

HOYLE[®] CASINO

THE AUTHORITY FOR OVER 200 YEARS



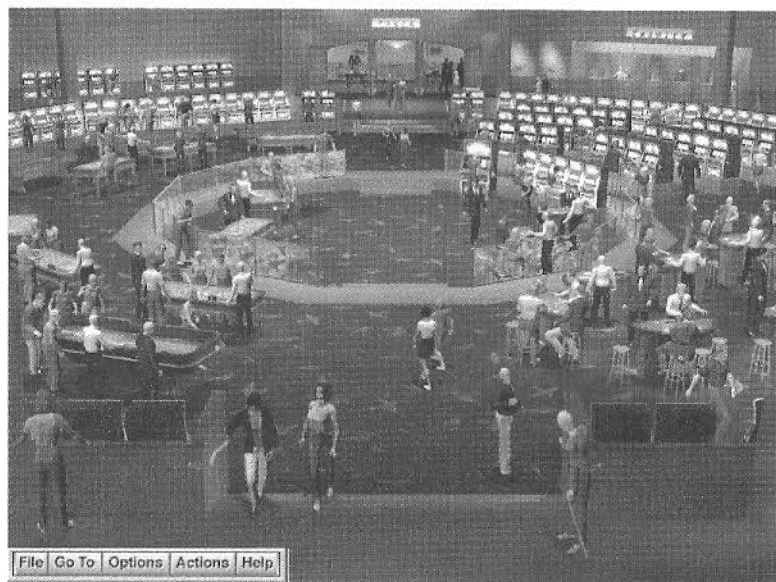
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INTRODUCTION



Welcome to **Hoyle® Casino**! Come and experience the same stimulating casino games that have been part of a long gambling tradition throughout the western world. With **Hoyle Casino**, you can enjoy these games from the safety of your home (i.e., with no money at risk). We have endeavored to simulate a thriving, busy casino, and we hope you will enjoy the same thrill you would experience playing these games “live.” Of course, if you fare well against our dealers and animated opponents, you may be tempted to test your new-found playing skills, your mettle, and your wallet sooner or later in Nevada or Atlantic City. It is one of our intentions that you be well-prepared for that experience (should you attempt it). We hope you will enjoy the attention to detail that went into creating this collection.

With **Hoyle Casino**, you have your choice of playing alongside our colorful collection of computer opponents or with real people, either at home or worldwide over the Internet. In “hot seat” play, you can compete with a friend or family member sitting beside you at the keyboard. If you have an Internet service provider, you can compete (and chat!) with opponents from around the country and around the world, made simple through the World Opponent Network (www.won.net).

When you start **Hoyle Casino**, you sign in by typing a new name or picking a face to represent you. Multiple players can be signed in at the same time in order to play simultaneously against the dealer. The game keeps a record of each player’s “bankroll,” and carries it over from one session to the next. If you run out of money after building up credit, you can apply for a loan!

When you create a new player, you are presented with a “Setup Wizard” that offers links to screens for customizing game settings. Each player can customize the game to match his or her preferences, including choices such as playing alone or with others, using game tutorials, and adjusting the game speed.

After signing in, you can choose any of the games from the tool bar at the bottom of the screen. Alternatively, you can click any part of the casino’s main screen to go a specific game area.

For more in-depth information about the games, refer to the **Hoyle Casino** game tutorials, the online help, and to this guide. The tutorials provide a step-by-step guide to playing **Hoyle Casino** games. The online help, which is accessed using the toolbar at the bottom of every screen, contains detailed information about the rules of each game, and which keys, buttons, menus, etc. are used when playing the games. This guide contains some notes on the background and rules for each game, as well as extensive strategy sections that will help you learn to play each game with skill and finesse.

So pop in that CD, and get started playing some of the greatest casino games of all time!

THE HOYLE CASINO TEAM

Stephen Van Horn	Executive Producer
Karen Thomas	Producer
Robert Jerauld	Associate Producer
Earl Malmrose	Lead Engineer
Michael Katz	Lead Engineer
Mark Seminatore	Senior Software Engineer
Paul Horn	Software Engineer
John Tighe	Software Engineer
Tim Weiss	Software Engineer
Eric Tangborn	Software Engineer
Julian Love	Lead 3D Artist
Will Barker	3D Artist
Eric Hook	3D Artist
Rabih AbouJaoudé	Senior Artist - 3D Illustrator
Heather Ivy	Artist - 2D Illustrator
Gayle Rowbotham	Artist - 2D Illustrator
Breck Wilson	Artist - 2D Illustrator
James Allen	Contributing Artist
Evan Schiller	Composer
Dennis Ham	Sound Engineer - Lip-synching
Michael Caviezel	Sound Editing and Lip-synching
Laurel Randall	Production Coordinator
Evan Buehler	Corporate Product Certification
Gary Stevens	QA Manager
Van Allison	QA Supervisor
Alex Jacobs	Lead QA Engineer
Ryan Weh	QA Analyst
Bridgett Smith	QA Analyst
Danny Harrison	QA Analyst
Michele Armstrong	QA Analyst
Dana Armstrong	Writer and Editor
Michael Jones	Writer
Nancy Matthew	Technical Writer
Beth Demetrescu	Copy Editor
Jeff Hoyt	Script Writer
Cindy Hoyt	Script Writer
Robert Jerauld	Script Writer
Rodney Sherwood	Script Writer
Allen Batchelder	Script Writer
K. Chapman Love	Book Designer
Barbara Schwabe	Director of Marketing
John Friedereich	Brand Manager
Parisa Zander	Assistant Brand Manager

BLACKJACK



What is Blackjack?

Blackjack, also known as Twenty-One, is a card-gambling game with a history that stretches back several centuries in Europe. It apparently originated in France, where it is still known today as Vingt-Et-Un (21). It eventually migrated to America and, like the pioneers, wandered westward.

Twenty-One was not, however, a big attraction in the Old West. Before it caught on in the western gambling houses, big-time gamblers sat around and smoked cigars at Poker tables. They also played a little Craps. Twenty-One did not fare well against these games and was not paid much attention. Its fate was altered by some simple sales tactics used to lure in more customers. The clubs re-dubbed the game Blackjack and offered an exorbitant 10 to 1 payout to any player that was dealt the Ace of Spades and a Jack in a black suit (Spades or Clubs). This was enough enticement to budge the gamblers from their Poker seats. Blackjack survived. Unfortunately, this 10 to 1 odds no longer exists, but a vestige of this rule remains in the 3 to 2 payout given for a two-card 21.

In the United States, casino Blackjack now boasts a legion of devoted followers and fortune-hunters. This trend first began in the

1960s after the discovery (by mathematicians and computer experts) that the house advantage could be reduced and potentially eliminated through proper play. Learning basic strategies of when to hit or stand will come close to evening the odds that normally favor the house. Mastering a card-counting strategy will actually tip the odds in your favor.

The greatest testimony to the effectiveness of Blackjack system strategies is that the entire gambling industry revised its rules and shuffling habits to combat the threat of card counters. The first such episode of rules alterations occurred in Las Vegas in 1964. The battle has been non-stop since then, and the casinos have struggled to maintain their profits without scaring off too many wallet-packing tourists. Despite the fact that rule changes, revised shuffling machinery, shuffling methods, etc. have been somewhat effective, the fact remains the casinos can be beaten. That is why card counters are still routinely evicted in Nevada.

How the game is played

Blackjack is played between a dealer and group of players. The object of the game is to beat the dealer (not the other players) with a hand of cards that does not go over a total of 21. Blackjack can be played with a single deck or multiple decks.

The value of the hand is the sum of its cards:

1. Face cards count as 10.
2. Aces count as either one or 11, player's choice.
3. All other cards count as their face value.

Play begins with each player placing a bet. In games using three or more decks, the dealer pulls cards from a plastic or wooden box called a shoe. Otherwise, he deals from his hand.

Each player and the dealer receive two cards. The first two player cards are dealt face down for single-deck games and face up for multiple-deck games. In all games, the dealer receives one card face down and the rest face up. The dealer's first face-up card is called the upcard. The dealer's face-down card is known as the hole card.

After the initial deal, the dealer settles with each player separately. A player can continue to take hits (draw cards) until he or she wants to stand (stop drawing) or until the hand goes over 21, called a bust. Players can hit or stand on any card total of 21 or below.

After the players have completed their turns, the dealer must draw cards as long as his or her total is less than 16 and must stand when the total is 17 or more. Some casinos, however, use a rule requiring the dealer to take a hit on a soft 17 (an Ace and a 6). This option is more favorable for the casino.

Winning / Losing

You win Blackjack by beating the dealer's hand. You must hold a hand equal to or less than 21 that also beats the dealer's hand. If the first two cards you receive are Blackjack (total 21), and the dealer does not have Blackjack, you win immediately.

If you go over 21 (bust) or the dealer's hand is greater than yours (21 or under), then you lose your bet. If you stand with any total under 21 and the dealer busts, then you win your bet.

If you tie the dealer, it is called a push, and neither side wins.

The dealer settles nearly all bets at even money. However, if the player has Blackjack and the dealer has an ordinary hand, the player receives a 3 to 2 payment on the amount of the bet.

Doubling down

In the process of drawing cards, you may find an opportunity to double down if you have certain card combinations (such as a total of 10 or 11). This option make it possible for you to double your initial bet under favorable conditions. When you double down, you simply place your additional bet beside your original bet. You are dealt one and only one additional card at that point, completing your hand.

When your hand is strong and the dealer's is weak, you should take advantage of the situation by doubling down. It is a very important method of offsetting the casino's advantage that is afforded to the Blackjack player. For example, when you're dealt a 5 and 6 (totaling 11), it is usually desirable to double down. With an 11 showing, your odds of getting a 21 (by receiving a 10 or face card) are very good.

The strength shown by the dealer is also a factor in your decision to double down. The dealer is weak with a 4 to 6 upcard, so doubling down will be more frequent in these situations.

Splitting pairs

Like doubling down, splitting pairs is also a key strategy for the

Blackjack player. You can split when dealt a pair of any kind (e.g., two Aces). Splitting pairs means you choose to make two hands out of one hand. Your original bet remains in effect for each hand. Thus, it effectively doubles the amount of money on the line.

To split your pairs, you separate the identical cards, leaving them face up, and place an amount of chips equal to your original bet in front of your new hand. You then proceed playing each hand independently, requesting hits or standing, as desired. You can win, lose, or bust with either or both hands.

Surrender

If the dealer does not have a Blackjack, a player has the option to surrender and loses only half his or her original bet. In casinos, where surrender is allowed, it is only an option before a player has opted for a hit.

When you surrender, you simply inform the dealer of your intention. The dealer will take your cards and half your original bet. Although it's not generally to your advantage to surrender, it can be useful when your hand is weak (e.g., a 16), and the dealer is showing a powerful upcard (e.g., an Ace).

Insurance

When the dealer's upcard is an Ace, he or she will ask the players if they want to buy insurance. Insurance is actually a type of secondary bet; you are betting that the dealer has a Blackjack.

To take out insurance, place up to half your original bet in the "insurance" area marked on the board. The dealer will then check the hole card to see if it's a Blackjack. If the dealer does indeed have a Blackjack, you are paid off at 2 to 1. However, you also lose your original bet, making the hand a wash (if you bet the maximum amount).

If the dealer does not have a Blackjack, you lose the insurance bet. Play continues as normal.

Insurance is not generally considered a wise bet, and it's difficult to come out ahead no matter how the cards come up.

Strategies for winning Blackjack

Success at Blackjack is not the result of intuition, but of applied

mathematics. Julian Braun, an IBM computer expert, ran nine billion Blackjack card combinations based on one- to eight-deck Blackjack games. The fundamental system strategy tables (see below) are based on the data unearthed by Mr. Braun when four decks are in play. The majority of good casino players use methods based on these findings.

The player who applies the information found in these tables can reduce the casino's advantage down to between one percent and two percent—quite a difference! In addition to this, a simplified, but very effective, card-counting method can actually give you the advantage over the casino. Using these methods properly only requires you remember a single number, rather than an exact list of cards that have already been played.

Hitting or standing

You may be tempted to hit or stand solely on the basis of the cards totals you are holding, but you must always consider the dealer's upcard when determining whether to hit, double down, split, or surrender. For example, you may have a hand of between 12 and 16 and think it's obvious that you should hit, but if the dealer is showing a 6 or lower, your odds of winning are better if you stand. Conversely, if the dealer is strong (e.g. showing a 10 for a likely total of 20), you will definitely want to take a hit.

Many players think that if they have a low total (e.g., 14) they should always take a hit—and end up busting more than is necessary. Because the dealer must hit on 16 and stand on 17, you can use this rule to your advantage by knowing when to stand, even if your hand total is not that close to 21.

Winning at Blackjack is all about gauging your hand's potential versus the degree of threat posed by the dealer's upcard. Your strategy for hitting should depend upon these factors. The degree of threat posed by the dealer's upcard is described here:

Dealer's upcard:

Ace

10 to King

9

7 to 8

Potential threat:

Extreme danger. The undertaker is fluffing the pillow in your casket.

Big trouble. You'll be lucky to escape alive.

You're a little uptight and maybe in trouble.

Breathe a little easier. The dealer is beatable.

4 to 6	The dealer's knees are knocking. You are in the driver's seat.
2 to 3	Wait and see. Be cautious.

The threat posed by the dealer's upcard is arrived at by simple arithmetic. For example, the prevalence of 10s and face cards (accounting for 16 out of every 52 cards) makes the dealer highly vulnerable when showing an upcard of 4, 5, or 6. His hole card is likely to put him in the 12 to 16 range, forcing a hit, probably resulting in a bust. You need to know the degree of threat the dealer's upcard represents, and it should impact your decision whether to take a hit.

Hard-hand strategy

A hand that does not contain an Ace, or has an Ace that counts as one, is called a hard hand. You must play a bit more conservatively when you don't have a "soft Ace" to bail you out of trouble. The best way to play a hard hand is shown in **Fig. 1**.

Hit/Stand (Hard) Table											
Player	Dealer										
	2	3	4	5	6	7	8	9	10	A	
17-21											
13-16											
12											
4-11											

Hit
 Stand

Fig. 1: Hitting a hard hand

The strategy for doubling down on a hard hand takes precedence over simply hitting a hard hand (see **Fig. 3**).

Always draw a card with any hard total of 11 or less, since there is no risk of busting.

As illustrated above, you should stand with a hard hand when your cards total 17 or higher.

If your hand totals 13 to 16, only take a hit if the dealer is strong (9 upcard or better) or showing the 7 or 8. The 7 or 8 forces you to take a hit, because it is possible that the dealer will end up with a low

hand (totaling 17 or 18), which still beats your 13 to 16.

If your hand totals 12, you should always attack (take a hit) unless the dealer is very weak (showing a 4 to 6). As we mentioned, if the dealer is showing a 4 to 6, it is likely that he or she is going to bust. Wait for that to happen; if you bust first by drawing a 10 to King on a 12, you'd lose unnecessarily.

Soft-hand strategy

The decision to take a hit also depends on whether you're holding an Ace or not. A hand with an Ace (used as value 11) is called a soft hand, except when it's Blackjack. The word "soft" is used because the Ace can be changed from an 11 to a one if necessary. Taking hits with a soft hand is often less risky. **Fig. 2** shows what you should do based on a soft hand and the dealer's upcard.

Hit/Stand (Soft) Table											
Player	Dealer										
	2	3	4	5	6	7	8	9	10	A	
A,8-10											
A,7											
A,2-6											

Hit
 Stand

Fig. 2: Hitting a soft hand

As you'll notice by reading the strategy table, you should always stand when you have an Ace and an 8 or better (i.e., any hand totaling 19 to 21). The hand comprised of an Ace and a 7 (totaling 18) is relatively weak, and you should take a hit if the dealer is showing strength (9 or better). You should always take a hit when holding an Ace and a card of 6 or less (totaling 17 or less).

Notice that we are talking about taking a hit on a 17 and (if the dealer has a strong upcard) on an 18. Normally, this would be dangerous and result in a probable bust. However, the flexibility of the Ace, which can be changed into a one at need, allows you to take risks that would be unthinkable otherwise.

If you're allowed to double down on your soft hand, then the strategy table for doubling down (see Fig. 4) takes precedence over the chart shown above.

Doubling down

Doubling down is not only optional if you want to win at Blackjack; it is imperative. It is a powerful play, because it allows you to increase your bet after seeing favorable cards. It is one of the primary means of offsetting the house advantage, but you must know when to do it.

The types of hands which you can double down on vary depending upon the casino's rules. You may be allowed to double down only on 11s or 10s and 11s. Some casinos allow you to double down on any two-card combination, which is ideal for the player.

Hard-hand-doubling strategy

Fig. 3 shows when you should double down with a hard hand. Statistically, doubling down is wise when your hand is strong, totaling 9 to 11. You have an excellent chance to draw a 10 or a face card and ending up with a 19 to 21.

Double Down (Hard)												
Player	Dealer											
	2	3	4	5	6	7	8	9	10	A		
12												
11												
10												
9												
8												

Double Down Don't Double

Fig. 3: Doubling down a hard hand

Doubling an 11: Logically, the best hand to double down with is an 11 (because there are so many 10-value cards), and you should go for it unless the dealer is showing an Ace. If the dealer is showing a 9 or 10, you should still double down unless you're playing a conservative game.

Doubling a 10: If the dealer is showing a 9 or less, double down. Although a 9 is threatening, you still have the advantage, statistically speaking, and if you both pull 10s or face cards, you will beat him by one point.

Doubling a 9: You should double down a 9 only if the dealer is weak (3 to 6). Doubling against the dealer's 7 or 8 is considered a poor bet, because the dealer is not as likely to bust as when holding a 4 to 6.

Soft hand doubling strategy

Fig. 4 shows the recommended strategy for doubling down when holding a soft hand. The main observation based on this chart is that you want to take advantage of the dealer when he or she has a weak card. Equally important, you don't want to double down if you have a hand totaling 19 or 20, because you may ruin your already strong hand.

Double Down (Soft)												
Player	Dealer											
	2	3	4	5	6	7	8	9	10	A		
A,8-9												
A,6-7												
A,4-5												
A,2-3												

Double Down Don't Double

Fig. 4: Doubling down a soft hand

When the dealer is weak, it's time to pounce! You want to take advantage of the dealer when he or she has a weak upcard (e.g., a 5).

Doubling an Ace, 8-9: Never take a hit on a hand this strong!

Doubling an Ace, 6-7: Double the bet and take that hit whenever the dealer is weak (4 to 6). Additionally, doubling down against the dealer's 3 is recommended. Although the dealer is not as likely to bust with a 3 as with a 4 to 6, the odds are still in your favor.

Doubling an Ace, 4-5: Double down only if the dealer's upcard is a 4 to 6. If the dealer's card is lower than 4, chances are he or she will make the hand, avoiding a bust.

Doubling an Ace, 2-3: Double down only when the dealer has the highest probability of busting, with a very weak upcard (5 to 6).

Splitting-pairs strategy

Splitting pairs, like doubling down, is critically important. When the cards warrant splitting, you must do so, or you will die a slow death at hands of the house advantage.

In most casinos, you can split pairs as desired. The usual stipulation is that hands containing an Ace, when split, can only be hit once.

What pairs should you split? For starters, never split 10s and face cards! It is interesting that the rules allow you to split any cards with a 10 value, such as a Jack and a Queen, even though they're not a traditional pair. The house is very interested in taking your money and would enjoy doing so if you decide to split 10-value cards (but they won't respect you!). Two 10 cards (totaling 20) make a very strong hand, and by splitting it, you'll be weakening your position immensely. The rule of thumb then is—never do it! **Fig. 5** shows when you should split your hand.

Split Table											
Player	Dealer										
	2	3	4	5	6	7	8	9	10	A	
A,A											
10,10											
9,9											
8,8											
7,7											
6,6											
5,5											
4,4											
3,3											
2,2											

Split

Don't Split

Fig. 5: Splitting pairs

Splitting Aces: Always split! An Ace by itself, as the chart shows, is a far stronger hand than two Aces. Your odds of getting two very high hands (maybe two 21s) are tremendous.

Splitting 10s: Never split! As we mentioned, splitting 10s is always a no-no. You might as well pull out your wallet and start handing wads of cash to the house.

Splitting 9s: It is best to split 9s when the dealer is relatively weak (2 to 6 upcard) so that you can leverage the dealer's vulnerability with an additional bet. If the dealer has an 8 upcard, then you split 9s, because you might catch 10s which would give you winners (19s over the dealer's 18). If the dealer has a 9 upcard, then you split 9s because the dealer likely has 19, which beats your 18 if you stand. Splitting against the dealer's upcard of 7 is inadvisable because, statistically, he or she is liable to end up standing pat with a 17, which you already have beat with an 18.

Splitting 8s: Always split! With two 8s, it's acceptable to split against the dealer no matter what the dealer shows, even if the dealer shows an Ace. Split 8s against the dealer's Ace? Lose twice the money? At first this seems like a bitter pill to swallow. The fact is, however, keeping the 8s leaves you with a lousy 16, virtually a guaranteed loser hand. Splitting the 8s increases your chances of winning just enough to make splitting it worthwhile.

Splitting 7s: You should split 7s if the dealer's upcard is 7 or less. A total of 14 is weak. Starting two new hands with 7s is likely to result in two 17s. If the dealer has an 8 to Ace upcard, then you want to stand because you're better off losing one bet (against the dealer's likely 18 to 21 vs. your 14) than two bets (dealer's 18 to 21 vs. your likely two 17s).

Splitting 6s: Split these hands if the dealer's upcard is 6 or less. Splitting 6s is risky, because you are likely to get two 16s. Therefore, you only do it when it looks like the dealer will bust (dealer's upcard a 2 to 6).

Splitting 5s: Never split! A pair of 5s makes a very interesting situation. Together, they combine for a strong 10. Separately, they will likely catch a 10 and form two miserable hands and one or two probable busts. Consider the 5s inseparable.

Splitting 4s: It is unwise to split 4s unless the dealer is showing a 5 or 6. Splitting the 4s results in two weak hands (catching 10s will make them 14s). Therefore, you only want to split the 4s if the dealer is in an even more precarious situation than you are (i.e. he or she is holding a 5 or 6).

Splitting 2s and 3s: Split these hands when the dealer is relatively weak (showing a 7 or less). Against a 7, your long-term winnings will be marginal. However, against the other, weaker hands, consider a split mandatory.

Re-splitting

The same strategies apply for re-splitting hands as for splitting hands. For example, if you split a pair of Aces, and are dealt a third Ace, of course you should re-split again. After all, if you had confidence enough to split the first time around, why change your mind now? Don't waffle, or you may end up confused. Re-splitting is a powerful tool to even the odds that normally favor the house.

Doubling after a split

Some house rules allow the player the option of doubling down on one or both hands following a split. All other recommendations for doubling also apply following a split. For example, if you split 7s, then draw one 4, you have one hand with 11. Doubling down with a hard hand of 11 is a necessity because the odds are so favorable. Therefore, you can place your additional bet beside the 11 to indicate you want to double down.

Surrendering strategy

In a late surrender, the dealer first checks his or her hole card for Blackjack. In an early surrender, you can turn in your hand before the dealer checks the hole card. The house rules determine the type of surrender that is permissible. Early surrender is not always an option.

Surrender is advisable only when your chances of busting are very high, and the dealer has a very strong upcard (**Fig. 6**).

Surrender Table											
Player	Dealer										
	2	3	4	5	6	7	8	9	10	A	
17+											
16											
15											
14											

Surrender
 Don't Surrender

Fig. 6: Surrender

Surrender on a 16: If the dealer upcard is a 9 to Ace, save half your bet by raising the white flag (i.e., surrender!). The dealer likely has a strong hand (19 to 21) and you will likely bust if you hit.

Surrender on a 15: If you're holding a 15, only surrender if the dealer's upcard is a 10. If the dealer's upcard is an Ace, it's better to hang in there and not surrender. The dealer must reveal Blackjack (if he or she has it) before your decision to surrender. Therefore, if the dealer has an Ace showing and he or she does not reveal Blackjack, you already know he or she does not have a 10-value hole card. You can beat many of the dealer's possible hole cards, so don't throw away your hard-earned money by surrendering against an Ace.

Surrender on a 14: Avoid this. Despite the prevalence of 10-value cards, your chances of drawing an 7 to Ace are not bad.

Blackjack-strategies master chart

Fig. 7 shows the master chart for Blackjack system strategies. This chart is a compilation of the preceding strategy charts. It shows whether you should take a hit, stand, double down, split pairs, or surrender based on your hand and the dealer's upcard. This chart is a highly functional memorization tool.

MASTER CHART
Favorable Multiple Deck Rules
(Doubling Allowed After Splitting - Late Surrender Allowed)

PLAYER \ DEALER	2	3	4	5	6	7	8	9	10	A
7-	H	H	H	H	H	H	H	H	H	H
8	H	H	H	H	H	H	H	H	H	H
9	H	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	H
12	H	H	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	X	H
16	S	S	S	S	S	H	H	X	X	X
A2	H	H	H	D	D	H	H	H	H	H
A3	H	H	H	D	D	H	H	H	H	H
A4	H	H	D	D	D	H	H	H	H	H
A5	H	H	D	D	D	H	H	H	H	H
A6	H	D	D	D	D	H	H	H	H	H
A7	S	D	D	D	D	S	S	H	H	H
A8	S	S	S	S	S	S	S	S	S	S
A9	S	S	S	S	S	S	S	S	S	S
22	spl	spl	spl	spl	spl	spl	H	H	H	H
33	spl	spl	spl	spl	spl	spl	H	H	H	H
44	H	H	H	spl	spl	H	H	H	H	H
66	spl	spl	spl	spl	spl	H	H	H	H	H
77	spl	spl	spl	spl	spl	spl	H	H	H	H
88	spl	spl	spl	spl	spl	spl	spl	spl	spl	spl
99	spl	spl	spl	spl	spl	S	spl	spl	S	S
AA	spl	spl	spl	spl	spl	spl	spl	spl	spl	spl

H = Hit S = Stand spl = Split X = Surrender
Do not split 55 and 10s. Always split 88 and AA.

Fig. 7: Blackjack-strategy master chart

Buying insurance

When you buy insurance, you bet on the probability of the dealer having Blackjack. You can only make this bet when the dealer's upcard is an Ace. You bet half of your original bet that the hole card has a rank of 10, and the dealer is holding Blackjack. If the dealer has Blackjack, this bet pays 2 to 1.

If an Ace is the upcard in the dealer's first two cards, the dealer must ask each player if he or she wants to buy insurance. (You must have enough money to cover this bet to be eligible.) After all insurance bets are made, the dealer checks the hole card.

If the hole card is a Ten or a face card, the dealer shows the Blackjack hand to all players and pays off winning insurance bets. If the hole card does not make Blackjack, the dealer collects losing insurance bets and continues play without showing the hole card.

Although buying insurance may seem to be a favorable bet, in most cases, the odds actually weigh against you. You generally should never consider buying insurance, unless you know for certain the deck is extremely rich in high cards (see the section below on counting cards).

Card-counting strategy

The strategies outlined above assume a balanced deck. Card-counting is used to determine the probability of the deck containing cards that are either favorable or unfavorable. Players that count cards attempt to keep a count of the cards as they are dealt, but they pay more attention to specific ratios of important cards, rather than knowing exactly which cards have been dealt and which are left in the deck. Cards are usually counted in ratios of large cards to small cards.

One common system, developed by a mathematician named Dr. Edward Thorpe, assigns the following values to each card that is removed from play:

2, 3, 4, 5, 6 = +1

7, 8, 9 = 0 (neutral cards)

10, J, Q, K, A = -1

For example, after one hand in which a 10, 10, J, Q, A, A is played, the count will be -6. This is called the running count. This count reflects the balance of 10-value cards (and Aces) to low cards (2, 3, 4, 5, 6) as they are dealt.

To accurately apply the running count in a real-life situation, you must also factor in the number of card decks being used. The result of this calculation is called the true count. The true count is obtained by dividing the running count by the number of half decks (26 cards per half deck) remaining to be dealt. The true count is often a more accurate indicator than the running count, because it accounts for the number of decks used in a game.

The true count can be calculated at any time. For this reason, the running count is the number you must remember each hand.

True count example

A single deck of cards is used for this example. The low cards to be counted are 2s, 3s, 4s, 5s, and 6s. The high cards to be counted are Aces, 10s, and face cards. The deck starts with sixteen (16) 10-value cards and sixteen low cards.

In a game with two players (and the dealer of course), at the end of the first round of play, assume the running count is +2. The dealer has a 3, 4, and 10 (+1), the first player has a 2, 6, and Q (+1), and the second player has a 7 and 9 (0). This adds up to +2. This count indicates there are two more high cards than low cards left in the deck.

Eight cards were dealt, which means that four small cards and two 10-value cards were played. The deck now holds 14 high cards and 12 small cards. The running count (+2) indicates a favorable count, but the deck still holds a high number of small cards.

Now assume 30 cards have been dealt and the running count is still +2. The deck now holds 10 high cards and eight low cards. Though the running count is the same, the deck is actually much more favorable to the player than when only eight cards had been dealt.

The true count is determined by dividing the running count by the number of half decks remaining to be dealt. After eight cards have been dealt, almost two half decks remain. The running count divided by two equals +1. The running count after eight cards is +2; the true count is +1. The true count is already slightly more accurate in weighing the higher number of small cards remaining in the deck.

After 30 cards have been dealt, the running count (+2) is divided by 0.5 (half of a half deck). The running count after 30 cards is +2; the true count is now +4. In this game, where the running count stays at +2, as more cards are dealt from the deck, the true count shifts in favor of the player.

How to read the count

A higher count (any count with a plus [+] sign) means more low cards than high cards have been dealt, so the deck is loaded with high cards, which is more favorable to the player. A deck rich in high cards favors the player, because the player has a better chance of drawing Blackjack. This is important because Blackjack pays better to the player (3 to 2) than for the dealer. Also, when the count is high the dealer is more likely to bust, because he or she must draw on any hand below 17.

Conversely, a lower count (any count with a minus [-] sign) means more high cards than low cards have been dealt, so the deck is more favorable to the dealer. The dealer will bust less often with a lower count.

A neutral count is neither favorable or unfavorable.

Using the count when betting

You can use the true count to determine how much to raise or lower your bet. Obviously, you want to be betting more when the count is higher to take advantage of your increased probability of winning. Use the following table as a guideline for betting based on the true count. Multiply the unit number by the amount of your minimum bet.

If the true count is:	Bet this amount:
Any negative number	1 unit
0	1 unit
+1	2 units
+2	3 units
+3	3 units
+4	4 units
+5	6 units
+6	6 units
+7	8 units
+8	10 units
+9 and above	12 units
	(or maximum bet limit)

Counting Aces

It is also important to know whether the deck is Ace-rich, Ace-poor, or neutral. The running count and true count include Aces in the high-card count. However, it is also useful to keep track of the number of Aces left in the deck. A deck that is full of high cards but also Ace-poor yields few Blackjacks.

Because a deck holds four Aces, normal distribution is two Aces per half deck. If one Ace or zero Aces are dealt in a half deck (on average), the remaining half deck is Ace-rich. If two or more Aces are dealt in a half deck (on average), the deck is Ace-poor. When the true count is positive and the deck is Ace-rich, you may want to add an extra unit to your bet. Conversely, if the deck is Ace-poor, you may want to subtract a unit from the bet.

Playing in Nevada

Counting cards is not illegal, although in Nevada the courts have given the casinos permission to bar counters by throwing them out—gently, of course. The Nevada pit bosses are on the lookout for counters, so you should try to abide by a couple of behavioral tips:

1. Avoid lowering your bet whenever the dealer re-shuffles.
2. Be nonchalant, and try to appear relaxed. If you appear as deep in thought as Einstein pondering metaphysics, don't be too surprised if they catch on.
3. Don't brag if you're winning, and avoid attracting too much attention to yourself.
4. Stay sober.
5. If you attract the attention of the pit boss, suspend your careful observation of the cards. The pit boss will watch to see how carefully you scrutinize the cards just before they're removed from play.

Blackjack—Strategy Highlights

1. Learn the fundamental strategies as to when to hit or stand on your hand relative to the dealer's upcard.
2. Always double down and split pairs when the basic strategy calls for it. Doing so improves your odds significantly because you are allowed increase your bet under favorable conditions.
 - House advantage (without doubling or splitting): approximately 4 percent
 - House advantage (with doubling or splitting): approximately 1.5 percent
3. General rule: be conservative hitting if the dealer has a weak upcard (3, 4, 5, or 6).

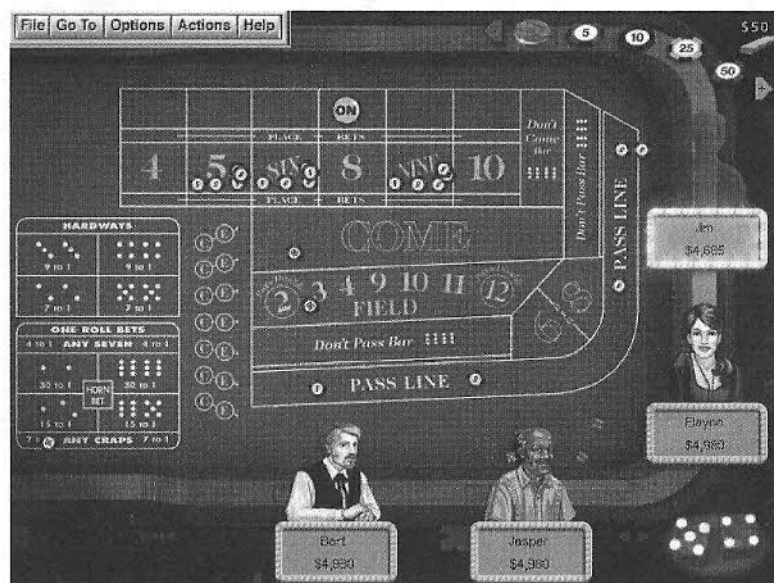
Example: You have 14, and the dealer has a 6 showing.

 - Recommendation: STAND, don't risk busting!
 - Reason: Dealer will likely bust. Assume a 10-value card is in the hole which gives the dealer 16. Dealer will then need a 5 or below to avoid busting.
4. General rule: Be aggressive hitting if the dealer has a strong upcard (A, 10, 9, or 8).

Example: You have 14, and the dealer has a 10 showing.

 - Recommendation: HIT
 - Reason: Dealer will likely end up with a strong hand. Assume a 10-value card underneath which gives the dealer 20. Even if the dealer's down card isn't a 10, there is better than a 60 percent chance the dealer won't bust.
5. Raise your bet with a "10-rich" deck. If you feel (or know by counting) that there are more 10s and Aces left in the deck than low cards (2 to 6) then increase the amount of your bet significantly. A 10-rich deck increases the odds the dealer will bust.
 - Player advantage (counting cards): approximately 1.5 percent
 - Note: Blackjack is one of the few casino games where the player can actually shift the odds to his or her favor.

CRAPS



What is Craps?

Craps is a dice game and, as such, it belongs to an ancient tradition. Julius Caesar made the most poignant contribution to the historical relevance of dice games when he crossed the Rubicon, plunging Rome into civil war, with this utterance: "The die is cast." Needless to say, his enemy, Pompey, was put to flight.

Dice are the oldest gambling implements known to man. The earliest written reference concerning dice is from the Mahabharata, an old Indian epic that mentions loaded dice. As the world's pre-eminent "randomizer," dice have always presented a challenge to die-hard gamblers looking for the big payoff. Every conceivable method has been employed to try to control these whimsical cubes. These methods include sanding sides, bevelling and cutting edges, adding extra pips, and filling dice with loads, so chosen sides come up more frequently. Most of these efforts have been especially applied to the game of Craps, as it is the dice game of choice in most parts of the gambling world. One anonymous individual went so far as to apply his skills at cabinet-making to transform a pool table into a home-made Craps table, and he practiced throwing dice four hours a day, charting every roll. Months of effort followed by years of fine-tuning eventually

yielded results; his record in Las Vegas is 112 rolls without a seven. Needless to say, he doesn't build cabinets anymore.

How the game is played

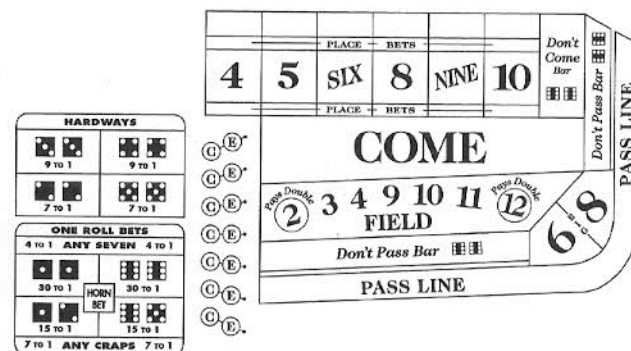
Craps is a fast and exciting game with lots of action. A good stickman chatters a lot and adds to the atmosphere! You can win (and lose) large amounts of money in a very short period of time. Craps offers very favorable odds to the player. If you bet wisely, the house has no more than between a 0.6 percent and 0.8 percent advantage.

You can bet with or against the dice, and you can make continuous bets with each roll. When you bet with the dice (right betting) and win, you are almost always paid off at better than even money. Of course, the higher the payoff, the less likely it is that you will win.

Players stand around a large table (with high sides to catch the dice), where the shooter rolls two matched dice. The table has a bet layout (Fig. 1) to show where bets should be placed and what odds are paid. All bets are placed against the house. The Stickman handles the dice, passing them to the players; two Dealers (one on each side) handle the bets; and the Boxman watches over the casino's bankroll.

BOXMAN

DEALER



STICKMAN

Fig. 1: The Craps betting layout

The bets are placed on different parts of the layout (depending on the bet and the roll). Players bet amongst themselves, either with the shooter (right betting) or against the shooter (wrong betting).

Only one player has control of the dice at one time. The numbers

thrown by the shooter determine all bet payoffs. In casinos, the turn of the shoot moves around the table clockwise.

Before the first roll, the shooter usually makes a "line bet." The two possible line bets are:

1. Pass (Front Line).
2. Don't Pass (Back Line).

When you bet on the Pass Line, you are betting with the dice (or the shooter) to win with a natural (first throw), or to make the point before sevening out. When you bet with the dice, it is referred to as right betting. The casino has a 1.4 percent advantage on a Pass-Line bet.

When you bet the Don't Pass Line, you bet against the dice (wrong betting). To collect this bet, the shooter must roll a 2 or 3 on the first roll (12 is barred by the house to prevent your advantage over the casino), or seven out before rolling the point. By barring the 12, the casino gains a 1.4 percent advantage over a Don't-Pass bettor.

After placing the line bet, the shooter rolls the dice.

The come-out roll

The first roll of a turn is called the come-out roll. If the shooter bet the Pass Line and rolls a natural (a 7 or 11) on the first roll, he or she and all of the players that bet the Pass Line win. If the shooter rolls a Craps (a 2, 3, or 12) on the first roll, the shooter and all other right bettors lose.

If the shooter rolls any other number (i.e., a 4, 5, 6, 8, 9, or 10) on the first roll, then that number is set as the point number. When the point is established, a black-and-white disk is placed white side up (marked "on") in the box containing that number (Fig. 2).

		PLACE	BETS		
4	5	SIX	8	NINE	10
		PLACE	BETS		

Fig. 2: Point numbers

At this point, players can bet free-odds on the Line bets. Assuming right betting, the shooter then continues to try to roll that

point number before rolling a 7 to win. If the shooter rolls the 7 before the point, the shooter sevens out (loses). As long as the shooter continues to roll for the point, players can make and collect on a variety of bets up to when the point is won, or the shooter sevens out.

A come-out roll can occur in any of these situations:

1. After the previous shooter sevens out; a new roller is "coming out."
2. After a shooter rolls a 7 or 11 on a previous come-out roll (immediate win for Pass Line bettors); the same roller is "coming out."
3. After a shooter rolls Craps (2, 3, or 12) on a previous come-out roll; the same roller is "coming out."
4. After a shooter makes his or her point by repeating it before rolling a 7; the same roller is "coming out."

Betting in Craps

You need to know the different bets on the Craps layout to be able to play the game. The bet you make must meet the minimum bet requirement for the table. The following bets are available on the Craps layout:

- Pass Line /Don't Pass
- Free-odds bets on Line bets
- Come/Don't Come
- Free-odds bets on Come bets
- Place Numbers
- Buy bets
- Lay bets
- Field Numbers
- Big 6 or Big 8
- Center or Proposition bets

Pass/Don't-Pass bets

Players bet with or against the shooter as to whether or not the point will be made. These bets pay even money. You can place a Pass bet on the come-out roll, or after a point is established, but you cannot remove the bet after placing it. You can only make a Don't Pass bet on the come-out roll.

Fig. 3 shows the Pass and Don't Pass bets on the Craps layout.

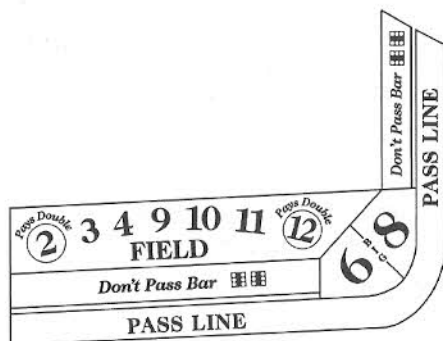


Fig. 3: Pass/Don't Pass bets

Here are a few examples that shows how the Pass/Don't Pass bets works:

1. You place a \$5 bet on the Pass Line. The shooter rolls a 6 on the come-out. This establishes 6 as the point. This roll has no effect on your bet. The shooter then rolls a 5, 8, 6 in succession. You win on the 6 and are paid \$5 (even money).
2. You place a \$10 bet on the Pass Line. The shooter rolls a 9 (making 9 the point) on the come-out. The shooter then rolls a 7, and you lose the bet.
3. You place a \$10 bet on the Don't Pass Line. The shooter rolls a 9 on the come-out to set the point. The shooter then rolls a 7, and you win \$10 (even money) for your Don't Pass bet.
4. With \$5 on the Pass Line, the shooter throws a natural (7) on the come-out roll. You win \$5.

Pass-Line bets and Don't Pass with free-odds

A Pass Line or Don't Pass with free-odds bet is a wager that can be made in addition to your original Pass or Don't-Pass bet. A free-odds bet's success (win/loss) is dependent upon the success of your Pass or Don't-Pass bet.

Though free-odds bets are not marked on the layout, they are a legal bet and a very important factor in helping the player decrease the casino's advantage.

You can make free-odds bets after the point has been established on the come-out roll. The free-odds Pass-Line bet can equal the

amount you originally bet on the Pass Line, or it can be a multiple of the original Pass-Line bet (depending on specific casino rules). The free-odds Don't-Pass bet equals the amount of the payoff for the original Don't-Pass bet, or can be a multiple of the payoff for the original Don't-Pass bet. Most casinos allow 2x (double) free-odds which allows the player to make a free-odds bet equal to twice the amount of a Pass-Line bet.

You place a free-odds Pass-Line bet on the area behind your original Pass-Line bet (just outside the layout line). You place a free-odds Don't-Pass bet just to the side of the original Don't-Pass bet.

A Pass-Line/Don't-Pass bet pays at even money (house: 1.4 percent advantage). A free-odds bet is paid at true odds (casino: 0 percent advantage). By combining a Pass-Line bet with a free-odds bet, the casino's advantage is lowered to approximately 0.6 percent (it is lowered even more if higher multiples are allowed such as 3x, 5x, etc.).

The payoff ratios for free-odds bets are:

Pass with free-odds:

4 or 1

5 or 9

6 or 8

Don't Pass with free-odds:

4 or 10

5 or 9

6 or 8

House payoff:

2-1

3-2

6-5

House payoff:

1-2

2-3

5-6

You must lay odds when making Don't-Pass bets. This means you are paid at less than even money. The payoffs are low on Don't-Pass because the odds favor the shooter sevening out, making this bet a probable win.

Here are some examples of Pass/Don't-Pass bets with free-odds (assume double [2x] free-odds):

1. You bet \$5 on the Pass Line. The shooter rolls a 4 on the come-out, setting the point. You then place \$10 behind your original bet for a Pass-Line bet with free-odds. A point of 4 gives you 2 to 1 odds. The shooter rolls a 6; your bet is unaffected. The shooter rolls a 4. You win \$5 (1 to 1) for your Pass-Line bet, and \$20 (2 to 1) for your free-odds bet.
2. You bet \$5 on the Pass Line. The shooter rolls a 6 on the come-out, setting the point. You then place \$10 behind your Pass-Line bet for free-odds. This bet pays 6 to 5 for a win. The shooter rolls a 6. You win \$5 for your Pass-Line bet and \$12 for your free-odds bet.
3. After betting \$15 on Don't Pass, the shooter rolls a 5. You place \$30 for free-odds to the side of your Don't-Pass bet. The shooter rolls a 4, 12, and 7 in succession. Since the shooter sevened out before rolling the point, you win this bet. Your Don't-Pass bet wins \$15, and your free-odds bet on a 5 pays off at 2 to 3; you win \$20 for this bet for a total of \$35.

Come/Don't-Come bets

The Come bet has the same characteristics as the Pass-Line bet, but it can only be made after the come-out roll. As with the Pass-Line, Come bets are paid at even money. Players bet on whether or not the dice will "come right" (win) or "come wrong" (lose) beginning with the next roll. You can continue making new Come bets with each roll of the dice. Fig. 4 shows the Come and Don't-Come bets on the Craps layout.

		PLACE	BETS			Don't Come Bar
4	5	SIX	8	NINE	10	☐☐☐
		PLACE	BETS			
COME						

Fig. 4: *Come/Don't-Come bets*

As in a Pass/Don't-Pass bet, the first roll after a Come bet wins on a 7 or 11, and loses on a 2, 3, or 12. A point is set for the Come bet (called a "come point") on any other result (4, 5, 6, 8, 9, or 10), and the Come bet wins if the point is made on a subsequent roll before a 7 appears.

Conversely, to collect on a Don't-Come bet, the shooter must roll Craps (a 2 or 3 on the next roll; 12 is barred by the house to prevent your advantage over the casino) or 7 out before rolling the come-point again.

The betting can be complicated if you make Pass bets and Come bets simultaneously. It's possible, for example, to lose your Pass-Line bet on a roll of 7, yet win your Come bet with the same roll.

Come/Don't-Come bets with free-odds

A Come/Don't-Come free-odds bet is a wager that can be made in addition to your original Come/Don't-Come bet. The success of the free-odds bet (win/loss) is dependent upon the success of your Come/Don't-Come bet. For example, you win the free-odds Come bet if you win the original Come bet.

Except for the fact these bets modify a Come/Don't-Come bet, they function identically to Pass/Don't-Pass bets with free-odds. They also pay exactly the same, at true odds, thus reducing the casino's edge to approximately 0.6 percent.

You place a free-odds Come or Don't-Come bet just to the right of the original Come or Don't-Come-bet chips (after they have been moved to the Place Number of the point). These bets are not marked on the layout.

Free-odds bets on Come bets are not in effect on subsequent come-out rolls. If you lose the original Come bet, the house does not take the free-odds bet. Free-odds bets on Don't-Come bets are always working.

Examples of free-odds Come bets:

1. The Pass-Line point is 6. You make a Come bet of \$5. The shooter rolls a 5 to establish the come point. You then make a free-odds Come bet of \$10.

Scenario (a): The come point is 5. The roller throws a 6, and the Pass-Line gets paid. The next come out roll is a 7. You lose your \$5 Come bet, but your \$10 free-odds bet is returned to you.

Scenario (b): The come point is 5. The shooter rolls a 7. You lose both your Come bet (\$5) and your free-odds bet (\$10) for a total loss of \$15.

Scenario (c): The come point is 5. The shooter rolls another 5. You win both the Come bet (\$5) and the Come bet free-odds (\$15 paid at 3 to 2) for a total gain of \$20.

Free-odds-bet special allowances

Under certain situations, most casinos allow players to bet more than the strict multiplier allowed for Pass/Come free-odds bets. These bet exceptions are beneficial to the player and make it easier for the casino to make payoffs.

There are two types of single-odds-bet exceptions.

First, most casinos will allow a \$6 free-odds bet (on a 5 or 9 point) on a \$5 Pass/Come bet. Casinos will allow you to round up (by as much as \$5) to accommodate an easy 3 to 2 payoff.

The first exception is as follows:

Point:	Pass/Come bet:	Single-odds-bet (exception):
5 or 9 (3 to 2 payoff)	\$5	\$6
5 or 9	\$25	\$30
5 or 9	\$35	\$40
5 or 9	etc.	etc.

Second, if you bet any multiple of three as your Pass/Come bet, then you can make a free-odds bet (on a 6 or 8 point) that is 5/3 times the value of the original Pass/Come bet. This is known as a three-unit-bet special allowance for single-odds bet on the 6 or 8 point.

The second exception is shown here:

Point:	Pass/Come bet:	Single odds (three-unit-bet exception):
6 or 8 (6 to 5 payoff)	\$3	\$5
6 or 8	\$15	\$25
6 or 8	\$30	\$50
6 or 8	bet (divisible by 3) (5/3 x bet)	

There is one type of double-odds-bets exception on points of 6 or 8. If you bet any multiple of two as you Pass/Come bet, then you can make a free-odds bet (on a 6 or 8 point) that is 5/2 times the amount of the original Pass/Come bet.

This is known as a two-unit-bet special allowance for double-odds bets on the 6 or 8 point and is shown here:

Point:	Pass/Come bet:	Double odds (two-unit-bet exception):
6 or 8 (6 to 5 payoff)	\$2	\$5
6 or 8	\$10	\$25
6 or 8	\$20	\$50
6 or 8	bet (divisible by 2) (5/2 x bet)	

Place-Numbers bets

With this bet, you bet that a particular number will appear before a 7. You can make a place bet after the come-out roll. You can place a bet on each or every place number (Fig. 5). You can remove, reduce, or add to a place bet at any time prior to the next roll. Place bets are valid (working) on all rolls except the come-out roll.

Place-Numbers bets are placed in the rectangles just below the Place-Numbers boxes.

Payoffs for place bets are shown here:

		PLACE	BETS		
4	5	SIX	8	NINE	10
		PLACE	BETS		

Fig. 5: Place-Numbers bets

Number:	House Payoff:	Recommended bet amount:
4 and 10	9-5	multiples of \$5
5 and 9	7-5	multiples of \$5
6 and 8	7-6	multiples of \$6

Don't-Place-Numbers bet

With this bet, you bet the shooter will roll a 7 before rolling a particular number. You can make a Don't-Place bet after the come-out roll. You can place a bet on each or every place number. You can remove, reduce, or add to a place bet at any time prior to the next roll. Don't-Place bets are valid on all rolls except the come-out roll. These bets are placed in the rectangles just above the Place-Numbers boxes.

Buy bets

Buying a bet is similar to making a Place-Numbers bet; you bet that the number will be made before a 7. But this bet is made slightly differently, and the casino's advantage is different as well. You must pay the casino 5 percent of the amount of the bet you place. The house commission is taken directly from your bankroll and is not reimbursed if you remove the bet.

Buy bets are placed in the upper-third portion of the Place-Numbers boxes. Buy bets pay off at true odds. You cannot make a Buy bet on a come-out roll. After you place a Buy bet, it is working on all rolls except subsequent come-out rolls.

Lay bets

Making a Lay bet is similar to making a Don't-Place-Numbers bet. For example, if you think the next roll will be a 7, you could make Lay bets against all numbers instead of making a Don't-Come bet. To make this bet, you must pay a 5 percent commission to the house based on the payoff. The house commission is taken directly from your bankroll and is not reimbursed if you remove the bet.

Lay bets are placed in the upper-third portion of the rectangles the farthest above the Place-Numbers boxes, at the top of the layout. Lay bets pay off at true odds. You cannot make a Lay bet on a come-out roll. After you place a Lay bet, it is always working except on subsequent come-out rolls.

Field bets

A Field bet is a bet on the number 2, 3, 4, 9, 10, 11, or 12 being rolled, regardless of what the point is. (This bet is always working, even on the come-out roll.) **Fig. 6** shows the Field bets on the Craps layout. The next roll of the dice immediately determines whether this bet wins or loses.

Field bet:

3, 4, 9, 10, or 11
2 or 12
5, 6, 7, or 8

House payoff:

Even money
2 to 1
Bet loses

Big 6 and Big 8

For Big 6 or Big 8, the shooter must roll a 6 or 8 before sevening out (**Fig. 6**). This bet is always working and can be placed at any time. It pays at even money.



Fig. 6: Field and Big-6/8 bets

Center or Proposition bets

Proposition bets (sometimes called Center bets) are located at the center of the layout. They are made by giving chips to the dealer who will pass them to the stickman, or, as with the Hardway bet, tossing them to the stickman directly. Center bets are always working. In most cases, the next roll determines the outcome of the bet (exception: Hardway bets). **Fig. 7** shows the Center bets.

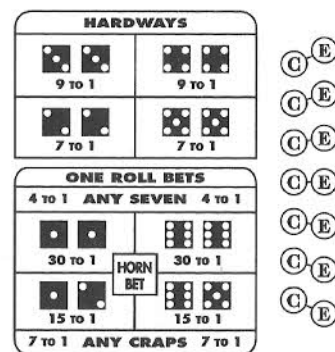


Fig. 7: Center bets

A Hardway bet is a bet that a Hardway roll (a specific number made with doubles) will occur before the bet is lost. Unlike the other Center bets, a Hardway bet continues working until the same number comes up easy (i.e., without doubles), the shooter sevens out, or the shooter rolls the hard 4, 6, 8, or 10 (and collects this bet).

<i>Center bet:</i>	<i>House payoff:</i>
Any 7	4 to 1
Any Craps	7 to 1
2 or 12	30 to 1
3 or 11	15 to 1
Hardway 4 or 10	7 to 1
Hardway 6 or 8	9 to 1

Combining Center bets (Horn and C&E bets)

To enhance the repertoire of bets advantageous to the casino, individual Center bets can be combined to form new, equally unattractive bets—the Horn bet and the C&E bet.

The Horn bet is a four-way bet combining the 2, 3, 11, and 12 Center bets. It requires four chips to make this bet (or multiples of four). The casino pays the winning number and subtracts the other chips from the payoff.

The C&E bet is a combination of the Any-Craps bet and the 11-bet. It requires two chips (or multiples of two). The casino pays the winning number and subtracts the other chip from the payoff.

Craps statistics

The odds of rolling various combinations with two dice is a simple calculation. Thirty-six combinations are possible with two dice and are shown here:

<i>Roll:</i>	<i>Dice combinations:</i>
2	1:1
3	2:1, 1:2
4	3:1, 1:3, 2:2
5	4:1, 1:4, 3:2, 2:3
6	5:1, 1:5, 4:2, 2:4, 3:3
7	6:1, 1:6, 5:2, 2:5, 4:3, 3:4
8	6:2, 2:6, 5:3, 3:5, 4:4
9	6:3, 3:6, 5:4, 4:5
10	6:4, 4:6, 5:5
11	6:5, 5:6
12	6:6

You can easily tell from this chart the numbers that occur most frequently. For example, 7s occur more frequently than any other number, with six possible dice combinations (6:1, 1:6, 5:2, 2:5, 4:3, and 3:4) out of 36. These combinations translate into the following odds:

<i>Roll:</i>	<i>Odds:</i>
2 or 12	35 to 1
3 or 11	17 to 1
4 or 10	11 to 1
5 or 9	8 to 1
6 or 8	6.2 to 1
7	5 to 1

These are the true odds for the various dice rolls in Craps. The house does not always pay out at the true odds. For example, the Center bet on a 7 pays at 4 to 1. If this bet paid at true odds, it would pay 5 to 1. By paying at 4 to 1, the casino obtains a 16.67 percent edge. Ergo, if you make Center bets on a 7, you can lose a lot of money quickly.

You need to know when the house is paying at these true odds and when it's not. Odds and recommendations for the various Craps bets are listed here.

Pass / Come and Don't-Pass / Don't-Come bets

With Pass / Come bets, your chances of winning on the come-out roll are greater than your chances of losing. However, after you've made a point, the odds decline drastically. The true odds against repeating the roll of a point before rolling a 7 are:

2 to 1 against making the point 4 or 10.

3 to 2 against making the point 5 or 9.

6 to 5 against making the point 6 or 8.

The overall casino advantage on these bets is 1.41 percent.

The casino would normally be at a disadvantage on Don't-Pass / Don't-Come bets, but maintains its advantage by barring the 12. The end result is an almost identical 1.4 percent edge on Don't-Pass / Don't-Come bets.

Pass / Come and Don't Pass / Don't Come with free-odds bets

The free-odds bet is the only bet in Craps where the house does

not have an advantage over you. Bet as much as you can on free-odds. Naturally, the casinos would be uninterested in wagers paying true odds outright. They tolerate this by "marrying" the free-odds bet to the Pass / Come bet (you can't make one without the other).

Pass / Come and Don't-Pass / Don't-Come bets with single odds gives the casino a 0.8 percent advantage. If you make this bet with double odds, it gives the casino a 0.6 percent advantage.

Once you make the free-odds bet, don't remove it! You won't find a better bet at the Craps table.

Place -Numbers bets

If you want to make Place-Numbers bets, bet on 6 and 8 (for better odds). It is still better to take free-odds on Come bets for 6 and 8, since they pay off at true odds.

Number:	House Payoff:	True Odds:	House Advantage:
4 and 10	9-5	2-1	6.67%
5 and 9	7-5	3-2	4.0%
6 and 8	7-6	6-5	1.52%

Field bets

Field bets have higher odds and are less favorable to players. The house has a 5.5 percent advantage on these wagers.

Big 6 / Big 8

Big 6 or Big 8 is not a good bet to take. The house has a 9.09 percent advantage on this wager.

Center or Proposition bets

All of these are terrible bets and clearly favor the house. More experienced Craps players avoid these bets.

Any Seven. The house pays 4 to 1 (the true odds are 5 to 1). The house advantage is 16.67 percent.

Any Craps. The house pays 7 to 1 (the true odds are 8 to 1). The house advantage is 11.1 percent.

2 or 12. The house pays 30 to 1 (the true odds are 35 to 1). The house advantage is 13.89 percent.

3 or 11. The house pays 15 to 1 (the true odds are 17 to 1). The house advantage is 11.1 percent.

Hardway 4 and 10. The house pays 7 to 1 (though the true odds are 8 to 1). The house advantage is 11.1 percent.

Hardway 6 and 8. The house pays 9 to 1 (though the true odds are 10 to 1). The house advantage is 9.09 percent.

Strategies for winning at Craps

Most of the skill involved in Craps is in knowing the odds for the various table bets and not placing a bet when the odds are unfavorable. In Craps, there are bets that give the house a 16.67 percent advantage (Any 7, for example). However, a player can limit the house advantage to approximately 0.6 percent by adhering to Pass, Come, and free-odds betting.

Craps—Strategy Highlights

A. Always bet the Pass Line on the come-out roll.

1. Winners:
 - Natural: 7 or 11 on the come-out roll
 - Repeating the point established on the come-out roll before rolling a 7
2. Losers:
 - 2, 3, or 12 (craps) on the come-out roll
 - Rolling a 7 before repeating the point established on the come-out roll
3. Payoff: Even money
4. House Advantage: 1.4 percent

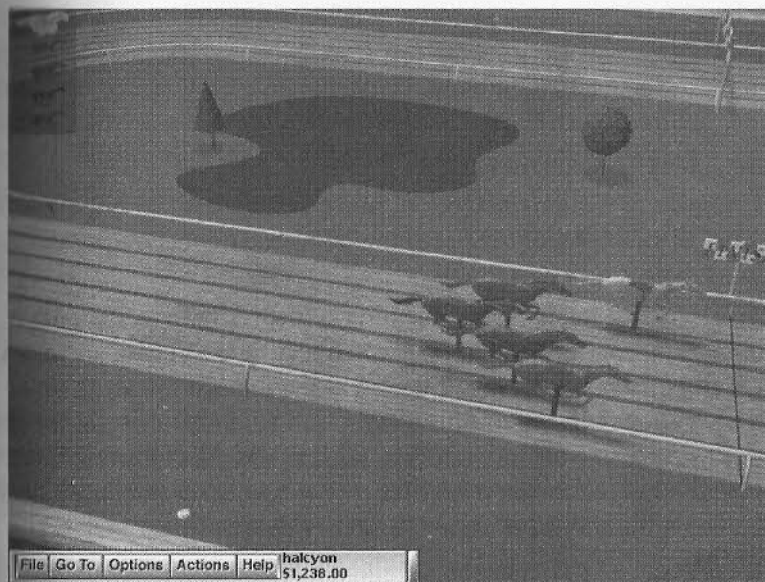
B. Bet the Come bet.

1. Winners:
 - Natural: 7 or 11 on the first roll after the come bet is made
 - Repeating the “come point” before rolling a 7
2. Losers:
 - 2, 3, or 12 (craps) on the first roll after the come bet is made
 - Rolling a 7 before repeating the “come point”
3. Payoff: Even money
4. House Advantage: 1.4 percent

C. Always take free-odds bets on the Pass-Line and Come bets.

1. Winners:
 - Repeating the “point/come point” before rolling a 7
2. Losers:
 - Rolling a 7 before repeating the “point/come point”
3. Free-odds bet returned:
 - Free-odds bets are not working on the come-out roll. Therefore, if you have active free-odds bets on one or more “come points” when a 7 is rolled on the come-out roll then these free-odds bets are returned to you—of course you do lose your original come bet, though.
4. Payoff:
 - 4 or 10 point number yields 2 to 1 payoff
 - 5 or 9 point number yields 3 to 2 payoff
 - 6 or 8 point number yields 6 to 5 payoff
5. House Advantage: 0.0 percent

HORSE RACING



What is Horse Racing?

Racing in general has been a popular sport for many hundreds of years. In ancient Rome, chariot races were the entertainment of the day. In today's culture, we have everything from camel racing to greyhound racing. Racing can be found on nearly every continent in some form or another. As long as racing has been around, it is likely that betting on the members of the race has been around as well.

Horse racing is particularly popular in the United States and Australia. The rules are fairly simple: pick a horse that you like and place a bet that will pay depending on what place the horse comes in.

Betting in Horse Racing

You have three basic betting choices in Horse Racing: bet that the horse will **win**, **place**, or **show**. **Win** simply means that you are betting that your horse will come in first. You will see the longest odds and the biggest payouts for win bets.

Place means that you are betting that your horse will come in either first or second. The odds are slightly better than for win bets.

Show means that you are betting that your horse will come in either first, second, or third. The odds tend to be much better for show bets.

How much you get paid for your bet depends on the odds for that horse to win, place, or show.

Racing in the casinos

There are two different types of horse racing that can be found in a casino: "virtual" racing on electronic horse racing machines, and real racing in the casino's Race Book.

An electronic horse racing machine is like a slot or video poker machine, only you are betting on mechanical horses racing around a track (some machines have you bet on video footage of races). You insert your money in the machine and place a win, place or show bet on a horse. If your horse "comes in," you're paid off according to the odds for the horse for that race. Like slot and video poker machines, electronic racing machines are set to pay off a certain amount of the time.

A Race Book is an area of a casino dedicated to betting on races. It is often combined with a Sports Book (offering betting on many types of sports, like football, basketball, boxing, and baseball). Race and Sports Books usually have closed circuit televisions showing races and games as they happen. The bets available to you at a Race Book are usually the same bets available at the racetrack.

Racing at the track

Watching a thoroughbred horse race in person is undeniably exciting, even if you don't have money riding on the race. If you do decide to gamble, placing a bet on a horse is easy. The racing program sold at the racetrack tells you the lineups of horses and jockeys, and the toteboard in the middle of the track shows the odds for each horse to win, place, and show (as well as the winners of the last race).

To bet on a horse, you go to a ticket window and tell the teller the amount of your bet, which horse you want to bet on, and the type of bet (win, place, show). Most race tracks also offer more exotic bets, such as the Exacta (pick two horses to finish first and second, in exact order), Trifecta (like the Exacta, but you pick the first three horses, in exact order), and the Daily Double (pick the winners of two specific Daily Double races), among others.

After the horses and jockeys are positioned in the starting gate, they're off! An announcer describes the action as the horses make their way around the track. After the horses cross the finish line, the winners' numbers are shown on the toteboard, and the first place horse and jockey enter the Winner's Circle to claim their purse. Occasionally a race is very close and a "Photo Finish" is called; experts determine who has won the race by examining photos of the horses at the finish line.

If you win a race, you pick up your winnings at the same window where you bought your ticket.

Understanding the odds

The odds on a horse tell you how much money you get back for the amount you bet. If a horse's odds are 10-1 to win, and he wins, you get \$10 for each \$1 you bet. So if you bet the minimum \$2 bet, you'd win \$20.

Thus, odds of 3-2 give you \$3 for every \$2 you bet, so you'd win \$6 for a \$2 bet.

Odds like 1-5 or 2-5 can be confusing, but still mean the same thing. You get \$1 for each \$5 you bet, or 1/5 of your bet. So a \$2 bet with 1-5 odds wins you a pitiful \$.40.

In a racetrack, you also get your original bet back; in Hoyle Casino Horse Racing, you only get your winnings.

		WIN	PLACE	SHOW
1	MELLOW YELLOW	9-1	4-1	2-1
2	REDNECK RED	12-1	6-1	4-1
3	PURPLE PRANCER	3-1	2-1	3-2
4	BYE BYE BLUE	6-1	4-1	2-1
5	GIDDY-UP GREEN	5-1	2-1	3-2

When a horse sports odds like 2-1 or 3-2, he's a "favorite." You won't win as much on this horse, but you can bet he's likely to show up in one of the front spots! When a horse has odds like 17-1 or 23-1, he's a "long shot." This horse is a risky bet, but pays off big!

How are odds determined? At the race track, odds for a race are initially set by oddsmakers who try to predict how people will bet on each horse in the race. As people bet on a race, the odds change, down to the very last second before the race. (Therefore, a longshot can become more of a favorite.) In **Hoyle Casino**, the odds for each horse are fixed for each race, but the odds change between races.

Strategies for winning at Horse Racing

Handicapping is the term used for methodically trying to identify the winners of a race. Handicappers use publications (like the Daily Racing Form or tip sheets), tools (like racing software and calculators), and systems to try to pick winners. There are many different theories on how to win at racing. One way to get started with handicapping is to learn to interpret the Daily Racing Form (or a similar publication with up-to-date statistics on races). The Daily Racing Form contains information about all races taking place on a given day, with horses' and jockeys' past performance in a variety of different situations. It provides a lot of valuable information, but can be pretty cryptic to the layperson.

A more straightforward but less informative resource is the racing program available at the racetrack. Aside from providing some basic information on the races, most racing programs have "picks" by the official Track Handicappers which can be a good place to start identifying prospective winners.

But if you don't want to study horse and jockey stats, you can always bet relatively safely by playing by the odds. Betting conservatively on a favorite is often safer than betting on a longshot. Betting to place and to show is not as exciting as betting to win, but gives you much more chance of winning.

For casual betting, you can always just go with your instincts! Watch the horses as they walk by before the race and pick your favorite. Or pick a horse with a name that's significant to you, or a horse racing with your favorite color!

Horse Racing—Strategy Highlights

1. A bet on a favorite is often the best bet, although not as profitable as longshot bets in the short term.
2. Avoid betting a non-favorite to win. Show and place bets have much better odds.
3. Betting on a longshot is a sure moneymaker only in the movies. Be cautious when the initial odds are high, they're high for a reason!

KENO



What is Keno?

Keno is a type of lottery similar to state lotteries common throughout North America. These games have a long tradition of success (at least from the perspective of the lotteries' sponsors). Keno is no exception. Lotteries are unique in that, unlike many forms of gambling, they are not only state-sanctioned, they're often state-sponsored. It is likely that arguments over the propriety of state-run gambling have been going on for millennia. Augustus Caesar held the first recorded public lottery; his purpose was to raise funds to beautify the city of Rome.

La Lotto de Firenze, a lottery game that appeared during the Renaissance in Italy, has been played for over 450 years, with only a few sporadic breaks caused by local wars. In 1870, it was renamed the Italian National Lottery (state-run, of course).

China has also reaped the civic benefits of state-run lotteries. The construction of the Great Wall of China was funded in part by Chinese lotteries. In later years, the bureaucratic ties of the Chinese lotteries were severed, and the games really spread their wings. During the White Pigeon Ticket lottery, carrier pigeons were used to take tickets and deliver winnings to its patrons. Pigeons were not the

conveyance of choice, in this case, but were used because the game was officially banned.

Lotteries entered the United States through the eastern corridor, during the era of the transcontinental railroad. The Chinese immigrants, who built the railroad, played a game that the Americans soon adopted, re-cast, and dubbed the "Chinese Lottery."

Keno, as played in American casinos, is the direct descendant of the Chinese Lottery. Keno uses a see-through plastic globe called the cage that contains air-blown ping pong balls. This device is used to generate the random, winning numbers in Keno.

How the game is played

You play Keno by filling out a Keno ticket and turning it in at the counter in the Keno lounge. In most casinos, the tickets are easily obtainable wherever you go, especially in the bars and restaurants. You can even play it while you're in the midst of another game.

Each Keno ticket has 80 numbers, corresponding to the 80 numbers printed on ping pong balls contained in the Keno cage, from which the winning numbers are derived.

When you turn in the ticket, you are registered for the next game. When the game begins, the numbered ping pong balls are spit from the Keno cage into the goose, an outlet that takes the balls one at a time. The number on each ball is flashed on brightly-lit screens located in the Keno lounge and throughout the casino. The numbers remain lit until the game is completed (i.e., 20 numbers are drawn).

You win if you picked a sufficient number of correct balls, based on the payoff chart provided for the bet you made.

The ticket

In addition to showing the 80 numbers you can bet on, the tickets contain boxes for other information including:

1. Your name
2. The number of games (bets) you want to play
3. The amount of each bet
4. The total amount of money you're betting (this equals the number of games you're playing times the amount of each bet).

You fill out the tickets with a black pen, drawing an "X" through the numbers you pick to win. In **Hoyle Casino**, you can pick 1 to 15 numbers or 20 numbers.

Betting

Most bets in Keno are designated by the number(s) you pick. For example, a "one-spot straight ticket" is a bet on a single number. A "two-spot straight ticket" is a bet on two numbers. The amount of money you can bet in Keno depends on the type of bet you're making. These bets are usually for \$1, \$2, \$5, \$10, or \$20.

The most common bet is a five-spot straight ticket, in which five numbers are picked. For this bet to win, three of the numbers you pick must come up on the balls. This particular bet pays even money if you pick three numbers right. If you pick four winning balls, you are paid off at 9 to 1. If, in this example, you guess all five balls right you've hit the jackpot, paying 800 to 1.

As another example, the payoffs for a common \$2 bet (in this case, a 10-spot straight ticket) are shown here:

<i>Catch:</i>	<i>Win:</i>
10	50,000
9	8,000
8	2,000
7	260
6	40
5	4

In addition to straight bets, other types of bets are available. These include specials, the edge, top/bottom, and left/right bets.

Sometimes a casino will offer special promotional tickets that pay more than the usual ticket. These tickets are often better deals, and your odds of winning are increased (make sure this is the case, however, before playing). The four-spot, five-spot, or six-spot specials fit into this category and can be purchased on any 4 to 6 number bets. The ticket has an additional box (marked "special") that must be checked for this bet to be in effect. These tickets are more expensive, but they pay off at better odds. If you fail to check the box on a 4 to 6 number bet, you will be making a standard 4 to 6.

If you can restrain yourself to playing just the promotional tickets (good luck), you will certainly increase your overall winning percentage.

Ticket registration

When you submit your ticket in the Keno lounge, you also hand in your bet. The Keno writer retains the ticket but gives you back a printout. (In **Hoyle Casino**, you can view your printouts in the Keno lounge.) This ticket shows all the numbers you marked off, in addition to the number of the game for which you've registered. The time your game takes place is also provided during ticket registration.

Although turning in your ticket at the Keno counter is the usual method of registration, it is not your only option. In **Hoyle Casino**, you can submit your Keno ticket at any time from any room. If you're playing in an actual casino, you can also utilize the services of one of the casino runners, whose job it is to ferry Keno tickets back and forth between the customers and the Keno lounge. Runners can also bring your winnings if you hit the numbers right. This is an option for the die-hard gamblers who want to keep their hand in the cookie jar while sipping cocktails in the bar. It can also be a relaxing way to spend an evening and an exciting way if you're on a winning streak.

Winning

In **Hoyle Casino**, your Keno winnings are automatically credited to your account. If you are playing in a casino, however, it is very important to head for the Keno counter if you win something. If a subsequent game begins before you've presented your winning ticket, you will forfeit all winnings, whether this happens to be \$1 or \$50,000. Heed this warning, and make sure you cash out a winning ticket!

Replaying a ticket

For your convenience, the casino also allows you to replay your tickets. You may want to do this if you have a fondness for the numbers you picked, if it was a winning ticket, or if you have a premonition, etc. The best reason (in our opinion) to replay your tickets is to avoid filling out a new card and going through the process of selecting new numbers.

To use a duplicate ticket, all you need to do is hand it in, and it's treated just like an original. You can keep handing in your duplicates for as long as you want.

Strategies for Winning at Keno

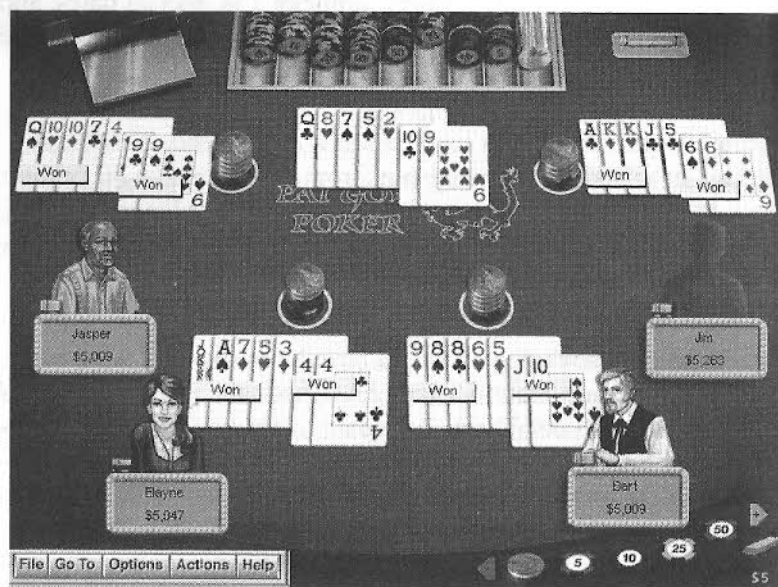
Number games like Keno are made-to-order for gamblers with a superstitious streak. Lucky numbers, unlucky 13s, special dates, and special numbers all can play a part in picking winners. If the numbers do pay off in Keno, you just might manage to afford the down payment for the house with a view you've always wanted. That's the attraction. Unfortunately, it's hard to win a lot in Keno. The house advantage in this game normally runs from 20 percent to 30 percent or even higher. Professional gamblers who earn their living in the casinos will not usually be found sitting in the Keno lounge, marking "Xs" in the little boxes on the ticket.

If you want to win money playing Keno, you should stick to the promotional games where you might have better odds of winning. You should also shop around a little bit. Check the payoffs for the different casinos in the neighborhood; some might pay better than others. You may find the same bet paying \$50,000 in one casino and \$100,000 in the establishment next door.

Keno—Strategy Highlights

1. Play the promotional tickets such as the 4 to 6 spot specials for better payoffs.
2. Consider splitting your time between Keno and another game in which you have a greater possibility of winning (such as Blackjack or Video Poker).

PAI GOW POKER



What is Pai Gow Poker?

Pai Gow Poker is an Americanized version of an ancient Chinese dominoes game, "pai Gow" (literal translation, "To make nine"). You can easily distinguish pai Gow from Pai Gow Poker. The former is played on Chinese dominoes, while the latter is played with cards. If you find pai Gow in a casino, you may also find that Asians are playing it. This is because the numbers printed on the dominoes are in Chinese, which gives would-be gamblers a good reason to shy away from pai Gow in its original form (if they don't read or speak Chinese, that is...).

Pai Gow Poker is an exciting game that provides great winning opportunities, and its pace is slower than Blackjack. Therefore, the game gives players an opportunity to relax a little while they play. The casino's usual advantage over a player is about 2.5 percent. This advantage can be offset in several ways (see the section on strategy at the end of this chapter).

How the game is played

In Pai Gow Poker, each player receives seven cards and sets or

arranges the seven cards into a five-card hand and a two-card hand. The only stipulation for setting hands is that the five-card hand (high hand) must outrank the two-card hand (low hand). To win a bet, you must win both the hands.

The deck used in Pai Gow Poker is a standard 52-card deck with the addition of one Joker. The Joker is not a traditional wild card; it can only be used as an Ace or as a card that completes a Straight or a Flush.

One player is designated the banker. The house dealer is the default banker, but any player can actually be the banker. Players' hands are compared against the banker to see who wins a given hand.

Before play begins, each player places their bet on the table in front of them. The dealer then deals seven hands consisting of seven cards, each face down, to the banker and to each player. Dealing starts at a randomly selected seat and cards are dealt to every position regardless of whether a player is present there or not.

Each player in turn sets his hand to form one five-card hand (the high hand) and one two-card hand (the low hand). Likewise, the banker also sets his or her hand.

Player's hands are compared against the banker's hand to see who is the winner. In order to win a bet, the banker or player must win both the five-card and the two-card hand. If one hand is won and one is lost, this is a push, and no money is exchanged. The banker wins tie hands, which are called copies.

A 5 percent commission is paid to the casino for any winning bets by the player regardless of whether he or she is the banker (5 percent of net winnings).

Hand rankings

The hand rankings in Pai Gow Poker, ranked from highest to lowest, are almost identical to Poker. One exception is that an A-2-3-4-5 is considered the second highest Straight (or Straight Flush) ranking just behind the A-K-Q-J-10 and just ahead of the K-Q-J-10-9 (this is an optional rule in **Hoyle Casino**).

Five Aces. Four Aces plus the Joker form Five Aces. This is the highest-ranking hand in Pai Gow Poker.

Straight Flush. Five cards in sequence in the same suit are called a Straight Flush. If two Straight Flushes compete, the hand with the

highest-ranking cards in the Flush sequence wins. The highest-ranking Straight Flush is called a Royal Flush (A-K-Q-J-10).

Four of a Kind. Any four cards of the same rank form Four of a Kind. If two players have Four of a Kind, the hand with the four higher cards wins.

Full House. Three of a Kind and One Pair form a Full House. The Full House with Three of a Kind with highest-ranking cards wins against another Full House with a lower-ranking Three-of-a-Kind hand.

Flush. A hand of any five cards all of the same suit is called a Flush. A Flush with the highest-ranking cards beats another Flush hand. If the highest cards from each players' hand tie, the next highest-ranking cards determine the winner, and so on.

Straight. A hand of any five cards in sequence, but not of the same suit is a Straight. The Straight with the highest-ranking cards at the head of the sequence is the winner against another Straight hand.

Three of a Kind. Three cards of the same rank, such as three 8s, form Three of a Kind. The highest-ranking three cards wins against another Three of a Kind hand. Three Aces are the highest; three 2s the lowest. Three of a Kind beats Two Pair or any lower hand.

Two Pair. Two cards of the same rank, and two matching cards of any other rank form Two Pair. The hand with the highest-ranking pair wins against another hand of Two Pair. If the highest-ranking pair ties, the hand with the second highest-ranking pair wins.

One Pair. Any two cards of the same rank form One Pair. The hand with the highest-ranking pair wins against another hand of One Pair. If both hands have the same pair, the highest-ranking unmatched card in the hand determines the winner.

High Card. A hand with no matched cards is called High Card. With two competing High-Card hands, the hand with the highest-ranking card wins. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on.

Strategies for winning at Pai Gow Poker

Cashing in on Pai Gow Poker will be the result of two things: (1) Taking on the banker role, and (2) Learning to set your hand to your best advantage.

If you're a serious player of Pai Gow Poker, you will seek out

opportunities to act as the banker. The banker wins copy hands. For example, if the banker and a player both show an Ace-Queen as a two-card hand, the banker wins that hand. The banker's advantage works out to about 1.27 percent over a player, based on the frequency of copy hands.

When you are betting as a player, keep your bets low. As a banker, however, the more money you can induce the players to bet against you, the better off you'll be. Many Pai Gow dealers routinely act as bankers until a customer specifically asks to be the banker. Make sure you ask.

Another important factor in winning Pai Gow Poker is the 5 percent commission the casino takes on winning hands. Although this appears to be a hefty fee, the majority of players' hands will result in a push (win-lose) or a losing hand (lose-lose). There is no cost incurred for these hands, so the casino's 5 percent commission is reduced to 1.57 percent on average.

If a customer is banker, the casino's 1.57 percent advantage on the rake is actually a variable (for the banker only). This is because the 5 percent is taken from banker's net winnings, rather than from his or her gross winnings. The cost of the rake to the banker is about 1.2 percent with five players and increases in reverse proportion to the number of players. With only one player, the casino's rake is 1.63 percent against the banker. Therefore, as a banker, it is also advantageous to have more people participating.

If you are the banker, you can actually obtain an edge over the casino. The more people that are playing, the better off you are. For example, your banker's advantage gives you a 1.27 percent edge. If three people are playing, the casino takes 1.26 percent of your winnings. The result of this is a net .01 percent advantage. This edge is quite small; in fact, it's too small to be of consequence. But it brings up the other important factor, which is your ability to set your hand correctly. Skillful setting of your hand can account for an additional 0.3 percent advantage for either the player or the banker.

Setting your hand

Most of the time, the best way to set your hand is apparent. In some cases, however, the best thing to do is not the most obvious. Before you set your hand, always check for Straights and Flushes, since they're easily missed in a hand of seven cards.

Definitions: Five-carding means to select choice cards for your five-card hand. Two-carding refers to placing specific cards into your two-card hand.

The following section describes the different possible card combinations and how each hand should be played.

High Card. Although this hand of all singletons, which contains no pairs, Straights, or Flushes, is common in the various forms of five-card Poker, it is an atypical hand in Pai Gow. Generally, the best way to play this hand is by two-carding your second and third best cards (**Fig. 1**).

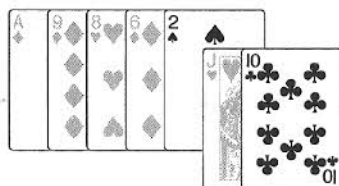


Fig. 1: Setting a High-Card hand

One Pair. This is the most common Pai Gow Poker hand and assumes you have no Straight and no Flush. Five-card the Pair, and two-card your two highest singletons (**Fig. 2**).

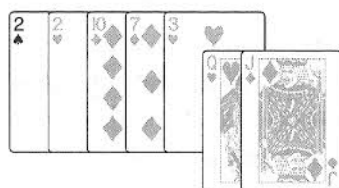


Fig. 2: Setting a Pair

Two pair. Hands with Two Pair occur more than 20 percent of the time. It is in the setting of two hands that the most frequent mistakes occur in Pai Gow. You will usually want to split your pairs (two-carding the lower pair) in either of the following cases: (1) If you have a powerful high pair (e.g., Aces) or (2) your low pair is two 10s or better.

This simplified strategy chart shows you what to do with the following high pairs:

High Pair:	Singletons:	Five-card (Action):	Two-card (Action):
3-3 to 6-6	(A, K, or Q)-x-x	two pair	(A, K, or Q)-x
3-3 to 6-6	(J or less)-x-x	high pair	low pair
6-6 to 9-9	(A or K)-x-x	two pair	(A or K)-x
6-6 to 9-9	(Q or lower)-x-x	high pair	low pair
10-10 to Q-Q	A-x-x	two pair	A-x
10-10 to Q-Q	(K or lower)-x-x	high pair	low pair
K-K to A-A	x-x-x	high pair	low pair

Fig. 3 shows an example of setting a Two-Pair hand. With the Pair of Jacks shown, you should five-card the low pair if you have a singleton Ace. In this case, your high singleton is only a King, so you two-card the low pair.

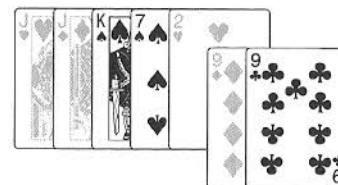


Fig. 3: Setting a Two Pair

Fig. 4 shows a similar example of playing the Two Pair. In this case, you have the same Jacks and 9s, but you also have an Ace. Your best option is to five-card the Two Pair.

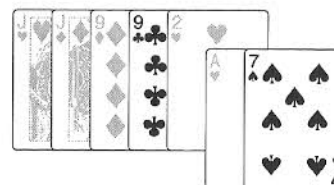


Fig. 4: Setting a Two Pair (2)

Three Pair. The best way to play this hand is to two-card the highest pair. In Fig. 5, the Kings can be placed in your two-card hand, retaining the more-powerful Two Pair for your five-card hand. This combination is very hard to beat.

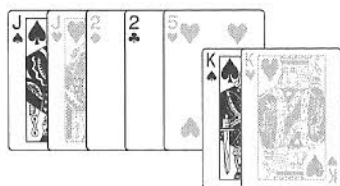


Fig. 5: Setting a Three Pair

Three of a Kind. This hand is often misplayed. You want to strengthen your two-card hand as much as possible while still winning the five-card hand. Since two Aces will usually win the five-card hand, the third Ace is "expendable." Always split off an Ace when you hold three Aces (Fig. 6). This gives you a good chance of winning both hands. If you hold three Kings, split off the third unless you are holding a singleton Ace, a Queen, or a Jack-10 combination. If you hold three Queens or less, always five-card the Three of a Kind.

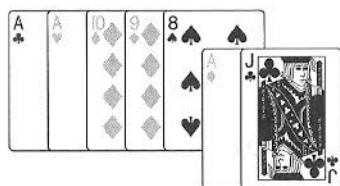


Fig. 6: Setting a Three of a Kind

Three of a Kind:	Singletons:	Five-card (Action):	Two-card (Action):
2-2 to Q-Q	x-x-x-x	three of a kind	x (high)-x
K-K-K	(A or Q)-x-x-x	three of a kind	(A or Q)-x
K-K-K	(J or less)-x-x-x	K-K	K-x
A-A-A	x-x-x-x	A-A	A-x

Straight. You want to keep a Straight together whenever possible. If you have a Straight of six cards (Fig. 7), make sure you two-card the highest card from the Straight. In Fig. 7, the Ace should be placed in your two-card hand, since you can maintain the K-Q-J-10-9 straight without it.

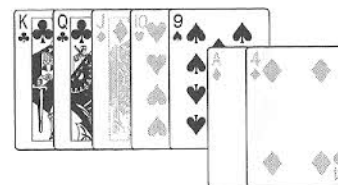


Fig. 7: Setting a Straight

Flush. This hand is played just like a Straight. If you have a six-or seven-card Flush, make sure you two-card the highest possible cards without breaking up your Flush (Fig 8).

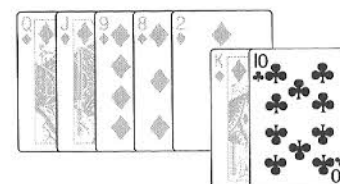


Fig. 8: Setting a Flush

Straight and One Pair. If one card in the One Pair is part of your Straight, you should split the One Pair and keep the Straight. The exception is if your Straight is very high, and your One Pair is 10 or higher (see chart).

Straight:	Pair:	Five-card (Action):	Two-card (Action):
10-Ace	Aces	pair of Aces	K-Q
10-Ace	Kings	pair of Kings	A-Q
10-Ace	Queens	pair of Queens	A-K
10-Ace	Jacks	pair of Jacks	A-K
10-Ace	10s	pair of 10s	A-K
all others	any pair	straight	x (high)-x

Fig. 9 shows an example of setting a hand with a Straight and One Pair. You have an A-K-Q-J-10 Straight in this situation. However, if you five-card the Straight, you will end up with a two-card hand of King-Queen. Although a King-Queen is a decent two-card hand, to give yourself the best odds of winning both hands, you should five-card One Pair of Kings and two-card the Ace-Queen.

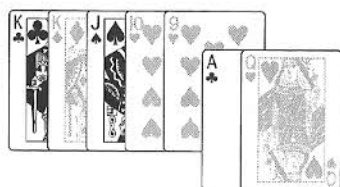


Fig. 9: Setting a Straight and One Pair

Flush and One Pair. Don't even consider breaking up a Flush unless by doing so you gain an Ace-Jack combination or better for your two-card hand and a 9-9 or better One Pair for your five-card hand.

Fig. 10 shows a rare situation in which you will want to break up a Flush. Here, your One Pair of 10s (five-card hand) and Ace-Queen (two-card hand) are more likely to win for you than the Flush. If you kept the Flush in this situation, you would only have a Queen-10 as your two-card hand, a probable loser.

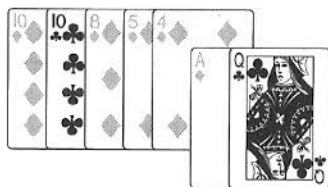


Fig. 10: Setting a Flush and One Pair

Full House. This decision is usually simple; five-card a Three of a Kind and two-card One Pair. If, however, you have some high singletons (Ace-10 combination or better) and your Full House is composed of low cards (e.g., 3s and 5s), then you should maintain the Full House, two-carding your high singletons (**Fig. 11**).

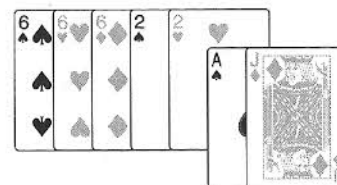


Fig. 11: Setting a Full House

Full House:	Singletons:	Five-card (Action):	Two-card (Action):
5-5-5-4-4	A-(10 or better)	full house (or lower)	A-(10 or better)
all others	x-x	three of a kind	pair

Four of a Kind. Split your Four of a Kind into Two Pairs if it is composed of Kings or Aces. Five-carding Three of a Kind and a high singleton (e.g., if you have four Aces) is a poor choice in the long run. The following chart shows your best strategies for setting your hand with Four of a Kind.

Four of a Kind:	Singletons:	Five-card (Action):	Two-card (Action):
four 6s	x-x	four of a kind (or lower)	(x high)-x
four 7s/8s	(A, K, or Q)-x	four of a kind	(A, K, or Q)-x
four 7s/8s	(J or lower)-x	pair	pair
four 9s/10s	(A or K)-x	four of a kind	(A or K)-x
four 9s/10s	(Q or lower)-x	pair	pair
four Js/Qs	A-x	four of a kind	A-x
four Js/Qs	(K or less)-x	pair	pair
4 Ks/As	x-x	pair	pair

Fig. 12 shows an example of setting a hand with Four of a Kind. With four 7s, you want a singleton Queen or better. Lacking this, you should two-card One Pair of 7s.

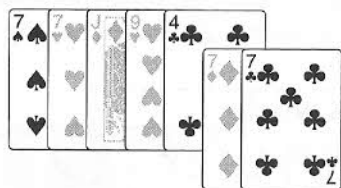


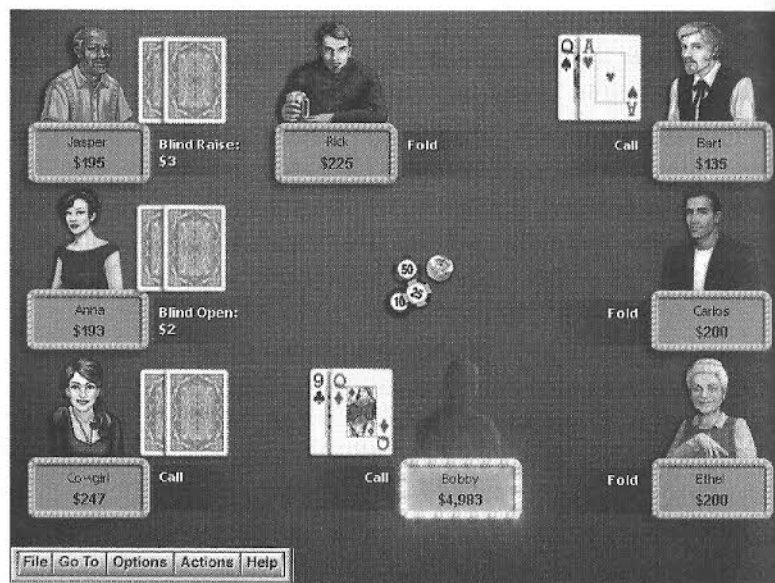
Fig. 12: Setting Four of a Kind

Straight Flush. A Straight is almost as likely to win as a Straight Flush. Use the same strategy as is recommended for a Straight. You'll wish you were playing Video Poker when you get a Straight Flush because, unless you have two additional high cards, you are likely to tie. What a waste!

Pai Gow Poker—Strategy Highlights

1. Follow the basic strategies presented in the former section to maximize your odds of winning.
2. House Advantage (assuming house banker): 2.5 percent
3. Take advantage of the opportunity to act as the banker. The reason you want to do this is that the banker wins "copy" (equivalent/tie) hands.
4. House Advantage (assuming three players) reduced to: 1.26 percent
5. General Rule: A pair of Queens or higher will usually win the 5-card hand and an Ace-8 or better will usually take the two-card hand. If possible, set your hands so you have a good chance of winning both hands.
6. General Rule: If you have weak cards overall, don't try to win both hands. If possible, set up one of your hands to win. Your objective in this situation is to secure a push.
7. Breaking up great Five-Card Hands: It is important to remember that you must win both hands to win the bet. Therefore, there are situations where you may break up your best five-card hand to improve your chances at winning both hands. Can you imagine breaking up Four of a Kind—that's Pai Gow Poker!

POKER



What is Poker?

In the 18th century, the game Poque (now known as Poker) came to North America with the French colonists in what is now Louisiana. When President Thomas Jefferson purchased the Louisiana Territory in 1803, he couldn't have imagined he was buying America's national card game along with millions of acres of land.

In 1803, only the French around New Orleans were playing Poque, which used a short pack of 20 cards. (We don't know which cards were discarded, as the specific rules for Poque have not come down to us.) By the time of Jefferson's death in 1826, Poque was being played aboard a new invention, the steamboat, that was turning the Mississippi into America's first superhighway.

By 1829, Americans had transformed Poque's name to Poker and expanded its deck to the full 52 cards. By 1865, the end of the Civil War, they'd developed two forms: closed (all cards dealt face-down) and open (some cards face-down, the rest face-up). Draw Poker, which came first, is a closed game. Draw introduced the notions of drawing cards from the stock to improve your hand and a second round of betting. Stud Poker is an open game. Stud introduced hole cards, upcards, and many more rounds of betting.

Although many variations of Poker exist, they differ mostly in details, and all follow the same basic principles. A person who has learned these principles can play without difficulty in any game.

How the game is played

Poker is a game of betting, where the objective is to have the best hand in a "showdown" or to win by having everyone else fold (drop out of a hand). In a High/Low Poker game, the player with the highest-ranking hand splits the pot with the player with the lowest-ranking hand.

All bets made by all players go in a pile of chips in the center of the table, called the pot. No player can compete for the pot unless he or she is willing to meet the highest bet made by another player. Because of this rule, players are able to bluff and win the pot (everyone else folds, because they don't want to call the bet).

The object of the game is to win the pot. A player can win the pot in one of two ways:

1. After all bets are in, all players who are still in show their hands. This is called a showdown. The player with the best hand wins.
2. If during betting, a player makes a bet that no other players are willing to meet, that player wins the pot without showing his/her cards.

A standard 52-card deck is used. The cards are dealt one at a time, clockwise motion (number of cards varies with game). Aces are high, but Aces rank low in the sequence A-2-3-4-5.

The lower and upper bet amounts you make at each betting interval will vary depending on what game you are playing and the rules for the betting interval at that point in the game. If you want to join a table with higher stakes, be sure you have enough cash to stay in the game.

In Poker, turns (opportunities to check, call, raise, fold, show, and so on) pass from player to player in clockwise rotation.

Ranks of Poker hands

Before you play a game of Poker, you should learn the hierarchy of hand rankings. The following combinations of cards rank the same in every form of Poker. They are listed in order from highest to lowest value.

Straight Flush. Five cards in sequence in the same suit are called a Straight Flush. If two Straight Flushes compete, the hand with the highest-ranking cards in the Flush sequence wins. For example, a hand comprised of A-K-Q-J-10 (Royal Flush) beats a hand comprised of K-Q-J-10-9. The Royal Flush is the highest standard hand and beats all other hands.

Four of a Kind. Any four cards of the same rank form Four of a Kind. If two players have Four of a Kind, the hand with the four higher cards wins. Four of a Kind beats a Full House or any lower hand.

Full House. Three of a Kind and One Pair form a Full House. The Full House with Three of a Kind with highest-ranking cards wins against another Full House with a lower-ranking Three of a Kind hand. Full House beats a Flush or any lower hand.

Flush. A hand of any five cards all of the same suit is called a Flush. A Flush with the highest-ranking cards beats another Flush hand. If the highest cards from each player's hand tie, the next highest-ranking cards determine the winner, and so on. A Flush beats a Straight or any lower hand.

Straight. A hand of any five cards in sequence, but not of the same suit is a Straight. The Straight with the highest-ranking cards at the head of the sequence is the winner against another Straight hand. The highest possible Straight is A-K-Q-J-10. The lowest possible Straight is 5-4-3-2-A. A Straight beats Three of a Kind or any lower hand.

Three of a Kind. Three cards of the same rank, such as three 8s, form Three of a Kind. The highest-ranking three cards wins against another Three of a Kind hand. Three Aces are the highest; three 2s are the lowest. Three of a Kind beats Two Pair or any lower hand.

Two Pair. Two cards of the same rank and two matching cards of any other rank form Two Pair. The hand with the highest-ranking pair wins against another hand of Two Pair. If the highest-ranking pair ties, the hand with the second highest-ranking pair wins. If the all pairs in both hands tie, the hand with the highest-ranking fifth card wins. Two Pair beats any hand with One Pair, or no pair (High Card).

One Pair. Any two cards of the same rank form One Pair. The hand with the highest-ranking pair wins against another hand of One Pair. If both hands have the same pair, the highest-ranking unmatched card in the hand determines the winner. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on. One Pair beats any hand with no pair (High Card).

High Card. A hand with no matched cards is called High Card. This hand is commonly referred to as a "runt!" With two competing High-Card-Hands, the hand with the highest-ranking card wins. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on.

Rules for Aces

In a Straight, the Ace can rank either high or low, depending on the card sequence. The Ace is high in the sequence A-K-Q-J-10. Aces rank low in the sequence 5-4-3-2-A. You cannot use the Ace to wrap a lower sequence with a higher sequence, such as 3-2-A-K-Q. Aces rank high in all other hands except an Ace is low in a low-hand (High/Low) game.

How betting works in Poker

Betting takes place during periods of the game called betting intervals. Depending on which game is being played, most games have between two and five betting intervals.

Casinos require the first betting interval to begin with a mandatory bet (two mandatory bets in Hold'em games) called a blind.

After the first round, at each betting interval, a specific player has the first right or obligation to bet (open). Which player opens the betting depends upon the type of Poker being played. Usually, the player to the dealer's left opens the betting. In the Stud-Poker games, the player with the lowest or sometimes the highest-ranking hand opens the betting.

You can stay in the hand by doing one of three things:

1. **Call.** Match the current highest bet in the pot. This is referred to as "staying in" the hand.
2. **Raise.** Match the current highest bet in the pot, then add more money to the pot to become the highest bet in the pot. Each

player must at least match (call) this bet to stay in. The **Hoyle Casino** raise rule is: in all betting intervals, if more than two players are betting, there is a limit of three raises total.

3. **Check.** You are permitted to check if no player before you has opened with a bet. When you check, you stay in the hand without having to call or raise. Each player after you can also check until one of the players makes an actual bet.

You can also drop out of the pot by folding. When you fold, you turn in your hand and lose any chips you have added to the pot for that hand. You can fold at any time. However, it is recommended that you only fold if you don't want to call a bet (i.e., don't fold if you can check).

Betting continues until all bets are equalized. Bets are considered equalized when the turn comes around to the player who originally made the highest bet and when every other player either called the bet or folded.

A player does not have to meet a bet for an amount which is larger than all the chips or money that player has on the table. A player in this situation is "all-in" and can put all of his or her money in the main pot (even if it does not cover the bet) and stay in the hand. This player no longer participates in the betting.

If more than two players are still in a hand in which one player is all-in, bets made after that point are added to a side pot, which is only available to the players who have paid in the required bets. If the player who is all-in wins the main pot (which he or she contributed to), the best hand of the other players wins the side pot.

Many variations of Poker with slightly different rules are popular throughout the Poker-playing world. We cover specific rules for the variations of Poker included in **Hoyle Casino**:

Texas Hold'em

Omaha Hold'em

Omaha Hold'em High-Low

Seven Card Stud

Seven Card Stud High-Low

Five Card Draw

Five Card Draw Loball

Texas Hold'em

In Texas Hold'em, seven cards are available to each player. Players' hands consist of two cards dealt face down to each player and five cards dealt face up to the board, which are shared by all players in the game. Players can construct their final hands using any five cards from the two cards in their own hands and the five cards from the board. A player wins by having the highest-ranking hand of five cards.

Each hand can start with eight players or less (if a player runs out of cash or if you remove players before the deal).

Play begins with each player receiving two cards face down, followed by the first betting interval.

In the first round, the player immediately to the left of the dealer is forced to open the betting. The first mandatory bet, the blind open (or small blind) is equal to half of the lower bet amount for the table (rounding down).

The player to the left of the blind open in the first round is responsible for the second mandatory bet, the blind raise. The blind raise (or big blind) raises the pot to be equal to the lower bet amount. For example, at a \$25 to \$50 Table, you can expect the following blind bets:

Blind open = \$10

Blind raise = \$15 (Pot = \$25)

The player to the left of the blind raise must call the mandatory bet amount, raise an amount equal to the size of the bet, or fold. Betting then passes around to each player as it would normally. If all players either call or fold, the player who made the blind raise then has the option of checking or raising.

In all betting intervals, if more than two players are betting, there is a limit of three raises (not counting the blind raise in the first betting interval).

The Flop. The next three cards dealt face up to the board are called the Flop. The dealer turns all three cards over at the same time, for all players to use in their hands. The second betting interval ensues with the first player to the left of the dealer. This player can check, fold, or open with a bet. The lower bet amount is required at the Flop (e.g., \$25 at a \$25 to \$50 table). Betting stops when all players have called (the betting has equalized).

The Turn. The fourth card dealt face up to the board is called the Turn. A third betting interval ensues, again starting with the player to the left of the dealer. The upper bet amount is now in force (e.g., \$50 at a \$25 to \$50 table).

The River. The fifth and final card dealt face up to the board is called the River or Fifth Street. The final betting interval takes place. The upper bet amount is still in force.

The Showdown. When betting is complete, all players that are still in show their hands. The player with the highest-ranking five cards wins the pot. If hands tie, the pot is split between the winners.

Here is a summary of the deal:

1. Two cards dealt to each player (face down), first betting interval.
2. Third, fourth, and fifth cards dealt to the board (face up), second betting interval.
3. Sixth card dealt to the board (face up), third betting interval.
4. Seventh and final card dealt to the board (face up), final betting interval.

Omaha Hold'em

Omaha Hold'em is a variation of Texas Hold'em, but nine cards are available to each player instead of seven. Players' hands consist of four cards dealt face down to each player and five cards dealt face up to the board, which are shared by all players in the game. Players MUST construct their final hands using two cards from their own hands and three cards from the board. A player wins by having the highest-ranking hand of five cards.

Each hand can start with eight players or less (if a player runs out of cash, or if you remove players before the deal).

Play begins with each player receiving four cards face down, followed by the first betting interval. All the subsequent game events, including blind bets, the Flop, the Turn, the River, and the Showdown are handled in the same way as in Texas Hold'em. See the preceding section for details.

Here is a summary of the deal:

1. Four cards dealt to each player (face down), first betting interval.

2. Fifth, sixth, and seventh cards dealt to the board (face up), second betting interval.
3. Eighth card dealt to the board (face up), third interval.
4. Ninth and final card dealt to the board (face up), final betting interval.

Omaha Hold'em High-Low

Omaha Hold'em is a variation of Texas Hold'em, but nine cards are available to each player instead of seven. In a High/Low Poker game, more than one player has the opportunity to win and split the pot. Players' hands consist of four cards dealt face down to each player and five cards dealt face up to the board, which are shared by all players in the game. Players MUST construct their final hands using two cards from their own hands and three cards from the board. A player wins by having the highest-ranking or lowest-ranking hand of five cards (or both). In the same hand, the low hand and high hand can use different sets of cards.

Hoyle Casino's Omaha Hold'em is also known as "Eights or Better." To qualify as a low hand in Omaha High-Low, the hand must be an Eight High (8 as the high card in an unmatched hand), or better (such as Seven High). In low hands, Straights and Flushes are ignored, and Aces count as low cards. The best low hand possible is 9-4-3-2-A, though it is also a Straight. It is possible for no player to have a low hand. At least three different cards of Eight or less must be on the board for a low hand to be possible.

Each hand can start with eight players or less. Play begins with each player receiving four cards face down, followed by the first betting interval. Most of the subsequent game events, including blind bets, the Flop, the Turn, and the River are handled in the same way as in Texas Hold'em. See the Texas Hold'em section for details.

When betting is complete, all players that are still in show their hands (the showdown). The players with the highest- and lowest-ranking five cards split the pot. If no player has a low hand, the highest-ranking hand wins the pot. If there is a tie between high hands or low hands, the high or low portion of the pot is then split between those hands.

The deal is summarized as follows:

1. Four cards dealt to each player (face down), first betting interval.

2. Fifth, sixth, and seventh cards dealt to the board (face up), second betting interval.
3. Eighth card dealt to the board (face up), third interval.
4. Ninth and final card dealt to the board (face up), final betting interval.

Seven Card Stud

Players' hands consist of seven cards dealt to each player. The first two are dealt face down. The third, fourth, fifth, and sixth cards are dealt face up. The final (seventh) card is dealt face down. A player wins by having the highest-ranking hand of five cards.

Each hand can start with seven players or less. If eight players are sitting at the table, one has to sit out for the hand.

Play begins with each player adding his or her ante to the pot. Each player receives two cards face down and one card face up, followed by the first betting interval.

The player with the lowest-ranking card showing must lead the mandatory blind open, equivalent as usual to half of the table's lower bet amount. (If there is a tie in low card rank, the player closest to the left of the dealer opens.). The first raise increases the size of the bet to the size of the lower bet amount for the game. The betting continues as long as players keep raising their bets (up to three raises, not counting an opening partial raise). If only two players are in the hand, the number of raises is unlimited.

On the next three rounds of dealing each active player receives a face-up card, then another betting interval takes place. Cards are dealt face up until the player has four face-up cards (and two face down). The betting intervals at this part of the game begin with the player with the highest-ranking cards showing.

During the first and second betting intervals, the lower bet amount for the table is in force for bets. On the third, fourth, and final betting intervals, betting must open and continue at the higher bet amount for the table.

Finally, the final card is dealt to each player (seventh card, face down). The highest hand showing starts the betting. The players with the highest-ranking five cards split the pot. If hands tie, the pot is split

The summary of the deal is:

1. Three cards dealt to each player (two down, one up), first betting interval.
2. Fourth card dealt to each player face up, second interval.
3. Fifth card dealt to each player face up, third interval.
4. Sixth card dealt to each player face up, fourth interval.
5. Seventh card dealt to each player face down, final betting interval.

Seven Card Stud High-Low

This game is exactly like Seven Card Stud, except it also uses the standard criteria for winning in a High-Low Poker game; a player wins by having the highest-ranking or lowest-ranking hand of five cards (or both). In the same hand, the low hand and high hand can use different sets of cards. For more information on High-Low Poker rules, see the preceding section on Omaha Hold'em High-Low.

Five Card Draw

The player with the highest-ranking hand of five cards wins Five Card Draw. Play begins with each player receiving five cards face down, followed by the first betting interval. The player immediately to the left of the dealer must open the betting (blind open).

After the first betting interval, each player discards up to three cards. After all discards are completed, the dealer deals out replacement cards as necessary (leaving each player again with five cards). A second interval of betting takes place, followed by the showdown.

Here is a summary of the deal:

1. Five cards dealt to each player (face down), first betting interval.
2. Up to three cards may be discarded by each player.
3. The dealer replaces discarded cards, second betting interval.

Five Card Loball

This game is a type of Five Card Draw in which the lowest-ranking hand of five cards wins. Aces are always low.

Play begins with each player adding his or her ante to the pot. Five cards are dealt face down, followed by a betting interval.

Each player then discards up to three cards, which are replaced by the dealer as in Five Card Draw. The second round of betting ensues, followed by the showdown.

Here is a summary of the deal:

1. Five cards dealt to each player (face down), first betting interval.
2. Up to three cards may be discarded by each player.
3. The dealer replaces discarded cards, second betting interval.

General strategies for Poker

To become a good Poker player, you must learn the hand rankings and the relative power of the cards you're holding. The power of a particular Poker hand is determined by two things: 1) How many people you're playing against, and 2) What game you're playing. The more people you're playing against, the better your hand will need to be in order to win. In addition, the game you're playing determines the number of cards that make up your hand and is therefore also critical.

On average, if you're one of four Poker players, you'll win one of four hands (25 percent), and if you're one of seven players, you'll only win one of seven hands (14 percent). You are bound to lose the majority of the time. Therefore, your emphasis should be on betting correctly based on the hand you currently hold rather than on winning a huge percentage of hands.

How do you know how strong your hand is? Typical winning hands are shown for various Poker games below:

Game:	Typical winning hand:
Texas Hold'em	Two Pair
Omaha Hold'em	Three of a Kind
Omaha Hold'em High-Low	Three of a Kind and/or 7 or 8 high for the low hand
Seven Card Stud	Two Pair
Seven Card Stud High-Low	Two Pair and/or 8 or 9 high for the low hand
Five Card Draw	Two Pair or Three of a Kind
Five Card Loball	9 or 10

These winning hands assume a group of seven players. If you are playing with a smaller group, you will need to revise these winning hands downward slightly.

So, suppose you're playing Omaha Hold'em with seven opponents. In order to win against a group of seven, you'll need a pretty good hand to win. More than likely, at least one of the others will have a Three of a Kind, a Straight, or a Flush. Conversely, if you had only four opponents, Two Pair would be a hand worth betting on.

Betting in Poker

The strength of your hand determines how you bet in a Poker game. General strategies for playing strong hands, average hands, hands with potential, long-shot hands, and bad hands are described here.

Strong starting hand. Be patient, and lay low in the beginning. Don't start out betting too high, try draw people in, and keep as many people in as possible. Don't raise too high (perhaps a little below normal). Call, but do not raise in response to another player's raise. In middle rounds, make normal bets. In the final round, make your big bets.

For example, if you are dealt an opening hand of two Aces (Fig. 1, Omaha Hold'em), consider a low bet, perhaps raising it once. This is like "dangling a worm" in front of your opponents and trying to make them bite. If you bet too high, it's the equivalent of splashing in the water; you'll scare away the fish. After the second round of betting starts, you can afford to bet higher.

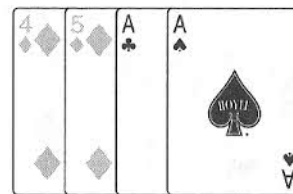


Fig. 1: Betting with a good hand

Average starting hand, with vulnerability. Exaggerate the strength of your hand by betting as much as possible to reduce the number of players that stay in. At any point in later betting intervals, if you find that you don't think you can win, fold.

Fig. 2 (Five Card Draw) shows a situation in which a little bluffing is warranted. You may not win with your two Kings, but it might be helpful to drive some competitors out. By betting a little more, you can encourage them to fold.

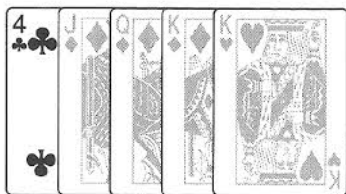


Fig. 2: Average hand

It is important to mention that in games with either a lot of people (seven or more) or a lot of cards (e.g. Omaha Hold'em) it is very hard to win by bluffing, because people's hands will be stronger. To bluff successfully, you have to scare the others out. But people tend to stay in if their hand appears to be strong.

Hand that can improve with the draw. This hand is currently weak but has great potential to improve as cards are drawn (such as a four-card Straight or Flush). Try to stay in while betting as little as possible. In games with four or five betting rounds, get out when your odds of getting the card you need don't look good.

For example, take a look at **Fig. 3** (Five Card Draw). Your hand, an "Ace high," is pretty weak. You're not going to win unless you draw a high Pair (an Ace) or something equally good. You can always scare some people out by betting high, but chances are you'll just be losing money. Try to hold down the bet by checking.

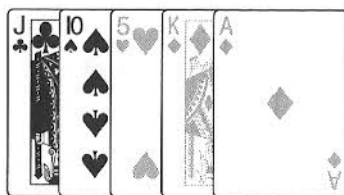


Fig. 3: Hand with potential

Long-shot hand. This hand has a small chance of improvement, but may show some promise, such as three cards towards a Flush or four cards towards a Straight. Try to stay in while betting as little as possible. Get out when your odds of getting the card you need don't look good.

Fig. 4 (Texas Hold'em) shows an example of playing a long-shot hand. With four cards to a Straight showing, this player should be calling or checking at every opportunity. Only the sixth and seventh cards remain to be dealt. If the sixth card does not complete the straight, this player will want to drop out (fold).

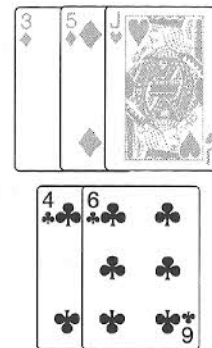


Fig. 4: Long-shot hand

Bad starting hand. Fold as soon as you are required to call a bet. **Fig. 5** shows an example of a bad hand (Omaha Hold'em). This hand is only a Queen high, shows no possibility of a Flush, and has little potential for a Straight.

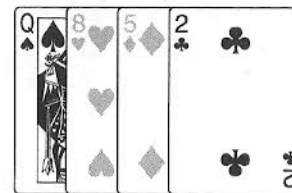


Fig. 5: Bad hand

Other factors in betting

Your position in the betting sequence can also determine how you bet. When the deal has moved to you, or you are sitting just to the right of the dealer, take advantage of this position. As one of the last players to bet, you can gauge whether the other players are strong or weak and bet accordingly.

If you choose to bluff, try to do it when you're one of the last to bet, and everyone has "checked" in front of you. Otherwise, your bluff may be wasted against an opponent with a good hand who takes your bet and raises it.

If you are betting in the middle or at the end, remember this: if you raise before another player calls the opening bet, players will often fold. If you raise after other players call the opening bet, the players will most likely call your raise, since they want to protect their initial investment. This is shown in **Fig. 6** (Seven Card Stud). The player to your left opened the betting. Your hand is strong, and if you raise the bet now, the players who did not fold are likely to stay in. This will be to your advantage and increase your potential winnings.

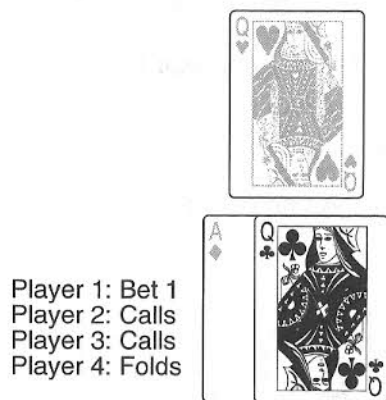


Fig. 6: When to raise the opening bet

If the player who opened the betting had been sitting to your right, you would want to call the bet instead of raising, so fewer players would be scared off.

When you are the first player required to bet (because you're sitting to the left of the dealer), play only your very best hands.

Observe the other players in the game; learn their habitual behavior patterns so you can read their probable weaknesses and strengths. By the same token, you must avoid giving away your own strengths and weaknesses in a similar manner.

If you start winning some hands and getting ahead, you have the option of betting higher. While risky, this is likely to drive a couple people out; they just can't afford to hang in unless they have a great hand. Fewer opponents, of course, will improve your odds of winning.

Strategies for Texas Hold'em

Because you only hold two cards in Texas Hold'em, the strength of your hand is highly dependent on the cards dealt to the board. Each card dealt to the board can have a huge impact on your hand (bad or good). Always be aware you are sharing the cards on the board with all players in the hand, so the cards you hold are what give you your advantage. Overall, you want the two cards you hold to be as strong as possible. If you don't get a good hand by the Flop, it is best to cut your losses early by folding.

Higher-ranking cards are usually promising to start with (before the Flop), such as an Ace and any other card. Two cards of 10 and higher is good initially. To be certain of a strong hand, you need a high Pair after the Flop.

Don't count on it filling out a Straight on the fifth card dealt to the board. In this case, you ought to fold before you put in more money.

Strategies for Omaha Hold'em

The strategies for winning at Omaha Hold'em differ from Texas Hold'em because four cards are dealt to the player instead of two. Also, the showdown hand must be made of two cards from the player hand and three from the board. With nine cards to choose from, the possible hand combinations are more complex, and it's much harder for you to assess the strength of your hand.

Because each player must use three cards from the board, the cards on the board help determine what the best possible hand is in Texas Hold'em.

Don't expect to win with anything less than a high Three of a Kind. Flushes and Straights are fairly common. They are better if they contain an Ace or a King.

High-Low Poker strategies

For High-Low games, low hands start better than high hands, because they have the potential to become high hands, while high hands cannot become low hands. Your best strategy is to try to win both the high and low hands, because the payoff is bigger. For example, suppose you have the cards shown in **Fig. 7** (Seven Card Stud High-Low). It is now the third betting round, and you have great potential for winning the low hand; if a 3, 5, 6, or 7 comes up you'll have an Eight High. You have a potential Flush for the high hand. This makes your hand worth opening or calling, at the least.

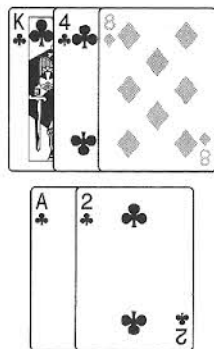


Fig. 7: Playing a low hand

If you have a good hand after the three or four cards have been dealt, you have a good chance of winning.

Seven-Card-Stud strategies

Seven Card Stud is a no-frills Poker game. If you hold at least One Pair, three cards toward a Straight, or three cards toward a Flush, stay in the first and second betting intervals (unless another player has a higher pair showing).

If you have nothing promising in your hand by the fourth card (second betting interval), you should fold.

Usually you should fold when your cards (including your hole

cards) are beaten by the showing cards of any other player. If another player shows a pair, do not stay in unless you hold a higher pair (or better hand).

It is not a good idea to bet heavily against a player whose hole cards can give him or her a hand you can't possibly beat.

Five-Card-Draw strategies

Keep tabs on which player or players are doing the most betting. It will help you evaluate their hands when it's time to draw new cards. The drawing of cards adds a dimension to this game that is not found in Stud and Hold'em games.

Fig. 8 shows an example of drawing cards in Five Card Draw. As the player showing the cards, your best choice is clear—keep the two Kings and draw three more cards. The observant Poker player will watch the others with a keen eye. Two players fold and go out, as shown. One player draws one card. When a player draws one card, they most likely have Two Pair (a strong hand) or they might be going for a Straight or a Flush. The only tip-off for you that might indicate a Two Pair is whether they were betting heavily. With a strong hand, they probably raised the pot at least once. With a near-Straight or a near-Flush, they might have tried to keep the bets down by checking or calling.

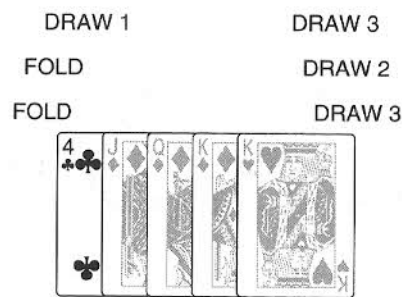


Fig. 8: Drawing cards

Two other players (like yourself) draw three cards. The best possible hand you can have when drawing three cards is One Pair. Keep that in mind.

One player draws two cards, a more difficult play to interpret. This player has Three of a Kind or is bluffing. You draw three cards,

the result of which is shown in **Fig. 9**; you fail to draw a third King. With fewer players, this might win you the hand. But with four opponents hanging in there, it would be unlikely. The best thing to do is to stay in with a minimal bet or fold.

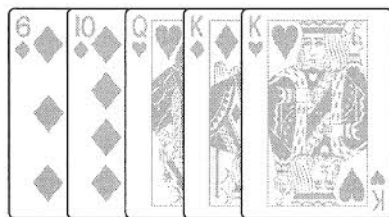


Fig. 9: After the draw

Five-Card-Loball strategies

Although a 9 or 10 high is a typical winning hand in Five Card Loball, sometimes you can win if dealt a pair after your discard, so don't fold immediately unless there is more than one other player still in the hand. If two or more of your opponents stayed in the hand, you should fold as soon as you're forced to call a bet.

As in Five Card Draw, you can attempt to glean information from your opponents based on the number of their discards. If they draw one card, they will be trying to rid themselves of a pair or a high card. Their hand is potentially dangerous. If another player draws two cards, you need not fear them excessively; they are liable to draw a King, Ace, or One Pair. If they draw three cards, it may be the first time they've played Five Card Loball (i.e., they're in trouble), or they're desperate.

If a player does not draw any cards at all, they are either bluffing, or they have a good hand. More often than not, it's because they have a good hand.

Poker—General Strategy Highlights

1. Know the hand rankings.
2. The more people you're playing against, the better your hand will need to be in order to win.
3. Never fold when you can check.
4. Focus on betting correctly based on the hand you currently hold rather than winning a huge percentage of hands.

Texas Hold'em—Strategy Highlights

1. Two Pair or better typically wins (with seven players).
2. Consider folding if:
 - 1st round: You have a non-pair hand with both cards less than 10.
 - 2nd to 4th round: You don't have at least a high pair or potential for a Straight or a Flush.
3. Be aware of what the best possible hand is and where your hand is relative to it. Remember, the community cards limit what the best hand can be. (Example: If there is a 5-3-2 (different suits), a 9 of Clubs, and a 10 of Hearts on the board, the best possible hand is a Straight, and if you hold a 4 and a 6, you can't be beat!)

Omaha Hold'em—Strategy Highlights

1. Three of a Kind or higher typically wins (with seven players).
2. Remember you **MUST** use two cards from your hand and three cards from the board.
3. Consider folding if:
 - 1st round: You don't have a pair, you don't have an Ace, King, or Queen, and you have low potential for a Straight or a Flush.
 - 2nd to 4th round: You don't have at least Three of a Kind or potential for a Straight or better.
4. Be aware of what the best possible hand is and where your hand is relative to it. Remember, the community cards limit what the best hand can be. (Example: If there is a 2, 8 of Spades, 3, 10 of Hearts, and a 9 of Clubs on the board, the best hand possible is a Straight. However, if you hold a 6 and a 7, you can still be beat by someone with a Jack and Queen or a 7 and Jack, even though you have a Straight.)

Omaha Hold'em High-Low—Strategy Highlights

1. Three of a Kind or higher typically wins the high hand (seven players).
2. 7 or 8 high typically wins the low hand (with seven players).
3. Remember you **MUST** have an "Eight High" or lower hand to win the low hand.
4. Remember you **MUST** use two cards from your hand and three cards from the board.
5. Consider folding if:
 - 1st round: You don't have a pair, and you have low potential for a Straight or a Flush, **AND** you don't have at least two unlike cards 8 or under.
 - 2nd to 4th round: You don't have at least Three of a Kind, and you have low potential for a Straight or a Flush **AND** you don't have an Eight-High-or-better hand.
6. Be aware of what the best possible hands are and where your hand is relative to them. Remember, the community cards limit what the best hands can be. (Example: If there is a 2, 8 of Spades, 3, 10 of Hearts, and a 9 of Clubs on the board, the best high hand possible is a Straight, 8-9-10-J-Q; and if you hold either an A, 4, or a J, Q, then you can't be beat!)

Seven Card Stud—Strategy Highlights

1. Two Pair or better usually wins (with seven players).
2. Consider folding if:
 - 1st to 2nd round: You don't have at least One Pair or three cards toward a Straight or Flush.
 - 3rd to 4th round: You don't have at least a high One Pair or four cards toward a Straight or Flush.
 - 5th round: You don't have Two Pair or better.
3. Generally fold if your cards (including your hole cards) are beaten by the showing cards of any other player. Always fold in the last round if this is true.
4. Determine what the best possible hand could be for each of your opponents (including best case hole cards for them), and bet according to how your hand stacks up relative to them.

Seven Card Stud High-Low—Strategy Highlights

1. Two Pair or better usually wins high hand (with seven players).
2. 8 or 9 high typically wins the low hand (with seven players).
3. Consider folding if:
 - 1st to 2nd round: You don't have at least One Pair or three cards toward a Straight or a Flush, AND you don't have at least three unpaired cards 9 or under.
 - 3rd to 4th round: You don't have at least a high One Pair or four cards toward a Straight or a Flush, AND you don't have at least four unpaired cards 9 or under.
 - 5th round: You don't have Two Pair or better, AND you don't have a low hand of 9 high or lower.
4. Generally fold if your cards (including your hole cards) are beaten by the showing cards of any other player. Always fold in the last round if this is true.
5. Determine what the best possible hand could be for each of your opponents (including best case hole cards for them), and bet according to how your hand stacks up relative to them.

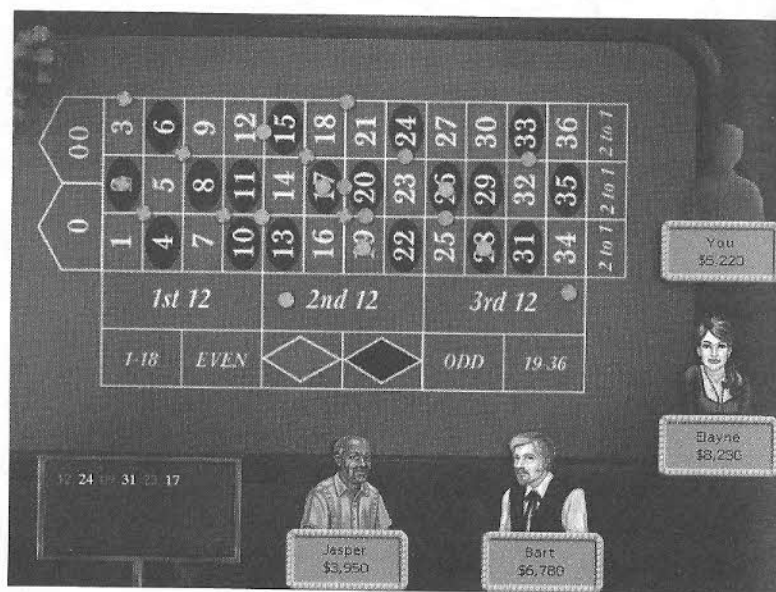
Five Card Draw—Strategy Highlights

1. Two Pair or Three of a Kind usually wins (with seven players).
2. Keep track of how many cards your opponent draws:
3. Opponent stands pat: either has a great hand or is bluffing.
 - Draws 1: Most likely has Two Pair but could also be going for a Straight or a Flush.
 - Draws 2: If the betting was heavy before the draw, then this person is likely to have Three of a Kind before the draw. If the betting was light it is difficult to tell; this person could be going for a long shot Straight or Flush, possibly has a pair with an Ace kicker.
 - Draws 3: If the betting was heavy before the draw, then this person is likely to have a high One Pair. Otherwise, suspect a low One Pair or a "runt" (no pair).
4. Consider folding if:
 - Before the draw, you have a "runt" (no pairs) void of face cards or an Ace and no potential for a Straight or Flush.
 - The betting gets intense before the draw and you don't have a high One Pair.
 - Final round of betting and you have less than Two Pair.
5. Take into consideration how many cards your opponent drew while you are betting in the final round. Adjust your aggressiveness based on how your hand stacks up against your estimation of your opponent's hand.

Five Card Loball—Strategy Highlights

1. 9 or 10 high typically wins the low hand (with seven players)
2. Keep track of how many cards your opponent draws:
 - Opponent stands pat: Either has a great hand or is bluffing.
 - Draws 1: If there has been any raising prior to the draw then watch out for this one! More than likely this opponent has four very low cards.
 - Draws 2: If the betting was heavy before the draw, then this person likely has three very low cards. The odds are still against this opponent getting a very low hand.
 - Draws 3: Likely won't be a contender.
3. Consider folding if:
 - Before the draw, you don't have four unpaired cards under 10.
 - Final round of betting and you don't have a 10-High or lower hand.
4. Take into consideration how many cards your opponent drew while you are betting in the final round. Adjust your aggressiveness based on how your hand stacks up against your estimation of your opponent's hand.

ROULETTE



What is Roulette?

Like many other games of chance, Roulette was developed by the French. The name means, literally, "small wheel." Pascal, a French mathematician, is credited with its invention in the 17th century. Pascal's inspiration may have come from ancient Rome. The Romans were constantly on the lookout for new means of entertainment. At a certain point in their history, they took chariot wheels, turned them sideways, and made them into implements for gambling. (This probably happened during a prolonged lull between one of their periodic wars.)

At any rate, after Pascal's contribution, the game reached England about 1820 and later came to America. Apart from the American addition of a 00, the Roulette of 1820 has not changed at all. It was a big hit during the California-gold-rush years, and many a hapless prospector squandered earnings on the wooden wheel. It is now played in virtually every gambling house in North and South America but is most popular in Europe.

Roulette uses a special wheel, a betting layout, and chips. A dealer manages the wheel and all the bets. The wheel spins continually. A small ball is thrown against a rim that surrounds the wheel. The ball falls into the wheel and comes to rest in one of the numbered sec-

tions, indicating the winning number. The anticipation generated by the spinning wheel, the rolling ball, and lots of money changing hands helps make Roulette a very exciting game.

How the game is played

The Roulette wheel is divided into 38 sections (America) or 37 sections (Europe), each of which has walls to hold a small ball where it lands after the wheel is spun. The sections are numbered from 1 to 36, (half red and half black, half odd and half even) plus a green section marked 0. European wheels have only the 0 green section. American wheels have an additional green section marked 00. The addition of the 00 section greatly increases the odds in favor of the house. For this reason, Roulette is not as popular in United States gambling houses as it is in Europe. If Nevada rules are in force, you lose the entire even-money bet on 0 or 00.

Numbers 1 to 18 are considered the lows; numbers 19 to 36 are the highs.

Roulette is a banking game; all bets are placed against the house. As many players are allowed to play as can get close enough to the table to bet.

Players bet on the layout for a number, group of numbers, or color which they expect to win. The Roulette layout is shown in **Fig. 1**. After all bets are placed for that turn, the dealer tosses the ball along the wheel's rim. After the ball comes to rest in a winning number, the bank pays or collects from each bettor. Bets can then be placed again for the next spin.



00	3	6	9	12	15	18	21	24	27	30	33	36	2 to 1
	2	5	8	11	14	17	20	23	26	29	32	35	
	1	4	7	10	13	16	19	22	25	28	31	34	
0	1st 12				2nd 12				3rd 12				
	1-18	EVEN						ODD		19-36			

Fig. 1: The betting layout

The chips values are set for the table. For example, if you are playing a \$5 table, each of your chips will be valued as \$5.

You can place a bet before every spin of the wheel. The bet you make must meet the minimum bet requirement for the table. You can place as many chips on the table at a time as you like (up to the maximum limit).

Roulette odds

The following odds are in effect for Roulette bets:

1. Winning bet on red, black, low 1 to 18, high 19 to 36, even, or odd; the bank pays even money.
2. Winning bet on the down (1 to 12, 13 to 24, or 25 to 36), or on the column in which the winning number falls; the bank pays 2 to 1.
3. Winning bet on the number itself; the bank pays 35 to 1.
4. Bet on either of two numbers, one of which wins; the bank pays 17 to 1.
5. Bet on three numbers, one of which wins; the bank pays 11 to 1.
6. Bet on four numbers, one of which wins; the bank pays 8 to 1.
7. Bet on five numbers (0, 00, 1, 2, and 3 only), one of which wins; the bank pays 6 to 1.
8. Bet on six numbers, one of which wins; the bank pays 5 to 1.
9. When a zero or double zero comes up, the house pays bets on the zero (or double zero), or on the zero (or double zero) and any other adjacent numbers in combination with it, but collects on all other bets.

Roulette bets

The two types of bets allowed on the Roulette layout are Combination bets and Straights bets. You need to know both bet types to be able to play the game.

Combination bets

Combination bets refer to the bets you make by placing your chip on the lines between the marked boxes to include more than one box in the bet. These bets have different odds than the Straight bets.

Inside bets (or Straight up). Pay 35 to 1. Place a chip on any single number (Fig. 2).



Fig. 2: Inside bet

Split bets. Pay 17 to 1. Place a chip on the line between any two adjacent numbers (Fig. 3). If either number comes up, you win.

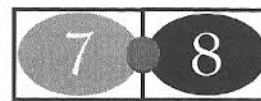


Fig. 3: Split bet

Street (Trio or Three number) bets. Pay 11 to 1. Place a chip on the horizontal line across the top of the layout on any of the twelve columns of three numbers (Fig. 4). You get all the numbers in that street.



Fig. 4: Street bet

Quad (Corner) bets. Pay 8 to 1. Place a chip between any four number groupings (for example 4, 5, 7, 8), and you get all four numbers in that group (Fig. 5).

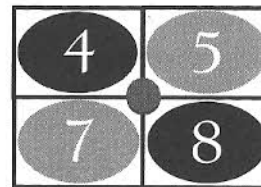


Fig. 5: Quad bet

Quint bet. Pays 6 to 1. The only possible five number grouping in the Roulette layout is 0, 00, 1, 2, 3. Place the chip on the upper horizontal line between the 00 and the 3 (**Fig. 6**). This bet favors the house by almost 8 percent.

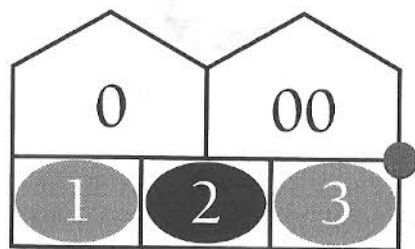


Fig. 6: Quint bet

Double Street (Six number) bets. Pay 5 to 1. Place a chip on the outside line between adjacent streets to get all six numbers in the double streets (**Fig. 7**).

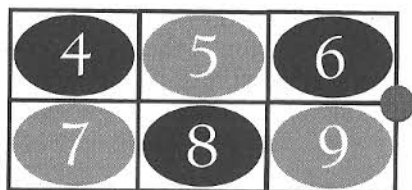


Fig. 7: Double Street

Straight bets

A Straight bet is any bet you make by placing your chip outside the 36 numbers marked on the layout. **Fig. 8** shows the Straight bets, which include the Dozens bet, the Column bets, and the Outside bets.



1st 12		2nd 12		3rd 12		2 to 1 2 to 1 2 to 1
1-18	EVEN			ODD	19-36	

Fig. 8: Straight bets

Dozen bets. Pay 2 to 1. Place a chip in the 1st 12 (1 to 12), 2nd 12 (13 to 24), or 3rd 12 (25 to 36).

Column bets. Pay 2 to 1. Place a chip in a box at the end of one of three columns.

Outside (Even money) bets. These bets pay even money. Place a chip in Odd or Even, Black or Red, High or Low.

Strategies for winning at Roulette

The payoffs for the Roulette bets are based on a wheel with 36 numbers. For example, if you make a Straight up bet on the 13, the payoff is 35 to 1. That would be a great bet, giving you true odds. However, the casinos must have their profit; the Roulette wheel contains not 36 but 38 numbers, with the 0 and 00 added in. True odds, therefore, for betting the 13 would be 37 to 1, which of course is a better payoff than 35 to 1. The 0 and 00 are also painted green, so that they are losers in the Red and Black bets. Getting out our calculator, we can determine that these wheel modifications give the house a 5.26 percent advantage on every bet (the only exception to this is the Quint bet, which gives the house almost an 8 percent advantage!).

No matter what system of betting you use with Roulette, the bank will get this 5.26 percent in the long run. It is, however, a fact that

winning and losing often takes place in streaks. If you have a system and it's actually working for a period of time, stay in while it lasts, then get out as soon as it looks like it's taking a turn for the worse.

If you're playing in Nevada, the house percentage of 5.26 percent is as immutable as the laws of physics. Atlantic City, in an effort to lure more gamblers to the wheel, made this rule change: for any even-money bets, if the ball lands on 0 or 00, half of the amount of any Even-money bet is returned to you. This rule is called "surrender." The Atlantic City rules cut the house percentage in half, to 2.63 percent. Surrender is actually based on a European rule called "en prison." The European wheel has only a 0 in addition to the 36 numbers (no 00), giving a 2.7 percent advantage to the house. The en-prison rule cuts this advantage down to an alluring 1.35 percent. Therefore, if you are considering a tour of gambling houses in Europe, Roulette may be an economical choice. (Note: **Hoyle Casino** only supports Las Vegas rules.)

In Roulette circles, one hears talk of the legendary "biased wheel" from time to time. A biased wheel is one that favors certain numbers over others. In an imperfect world the existence of a biased wheel is a mathematical certainty. The problem is in the fact that the bias would have to be very great to overcome the 5.26 percent house advantage. The idea that you can win money by finding the bias in a wheel is most likely untrue (perhaps a holdover idea from the Old West, when manufacturing techniques were less precise). Nowadays, Roulette wheels are very well-made, and the casinos have a vested interest in maintaining their mechanically-induced randomness. So, if you're seeking entertainment by exploiting poorly maintained Roulette wheels, your best odds may be found by watching re-runs of *Maverick*. But on the other hand, if you find a wheel in very poor condition or positioned not quite horizontally...

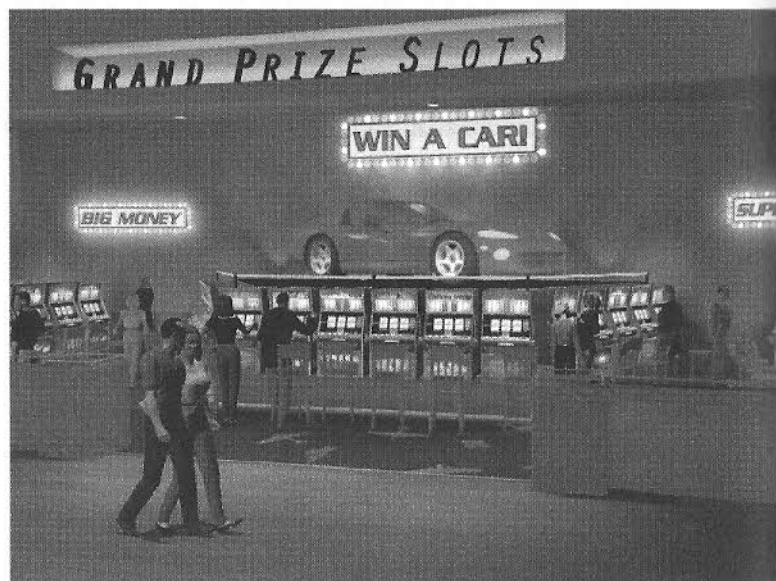
If you choose to take your chances in the Nevada game, you should take advantage of being able to place multiple bets on different parts of the layout using Straight bets or Combination bets.

Suffice to say, this is more a game of chance than a game of skill. Lay out your chips, then sit back, and enjoy the leisurely pace of the spinning wheel. Maybe you'll be lucky!

Roulette—Strategy Highlights

Avoid the Quint bet, which gives the house a 7.89 percent advantage. In all other Roulette bets, the house advantage is 5.26 percent.

SLOTS AND VIDEO SLOTS



What are Slot Machines?

The first Slot Machines were built by Charles Fey in the late 1800s. They became an immediate sensation in the San Francisco Bay area, where they were placed in local bars and gambling halls. These machines were called "Liberty Bells" and were named after the prominent symbols which, naturally, showed up in the pay line for the jackpot. The possibility of winning big money by hitting the jackpot is what makes these games exciting.

Slot Machines are usually three-reel machines with varying numbers of symbols (or stops) on each reel. The more possible stops per reel, the lower your odds of winning. Each reel has at least one jackpot symbol, and each reel's jackpot symbol must line up for a jackpot. For a 20-stop, three-reel machine with one jackpot symbol per reel, the theoretical odds of lining up all three jackpot symbols are $20 \times 20 \times 20$ (for each reel), or 8,000 to 1. But even if someone pulled the arm on a machine 8,000 times in a row, they aren't guaranteed a jackpot. These odds only reflect what should occur over many hundreds (or thousands!) of tries.

Slot Machines are entirely a game of chance. The games are very popular with people, as is playing the lottery. People relish the chal-

lenge of attempting to beat the odds, no matter how bad they might be! Average machines return less than 83 to 90 percent of the money put in, but a few machines offer a return of 97 percent or more.

Video Slot machines have just recently made their appearance in various casinos. The latest wave of new "hi-tech" slot machines, these machines substitute a video display for the traditional slot reels. Giant machines with incredible imagery and animation entice slot players from all corners of the casino, while making the experience seem more like a game than a gamble. Each machine comes complete with a unique theme creating a new and exciting slot experience, far more elaborate than classic slot machines.

How the game is played

To play a Slot Machine in **Hoyle Casino**, click the coin or bill slot and specify how many credits you want to put in the machine. You can add more credits at any time. The payoff scale shown on the machine tells you how many coins (credits) you receive for all possible winning combinations, for each coin you play.

Betting is a very straightforward process. If you plan on playing the machine for quite a few spins, you may want to put a good number of coins in at the outset. Any extra coins you insert (above the amount needed for one play) will be counted as "credit". You can then use these credits to make bets on subsequent spins or you can receive the credits as cash winnings. You are allowed to keep spinning as long as you have enough credits, or you continue to insert coins.

You can bet anywhere from one to five credits at a time, depending on which machine you're playing. You have three betting options:

1. Hit the "bet one" button once for each credit you wish to bet.
2. Hit the "bet max" button to bet maximum credits (for that machine).
3. Hit the "play max" button to bet maximum credits and start the game.

Hit the "spin" button (or pull the handle, if your machine has one) to start the game. If you hit the "play max" button, the game will automatically start for you.

You win if the result of your spin matches any of the combinations shown in the payoff scale. If you win, you accumulate credits. To collect your credits, hit the "cash out" button.

Types of Classic Slot machines

The two types of Classic Slot Machines are 1) Straight Slots, and 2) Progressive Slots. Straight Slots have a payoff scale shown in the lighted panel at the top of the machine. This payoff scales shows, for example, that three bells pay 20 coins (per coin played). Progressive Slots also show a payoff scale. The difference is that the payoff for the jackpot (shown in the top row) is a variable. The jackpot increases as every coin is deposited into the machine. The amount you win if you hit the jackpot will be displayed on a panel above the machine.



Most Slot Machines have one pay line, and pay if the correct combination is hit on a single horizontal row. Some machines, however, have multiple pay lines, which means that you can also win money in other ways. On these machines, if you play for one credit, you activate one pay line—the middle horizontal row. If you play for two credits, you will activate a second payline, usually a diagonal row. A third coin activates the other diagonal row. This gives more winning combinations, but it also costs more money.

These are the Classic Slot Machines available in **Hoyle Casino**:

Alien Invasion

If a trio of aliens appear, you get abducted. However, the aliens immediately release you, leaving you with no recollection of the event, just a large pocketful of change.

All Stars

Reach for the stars! Grab three stars of any kind to hit the jackpot.

Bug Out

If the three spinning reels turn up butterflies, you win the jackpot.

Cover the Spread

Catch three basketballs to win the jackpot.

Diamond Frenzy

Look for the diamonds labeled "F" to hit the jackpot.

Double Diamond Jackpot

If one diamond is good, two diamonds must be much better.

Double Red, White & Blue

Red, white and blue pay off big, and double stars hit the jackpot.

Flying High

If you get three rockets, you win the jackpot.

Funny Money

Bozo bequeaths big bucks to winners in the Clowns game.

Gone Fishin'

Caribbean swordfish are the most-prized catch in *Gone Fishin'*.

Hoyle Flush

The flush is the best possible hand on this machine.

Jurassic

In this game, you hit the jackpot if you "un-earth" three Tyrannosaurus skulls.

Monsters

The aged gentleman from Transylvania runs this game.

Progressive

This fruity game uses multiple pay lines and a progressive jackpot. You hit the jackpot on the third appearance of the "bar."

Red Cherry

What would top off your winnings better than three red cherries?

Red, White & Blue

Getting three 7s is great, but red, white, and blue 7s make you see fireworks.

Safari

Endangered species pay big dividends in Safari's "wild kingdom."

Shoes

We're not in Kansas anymore. Ruby red slippers take you all the way home in this game.

Sweet Success

You're always special on your birthday. Three birthday cakes will confirm it.

Triple Diamond

If two diamonds are good, three are definitely fantastic. Triple diamonds score the jackpot.

Triple Play

Collect clowns and bars for cash, but hit the triple plays to win the jackpot!

Wild Peppers

Ouch! Hot hot hot! Tasting three hot peppers will hit the jackpot.

Types of Video Slot machines

Video Slot machines have exciting video displays and feature special bonus items that give you large payout bonuses.



These are the Video Slot Machines available in **Hoyle Casino**:

Break the Bank

Crack the combinations to get rich quick! Get three open safes to hit the jackpot. Spinning up three combination locks opens a safe that activates a special multiplier. Any payout on your very next spin is multiplied by the amount shown on the large combination dial. This can increase your payout up to ten times!

Road Pizza

Get raccoons on all four truck wheels to get the jackpot. If all four reels display the pizza slice, a two-minute timer will start. For every unique winning combination that you hit in those two minutes, a "topping" will be put on the pizza above the reels (but only once for each combination; for instance, two "frogs" within the two minutes will only result in one "topping" on the pizza). The more "toppings" you get, the bigger the bonus payout will be at the end of the two minutes. But watch out for the carrot symbol! If the reels display four carrot symbols during the two minutes, all pizza "toppings" will be cleared.

Three Wishes

Consult the sultan to fatten your gold purse. If he conjures up three magic lamps, three times, your fortune is made. If three Hands of Fatima appear, count your blessings! Any payout on your very next spin is multiplied by the amount shown next to the magic lamp multiplier. This can increase your payout up to twenty-five times!

Strategies for winning at Slots

First, realize the odds are against you. The house has a great deal of control over how much their machines pay out. A Slot Machine is very carefully constructed to pay out a certain percentage return on deposited coins. A high-return machine (called a "loose" machine) may pay 97 percent of what is put in. A low-return machine may pay only 86 percent. Try to sniff out the loosest machines (a helpful casino employee may point you the right direction, for a small cut of the action!) Some casinos cater to Slot Machine players and offer machines with higher return rates. Always look for the best machines in the best casinos. You may have to shop around. Never play the Slots in airports, restaurant lines, near bathrooms, etc. These machines are almost always have a VERY low rate of return.

Another important tip in Slots is to always play as many coins as you can! This is called playing "full coin." You can easily confirm that playing full coin is to your advantage by reading the pay line (usually the top one or two rows are relevant) for a given machine. If the payoff is MORE than tripled for three coins as compared to one coin, then you should always play for full coin.

Choose (if you can figure it out) machines with fewer symbols on their reels and higher numbers of jackpot symbols on each reel.

Progressive machines are often more desirable to play, depending on the current size of the jackpot. In the long run, these machines sometimes pay a higher than average return rate.

Never forget to hit the "cash out" button before leaving! Some casino-stragglers practically make a living off the credits left behind by Slots and Video Poker players.

Some Slots only pay partial jackpots. If you win a big jackpot, never leave a machine until an attendant has arrived on scene to give you the rest of your winnings. (The machine will show how much of your jackpot is yet to be collected.) When Slot Machine hoppers are running out of coins, they pay very slowly. They are built to "Tilt" in this situation and will stop paying out. Again, wait for the attendant.

Slots and Video Slots—Strategy Highlights

1. Always play full coin!
2. Shop around for machines with the highest return rate. Avoid machines stationed in airports, restaurants, or near restrooms.
3. The Progressive machines with big jackpots are often the best machines available.

VIDEO POKER



What is Video Poker?

One of the most recent additions to the casino milieu is Video Poker, a man-against-machine electronic version of the traditional favorite, Poker. A new generation of gamblers is comfortable with the technology of electronic or computerized games, and enjoys this form of entertainment.

Some people enjoy the solitude that Video Poker provides. It can be easier to concentrate on winning without distractions that inevitably occur where a human dealer and other human players are involved. In Video Poker, you don't have to think about bluffing, betting, and whether you're giving out too much information; you just think about the cards and play. You also don't have to wait for shuffling and dealing. The machine makes these things happen instantaneously. Many compulsive Video Poker enthusiasts are blazingly fast players, but this is a matter of choice. You can set your own pace in this game.

The alternative explanation for the game's great popularity is that some Video-Poker machines offer an opportunity to win money from the casino. A few machines pay out a 102 percent return on your money if you adhere to an optimal strategy. Now that is worthwhile odds!

How the game is played

To play a Video Poker machine, click the coin or bill slot and specify how many credits you want to play with. You can add more credits at any time. The payoff scale for the machine is shown in the lighted panel above the buttons and tells you how many coins (credits) you receive for all possible winning hands. Typically, the winning hands in Video Poker are the same type of hands you will find in a traditional Poker game, such as a Straight Flush or Four of a Kind (see the section on Poker for more information about winning hands).

You can bet anywhere from one to five credits at a time. You have two options in betting:

1. Hit the "bet one" button once for each credit you wish to bet.
2. Hit the "bet max" button to bet five credits.

When you bet five credits, the machine automatically deals you five cards. When you bet less than five credits, you must hit the "deal" button to receive your first five cards.

Five cards appear on the screen after you hit the deal button. At this point you must choose the cards you want to keep. You are allowed one re-deal, and one chance to draw anywhere from zero to five new cards. Each card must be individually selected if you wish to keep it. You can keep a card by selecting it, at which point the word "held" shows up on the screen above the card. Cards marked by the word held will not be replaced when you draw new cards. You can easily change your mind about keeping a card by selecting it a second time. Make sure the held notation disappears when you do so.

If you have a pat hand (five good cards), you can hit the "hold all" button to quickly mark each card as "held." Conversely, the "discard all" button unmarks each card.

When you're ready to draw new cards, hit the deal button. The cards not marked by the word held will be replaced, resulting in your final hand.

If you win, you accumulate credits. To collect your credit(s), hit the "cash out" button.

Strategies for winning at Video Poker

A Video-Poker machine generates piles of random numbers continually. When you hit the right button, it stops generating numbers, turns the numbers into cards and displays them onscreen. Frank J. Tipler, in *The Physics of Immortality*, explained the possibility that machines could have a primitive consciousness. Some enthusiasts of Video Poker insist they can commune with the machines during protracted playing sessions, kind of like Spock performing a Vulcan mind-meld. Supposedly this helps them win. However, we are reluctant to say you can beat the machines by utilizing any paranormal strategy. We prefer a more earth-bound, mathematical means of gaining the edge. Fortunately, this is entirely possible in Video Poker, and you may actually beat the house by learning correct strategies of play.

The most important strategic decision in Video Poker takes place before you put your money in the slot. All the machines are not the same; their payouts differ, and thus your machine selection has a significant impact on your long-term potential earnings. Video Poker machines vary anywhere from about a 90 percent return to 102 percent. We recommend that you try to find machines with a 98 percent or better return. Eleven machines are showcased here (all included in **Hoyle Casino**), which represent an across-the-board sampling of the Video Poker industry. If you learn the characteristics of these machines, and the corresponding strategies, you will be equipped to take on Video Poker in an actual casino.

Before examining each machine in detail, it's helpful to know the odds for obtaining the various hands in Poker. The figures that follow are based on Jacks-or-Better games. Because people play the games slightly differently, these figures are approximations.

Hand:	Odds:	Payoff:
Royal Flush	40,000+ to 1	1,000 to 1 (5 credits only)
Straight Flush	9,200 to 1	50 to 1
Four of a Kind	424 to 1	25 to 1
Full House	86 to 1	9 to 1
Flush	90 to 1	6 to 1
Straight	88 to 1	4 to 1
Three of a Kind	13 to 1	3 to 1

Two Pairs	7 to 1	2 to 1
Pair of Jacks or Better	4 to 1	1 to 1

A cursory glance at the above figures reveals a seeming imbalance. For example, we are telling you that your odds of making a Straight are 88 to 1, but the payoff is only 4 to 1? If true (and it is), you might as well go over to the Craps table and start making Proposition bets. We also said it's possible to beat the house. Sounds ludicrous, doesn't it? However, this apparent contradiction is easily explained—many of these odds are working simultaneously. In other words, though your payoff is small when you are going for One Pair of Jacks, you might also end up with Two Pair, a Full House, Three of a Kind, Four of a Kind, One Pair of Aces, or something else (even a Royal Flush!). Thus, many of these odds are cumulative. The end result is that, on any given hand, your chances of losing money on a Jacks-or-Better machine is only about 55 percent.

At 55 percent, those are pretty good odds, especially considering that you can only lose five credits if you bet five credits. If you hit the Royal Flush, you'll get 5,000 credits back!

When we show the payoffs for the different machines, only the five credit payoffs will be shown. This is because of a simple Video Poker truism—never play for less than full credit! The reason for this is shown in the sample payoff chart below for a Jacks-or-Better machine.

Number of Credits:	1	2	3	4	5
Hand:					
Royal Flush	250	500	750	1,000	5,000
Straight Flush	50	100	150	200	250
Four of a Kind	25	50	75	100	125
Full House	6	12	18	24	30
Flush	5	10	15	20	25
Straight	4	8	12	16	20
Three of a Kind	3	6	9	12	15
Two Pairs	2	4	6	8	10
Pair of Jacks or Better	1	2	3	4	5

Read this chart, and you will see that payscale increases at a fixed rate as you move from a one-credit to a five-credit game. For example, a Flush pays five credits (coins) on a one-credit play. It pays 25 (5x5) credits for a five-credit play. The one glaring exception is the Royal Flush. This pays 250-1,000 credits on a one to four-credit play but, 5,000 on a five-credit play. This is four times the expected rate and is the Video Poker equivalent of a jackpot. You never want to play for less than full coin (five credits), or you can't hit the jackpot.

We will be studying the payoff scales for the various machines in the next section. Our comments about the payoff scales are always based on the right-most column (the five-credit column), since this is the only column you should ever play in Video Poker.

Jacks or Better

The Jacks-or-Better machines pay out 98 percent to 100 percent at the top end. Stick to the best machines, and avoid anything that pays less than 96 percent. Expect an even game when playing the Jacks-or-Better machines, with not as many extremes of winning and losing streaks as you get with the Jokers and the Deuces machines (see chart).

1. **Easy Money.** Payoff: 100 percent. This machine is called a 9/6- Jacks-or-Better machine. The 9/6 refers to the payoff for the Full House (9 to 1) and the Flush (6 to 1). **Fig. 1** shows this machine's payoff scale. This machine provides good odds of winning. Stick with it.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	250	500	750	1000	5000
Straight Flush	50	100	150	200	250
4 of a Kind	25	50	75	100	125
Full House	9	18	27	36	45
Flush	6	12	18	24	30
Straight	4	8	12	16	20
3 of a Kind	3	6	9	12	15
2 Pair	2	4	6	8	10
Pair of Jacks or Better	1	2	3	4	5

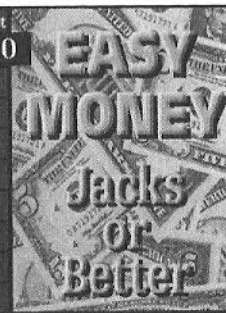


Fig. 1 : Easy Money

2. **Jack's Back.** Payoff: 95.5 percent. This machine is called a 6/5- Jacks-or-Better machine. The 6/5 means the Full House pays 6 to 1, and the Flush pays 5 to 1. **Fig. 2** shows the payoff scale for the Jack's-Back machine.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	250	500	750	1000	5000
Straight Flush	50	100	150	200	250
4 of a Kind	25	50	75	100	125
Full House	6	12	18	24	30
Flush	5	10	15	20	25
Straight	4	8	12	16	20
3 of a Kind	3	6	9	12	15
2 Pair	2	4	6	8	10
Pair of Jacks or Better	1	2	3	4	5




Fig. 2: Jack's Back

This machine appears nearly identical to the 9/6 machine at first glance; Jacks or Better are required for a win, and the Royal Flush pays 5,000 (full coin). Comparing this machine to the Easy-Money machine, we find a reduction in payoffs for the Full House (lowered from 45 to 30) and the Flush (lowered from 30 to 25). These reductions will be critical in the long run, making this machine a rather poor investment.

3. **Crawdad.** Payoff: below 93 percent. The payoff scale shown in **Fig. 3** is in effect for this machine.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	375	750	1125	1500	2500
Straight Flush	75	150	225	300	375
4 of a Kind (Aces)	80	160	240	320	400
4 of a Kind (K's, Q's, J's)	40	80	120	160	200
4 of a Kind (2's thru 10's)	25	50	75	100	125
Full House	8	16	24	32	40
Flush	6	12	18	24	30
Straight	4	8	12	16	20
3 of a Kind	2	4	6	8	10
2 Pair	2	4	6	8	10
Pair of Jacks or Better	1	2	3	4	5



Fig. 3: Crawdad

The Royal Flush is less profitable on Crawdad (its payoff of 2,500 for full coin is only half what most Jacks-or-Better machines give you!), but this machine pays out big credits for Four of a Kinds formed with face cards and Aces. So, is it good machine? No! The payoff is a mere 92.6 percent. One key factor is the reduction of the

Three of a Kind payoff to an abysmal 2 to 1. Three of a kind (like One Pair and Two Pair) is one of your bread-and-butter hands. You absolutely need these payoffs to extend your playing time, to give you a chance to make the higher-scoring hands.

Hand rankings for Jacks-or-Better machines

Often, the choices you make in Video Poker are fairly obvious (i.e., no one dumps a pair of Queens in favor of three garbage cards). The critical decisions, however, are the less obvious ones, such as when choosing between a high One Pair and three cards to a Royal Flush. Which cards should you keep? The following hands (dealt before the draw) are ranked from highest to lowest in terms of scoring potential, starting with the highest. What this means is that you always want to "protect" the hand that shows up highest on the list and draw accordingly.

The hand rankings for the Jacks-or-Better machines are as follows:

1. Royal Flush, Straight Flush, Four of a Kind, Full House, Flush, Straight (pat hand)
2. Four cards to a Royal Flush
3. Three of a Kind
4. Four cards to a Straight Flush
5. Two Pairs
6. High Pair (Jacks or Better)
7. Three cards to a Royal Flush
8. Four cards to a Flush
9. One Pair (10s or lower)
10. Four cards to an outside (open ended) Straight
11. Three cards to a Straight Flush
12. Two cards to a Royal Flush
13. Three cards to a Straight Flush
14. Three high cards (Jacks through Aces)
15. Two high cards
16. Four cards to an inside Straight
17. One high card

Remember, these rankings reflect long-term potential winnings rather than immediate gratification. This means that occasionally you may sacrifice a scoring hand in favor of a hand with greater winning potential.

Notice also the value attributed to high cards (Jacks through Aces). You don't want to throw these out, as they have great winning potential. It is a victory even if you only end up winning the five credits that you bet; it gives you one more chance to go for a bigger win and the Royal Flush. Also, if you have two or three high cards in a potential Straight or Flush, you can bump it up one level on the list.

Here are some examples of playing hands using the hand rankings chart:

1. You're dealt a Q-J-10 of Spades, a 10 of Hearts, and a 2 of Clubs. The 10-J-Q give you three cards to a Royal Flush. You also have a pair of 10s. In the long run, you're better off discarding the pair (ranked 9) and keeping the three cards to a Royal Flush (ranked 7).
2. Your starting hand is A-K-J-10 (different suits) and a 4 of Hearts. The A-K-J-10 gives you four cards to an inside Straight. An inside Straight is hard to fill and is only ranked a 16. You should keep your A-K (two high cards) which are ranked slightly higher at 15.
3. You are dealt a Q-J-10-9 of Spades and the Queen of Diamonds. You have a pair of Queens and four cards to a Straight Flush. By all means, sacrifice your scoring Queens (ranked 6) for the possible Straight Flush (ranked 4). Even though this means you'll sacrifice a scoring hand for (probably) nothing, you don't often get a better shot at the mini-jackpot paid for a Straight Flush.

Joker Poker

Some Joker-Poker machines offer returns as high as 102 percent, and so are very popular. Because the inclusion of a wild card means that bigger hands (in the traditional sense) will be more frequent, the minimum hand required to win a Joker-Poker machine is a pair of Kings or Two Pair. The Four of a Kind tends to be the make or break hand in Joker Poker (unless you hit the jackpot). Whether or not you achieve this hand will often determine whether you have a winning or losing session in Joker Poker.

1. **Joker Poker.** Payoff: 98.5 percent. This is a Kings-or-Better machine and is a very good bet. The payoff scale shown in Fig. 4 is used for the Joker-Poker machine.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Natural Royal Flush	500	1000	1500	2000	5000
5 of a Kind	200	400	600	800	1000
Joker Royal Flush	100	200	300	400	500
Straight Flush	50	100	150	200	250
4 of a Kind	17	34	51	68	85
Full House	7	14	21	28	35
Flush	5	10	15	20	25
Straight	3	6	9	12	15
3 of a Kind	2	4	6	8	10
2 Pair	1	2	3	4	5
Kings or Better	1	2	3	4	5

Fig. 4: Joker Poker

This machine offers high payoffs for Five of a Kind (1,000 credits for full coin) and a Joker Royal Flush (500). It is also nice because it includes a Joker and only requires Kings to score. These factors compensate for unremarkable payoffs for the middle-range hands, making it a pretty good investment.

The hand rankings for Kings-or-Better Joker-Poker machines is like the Jacks-or-Better machines. Use the Jacks-or-Better chart, except remember that high cards are now Aces and Kings. Low cards are anything below a King.

2. **Joker's Wild.** Payoff: below 92 percent. This is a Two Pairs-or-Better machine. The payoff scale shown in Fig. 5 is used for the Joker's-Wild machine.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Natural Royal Flush	500	1000	1500	2000	5000
5 of a Kind	100	200	300	400	500
Joker Royal Flush	50	100	150	200	250
Straight Flush	50	100	150	200	250
4 of a Kind	20	40	60	80	100
Full House	8	16	24	32	40
Flush	5	10	15	20	25
Straight	4	8	12	16	20
3 of a Kind	2	4	6	8	10
2 Pair	1	2	3	4	5

Fig. 5: Joker's Wild

With a payoff of less than 92 percent, you should avoid it. You are losing crucial low-value hands (no high pairs can win, only Two Pair) and some of your high Joker hands are also cut down in value (Five of a Kind and Joker Royal Flush only pay 500 and 250, respectively).

High-return machines with payoffs over 100 percent exist in Two Pair Joker Poker, but they pay more for the middle hands. Compare the following:

<i>Hand:</i>	<i>Joker's Wild:</i>	<i>Other Two-Pair Joker-Poker variations:</i>
Four of a Kind pays	100	100
Full House pays	40	40
Flush pays	25	35
Straight pays	20	30

The extra earnings derived from the Flush and Straight will impact your winnings significantly in the long-term. Make sure you read the payoffs for every hand before putting in your coins. Casinos often manipulate the numbers for these middle hands to increase their take.

The hand rankings for the Two-Pair Joker-Poker machines are as follows:

1. Royal Flush, Straight Flush, Four of a Kind, Full House, Flush, Straight (pat hand)
2. Four cards to a Royal Flush
3. Four of a Kind
4. Four cards to a Straight Flush
5. Three of a Kind
6. Two Pair
7. Three cards to a Royal Flush
8. Four cards to a Flush
9. Four cards to an outside (open ended) Straight
10. Three cards to a Straight Flush
11. One Pair
12. Four cards to an inside Straight
13. Three cards to a Flush
14. Two cards to a Royal Flush

15. Two cards to a Straight Flush

16. Three cards to a Straight

These hands include hands containing Jokers. The major change in strategy for playing Two-Pair Joker-Poker machines is that high cards as defined by Jacks-or-Better and Kings-or-Better machines do not exist. This reduces the value of Pairs a little bit. You will end up keeping four cards to a Flush, for example, over One Pair of Aces.

Deuces Wild

Some Deuces-Wild machines offer great potential for winning money. Like the Joker-Poker machines, they offer returns up to 102 percent. Naturally, with four wild cards, the minimum winning hand is going to change; expect Deuces-Wild machines to display Three of a Kind as a minimum hand. Expect a roller coaster ride of great winning streaks sandwiched between losing streaks.

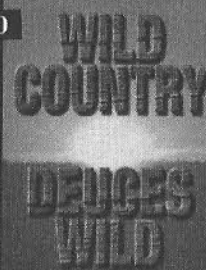
When playing Deuces-Wild machines, make sure you never discard your 2s; it's easy to forget how valuable they are.

1. **Wild Country.** Payoff: below 94 percent. The payoff scale for the Wild-Country machine is shown in Fig. 6.

For better return rates than you see here, look for Deuces-Wild machines that offer 1,000 credits payoff for four Deuces, 50 credits for a Straight Flush, and 15 credits for a Flush. Machines with these payoffs will return almost 102 percent.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	500	1000	1500	2000	4000
4 Deuces	100	200	225	300	375
Deuces Royal Flush	20	40	60	50	100
5 of a Kind	10	20	30	40	50
Straight Flush	8	16	24	32	40
4 of a Kind	4	8	12	16	20
Full House	4	8	12	16	20
Flush	2	4	6	8	10
Straight	2	4	6	8	10
3 of a Kind	1	2	3	4	5

Fig. 6: Wild Country



2. **Born To Be Wild.** Payoff: below 95 percent. Fig. 7 shows the payoff scale for the Born-To-Be-Wild machine.

These machines, characterized by a low return on the Full House (15 credits), seldom produce winners. The exception is the progressive machines, which have a variable Jackpot (for the Royal Flush) that can get very high, and may have a return over 100 percent.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	375	750	1125	1500	4000
4 Deuces	75	150	225	300	375
Deuces Royal Flush	25	50	75	100	125
5 of a Kind	15	30	45	60	75
Straight Flush	11	22	33	44	55
4 of a Kind	4	8	12	16	20
Full House	3	6	9	12	15
Flush	2	4	6	8	10
Straight	2	4	6	8	10
3 of a Kind	1	2	3	4	5

Fig. 7: Born 2 Be Wild

3. **Wild Thing.** Payoff: below 96 percent. The payoff scale for the Wild Thing machine is shown in Fig. 8.

Look for machines (like this) that offer 1,000 credits for the four Deuces, which will push up the payoff to approximately 97 percent.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	500	1000	1500	2000	4000
4 Deuces	100	200	300	400	500
Deuces Royal Flush	25	50	75	100	125
5 of a Kind	16	32	48	64	80
Straight Flush	13	26	39	52	65
4 of a Kind	4	8	12	16	20
Full House	3	6	9	12	15
Flush	2	4	6	8	10
Straight	2	4	6	8	10
3 of a Kind	1	2	3	4	5

Fig. 8: Wild Thing

4. **Wild Party.** Payoff: 99 percent. In addition to the four Deuces, a wild Joker is also included with this game. Fig. 9 shows this machine's payoff scale.

At a 99 percent return rate, you can expect to do well at Wild Party. Just make sure you're getting the payoffs shown above.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
4 Deuces and Joker	4000	8000	12,000	16,000	20,000
Natural Royal Flush	800	1600	2400	3200	4000
4 Deuces	25	50	75	100	125
Wild Royal Flush	12	24	36	48	60
5 of a Kind	9	18	27	36	45
Straight Flush	6	12	18	24	30
4 of a Kind	3	6	9	12	15
Full House	3	6	9	12	15
Flush	3	6	9	12	15
Straight	2	4	6	8	10
3 of a Kind	1	2	3	4	5

Fig. 9: Wild Party

The hand rankings for the Deuces-Wild machines are as follows:

1. Royal Flush, Straight Flush, Four of a Kind, Full House, Flush, Straight (pat hand)
2. Four cards to a Royal Flush
3. Four of a Kind
4. Three of a Kind
5. Four cards to a Straight Flush
6. Three cards to a Royal Flush
7. Three cards to an outside Straight Flush
8. Four cards to a Flush
9. One Pair
10. Four cards to an outside (open ended) Straight
11. Two cards to a Royal Flush
12. Three cards to an inside Straight Flush

You need BIG hands in Deuces Wild. Discard all five cards if you get anything that does not appear on the above list. For example, don't bother keeping four cards to an inside Straight; due to the prevalence of wild cards, you're usually be better off taking five new cards. Likewise, three cards to a Straight and three cards to a Flush is not worth keeping. Discard all five in this situation.

10s or Better

Some of the earliest Video Poker machines are 10s-or-Better machines. They are usually some of the worst Video Poker machines in the casino, although it's possible to find some wheat among the chaff. A few machines may offer close to a 100 percent return, but most are in the 90-95 percent range.

1. **A-10 Shun.** Payoff: 99.1 percent. This is one of the best 10s-or-Better machines you will find. Fig. 10 shows its payoff scale.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	250	500	750	1000	4000
Straight Flush	50	100	150	200	250
4 of a Kind	25	50	75	100	125
Full House	6	12	18	24	30
Flush	5	10	15	20	25
Straight	4	8	12	16	20
3 of a Kind	3	6	9	12	15
2 Pair	2	4	6	8	10
10's or Better	1	2	3	4	5

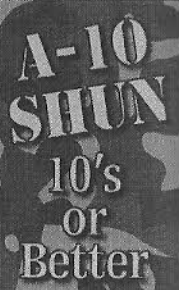


Fig. 10: A-10 Shun

You can expect the payoffs for a 10s-or-Better machine to be lower than the Jacks-or-Better machine. This is natural, since a lower hand (One Pair of 10s) brings a win in the 10s-or-Better machines.

2. **Hang Ten.** Payoff: below 95 percent. Fig. 11 shows its payoff scale.

	1st Credit	2nd Credit	3rd Credit	4th Credit	5th Credit
Royal Flush	250	500	750	1000	4000
Straight Flush	50	100	150	200	250
4 of a Kind	25	50	75	100	125
Full House	9	18	27	36	45
Flush	6	12	18	24	30
Straight	4	8	12	16	20
3 of a Kind	3	6	9	12	15
2 Pair	1	2	3	4	5
10's or Better	1	2	3	4	5




Fig. 11: Hang 10

Comparing this machine to the preceding machine, you find a deceptively higher payoff for the Full House (45 credits) and Straight (30 credits). However, the reduction of a Two Pair to a five-credit payoff erases the benefit you might have derived otherwise. The result is that the Hang-Ten machine occupies the video "cellar" in terms of its return rate.

The hand rankings for 10s-or-Better machines are shown here:

1. Royal Flush, Straight Flush, Four of a Kind, Full House, Flush, Straight (pat hand)
2. Four cards to a Royal Flush
3. Three of a Kind
4. Four cards to a Straight Flush
5. Two Pair
6. High Pair (10 or better)
7. Three cards to a Royal Flush
8. Four cards to a Flush
9. Low Pair (9s or lower)
10. Four cards to an outside (open ended) Straight
11. Three cards to a Straight Flush
12. Two cards to a Royal Flush
13. Three cards to a Straight Flush
14. Three high cards (10s through Aces)
15. Two high cards
16. Four cards to an inside Straight
17. One high card

10s-or-Better machines are played much like Jacks-or-Better machines. High cards, however, now include 10s. Low cards are anything below a 10.

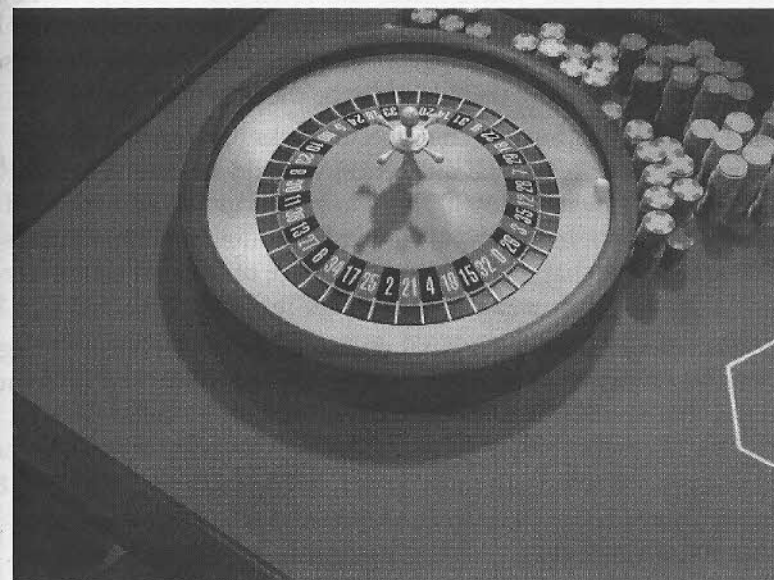
Progressives

Some casinos offer Video-Poker machines with progressive jackpots that grow as more money is placed into the machine. Because the size of the jackpot is a variable, it is difficult to rate these machines. Compare the payoff scale to the machines you've read about here. If it's a good machine, you may be able to extend your playing time just long enough to take a serious shot at the jackpot.

Video Poker—Strategy Highlights

1. In Video Poker, you are playing against a machine with a fixed pay line. This makes it a very different game from regular Poker, where you are simply trying to beat your opponents or “psyche” them out by bluffing. In Video Poker, each hand is worth an exact amount. A Video-Poker Straight Flush might be worth \$250 and is almost always worth more than a Straight Flush in regular Poker, where the pot might contain a measly \$7, for example. Your unswerving purpose, then, in Video Poker **MUST** be to play for the highest-ranking hands.
2. Learn the hand-rankings for Video Poker. The hand-rankings are mathematically determined based on long-term winning potential for given hands on a specific type of machine. Sometimes, this means that you will discard an already-scoring hand in favor of a hand that pays off at high odds.
 - Example: You are dealt a Q-J-10 of Hearts, a J of Clubs, and a 3 of Diamonds on a Deuces-Wild machine. You have three cards to a royal flush and One Pair of Jacks. You keep the three cards to a Royal Flush.At other times, you should keep the already-scoring hand over and against a hand that pays off at higher odds.
 - Example: You are dealt a Q-J-10 of Hearts, a J of Clubs, and a 3 of Diamonds on a Jacks-or-Better machine. You have three cards to a Royal Flush and One Pair of Jacks. You should keep the One Pair of Jacks.
3. Look for the machines with a 98 percent or better return. To determine a machine's return rate, you must compare a machine's pay scale to that of other known machines.
4. Always play full coin! The best return for the jackpot (e.g., a Royal Flush) is obtained by betting full coin.

BETTING STRATEGIES



Because we want a fairly comprehensive strategy guide, it is necessary to include a brief discussion about the betting strategies or systems you may encounter among gamblers. A multitude of systems exist that are designed to increase your probability of winning. However, don't have high expectations—you cannot change the laws of probability. Remember, the key factor in winning is to focus your betting on situations that minimize the casino's advantage; you are not changing statistics by using a betting system.

Two of the best known systems have names—the Martingale and the Grand Martingale. These are universal betting systems that can be applied to many types of games, including Craps, Blackjack, Roulette, and Pai Gow Poker.

The Martingale. The idea of the Martingale system is to start with a small bet (usually \$1) and double it after each loss. After a win, you start over at your original betting amount (\$1). Sounds like a bad idea? As an example, suppose you test it out in Craps, and the dice perform terribly (far worse than average), and you lose seven in a row before winning the eighth bet. You still come-out ahead, winning \$1. Do it again. You will almost certainly experience an identical \$1 gain. This is likely to continue for quite awhile, and you may think you

have a very profitable system. Eventually, however, Lady Luck will catch up to you and you will keep losing until you hit the table's maximum bet. At this point, you're stuck, and you'll lose a LOT of money. The key is to get out before that happens. (Now, if you get a tip that "Steely Steed" is a sure winner on the race track, and you need to raise a few extra bucks quickly, then this may be the way to go.)

The Grand Martingale. This system works just like the Martingale, with this essential difference; you add an extra \$1 to the doubled bets (following a loss). This allows you to win \$2 instead of \$1 on every victory. In other words, you are doubling your winnings (and if you believe that, then we've got a piece of riverfront property out in Sakajawaka that we want to sell you, real cheap...).

Systems aside, here is a general recommendation—take advantage of a winning streak by increasing your bets. Always focus on bets and strategies that minimize the casino's advantage. At the same time, be careful not to overextend your chips. Then, move on to another game when you are still ahead. In most games, one hot streak is about all you should expect. Try to leave as a winner; don't hang on too long and become a loser!

GLOSSARY OF CASINO TERMS

10s or Better:	A category of Video-Poker machines in which One Pair of 10s are the minimum hand required to win.
Ante:	A mandatory, fixed amount of money that must be contributed to the pot by each player in Poker games such as Seven Card Stud.
Banker:	The dealer or player in Pai Gow Poker with whom all other players' hands are compared. This comparison determines winners and losers for the current hand.
Big 6/Big 8:	This even-money Craps bet wins if a 6 or 8 (either but not both) is rolled by the shooter before a 7.
Blackjack:	A hand in the game of Blackjack that totals 21 and consists of an Ace and a 10 or face card.
Blind open:	Also called the small blind. A mandatory Poker bet by the player sitting left to the dealer equal to half the lower betting amount. This rule is used in varieties of Poker such as Hold'em games.
Blind raise:	Also called the big blind. A mandatory raise in Poker by the player sitting left of the blind open that raises the bet to the table's lower betting amount. This rule is used in varieties of Poker such as Hold'em games.
Boxman:	The person in charge of a casino's table bankroll in Craps. The boxman also makes sure that all bets are paid correctly.

Bust:	A losing hand in Blackjack that exceeds 21.
Buy bet:	This Craps bet works just like a Place-Numbers bet, but it pays off at true odds. You must pay 5 percent of the amount you bet to the casino as commission.
Call:	To match the current highest bet in a Poker game in order to stay in the hand.
Center bet:	Also called a Proposition bet. A Craps bet that a shooter will roll a designated number or numbers on the next roll of the dice.
Check:	To stay in a Poker hand without having to call or raise an opening bet.
Column bets:	A Roulette bet on one of the three columns (12 numbers) in the betting layout that pays 2 to 1.
Come bet:	An even-money Craps bet with the same characteristics as the Pass-Line bet, but it can only be made after the come-out roll. You can continue making new Come bets with each roll of the dice.
Come-out roll:	The first roll of a turn in Craps. This roll wins for all Pass-Line bets with a 7 or 11, and loses on a 2, 3, or 12 (Craps).
Crap-out(Craps):	A roll of 2, 3, or 12 on the come-out roll in Craps, resulting in a loss for all Pass-Line bets.
Dealer:	The person responsible for managing bets on behalf of the casino. This person usually has a second important function such as dealing the cards in Blackjack or rolling the ball in Roulette.

Deuces Wild:	A category of Video-Poker machines in which 2s are used as wild cards.
Don't-Come bet:	An even-money Craps bet with the same characteristics as the Don't-Pass bet, but it can only be made after the come-out roll. You can continue making new Don't-Come bets with each roll of the dice.
Don't-Pass bet:	An even-money Craps bet that the shooter will throw a Craps (2, 3, or 12) on the come-out roll or seven out before making the point.
Don't-Place-Numbers bet:	This Craps bet wins if a 7 appears before the shooter rolls a particular number. This bet can be placed against a 4, 5, 6, 9, or 10.
Double down:	The double your original bet in Blackjack and then drawing a third and final card to complete your hand. Doubling down may only be allowed on certain hands.
Double-street bet:	Also called a Six-number bet. A Roulette bet on two rows of six adjacent numbers on the betting layout that pays off at 5 to 1.
Dozen bets:	A Roulette bet on 12 numbers that pays 2 to 1. To make this bet, you place a chip in the 1st 12 (1 to 12), 2nd 12 (13 to 24), or 3rd 12 (25 to 36).
Even-money bet:	A bet that pays an amount equal to the amount bet (1 to 1 odds)
Field bet:	A Craps bet that a shooter will roll a 2, 3, 4, 9, 10, 11, or 12. The next roll of the dice immediately determines whether this bet wins or loses.

Five-card:	The placing of cards into the "high hand" in Pai Gow Poker.
Flush:	Five cards, all of the same suit, form this Poker hand. A Flush beats a Straight or any lower hand.
Fold:	To drop out of a Poker hand in order to avoid making additional bets.
Four of a Kind:	Any four cards of the same rank form this Poker hand. Four of a Kind beats a Full House or any lower hand.
Free-odds bet:	A Craps bet, paying off at true odds, that can be made in addition to an original Pass/Don't-Pass or Come/Don't-Come bet. You can make free-odds bets after the point has been established on the come-out roll. A free-odds bet's success (win/loss) is dependent upon the success of your Pass/Don't-Pass or Come/Don't-Come bet.
Full coin:	The maximum number of credits (usually three or five) that can be played at one time in Slots or Video-Poker machines.
Full House:	Three of a Kind and One Pair form this Poker hand. Full House beats a Flush or any lower hand.
Hardway bet:	A type of Center bet in Craps that wins if a shooter rolls a specific number with doubles on the next roll of the dice (e.g. betting that a 4 will be rolled with two 2s).
High Card:	A Poker hand with no matched cards is called High Card. With two competing High-Card hands, the hand with the highest-ranking card wins. Also called a "runt" in Poker.

High/Low:	A category of Poker games in which the lowest-ranking hand splits the pot with the highest-ranking hand.
Hit:	To draw an additional card in Blackjack.
Hole card:	The dealer's first card in Blackjack that is dealt face down.
Inside bet:	A Roulette bet on a single number that pays 35 to 1.
Insurance:	A Blackjack bet that the dealer has a 10 or face card (Blackjack) in the hole when the dealer's upcard is an Ace. The amount of the bet is up to one half of a player's original bet. The insurance bet pays of 2 to 1.
Jacks or Better:	A category of Video-Poker machines in which One Pair of Jacks are the minimum hand required to win.
Joker Poker:	A category of Video-Poker machines that include a Joker as a wild card.
Lay bet:	This Craps bet works just like a Don't-Place-Numbers bet, but it pays off at true odds. You must pay 5 percent of the amount you bet to the casino as commission.
Natural:	A roll of 7 or 11 on the come-out roll in Craps, resulting in a win for all Pass-Line bets.
One Pair:	Any two cards of the same rank form this Poker hand. One Pair beats any hand with no pair (High Card).

Outside bet:	An even-money Roulette bet. To make this bet, you place a chip in one of the following boxes on the layout: Odd or Even, Black or Red, or High (1 to 18) or Low (19 to 36).
Pass-Line bet:	An even-money bet in Craps that the shooter will throw a natural (7 or 11) on the come-out roll or make the point before sevening out.
Place-Numbers bet:	This Craps bet wins if a particular number appears before the shooter rolls a 7. This bet can be placed on a 4, 5, 6, 9, or 10.
Point:	The number thrown on the Craps come-out roll (except a 2, 3, 7, 11, or 12) that is set as the "point." This number will be a 4, 5, 6, 8, 9, or 10. The shooter's turn continues until he or she rolls the point a second time or rolls a 7 (sevens out). These results determine winners and losers for all line bets in Craps.
Pot:	The pile of chips in the middle of a Poker table containing all bets for the current hand.
Progressive:	A type of machine in Slots or Video Poker with a variable jackpot that builds up as players deposit coins into it.
Push:	A tie hand that has no winner. In Blackjack, a push occurs when the dealer and a player have the same total without going over 21. In Pai Gow Poker, a push occurs when a player wins one hand and loses the other hand.
Quad bet:	A bet on four adjoining numbers on the Roulette betting layout that pays off at 8 to 1.

Quint bet:	A bet on five adjoining numbers on the Roulette betting layout that pays off at 6 to 1. The only five number grouping on the board is 0, 00, 1, 2, 3.
Raise:	Matching the current highest bet in a Poker game, and then adding additional money.
Right betting:	Betting on the Pass Line in Craps ("with the dice") that the shooter will roll a natural or make the point before rolling Craps or sevening out.
Royal Flush:	The highest-ranking Straight Flush in Poker. This hand consists of an A-K-Q-J-10 of the same suit.
Sevening out:	A roll of 7 after the point is established in Craps is called sevening out and means the current turn has ended and indicates a loss for all Pass-Line bets.
Shoe:	A plastic or wooden box from which a Blackjack dealer deals cards in a multiple-deck game.
Shooter:	The player in Craps who is throwing the dice.
Showdown:	The comparison of hands by two or more Poker players that takes place after the final betting interval. Only those players still in the hand participate.
Split bet:	A Roulette bet on two adjoining numbers (on the betting layout) that pays off at 17 to 1.
Split pairs:	To split a Blackjack hand consisting of two identical cards into two hands, thus doubling your original bet.

Stand:	To refrain from drawing additional cards in Blackjack, thus completing your hand.
Stickman:	The person in charge of handling the dice at a Craps table.
Straight:	A hand of any five cards in sequence, but not of the same suit forms this Poker hand. A Straight beats Three of a Kind or any lower hand.
Straight Flush:	Five cards in sequence in the same suit form this Poker hand. Example: J-10-9-8-7 in the same suit is a Straight Flush. A Straight Flush beats all other Poker hands.
Street bet:	Also called a Trio or Three-number bet. A bet on one row of three adjacent numbers on the Roulette betting layout that pays off at 11 to 1.
Stud:	A category of Poker games in which a specific amount of face down and face up cards are dealt to each player, with intermittent betting intervals. There is no draw for replacement cards in Stud Poker games.
Surrender:	Giving up half your original bet in Blackjack after the first two cards are dealt and before any additional cards are drawn. Surrender is not allowed if the dealer has Blackjack.
Three of a Kind:	Three cards of the same rank, such as three 8s, form this Poker hand. Three of a Kind beats Two Pair or any lower hand.
Two-card:	The placement of cards into the "low hand" in Pai Gow Poker.

Two Pair:	Two cards of the same rank and two matching cards of any other rank form this Poker hand. Two Pair beats any hand with One Pair, or no pair (High Card).
Upcard:	The dealer's second card in Blackjack that is dealt face up.
Wrong betting:	Betting Don't Pass in Craps ("against the dice") that the shooter will roll Craps or seven out before rolling a natural or making a point.

FURTHER READING ON CASINO GAMES

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