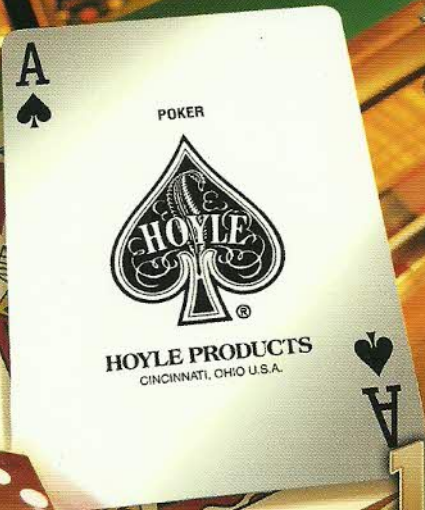


THE AUTHORITY FOR OVER 200 YEARS

♠ **HOYLE** ♠

CASINO



14

VEGAS-
STYLE
GAMES!

Blackjack, Slots,
Poker & More!

**In-Game
TUTORIALS!**



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INTRODUCTION



Welcome to Hoyle® Casino! Come and experience the 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 your stay!

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 head-to-head 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.

When you start Hoyle Casino, you sign in by selecting or creating an identity to represent yourself. 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!

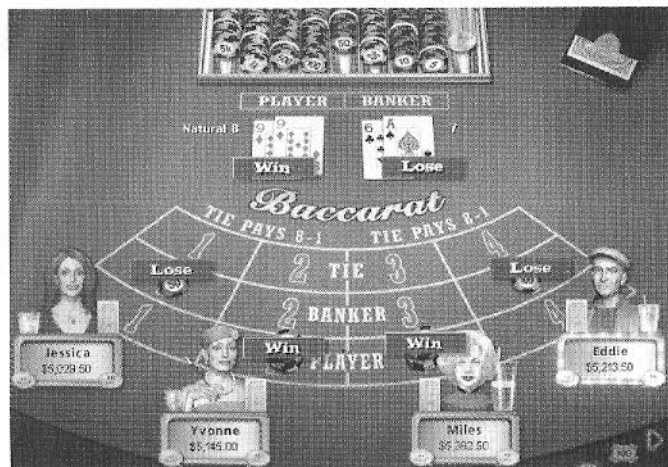
When you create a new player, you are presented with a "Setup Wizard" that lets you customize some of the game settings. Each player can customize the game to match his or her preferences, including choices such as playing alone or with others, using game tutorials, and adjusting the game speed. You can change your settings any time by clicking Options on the Menu bar at the bottom of the screen, and then choosing Environment, or choosing Settings or Players if you are at a game.

After signing in, you can play any of the games from the Menu bar by clicking Go To, and then selecting a game. Alternatively, you can click on the casino's main screen to go to a specific game area.

This manual focuses on game rules and strategy. For installation instructions, refer to the booklet in the CD jewel case. For more in-depth information about the games, refer to the Hoyle Casino game tutorials, the in-game help, and to this guide. The tutorials provide a step-by-step guide to playing Hoyle Casino games. The in-game help, which is accessed by clicking Help on the Menu bar, contains detailed information about the rules of each game, and which keys, buttons, menus, etc. are used when playing the games. This guide contains information 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 most popular casino games of all time!

BACCARAT



Images of sophistication, wealth, and intrigue surround the storied game of Baccarat. Catering to high rollers, some casinos have private Baccarat pits with \$500 minimum and \$250,000 maximum bets, where millions can be won or lost in a matter of hours. Casinos bend over backwards to bring the biggest high-rollers, known as *whales*, to their Baccarat tables. They fly whales in on private jets and provide deluxe accommodations and service at no charge for a shot at their money. A hot streak by a lucky billionaire can put a sizeable dent in the casino's profits for the month, or even shut a smaller casino down. With the odds in favor of the house, though, most large casinos are eager to take that risk.

Baccarat is named after *baccara*, the Italian word for zero, in reference to the zero value of tens and face cards in the game. After evolving from a game played with Tarot cards during the middle ages, Baccarat emerged in Italy using a traditional deck in the 15th century. By the 16th century it was a favorite of the French royalty, which may explain its long association with elite high rollers. This

French incarnation of Baccarat further evolved into European Baccarat and Chemin de Fer.

The style of Baccarat played in American casinos today, however, actually came from Cuba. In the 1950s, the version played at Havana's Capri Casino was introduced in American casinos, and has gone unchanged since, except for the introduction of Mini-Baccarat.

Mini-Baccarat is the most common form of the game found in American casinos, and is the version represented in Hoyle Casino. Mini-Baccarat is Baccarat played on a converted Blackjack table, and without all of the high-roller trappings. There are some procedural differences in Mini-Baccarat as well (see below), but the rules of the game itself are identical. It is simply geared towards a faster-paced, lower-stakes experience. Note, however, that you will frequently end up wagering more money overall at a fast-paced, low stakes game than at a slow-paced, high stakes game.

The world's wealthiest gamblers favor Baccarat not only for its extravagant frills but also for its small house edge. You may lose the pomp and circumstance in the move to Mini-Baccarat, but fortunately, you bring the odds with you. As a negative expectation game, the odds are still against you, but relative to other Hoyle Casino games, Baccarat is a fairly good bet.

How the Game Is Played

Despite all of its regal associations and lush trappings, Baccarat is a simple game of chance, involving no decision-making whatsoever beyond placing your bet. Regardless of the number of players at the table, only two hands are dealt: the player hand and the banker hand. Players bet on the hand they feel will score closest to nine. The value of a hand is determined as follows:

- Tens and face cards count as zero.
- Aces count as one.
- Cards 2 through 9 count as their face value.
- When a hand totals more than nine, the first digit is dropped: for example, a hand of a 9 and a 4 totals three, not 13. A hand

of a 9, an 8, and a 6 totals three, not 23. This means that all hands have a value from 0 to 9.

In full Baccarat, the players take turns dealing the cards. When the banker hand loses, the shoe is passed to the next player at the table. This has no effect on the game; it is purely part of the ritual. In Mini-Baccarat the house handles all the dealing. This speeds up the game and makes it less intimidating—two factors that ultimately work to the advantage of the house, but do not affect the rules of the game itself.

When starting a new shoe, the dealer shuffles the decks together and reveals the top card. The dealer then *burns* (removes from play) the number of cards equal to the revealed card's value. This is more Baccarat ritual, and simply changes the starting point in the new shoe. Players then bet on the player hand, the banker hand, or on a tie by placing their chips in the appropriate box on the table layout opposite their seat. The round is then played out according to a strict procedure.

Two cards are dealt face down to the player hand, followed by two cards face down to the banker hand. The dealer first reveals the player hand, and then the banker hand. Based on the value of the hands, the dealer then determines if either of the hands requires a third card. No Baccarat hand ever has more than three cards.

If either of the opening hands totals 8 or 9, it is called a natural, and the game ends. A natural 9 cannot lose, and a natural 8 can only be beaten by a natural 9. If both hands are dealt identical naturals, the game ends in a tie. When there are no naturals, cards are drawn according to the Baccarat drawing rules.

Baccarat Drawing Rules

The Baccarat drawing rules are a bit confusing, but the irony is that you don't have to know these rules to play the game! Essentially, though, the player hand hits on a total of 5 or less, and the banker hand then hits or stands based on the value of the player's third card. For the record, here are the details:

If either the Banker or Player hand totals 8 or 9 (a natural), the round ends. If not, follow the rules for the player hand (Fig. 1):

<i>If the player total is...</i>	<i>...the player hand:</i>	<i>and the banker hand:</i>
0, 1, 2, 3, 4 or 5	draws a card.	follows the Banker Chart (Fig. 2).
6 or 7	stands.	draws on 0, 1, 2, 3, 4 or 5, stands on 6 or 7. Round ends.

Fig. 1: Player Hand Drawing Rules (No Naturals)

If the player hand draws a card, the banker hand acts based on the Banker Chart, (Fig. 2):

<i>If the banker total is...</i>	<i>...the banker hand draws when the player's third card is:</i>	<i>...and the banker hand stands when the player's third card is:</i>
0, 1 or 2	anything	(never stands)
3	0, 1, 2, 3, 4, 5, 6, 7, 9	8
4	2, 3, 4, 5, 6, 7	0, 1, 8, 9
5	4, 5, 6, 7	0, 1, 2, 3, 8, 9
6	6, 7	0, 1, 2, 3, 4, 5, 8, 9
7	(never draws)	anything

Fig. 2: Banker Hand Drawing Rules (No Naturals)

When each round ends, winning banker and player bets are paid out at even money, with the house taking a 5% commission on winning banker bets. In the case of a tie, player and banker bets are a push, and tie bets are paid out at 8-1. In Hoyle Casino, the commission is taken from each winning banker bet as it is paid, because

computers are exceptional at multiplication. In most casinos, the house will keep track of what each player owes in commission and collect at varying intervals during play.

Strategies for Winning Baccarat

Since there is no decision-making on the part of a player during the actual game, Baccarat strategy comes down to deciding where to bet. Factoring in ties and the 5% commission on banker bets, the house edge is 1.24% on player wagers, 1.06% on banker wagers, and 14.36% on tie wagers. Obviously, the tie is a sucker bet that should be avoided.

As for banker vs. player, you may be thinking, *if the house edge is lower on the banker bet, I should bet it every time, right?* While it is true that the numbers support the banker wager as the statistically better bet, the difference is slight. If you play Baccarat and bet banker the entire time, you are trading the fun of going with your gut and mixing it up a bit in exchange for a small statistical gain.

Counting Cards and Seeking Patterns

Given the similarities between Baccarat and Blackjack, it is natural to wonder if counting cards will give players an edge. Unfortunately, it does not. This is in part because, unlike Blackjack, there are no player decisions, and there are no chances to increase your bet once play begins. Knowing the makeup of the remaining cards isn't very useful if you can't affect anything based on that knowledge. Also, the makeup of the remaining cards does not significantly affect the odds of the player or banker hand winning. In the end, card-counting so rarely produces a situation in which the player has an advantage, it's simply not worth the trouble.

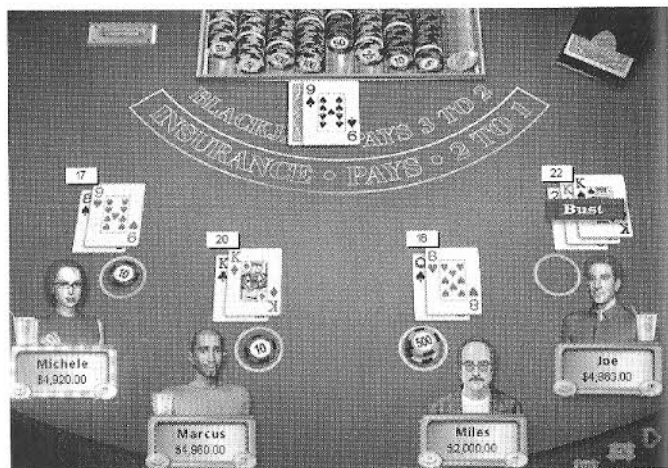
On a more mystical level, many players swear by various methods of tracking win-loss patterns to predict future outcomes. While this can be a lot of fun, there is no statistical basis for the notion of finding predictable patterns in the chaos of well-shuffled cards. Hoyle Casino provides a scorecard that automatically tracks

Baccarat patterns for the fun of it, but don't expect it to help you overcome the house edge.

Baccarat Strategy Highlights

- With Baccarat's low house advantage, it's a relatively good bet.
- Always bet player or banker, avoid betting tie.
- Counting cards and looking for patterns doesn't affect the odds.

BLACKJACK



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

Poker and Craps were the games of choice in the gambling clubs of the Old West. Twenty-One did not fare well against them, until a fateful rule change prompted more interest. The clubs offered an exorbitant 10 to 1 payout to any player that was dealt the ace of spades and a jack in a black suit, and re-dubbed the game Blackjack. This was enough enticement to sway the gamblers from their Poker seats, and Blackjack survived, although the 10 to 1 payout for the original Blackjack did not.

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 elimi-

nated 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.

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, each player can *hit* (draw cards) until they want to *stand* (stop drawing), or until the hand *busts* (goes over 21). 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, unless the game setting requiring the dealer to hit on a soft 17 (an ace and a 6) is turned on.

Winning and Losing

You win at 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 bust (go over 21) or the dealer has a hand of 21 or under that is greater than yours, 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.

Beating the dealer pays even money, except for Blackjack. If the player has Blackjack and the dealer does not, it pays 3 to 2.

Doubling Down

When you double down, you place a matching bet next to your original bet and receive one and only one additional card, which completes your hand. This option makes it possible for you to double your bet under favorable conditions.

When your hand is strong and the dealer's is weak, you should take advantage of the situation by doubling down. It is a vital method of offsetting the house advantage. For example, when you're dealt a 5 and 6 (totaling 11), it is usually desirable to double down, since 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 the decision to double down. When dealer is weak (a 4 to 6 upcard), doubling down will be more advantageous.

Splitting Pairs

Splitting pairs is another key strategy for the Blackjack player. You can split when dealt a pair of any kind (e.g., two aces). 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 to play 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 Blackjack, players have the option to surrender, and lose only half their original bets. Surrendering is only an option before a player has opted for a hit, and it is an optional setting in Hoyle Casino.

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

Do not take insurance unless you are counting cards and know exactly when it is favorable to do so.

Strategies for Winning Blackjack

Success at Blackjack is not the result of intuition, but of 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. Making decisions based on these findings is the foundation for good Blackjack play.

Players who apply the information found in these tables can reduce the house advantage down to between one percent and two percent. Additionally, a simplified card-counting method can actually give you the advantage over the house. 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 deciding to hit, double down, split, or surrender. For example, it may seem obvious to hit a hand of 12. If the dealer is showing a 4, 5, or 6, though, your odds of winning are better if you stand, because the dealer must hit on 16, and has a good chance of busting. You can use this rule to your advantage by knowing when to stand, even if your hand total is not 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:

<i>Dealer's Upcard</i>	<i>Potential Threat</i>
Ace	Extreme danger, a loss is likely.
10 to king	Big trouble. You'll be lucky to push.
9	You're a little uptight and maybe in trouble.
7 to 8	Breathe a little easier. The dealer is beatable.
4 to 6	Looking good. 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. 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 hit.

Hard Hand Strategy

A hand without an ace, or with an ace that counts as one, is called a hard hand. The best way to play a hard hand is shown in **Fig. 1** on the next page. However, the strategy for doubling down on a hard hand (**Fig. 3**) takes precedence over hitting a hard hand.

Always draw a card with any hard total of 11 or less, since there is no risk of busting. Conversely, always stand with a hard hand when your cards total 17 or higher.

If your hand totals 13 to 16, only hit if the dealer is strong (9 upcard or better) or showing the 7 or 8. The 7 or 8 forces you to 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 hit unless the dealer is very weak (showing a 4 to 6), and therefore likely to bust.

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

Soft Hand Strategy

The decision to 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, 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.

Always stand when you have an ace and an 8 or better (i.e., any hand totaling 19 to 21). An ace and a 7 (totaling 18) is relatively weak if the dealer is showing strength (9 or better), and you should hit. Always hit when holding an ace and a 6 or less.

Normally you wouldn't hit on 17 or 18. However, the flexibility of the ace in soft hands allows you to hit when you wouldn't with a hard hand of the same value.

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 in Fig. 2.

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

Doubling Down

Doubling down 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.

When you can double down varies depending upon the game settings. You can set the game to allow doubling down only on 11s or 10s and 11s, or on any two-card combination.

Hard Hand Doubling Strategy

Fig. 3 shows when you should double down with a hard hand. Statistically, doubling down is wise when your hand totals 9 to 11, because a 10 or a face card would give you 19 to 21.

Doubling an 11: The best hand to double down with is an 11, and you should do so unless the dealer shows an ace.

Doubling a 10: If the dealer shows a 9 or less, double down. Dealer 9 is strong, but you still have the statistical advantage.

Doubling a 9: You should double down a 9 only if the dealer is weak (3 to 6). Doubling otherwise is a poor bet, because the dealer is not as likely to bust.

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

Soft-Hand Doubling Strategy

Fig. 4 shows the recommended strategy for doubling down a soft hand. The main strategy here is to take advantage of a weak dealer upcard (4-6). When the dealer is weak, it's time to pounce! However, you don't want to double down if you have a hand totaling 19 or 20, because you may ruin your already strong hand.

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

Doubling an Ace, 6-7: Double the bet and 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 they will not 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).

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

Splitting Pairs Strategy

Splitting pairs is critically important to your success at the Blackjack table. If you don't split when the cards warrant doing so, the house advantage rises dramatically.

In Hoyle Casino, you can split pairs as desired, but split aces can only be hit once.

What pairs should you split? For starters, never split 10s and face cards! The rules allow you to split any cards with a 10 value, such as a jack and a queen, even though they're not technically a pair. This is because breaking up your 20 is a bad move, so the house is happy to let you split all the 10s you want. All pairs are discussed below, and Fig. 5 shows when you should split pairs in chart form.

Splitting Aces: Always split! Your odds of getting two very high hands (maybe two 21s) are tremendous.

Splitting 10s: Never split! Splitting 10s is always a no-no, unless you really want to lose your bankroll 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 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.

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

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 for evening the odds that normally favor the house.

Doubling After a Split

Depending on game settings, you may have the option of doubling down on one or both hands following a split. All recommendations for doubling also apply following a split.

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. Early surrender is not an option in Hoyle Casino.

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

Surrender on a 16: If the dealer upcard is a 9 to ace, save half your bet and 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 they have it) before you surrender. Therefore, if the dealer has an ace showing and they do not reveal Blackjack, you already know they do not have a 10-value hole card. You can beat many of the dealer's possible hole cards, so don't surrender.

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

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

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 dealer has Blackjack. If they do, the bet pays 2 to 1.

If an ace is the dealer's first upcard, the dealer must ask each player if he or she wants to buy insurance. After all insurance bets are made, the dealer checks the hole card. If the hole card is a 10-value card, the dealer shows the Blackjack 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.

Unless you have been counting cards (see section on counting cards) and know the deck is extremely rich in 10-value cards, the odds are against you and you should not make this bet.

Blackjack Strategy Master Chart

Fig. 7 on the next page shows the master chart for Blackjack system strategies. This chart is a compilation of the preceding strategies.

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

egy charts. It shows whether you should 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.

Card-Counting Strategy

The strategies outlined so far assume a balanced deck. Card-counting is used to make decisions based on the cards remaining in the deck or shoe. Card-counters keep track of the cards as they are dealt, but they pay more attention to the ratios of important cards rather than knowing exactly which cards 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, 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 they must draw on any hand below 17.

Conversely, a lower count 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.

<i>If the true count is:</i>	<i>Bet this amount:</i>
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)

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.

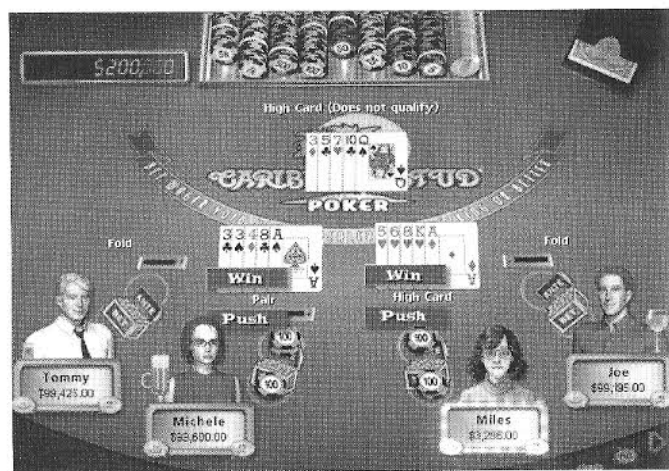
Because a deck holds four aces, normal distribution is two aces per half deck. If one ace or zero aces are dealt in a half deck (on average), the remaining half deck is ace-rich. If two or more aces are dealt in a half deck (on average), the deck is ace-poor. When the true count is positive and the deck 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.

Counting cards is an effective way to get an edge while playing Blackjack in Hoyle Casino, however, real casinos frown upon card counting, and will eject any card counters they catch.

Blackjack Strategy Highlights

- Learn the fundamentals of hitting, standing, doubling down and splitting. You can use the chart on page 24 as a reference while you play.
- General rule: be conservative about hitting when the dealer has a weak upcard (3, 4, 5 or 6).
- General rule: be aggressive about hitting when the dealer has a strong upcard (A, 10, 9 or 8).
- Raise your bet if you know the deck contains a high percentage of 10s and aces, since the dealer will be more likely to bust.

CARIBBEAN STUD POKER



In the short time since Caribbean Stud® Poker was introduced in 1988, it has spread from the tropical island of Aruba to casinos around the world. Almost every major casino now has at least one Caribbean Stud Poker table, and many have two or more. What's made it such a popular game in such a short time?

Caribbean Stud Poker was the first casino table game to offer a progressive jackpot. For a \$1 side bet, a straight flush will win you thousands of dollars. Even players who shun the progressive jackpot and its unfavorable odds like the higher payoffs Caribbean Stud offers compared to other games. The promise of good payoffs keeps many players coming back again and again.

The object of Caribbean Stud is to beat the dealer's five-card Poker hand. But the dealer's hand doesn't even qualify almost half (44%) of hands played. Whenever that happens, you win even money on the Ante wager you paid to get into the game—no matter how bad a hand you were dealt. The reverse is also true: unless the dealer qualifies, even the best of hands goes virtually unrewarded.

What's left of Poker in Caribbean Stud Poker is mainly the rankings: a royal flush beats a straight flush, which beats four of a kind, and so on. In other respects the game is unlike Poker: the rules are simpler, there's no bluffing, you compete against the dealer, not other players, there are no draw cards, and, of course, there's a bonus jackpot. In fact it may be these non-Poker features that appeal to players most.

How the Game Is Played

Caribbean Stud Poker is played on a customized blackjack table, using a single deck of cards. In front of each player are areas marked "Ante" and "Bet." There's also a small unmarked drop slot.

Before any cards are dealt, players place their mandatory Ante wagers in their Ante areas. If you intend to bet on the bonus jackpot, now is the time for that, too: put a \$1 coin or chip into the slot in front of you.

When all bets are in, the dealer deals each player five cards face down. The dealer takes five cards and turns one of them face up.

Look at your cards and compare them to the customary ranking of Poker hands:

- Straight flush
- Four of a kind
- Full house
- Flush
- Straight
- Three of a kind
- Two pair
- Pair of 10s or better

Considering your own cards and the dealer's upturned card, you have this choice: fold, or stay in the game by doubling your Ante.

Fold if you have no hope of beating the dealer's hand. By laying your cards face down on the table, you automatically lose your Ante bet.

Stay in the game if you think you can beat the dealer's hand. Place chips equal to twice your Ante bet in the Bet area. If your Ante was \$5, for example, make a Bet wager of \$10. (Your total wager for the hand is now \$15, excluding the bonus jackpot bet.)

All of the dealer's cards are now revealed, and play is over.

How Payoffs Are Made on Ante and Bet Wagers

What happens to your Ante and Bet wagers depends on the dealer's hand and whether it "qualifies." To qualify, the dealer's hand must include at least an ace and a king, a pair, or better. For example, a dealer's hand containing A-K-3-7-10 or 3-3-7-9-2 qualifies, whereas a hand containing A-Q-2-4-8 does not. Remember, too, your hand competes only with the dealer's hand, not with the hands of the other players.

What happens to each player's Ante and Bet is summarized in the following table:

	<i>Dealer's hand qualifies:</i>	<i>Dealer's hand does not qualify:</i>
<i>Dealer's hand is better:</i>	Player loses both the Ante and the Bet.	No matter which hand is better, player wins even money on the Ante, and the Bet is returned without payoff.
<i>Player's hand is better:</i>	Player wins even money on the Ante and wins on the Bet according to the Bet payoff schedule (Fig. 1).	
<i>Hands tie:</i>	Both the Ante and the Bet are returned without payoff.	

Payoffs made on Ante wagers are always even money. Payoffs on Bet wagers are made according to the following schedule (Fig. 1).

<i>Hand</i>	<i>Payoff</i>
Royal flush	100 to 1
Straight flush	50 to 1
Four of a kind	20 to 1
Full house	7 to 1
Flush	5 to 1
Straight	4 to 1
Three of a kind	3 to 1
Two pair	2 to 1
Pair of 10s or better	even money

Fig. 1: Bet Payoff Schedule

How Payoffs Are Made on Bonus Jackpot Bets

By placing a \$1 chip into the slot for the bonus jackpot at the beginning of the hand, you are wagering that you will get a flush or better in your hand, regardless of whether or not the dealer qualifies.

If you end up with a flush or better, you win. The amount of your payoff depends on the size of the bonus jackpot pool. In Hoyle Casino, this is always \$200,000. In real casinos, the jackpot increases as people play, and resets to a base amount when someone wins the top prize.

Fig. 2 shows the the bonus jackpot payoffs in Hoyle Casino:

<i>Hand</i>	<i>Payoff</i>
Royal flush	100% of jackpot
Straight flush	10% of jackpot
Four of a kind	\$500
Full house	\$10
Flush	\$50

Fig. 2: Hoyle Casino Payoffs on the Bonus Jackpot

Basic Strategy for Winning at Caribbean Stud Poker

The only critical decision in Caribbean Stud Poker comes when you decide whether to make the Bet wager or fold and forfeit your

Ante wager. It's a simple decision for which experts offer many strategies, some of them complex. As different as these strategies may be, however, they all agree on one point:

- Make a Bet wager when your hand includes a pair or better.

This strategy is good, but there are times when you should make Bet wagers even when you hold cards that rank below a pair. Unfortunately, experts do not agree on a single strategy to cover these possibilities.

Probably the easiest comprehensive strategy is advanced by Andrew Brisman in *American Mensa Guide to Casino Gambling: Winning Ways*. This is Brisman's strategy:

- Make the Bet wager with a hand of A-K-J-8-3 or better. Fold otherwise.

Following this strategy, you would make a Bet wager whenever you have cards such as A-K-Q-8-3 or A-K-J-9-3, and you would fold with cards such as A-Q-J-8-3 or A-K-J-6-3. Of course, you would still wager on a hand with a pair or better.

Other strategies concentrate on hands with an ace and a king. On the Web site www.smartgaming.com, for example, Henry Tamburin advocates a Bet wager whenever you have a hand with an ace and a king and one of your other cards is of the same rank as the dealer's revealed card. You would also wager with a pair or better, of course, but fold with anything less than ace-king.

Almost any book on Caribbean Stud Poker puts the house edge at an unfavorable 5.224%. On his Wizard of Odds Web site (www.thewizardofodds.com), however, mathematician Michael Shackleford argues that house edge is not a fair way to measure Caribbean Stud Poker.

Instead of house edge, which compares lost money only to Ante wagers, Shackleford compares lost money to all wagers, Bet as well as Ante. This ratio, which he calls "element of risk," is a more respectable 2.56% and compares favorably with the element of risk for Let It Ride (2.85%) and Three Card Poker (2.01%).

A Strategy for the Bonus Jackpot

Many of the same experts who disagree on the fine points of making Bet wagers are completely in agreement on a strategy for the bonus jackpot: Don't.

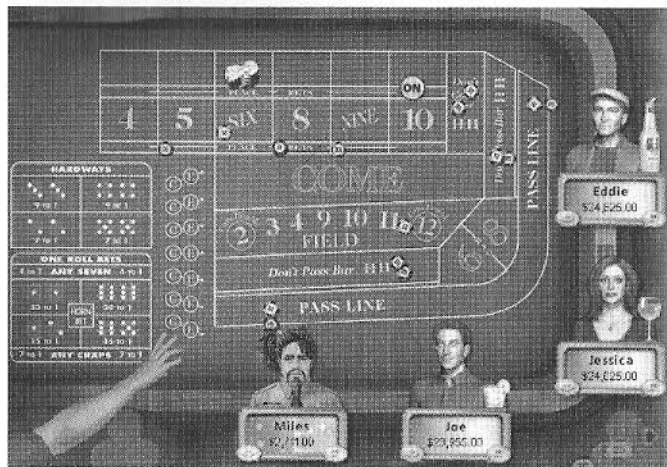
With odds like 1 in 649,739 for a royal flush and a house edge that can hover at 20% and higher, it's not hard to understand this opposition to the bonus jackpot. "Sucker bet," says Shackleford. "Yes, it beats the lottery, but not by a whole lot," advises the Game Master Online Web site (www.gamemasteronline.com).

If you can't resist the temptation, understand that the size of the jackpot affects the house edge for the bonus jackpot bet. In Hoyle Casino, the payoffs are \$500 for four of a kind, \$100 for a full house, and \$50 for a flush. According to Shackleford's calculations, the break even point for Hoyle Casino would be a jackpot of \$218,047. Since Hoyle Casino's jackpot is always \$200,000, the odds are slightly against you in the long run.

Caribbean Stud Poker Strategy Highlights

- Make the Bet wager with a hand of A-K-J-8-3 or better. Fold otherwise.
- The bonus jackpot bet doesn't have very good odds, and is not recommended.

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, beveling 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.

How the Game Is Played

Craps is a fast and exciting game with lots of action—you can win (and lose) large amounts of money in a very short period of time. Craps also 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 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 handle the bets; and the Boxman watches over the casino's bankroll.

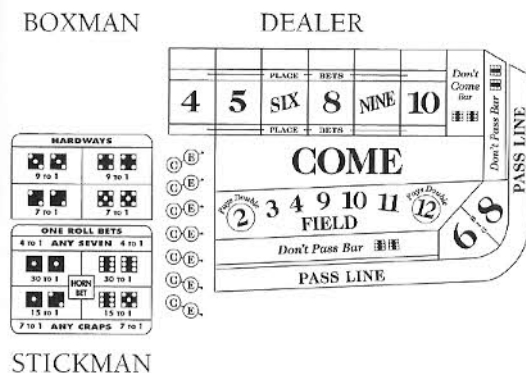


Fig. 1: The Craps Betting Layout

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 Hoyle Casino, 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 (a 7 or 11 on the first throw) or to make the point before severing 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 the 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.

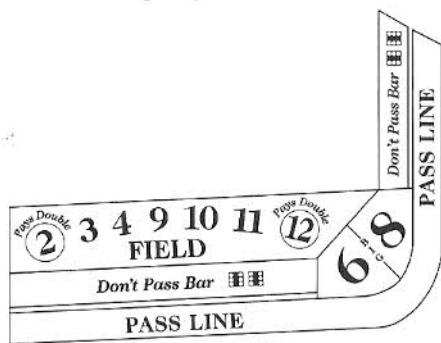


Fig. 3: Pass/Don't Pass Bets

Here are a few examples that show how the Pass/Don't Pass bets work:

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 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. Winning or losing a free-odds bet is dependent upon the success of your Pass or Don't-Pass bet. Free-odds bets are not marked on the layout, but 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 rules settings. 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.). These are among the best odds you will find in Hoyle Casino, just short of counting cards at Blackjack.

The payoff ratios for free-odds bets are:

<i>Pass with Free-Odds</i>	<i>House Payoff</i>
4 or 10	2-1
5 or 9	3-2
6 or 8	6-5
<i>Don't Pass with Free-Odds</i>	<i>House Payoff</i>
4 or 10	1-2
5 or 9	2-3
6 or 8	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 evening out, making this bet a probable win.

Here are two 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. 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 evened 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, Hoyle Casino allows players to bet more than the strict multiplier allowed for Pass/Come free-odds bets. These bet exceptions are beneficial to the player. There are two types of single-odds-bet exceptions.

First, Hoyle Casino will allow a \$6 free-odds bet (on a 5 or 9 point) on a \$5 Pass/Come bet. Hoyle Casino 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) ($5/3 \times$ bet)	

There is one type of double-odds-bets exception on points of 6 or 8. If you bet any multiple of two as your 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) ($5/2 \times$ bet)	

Place-Numbers Bets

With this bet, you are betting 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 *working* (valid) 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

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

House Payoff

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.

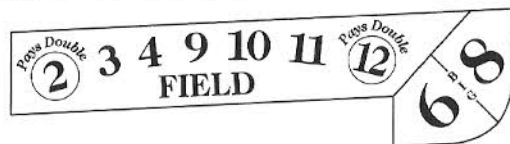


Fig. 6: Field and Big-6/8 Bets

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.

er 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.


















HARDWAYS		
		
9 to 1	9 to 1	
		
7 to 1	7 to 1	
		
7 to 1	7 to 1	
ONE ROLL BETS		
4 to 1	ANY SEVEN 4 to 1	
		
30 to 1	30 to 1	
		
15 to 1	15 to 1	
7 to 1	ANY CRAPS 7 to 1	

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 (without doubles), the shooter sevens out, or the shooter rolls the hard 4, 6, 8, or 10 (and collects this bet).

Center Bet	House Payoff
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)

Individual Center bets can be combined to form 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

Thirty-six combinations are possible with two six-sided dice:

Roll	Dice Combinations
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:

Roll	Odds
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, casinos would be uninterested in wagers paying true odds outright. However, the free-odds bet is "married" 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.

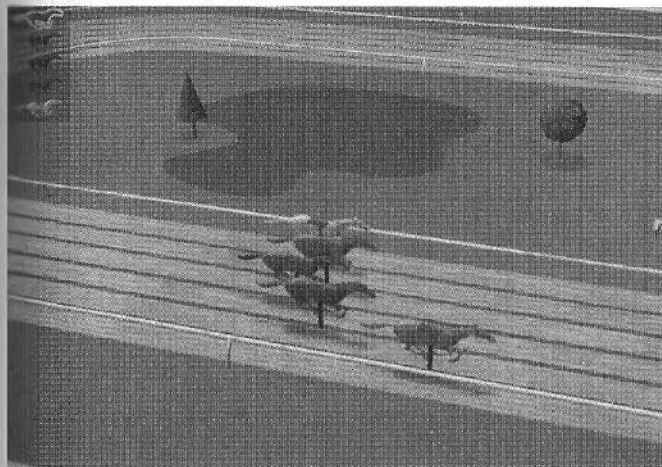
Strategies for Winning at Craps

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

- Always bet the Pass-Line on the come-out roll. Payoff: even money. House advantage: 1.4 percent.
- Bet the Come bet. Payoff: even money. House advantage: 1.4 percent.
- Always take maximum free-odds bets on your Pass-Line and Come bets. The house has no advantage on free-odds bets.
- Don't waste money on bets with unfavorable odds (most of the other bets on the table).

HORSE RACING



Racing in general has been a popular sport for centuries, and can be found all over the world in some form or another. Horse Racing is particularly popular in the United States and Australia. 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 in Hoyle Casino

The electronic horse racing machine in Hoyle Casino is like a slot or video poker machine, only you are betting on mechanical horses racing around a track. You insert your money in the machine and place a bet on a horse. If your horse "comes in," you're paid off according to the odds for the horse for that race.

You have three basic betting choices in Horse Racing: 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.

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.

	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!

Strategies for Winning at Horse Racing

In Electronic Horse Racing, remember that it is like a slot machine, and pays out at odds favorable to the house. Play it for fun, and pick however you want, the odds will all be roughly the same.

KENO

SPOTS		NAME		PRICE PER GAME					
9		Sarge		\$1					
		NO. OF GAMES		TOTAL					
		21		\$21					
1	2	3	4	5	6	7	8	9	10
11	12	X	14	15	X	X	18	X	20
21	22	23	24	25	26	27	28	29	30
31	32	33	X	35	36	X	38	39	40
VALID FOR GAMES: 0050-0070									
41	42	43	44	45	46	47	48	49	50
51	X	53	54	55	X	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	X	79	80

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 submitting it. 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 the brightly-lit screen located in the Keno lounge. 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 by clicking on the numbers you think will 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:

Catch	Win
1050,000
98,000
82,000
7260
640
54

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

Hoyle Casino offers special promotional tickets that pay more than the usual ticket. These tickets are better deals, and your odds of winning are increased. The four-spot, five-spot, or six-spot specials fit into this category and can be used 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. You are required to place a higher wager, but the odds are better. Remember to check the "spe-

cial" box on a 4 to 6 number bet, or you will be making a standard 4 to 6 wager.

If you stick to playing just the special tickets, you will certainly increase your overall Keno winning percentage.

Winning

In Hoyle Casino, your Keno winnings are automatically credited to your account, you don't need to do anything. In a real casino, if a subsequent game begins before you've presented your winning ticket, you forfeit all winnings!

Replaying a Ticket

Hoyle Casino allows you to replay your tickets. To use a duplicate ticket, choose "Duplicate" in the ticket window, and click submit. You can duplicate any of your past tickets.

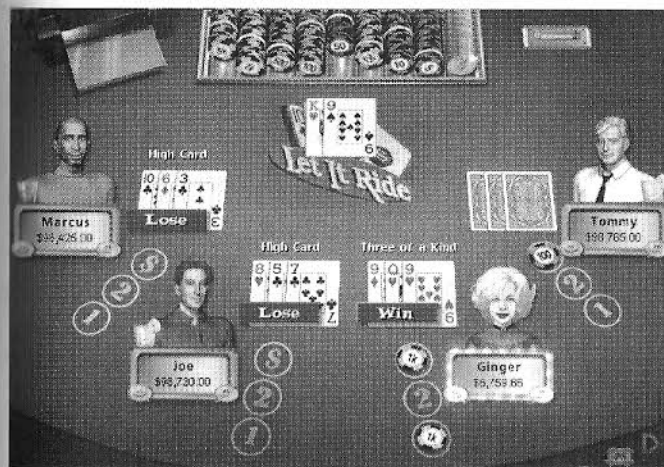
Strategies for Winning at Keno

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 your numbers. If the numbers pay off in Keno, you can win big, which is the attraction. Unfortunately, it's hard to win a lot in Keno, even when playing the special tickets with better odds. The house advantage in Keno 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.

Keno Strategy Highlights

- Play the special tickets such as the 4 to 6 spot specials for better payoffs.
- Keno can be enjoyable, but the odds are heavily against you. Mix Keno in with some other games with better odds (like Blackjack or Video Poker), but don't play Keno exclusively.

LET IT RIDE



Let It Ride® fulfills a fantasy every poker player has had at one time or another: It lets you take back a bet, or at least part of it, when the cards turn against you. This feeling of control coupled with simple rules, a noncompetitive atmosphere, and the promise of sizeable payoffs attracts players who usually play only Keno or machine games like Slots. And that is exactly what the game's inventors intended.

A poker-like game, Let It Ride was introduced in 1993 by a company named Shuffle Master, Inc., to stem the loss of players from card game tables. Shuffle Master not only owns the name and licenses the game, it sells casinos the automatic card-shuffling machines they use to mix cards between rounds.

The goal of the game is to get a good poker hand—a pair of tens or better. If the cards are unfavorable, you have two chances to take back part of your initial bet—or let it ride.

Forget about bluffing or competing against the dealer and other players. It's you against the cards, and no more. And the odds are

no better or worse than many other games in Hoyle Casino. If table games have you intimidated, try Let It Ride.

How the Game Is Played

Let It Ride is played on a customized Blackjack table, using a single deck of cards. In front of each player are three betting circles marked "1," "2," and "\$." Before cards are dealt, each player puts three bets of equal value in the circles. If the table minimum is \$5, for example, you must put at least \$5 in each circle, for \$15 total.

Once the bets are in, the dealer deals each player three cards face down and sets aside two other cards, also face down. These two cards are called "community cards" because you and the other players will share them to complete your five-card poker hands.

Look at your three cards and weigh your chance of getting any of these combinations:

- Straight flush
- Four of a kind
- Full house
- Flush
- Straight
- Three of a kind
- Two pair
- Pair of 10s or better

If your three cards show enough promise to keep all three bets in play for now, put your cards behind or under your bet in circle "1." Otherwise, signal the dealer to remove the bet in circle "1" by clicking "Take It Back" in the Actions window.

Now the dealer reveals the first of the two community cards. Considering this card as the fourth card of your hand, decide the fate of bet "2." Make your decision to keep or remove the bet as before. Don't feel you are bound to handle this bet exactly as you did the first one; act accordingly given the new information.

When all bets are decided, the dealer reveals the second community card (the fifth card of your hand), and play is over. There's

nothing you can do about the bet in the "\$" circle, no matter how bad your cards may have turned out.

The dealer makes payoffs on remaining bets according to this schedule:

Hand	Payoff on Remaining Bets
Royal flush	1,000 to 1
Straight flush	200 to 1
Four of a kind	50 to 1
Full house	11 to 1
Flush	8 to 1
Straight	5 to 1
Three of a kind	3 to 1
Two pair	2 to 1
Pair of 10s or better	Even money

Some casinos offer Let It Ride® Bonus, a variation of Let It Ride in which you have the option of independently placing a \$1 side bet on each hand. The lure is a hefty payoff. The bonus version of Let It Ride is not included in Hoyle Casino.

Strategies for Winning at Let It Ride

Blind luck aside, knowing whether to keep or recall bets is the key to success in Let It Ride. In this otherwise uncomplicated game, in fact, it's the only area in which strategy can make a difference.

Let your bets ride whenever you are dealt at least a pair of 10s. Beyond that, Let It Ride strategy gets complicated. What to do with a hand that's just one or two cards short of a flush or a straight, for example? In his book *Mastering the Game of Let It Ride*, Stanley Ko sets forth a strategy for such occasions. By following Ko's strategy, you bring the house edge down to 3.5%. Ko's strategy appears in the following tables.

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 house for any winning bets by the player regardless of whether they are 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 higher-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 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.

To maximize your odds at Pai Gow Poker, remember to take your opportunity 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 the other players to bet against you, the better off you'll be.

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 a 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**).

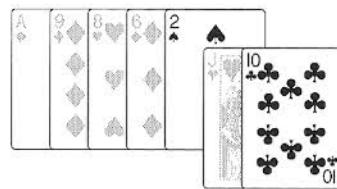


Fig. 1: Setting a High-Card Hand

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**).

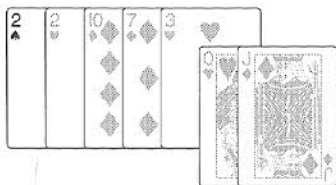


Fig. 2: Setting a Pair

Two Pair: Hands with two pair occur more than 20 percent of the time. It is in the setting of two pairs 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.

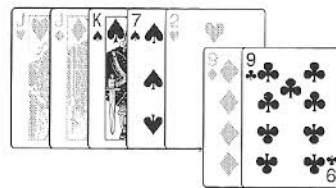


Fig. 3: Setting a Two Pair

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.

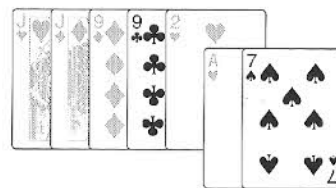


Fig. 4: Setting a Two Pair (2)

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.

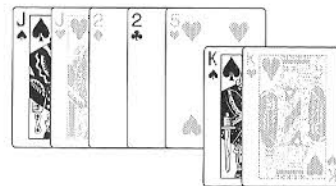


Fig. 5: Setting a Three Pair

Three of a Kind: This hand is often misplayed. You want to strengthen your two-card hand as much as possible while still win-

ning 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.

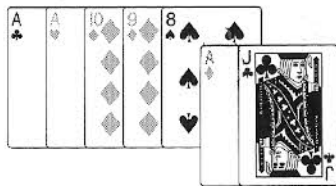


Fig. 6: Setting a Three of a Kind

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.

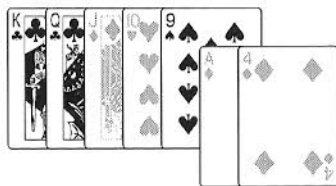


Fig. 7: Setting a Straight

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).

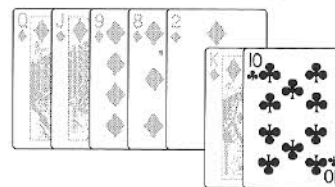


Fig. 8: Setting a Flush

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.

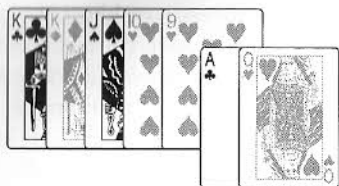


Fig. 9: Setting a Straight and One Pair

Flush and One Pair: Don't break 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.

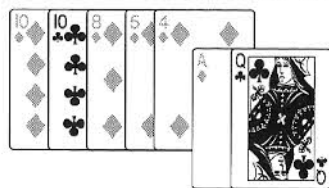


Fig. 10: Setting a Flush and One Pair

Full House: Usually you should five-card the three of a kind and two-card one pair. If, however, you have some high singletons and your full house is composed of low cards, then you should maintain the full house, two-carding your high singletons (Fig. 11).

Full House	Singletons	Five-card (Action)	Two-card (Action)
5-5-5-4-4 (or lower)	A-(10 or better)	Full house	A-(10 or better)
All others	x-x	Three of a kind	Pair

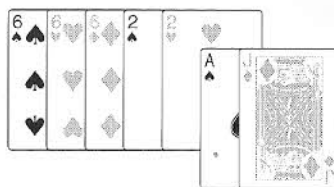


Fig. 11: Setting a Full House

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	(x high)-x (or lower)
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.

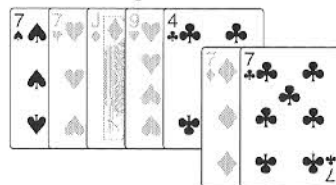


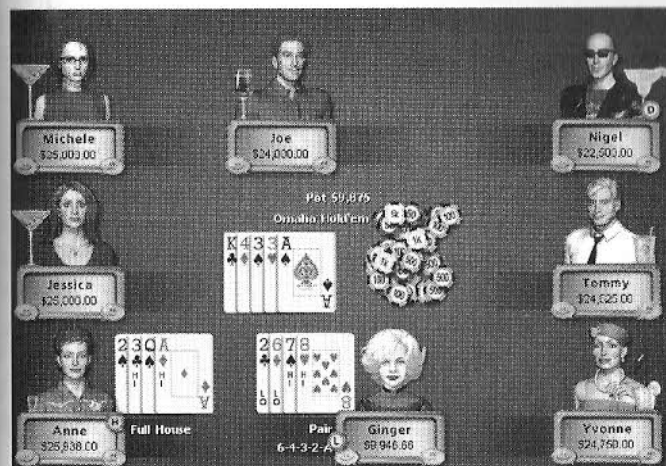
Fig. 12: Setting Four of a Kind

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

- Follow the basic strategies presented in this chapter to maximize your odds of winning.
- General Rule: A pair of queens or higher will usually win the five-card hand, and an A-8 or better will usually win the two-card hand. Try to set your hand so you have a good chance at winning both.
- General Rule: If you have weak cards overall, don't try to win both hands. If possible, set one hand up to win; your objective here is a push.
- Sometimes you have to break up your great five-card hand to win both hands. Splitting up a full houses is hard to do, but it is usually the right thing to do.

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 they are 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 composed of A-K-Q-J-10 (royal flush) beats a hand composed 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 the highest-ranking three of a kind beats another full house with a lower-ranking three of a kind. 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.

Hoyle Casino requires 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 they 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. Following are the 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 Lowball

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 High-Low 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 5-4-3-2-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.

Here is the summary of the deal:

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 show-down.

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 Lowball

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? Here are the typical winning hands for various Poker games:

Game

Texas Hold'em

Omaha Hold'em

Omaha Hold'em High-Low

Seven Card Stud

Seven Card Stud High-Low

Five Card Draw

Five Card Lowball

Typical Winning Hand

Two pair

Three of a kind

Three of a kind and/or
7 or 8 high for the low hand

Two pair

Two pair and/or 8 or 9 high
for the low hand

Two pair or three of a kind

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.

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 to 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.

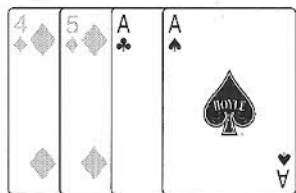


Fig. 1: Betting with a good hand

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.

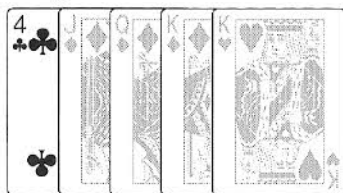


Fig. 2: Average Hand

It is important to mention that in games with seven or more people 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 and they will be more likely to stay in.

Drawing Hand. 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.

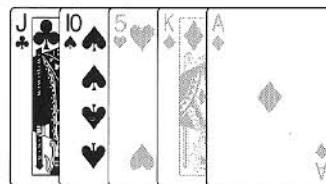


Fig. 3: Hand with Potential

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).

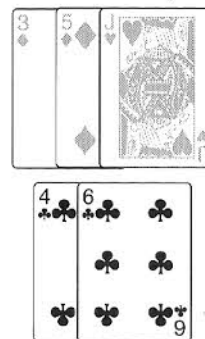


Fig. 4: Long Shot Hand

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.

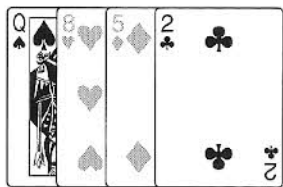


Fig. 5: Bad Hand

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.

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.

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.



Player 1: Bet 1
Player 2: Calls
Player 3: Calls
Player 4: Folds

Fig. 6: When to Raise the Opening Bet

Strategies for Winning at 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 Winning at 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.

Strategies for Winning at High-Low Poker

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.

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

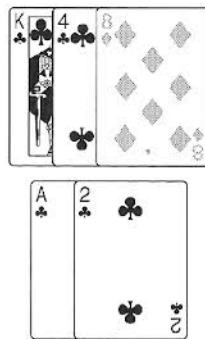


Fig. 7: Playing a Low Hand

Strategies for Winning at Seven Card Stud

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.

Strategies for Winning at Five Card Draw

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.

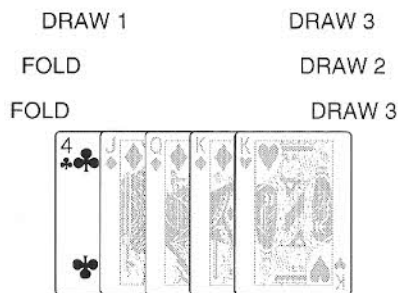


Fig. 8: Drawing Cards

Two other players (like yourself) draw three cards. The best possible hand you can have when drawing three cards is one pair.

One player draws two cards. 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 the hand, but with four opponents hanging in there, it would be unlikely. The right move is to stay in with a minimal bet or fold.

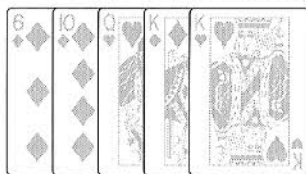


Fig. 9: After the Draw

Strategies for Winning at Five Card Draw Lowball

Although a 9 or 10 high is a typical winning hand in Five Card Lowball, 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 Lowball (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 Strategy Highlights

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

Texas Hold'em Strategy Highlights

- Two pair or better typically wins (with seven players).
- Consider folding in the first round if you have a non-pair hand with both cards less than 10.
- Consider folding in the second to fourth round if you don't have at least a high pair or the potential for a straight or flush.
- Be aware of what the highest possible hand is and where your hand is relative to it.

Omaha Hold'em Strategy Highlights

- Three of a kind or higher typically wins (with seven players).
- Remember that you *must* use two cards from your hand and three from the board.
- Consider folding in the first round if 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.
- Consider folding in the second through fourth rounds if you don't have at least three of a kind or the potential for a straight or better.
- Be aware of what the highest possible hand is and where your hand is relative to it.

Omaha Hold'em High-Low Strategy Highlights

- Three of a kind or higher typically wins (with seven players).
- 7 or 8 high typically wins the low hand (with seven players).
- Remember that you *must* have an "eight high" or lower hand to win the low hand.
- Remember that you *must* use two cards from your hand and three from the board.
- Consider folding in the first round if you don't have a pair, you have low potential for a straight or a flush, and you don't have at least two unlike cards eight or under.
- Consider folding in the second through fourth rounds if you don't have at least three of a kind, potential for a straight or better, and you don't have an eight-or-better hand.
- Be aware of what the best possible hands are and where your hand is relative to them.

Seven Card Stud Strategy Highlights

- Two pair or better usually wins (with seven players).
- Consider folding in the first or second round if you don't have at least one pair, or three cards to a straight or flush.
- Consider folding in the third and fourth rounds if you don't have at least one high pair or four cards to a straight or flush.

- Consider folding in the fifth round if you don't have two pair or better.
- Generally fold if you are beaten by the showing cards of any other player. Always fold in the last round if this is true.
- Determine what the best possible hand could be for each of your opponents based on ideal hole cards, and bet according to how your hand stacks up to them.

Seven Card Stud High Low Strategy Highlights

- Two pair or better usually wins high (with seven players).
- 8 or 9 high typically wins low (with seven players).
- Consider folding in the first or second round if you don't have at least one pair or three cards to a straight or flush, and you don't have at least three unpaired cards 9 or under.
- Consider folding in the third and fourth rounds if you don't have at least one high pair or four cards to a straight or flush, and you don't have four unpaired cards 9 or under.
- Consider folding in the fifth round if you don't have two pair or better and you don't have a low hand of 9 high or lower.
- Generally fold if you are beaten by the showing cards of any other player. Always fold in the last round if this is true.
- Determine what the best possible hand could be for each of your opponents based on ideal hole cards, and bet according to how your hand stacks up to them.

Five Card Draw Strategy Highlights

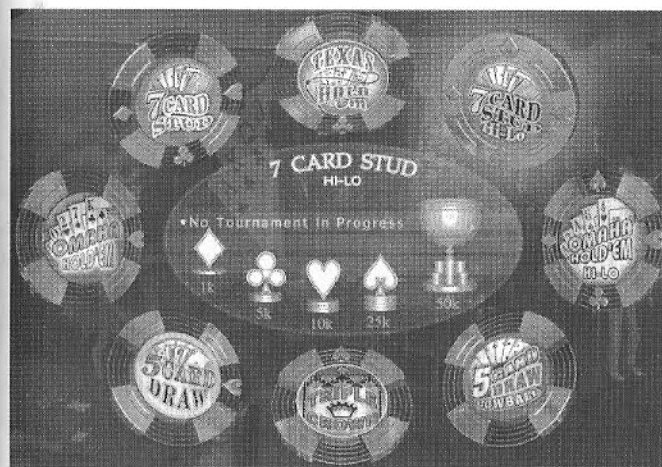
- Two pair or three of a kind usually wins (with seven players)
- Keep track of how many cards your opponents draw:
 - Stands Pat: Either has a great hand or is bluffing.
 - Draws 1: Has two pair or is going for a straight or flush.
 - Draws 2: If the betting was heavy before the draw, then this person is likely to have three of a kind. If the betting was light, they could be going for a long shot straight or flush, or have a pair with an ace kicker. It could just be a bluff.

- Draws 3: If there was heavy betting, they likely have a high pair. If there was light betting, they likely have a low pair or no pair.
- Consider folding before the draw if you have no pairs, no face cards or an ace, and no potential for a straight or flush.
- Consider folding if the betting is heavy before the draw and you don't have a high pair.
- Consider folding in the final round if you have less than two pair.

Five Card Draw Lowball Strategy Highlights

- 9 or 10 high typically wins the hand (with seven players)
- Keep track of how many cards your opponents draw:
 - 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! It is likely they have four very low cards.
- Draws 2: If the betting was heavy before the draw, they likely have three very low cards, but the odds are still against them drawing a winning hand.
- Draws 3: Probably not a contender.
- Consider folding before the draw if you don't have four unpaired cards under 10.
- Consider folding in the final round if you don't have a 10-high or lower hand.

POKER TOURNAMENTS



Playing regular Poker involves playing an undefined stretch of same-stakes hands. Each hand is a separate, unrelated event, and there is no specific end or overall objective other than to leave with more money than you brought to the table.

Poker tournaments add excitement and a sense of greater purpose to the game by applying a structure and a goal beyond playing to win each individual hand. Each tournament has a clear start, a clear end, and a defined format that dictates how play proceeds.

How Are Poker Tournaments Played?

Real world tournament structures can vary widely from one to the next, but most have the same underlying foundation: a large number of players sit down with the same number of chips and play until only one person has any chips left. This is true of the Hoyle Casino tournament, which will be discussed in the rest of this chapter.

To succeed in a Hoyle Casino Poker tournament, you should understand the level and progression of the stakes, the structure for

advancement and elimination, and the prize distribution. These things are what make it a tournament, and not just regular Poker.

The Stakes

Each player buys in for a set amount of tournament chips that have no value outside of the tournament. Everyone in the tournament starts with the same amount of chips. There are no *re-buys*, meaning you cannot buy additional chips after you've run out in order to stay in the tournament. This is called a *freezeout* tournament.

It is also a *fixed-limit* tournament, meaning each bet and raise is a set amount. The bet amounts are increased every seven hands throughout the tournament. This gradually forces the betting higher and higher, so no matter how conservative the play, players will eventually be eliminated from the large blinds and antes (see the chapter on Poker for details on blinds and antes).

Advancement

The Hoyle Casino Poker tournament uses a round-based structure for advancement. There are three rounds in each tournament. The first round has 49 players at seven tables. After 14 hands, the top three players at each table, 21 in all, advance to the second round. The second round lasts for 28 hands. The top two players from each table then advance to the final table. The seventh spot at the final table goes to the round two third-place player with the most chips. The third round lasts for as many hands as it takes for one player to win all the chips.

Payout Structure

Once you have paid the buy-in and begin play, eventually you will either walk away with a cash prize for making it to the third round, or you will walk away with nothing.

The winner is the last player with any chips. Second place and below are determined by the order of elimination. If two players "in the money" are eliminated in the same hand, the two prizes are combined and split between the two players.

The first place prize is thirty times the buy-in amount, the second place prize is ten times the buy-in, and the third place prize is 5 times the buy-in. The fourth through seventh place players win back their buy-in.

Strategies for Winning at Poker Tournaments

Success in Poker tournaments requires skill at both the game that is Poker, and the game that is the tournament. Understanding how to play the game at hand (7 Stud, Texas Hold 'Em, etc.) is, of course, essential to winning. You've got to know when to hold 'em and know when to fold 'em—if you don't, you aren't going to be advancing very far.

The key to success in a tournament, however, is knowing how to play the game that is the tournament as well as the game at hand. The structure of the tournament can alter how you play each hand—sometimes subtly, sometimes dramatically. Consider how the stakes, the rules of advancement, and payout structure might affect your strategy.

For example, since the stakes increase every seven hands, winning early round hands isn't as important as winning late round hands, where the stakes are higher. Consider this in your risk-reward assessment of staying in a given hand.

Or, consider this scenario: there are two hands left in round two, and you are in fourth place at the table, where the top two players will advance. Are you going to play those last two hands strictly by the book? If so, you are playing the Poker game, but not the tournament game.

In this situation, you should stay in with any reasonable chance of winning in the second to last hand, provided it looks like the pot will grow big enough to move you into contention. If you are still in fourth place in the last hand, you should stay in on any chance of winning at all. The tournament chips can't be used at any other game, so you have nothing to lose, and you give yourself one last shot at making the cut, which is all that matters.

As the first two rounds advance, you should generally play a bit more conservatively if you are in a position to make the cut, and much more aggressively if you are not. Do not take this to unwarranted extremes, however. If you bet too aggressively on undeserving hands, you may find yourself out of chips with several hands to go that could have made the difference. If you fold playable hands because you are in a position to make the cut, you might miss out on a large pot and take less money with you into the next round.

Betting strategy also changes when you are playing against an all-in player in the third round of a tournament. When a player goes all-in, they must win the current hand or they are eliminated from. It is to everyone else's advantage to see them eliminated.

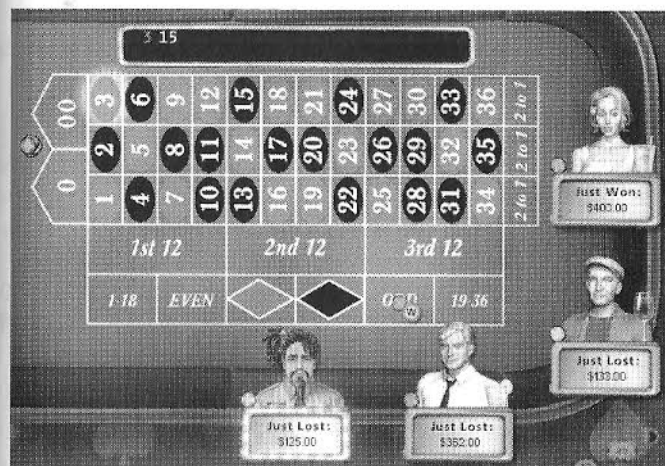
If you have a hand worth betting on, but you are not sure you can beat an all-in player, checking to keep some other hands in is not a bad idea. Betting "incorrectly" in an effort to eliminate another player might feel underhanded, but it is not. Since you are doing it to put yourself in a better position to win a bigger prize, it is simply smart play, not crooked play.

Just remember that in a tournament your goal is to finish high enough to win a prize, not just to win each hand. Know the rules of the tournament well, and consider how they will affect your strategy to earn a spot at that final table.

Poker Tournament Strategy Highlights

- Advancing is the bottom line. Stay alive!
- Become familiar with the tournament format, particularly the level and progression of the stakes, the structure for advancement, and the prize distribution.
- Play more aggressively if you are behind towards the end of a round, and more conservatively if you are ahead towards the end of a round.
- Always work to eliminate other players.

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 contin-

ually. 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 sections, 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 American Roulette wheel, used in Hoyle Casino, is divided into 38 sections (European wheels have 37 sections), 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 two green sections marked 0 and 00. European wheels have only the 0 green section. The addition of the 00 section greatly increases the odds in favor of the house.

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 rim of the wheel. 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.

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).



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

Fig. 1: The Betting Layout

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.

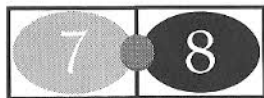


Fig. 3: Split Bet

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).

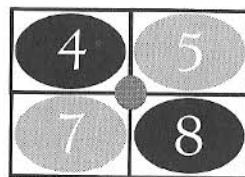


Fig. 5: Quad Bet

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.

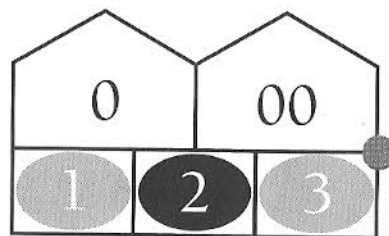


Fig. 6: Quint Bet

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).

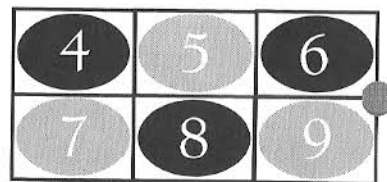


Fig. 7: Double Street

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
1-18	EVEN			ODD	19-36	2 to 1

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 house must have its edge; 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 choose to take your chances on Roulette, 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.

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 challenge of attempting to beat the odds, no matter how bad they might be! Some machines in Hoyle Casino 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 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 Slot Machines

Following are some descriptions of the types of slot machines you will find in Hoyle Casino. For details on each machine, refer to the in-game help, or just give it a spin!

Fun slot machines are variations on the classic fruit slot machines, each with a unique theme. They are single-line machines that follow the straightforward fruit model: there is one cherry-style symbol that pays a small payout when one or two show up, and there is one lemon-style symbol that is worth nothing, even with three in a row. For all other symbols, get three in a row and win!

Single Line slots, like fun slots, have one payline, with the number of coins bet determining the pay column used. Unlike fun slots, they use the more traditional bar and 7 symbols, as well as special, machine-specific symbols.

Multiple Line slot machines let players bet on additional paylines by adding more coins. Each additional coin activates an additional payline up to the 3 or 5 line maximum, depending on the machine. Multiple line slots use the traditional bar and 7 symbols, as well as special, machine-specific symbols.

Progressive slots are similar to their multiple line counterparts. Progressive slots, however, have an ever-increasing super jackpot tied to a network of multiple machines. The jackpot progressively increases each time someone plays a machine in the network. When a player eventually hits the progressive jackpot, it resets to a base starting point and begins building again.

Video slots are relative newcomers to casinos. Instead of the usual reels and gears, video slots use a video screen and a computer. With all the action happening through computer-generated animation, video slots aren't limited by three spinning reels, only by the imaginations of their creators. Video slots are becoming very popular. It seems like casinos are adding new video slot machines every day, each with a new theme.

Strategies for Winning at Slots

First, know the odds are against you. Slots are set 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 in Hoyle Casino to maximize your returns.

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 for a given machine. Whenever the payoff is more than tripled for three coins (or more than quintupled for five coins) as compared to one coin, then you should always play for full coin.

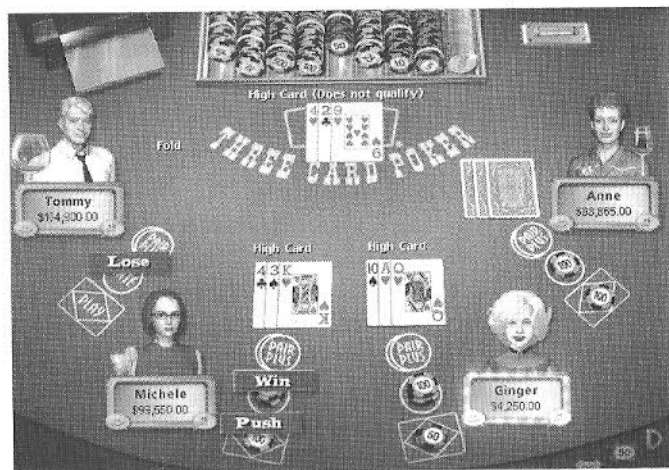
Choose (if you can figure it out) machines with fewer symbols on their reels and higher numbers of jackpot symbols on each reel.

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.

Slot Machine Strategy Highlights

- Remember that the odds are against you in the long run.
- Always play maximum coin to minimize the house edge. If you play a quarter slot machine with a five-coin max, think of it as a \$1.25 slot machine.
- Try to find high-return machines to play.
- The progressive machines with big jackpots are often the best machines available.

THREE CARD POKER



As casino games go, Three Card Poker® is a relative newcomer. Developed by Derek Webb for British casinos in 1994, Three Card Poker soon began making its appearance in American casinos. Its fast pace, favorable odds, and a high frequency of winning hands all contribute to its growing popularity.

Despite its youth, Three Card Poker can claim an ancient lineage. When Webb created Three Card Poker, he drew heavily on a popular British gambling game called Brag, one of the many ancestors of Poker. Edmond Hoyle, whose name survives in Hoyle Casino, wrote about Brag as long ago as 1751.

Three Card Poker offers two games in one—and three ways to play those games. You can bet against the dealer's hand. You can bet on the value of your own hand. Or you can play both games and in different amounts. In addition, betting against the dealer makes you eligible for bonus payoffs: With a premium hand you win a bonus payoff regardless of the dealer's hand.

Three Card Poker ranks hands much like its namesake, Poker, with a major exception. Because there are only three cards to a

hand, a straight is harder to form than a flush and ranks higher, and three of a kind beats them both.

How the Game Is Played

Three Card Poker is played on a Blackjack-style table, using a single deck of cards. Before the dealer deals, you can:

- Place a wager in the Pair Plus circle to bet that your hand will include a pair or better.
- Place a wager in the Ante circle to compete against the dealer's hand.
- Place both a Pair Plus wager and an Ante wager.

Once everyone has placed their bets, each player and the dealer receive three cards, face down.

Look at your cards. If you placed only a Pair Plus wager, there is nothing to do but determine whether you are entitled to a payoff (there is no raising or discarding for Pair Plus wagers). Pair Plus payoffs are made according to the following schedule, regardless of the dealer's hand:

Hand	Pair Plus Payoff
Straight flush	40 to 1
Three of a kind	30 to 1
Straight	6 to 1
Flush	4 to 1
Pair	Even money

If you placed an Ante wager, you can now fold—and lose your initial Ante wager as well as any Pair Plus wager you may have made. Or you can go against the dealer's hand, sight unseen, by placing a wager in the Play circle equal to the Ante.

When all Ante players have folded or bet, the dealer reveals his or her cards. What happens next depends on whether the dealer's hand *qualifies* with a queen high or better. If the dealer's hand is not good enough to qualify, all Ante bets win even money, all Play bets are returned, and the dealer deals again.

If the dealer's hand qualifies, players compare their hands with the dealer's according to this ranking: straight flush, three of a kind, straight, flush, pair, and high card.

Players with hands higher than those of the dealer win even money on their Ante and Play bets. Players with hands lower than those of the dealer lose both Ante and Play bets. In case of a tie, both bets push.

Even if the dealer fails to qualify or beats your hand, you may have one more chance at winning money: A hand with a straight or better qualifies for a bonus payout. Bonuses are paid on the Ante bet (not the Play bet) according to the following schedule:

<i>Hand</i>	<i>Bonus Payoff</i>
Straight flush	5 to 1
Three of a kind	4 to 1
Straight	Even money
Flush	None
Pair	None

Strategies for Winning at Three Card Poker

Three Card Poker attracts players because it's fast-paced and fun to play, not because it rewards strategy and skill. In fact, Pair Plus betting in Three Card Poker is entirely a matter of chance. With a house advantage of 2.32%, however, Pair Plus isn't a bad way to sit back and enjoy the luck of the draw.

In Ante/Play it's you against the house advantage. (The skills of the dealer and the other players don't matter at all.) On his Wizard of Odds Web site (www.thewizardofodds.com), mathematician Michael Shackleford demonstrates that you can make the house advantage as low as 3.37% by following this simple strategy: Fold with any hand less than Q-6-4.

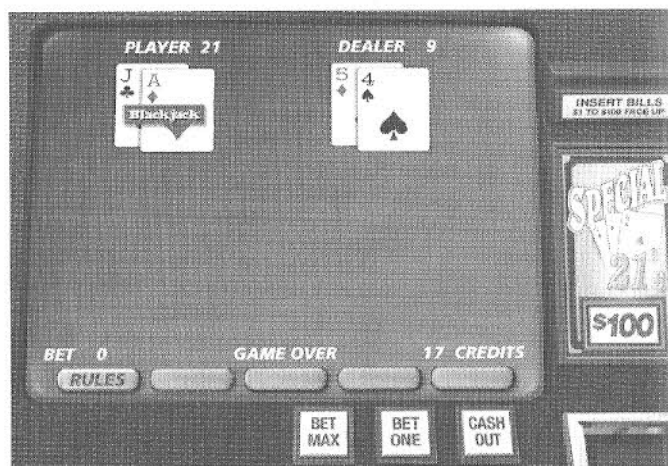
Some Three Card Poker players follow a mimic-the-dealer rule, by raising on any queen or better. Shackleford notes, however, that the house advantage in this strategy rises to 3.45%.

One final piece of advice: before folding, make sure you are not forfeiting a Pair Plus payoff. Remember that by folding you lose both your Pair Plus wager and your Ante wager.

Three Card Poker Strategy Highlights

- Pair Plus betting is pure chance with a 2.32% house edge.
- In Ante/Play betting, fold with any hand less than Q-6-4.
- Don't fold a Pair Plus winner! By folding, you lose your Pair Plus bet as well as your Ante bet, so never fold a Pair Plus winner.

VIDEO BLACKJACK



Video Blackjack is a machine-based version of the classic table game. It offers lower stakes, faster play, and a sense of solitude. Whether these factors are a reason to play Blackjack video-style or a reason to play at the table depend on your preferences.

How the Game Is Played

Video Blackjack follows the same basic structure of its table-game cousin, so if you are familiar with the rules and strategies of Blackjack (see Blackjack chapter), you will be right at home playing Video Blackjack.

Strategies for Winning Video Blackjack

The first step for maximizing your return at Video Blackjack happens before you ever place a bet: picking a machine. Traditional Blackjack games have many rules variations, and Video Blackjack is no different. Some rules improve the odds for the player while some improve the odds for the house.

Following are some rule variations you will find in Hoyle Casino Video Blackjack, and the impact of each on the percentage according to John F. Julian, author of *Julian's No-Nonsense Guide to Winning Blackjack* and *The Julian Strategies in Roulette*. The percentages are based on how they affect a Las Vegas Strip, single-deck game, which is effectively even. The Las Vegas rules are: doubling is allowed on any first two cards, insurance is allowed, blackjack pays three to two, splitting is allowed on any pair, and doubling is allowed after splitting. This is not a comprehensive list of all variations, only some variations found in Hoyle Casino:

No Splitting of Pairs: Not good for the player. Expectation Impact: -0.21 percent.

Insurance: This feature is usually available, because unless you are a card-counter and know exactly when to use it, it's a bad bet. If you don't ever use it, it won't affect your expectation. If you do use it and you are not a card-counter, your expectation drops - 5.88 percent!

Six-Card Winner: You win if you are dealt six cards without busting. Favorable to the player. Expectation Impact: +0.10 percent.

Five-Card Charlie: Another player-favorable gimmick. If you get 21 with five cards, you win a two to one bonus. The payout on this may vary. Expectation Impact: +.20 percent.

Once you choose your machine, play with an appropriate basic strategy or card-counting strategy, as found in the Blackjack chapter. Playing without at least a basic strategy lowers your expectation significantly.

Video Blackjack Strategy Highlights:

- Pick a machine with a reasonable expectation based on the information above.
- Play with a basic strategy at the very least (see Blackjack chapter). Have this book in front of you if you don't want to memorize the charts.

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. 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 Video Poker enthusiasts are blazingly fast players, but this is a matter of choice. You can set your own pace in this game.

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 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. 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 Video Poker by utilizing any paranormal strategy. We prefer a more earth-bound, mathematical means of maximizing returns.

Like Video Blackjack, you make the most important decision in Video Poker when you pick your machine. Machine payouts differ, and thus your machine selection has a significant impact on your long-term potential earnings. Video Poker machines in Hoyle Casino vary from about a 93 percent return to 100 percent. To maximize your odds, play the machines with the highest return. However, since you are not risking actual money in Hoyle Casino, feel free to experiment with all the machines.

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.

<i>Hand</i>	<i>Odds</i>	<i>Payoff</i>
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, your odds of making a straight are 88 to 1, but the payoff is only 4 to 1. We also said there is a machine with a 100 percent return in Hoyle Casino. This apparent contradiction is easi-

ly explained: many of these odds are working simultaneously. Although 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 following sample payoff chart for a Jacks or Better machine.

<i>Hand</i>	<i>Credits: 1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
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 *truly* 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 (Ks, Qs, Js)	40	80	120	160	200
4 of a Kind (2s thru 10s)	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.

Hand rankings for 9/6 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 an outside straight flush
5. Two pairs
6. Four cards to an inside straight flush
7. High pair (jacks or better)
8. Three cards to a royal flush
9. Four cards to a flush
10. Four cards to an outside straight that include three cards ranked jack or higher
11. Low pair (10s or lower)
12. Four cards to an outside straight that do not include three cards ranked jack or higher
13. Three cards to a straight flush, only one inside draw
14. Two cards to a royal flush
15. Three cards to a straight flush, two inside draws

16. Four cards to an inside straight that include three cards ranked jack or higher
17. One, two, or three cards ranked jack or higher
18. Everything else: draw five new cards

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 low pair (ranked 11) and keeping the three cards to a royal flush (ranked 8).
2. You're starting hand is A-K-J-10-4, in different suits. The A-K-J-10 gives you four cards to an inside straight, including three cards ranked jack or higher (16). Keeping the inside straight beats out only keeping the three high cards (17). Inside straights without three high cards don't even make the rankings, and shouldn't be kept.
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 (7) for the outside straight flush (4). Even though you trade in a winning pair of queens, you don't often get a better shot at the mini-jackpot paid for a straight flush.

Deuces Wild

Some Deuces Wild machines offer great winning potential. 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. 4.

	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. 4: Wild Country

2. **Born To Be Wild.** Payoff: below 95 percent. Fig. 5 shows the payoff scale for the Born-To-Be-Wild machine.

	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. 5: Born To Be Wild

These machines, characterized by a low return on the full house, 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.

3. **Wild Thing.** Payoff: below 96 percent. The payoff scale for the Wild Thing machine is shown in Fig. 6.

	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. 6: Wild Thing

This machine offers 1,000 credits for the four deuces, which will push up the payoff to approximately 97 percent.

4. **Wild Party.** Payoff: 99 percent. In addition to the four deuces, a wild joker is also included with this game. Fig. 7 shows this machine's payoff scale.

At a 99 percent return rate, you can expect to do fairly well at Wild Party. Not many other games offer better odds.

	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. 7: Wild Party

The correct strategies for deuces wild machines change depending on the payoff scale, but following are the hand rankings for the **Wild Party** machine, the "wild" Video Poker machine with the highest return in Hoyle Casino:

Non-Wild Card Hands

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. Four cards to a flush
8. Two pairs
9. Three cards to a straight flush
10. One pair
11. Four cards to a straight
12. All other hands: draw five new cards

Wild Card Hands

1. Royal flush, straight flush, four of a kind, full house, flush, straight (pat hand)
2. Four deuces
3. Three deuces and a joker
4. Three deuces with no other help
5. Two deuces and a joker with no other help
6. Four of a kind with one or two wild cards
7. Four cards to a royal flush with one or two wild cards
8. Two deuces with no other help
9. One deuce and the joker with no other help
10. Four cards to a straight flush with one wild card
11. Three of a kind with one wild card
12. Three cards to a royal flush with one wild card
13. Four cards to a straight with one wild card

14. Four cards to a flush with one wild card
15. Three cards to a straight flush with one wild card
16. One wild card with no other help

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.

Tens or Better

Some of the earliest Video Poker machines are Tens 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. 8 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

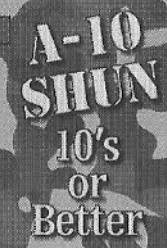


Fig. 8: A-10 Shun

You can expect the payoffs for a Tens 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 Tens or Better machines.

2. **Hang Ten.** Payoff: below 95 percent. Fig. 9 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. 9: 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.

Here are the hand rankings for a Tens or Better machine with the A-10 Shun payoff scale:

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 (10s or better)
7. Three cards to a royal flush
8. Four cards to a flush
9. Four cards to a straight with a jack, queen or king high
10. Low pair (9s or lower)
11. Three cards to a straight flush with a 10 or jack high
12. Four cards to a straight
13. Two cards to a royal flush with jack, queen or king high
14. Four cards to an ace-high inside straight

15. Three cards to a straight flush
16. One, two, or three high cards
17. All other hands: draw five new cards

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

Multi-Hand Video Poker

Take the popularity of Video Poker and multiply it by fifty. What do you get? Multi-Hand Video Poker, of course—one of the hottest casino games around. It plays just like regular Video Poker, except you can play up to fifty hands at once! This is not as overwhelming as it may sound. Really, you are playing one hand of Video Poker, but getting up to 50 different results on the draw.

To play, first choose the number of hands you wish to play by clicking one of the numbers across the bottom of the Video Poker screen: 1, 5, 10, 25, or 50. Then, place a bet and click the *Deal* button. Clicking *Bet Max* will play as many credits as you can afford for every hand you chose to play. The maximum bet is 250 credits, five credits for each of 50 hands.

After you click *Deal*, you are presented with one large, face-up five card hand. You now have the option to exchange cards, just like in regular Video Poker. Any additional hands you are playing appear as small, face-down hands above the main hand. They contain the same five cards as the main hand, and any cards you hold in the main hand are held for each extra hand as well.

When you are ready to draw new cards, click the *Deal* button. A random set of replacement cards is drawn for each hand, as if you played the same starting hand many times in a row. As the final hands are revealed, your winning hands are tallied to the left and right of the main hand. Each winning hand has a color-coded outline representing the type of hand it is. Rolling the cursor over any of the small-sized hands pops up an enlarged version of it for easier viewing.

Video Poker Strategy Highlights

- Video Poker is not regular Poker! You are not trying to beat someone else's hand, you are trying to make the highest ranking hands possible for this biggest payouts.
- Play a machine with a high return rate, based on comparing the pay scales of different machines.
- Learn the hand rankings discussed in this chapter for a certain type of machine (Jacks or Better, Deuces Wild, or Tens or Better). Then, stick to playing that kind of machine. Knowing what hand to go for (Do I keep the two queens or go for the straight flush?) is critical to Video Poker success, and changes from machine type to machine type.
- Always play maximum coin to minimize the house edge. If you play a quarter machine with a five-coin max, think of it as a \$1.25 machine.

GLOSSARY OF CASINO TERMS

- 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.
- Buy-in:** The set amount of money paid up front to enter a gambling tournament.
- 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.

Fixed-limit: A Poker betting structure in which each bet and raise is one specific amount. A 5-10 fixed-limit game of Texas Hold'em means that all bets and raises in the first two betting rounds are \$5, and all bets and raises in the last two betting rounds are \$10.

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.

Freezeout: A type of Poker tournament in which you cannot buy more chips once you have run out. (see Re-buy)

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: Any face-down card in Poker, or the dealer's face-down card in Blackjack.

Inside bet: A Roulette bet on a single number that pays 35 to 1.

Inside straight: A partial straight that needs a card in the middle of the run to become a straight. Looking for a 6 to turn a hand of 5-7-8-9 into a straight is trying to "fill an inside straight." See also: outside straight.

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.

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 (Baccarat): A total of 8 or 9 on the first two cards of a Baccarat hand. When either hand is a natural, the round ends.

Natural (Craps): A roll of 7 or 11 on the come-out roll in Craps, resulting in a win for all Pass-Line bets.

No-limit: A Poker betting structure in which players can bet or raise any amount they can cover.

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).

Outside straight: A partial straight in Poker that can become a straight by drawing a card for either end of the run. Looking for a 5 for a 10 to turn a hand of 6-7-8-9 into a straight is trying to "fill an outside straight." See also: inside straight.

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 they roll 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 chips in the middle of a Poker table representing 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.

Re-buy: A type of Poker tournament in which players can buy additional chips after they have run out.

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 or Baccarat dealer deals cards in a multiple-deck game.

Shooter: The player in Craps who is throwing the dice.

Shootout: A type of Poker tournament in which there is only one winner, as opposed to tournaments that award prizes to several of the top finishers.

Showdown: The comparison of hands between 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.

Spread-limit: A Poker betting structure in which each bet and raise must fall within a defined range. A 1-4 spread-limit game of Seven Card Stud means that each bet and raise must be between \$1 and \$4.

Stand: To refrain from drawing additional cards in Blackjack, thus completing your hand.

Stickman: The person who handles 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, unless wild cards are used, in which case five of a kind is the best hand.

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.

Tens or Better: A category of Video-Poker machines in which one pair of 10s are the minimum hand required to win.

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: Placing 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.

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