

e-Wealth Secrets

By

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Lesson Three

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Make Money From Online Gambling & Gaming

Break the Bank at Monte Carlo.... Without Leaving Home!

Gambling in online casinos is one of the longest established uses of the Internet. The first basic gambling sites opened up in 1995 back when most people hadn't even heard of the Internet, let alone have easy access to it!

Gambling and gaming is now believed to be the Internet's second biggest money-spinner, after sales of physical products. No one knows for sure, but it's estimated that top Internet or online casinos make over *£1 million per week*, and that worldwide takings of these casinos could soon exceed *£10 billion!*

There are several reasons why Internet casinos offer an opportunity to make money, not lose it, as tends to be the case in 'real life' casinos. Real life casinos tend to be stuffy and intimidating places, where it's difficult to think logically and easy to make rash moves. With an Internet casino it's much easier to plan your activities and play shrewdly, gaining more of an edge over the 'house'. Most important of all, many Internet casinos offer financial incentives which minimise risk and, better still, allow you to win money with their money! So, even though the real life casino business is set to expand massively over the next few years the Internet can be an attractive bet for profit-minded professional gamblers.

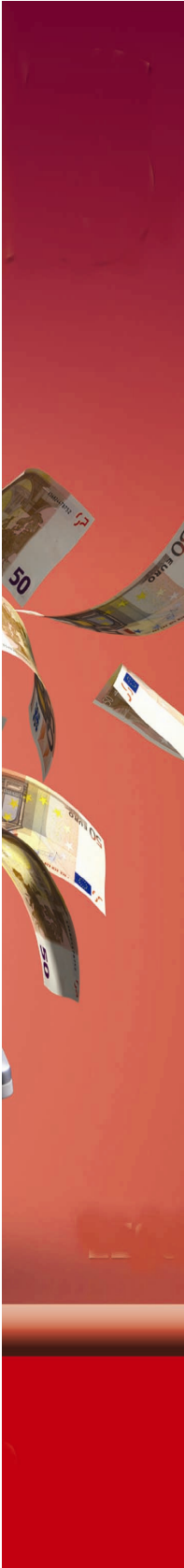
In this lesson, I will look at Internet casinos and how they can be played as a money making opportunity. I will look at no or low risk gambling methods, types of gambling which offer the best chance of success and some recognised strategies and systems that many experts claim can help you beat the system.

Before proceeding I should pass on a couple of warnings about Internet gambling and gaming: Firstly, the Internet casino business is largely unregulated. So you have to proceed carefully and ensure you gamble only with reputable, properly run casinos who offer reasonable odds and will always pay you your winnings. Secondly, Internet casinos have been shown to be one of the more addictive forms of gambling. So it is important to set a limit on the time and money you put into them and control your activities carefully so that you return a profit and not a loss.

How and Why You Can Make Money from Internet Casinos

The way to make money from Internet casinos is very much the same as making money from many other kinds of gambling: *You must have a strategy and stick to it.*

First let's look at how ordinary punters do it: Ordinary punters gamble for fun; think they know better than the house; use 'gut feelings'; make rash decisions; try to exploit 'lucky breaks'; take big risks hoping for a 'big win'. This is why ordinary punters lose most of the time.



Now let's look at how professional gamblers do it: Professional gamblers gamble for money; recognise that gambling is edged in favour of the house and work round that premise; know the weak links in the system and exploit them; use logic not luck; risk little (or if possible nothing) and go for small, regular wins that all build up.

Of course, all this applies to both 'real' and Internet casinos. But the reason why Internet casinos are safer bets is that they make it much easier for the small, inexperienced gambler with small resources to stick to a strategy. When playing from the comfort of home it is much easier to find and choose the most favourable casinos, choose the most favourable games, get the information you need to help you win, plan your game and make the best decisions. And above all, to avoid making the mistakes – which are very common in real-life casinos – which usually result in the gambler losing!

It is also important to realise that the main reason you can turn a profit from Internet casinos is *because it is a competitive market*.

Offline casinos are by comparison relatively small operations. They tend to attract relatively small numbers of regular customers and have relatively little competition. Internet casinos, on the other hand, are much bigger operations operating worldwide (but not in the USA, as internet gambling has been made illegal to its citizens). They are available to a much larger market, and there are a lot more of them competing for the business a business which is worth billions of pounds.

In order to pull punters into their operations, online casinos have to be very aggressive about marketing. One way they do this is to subsidise the process by *giving you incentives* – normally actually giving you money to gamble with. Another way they do it, sometimes, is to offer *better winning odds* than conventional casinos. If you know about this (and most gamblers *don't*), play accordingly, mainly with their money, and don't give them more back in the long term than they give you in the short term you really can make money from Internet casinos, amazing as that may seem!

Finding the Best Incentives

Today there are over two thousand Internet casinos and the number is growing by the month. Most successful Internet gamblers never stick to just one casino. Instead they 'hop' from one to another, wherever the best pickings are currently on offer.

To make the best returns you should always play with the casinos that offer incentives or bonuses to encourage you to gamble with them. The logic here is simple: If you are gambling with, or mainly with, *their* money then you are more likely to make more money because whatever you win will be 100% profit! Also, when you lose, you don't lose *your* money. Some experts call these kinds of



casinos *risk free casinos*.

Most online casinos offer incentives or bonuses, and they seem to get more and more tempting as the months pass and the business becomes more competitive. Some give you ‘free money’ to gamble with. However, more popular is a so-called match bonus, ie. if you purchase chips to the value of £100 they will give you a £100 bonus to gamble. This is a 100% match bonus. Some casinos give you a higher 150% or 200% (or higher) match bonus. Some casinos give you a bonus when you sign up, and then another bonus each month you continue to play.

If you think all this sounds too good to be true it isn’t – although most casinos do attach *conditions* to the incentives they give. Some casinos offer generous incentives but do not allow you to withdraw any money, including your winnings, until you have gambled both the bonus money *and* your money. Some casinos will allow you to gamble with the incentive money but keep your own money untouched. In other words, if you put in £100 and they give you £100 incentive you can then gamble only with *their* £100 and withdraw your own £100 later plus your winnings. Sometimes you can even withdraw some of the incentive money without risking it by betting it, if you know how!

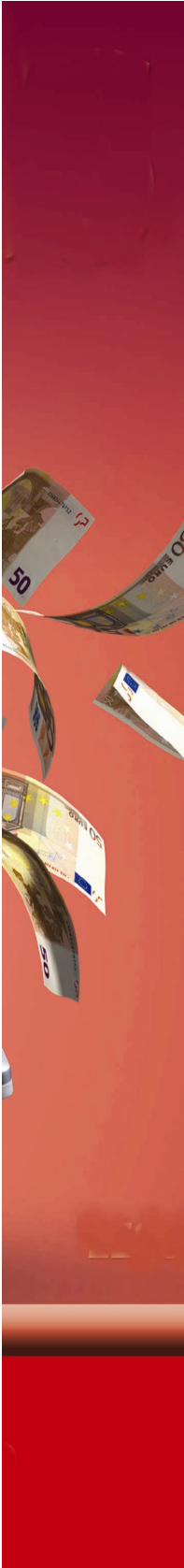
We have listed some of the main Internet casinos at the end of this lesson, although you can find hundreds more by carrying out a simple Internet search. A good idea is to draw up your own ‘favourites list’ of casinos. In each case, make a note of the incentives they are currently offering and the conditions attached to each. (These can change monthly or more often, so you’ll need to keep up to date.) Whenever you’re ready to gamble you’ll then be able to select the casino or casinos offering the best incentives and most favourable conditions.

Safety and Security: Important Considerations

Internet gambling is generally safe as long as you choose the site or sites you gamble on carefully to ensure that they are both licensed and reputable.

It’s estimated that around one in five Internet casinos are not licensed and could be illegal, although not every country requires casinos to be licensed. Licensed casinos are more likely to be reputable, although it is no guarantee as some licensing jurisdictions do not have stringent probity requirements (rules on fairness, the odds of winning and the rate of returns to gamblers) or do not enforce the rules. Even reputable licensed casinos can to some extent set their own rules and regulate themselves.

The risk of gambling with a dishonest or bogus casino is that the games might be rigged, winnings take months to be paid out, are never paid at all, or that the casino ‘disappears’ without notice taking your winnings and your deposited funds with them.



However, the upside is this: There are a growing number of casinos who are striving to establish themselves as legitimate, trustworthy operators. They often *exceed* the licensing requirements and, to establish their reputation and build a customer base, *offer a better than normal chance of winning!*

One of the biggest concerns of online gamblers is, even when you use a reputable casino, how do you know that the odds are fair? A good ‘trick’ when checking out a casino is to look at the software they use. Software from large, respected suppliers such as Microgaming, Cryptologic, Boss Media and Starnet Systems has been tested extensively and been proven to be fair. The more technical might like to examine how results are actually generated by each casino. (Casinos using Boss Media software, for example, employ a Geiger-Müller Tube Detector to guarantee random number generation. Therefore, the value of the next card that is dealt for all card games is always totally random.)

Another good way of vetting a casino is to check if they submit to third party auditing. Third party audit (by a major accounting firm such as PriceWaterhouseCoopers) of return to player rates across all games can show that, on aggregate, a casino returns similar or better amounts to players as both other online and offline casinos. Checking this audit (most Internet casinos publish this information on their website) can also help you spot which casinos offer better opportunities for you.

Checklist

How To Find a ‘Safe’ Casino Site

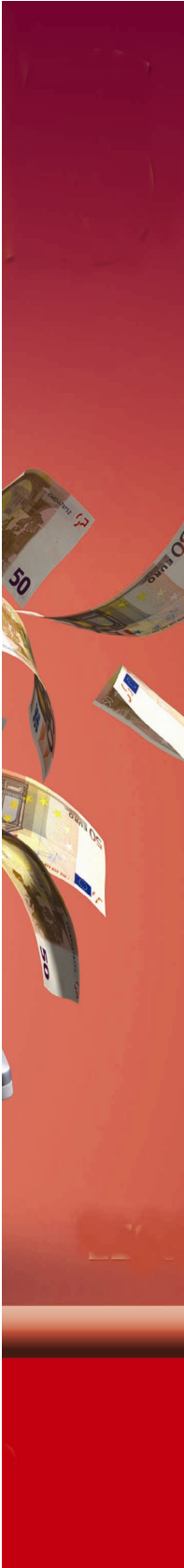
Reputable casino sites usually:

- Are licensed in one or more major countries.
- Have a good reputation check review sites and forums to see what other customers think of them.
- Have their return to player rates audited by a well known international accounting firm and publish this information.
- Use software from a well-known, respected software company.
- Have good customer support, normally by telephone as well as online.
- Pay out quickly when you win!

Getting Started Easily and Simply

In order to play Internet casino games you will first of all need to open an account and deposit money in it which you then use to gamble with.

Internet casinos accept a range of currencies, particularly UK pounds and Euros. It is normally best to gamble in pounds for reasons of familiarity. However, incentives and odds can vary between different casinos offering different currencies and there may be occasions where you can get a better return



by gambling in another currency. By betting in foreign currencies you can also sometimes take account of exchange rate fluctuations in your favour.

Once money is deposited you simply bet from your account, with losses deducted and winnings added. You can then withdraw money from the account as you wish (subject to any conditions made as part of the incentive).

Most casinos offer a wide range of deposit options including credit cards and debit cards, personal cheques, bank drafts, money orders, wire transfer, Western Union or online payment services such as NETeller and Webdollar. By credit card is usually the easiest method, but note that an increasing number of credit card companies do not allow your winnings to be credited back to the card.

Some casinos also ask for ID. It is a good idea to take a scan of ID documents like your passport and driving licence so that these can be e-mailed if required. Whenever you transfer payment details and personal information make sure that the site uses a secure server, just as when purchasing anything on the Internet.

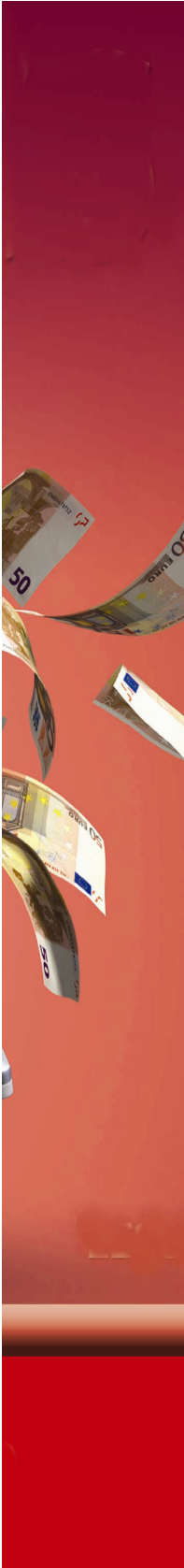
Most Internet casino games come in two formats: Those that must be downloaded on to your PC before you can play, and those that can be played through your browser. (Downloaded games are faster and graphically more appealing than the browser based games.) From the point of view of making money note that different incentives are sometimes attached to each version and you may get a better incentive with the 'other' version.

Lastly, before you play for real, all good casinos should allow you to *play trial versions for free*. (You don't stake actual money, but you don't win any either!) This will allow you to gain an understanding of the rules and develop your strategy.

How To Choose the Best Casinos, the Best Games and Maximise Your Chances of Winning

Almost any game that you have ever seen or played in a normal casino can be found in the Internet casinos: Blackjack, Roulette, Craps, Baccarat, various types of Poker, Slots and Keno (similar to Bingo) to name just a few. But part of the skill of playing Internet casinos is to find the casinos and games that maximise your chances of making money before you even begin.

As a general guide, games which involve *skill and player judgement* offer a better chance of making money than games requiring no skill, or which are mainly games of chance. Table games (ie. those played on a gaming table in a real casino) tend to offer better opportunities than non-table games. It is for this reason that most professional gamblers avoid lotteries, Keno, Bingo and Slots (with some exceptions, discussed later).



As another general rule, the best games to play in Internet casinos are those which have the lowest edge in favour of the house and the highest returns. This seems obvious for all gambling but it takes on more relevance in a situation where you are aiming to gamble the incentive money and not to lose your own money.

House Edge: What You Must Know

All casinos make their money by ‘creaming off’ a certain proportion of all the money gambled and not returning it as winnings. This is an accepted fact of all casino games. *House edge* is a term that refers to how much the casino will keep and not pay out on every bet made. For example, if you discover that the house edge in a particular game is 0.6%, you know that for every £10 bet placed you will lose 6p on average purely as a result of the ‘cut’ taken by the operator, regardless of the result of the gamble.

By comparing ‘house edge’ for different games and different casinos you can see how much or how little you will have to make up when you do win to turn a profit.

Returns: What You Must Know

The total amount of money staked, expressed as a percentage, that is returned to punters in the form of winnings is known as the *return*. By comparing returns for different games and different casinos you can compare how likely you are to win – or how likely you are to lose.

For example, returns by game type, as paid by The Sands of the Caribbean casino for one month recently were:

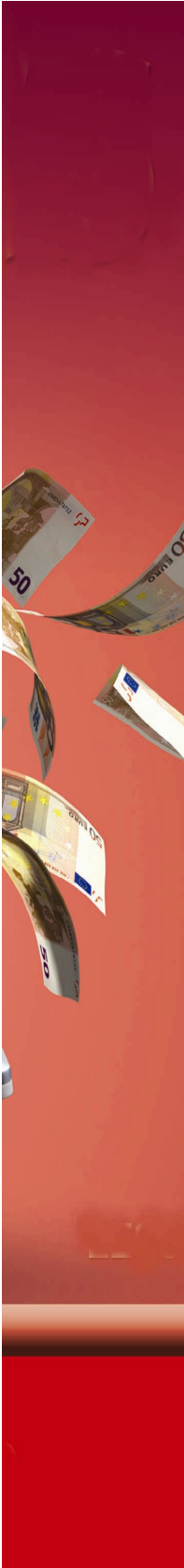
Blackjack	98.6%
Baccarat	97.5%
Roulette	96.7%
Craps	96.6%
Slots	94.3%

While William Hill Casino’s figures were:

Blackjack	97.98%
Casino Stud Poker	97.07%
Slots	91.67%
Roulette	100.68%

You can see, therefore, that for ‘The Sands’ Blackjack offered the best returns, while it was a good time to play Roulette with William Hill!

Important!: One great thing about reputable online casinos, rather than conventional casinos, is that they usually publish information on returns (and



sometimes also house edge) on their website. So, by doing some research on your chosen casinos' websites you can find out which casinos and which games offer you the best returns!

Note that these returns can change each month, so you need to check them regularly.

Wherever and whatever you choose to play it is essential to have a detailed knowledge of the *house and game rules* before you begin gambling. Note that all casinos have their own house rules and sometimes have their own rules for identical games. Also, some games have different 'national' versions (eg. Roulette which comes in European, French and US versions). It's essential to study the house and game rules carefully. And, see how they work in practice using free trial versions.

Before you start playing there are a few more concepts you need to know about:

Staking Levels

Most Internet casinos set a staking level, ie. a minimum amount you must gamble with each game. It's sensible to only bet the *minimum*. **Little known secret:** Staking levels are often higher where your chances of winning are higher, ie. When the player's edge is higher and the house edge is lower!

Wagering Requirements

Most Internet casinos have a wagering requirement, i.e. a minimum total amount which can be wagered before any money can be withdrawn. This can be twice, ten times or typically 25 times the bonus. It's sensible to only wager as much as you need to qualify for this. **Good tip:** Look for casinos where you can withdraw your own deposit before this wagering requirement is met.

Sticky bonuses are bonuses/incentives which can never be withdrawn themselves – only the winnings from them can be taken. This is not so attractive as a *fully cashable bonus*. You will find that some casinos offering high incentives often make them 'sticky'.

Little known secret: Wagering requirements are often higher where your chances of winning are better!

Finally, with respect to card games, it is worth noting that at all online casinos each deal from a full shuffled deck so that card counting – a technique used by some professional gamblers – is not possible.

In the rest of this lesson we will study some of the most popular Internet casino games and provide a few favourite strategies from the thousands available on the Internet.



Internet Blackjack Revealed

Blackjack is one of the most popular online games. Blackjack is known to many as '21's' or 'Pontoon' which have varying rules although based around the same concept. Different casinos have slightly different rules: Atlantic City blackjack rules are common (these are the rules and procedures used here), although casinos can modify them and even write their own rules!

The game of Blackjack scores very highly with most professional gamblers. Unlike some casino games, it offers an opportunity for the skilled player to implement certain strategies to minimise the house edge, to the point where the odds can actually be in their favour! Online Blackjack normally offers the lowest house edge and best returns which means you should have an increased chance of winning more!

In Blackjack you and the dealer (ie. the computer) are dealt two cards to start. The objective of Blackjack is to accumulate cards that add up closer to 21 than that of the dealer, without going over 21.

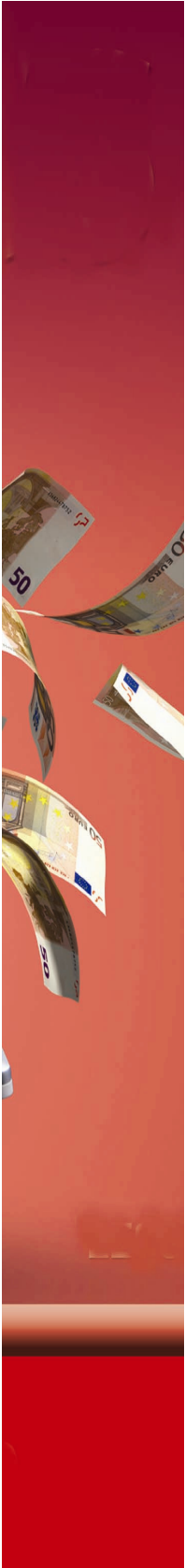
Cards are worth their face value with the exception of Kings, Queens, and Jacks (picture cards) which are each worth 10 and Aces which are worth either 1 or 11. (Values are always automatically calculated whichever way gives you the best hand.) The value of a hand is the sum of the values of the individual cards. For example, a hand containing a King, 2, and 8 has a value of 20.

If the value of your hand is closer to 21 than that of the dealer you win. If the value of the dealer's hand is higher you lose. If the hands are of equal value the deal is a 'push' and your money is returned. If you have a total of 22 or higher (a busted hand) you lose regardless of whether the dealer also busts.

Normally, in online Blackjack your chips are stacked by denomination (£1, £5, £25, £100, £500) at the bottom of the screen. You select the amount you would like to wager on a given hand by clicking (typically) the left mouse button on the chip of that denomination. The amount wagered per hand may be increased or decreased by placing the mouse on the stack that you wish to add or subtract to your bet. Each time you click the left mouse button you will add a chip from that pile to your planned wager amount. Likewise by clicking on the right mouse button you can decrease your planned wager amount. For players who want to play faster, most casinos have keyboard shortcuts.

You begin Blackjack by placing a bet on the table as described above. You will then receive two cards face up. The dealer will receive one card face up (known as the dealer's up card) and one face down. Once you have been dealt your two cards (and based on the nature of these cards) you can do the following by clicking on the appropriate button:

Hit: Request another card. You can request a hit as many times as you like as



long as you don't exceed 21.

Stand/Stick: Request no more cards. Your hand will then be judged against the dealers. **Split:** If you have two cards of the same denomination, a 'split' option is offered. You can split your cards into two hands and play each hand separately. Your original bet will be duplicated for the new hand, and each hand will be played as usual.

The split option can only be used once per hand. You cannot split part of a split hand and only one additional card is allowed on each Ace when splitting a pair of Aces.

Double: If you select this you will get exactly one more card, your turn will end, and your bet will be doubled.

After each player has pressed either the 'deal' or 'pass' button, the player and the dealer are dealt two cards. All 10's and picture cards are worth zero, Aces are worth 1, and all other cards are worth face value. If the value of cards exceeds 9, then the value is adjusted by subtracting 10 from the total.

Insurance: Whenever the dealer's up-card is an Ace, the player has an option of taking *insurance*. If the player believes that the dealer's down card is a 10 ranking card, then the player is permitted to place a side bet of half the original wager as insurance. If the dealer does have a 10 ranking card, the player is immediately paid 2 to 1 on the insurance bet, but the original wager is lost unless the player too has a Blackjack and pushes with the dealer. Here the player is simply betting that the dealer's unseen card is a 10 valued card.

You may also find some specific rules apply to particular casinos, so it is important to check these and become familiar with them. For example, it is common for the dealer to stand on all soft 17's.

Useful Blackjack Strategies

Many players in Blackjack, and some other types of games, use a *strategy card* to guide their play and help them win. A strategy card is a table which lists all the possible options in each game, and a recommended course of action to follow to maximise your chances of a win. You can find thousands of different strategy cards on the Internet (try a search with your search engine to find lots) posted there by professional gamblers who all claim their strategy is the best. Once you become experienced you can also create your own strategy card.

Below is a basic strategy card for Blackjack. Note that strategies can and do vary slightly according to the actual game (the example below is for single deck Blackjack) and even the casino.

Basic Strategy Card for Blackjack

		Dealer's Up Card									
		2	3	4	5	6	7	8	9	10	A
Your Hand	7 or less	H	H	H	H	H	H	H	H	H	H
	8	H	H	H	D	D	H	H	H	H	H
	9	D	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	D
	12	H	H	S	S	S	H	H	H	H	H
	13,14, 15	S	S	S	S	S	H	H	H	H	H
	16	S	S	S	S	S	H	H	H	H/SU	H/SU
	17+	S	S	S	S	S	S	S	S	S	S
	A9	S	S	S	S	S	S	S	S	S	S
	A8	S	S	S	S	D	S	S	S	S	S
	A7	S	D	D	D	D	S	S	H	H	S
	A6	D	D	D	D	D	H	H	H	H	H
	A5, A4	H	H	D	D	D	H	H	H	H	H
	A3, A2	H	H	D	D	D	H	H	H	H	H
	A-A	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
	10-10	S	S	S	S	S	S	S	S	S	S
	9-9	SP	SP	SP	SP	SP	S	SP	SP	S	S
	8-8	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
	7-7	SP	SP	SP	SP	SP	SP	H	H	S/SU	H
6-6	SP	SP	SP	SP	SP	H	H	H	H	H	
5-5	D	D	D	D	D	D	D	D	H	H	
4-4	H	H	H	D	D	H	H	H	H	H	
3-3	H	H	SP	SP	SP	SP	H	H	H	H	
2-2	H	SP	SP	SP	SP	SP	H	H	H	H	
	2	3	4	5	6	7	8	9	10	A	

H = Hit

S = Stand/Stick

D = Double

SP = Split

SU = Surrender (Not normally allowed in Internet Blackjack.)



Six Useful Basic Strategy Rules:

- Stand if you hold 13 to 16 and the dealer's up card is 2 to 6.
- Hit if you hold 12 to 16 and the dealer shows a 7 or higher.
- Stand if your count is between 17 and 21.
- Always split pairs of 8's and Aces.
- Never split 10's, 5's or 4's.
- Double down on 11, unless the dealer shows a 10 or Ace.

Internet Baccarat Revealed

In Baccarat you bet on whether you or the banker has the highest card. The main draw of Baccarat is that it is a very easy game to play online. You can achieve high wins without knowing the game in detail as the only decision to make is when to increase (and not increase) your stake money.

Two hands are dealt in Baccarat: Bankers and players. Prior to each deal, the player wagers on whether the player's hand or the banker's hand is closest to a total of 9. The player also has the option to wager on a tie (ie. both hands total the same).

In most online versions, as with Blackjack, your chips are stacked by denomination (£1, £5, £25, £100, £500) at the bottom of the screen. You select your bet by clicking and can increase or decrease it easily. You bet your wagered amount by clicking on the Baccarat table in the location of the player's hand, the banker's hand, or the tie bet area or any combination of these within the betting limits.

After the 'deal' button is pressed, the player and banker are dealt two cards. All tens and picture cards are worth zero, Aces are worth 1, and all other cards are worth face value. If the value of cards exceeds 9, then the value is adjusted by subtracting 10 from the total.

Example:

<u>Hand</u>	<u>Hand Total</u>
9+7=16	6
5+5+5=15	5
10+9=19	'Natural' 9

After the first two cards are dealt to both the player and dealer, a third additional card may be dealt but the player does not ask for a third card. All additional cards are subject to a third card rule. No hand receives more than three cards. When the player and banker hands equal the same total, the hand is declared a tie.

Third Card Rules:
If the player's two cards total:

Hand Draw/Stand

- 0-5 Player's hand must draw
- 6-7 Player's hand must stand
- 8-9 'Natural' (both hands stand)

After the player's hand acts on a third card draw, the banker's hand receives a third card according to these rules:

Banker's Hand Draw/Stand

- 0-2 Banker's hand must draw
- 3-6 Third card to player's hand determines draw or stand
- 7 Banker's hand must stand

When the Banker's two cards total between 3-6:

Banker's Hand

	Banker's hand draws when player's third card is:	Banker's hand does not draw when player's third card is:
3	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	Banker's hand must stand	Banker's hand must stand
8-9	Natural – bank stands	Natural – bank stands

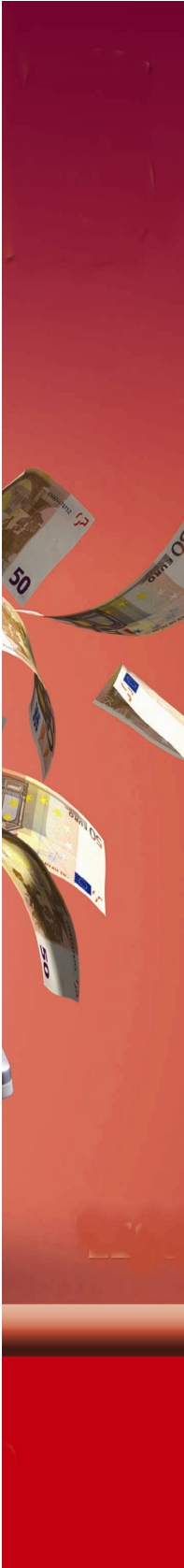
If the player's hand stands on two cards, then a two card banker hand totalling 3,4,5 must draw and a banker hand totalling 6 must stand.

Payouts: A winning player hand wager is paid at 1 to 1. A winning banker hand wager is also paid at 1 to 1 but the player must pay a 5% commission to the bank. Winning tie wagers are paid at 8 to 1.

Useful Baccarat Strategies

The *1-3-2-6 betting system* for Baccarat is popular with some professional gamblers. In the long-run, the odds always favour the casino, but this system can work well in the short term. With the 1-3-2-6 system you risk only two betting units for a chance to win ten units. You can make a nice profit with a minimal investment.

Your first bet should be one unit (you choose the unit value). If you win, add another unit, making the second bet a total of three units. If you win the second



bet, there are six units on the table. Remove four units, making your third bet two units. If it wins add two more units, making it a total of six units for your fourth bet. If the fourth bet wins you collect a total of 12 units, of which ten units are profit!

If you lose the first bet, the loss is one unit. Assuming you win the first, but lose the second bet, your net loss is two units. If you win the second, but lose the third bet, you have a profit of two units. If you win the first three bets but lose the fourth bet, you break even.

If you lose the second bet five out of six times and win four consecutive bets once, you'll be right back to even.

Internet Roulette Revealed

Roulette is probably the most famous 'real life' casino game in the world. There are three types of Roulette: American, European and French. *European Roulette* is most common for Internet casinos, and is the version whose rules are used here.

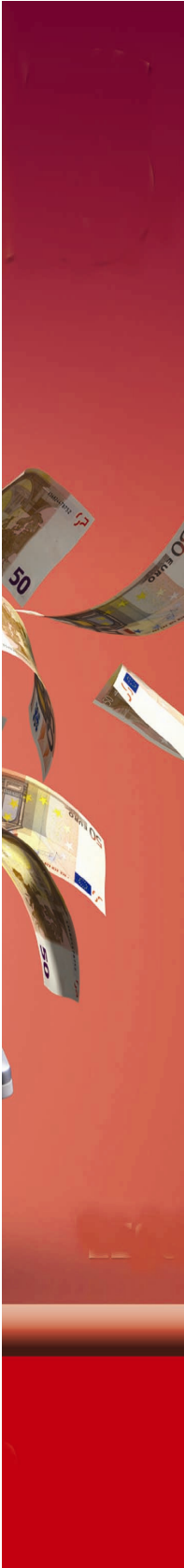
Roulette is played by spinning a ball bearing on a wheel with 37 numbered slots. When the wheel stops, the ball comes to rest in one of these slots. The object of the game is to correctly predict the slot in which the ball will land. By predicting the right number, you earn a 'pay off' on your bet which depends on how the bet was placed.

As with other games in Roulette your chips are stacked by denomination (£1, £5, £25, £100, £500) at the bottom of the screen. You select the amount you would like to wager on a given hand by clicking as appropriate. In Internet Roulette, the player spins an electronic version of the wheel by pressing the 'spin' button. (You can also spin the wheel without putting a bet on the table.) In most casinos, the *history* of the previous winning numbers is displayed in a table above the game menu.

To place a bet, place your chips on the 'table' in the appropriate position. Depending on where you choose to place your chips, you can bet on (or 'cover' as it is called) anywhere from one to eighteen numbers with a single bet.

You can place eight different kinds of bet. Each type of bet covers a certain range of numbers, and each type has its own pay off rate. The short lines of three numbers each are called *rows* on the board, while the longer lines, each holding twelve, are called *columns*. The first five types of bets are all made on the numbered space or on the lines between them and are called *inside bets*, while the last three types are made on the special boxes below and to the right of the board and are called *outside bets*. These bets are explained below:

Straight Up: Bets placed directly on any single number (including zero).



Split Bet: Bets placed on the line between any two numbers.

Street Bet: Bets placed at the end of any row of numbers. A street bet covers three numbers.

Corner Bet: Bets placed at the corner where four numbers meet. All four numbers are covered.

Line Bet: Bets placed at the end of two rows at the intersection between them. A line bet covers all the numbers in either row, for a total of six.

Column Bet: Bets placed on one of the boxes at the end of the columns cover all the numbers in that column, a total of twelve. (The zero is not covered by any of the columns.)

Dozen Bet: Bets placed in the box marked 12P cover numbers 1 to 12, 12M cover numbers 13 to 24, 12D cover numbers 25 to 36.

Red/Black, Even/Odd, Low/High: A chip placed in one of the six boxes at the bottom of the board covers the half of the board described in that box. (The zero is not covered by any of these boxes.) Each box covers eighteen numbers. Low covers numbers 1 to 18. High covers numbers 19 to 36.

When the wheel is spun, payouts are then made as follows:

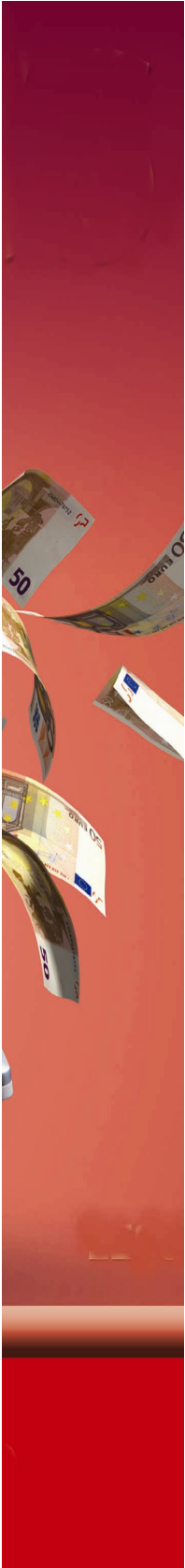
1 Number = 35 to 1
2 Numbers = 17 to 1
3 Numbers = 11 to 1
4 Numbers = 8 to 1
6 Numbers = 5 to 1
12 Numbers = 2 to 1
18 Numbers = 1 to 1

According to the 'zero rule' wagers on red, black, even, odd, low, and high are lost if the ball comes to rest in the compartment marked zero. From a gambling point of view this is an unattractive aspect of Roulette, since it enhances the house edge.

Useful Roulette Strategies

This is a strategy to try if you want to risk relatively little money with a chance to get a big win. Aim to use a casino offering £1 chips and £5 minimum inside bets – most Internet casinos do.

This strategy calls for straight-up inside bets where you get paid 35 to 1 if one of the numbers you bet on is rolled. It's best to risk no more than 40 £1 chips. By limiting yourself to small stakes you'll keep your losses small. Choose any



five numbers you like – at random if you like. If you hit twice in a row, the winnings can be excellent.

Start by placing one £1 bet on each of your five chosen numbers. Repeat this same wager until you win – you have enough chips for eight spins. When one of your numbers hits, you'll win 35 chips. Divide the 35 chips you've won over your five numbers, seven on each. If you hit again the pay off will be 7x35 chips = £245!

At this point you have to make a decision. Either withdraw your winnings (the profit will cover several past or future losing sessions) or bet back 100 chips by placing 20 on each of your five numbers. If you win a third time you'll collect £700. But even if you don't you're still ahead by more than £100. Remember that no system is infallible so don't risk more than £40 and you'll only profit in the short term not the long term.

Internet Craps Revealed

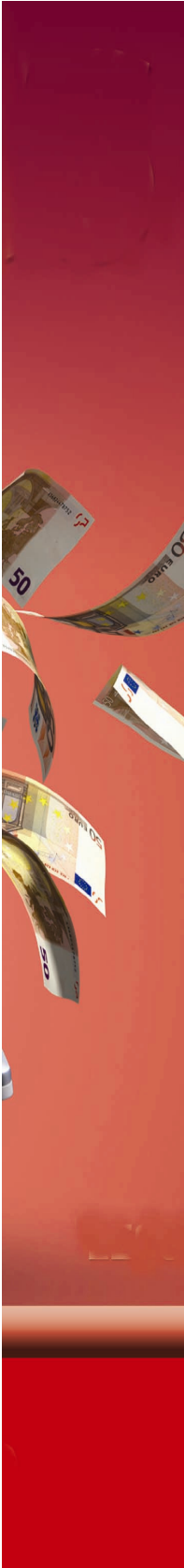
Craps is a classic 'Las Vegas' game. It is a game of chance using dice where each player bets on the other players' luck. The objective is to predict the outcome of a roll of the dice. Craps is one of the more complex online casino games and as a result you may find that, in order to pull in punters, it sometimes offers a lower house edge and higher returns than the offline game.

With Internet Craps your chips are usually stacked by denomination (£1, £5, £25, £100, £500) at the bottom of the screen. Select the amount you would like to wager on a given roll by clicking the mouse button on the chip of that denomination. Place your bet on the Craps table by clicking on a bet field. Then you have the option of throwing the dice yourself or having the game throw the dice for you. The history for the last five rolls is usually displayed on the screen.

There are many types of bets available in Craps, both for regular and 'supplementary' rolls after the first one. Some bets are available only for the 'come out' roll. Some bets are available only after a point has been established. A point is established if the come out roll is either 4, 5, 6, 8, 9 or 10. The number rolled is called the 'point' and the next roll is called the *point roll*. Point rolls continue until the shooter (or player) rolls a 7 or the point. Once this happens, the sequence starts again with the next roll as a come out roll.

Here is an explanation of the types of bets available and payouts:

Pass Line Bets: Also called Front Line. Available for the come out roll. Once point is established original bet may not be removed or altered. Wins if come out roll is 7 or 11. Loses if come out roll is 2, 3 or 12. Point is established if come out roll is 4, 5, 6, 8, 9, 10. Following the come out roll player wins if point is rolled prior to rolling a 7. Player loses if a 7 is rolled prior to rolling the point.



1 to 1 – Don't Pass Bets: Also called the Black Line. Available for come out roll. Wins if come out roll is 2 or 3. Loses if come out roll is 7, 11. Ties if come out roll is a 12. Point is established if come out roll is 4, 5, 6, 8, 9, 10. Following the come out roll player wins if a 7 is rolled prior to rolling the point. Loses if the Point is rolled prior to rolling a 7.

1 to 1 – Come Bets: Available once the point has been established. Rules are similar to Pass Line Bet. Once come point is established, original bet may not be removed or altered. Wins if shooter rolls a 7 or 11. Loses if shooter rolls a 2, 3 or 12. Come point is established if the shooter rolls a 4, 5, 6, 8, 9, 10 on a come out roll. Once the come point has been established, the player wins if the come point is rolled prior to rolling a 7. Player loses if a 7 is rolled prior to rolling the come point.

1 to 1 – Don't Come Bets: Available once the point has been established. Rules are similar to Don't Pass Bets. Wins if shooter rolls a 2 or 3. Loses if shooter rolls a 7, 11. Ties if shooter rolls a 12. Come point is established if shooter rolls a 4, 5, 6, 8, 9, 10. Once the come point has been established, the player wins if a 7 is rolled prior to rolling the come point. Loses if the come point is rolled prior to rolling a 7.

1 to 1 – Place Bet to Win: Available once the point has been established. Player bets on number(s) 4, 5, 6, 8, 9, 10. This becomes the *place number*. Wins if shooter rolls the place number prior to rolling a 7. Pay off depends on the place number selected. Loses if shooter rolls a 7 prior to rolling the place number.

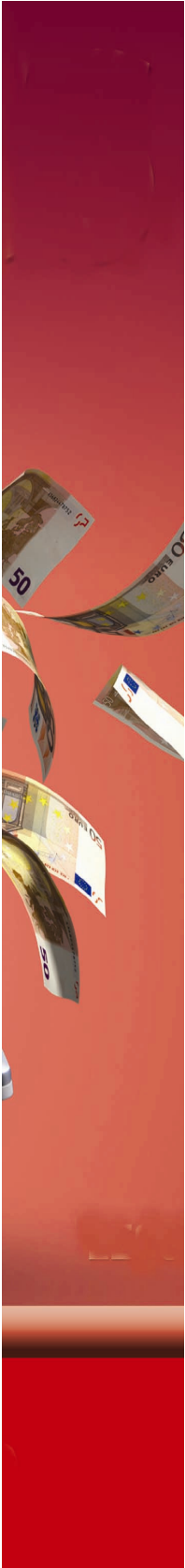
9 to 5 (on 4 or 10), 7 to 5 (on 5 or 9), 7 to 6 (on 6 or 8)

Place Bet to Lose: Available once the point has been established. Player bets on number(s) 4, 5, 6, 8, 9, 10. This becomes the place number. Wins if shooter rolls a 7 prior to rolling the place number. Pay off depends on the place number selected. Loses if shooter rolls the place number prior to rolling a 7.

5 to 11 (on 4 or 10) , 5 to 8 (on 5 or 9) , 4 to 5 (on 6 or 8)

Hardway Bets: Available once the point has been established. Player bets on number 4, 6, 8, 10. Wins if shooter rolls the selected number 'the hard way'. Roll a 4 via a pair of 2's, roll a 6 via a pair of 3's, roll an 8 via a pair of 4's, roll a 10 via a pair of 5's. Pay off depends on the number selected. Loses if the shooter rolls a 7, or rolls the number the easy way. For example, roll a 4 via a 3 and 1, roll a 6 via a 4 and 2 or 5 and 1, roll an 8 via a 5 and 3 or 6 and 2, roll a 10 via a 6 and 4.

7 to 1 (on 4 the hard way) (on 10 the hard way)
9 to 1 (on 6 the hard way) (on 8 the hard way)



One Roll Bets: Player bets on number 2, 3, 11, 12. Wins if shooter rolls the selected number. Loses if the shooter does not roll the selected number. Pay off depends on the number selected.

30 to 1 (on 2 or 12), 15 to 1 (on 3 or 11)

Field: Player bets that any one of a group of numbers (2, 3, 4, 9, 10, 11, 12) will be rolled on the next roll. Pay off depends on the number rolled. Loses if the shooter rolls a 5 or 6 or 7 or 8 or 9. Bet remains on the table if following a win however the player may remove it from the table at any time.

1 to 1 (on 3, 4, 9, 10, 11), 2 to 1 (on 2, 12)

Any Craps: Player bets on the outcome of the next roll. Wins if the shooter rolls a 2 or 3 or 12. Loses if the shooter rolls any other number.

7 to 1

Any 7: Player bets on the outcome of the next roll. Wins if the shooter rolls a 7. Loses if the shooter rolls any other number.

4 to 1

Horn: This is a four way bet. Place one or more chips on each of 2, 3, 11, 12. Wins if shooter rolls a 2, 3, 11 or 12. Loses if the shooter rolls any other number. Pay off depends on the number rolled.

30 to 1 (on 2 or 12), 15 to 1 (on 3 or 11)

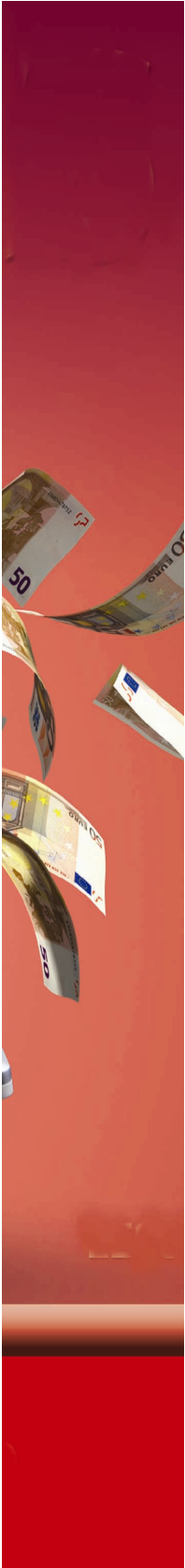
Eleven Or Craps (E-C): Player bets on the outcome of the next roll. Wins if the shooter rolls a 2 or 3 or 11 or 12. Loses if the shooter rolls any other number. Pay off depends on the number rolled.

7 to 2 (on 2 or 3 or 12), 15 to 2 (on 11)

Big 6: You can place your bet at any time, however it becomes active once the point has been established. Wins if shooter rolls any 6. Loses if shooter rolls a 7 prior to rolling a 6. Bet remains on the table following a win but the player may remove it from the table at any time. Bet is removed from the table following a loss.

7 to 6

Big 8: You may place the bet at any time however it becomes active once the point has been established. Wins if shooter rolls any 8. Loses if shooter rolls a 7 prior to rolling an 8. Bet remains on the table following a win however the player



may remove it from the table at any time. Bet is removed from the table following a loss.

7 to 6

Here is an explanation of the types of *supplementary bets* available and their payouts:

After Don't Pass Bet: If a player makes a Don't Pass Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player has the right to make a supplementary wager in support of the Don't Pass Bet in an amount not more than double the amount of the original Don't Pass Bet. Wins if Don't Pass Bet wins. Pay off depends on the value of the come out point. Loses if the Don't Pass Bet loses.

1 to 2 (on 4 or 10), 2 to 3 (on 5 or 9), 5 to 6 (on 6 or 8)

After Pass Line Bet: If a player makes a Pass Line Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player has the right to make a supplementary wager in support of the Pass Line Bet in an amount not more than double the amount of the original Pass Line Bet. Wins if the Pass Line Bet wins. Pay off depends on the value of the come out point. Loses if the Pass Line Bet loses.

2 to 1 (on 4 or 10), 3 to 2 (on 5 or 9), 6 to 5 (on 6 or 8)

After Come Bet: If a player makes a Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following the placing of such a bet, the player has the right to make a supplementary wager in support of the Come Bet in an amount not more than double the amount of the original Come Bet. Wins if the Come Bet wins. Pay off depends on the value of the come out point. Loses if the Come Bet loses.

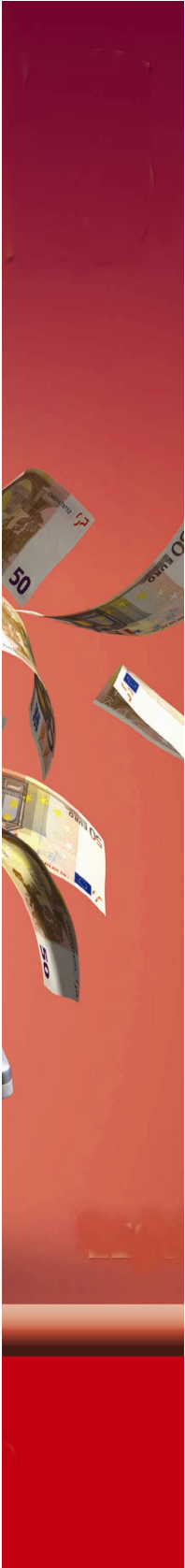
2 to 1 (on 4 or 10), 3 to 2 (on 5 or 9), 6 to 5 (on 6 or 8)

After Don't Come Bet: If a player makes a Don't Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following the placing of such a bet, the player has the right to make a supplementary wager in support of the Don't Come Bet in an amount not more than double the amount of the original Don't Come Bet. Wins if the Don't Come Bet wins. Pay off depends on the value of the come out point. Loses if the Don't Come Bet loses.

1 to 2 (on 4 or 10), 2 to 3 (on 5 or 9), 5 to 6 (on 6 or 8)

Useful Craps Strategies

Your overall strategy in Craps should be governed by the fact that if you



want to win big money you have to risk big money. There is no way around this. But as a smart gambler don't make large bets with your money. Keep your wagers small, unless betting with the casino's money, ie. incentive money or your winnings.

Set your boundaries. Decide in advance how much you're willing to risk and how big (or small) a win you'd be happy with. A good technique is to aim to win an amount equal to what you start with. If you start with £50, stop when you double your stake or lose it.

Start cautiously, wager no more than the minimum required. When you win, bet two units. Win again, risk three units. If you win a third time, bet five units. Then stay at that level until you lose. Revert back to the minimum after a loss. **This assures that you risk only your winnings in pursuit of larger gains, while making your own, original bankroll last as long as possible.**

Don't risk more than your predetermined amount. Similarly once you've reached what you set out to win draw out your winnings.

Casino Stud Poker Revealed

There are several versions of online Poker. The most popular in many Internet casinos is a version of *Caribbean Stud Poker*. In this style of poker, each player plays against the dealer and not against the other players.

The most important thing to note about Poker is that, even with an optimum winning strategy, you can only reduce the house edge to approximately 5.2%. So, Poker isn't one of the easiest ways to profit, and isn't a favourite of many professional gamblers.

In Caribbean Stud Poker you place an ante, receive a hand, and then decide whether or not you would like to bet. You will be dealt five cards. The dealer will then receive four cards face down and one card face up. If you bet and if the dealer's hand qualifies (contains an Ace/King combination or better), your hand will be compared to the dealer's. If you win, your pay off will be determined by the quality of your hand.

At this point, you may either bet if you think you can win or surrender if you feel that your hand is inadequate. If you bet, your bet will equal twice your ante. If you surrender, you will lose your ante to the dealer and the hand will end.

The dealer will then reveal their cards and there will be one of two outcomes: They will either qualify, or fail to qualify. If the dealer does not have an Ace/King combination or better in their hand, they will fail to qualify. (In other words, the dealer must have at least a pair if they do not have both an Ace and a King).

If the dealer does not qualify, you will receive a 1 to 1 pay off on your ante and your bet will be returned to you. If the dealer does qualify, their hand will then be compared to yours.

If the dealer's hand beats yours, you will lose your ante and your bet. If the dealer's hand and your hand are equal, no money will be exchanged. If your hand beats the dealer's hand, you will win even money (1 to 1) on your ante, plus a pay off on your bet based on the quality of your hand.

If the dealer and you both have the same hand (for example you have one pair and the dealer has one pair), then the winner is the one with the high ranking cards. If the dealer has one pair, for example Jack, Jack, 10, 6 and 5 and the player has one pair hand of Jack, Jack, 10, 8 and 4 then the player wins.

The hand rankings in Caribbean Stud Poker are the standard Poker rankings, listed from lowest to highest below:

Nothing:	A hand with five non-matching cards.
One Pair :	One pair of identically ranked cards.
Two Pairs :	Two groups of two cards showing the same number/picture.
Three of a Kind:	Three cards from different suits displaying the same number/picture.
Straight :	Five cards in consecutive order, any combination of suits.
Flush :	Five cards of same suit.
Full House :	Three of a kind and a pair.
Four of a Kind:	Four cards from different suits of the same rank.
Straight Flush :	Five cards in consecutive order from same suit.
Royal Flush :	Ace, King, Queen, Jack and 10 from same suit.

Casino Stud Poker Pay Offs:

Nothing:	1 - 1
One Pair :	1 - 1
Two Pairs :	2 - 1
Three Of A Kind:	3 - 1
Straight :	4 - 1
Flush :	5 - 1
Full House :	7 - 1
Four Of A Kind:	20 - 1
Straight Flush :	50 - 1
Royal Flush:	200 - 1 (plus jackpot)

Useful Poker Strategies

Meaningful Poker strategies are very limited. The main one is fairly simple:

- Raise on Ace-King-Jack-8-3 or better.

- Fold otherwise.

Ace-King-Jack-8-3 is called a *beacon hand* and is the lowest break-even hand in the game. While this won't make you a long-term winner, it will control your losses. It's the paying hands, a pair or better, that will net you the good wins. But, the dealer must qualify (Ace-King) in order for you to get the real pay offs and this only happens 54% of the time. This means that 46% of the time you'll only get paid for your ante bet at 1-1 no matter how good your cards are.

Slot Machine Strategies Revealed

It's a common myth that Slots are the worst gamble in a casino. Although they do not offer the best possibilities, the truth is that making bad bets at Blackjack can give far worse odds than any Slot machine. In many cases, the odds you get when playing Slots are similar to those for Roulette.

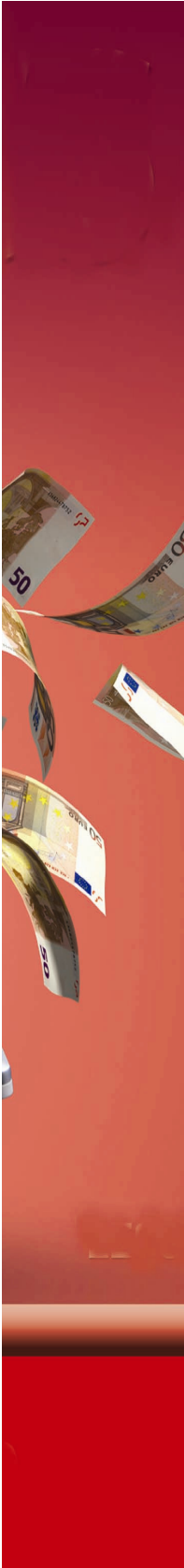
The result of each spin of the wheel is determined by a computer program that generates random results. This is true for both online or Video Slots games and 'real' Slot machines. The machines are set by the casino to generate whatever returns they choose. For example, they may set it to 95%. That means for every £100 bet, the machine will, on average, pay out £95. The chief attraction of Slots is that, assuming that someone else pays the £5 which the casino keeps from every £100, it is possible to win hundreds or even thousands of pounds with just one spin. The advantage of playing an Internet casino is that you can (usually) find out the Slot returns before you decide to play them.

Another commonly held belief is that a Slot machine that just gave a big payout won't pay out again for a while. With online Slots, however, the odds are the same for every spin and every spin is completely random and independent of all past spins. So there's no way to predict the next spin and a jackpot is just as likely to be hit right after the last one was hit as it is after a thousand more spins!

Most Slot machines reward you for playing the maximum number of 'coins'. For example, the jackpot may pay 2,000 coins with two coins played, but 4,000 coins when three coins are played. If you don't feel comfortable playing the maximum coins you might consider moving down to a machine that accepts lower-value coins so you can play the maximum. For example, instead of playing one coin at a £1 machine, play the maximum number of coins at a 25p machine.

The best overall strategy is to play at casinos which offer the best payout percentages. Some Internet casinos attract new business for other more complex casino games by offering very attractive payouts for Slots, as they know this is a good way to draw in inexperienced punters. The trick is not to assume they will be as 'generous' with their table games.

Progressive Slots are a constantly accumulating prize game, the value of which is displayed and constantly updated. If you're playing a *progressive*



machine, remember that you'll probably have to bet the maximum number of coins to be eligible to win the big jackpot. Each individual Slot machine game has certain criteria to fulfil before a player can win the Progressive. The Progressive will then reset to a fixed minimum value. The 'Progressive' is normally displayed as credits not as coins.

Appendix of Websites: Lesson 3

Selected Internet Casinos

Here is a selection of Internet casinos, all of which offer incentives at the time of writing. This list is for information only and these casinos are not endorsed in any way.

Bet 365
www.bet365.com

Casino Club
www.ukcasinoclub.com
www.casinoclub.com

Casino-On-Net
www.888.com

Diamond Club Casino
www.diamondclubcasino.com

Gold Club Casino
www.goldclubcasino.com

Intercasino
www.intercasino.com

Littlewoods Casino
www.littlewoodscasino.com

Lucky Emperor
www.luckyemperorcasino.com

Omni Casino
www.omnicasino.com

Planet Luck Casino
www.planetluck.com

Prestige Casino
www.prestigecasino.com



Super Vegas Casino
www.sportingbet.com

CS Casino
www.cscasino.com

Sky Bet
www.skybet.com

William Hill Casino
www.williamhillcasino.com

Please Note: Websites included in this appendix, or elsewhere within the course, are all operational at the time of writing and I do aim to check and update these listings on a regular basis. However, due to the nature of the Internet and the way in which websites can appear and disappear without notice it is always possible you may find some sites which have been renamed, moved or removed.