true count is 3 or higher.

VIDEO POKER

The Game Basics: These video games, based on a slot-machine type play, use the same values system and counts as basic poker play. It has the visual effect of spinning cards, stopping on a five-card "deal". Like other forms of poker, you choose what to keep and what to discard and replace. You can draw up to five cards on the re-spin.

The Goal: The goal is to get the best hand you can by holding and discarding. Paying hands are (from worst to best):

- Pairs 10s or better
- Three of a kind
- Full House (one pair plus one three of a kind)
- Straight: Five cards in sequence, any suit
- Flush: Five cards of the same suit
- Straight Flush: Five cards in sequence and in the same suit
- Royal Flush: Three face cards, Ace and Ten, all in the same suit.

The Strategy: Statistics (below) inform you about what the likelihood is of drawing the card(s) you need to complete the best hand.

The Pitfalls: Playing hunches, overestimating the likelihood of drawing a particular card to complete a sequence – for instance, holding a 4, 6 and 8 in hopes of drawing a 5 and 7 for a straight.

Unlike a poker game with your buddies, video poker is very patient. You can take as long as you want to decide what to do with the "cards" in your hand.

That's important to remember, because the more you think about the re-spin, the more chance there is to make a wise choice.

Not every video poker game or casino has the same payouts. You'd be wise to look at several of them before making a commitment to any casino. Again, it's worthwhile to write the name of the casino and the posted payouts (noting the casino cut, if applicable) before getting involved with the game.

It's particularly important to note the difference between so-called "short pay" and "full pay" versions of video poker machines. While most of the payouts are the same, there can be a point or more difference in specific hands, most often the full house and the flush.

Many casinos also have "quick draw" versions of Deuces Wild games – these can give you better odds than traditional tables in at least some of the paying hands.

Basic Winners Strategy

Jacks or Better

Hold any paying hand. For instance, if you have a pair of Queens, keep them regardless of what else you can make with the hand EXCEPT if you have four cards to a royal flush, in which case discard the non-suit card of the pair.

In this order, keep cards that are:

- Four cards of a royal flush
- Three cards of a royal flush
- Four cards of a straight flush
- Three cards of a straight flush
- Four cards of a flush
- Four consecutive cards for a straight
- Three high cards (Jacks, Queens, Kings, Aces and Tens) of the same suit
- Three high cards (Jacks, Queens, Kings, Aces and Tens) of different suits

- Low pair (10s or lower)
- Two high cards of the same suit
- Two high cards of different suits
- Single high card

If you haven't drawn any of those cards or combinations, discard the entire hand.

Joker's Wild

Hold any paying hand, with the same exceptions in the Jacks or better game. This applies with or without using a Joker.

If you do not have a Joker in your hand, hold (in this order)

- Three or four cards to a royal flush
- Ace and King of same suit
- Three cards of a straight flush
- Four cards of any flush
- Ace and King of different suits
- Ace or King alone
- Any pair

If you have a Joker, hold

- Four cards to a royal flush
- Three cards to a royal flush
- Four cards to any flush
- Four cards to a straight
- Three of a kind
- High pair

If you haven't drawn any of those cards or combinations, keep only the joker and discard all the rest.

Deuces Wild

Cards and combinations to keep are

- Four deuces (the best hand)
- Wild Royal Flush or Five of a Kind made with deuce combination
- Four of a kind made with or without deuces
- One deuce with a paying hand
- Three cards of a royal flush
- Four cards of a straight flush
- Three cards of a straight flush
- Four cards of any flush
- Four consecutive cards of a straight
- Any two high cards (Ten, Jack, Queen, King, Ace) of the same suit
- Any pair (keep two pairs only if a Full House pays the same as Four of a Kind)
- Any paying hand

If you haven't drawn any of those cards or combinations, keep only the deuce(s) and discard all the rest.

If sometimes you have to take a chance – a bit of wild gambling instead of sticking exactly to the math – allow yourself to make a risky choice no more than one hand in ten. Yes, indeed, sometimes you'll get both the six and the nine you need to complete a straight flush, but it seldom happens. Try it if you want, but recognize that, unless you are very, very lucky, it's a sucker bet.

Video Poker requires a combination of skill and luck. Most losses come when players push their luck and try to fill gaps in a straight or dump a paying hand in hopes of getting a higher-paying hand on a re-deal.

ROULETTE

In a casino, you watch real wheels spin and small balls spin within the wheel until they drop into colored, numbered slots. Internet roulette simulates the spin of the wheel and the sound and motion of the ball, but a random number generator always determines the place where the ball comes to rest. You'll find that some Internet casino software accomplishes the feel of a roulette wheel better than others.

The Game Basics: The game of Roulette is played by spinning a small ball on a round wheel with thirty-eight numbered slots. When the wheel is stopped, the ball comes to rest in one of these slots.

The Goal: The object of Roulette is to predict correctly in which slot the ball will land. By guessing the right number, you earn a payoff on your bet. The size of the payoff depends on how the bet was placed.

The Basic Strategy: Random outcome; the strategy is in the bet rather than the play itself.

The Pitfalls: The outcome of the game is entirely haphazard. Of course, there are some players who do well, and others don't. Winners sometimes claim to have a strategy – or maybe it's psychic powers? – and there's no doubt that some people have made a comfortable amount of money on roulette wheels. Frankly, the people who make the most money are the people who own the wheels....

The Plays and Bets

You can make nine different sorts of bets on the Roulette table. Each type of bet covers a certain range of numbers, and each type has its own payoff rate. The short lines of three numbers each are called rows on the board, while the longer lines, each holding twelve, are called columns.

Bets made on the numbered space or the lines between them and are called inside bets. These are the numbers that occur within the numbered layout, numbers between 1 – 36, and 0 (and 00 on many wheels).

Inside bets are:

Straight Up: Place your chips directly on any single number (including zero and double-zero.) Pays 35 to 1.
Split Bet: Place your chips on the line between any two numbers. Pays 17 to 1.
Street Bet: Place your chips at the end of any row of numbers. A street bet covers three numbers and pays 11 to 1.
Corner Bet: Place your chips at the corner where four numbers meet. All four numbers are covered, and the payoff is 8 to 1.
Five Bet: This bet can be made in only one place and covers five numbers: zero, double zero, one, two and three. It pays 6 to 1. Statistically, this is the worst bet, since the house has the best odds on this outcome.
Six bet: Place your chips on the outside line, between two rows. You are betting on six consecutive numbers, and you win, at 5 to1, when any of them hit.
Line Bet: Place your chips at the end of two rows at the intersection between them. A line bet covers all the numbers in either row, for a total of six. It pays 5 to 1.

Outside bets are:

Red/Black, Even/Odd, Low/High: A chip placed in one of the six boxes at the bottom of the board covers the half of the board described in that box. (The zero and double zero are not covered by any of these boxes.) Each box covers eighteen numbers and pays even money.
Column Bet: Placing a chip in one of the boxes marked "2 to 1" at the end of the columns covers all the numbers in that column, a total of twelve. (Neither the zero nor the double zero are covered by any of the columns.) A column bet pays 2 to 1.
Dozen Bet: Placing a chip in one of the three boxes marked "1st 12," "2nd 12," or "3rd 12" covers those twelve numbers. A dozen bet pays 2 to 1.

The Odds

Inside bets	Betting on	Actual Odds
Straight-up	One number	37 - 1
Split	Two adjacent	18 - 1
Street	Three numbers in a row	11.7 - 1
Corner (square)	Four numbers forming a square	8.5 -1
Five Number	0,00,1,2,3	6.6 - 1
Line (double street)	Six numbers in two adjacent rows	5.3 - 1

Outside bets	Betting on	Actual Odds
Column	12 numbers in a column	2.2 – 1
Dozen	1st, 2nd or 3rd section of 12 numbers	2.2 – 1
Color	Red or Black	1.1 – 1
Even	All Even numbers	1.1 - 1
Odd	All Odd numbers	1.1 - 1
Low	Any number 1 to 18	1.1 - 1
High	Any number 19 to 36	1.1 - 1

The Winners Strategy

There are two ways to improve the odds. One is to find a game that has a “European” wheel, meaning one that has only a single zero slot. American wheels generally have both a “0” and a “00” slot – giving the ball 38 instead of 37 slots in which to land.

The other game variation is a wheel that allows for an “En Prison” bet, also referred to as the Atlantic City Option. With this option, if you bet on one of the eighteen number bets (Odd/Even, Red/Black, Hi/Lo) and the single or double zero comes up, you can choose to surrender half your bet to the house, or you can “imprison” it by simply leaving it on the table. If the bet wins on the next spin of the wheel, you get the bet itself back. If not, you lose it.

You don’t really win anything when you choose to imprison that bet, but you can at least have a chance to get the bet back, even with no profit. This optional rule reduces the house percentage on the eighteen number bets by about half.

CRAPS

The Basic Game: In craps, the player throws a pair of dice, betting on the results of each throw. There are many different types of bets, with different win and lose conditions. Different types of bets may be placed at various times during the game.

The Goal: After the preliminary bet and the first roll, (Come Out Roll) the player continues the betting cycle and attempts to use further rolls (Point Rolls) to resolve the cycle. If the first roll is 7 or 11, player immediately wins; if it’s 2, 3 or 12 it’s an immediate loss. If the roll is any other number, the player continues to roll until he or she rolls the same number a second time (wins) or rolls a 7 (loses)

The Strategy: Craps is a game of pure mathematics. Each dice combination can be rolled in a specific number of ways -- two six-sided dice can land in 36 possible combinations, no more, no less.

The Pitfalls: Rolling and betting without thinking about the underlying probabilities.

The Winners Strategy

At the start of the game, when you make your first Come Out Roll, you place a first bet then roll the dice. Two common first bets are the Pass Line bet and the Don't Pass bet

Pass Line Bet

To make a Pass Line bet, place any amount within the casino’s maximum and minimum bet within the "Pass Line" area on the table. Then roll the dice by clicking on the "Roll" button.

Your bet will be won or lost in the following manner:

- If the numbers on the dice add up to 7 or 11 on your Come Out Roll, you will win even money on your Pass Line bet (if you bet $10, for example, you win $10).
- If you roll a 2, 3, or 12 ("craps") on the Come Out Roll, you will lose your Pass Line Bet.
- If you roll a 4, 5, 6, 8, 9, or 10 on your Come Out Roll, this number becomes your "point." You will then roll the dice again (a Point Roll). If you roll your "point" before you roll a 7, you will win even money (1 to 1) on your Pass Line bet. If you roll a 7 before you roll your point, you lose your Pass Line bet. (In most online casinos the word "On" will appear above the current point on the game table.)

For example, say you make a $10 Pass Line bet. On your Come Out Roll, you throw a 9. Your "point" is now 9. You roll the dice again (a Point Roll), and you throw a 5 -- this means nothing to you, so you roll again. This time, you throw another 9. Since this is your point, and you have not yet thrown a 7, you win your Pass Line bet -- $10. You will make as many Point Rolls as are necessary until you roll either your point or a 7.

Don't Pass Bet

Another common betting option before a Come Out Roll is the Don't Pass bet. To make a Don't Pass bet, place your wager in the area on the betting table that says "Don't Pass Bar..." A Don't Pass bet is generally the opposite of a Pass Line bet. It may not be placed prior to a Point Roll.

Your bet will be decided by the following conditions:

- If you roll a 7 or 11 on the Come Out Roll, you will lose your bet.
- If you throw a 2 or 3 on the Come Out Roll, you win even money on your bet.
- If you throw a 12 on the Come Out Roll, you tie, or "push," and no money is exchanged.
- If you throw a 4, 5, 6, 8, 9, or 10, this becomes your point. If you throw a 7 before you throw your point, you win. If you throw your point first, you lose.

After you have made a Come Out Roll, you will have more betting options.

Come Bet

A Come Bet is basically the same as a Pass Line bet, except that, while a Pass Line bet is usually made just before a Come Out Roll, a Come bet is always made just before a Point Roll. To make a Come bet, simply place your chips in the area marked "Come" on the table. The following will happen:

- If the very next roll is a 7 or 11, you will win your Come bet.
- If the next roll is a 2, 3, or 12, you lose.
- Any other roll will establish your point for the Come bet, which may be different from the point for your original Come Out Roll. If you roll a 7 before you roll your Come bet point, you lose your Come bet. If you roll your Point first, you win.

Don't Come Bet

A Don't Come bet is the opposite strategy of a Come bet, just like the Don't Pass bet is strategically opposite to a Pass Line bet. You may make a Don't Come bet only after a Come Out Roll has been made. Place your chips in the area of the table that says, "Don't Come Bar..."

- If the next roll is a 7 or 11, you lose.
- If the next roll is a 2 or 3, you win.
- If the next roll is a 12, you tie and no money is exchanged.
- Any other roll will determine your Don't Come point, which may be different than your original Come Roll point. If you roll a 7 before you roll your Don't Come point, you win your Don't Come bet. If you roll your Don't Come point before you roll a 7, you lose.

After a point is determined for a Come bet or a Don't Come bet, in most games the “dealer” will move your chips to the appropriate place on the table. Come bets will be placed on the number itself (4, 5, 6, 8, 9, or 10 above the word "COME"). Don't Come bets will be placed two squares above the appropriate target number.

Odds Bets

Odds bets can be made in conjunction with Pass Line, Don't Pass, Come, or Don't Come bets. An odds bet is an additional bet made after a point is established for any of these types of bets.

Say, for example, that you have placed a Pass Line bet, and you throw a 9 on your Come Out Roll. There’s no risk of losing by throwing a 2, 3, or 12, so you may add to your original bet.

Information on how to place an odds bet after a point is established varies a bit by Internet Gaming site, but it’s often just a simple move like a left click on your original bet. Your odds bet generally will appear as a separate pile of chips atop your prior bet.

Your odds bet can be as much as twice the original bet.

Because the odds of making any particular roll of the dice vary, so too will the payoffs on odds bets for each point value. In the above example, if you had won, you would have won even money on your original bet, and 3 to 2 on the odds bet, because the point was a 9. Odds bets offer the following payoff for Pass and Come bets:

- If the point is 4 or 10, you win 2 to 1 (a $5 bet would earn you $10).
- If the point is 5 or 9, you win 3 to 2.
- If the point is 6 or 8, you win 6 to 5.

Odds bets offer the following payoffs for Don't Pass and Don't Come bets:

- If the point is 4 or 10, you win 1 to 2 (a $6 bet would earn you $3).
- If the point is 5 or 9, you win 2 to 3.
- If the point is 6 or 8, you win 5 to 6.

In almost any casino, a win that results in any fraction of a dollar will be rounded down. If you win a $5 odds bet by betting on a 5, for example, you would win 3 to 2 odds, or $7.50. But you would only collect $7.

Big Six and Big Eight bets

You may make a Big Six or a Big Eight bet at any time. In a Big Six bet, you are betting that a 6 will be rolled before a 7. In a Big Eight bet, you are betting that an 8 will be rolled before a 7. If you win, you will win even money on your wager.

To place a Big Six or Big Eight bet, just place your chips on the "6" or "8" areas on the betting table to the right of the Field bet area. *BUT BEFORE YOU DO THIS, please be aware of the fact that this is considered to be the craps "sucker bet." The odds are way far against you – the casino will win most of the time.*

Place Bets

Place bets may be made on the numbers 4, 5, 6, 8, 9, and 10. When you make a Place bet, you are betting that the number you have chosen will be rolled before a 7 is rolled. To make a Place bet, put your chips on the squares immediately below the number 4, 5, 6, 8, 9, or 10 (just above the word "COME"). Place bets offer the following payoffs:

- 4 and 10 pay 9 to 5
- 5 and 9 pay 7 to 5
- 6 and 8 pay 7 to 6

Don't Place Bets

Don't Place bets are the opposite of Place bets, but you are betting that a seven will be rolled before your number is rolled. To make a Don't Place bet, put your chips in the square immediately above the number 4, 5, 6, 8, 9, or 10 above the word "COME." Don't Place bets offer the following payoffs:

- 4 and 10 pay 5 to 11
- 5 and 9 pay 5 to 8
- 6 and 8 pay 4 to 5

Field Bets

The outcome of a Field bet is determined, win or lose, on the very next roll. When you place a Field bet, you are wagering that the next roll will be any one of the following winning numbers: 2, 3, 4, 9, 10, 11, or 12. If the next roll is a 2 or a 12, you win 2 to 1. Any other winning number will pay 1 to 1.

To make a Field bet, place your chips on the area marked "Field."

Other Bets

At most online casinos, you can place bets directly on the sections of the bet chart on the left hand side of the game screen. There, the following bets are available:

- Seven: Place chips on this area to bet that the very next roll on the table will be a 7. The payoff, if you win, is 4 to 1.
- Double 3's, 5's, 4's, and 2's ("Hard Bets"): Place chips here to bet that the next time that particular number is rolled, it will be a double roll, or a "hardway". For example, if you place a bet on the double 3's, you are wagering that the next time a 6 is rolled, it will be in the form of double 3's (a "Hard 6"). If a 4 and a 2 are rolled, you lose. If a 5 and a 1 are rolled, you lose. You will also lose if a 7 is rolled before your selected

double roll. Payoff odds are given in each betting square.
- 3, 2, 12, and 11: Place chips here to bet that the very next roll will be the number you chose.

Craps:

Place chips here to bet that the very next roll will be craps: a 2, 3, or 12.

The Winners Strategy

Craps is completely controlled by math probabilities. Every dice combination can be rolled in a specific number of ways. There are just 36 possible combinations in two dice, six sides each. The following table shows the number of combinations that can make any roll.

Dice Combinations

2 can be rolled 1 way: 1-1
3 can be rolled 2 ways: 1-2, 2-1
4 can be rolled 3 ways: 1-3, 2-2, 3-1
5 can be rolled 4 ways: 1-4, 4-1, 2-3, 3-2
6 can be rolled 5 ways: 1-5, 5-1, 2-4, 4-2, 3-3
7 can be rolled 6 ways: 1-6, 6-1, 2-5, 5-2, 3-4, 4-3
8 can be rolled 5 ways: 2-6, 6-2, 4-4, 5-3, 3-5
9 can be rolled 4 ways: 3-6, 6-3, 4-5, 5-4
10 can be rolled 3 ways: 4-6, 6-4, 5-5
11 can be rolled 2 ways: 5-6, 6-5
12 can be rolled 1 way: 6-6

No system in craps can completely make the odds favor a player over the long haul. The built-in advantage is to the house, so a careful player generally will do no better than break even over the long haul.

Still, a betting system, combined with a little good luck, can at least minimize the casino's edge. The two strategies that are most useful – a Place Betting system, and the so-called Right & Wrong Way system – are two of the basic approaches favored by the more successful craps players.

Place System

The Place betting system is a simple and popular betting strategy. In it, the player places a wager on each of the six place bets: 4, 5, 6, 8, 9, and 10. As soon as one of these numbers is rolled, the player collects his winnings, pulls all of the remaining Place bets, and begins again.

In this system, the player is, in a sense, risking more for less. If a $30 bet is placed on each of the six place numbers, that means $180 is at risk. Yet, the bettor only stands to gain between $35 and $54 with each roll. Remember, if a seven is rolled, the player loses all his or her Place bets.

The odds are not terribly bad. The winning numbers can be rolled in 24 ways, and the losing number, 7, can be rolled in 6 ways. Like a lot of games, it does require some luck, but if you use this system you are increasing the possibility of a modest win.

Right and Wrong Way System

In this system, the player attempts to beat the odds by betting on the dice to win and lose at the same time. Here is how it works:

The player places a Don't Pass bet (say $60) before a come-out roll. If a point is established, 5 for example, the player then places a $60 Place bet on the point number, in this case 5.

In this imaginary game, if the point (5) is rolled before a 7, the player wins odds on the Place bet, in this case $84. At the same time, he loses the Don't Pass bet, $60. The net gain is $24. On the other hand, if a 7 is rolled before a 5, the player loses the Place bet and wins even money on the Don't Pass bet, breaking even.

As long as a point is established, the player can do no worse than breaking even. You will lose only if a 7 or 11 appears on the come-out.

The best bets, obviously, are at casinos with posted edge of perhaps 1.5% or less.

Because of healthy competition, most casinos will let you make odds bets up to perhaps twenty times the pass line bet. This moves the casino’s edge to a mere fraction. One warning, however: even when the odds are clearly in your favor, that ugly old seven can pop up and ruin and otherwise great setup. Double-check your bankroll before you move up to serious odds.

RED DOG

The Game Basics: The dealer deals three cards. If the value of the third card, placed in the middle, falls between those of the first and second cards, the players win their bets.

Card values in Red Dog are straightforward:

2 to 10 = card value
Jack = 11
Queen = 12
King = 13
Ace = 14

The Goal: Correctly guessing whether the third card value is higher than one of the cards showing and lower than the other.

The Strategy: The core issue in Red Dog play is whether or not to raise your bet. Mathematically, this decision is easy: you should raise only when your chances of winning outweigh your chances of losing. The goal is to use strategies that make the most use of the mathematical probabilities.

The Pitfalls: The odds in Red Dog are very much in the casino's favor. The payoffs are often far less than the player's chances of winning, even in the most generous sites.

The Winners Strategy

Begin the game by placing a bet in your betting area, then click on the Deal button to begin the hand. The dealer will deal the first two cards, and an icon or symbol (sometimes the “little red dog” himself) will appear on the table to indicate the spread of the cards. This will show the number of card values that fall between the two cards dealt, and the payoff odds for that spread, starting at a possible 1 to 1.

At this point you will have the opportunity to raise your bet. If you click on the Raise button, your bet will be doubled and the game will continue. If you do not wish to raise, you will click on the Continue button. At this point, the dealer will deal the third and final card in the space between the first two. If its value falls between those of the first two cards, you will win the indicated odds on your entire bet, including your raise. For example, if the first two cards are a 3 and a 7, you win if the third card is a 4, 5, or 6. If it is anything else, you would lose your bet and raise.

Knowing that the third card must fall between the first two in order to win, and the farther apart they are (a 2 and a Jack, for instance, instead of a 4 and 7) the more likely the third card will actually be between them, the odds are raised and lowered based on the spread.

If the first two cards dealt are consecutive (7 and 8, for example), so that there are no possible winning third cards, then the hand is a push, and your bet is returned.

Play changes slightly when the first two cards are a pair. Obviously, there are no possible winning third cards. In this case, however, you still have a small chance to win big. After the first two cards are dealt, you will not be allowed to raise your bet. A third card will be dealt, and the outcome for the bettor is this:

- If the third card matches the cards on the table to form a 3-of-a-kind, then you win 11 to 1 on your original bet. A $20 bet, for example, would win $220 in this instance.
- If the third card does not form a 3-of-a-kind, the hand is a push, and your bet is returned.

The only winning strategy is to bet modestly and **raise only if the spread is greater than 7 cards.** Any lesser spread means that your chances of winning are less than 50 percent. In real-life play, some card-counting can change the odds slightly, but online casinos make this option unworkable.

POKER

The Game Basics: Poker is the general name for a number of card games with slightly different rules, strategies and play.

They are all variations on the basic game: In any form of poker, each player is dealt a hand of cards; depending on the game, the number of cards dealt for each hand is either two, five or seven. During any hand, one player is designated as the person with the opportunity to bet first. If the starting player checks (passes), the button moves to the player who places the hand's opening bet.

At various times throughout each hand, each player has the opportunity to either bet on the cards he or she holds, or to drop out of the hand (“fold"). When all betting intervals are over, the players still in the game show their cards. If all players but one have folded, play stops and the last person in that game wins. Otherwise, the winner of each hand is the player that holds the highest-ranking combination of cards. The winner of each hand wins that hand's "pot," which consists of all the money that all of the players have bet during that hand.

Poker is one of the world's most demanding and popular card games. Successful play combines math skills with an understanding of human nature. Masters at poker have both a solid understanding of the game's probabilities, and great powers of both observation and intuition about other players.

Playing online changes the game to a great degree. Your opponents at a real table and in real time give out clues about their thoughts – leaning back, sighing, adjusting glasses, stretching, all those little quirks that might have meaning. You can’t see any of that at in cyberspace.

As a result, online strategy requires you to be more mathematical and more precise in your choices. Having a perfect poker face just doesn’t help online.

Instead, you have to think! Therefore... online poker is probably not a good choice for anyone to play when they’re less than alert and attentive: not a good choice when you’re very tired, or after too many beers, or after a big fight with your sweetie.

You need to pay attention to your (unseen) opponents’ patterns as well as single choices. Figuring out why a particular bet was made obviously can give you a clue about how strong or weak the other player’s hand is. Has he been winning or losing? Have you seen similar moves before? If so under what circumstances and outcomes?

This is particularly true if the casino is providing you with not-real players. They play hands as they are programmed to do, so it’s easier to find patterns in their play.

Of course, in games against real players your opponents are probably analyzing you and your moves, too. Be careful not to reveal too much of your playing style by using the same strategies over long periods of time.

Most good poker players will refrain from outrageous bluffs, but they will always be aware of ways to manipulate the opponent in order to go home a winner.

The bottom line is that the any good poker strategy is built on a solid understanding of the games odds and probabilities. In a 52-card deck, there are precisely 2,598,960 possible five-card hands. There’s no strategy that will change that. Simple thinking: the odds against getting a royal flush are astronomical, the odds of getting three of a kind aren’t that bad.

When playing online, keep the chart handy if you want. And don’t place any bet unless you know there’s a realistic (not “lucky streak”) chance you’ll succeed.

The winning hands and the likelihood you’ll get them:

Hands	***Combinations to create them***	***Chance of being dealt***
Royal Flush	4	1 in 649,740.00
Straight Flush	36	1 in 72,193.33
Four of a Kind	624	1 in 4,165.00
Full House	3,744	1 in 694.00
Flush	5,108	1 in 508.80
Straight	10,200	1 in 254.80
Three of a Kind	54,912	1 in 47.32
Two Pairs	123,552	1 in 21.03
One Pair	1,098,240	1 in 2.36
No Pair	302,540	1 in 1.99

The Winners Strategy

Whatever the format of your favorite poker game, there are a few general rules that will help you to be winner:

- When you have nothing, get out. You might get away with a good bluff from time to time, but bluffing is not a reliable strategy in the long run.
- Over time, conservative play pays off best. You lose when you go in with weak cards only to drop out later, or when you stay in with a low pair only to fold after the draw.
- A smart player has the patience to stay out of the pot until he has a strong hand. Put your money up only if you believe your hand can win.
- As soon as you realize you are beaten, get out. In a game (Like Hold 'Em or Stud) with upcards, be realistic. If an opponent's upcards have you beat, do not hold out in hopes of a miracle. You do have a chance to improve your hand but so does he... and he's already ahead of you.
- When you know you have the best hand, make your opponents pay. If you're holding a pair of Aces, you must make it as costly as possible for the other players to stay in the game. True, once is a while you may lose, but in the long run, you'll come out a winner.
- Know the math. Even a little understanding of poker probabilities goes a long way. Use your common sense: the more players there are in a game, the less valuable the average hand becomes.
- Know that in Draw Poker, your chances of bettering a one-pair hand are far superior if you draw three cards, rather than holding onto an extra card, or kicker. Understand the probabilities, but don't be a slave to them. If you're playing in a live room, keep that kicker every now and then, just to throw your opponents off.

Five Card Draw Poker

In Five Card Draw Poker, each player is dealt an initial five cards. The players then have the opportunity to discard three or four of those initial cards and draw a corresponding number of new cards to replace them. (You may discard four cards only if you hold an Ace.)

The progression of the game is as follows:

First, each participating player places an initial bet, or ante. At each casino the ante is determined in advance.

After all players have anted, the initial five cards are dealt. All cards are dealt face down, so you will only be able to see your own cards. At this point, the first betting interval begins. The player with the "CD" button in front of his hand will have the opportunity to bet first.

The button will circulate around the table as the game progresses. During a hand, it will move to the player who opened the current betting interval.

The first player may either Bet or Check. In a "Jacks to Open" game, a player may not begin the betting unless he or she holds a pair of Jacks or better.

If the first player checks, the turn proceeds clockwise to the next player at the table, who may also either bet or check. Once a player makes a bet, each subsequent player may no longer check, but instead must either Fold, Call, or Raise.

Each player may raise only once per betting interval. If any player's raise is not called or raised further by any other player, that player wins the hand without having to show his cards.

After each player has either bet the required amount or folded, the draw takes place. You will be prompted to discard as many as three cards (if you hold an Ace, you will be able to discard up to four cards). New cards will replace the cards you discard, and the next betting interval will begin. Again, after an initial bet is made, each player must either Fold, Call, or Raise.

After this betting interval is over, if two or more players have remained in the hand without folding, the remaining players show their hands. The player with the highest-ranking hand wins, and collects all the chips in the pot.

At most online casinos, you can easily access information about another's player's bankroll and last action taken.

Stud Poker

Five Card Stud Poker

The Game Basics: In Five Card Stud, each hand consists of five cards: one downcard and four upcards. There are betting intervals after each card is dealt. The players have the option to Fold before all the cards are dealt.

The progression of the game is as follows:

- First, all participating players must ante. After the ante, each player receives one down card and one up card. You will be only be able to see one of each of your opponents cards, and they will only see one of your cards -- the second one dealt.
- After the first, face down card is dealt, the player to the dealers left has the opportunity to open the betting. After subsequent cards are dealt face up, the player with the highest hand showing may open the betting. The CD button will appear next to the high hand.
- This player may either Bet or Check. In a “Jacks to Open” game, a player may not begin the betting unless he or she holds at least a pair of Jacks.
- If the first player checks, the turn proceeds clockwise to the next player at the table, who may also either bet or check. Once a player makes a bet, the betting is open. At this point, each subsequent player may no longer check, but instead must either Fold, Call, or Raise.
- Each player may raise only once per betting interval. If any player's raise is not Called or Raised by any other player, that player wins the hand without having to show his cards.

After the first betting interval, each player still in the game receives another upcard, and another betting interval takes place.

After every new card is dealt, each player should carefully consider his or her cards against those of the other players. After each card is dealt, any player may either bet to stay in the game, or fold.

The sequence continues until each player has received five cards -- one downcard, or "hole card," and four upcards, visible to everyone.

After the final betting interval, when every player has either bet the required amount or folded, every active player's hole card is turned up to reveal each player's hand. The winning hand collects the pot.

The Stud Poker Winners Strategy

Of all the forms of poker, Five-Card Stud (played with no wild cards) relies less on chance and more on strategy and skill than any other poker variety.

The most important phase of any Five Card Stud game is after the hole card and the first upcard have been dealt. You must determine the value of your cards by weighing them against the value of all the other visible upcards. The first two cards in your hand are key. If you don’t have much, dropping out now might save you money in the long run. If they are strong, they are worth a gamble.

If your first two cards are lower than another player’s upcard (except, of course, any pair), fold. The chances of being dealt a pair or better in the first five cards are about one in two. If your cards are already lower than an opponent's, and you both have the same chance of pairing one of the cards, you’re less likely to win.

After you receive your second upcard, look around the table again. If any player holds paired upcards, and you do not hold a pair, fold. You should avoid playing a hand that is weak from the start. You will seldom lose much by folding up your first two or three cards.

If your hole card is paired with one of your upcards, and one of your opponents holds a visible pair of lesser value, raise. This way, you force the other player into dropping or raising, thus giving you information about the likely value of his hand.

After you have received your last card, you should have a good idea of how all the hands look. If you hold an especially strong hand, bet the limit. This is where big winnings are possible.

Seven Card Stud Poker

The Game Basics: In Seven Card Stud, each player receives three cards before the first round of betting, followed by four more cards each of which is followed by an additional round of betting.

The progression of the game is as follows:

- First, all participating players must ante. After the ante, each player receives two down cards and one up card. You will be able to see only one of each of your opponents' cards, and they will only see one of your cards -- the second one dealt. This level is called Third Street

- The player with the lowest showing cards opens the betting. If two players have the same card, the one with the lower suit begins. Betting then moves to the next person to the left. Bettors can bet, raise, or fold; a player can bet under the minimum at this point until someone bets the table minimum.

- The next round, Fourth Street, another card is dealt face up and the player with the highest value hand showing bets first. Any player may Bet, Fold or Raise. Once any player has a pair showing, the bet can move to the table maximum.

- Each player may raise only once per betting interval. If any player's raise is not Called or Raised by any other player, that player wins the hand without having to show his cards.

- At the next betting interval, Fifth Street each player still in the game receives another upcard, and another betting/ raising/ calling/ folding round takes place.

- Sixth Street follows; at this point, there should be far fewer players in the game, and larger bets from the players remaining.

- The final round, Seventh Street, is dealt face-down. The bets, raises and calls are made, and the final card and all hands are revealed. Winner takes the pot.

The Winners Strategy

The name of this game is Pay Attention! With so many cards dealt face-up, each player has a chance to carefully consider how his or her cards stack up against those of the other players.

After each card is dealt, any player may either bet to stay in the game, or fold. If you're unsure, call; if you see better cards revealed and your hand is a dud, fold early.

The more cards revealed on the table top, the easier it is to eliminate a number of potential winning hands that an opponent might have been holding, or to identify cards that might have strengthened you own hand that have been dealt to another player.

As with other poker variations, be aware of the odds against turning a pair into three or four of a kind, or of drawing cards to complete an inside or outside straight or a flush.

TEXAS HOLD 'EM

Thanks to cable TV – namely the Bravo Channel and the Travel Channel – Texas Hold 'Em is rapidly becoming the game of choice for a lot of new players. My nephews assure me that it's hot on college campuses (although still not quite as popular as beer sampling and girl chasing) and its emphasis on strategic betting makes it very popular with players with experience in draw and stud games.

Of course, much of the popularity has to do with the fact that the game is easy to learn while watching the games being broadcast. It doesn't take a special marked table, and just about any size crowd can play without worrying about running out of cards.

The Game Basics: One player serves as dealer (with a real or imaginary "button" marking that seat); the two people to the left put in "blind" bets. The first contributes the "small blind" equal to half a first-round bet, the second offers the "big blind", generally equal to a full first-round bet. Each player gets two personal cards, face down, and then the betting begins. A player may fold at this point. Three community (common, or "flop") cards are dealt face-up in the middle of the table. A second round of bets, checks (pass without either betting or folding) and folds follows. A fourth card – called the fourth street or turn-- is dealt face-up; third round of betting takes place... then the final round of one more card (known as fifth street or the river) and one last round of betting.

The Goal: Winning hand is the best hand of any five of the seven cards available to the player.

The Strategy: Based on mathematical probabilities with a strong ability to outguess what other players are holding.

The Pitfalls: Bluffing works just often enough to make people think it's a good overall strategy. Inexperienced players are too likely to drive up the pot before the flop.

The Winners Strategy

One of the advantages of playing a game variation with at least some face-up community cards is that you can automatically rule out your opponents having certain high hands. Without at least 3 cards of a single suit showing, there's no flush; without three cards ten and up in the same suit there's no royal flush. No pairs means no one is holding four of a kind, etc.

This advantage is also a disadvantage, of course. If you have a 5 and 6, and there's a 7,8 and 9 in the community cards, curb your enthusiasm. An opponent could have a 6 and a 10, or a ten and Jack, to make a higher straight out of those community cards.

Online Hold 'Em often has a pretty fast turnover of players at a table (people are too impatient, or are just taking a quick break, I assume), so unlike a real-life, face-to-face game you don't have nearly the opportunity to get a feel for the other players' strategies. It's important to track who drove up the pot with a so-so hand.

Like other poker-base games, know when to fold. If you don't come out of the starting gate with a reasonably good pair or a suited face card, you're better off pulling out instead of waiting until you've pitched in more money before you decide you have nothing to offer in your hand.

OMAHA HOLD 'EM

This game is about a third cousin to the Texas style play. The biggest difference is that you get four, not two, face-down cards as your hole. You must play two – not one or three – of them, combined with three – only three – of the community cards.

Betting limits on each of the four rounds are structured like the Texas game. After the third round of betting the last (fifth) community card is shown.

Winning strategy is similar to the Texas game. Fold quick if you don't have a decent hand, hold out for the last dollar if you're holding hot cards.

Beginners often have a hard time figuring out what their best final hand is because of the restrictions on what cards must come from hand or table. Dealers often do it for the players automatically.

CARRIBEAN STUD POKER

The Game Basics: This game is player against dealer, no matter how many players are seated at the table. (Tables resemble Blackjack tables) Payouts are based on the rank of the winner's hand. Dealer must have a "qualifying hand" (a paying hand or Ace/King high) in order for the play to begin.

The Object: Beat the dealer's hand; optionally, win side bet on the progressive jackpot.

The Strategy: Requires strategic betting as well as knowledge of likelihood of card draws.

The Pitfalls: You can lose an opportunity to win big if you have a great hand and the dealer doesn't qualify! The odds of winning are less than other types of poker. Otherwise, the problems are the same as other types of poker – not playing to the mathematical odds.

Play begins with the ante (opening) wagers from each player and the progressive jackpot for players who went to add that extra amount to the wager.

Each player is dealt five face-down cards. One dealer card is dealt face-up.

The Winners Strategy

If you think your hand is strong enough to beat the dealer's hand, you call by wagering an additional amount equal to double the ante bet. If not, you fold. The dealer then displays all the cards in the dealer hand. If that hand does not qualify, bets are returned; if it does qualify but is not as highly-ranked as the player's card, the player wins in accordance with posted payout schedules. If the dealer's hand is stronger, player loses all bets.

There obviously are unique features of Caribbean stud, including the return of bets if the dealer's hand is not qualified. If the player's hand beats the dealers hand, the player earns even money on the ante bet and a bonus on the payout bet based on the table's schedule. A typical casino payout might be something along the line of:

Royal Flush	pays	100 to 1
Straight Flush	pays	50 to 1
Four of a Kind	pays	20 to 1
Full House	pays	7 to 1
Flush	pays	5 to 1
Straight	pays	4 to 1
Three of a Kind	pays	3 to 1
Two Pair	pays	2 to 1
One Pair	pays	pays 1 to 1

You get nothing if the dealer's hand is stronger, and you get your bet returned if the dealer doesn't have a qualifying hand.

HOWEVER, if you put money in the progressive jackpot pool, you get a payout for superior hands, generally 100% of jackpot for Royal Flush, 10% of jackpot for Straight flush, $100 for 4 of a kind, $75 for a full house and $50 for a flush. Players with identical hands split the payoff.

Although this might appear to ease the pain a bit (or, at least, provide some payoff for a good hand even if it's not a wagering winner), *progressives are not usually a good bet*. Chances are you'll put far more money into them in the long haul than you'll be able to get out.

This is certainly an instance that, if you like the game, you should put effort into checking out what the payout chart and progressive payouts are at the casinos you investigate.

LET IT RIDE

The Game Basics: This is essentially a five-card poker game with a twist. Every player lays three bets before cards are dealt. Each player gets three down cards; two down cards are placed in front of the dealer. On the basis of his three cards, player chooses whether to withdraw one bet or let the bet ride. One community card is turned face-up; the player decides, again, whether to withdraw a second bet or let it ride. The same choices are made when the second community cards is turned. Payout is done on ratios of your bet total – ranging in most instances from 1,000 to 1 for a Royal Flush to about 12 to 1 for a Full House down to 1 to 1 for a high (ten or more) pair.

The Goal: Anticipating how the community cards will affect your hand, and wagering one, two or all three of your bets on the outcome.

The Strategy: Based on mathematical likelihood that the next community card drawn will improve your hand.

The Pitfalls: Overestimating the strength of the two community cards. *Note – some games offer a small side bet that pays a jackpot on certain paying hands. This is a sucker bet in almost every casino, with a house edge of up to 30%.*

The Winners Strategy

When you have three cards, "let it ride" only if you have:

- Any paying hand (high pair or three of a kind
- Any three to a Royal Flush
- Three suited cards in a row except 2-3-4 and A-2-3
- Three to a straight flush, spread 4, with at least one ten face card or Ace
- Three to a straight flush, spread 5, with at least two high cards

When you have three cards and one community showing, “let it ride” only if you have:

- Any paying hand (tens or better pair, two pair, three of a kind or four of a kind)
- Any four to a Royal Flush
- Any four to a straight flush
- Any four to a flush
- Any four to an *outside* straight with at least one high card

Optional: it’s a fifty-fifty proposition if you “let it ride”, after the fourth card, on:

- Any four to an outside straight with no high cards
- Any four to an inside straight with three or more high cards

THREE CARD POKER

Three card is a less common, but quite exciting, poker version that’s now being offered in at least a few casinos.

The Game Basics: You can choose one of three bets within a single game – wager that your hand is better than the dealer’s hand, wager that your hand will have at least one pair, or wager that you’ll get a pair or better *and* beat the dealer.

The Goal: Beat the dealer's hand, draw good cards yourself, or both.

The Strategy: Dealer must have a “qualifying hand” (a paying hand or a single Ace, King or Queen) in order for the play to begin. Requires strategic betting as well as knowledge of likelihood of card draws.

The Pitfalls: You play with only three cards, so there are fewer high winning hands (no Royal Flush, no four of a kind...). The odds of winning are less than other types of poker. Otherwise, the problems are the same as other types of poker – not playing to the mathematical odds.

The Winners Strategy

The “Beat the Dealer” bet gives a slightly higher statistical advantage to the house. The only available strategy is to fold when you know you don’t have a hand worth betting on. Experts say to bet only on a minimum hand of Queen – Six – Four.

PAI GOW POKER

The Game Basics: You are playing your hand against the dealer's; the hands of the other players don't affect yours in any way. Bets are placed before the cards are dealt. All players are dealt a seven-card hand. Each player then divides his or her hand into two: a five card "high" hand, and a two card "low" hand. No additional cards are drawn.

The Goal: The object of the game is to have both your high and your low hand beat the dealer's high and low hands. If you win both hands, you win your bet at a 1 to 1 payoff. If you lose both hands, you lose your bet. If you win one hand and lose the other, it's a "push" -- you neither win nor lose anything. All ties are resolved in the dealer's favor.

The Strategy: Combining cards into the two strongest hands possible.

The Pitfalls: Because “winning” requires you to beat both of the dealer’s hands, about 60% of all hands end in a push. It’s more difficult in this structure to rake in big winnings.

Pai Gow Rules

The five card (high) hand is scored as a basic poker hand. The two-card hand can range from two low-scoring unmatched cards to the highest scoring pair of Aces.

There are two special rules for Pai Gow Poker.

Rule One: Your High hand must always be better than your Low hand. If you are dealt a hand with only one pair in it, you can't pull the pair out and use it as your low hand, since your high hand would then be nothing but a high card hand.

If you hold two pair, the higher pair must be contained in the High hand. For instance, if you have a pair of Kings and a pair of eights, you can pull the eights out to be your low hand, but you can't pull the Kings. For example, if you were dealt A, J, J, 9, 8, 5, 5, you could divide your hand like this:

High: A, J, J, 9, 8
Low: 5, 5

But not this way:

High: A, 9, 8, 5, 5
Low: J, J

In the second set of hands, the low hand has a pair of Jacks, which beats the high hand's pair of fives. This would create an illegal hand

Rule Two: The Wild Card. There is one wild card in the Pai Gow deck, but it doesn't act like a standard wild card in all cases.

- The wild card can be used to fill in a straight, a flush, a straight flush, or a royal flush. In this case, it acts like a standard wild card.
- The wild card is not used to create a pair, or change a pair into three of a kind. In those circumstances, the wild card is considered to be an Ace.

This is a valid straight:

High: 4,5,6,W, 8

This is NOT a full house:

High: 2,2,W, 9,9

But because the wild card can be counted as an ace, this IS a full house:

High: A, A, W, 9, 9

This is not a pair:

Low: K, W

But this is a pair:

Low: A, W

The Winners Strategy

Start the game by placing your bet in the betting circle. Click the icon to deal the cards. Once the cards are dealt, seven buttons or cards will appear on the bottom of the screen. Click on the two cards you want to pull out of the hand to make your low hand, then click on Done. Your High and Low hands will be compared to the dealer's hands, and bets paid off.

The most important thing for any player of ordinary draw poker to realize when trying to win at Pai Gow poker is that the low hand -- the two-card hand -- is not just a junk pile into which he should always throw his worst cards. In order to win at Pai Gow, both the high and low hand must win over those of the dealer.

In order to accomplish this, the player must often sacrifice a solid five-card high hand in order to get reasonably high and low hands. For example, you may be better off splitting up a full house so you can have a pair in the low hand and three of a kind in the high one. Although you will almost certainly push if you keep the full house intact in your high hand, and therefore lose no money, you will almost never actually win anything that way unless you either have another pair or if you have two high unpaired cards that beat the dealer’s lower unpaired cards.

The most critical decision a Pai Gow Poker player has to make on strategy is whether he wants to be an aggressive player or a conservative player when deciding how to split certain Pai Gow hands.

A conservative player tries always to go for a push when playing unless he gets a hand that’s strong enough to win with little risk.

Conservative players will try to keep most of the strength of their hand in the high hand, and pay less attention to the low hand.

Aggressive players are the opposite: they always try to maximize their chances for win with both High and Low hands, even if it means risking a nearly unbeatable high hand combination. Aggressive players will pay far more attention to strengthening their low hand at the expense of their high hand.

For many Pai Gow hands, the best splitting strategy remains the same regardless of whether you choose to play conservatively or aggressively. Strategy in splitting is determined by the rank of the pairs dealt to your hand, and by the rank of the unpaired ("outside") cards.

- Twos through sixes are considered Low Pairs.
- Sevens through tens are considered Medium Pairs.
- Jacks through Kings are considered High Pairs.
- Outside cards are only valuable if they are Aces or Kings.

The hand you will most commonly have to deal with when making strategy decisions is the Two Pair hand. The two pair hand arises around 22% of the time. Only the one pair hand appears more often, and it's easy to deal with. The basic question to be decided here is whether to keep the two pairs together in the high hand, which increases the chances of getting a push, or to split the pairs between the two hands, which may allow you to win but also increases the possibility that you will lose.

At any rate, it's an individual choice – based on how much of a risk-taker you are at heart – whether to play safe with an almost-guaranteed push or get a bit edgier and gamble a bit more by strengthening the low hand at the expense of the higher one.

SLOTS

Slot machines – one-armed bandits, spinning demons, whatever you may call them – are considered a prime symbol of the best and worst of gambling. They're the center of excitement in many casinos – all you hear at even the poshest gambling resorts is the strange musical tones of the (pretend) spins and the fabulous loud clink of coins smacking the metal payout trays. Flashing lights and clanging announce another big winner...

Of course, the down side is that, like some of the other games we've discussed, your skill isn't worth anything. It's sheer luck. And the odds favor the casino.

The good news, I suppose, is that the slots at online casinos are far more generous than ones in real-life rooms. It's still, overall, a losing proposition.

The Winners Strategy

I'm tempted to tell you that the only winning strategy is to stay away from slots. But I decided that's not fair, since slots are so popular and people will be playing them no matter how depressing the odds are.

So my pearls of wisdom are these:

Check out the online casino as carefully as you can. Check the margin – and it does vary by machine, so keep your eyes open – and then check the reputation. It's certain that they won't be paying out 100% (no one is in business to not make money) but the closer to 100% payout you find the better the "set" on the slots. If you're faced with a choice of slots with 98% payout in a casino that's not highly regarded, versus a 97% payout in a casino with a clean record and high praise from users, go with the better site rather than the better margin.

Of course, if you find a site or a room that claims to pay out more than 100%, let me know...!

Play maximum coins each time because that bumps up the payout.

Any money you win will be added to your credit in the machine. Retrieve your slot machine credit by Cashing Out regularly – it's human nature to let winnings stay in the machine until it is used up. Cashing out also protects you if your machine, your computer, or your IP freezes or crashes after a major win.

BACCARAT

The Game Basics: Bets are placed before play. The dealer, using eight decks, deals two cards to an area of the table called “Player”, and two cards to the “Banker”. The cards for each are totaled (and sometimes a third card is added based on rules of totals), and the game concludes.

The Goal: Bet either “player” “bank” or “tie”. Closest total to nine wins; if the total of the two cards is more than ten, only the right-hand digit (the “6” is 16, for example) is considered.

The Strategy: Very few, other than the fact that there’s not much you can do to affect the outcome of any given game. Odds are very exciting – wins by Bank pay 19 to 20, bets on Player pay 1:1, bets on Tie pay somewhere around 8 to 1 or 9 to 1.

The Pitfalls: Very little you can do to increase the odds of winning.

The game is fairly simple. If the cards in either or both hands – player and bank – total up to eight (a natural) or nine (a grand natural), the hand wins unless the other’s hand is also a natural or grand natural. If not, player plays first; stand on six or seven, plan one more card on zero through five. After player is finished, the bank hand is played. If the player stands on a six or seven, the bank draws on a five or less, stands on a six or more. If the Player hand picks up a third card, the bank draws or stands, based on this formula:

Banks draws when:

Bank hand is	and Player third card is
2 or less	any card
3	any card except 8
4	2,3,4,5,6,7
5	4,5,6,7
6	6,7

Bank Stands when:

Bank hand is	and Player third card is
3	8
4	1,8,9,10
5	1,2,3,8,9,10
6	any card except 6 or 7
7	any card

The Winners Strategy

There is no strategy per se. The outcome is about as predictable as a flip of a coin; by evening’s end, there’ll be roughly equal wins between Bank and Player. Most losses, and very few wins, result from bets on Tie. The casino cut comes from the banker’s pile, and the banker wins just slightly more often than the player over time. Check on the casino’s cut (vigorish) from the Banker to determine the best overall odds.

Experts tell me that the best strategy is in the wagering, using the Martingale or Parolis Systems (covered in Chapter V), both of which take advantage of short winning streaks. Another betting system that seems to have a slight edge for Baccarat is placing all bets on Player, with unchanging minimum bets on each loss. After a win, play one more wager at the minimum. If that wins, play another at double the minimum, and increase the bet by your minimum after each win. Go back to minimum bets after a loss.

There are theories about keeping track of a particular table as it runs “hot” and “cold”. There seems to be a widely-held belief (not supported by any real math or science) that if a table has shown five or more wins to either Player or Bank, you should bet on the one that has had the losing streak because it’s just about to “break”.

As long as you’re betting money you can afford to lose, go ahead and try this approach.

Oddly, Baccarat seems to have the reputation as the jet set, high stakes, ultra-sophisticated casino game. Other than table minimums being fairly high in at least some casinos, especially ones with Baccarat pits peopled by overdressed, bejeweled players, this game probably doesn’t deserve the snooty reputation it has.

MINI-BACCARAT

This smaller version of the game is based on the use of six decks rather than eight, with a scaled-down (one dealer) table. In most instances, it's even less promising than the full game; in many sites, the house takes all or most of the 'tie' bets, and the banker's commission is likely to be larger.

Play, goals, and betting strategy are the same as the full-scale game.

BINGO

The Game Basics: Each player gets one or more cards with randomly-selected numbers set into columns labeled B I N G and O. Dealer or "caller" provides one number at a time, until at least one player has covered a specific pattern on a card. The center square is always "free".

The Goal: To cover the numbers in the required pattern: straight horizontal, vertical or diagonal lines. Variations on the game include hourglass shapes, "postage stamps", "four corners" and other specific designs.

The Strategy: Stay alert. Cover as many cards as you can as efficiently as you can.

The Pitfalls: Odds of winning increase with the number of cards you are monitoring, but this can lead to inattention and missed opportunities.

The Winning Strategy

Bingo numbers already called are posted throughout the game. Keep checking to make sure you have credit for all the numbers on your card that have been called.

There is no strategic way to affect the outcome of the game. The fewer players in the room, the more likely it is that you will have a winning card. If you have 10% of the cards instead of 5% of the cards in play, you've doubled your chance of winning. Other than that, it's a game of chance.

Surprisingly, Bingo has had renewed interest. Once considered a game for kids and little old ladies, online Bingo is a 'secret pleasure' for a surprising number of players.

KENO

Keno is an old, popular casino bet. It originated in China over 2000 years ago – some historians say that keno playing helped finance the Great China Wall!

The Game Basics: Keno resembles a state lottery in its simplest form. You pay for up to 15 numbers or "spots" in a round. Twenty numbers are drawn from the possible 80 (online, of course, it's those random number generators). You get a payoff based on how many numbers you bought and how many of them hit.

The Goal: Correctly guessing the most numbers; payoff is based on the number of correct spots AND the number of correct guesses as a percent of your total spots

The Strategy: The small bets – successfully choosing one or two numbers – can cover your costs. But the big cash – choosing 15 numbers and all fifteen are drawn – can pay $40,000 or more for a $1 bet.

Few players play a single number on a card. Most keno players are betting on five or more numbers.

The Pitfalls: Overall, the house advantage for Keno – something around 30% — makes it a terrible choice for your ongoing strategy.

Given the fact that the odds of winning are really slim, why do so many people indulge in Keno?

One simple answer: one good bet, one lucky moment, and you can get an impressive stack of cash. Like the state lotteries, it's a cheap way to dream big.

There's no mathematical strategy that really works, but lots of keno players have their superstitions. If you think your birthday, your license number, or the lucky number in last night's fortune cookie is "lucky" today, go ahead and place a bet or so. The choices are go for as many numbers as you can (for what its worth, the odds of getting one number on a six-spot card is 34 to 1, getting all six of the numbers correct is almost 8 thousand to one!) Aim for more than 7 spots for the better payoffs if you really want to play, but don't quit your day job.

SPORTS BETTING

The most popular form of casual wagering is sports betting. Just about every office, club or neighborhood has at least one person who has a couple of bucks riding on a sporting event. In spite of legal issues, there are few sports fans who can honestly claim that they never had at least a little money riding on the outcome of a sports event.

Even people who wouldn't know a jump shot from a foul shot know there's such a thing as March Madness.

Betting on the outcome of a game is illegal in many, but not all states, and a few online sports books don't accept wagers from states where there might be legal trouble. Keep shopping around, though – you're bound to find an online bookie willing to add you to the gamblers rooting on a game.

How Online Football Betting Works

Sports betting, whether online, in a casino Sports Book, or elsewhere, is based on odds established by professional (often, in fact, line-creating businesses) who look at all available information and determine what the most likely outcome for any match up will be. They are condensed into standard charts and published in newspapers and on the Web. The established odds on a game are called the line.

The purpose of the line is to make sure that there aren't overwhelming numbers of people betting on the stronger team, leaving the bookie without enough funds to pay them all.

The line is a method that takes into account the odds of a team winning or losing, and what the most probable score will be. This handicapping acts as a slight penalty on the bets on the favored team, and an incentive to wager on the team more likely to lose. The betting line, or odds on the game, varies right up to the time the game begins.

There are actually two lines you can use to make your wager.

The *Money Line* is based on the linemaker's decisions about which team will win expressed as odds. Therefore, if the book thinks that Pittsburgh is likely to defeat Miami, you could get bet/payoff odds of 7 to 5, meaning that your seven-dollar bet gets your money back plus an additional 5, for a total of $12.

On that money line, you may decide that Miami will win. At 7 to 5, you win seven dollars for every five you bet, or a total of $12.

Betting on the underdog is riskier, and it pays better.

The *Points Spread* betting line is based on the likely difference between the two teams' scores at the final whistle. If the bookmakers think the most likely outcome is a 21-18 win for Pittsburgh over Miami, it's a 3-point spread. If Pittsburgh is likely to have a great day at a time when Miami is really falling apart, maybe the likely outcome is 33-12, or a 21-point spread.

Points spreads are set to give every winning player the same return. In the first instance, if Pittsburgh wins by 3 or more, Steelers fans win at a ratio of about $4.75 for every $5 wagered. If Miami wins, or loses by less than three points, Miami supporters get their $4.75 for every $5 they've bet.

In the second instance, Pittsburgh would have to win by more than 21 points in order for people betting on them to win. All Miami has to do is come within those 21 points for the bets on them to pay off.

You need three things to succeed in football betting. First, straight out, you need some luck. Even the very best of pros put their money on the wrong team more often than they'd like to admit.

Second, you need some inside information, and detective skill, and an ability to draw conclusions.

If you're a real sports fan, this should come easily. When you read the paper every day, you're already keeping track of injured players, incompetent coaches, and great new rookies. You already know why your favorite team bombed a couple of weeks ago (the quarterback was having relationship problems, the other team got a new running back who performed well, it was raining and your team doesn't do well in the rain, etc.) And you probably know the general rules, like the home teams picks up a bit of an edge because they like the crowd and they aren't suffering from travel fatigue.

The detective work is often the most rewarding part. After all, there's no limit to the rumors and "leaks". And any scrap of information you want, front page news or way-out rumors, are on the web.

Asking Google to get you sites for “professional sports” calls up almost 10 MILLION PAGES! There are some that aren’t real good hits, like how much is a particular baseball card worth or what kinds of sports they play in Antarctica.

But a lot of them are newspaper articles that give you the lowdown on teams you’re planning to wager for or against. In which case, the Google tally for sites having to do with “Pittsburgh Steelers” numbers a mere 600,000, and a specific match-up (like “Steelers vs. Dolphins”) might have in the neighborhood of 75,000 search results.

The winners’ strategy is to play hunches ***after*** you’ve investigated the hunches. Will it be particularly cold in Pittsburgh? Does the Florida team struggle more when it’s less than balmy weather? Check it out!

Of course, check out the PF (points-for) and PA (points-against) from the Sports page to calculate the average score of that team, average score of the opponent, and average points per game. It also gives you some signs about team’s strengths and weaknesses, like problems with the defense or inconsistent passing.

Study the previous match-up between the teams. (I recommend www.nfl.com/gamecenter for a dazzling display of every statistic you could want). Think about the plays, people and circumstances that tipped the last game. Have any of them changed (different players in or out, changes in staffing)? Was the outcome of a previous game due to an official’s questionable calls? (In which case, where’s that guy officiating now?)

Take as much time as you want. The big rollers and big winners don’t bet on every game and don’t even bet every week. They look for the match-up where they have a strong theory, based on reliable information, that will make a difference in the outcome of a specific game.

And, one other word of caution. Don’t bet on your favorite team – your home team, your alma mater, whatever – unless it’s as sound a bet as any other game you’d wager on. And, for Pete’s sake, don’t bet against your home team, no matter how tempting, if you’re planning to watch that game in a bar full of big, tough, loyal fans.

Besides luck and information about the teams you’re considering, you need to be able to read the Sports Book site information and understand it.

Here’s the basic chart:

Cleveland Browns +140 OV -110

Pittsburgh Steelers -3 -160 39 UN - 110

The first column gives the odds. Experts say that Pittsburgh should win by three; Cleveland is expected to lose by three.

The second column shows the Money Line odds. The “+140” for the Browns means a $100 bet will bring you an additional $140. The “-160” tells you that betting $160 on the favorite will bring you only an additional $100.

Some offshore sites give you payout odds as a ratio, like 8:5 or 3:4.

The next column is the likely total score. In this instance, 21 to 18 for a total of 39 (and with Pittsburgh achieving 3 points more than Cleveland). You could choose to bet on just a total score, so *any* 39 would win, like if Pittsburgh won by 39 – 0 or if Cleveland won by 32 – 7.

The OV and UN columns give you the option of betting that the final score (39 in this example) is incorrect. Betting $110 on “over”, and the total score is over 39, gets you an additional $100. Wagering $110 on “under” wins you an extra $100 if the combined score of both teams is less than 39.

You can bet on a single game, or you can “parlay” two or three games, tying the scores of several games together. A parlay wager – requiring you to win more than one game – can be based on either the teams or the totals. You are, in a sense, using the payoff of the first game to wager on the second, and the payoff of the second to bet on the third. A special type of parlay, called a teaser, offers more generous spreads but also pays off at much lower rates – a cushion you might consider it one of your three picks is looking iffy at the posted odds.

Parlays can be profitable, but obviously only if you’re skilled enough to choose three winners in a row. If any of your teams lose, you lose the whole bet, so make sure you’re on fairly solid ground before you decide to bet on a parlay.

If you place a parlay bet, make sure that you're not in a game where a tie means a loss on your ticket. That increases the house odds to an unnecessary high percentage.

You might also want to check out parlay bets within a game, like which team will get the first touchdown, which one will throw the longest successful pass, and which one will get the longest field goal. These are riskier overall, because you can't research enough to give you more that a vague idea of how the game will play out, but a lot of regular sports bettors like the added excitement of these side bets in an otherwise predictable game.

How Online Basketball Betting Works

Basketball is like mental health counseling in the colder parts of the planet. On a long winter weekend, your high-end cable or satellite dish can bring you enough games to impress even the most rabid fan.

For successful bets on basketball, you need the same things as for football.

You need luck. Your best efforts aren't worth squat if the star player is injured or if the coach decides to try a new strategy that flops.

You need good information about the match-up. Maybe you'll get lucky – your buddy's sister's girlfriend's hairdresser's best friend got the inside scoop about key player. If not, buckle down, do your homework, and make sure every guess is a well-educated one.

Check the stats. Know who's injured or indicted. Pay attention to the PF and PA, especially if you're looking at an over/under bet.

And, like other games, you need to be able to interpret the odds available in a Sports book.

Just like football, basketball wagers are bet on a points spread. Betting on the favorite, you win your wager only if that team wins by a margin larger than the spread. If you're betting on the presumed loser, if they score within the margin you win.

Like football line charts, basketball lines show you the points spread

Los Angeles Clippers O/U

Orlando Magic +3 177

In this game, the Clippers have a slight edge over the Magic. The line is Magic plus three, so the Clippers need to win by more than three points in order for bets on them to pay off. If the Magic wins, or loses by fewer than three points, players betting on them win.

There's also an opportunity for an over/under bet. The experts say the total points by both teams will be 177. You can bet that the combined score will be more than or less than that number.

How Online Baseball Betting Works

Guess what. For baseball, you need luck. And you need information (research, research, and research some more!) And you need to know how to work with this information.

Betting on baseball is a bit less complicated than other sports. There's no over, under, or total points wager. You put your money for one team to win at the odds established by the book.

The line on most sports book rooms looks like this:

ST LOUIS CARDINALS – New York Mets 6 ½ -- 7 ½

St. Louis (the caps show they're the home team) is listed first and is the favorite. You need to wager six and a half dollars to win five. The Mets are the underdogs. A five-dollar bet brings you seven and a half dollars.

In some casinos, the money line is expressed like this:

ST LOUIS CARDINALS – New York Mets +130 - 150

St. Louis is favored. You need to wager $130 to win $100 on them. Betting $100 on the Mets pays you $150.

How Online Hockey Betting Works

Here we go again. Part of it is luck. Part of it is careful research (who's hurt, who's been on a hot streak, is it home or away, how's the team morale...)

And you need to be able to read the line:

Montreal Canadians 1.5 BOSTON BRUINS

The Canadians are favored to win the match, even though it's at the Bruin's home arena. The spread (always expressed as a half-point so there aren't ties) means that if the Canadians win by two or more, you win by betting on them, but if the Bruins lose by only one point the gamblers wagering on them "win".

"**Silly Bets"**

Some people will bet on anything. Will Britney Spears get married again before next Christmas? Will the guy up for a murder charge on Court TV get off? Bets on the stock market, political races, Oscar and Emmy nominees.... Sports books and casinos sometimes have the offbeat bets that you'll find in casual office pools. Want to guess what date the first snow of over 1 inch falls in downtown Toronto? You can find the wagers and the odds for all kinds of nonsense on the web.

There's no winners strategy. Your guess is as good as mine.

Fantasy Leagues

Someone could devote an entire book to sports-related Internet activities based on fantasy teams. You can build your own football team, your best NASCAR point race, or the world's greatest college wrestling team.

Because the rules, structure and options for every fantasy team are different, I decided not to cover them in detail in this section. Instead, if you're interested in Fantasy play, you can go directly to websites for each sport. All of them have clear explanations on how to play, and nearly all of them give a first-time player enough simple-to-understand information.

Two suggestions:

If you're a rookie, start with a play-for-free site until you're comfortable with how it works and what strategies pay best. Some of the better play can be found on www.head2head.com, or with the short term (2 week, 30-day, etc) trials on pay-to-play sites like www.sandbox.com or www.fantasy.nfl.com.

Because there are thousands of fantasy sports sites and more every day, it's hard to tell the good ones from the not-so-good choices. Generally, it's better to go with one of the larger, multi-sport fantasy sites. The better-known include:

www.games.espn.com

www.fantasysports.yahoo.com

www.heysportsfans.com

www.sportfanatics.net

www.cfslsports.com

Once you have your feet wet, use the chat rooms and bulletin boards to locate other sites where you can build your fantasy teams.

BETTING STRATEGIES

No matter how good you are at any game, you're going to lose a significant number of times. It's just the law of averages.

Even in keenly competitive games like Poker, really good players lose. (Even notice the acknowledged champions who get bounced out of the World Series-type poker games on TV? These guys are pros! But at a table of six of them, five will go home without that enormous winner's check. They do not, however, go home broke, and I never feel sorry for even the first guy out.)

The point is that game-playing strategy needs to be backed up with betting strategy.

There are probably almost as many betting strategies as there are bettors. Some, of course, are ridiculous – like my sister-in-law's pattern of heading straight for her "lucky" machine at the casino, even though it hasn't panned out in the last three casino visits (if that's a lucky machine, I tease her, I'd like to see what an unlucky one looks like). Other "pointless" strategies include betting your birth date on the roulette wheel, betting on hunches on slot machines, and betting anything on a high-margin, high-stakes random number game.

Yes, I know. You know a guy who bet his daughter's birthday and won umpteen thousand bucks. But we both know a guy – dozens of guys, in fact – who bet that special "lucky" number and went belly-up.

A couple of betting structures do make sense. They are ones based on the math of what's probably going to happen next. They establish a pattern of increasing bets, so that when you win you've got enough money riding to cancel out all or at least most of what you just lost. And they are built on patterns that most often lose just a little at a time.

Before I describe them in detail, however, let me turn on two flashing warning lights.

Any player, any game, any betting strategy can and does lose. Everything I'm sharing with you increases the odds of winning. But if you're running low on grocery money don't bet. Play the free games and wait until you're more solvent to bet more than play money.

Quit when you're ahead. Amateur gamblers lose their shirts because they make sucker bets, or they play the game without understanding the strategy, or they can't stick around for the tide to turn. Good players – even great ones – have lost their shirts because they won big and then let that nice jackpot slip away. Repay yourself your stake. If it's a big win, tuck some extra away where you're not tempted to immediately throw it all back into the game.

STRATEGY 1: Choose only games where something besides random luck controls the outcome.

That means, play Blackjack, play poker, don't play slots, don't play roulette. Here's why:

Let's start by talking about the flip of a coin. We all know that it'll come up heads about half the time, tails about half the time.

It's the basic formula that can determine likelihood of events:

Standard Deviation (the percent of 'leeway') = the square root of the sample size (number of times event happens) divided by two.

Going back to the toss of the coin, in 100 tosses it will be heads an average of 50 times and tails an average of fifty times. You know from your own experience, of course, that you're really more likely to come up with, say, 52 heads and 48 tails or something. That's the "standard deviation"—in this case 5 – at work.

95% of the time, an event will fall within the standard deviation.

In a coin toss, if you flip your coin all day, and count them by groups of ten, you'll find that 95% of the time it's within that five-coin margin.

Moving out in the scale (if you enjoy the math this will thrill you)

67% of the time the outcome will be within the outer range of the standard deviation

In the coin toss, that means that two-thirds of the time the number of heads tossed will be within that ten-number margin – five on either side – of the midpoint of fifty out of a hundred. Of course, that also means that one-third of the time it can do the unexpected – as few as 45 of one possibility, and up to 55 of the other.

95% of the time it will fall within two standard deviations

Translated, that means that only 5% of the time you'll get 40 or fewer of one, 60 or more of the other.

99% of the time an event will fall within three standard deviations.

In other words, only one percent of the time – one time out of every hundred rounds – you'll get 35 heads and 65 tails...

Wow. That sure was interesting, wasn't it?

OK, reading numbers is like watching cement dry. But it's an important fact of life.

I remember watching a celebrity poker game. One guy had a pair of Aces. He was hot. The deal provided him with a pair of sevens. Hot Dog! Two pair, Aces high. He went all in, and busted when the guy across the table came up with three sevens.

The odds favor a player with two Aces. But, obviously, it won't win all the time.

We also know (even though our mind sometimes tries to tell us otherwise) that "past performance" doesn't affect it. There's a fifty-fifty chance the next flip will be tails. It doesn't matter if the one just before it was tails. It doesn't matter if you've tossed ten tails in a row (assuming that you have a normal coin and you're flipping it correctly). Every single flip, the odds don't favor either outcome.

If you can drill just that one rule into your mind, you can prevent some real bone-headed mistakes.

Forgetting that rule exists lets people believe in the "it's time for..." fantasy.

Given 50:50 odds every time, it's unreasonable to look at, say, a Baccarat table and say "gee whiz, the Dealer hand has won ten times in a row.... time to bet on Player because it's bound to hit very soon."

Believe it or not, **every hand or draw in a 50-50 game has the same opportunity as any other hand not matter what the past record is**.

On the very opposite other hand, gamblers can also believes in the reverse effect.

It's foolish to believe that, since it's been tails seven out of ten times that it's "on a tails streak" and you have a better chance of winning if you bet on tails coming up next time. Sounds kind of lame when you apply it to a coin toss, but people use that same illogical logic when they describe the activities of a slot machine, roulette wheel, or baccarat table.

Random is random. Unless there's a cheat somewhere – the random numbers aren't really random, the dice are weighted, or the quarter has two heads – the patterns you're looking for simply aren't there.

STRATEGY 2: Play small bets over long periods rather than large bets.

If your betting strategy is to *not lose money* at the cost of passing opportunities to *win big,* a lot of small bets are a huge advantage over fewer, larger bets.

I know, it doesn't sound as macho to drop five bucks instead of a hundred on a single hand.

But the math will tell you that if your playing skills give you even a slight edge, that edge will serve you better over a larger number of low-stakes games instead of risking it on a couple of high-stakes hands.

If money is no object, go ahead and look for the high stakes tables. If you have the strategy and a modest amount of luck, you'll eventually come out ahead.

For the rest of us, though, spreading out the risk of an outside chance (something way off average) over a lot of hands is the best bet.

STRATEGY 3: Use a system for random/ chance games if you play them

Using the term "money management" seems a bit out of place in a book about gambling, but that's precisely what you need.

Some players faithfully follow a standard system for 50:50 games of chance, like the red/black rolls on roulette or Player bets on Baccarat. Martingale, for example, is a well-known strategy. In it, after every loss you double the previous bet. You winnings will always be just one betting unit, and theoretically you'll never lose.

Round	You bet	Accumulated Losses	or Win
1	$5	$5	$5
2	10	15	$5 (10 – 5)
3	20	35	$5 (20 – 15)

4	40	75	$5 (40 – 35)
5	80	155	$5 (80 – 75)
6	160	315	$5 (160 – 155)
7	320	635	$5 (320 – 315)

The first time you win, go back to betting just on unit.

There are two problems with this system that should be obvious. Look at how much you have to bet during the seventh round in order to protect the money you've already lost. Of course, the odds are that it won't take seven rounds to get one win. BUT YOU CAN'T COUNT ON IT. Look back to the beginning of this chapter at how even flipping coins doesn't predict an absolute equality in how many heads and how many tails. Suppose you lose on round 7. Are you prepared for (and can you afford?) a $640 be in round 8? What if you have to go nine rounds. That's a single bet of $1,280. Could you afford to double that – to put down $2,560 – if you lose nine rounds in a row.

Using any bet based on increasing bets during a losing streak, make sure you have deep, deep pockets to protect yourself from being shut out.

The second, obvious problem is that you can lose big time if you run out of money before you run out of bad luck. On the other side, you can never win more than a small amount, since the system restrict you to a single-unit (in this case, $5) profit in any given round.

In some versions of a structured betting system, on every other loss (or every third loss) the bet is raised geometrically (1 x wager unit, 2 x wager unit, 4 x wager unit, 8 x wager unit, etc.). It does produce financial gains, at least much of the time... as the bet sizes increase, the win you finally get (your number just has to hit eventually!) wipes out most or all of the losses.

You can also make a statistically valid argument that it may take a bankroll larger than most of us have to pay off. And, of course, with game, table and casino limits you may not be able to bet enough on that critical wager to get back in the plus column.

You can overcome this concern with the use of 'catch points'. In this strategy, you reduce the size of all bets when your account drops below a certain point; increase them when the bankroll is fat. This offers a couple of advantages.

- First, if you're having rotten luck it will take you longer to go broke because your bets become increasingly smaller
- Second, it preserves the proceeds of a win (you should re-set the catch point to cushion your winnings) if you want to have some rainy-day credits set aside
- Third, and probably most important, it disciplines you so you won't be as tempted to bet "scared money".

The Polaris system acts as sort of a mirror image of Martingale. You increase bets to take advantage of small winning streaks. Bet one unit after every loss. After every win, play triple the betting unit on the next round; bet double plus one (twice the amount of the second-round bet, plus one unit) on the third round. A less aggressive option is to wager a triple betting unit on the third round... less likely to land you a big win, but also less likely to wipe you out.

Other points to ponder:

- Don't count on increasing bet size on consecutive losses in hopes of quickly recouping what you lost. It has built-in disadvantages, and may not work in the long run.
- Increase bet size in a predictable pattern
    - Option – 50% progression (increase bet to half again as much as the original: $10, $15, $22, $33, $50....) Increase the bet each time you win. When you lose, return to your starting bet.
    - Option – Single-target progression (increase bet by the same amount: $5, $10, $15, $20) as long as you are winning, then back to starting bet on first loss
    - Option – Five-step betting: $5, $10, $15 (5 + 10), $25 (10+15), then back to $5 – your staring bet – on the fifth play, win or lose.
- Always hold part of your bankroll out of the play, not matter how tempting the odds look.

- Unless it’s an emergency, don’t quit in the middle of a winning streak; but quit quickly when you feel that the tide is turning.
- Don’t play when you are impaired by chemicals (alcohol or drugs, legal or otherwise), anger, fatigue or stress. If you can’t start at 100 and count by 7’s backwards, you don’t have enough mental edge to win.
- Don’t bet with money you can’t afford to lose. Never.

WINNING WITH SOMEONE ELSE’S MONEY

We’ve already talked about the three ways to get ahead in online casino play.

- First, pick a site with good odds and reliable payouts.
- Second, choose a game that you have some control over the outcome, not one where you can’t “think” your way to success.
- Third, play safe. Play and bet by probability instead of hunches.
- The fourth rule – my favorite – is play as often as you can with someone else’s money!

If you’ve been browsing casino websites, you’ve certainly noticed some of the better offers from casinos. Here’s a good one I just came across the other day.

Now in business... new casino.... $500 free when you sign up.

Free money?

Five hundred is unusual, but on any given day you’ll find a dozen or more casinos offering $100... $150... $200 to get you to register and play at their site.

As you probably know, the so-called high rollers in Vegas get nice “comps”: discounted or free rooms, free meals, sometimes something really amazing like free airfare.

They aren’t necessarily the people who’ve won or lost the most. They are the people who play, long and hard. They’re at the table or the machine for hours at a time. They bet. And they bet enough that the casino considers them an outstanding customer. No matter whether they are winning or losing overall.

Since they’re being treated that well, they’ll keep coming back. And when the come back, they’ll gladly spend some more money.

Online casinos are no different. It’s a competitive world. They have to catch your eye somehow.

What could be better than an offer of “free money”? Those bonuses are easy to find, and they’re available to new customers and, sometime, old customers as well. Use it to bet. If you lose, you haven’t lost anything out of your own pocket. If you win, you get to keep it....

Well, that’s the tricky part.

I assume that everyone understands that when a casino makes a pitch with a free offer like that, there’s going to be strings attached.

Obviously, they’re not going to let you take any of that money home with you unless you’ve done some serious betting while it sat in the casino’s bank. I personally would love to get an offer that says, “We decided to give you $200. If you don’t want to bet it, we’ll just make out a $200 check to you and you can go buy yourself a couple of nice shirts with it.” If only!

Yes, casinos give out free cash. But their rules are extremely strict.

- You can’t withdraw any of it until you have wagered a lot of your own money
- You can’t withdraw it until you’ve established a pattern of many visits to the casino, with solid betting at each visit
- You can’t withdraw it until you’ve provided enough ‘customer loyalty’ so the casino is willing to release it

Is it worth your while?

Absolutely!

But you earn that money, in every sense of the word, if you plan is to leave with more cash than you came with.

There's a neat book and website, BeatWebCasinos.com, run by a real bright guy named Bill Haywood. He's made quite a career of successful wagering using the casinos' money as his grubstake.

He explains, in painful detail, how he's been able to accomplish that.

First, he does what we all need to do – he bets only on games where there's a chance of winning, he bets in places where the house odds don't kill you from the starting gate, and he manages his money with care.

He also has a system for getting the most out of casino bonuses.

Given the fact that just about every big casino has the ability (and obviously the incentive) to identify people who take the free money and run, he's developed an elaborate system to manage his relationship with every casino that's provided him with a bonus. His play strategy – what games he plays, where he plays them, and how he plays them – are all geared to getting the maximum benefit from bonuses.

He's created a written log that looks like the business plan of a major corporation. He tracks everything about every contact and transaction with every one of the casinos he's been dealing with over time.

I'm sure his system works. And I'm also sure that it's more complicated and time-consuming than most players want.

Unless you're really good at paperwork, and don't mind the time and energy spent keeping track of the most minute deals of your online gaming, you should consider a simple system that helps you take advantage of bonus play.

- Open an email account/screen name to use solely for gaming.
- Have one credit card to use for gambling and only gambling.
- Keep a spiral-bound notebook (any size) next to the computer, and warn everyone else in the household not to move it or "borrow" pages out of it.
- Keep information on just one casino per page.
    1. Casino name and website
    2. Casino customer service number
    3. Full information on the bonus – what do you have to do?
    4. Date/ amount you deposited with that casino
    5. Record of play (date, games, wins/losses) done during or *immediately* after play
- Play regularly at the casino where you've gotten a bonus until the bonus is credited to your account; if it's a site you like, play for awhile afterwards, as well, so you'll get email offers for more play incentives.
- If you're not doing well at a particular casino – if the odds are out of whack, the games aren't ones you enjoy, or you seem to lose more there than at similar games and similar sites – don't hesitate to give up on the bonus and pull out.

Here's the bottom line.

Casinos have the power to withhold or renege on bonuses, and lock you out of further visits, if there's evidence that your intention was to get rich on their generosity. They can, and do, deny bonuses to people who don't appear to be genuine players.

Use their money, but don't accept their offer until you've READ, and UNDERSTOOD all the fine print that comes with the premium. If you can't find specific written policies, be very worried. At the very least, don't plan to withdraw the account until you've

- bet an amount, in total, equal to at least four to six times the bonus
- bet on at least ten different days spread out over several weeks
- vary you bets (some $5, some $25, for example) on your best game

Remember, too, that casinos don't always have their act together. In spite of the technology, some of the work and many of the decisions are done by humans. Save all your information. Save all emails that come from casinos. Save the statement from the credit card, the side or bottom stub of any check you receive, and a paper copy of the web page that shows your bonus and bonus rules.

Finally, remember that this is supposed to be fun. If you're feeling overwhelmed by the amount of paperwork involved with tracking bonus plays, or the amount of gambling it takes to qualify and keep them, don't do it.

OTHER THINGS YOU MIGHT NEED TO KNOW

Transfers of funds

In the introduction, we discussed some of the stickier issues about legality. Part of it, as I said, is because gambling is more-or-less illegal in most of the United States, and major credit card companies and financial institutions don't want to get stuck in the middle.

Frankly, using credit cards always had some built-in glitches. First, the interest rates on some credit cards are 20% or more, making them horribly expensive for ongoing use. Second, bets were easy enough to charge, but winning could be credited to the card account only up to the amount spent. Winnings above that dollar amount had to be transmitted by mail or other means. Third, the limits of some credit cards are high enough to allow some of us to make some fairly bad decisions.

There are some straightforward ways to get around the "how do I fund the activity" problems.

First, you can open a Personal Internet Account. This allows you to fund the account (not the casino) through a bank draft or credit card. This was the easiest, safest, and more practical way to address the issue until a year of so ago. Credit card companies began adopting policies that made it impossible to fund your PIA with credit card charges, although some still allow it.

Another choice, still available in most instances, is a debit card tied to your bank account. Long a staple of people who, for whatever reason, were unable or unwilling to get a credit card, these debit cards are based on your bank balance and immediately withdraw the funds just like an ATM card. In addition to solving the 'credit card' issues, this system can make it possible to withdraw winnings without waiting for the snail mail.

The Navaho Networks have recently developed a method called 900 Pay / TeleBuy. You don't need a credit or debit card; online purchases are billed directly to your phone bill.

Electronic Check Processing is accomplished by having two accounts, your regular bank account, and a casino-based account where you can electronically transfer funds as needed.

Most "old-fashioned" ways – mailing a check, a money order or using wire transfers, also are accepted at online casinos. If they aren't accepted – or if it's not clear what physical address they can be sent to – you're better off finding another place to play.

One of the up-and-coming businesses to fill in the gap is NETeller Pic, now listed on the London Stock Exchange. It's a password protected, low-tech system that allows you to create an "e-wallet" in which to store your gaming funds. Expect to find similar ventures available in the future.

Fun With Vocabulary

If you're checking out the chat rooms, you may stumble over some words that aren't in your every day vocabulary. Here are some of the more interesting ones:

Alligator – cold-hearted, unflappable player

Base dealer – someone dealing from the bottom of the deck, cheater

Berry Patch, strawberry patch – easy game

Bible – deck of cards

Buy the Pot – bet so much that most players can't afford to continue play

Catching it – on a winning streak

Cowboys – Kings

Doggie – person who interrupts play with too much chatter

Down to the felt – losing so much that all you have in front of you is the green felt table

Fish – inexperienced player

George – the worst player in the game

Hammer – aggressive player

Hole – cards dealt face-down; only player holding them can see them

Ladies – Queens

Rag – low value card

Rounder – professional poker player

Sliding down, sliding out – streak of bad luck

Tapioca – tapped out, running out of money

Trips – three of a kind

Winkers – One-eyed Jacks

Wobbly – making obvious mistakes after hours of play

Things to check out at the casino

I've tried to steer you toward the most reputable games and reputable sites I could find. It's up to you, of course, to decide whether the casino you're visiting is up-and-up, and if it provides the best entertainment and best odds in your favorite games.

- At the vary least, find out if the casino is licensed. A license from a government, or an international casino-verification organization, is essential. Look for sites run by members of the Interactive Gaming Council, the "Better Business Bureau" of online sites.
- Check the payout system. If they do payouts by mail, once a month, and they're six months behind, go somewhere else!
- Are the games and books audited by an independent organization? Can you read a copy of their report?
- Call the phone numbers listed; send emails to the posted address. If they aren't valid – or if you can't find someone who speaks your native language – steer yourself elsewhere. This is particularly true for tech support lines.
- What's the minimum deposit to open the account? Are the minimum and maximum table limits within your expected budget? Can the casino reject any bet within those limits?
- Are financial transactions secure?
- Do they guarantee you that your information will remain private?
- Check the certificate for the site. Does all the information match?
- Be aware of the casino's rules for your favorite games. What happens, for example, if you're in a Texas Hold 'Em room and your computer freezes or you lose your connections? Do they assume you fold? Is it

treated like an all-in (you stay in the game but without raising the bet)? Is there a limit to all-ins?

- Check in at discussion and newsgroups to spot problem sites and problem games.
- There are a lot of sites wanting your business. You can afford to keep shopping until you get the best deal for your money.

Check the odds for every game! Some poker machines have a much better payout than others; there's a significant variation among casino payouts on games like Caribbean stud where you're betting just against the dealer.

Online gaming is a very competitive business. They want your business, and you'll find a number of reliable sites that will give you better odds than the competition. Find them and patronize them!

And some final words

Internet Casino action is a big, busy, exciting world. I've tried to provide you with the most useful, accurate information I have.

You will find people at every level of skill who might argue with me on what I believe is the Winning Strategy. There is absolutely no harm is trying someone else's suggestions about when to hold, when to fold, when to bet the minimum, and when to go for broke. They can't change the math, but if they want you to believe in lucky numbers, funny rituals (blowing on dice? baby needs shoes?) or quirky betting strategies, a short trial shouldn't do that much harm overall.

This is, after all, gambling.

Also, keep in mind that even the best players might not follow their own advice in every game. I'm thinking about one internationally-known poker player who has written articles and books on poker strategy. I had the honor of watching him play. He won. *But he didn't use his own conservative, fail-safe strategy on every hand!*

Every once in awhile, he'd bluff (which he cautions against), or up the pot on a weak hand, or try to fake out a player who was just as good and just as experienced.

Being human, he wanted a gamble. And playing safe every single hand apparently wasn't, for him, enough of a gamble to make it interesting.

So, play every hand, every pull, and every roll by my rules, you'll have fun. Bend the rules and try a hunch, you might not win as much but you can still get some real pleasure out of the game.

You now have the information you need to become a confident, money-winning player.

I hope I'll run into you on my next visit to those great casinos online!