

Roger L. Ford

Beat
the
Internet Casinos!



**SILVERTHORNE
PUBLICATIONS**

Beat the Internet Casinos

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The material contained in this book is intended to inform and educate the reader and in no way represents an inducement to gamble legally or illegally.

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***Beat the Internet Casinos* is the only book you need to make money on the Internet!**

Would you like to make \$5,000 a week? What if there was a proven way to do this without even leaving home?

Beat the Internet Casinos reveals a dynamic strategy to make a fortune off the Internet casinos. Now you can use the proven strategies the pros use to win \$500 an hour or more without even leaving home!

Just how risky is gambling on the Internet? On the surface this sounds like a very risky thing to do. As the author points out, it is not wise to gamble in a dice game with "invisible dice."

However, Roger Ford shows how Internet gambling may be one of the lowest risk ways ever created to make money.

Beat the Internet Casinos reveals the exact strategies you can use to actually play at an advantage over the online casinos.

Every step in the process is explained in totally revealing detail. You will learn exactly where to play, which games are best, and the proven strategies you must use to gain an advantage over the house!

This is a breakthrough book disclosing a tested and proven approach to winning huge amounts off the Internet with very low risk. If you have been searching for the ultimate home-based business, you should really consider becoming an Internet gambling pro.

SILVERTHORNE PUBLICATIONS

Introduction

It was almost 8:00 in the evening. Connor glanced over at Cathy. Josh had just gone to bed. The house was reasonably quiet with their three year old out of the picture. Connor told Cathy he had a little work left to do and he walked back to their home office.

Connor sat down in front of the computer. It was already on as it always was, and ready to browse the Internet. Since the cable company had installed the cable system, allowing continuous online access, he had decided to leave his computer running twenty four hours a day.

Connor pulled his log book out from the bottom desk drawer. He immediately flipped to a bookmarked page and smiled. He had not forgotten the download after all. Now to get down to business.

He reviewed the directory he had set up on his hard drive for the special software needed for this operation. Sure enough, there was the file for the WinNow online casino in the proper directory. He clicked on the file with the ".exe" extension and waited while the file installed itself on his hard drive.

The installation was finished in mere seconds. Now it was time to earn some money. Using the newly installed software, Connor logged on to the WinNow casino. He had set up his account the night before and everything was ready.

Connor smiled to himself at the ease of beating the online casinos. Find the right casinos, register with them, download the special software needed to play online. Then begin the operation of moving cash from the casino's account to his.

He reviewed the menu of the casino's offerings. Even though this casino offered twenty four games, attended to by scantily clad virtual attendants wearing low slung togas, barely covering their charms, he didn't hesitate to pick the game he wanted.

The game launched successfully using his recently downloaded casino software. He selected the "play for fun" mode and played for a few minutes to get a feel for the game. It was the familiar Starnet software; there was no need to spend much time practicing. He had played similar software many times. The results were highly predictable the way he played the game.

There was still one more thing he wanted to check. He reviewed his e-mail. WinNow had send him an urgent electronic message, thanking him for signing up and explaining how he could "earn" a bonus for playing with them. He chuckled. He definitely was going to earn this bonus and more.

He changed the play mode to playing for real. His \$1,000 deposit was there, matched by an additional \$200 from the casino. He turned on his calculator. Everything was ready.

Connor went into his playing mode. His right hand would clink on the mouse to enter a wager and as soon as the wager was made his hand would fly to the calculator to record it. He occasionally consulted a small chart when he was uncertain how to proceed.

After fifteen minutes of play, he noted that he had logged in enough time for half a session. He had won \$480 from the casino. Time to take a break. He trotted down the hall and mixed himself a scotch and water. There was no need to break into a sweat over this he

smiled. Cathy asked him to bring her a decaf. She was watching her favorite TV show and he promised he would join her in a few minutes.

He logged off the WinNow casino. He would let his winnings sit a few days, play another time or two and then cash out. So long as he played in exactly the right manner, he could continue his winning methods with virtually no heat from the online casinos.

He selected a different Internet gambling site, the Loving Touch Casino. What a jerky name he thought. But it didn't matter. Loving Touch met every item on his list for another casino where winning was almost a given.

He noted that he was up over \$575 from his last playing session. He recorded the amount in his log and searched for a different game.

He had racked up a good win at craps last time, but tonight he was impatient. Craps was fun, but it took a little too long. He opened the baccarat room and was greeted by a virtual croupier, complete with tuxedo. He "sat down," or rather moved his mouse in the correct manner to indicate that he was joining the game, and began playing.

Before he started, he made sure he had totalled out his wagers from the previous game. He started the same routine. He would enter a bet with a couple of mouse clicks and then repeat the same bet on his calculator. In another thirteen minutes, he was ready to wrap up this session. He had won \$490, bringing this evening's total winnings to \$1,065.

He had one more thing to do. He flipped a few pages in his notebook and noted another download he wanted to make.

He entered the new Internet casino's URL in his browser, and in a few seconds he was offered the chance to download the software for the English Butler Casino. He set up the download to begin, and the software starting transferring a file over the Internet from the virtual casino to his personal computer. Now he was finished. He would check on the

status of the download before retiring for the night, but for now he wanted to keep Cathy happy.

He grabbed his scotch and water and headed for the family room. Cathy was bringing him up to date on her favorite sit com before he even sat down. He smiled at her antics. She had both feet firmly planted on the ground except for a couple of deviations, one of which was the Peoples' Plot. It was the silliest thing he had ever seen, but she loved it.

As she filled him in on the latest antics involving a family populated by lunatics who all lived in the same mid western town, he thought about his new business.

He was making over \$5,000 a week by gambling on the Internet five times a week. He never played on Friday or Saturday nights, and he usually took Sunday night off as well, making up for the lost session by playing one afternoon during the week.

He couldn't slight the hourly pay. He was earning about \$750 an hour, even counting his administrative time.

There is no question that gambling on the Internet is on the rise. Connor is doing just that, risking real money and piling up winnings at a rapid rate.

The purpose of this book is to show you exactly how to beat the Internet casinos. I have been a frequent patron of land-based casinos for many years, and until recently I never believed I would wager on the Internet. As an old timer once told me, "Never get into a dice game using invisible dice."

With great skepticism I started investigating online gambling about six months ago. What I found will astound you. Online casinos offer an advantage that is never found in "real world" casinos. The advantage I am talking about is not the obvious one — the fact that you can play them from home.

While this may be considered a unique way to gamble, it is not the advantage I want to share with you. Incredibly, many online casinos have a flaw in their basic structure which turns what is normally a casino-favored game into a player favorable game.

Once you know about this "flaw," you can play the online games with every expectation of being a consistent winner.

My job is to tell you everything you need to know to learn about how to consistently beat the online casinos. Once you have this knowledge, you will be able to turn playing online into a very profitable part time endeavor or even become a full time player.

Let's move into the world of Internet gambling. Throughout this book I will refer to the addresses for different web pages. These addresses are called URLs, which is short for Uniform Resource Locators. The URLs I will show you were current when this book went to press, but the Internet is constantly changing and URLs will change. I will share with you a number of online resources you can use to find web site, but one trick you can use when a URL can not be found is to drop all of the address following the extension "com," "net," or "org." Here's an example. Assume you try to reach:
http://www.gamblingnews.com/sources_now.htm (I made this up so don't try this address).

If you reach a dead link, just cut off everything following ".com" which will give you the URL of the main site <http://www.gamblingnews.com>. You should reach something there unless the entire site is vanished.

If you are not yet online, I advise you to gain Internet access as soon as possible. You can buy a new computer which will do everything you need to access the Internet casinos for \$500. If even this is too steep for your budget, consider a used computer for even less. So long as you stick with a Pentium class computer (or a comparable offering from Apple), you will be fine. If you have been delaying making this step, this book will give you a strong incentive to get online now.

There is a fortune to be made from the web casinos, and I am going to show you exactly how to do it!



Internet Gambling is on the Rise

Whenever he is unable to sleep or needs a quick pick-me-up, Bob turns on his home computer, finds an Internet casino and gambles away his money using his credit card and a mouse.

From the privacy of his home he can find almost 800 casinos online and turn his PC into an electronic casino. His bets will be accepted 24 hours a day, and the online casinos offer a greater variety of games than the land based ones.

Fueled by the explosive growth of the Internet and by a general acceptance of gambling as a legitimate form of entertainment, online gambling is growing at a torrid rate.

All studies of Internet gambling agree that it is growing very rapidly. It more than doubled from 1997 to 1998, according to a widely cited report by economist Sebastian Sinclair. From 1998 to 1999, the number of online gamblers increased from 6.9 million to 14.5 million, with revenues growing from \$300 million to \$651 million. By 2001, Sinclair predicts that there will be 43 million Internet gamblers generating \$2.3 billion in revenue. Estimates of the current number of online casinos range as high as 850. I have tracked down about 700 of them (See Appendix A for a complete list of Internet Casinos).

Games range from traditional casinos games like video poker and slot machines, to poker, keno, bingo and other games. Here is a list of games offered by just one online casino: Baccarat, Blackjack, Craps, Pachinko, The Dragon Spirit Pachinko, Victory Poker, Caribbean Poker, Free Ride Poker, Pai Gow Poker, Red Dog, Roulette, Sic Bo, Slots, Gold

Rush Slots, Magic Hat Sportsbook, Video Poker, Deuces Wild Video Poker, Jacks or Better Video Poker, Joker's Wild Video Poker, King of Decks, War, and Battle Royal.

Because the uncertain legal status of Internet gaming in the U.S., virtually all online casinos that accept wagers are located outside of the United States,

Some online casinos are fronted by celebrity pitchmen such as former NFL star turned actor and beer pitchman Bubba Smith (<http://www.bubbascasinos.com>) and daredevil motorcyclist Evel Knieval (<http://www.evelknievalcasino.com>).

Other online casinos are themed to offer everything from social experiences (<http://www.TheSinglesCasino.com>) to a casino designed to appeal to motorcyclists (<http://www.easyrollers.com>).

For those of us who gamble on the Internet to win, themes are of little importance. The theme of the casino does not give us any clue as to whether the casino is beatable.

Technologically, many of the casinos are very similar as there are a relative handful of software developers for the online casinos games. Each casino using software from the same developer will have a similar appearance to others casinos using the software.

Generally, online gambling sites are divided into three categories, based on types of technology used.

Many e-casinos require prospective gamblers to first download a program onto their local computer before playing. Usually the programs are free. These online gambling sites can be good places to start your play as, once installed, the programs offer great graphics, sound, animation, and of course, the chance to play for free.

The drawback to the sites requiring downloads is that you will have to wait for the application to download from the casino's site to your own hard drive. This process scares

many Web newcomers off as they don't know how to download and install a downloaded program. I will review this process for you shortly, so that you will be able to download without fear.

Since downloading usually takes some time and ties up your computers' resources while the process is occurring, I usually schedule downloads to occur after I have gone to bed or at some other time I won't be using my computer.

A slight disadvantage to downloading a file off the Internet is the risk of downloading a computer virus along with the file. You should install good virus protection software on your computer before you download any files off the Internet. You may download either freeware or shareware antivirus programs at <http://www.davecentral.com>. I use Norton AntiVirus software which can be continuously updated via the Internet, so that the program is always current.

The second type of software used by the online gambling sites is JAVA software instead of the downloadable programs. JAVA is a computer language developed by Sun Microsystems in 1995.

JAVA software allows programs to create little programs known as applets which are embedded directly into a web document.

When online casinos use JAVA, these applets run directly through your Internet Browser. All of the JAVA sites offer fairly good graphics, and some offer sound and animations as well.

I am not a fan of casinos using JAVA. With a JAVA casino, you have to load the software every time you play; whereas, with downloaded software, you can begin playing almost instantly once the software has been installed on your computer. I have also found that JAVA applets occasionally freeze my browser. In such a situation, you may not be sure

whether your last bet was accepted or not. At any rate, it is very disrupting to have start over in the middle of a game.

The third type of site found uses software based on HTML (Hyper Text Markup Language), which is the standard language used to create Web pages.

Sites using only HTML are fast to play, but they often have cheesy graphics and no sound or animation.

Problems associated with online gambling far outweigh the benefits for many would-be casino operators and gamblers.

Issues include concern about the possibility of rigged games and low pay-outs, software copyrights, credit card debt, proving the age and eligibility of players and monitoring and regulating online gambling.

While online gambling is legal in many parts of Europe, Latin America, Australia, Asia and the Caribbean, it remains in a legal gray area in the United States.

Legalities are still being hashed out in this area where technology has clearly outpaced the law.

There are many reasons why wagering online is going to be around a long time. First and foremost is convenience. In the past ten years there has been explosive growth in the gaming industry. From coast to coast, there are thousands of new gaming establishments all over the USA, but they still cannot match the pervasiveness of the Internet.

Convenience is one of the online gaming industry's biggest attractions. How else can you win \$300 at lunch time playing baccarat online?

Another reason the online casinos are growing so rapidly is privacy. Many players in land-based casinos are reluctant to try table games such as blackjack, craps, roulette or baccarat out of a fear that they will appear foolish. With just your mouse, keyboard and monitor as your companions, there is little reason to feel inhibited, and many persons, who would not normally play casino table games in a real casino, are playing the games in the electronic casinos.

Another factor to consider is variety. Only a few of the world's largest casinos can come close to offering the variety of games found in the Internet casinos. With over 30 games available online, plus sports betting, bingo, scratch cards and even lotteries, the Internet casinos offer some tough competition.

One of the biggest draws for online gamblers is the no-pressure environment of playing on your PC. You can refer to your blackjack strategy card without feeling conspicuous and you can take as long as you want to make any playing decision. Using the strategies I am going to teach entail using a pencil and paper as well as a calculator - items you wouldn't think of carrying into a brick and mortar casino.

One fear many persons have about online gambling is the legality of it. Our concern is primarily whether we can play these games and stay out of trouble with the law. Let's take a look at the current state of the legal environment of online gaming.



Is It Legal to Gamble Online?

Though it defies exact measurement, all studies of Internet gambling agree that it is growing explosively. Not surprisingly, the old boys' network of licensed, land-based casinos does not welcome competition from the worldwide Web. They claim that they haven't been losing money to the virtual casinos yet. But it is only a matter of time until the upstarts become real competitors for the land-based operators.

Just how big is Internet gaming? That depends on whose numbers you believe. The National Gambling Impact Study Commission estimated that 14.5 million gamblers wagered \$651 million over the Web in 1998. That number is not quite one-half of the approximately 30 million visitors that travel to Las Vegas each year. The Interactive Gaming Council, a trade group representing the online casinos and the gaming software developers, estimates that 90% of the online gamblers are United States citizens.

Regardless of how large the numbers really are, the politicians have taken notice. Politicians relish the taxes which pour in from land-based casinos, parimutuel tracks and similar operations - some \$3.7 billion in 1997. Online gambling has been largely beyond the control of the politicians and pays virtually no taxes.

The government itself now owns a share of the gambling market, with 37 states and the District of Columbia sponsoring lotteries. Those lotteries earned \$14.9 billion in 1997, offering the worst odds of any common form of gambling. And though it hasn't hurt them yet, the lottery operators have a lot to fear from online gambling.

The established gaming industry invests heavily to help politicians fight off another sort of competitor — candidates who campaign against them. The industry's federal campaign contributions increased 447% during the 1990s. Its soft money and PAC contributions hit nearly \$6.3 million in the 1997-98 election cycle. It spent even more at the state level, where most U.S. gambling policy is created, giving more than \$100 million in donations and lobbying fees to state legislators from 1992 to 1996. Not surprisingly, some politicians want to restrict Internet gambling. Senator John Kyl (R-Arizona) claims that online gaming lets you "click the mouse and bet the house." His response to this outrage was the Internet Gambling Prohibition Act of 1999. This original act was downright scary for anyone contemplating operating a casino on the Internet. It provided for fines of up to \$20,000 and four years in prison for gambling operators, sending the message, "Use e-mail and go to jail."

The Interactive Gaming Council ("IGC") on the other hand, opposes such a ban and believes that Americans want Internet Gambling, and that prohibition-style legislation will only result in the government spying on individuals in the privacy of their homes, a highly unattractive political proposition. IGC prefers to ward off a potential political McCarthyism.

Gambling, by its very nature, involves the desire to gain more than is placed at risk. Yet, what may be the greatest risk for online gambling is governmental greed. Online casino operators who are subjected to background checks, cash flow monitoring, odds setting and regulatory scrutiny, like the physical casinos, are likely to be safer, and therefore, more attractive for would-be online gamblers.

Several federal statutes may already outlaw Internet gambling. The 1961 Federal Interstate Wire Act prohibits using interstate communications to run a gambling business. The Organized Crime Control Act of 1970 makes it a federal crime to engage in a gambling business which is illegal under state law. The federal Travel Act criminalizes all interstate communications meant to facilitate the distribution of gambling proceeds.

Kyl's bill seeks to make it illegal to send or receive bets using an interactive computer service. Kyl misrepresents the bill as a mere update of the Wire Act. The truth was, his bill targets online gaming for new and special penalties. Among other things, it expands the definition of a gambling business to include anyone who wins more than \$2,000 a day. It also seeks to make it a federal crime to gamble to and from states that have legalized games questioned by the Kyl bill. Whereas the Wire Act had its scope limited to "transmissions in interstate or foreign commerce," the Kyl bill targets any messages sent over a computer service connected to the Internet. It covers e-mail sent across town or even across the hall.

It is a funny bill, filled with the kinds of loopholes politicians somehow manage to produce. Kyl says he is targeting gambling because "it erodes the values of hard work, sacrifice, and personal responsibility." Yet his proposal is aimed very selectively at would-be competitors of the established gambling industry. State lotteries, parimutuel race tracks, and the sports betting business would be granted broad exemptions under the bill. Even the Department of Justice criticized Kyl's bill for treating segments of the established industry too favorably, arguing that "there are no legitimate reasons why these gambling operations should be exempted from the ban while other forms of gambling are not."

In the short run, the passage of the Kyl bill would mean trouble for the fledgling industry, its customers, and the Internet service providers (ISPs) who connect them. But it will not stop online gambling. The very structure of the Internet will frustrate prohibition.

The Internet relies on a packet switching protocol that breaks each message into discrete parts and sends the parts over various unpredictable routes, to be reassembled at the message's destination. This is like writing a letter, cutting it into little pieces and then mailing each piece separately.

Can you imagine if Congress ordered the U.S. Postal Service to search for and seize all correspondence related to illegal gambling? The post office would simply be overwhelmed with the task and its customers would object to having their privacy violated.

Nor could the postal workers simply stop delivering mail from a list of addresses associated with illegal gambling. As fast as a list could be assembled, the gambling operators would change their addresses or even send letters without return addresses.

Attempts to ban Internet gambling face even higher hurdles. There is no way that an ISP can differentiate e-mail from illicit gambling sources and other information. Furthermore, it is much easier to encrypt messages, change addresses and send and receive e-mail anonymously over the Internet than through the postal system.

Furthermore, American cops can do little to stop the explosion in legal gambling sites based in other countries. Such services can set up shop legally in Australia, Antigua, Austria, Belgium, Costa Rica, the Dominican Republic, Finland, Germany, Grenada, Honduras, Liechtenstein, Mauritius, Vanuatu, and Venezuela. This growing number of overseas havens virtually guarantees that, regardless of domestic policies, U.S. consumers will have access to Internet gambling.

Even Kyl admits that "we don't have jurisdiction over the people abroad who are doing it." To isolate Americans from online gaming, he proposes to "pull the plug at the point of entry into the United States." But traffic can enter the country from any number of overseas sites because of the way the Internet works. A message from Russia, for instance, might bounce to England, back to Germany, then to Canada and finally into the U.S. network. To prevent contact with gambling sites, Kyl would have to "pull the plug" as he terms it on every international Internet connection. He might as well try to ban communications in general.

Given these constraints, the Kyl bill will not work as intended. It would increase the cost of operating an Internet casino and it would bring legal trouble to otherwise innocent gamblers. In essence it would mock the rule of law.

No full ban on Internet gaming would likely survive. Politicians would recognize the power of this new source of cash flow and find ways to milk it for their own benefit. Prohibition would merely ensure that bettors will ship their money to gambling sites based abroad. State legislators and governors would soon demand a share of the booty. Eventually the same political forces that led to the widespread legalization of lotteries, land-based casinos and riverboat gambling will embrace online gambling too. There is simply too much money at stake to ignore this potential cash cow.

What did our forefathers think of gambling? They believed that the right to peaceably dispose of one's own property surely included the right to trade, throw, or gamble it away. As Thomas Jefferson drafted the Declaration of Independence by day, he relaxed in the evening by betting on backgammon, cards, and bingo. Benjamin Franklin, using his time's most advanced technology, printed large portions of the colonies' playing cards. George Washington regularly bet on horses, gambled in card games, and bought lottery tickets. He also managed public lotteries, as did Ben Franklin and John Hancock. Apparently, some very notable members of our founding fathers counted gambling as part of their inalienable rights to the pursuit of happiness.

In July, 2000, the U.S. House of Representative failed to pass the Kyl bill and ban Internet gambling. The vote threw into question whether Congress will ever effectively regulate the online gaming industry.

"It's a relief - we'll say that," said Sue Schneider, a leading Internet gambling advocate. "I know that the (ban's) proponents won't roll over and play dead. It's a matter of gearing up for next year."

With the number of Internet gambling websites growing daily, Sue Schneider, chairperson of the Interactive Gaming Council, suggested that cooler heads prevail so that something workable could be developed.

The Senate had approved the Internet gambling ban in November, 1999. Since then, the House members have scrutinized the issues. Some said it seemed to trample on states' rights to regulate themselves and curb the personal freedom of Americans to gamble in their living rooms. Others said it simply would be impossible to regulate websites based offshore.

President Clinton opposed the bill in part because it included exemptions for online betting on horse and dog races and jai alai. Others argued that Internet gambling is now too established to outlaw. Sen. John Kyl stated that Congress had to act this year if it hoped to thwart the fast growing industry.

While the law is stymied at the federal level, individual courts are trying to thwart online gambling. A federal court in New York has sentenced the first person to stand trial for operating an offshore gambling business that unlawfully accepts bets from Americans over the Internet.

U.S. District Judge Thomas Griesa sentenced Jay Cohen, co-owner of Aniqua-based World Sports Exchange, to 21 months in prison, followed by two years of supervised release, in addition to a \$5,000 fine and an \$800 special assessment.

U.S. Attorney Mary Jo White stated "People who operate businesses from foreign shores that take sports bets from Americans should understand that they cannot escape the consequences of their actions by locating their sportsbooks outside the United States."

"An Internet communication is no different from a telephone call for purposes of liability under the Wire Wager Act," White said.

Many observers feel that this was a one-sided trial in which the defense was denied even minimum standards of fairness and due process.

Sue Schneider, the Chairman of the Interactive Gaming Council, stated: "We are disappointed that the Justice Department decided to pursue this case, even though Jay Cohen was operating a licensed and regulated gaming establishment and causing harm to no one. However, our disappointment is dwarfed by the Council's concern about the Orwellian tactics that the prosecutors used to obtain this conviction. Not only was Mr. Cohen precluded from offering a substantive defense, the judge in the case would not even let the jury have a complete or accurate copy of the Wire Act upon which to base their decision. This type of 'convict now and find facts later' prosecution should be troubling for all members of the Internet community."

Schneider continued: "Cohen's defense was based upon a reasonable and literal reading of the criminal code, as well as the fact that he was licensed and supervised by gaming regulators in the sovereign nation of Antigua. However, Judge Griesa prevented any hint of such a defense from being presented to the jury. By putting Cohen in a legal straightjacket, the judge almost assured the prosecution of a conviction and denied him due process and other civil rights. Nevertheless, even with such bias from the bench, it is clear that, the jury struggled with the fundamental question of Cohen's innocence, taking more than two full days to deliberate before reaching its conclusion."

During its deliberations, the jury asked for a copy of the Wire Act (18 U.S.C. sec 1084) to determine whether Cohen's actions were indeed criminal. The judge sent to the jury a copy of the statute, but had the provision of section 1084, which contained a legal defense for Cohen, removed without any trace. Jurors were not even told that parts of the statute had been removed. Faced with an incomplete statute — one lacking the defenses approved by Congress — the jurors had no choice but to convict.

IGC Vice Chairman Albert Angel added: "This case should not be interpreted as a black mark on the interactive gaming industry as a whole. It is widely understood in the legal community that the nearly four decade old Wire Act does not apply to casino-style gaming conducted on the Internet."

While Cohen's conviction is extremely troubling, it is based on a law that applies strictly to sports wagering by telephone and in which there is no mention of the Internet at all. Had prosecutors attempted to indict licensed and regulated casino operators (as opposed to Cohen and World Wide Sports Exchange), the outcome might have been far different.

Angel further stated: "The IGC fully backs Mr. Cohen because we believe he is the victim of a biased prosecution and trial. We urge him to appeal this unfair outcome so that his case does not become a precedent for overzealous prosecutors in the future."

The Interactive Gaming Council is the worldwide trade association for the Internet casino industry. Its members include casino operators, software developers, financial services providers, and publishers. With more than 80 members in 16 countries, the IGC advocates for the creation of an international regulatory framework that ensures industry integrity, consumer protection, and the collection of all appropriate fees and taxes.

As frightening as the zeal with which the prosecutors went after poor Jay Cohen, it is interesting to note that to date there have been no arrests or prosecutions of American online gamblers. Even according to Kyl, the Internet gambler is not at much risk, "the fact of the matter is, the casual bettor is never, ever prosecuted."

With the defeat of the Kyl Bill, the most relevant federal law is still the Interstate Wire Act of 1961 (the one used to convict Cohen). However, judging from the political climate, the federal government is not the level at which attempts to prosecute individuals might occur. States, however, might attempt to go after ISPs or even bank and other credit card processors who process transactions for the online gaming industry.

As we have seen, it is almost impossible for ISPs to stop transactions between American customers and offshore virtual casinos. Any attempt to place the onus of regulation on the backs of the ISPs might slow down online gaming, but it surely would not prevent it.

Discussions about cutting off the biggest source of funds for cybercasinos would probably never work. There are offshore credit card companies which would be only too pleased to gain millions of new American customers. Preventing online gambling by controlling the bank and credit card processors will become moot once a wide spread form of cyber-cash is developed. With the advent of cyber-currency, consumers will be able to convert dollars to cyber-cash, then transfer, spend, or do whatever they want with the currency almost as easily as using e-mail. A company called Global Games is introducing a cyber-currency called "Glowbills." These can be purchased from a central cyberbank and spent in any casino which accepts them. Players can withdraw any winnings and reconvert them to dollars.

The Winners Internet Network is developing a centralized bank in Liechtenstein to process gambling transactions worldwide. Another alternative to transact Internet sales is by using phone bills. A number of states have passed laws against online gambling. California provides for \$100 fines for casual bettors; Louisiana fines bettors up to \$500 and Internet casinos as much as \$20,000. Several states attorneys general are interpreting old laws to give them the authority to prohibit online gambling. All the states which consider Internet gambling to be illegal are: California, Florida, Illinois, Indiana, Kansas, Louisiana, Missouri, Nevada, New Mexico, South Dakota, Tennessee (pending), Texas, and Wisconsin.

With gambling so widely accepted, an attempt to single out the cybercasinos will lack a moral element. What is left is strictly legislators and other politicians, including attorneys general, pursuing self interests, to either keep out foreign trade or to line their own pockets with political contributions.

The Internet offers new and better access to something that American consumers demand — gambling. Legislators, prosecutors, judges and other prohibitionists can neither effectively stop online gambling nor justify their attempts to do so. Like so many other forms of gambling, in the long run it will almost certainly become legal. In the short run, there is sizable risk for casino operators, but only minimal risk for individual bettors.

Congress will undoubtedly make another run at bills which attempt to limit Internet gambling, however the defeat of the Kyl bill reduces the likelihood of another omnibus bill soon.

As a market activity devoted to the pursuit of happiness, Internet gambling draws support from neither Democrats nor Republicans. And, it threatens some powerful interests, both public and private, who have strong vested interests in keeping out competitors.

As an individual, you will have to make up your own mind about the legal risks of online gambling. I have tried to help make your decision an informed one. Next we will take a look at the cybercasinos themselves. Just how safe is it to gamble on the Internet? We'll find out.



Is It Safe to Gamble on the Net?

I am not naive enough to believe that there is not some risk in giving your credit card number to an off-shore Internet casino. On the surface this sounds like an extremely foolish thing to do. Only the kind of person who would play a craps game where the house uses "invisible dice" would dare to do such a thing. Or is that accurate?

In looking to exploit the flaw that many Internet casinos exhibit, we must turn a cold and unfeeling eye on the safety of dealing with persons who are beyond our reach if they decide to cheat us.

By and large, online casinos pay because it is in their self interest to do so. The commitment to set up an online casino is not a small one, and it is in the casino's own best interest to keep its customers coming back.

In my own experience playing at the Internet casinos and through extensive research, I have found few instances of blatant ripoffs. Some casinos drag their feet on paying out winnings and others are slow to honor bonuses they offered for playing there, but for the most part, Internet casinos pay winnings and return deposits.

Internet gambling operators have to set up sites which can handle thousands of players simultaneously, each one clicking his mouse 40, 50 or even 60 clicks per minute. They must also support many languages besides English to attract players in Europe and Asia, where online betting isn't such a legal gray area.

Perhaps the most nettlesome are the financial transactions. Cyber-casinos handle transactions involving credit cards, debit cards, bank drafts, personal checks, electronic currency transfers and even cash. And even Amazon.com doesn't have to worry about how to pay out \$50,000 jackpots.

Gambling entrepreneurs from the U.S., Canada, the United Kingdom, Australia and even Israel have set down roots in the Caribbean islands, especially Antigua. While Antigua is just one of many countries to legalize online gambling, it is instructive to look at it.

Antigua has a strong self interest in maintaining the reputation of its licensed casinos. "Gambling provides revenue to the country but also employment and indirect economic benefits," stated Vere Murphy, commissioner of the Free Trade and Processing Zone, which licenses and regulates Internet gambling companies licensed in Antigua.

Murphy sees himself as something of a cybercop, enforcing licensing laws and chasing away lawbreakers. So far, he's collected \$6 to \$7 million in license fees from the 32 online casinos and sportsbooks he has sanctioned.

Terry Bowering has paid his \$100,000 annual license fee to Antigua and scoffs at the idea that online casino executives run a crooked business, hide from the law or fleece naive players.

For Bowering, a vice president of offshore operations at Starnet Communications International Inc., one of the major players in offshore gambling, Internet gambling is a legitimate form of electronic commerce that lawmakers don't understand. "We're pioneers. We're the future. We're sticking to a marketing strategy and a business plan," said Bowering a 38-year old former stock broker and financial consultant. "We're not typical bookies. We're MBAs."

Another cybercasino executive with Boss Casinos Ltd., commented, "We don't sit here drinking umbrella drinks. We deal with other people's money and must have backup procedures and a fire-safe area and strict rules. It's almost a bank."

Many companies have hired Big Five accounting firms to audit their businesses including the software used to create the virtual casinos. For example, English Harbour Casino, on the southern tip of the island, uses Deloitte and Touche, while Boss Casinos employs PricewaterhouseCoopers.

Starnet and rival Inland Entertainment in San Diego, which runs three online casinos, like to point out that they're publicly traded firms that must report detailed financial as well as company data.

Managing risks — financial, legal and security is what the business is all about. Bengtsson, a confident 30-year old ex-blackjack dealer runs Boss Casinos. "Security we take quite seriously." The credit card, passport and other data requested of players "never leaves this building. All staff is cleared by Interpol," and gun-toting local police watch the premises 12 hours a day.

The investment in setting up an Internet gaming business can be substantial. An operator needs to be prepared to invest at least \$100,000 in software. Servers and hardware infrastructure can run another \$10,000 to \$20,000. Government licensing can run from \$25,000 to as high as \$350,000 a year.

Monthly operating costs, including promotion, can well exceed \$25,000. The cost of software development can be avoided by partnering with an established software company such as Starnet, which will then take a large share of the online casino's profits.

The investments required, as well as licensing requirements such as those in Antigua, add credibility and a degree of reliability to the offshore operators.

In Australia, which also licenses Internet casinos, a national draft model on key points to consider with respect to the regulation of Internet gambling was drawn up as a co-operative effort between the States and the Territories in 1997.

The draft national regulatory model is designed to protect consumers, and to provide Australian companies the opportunity to obtain a fair share of this growing market.

The key elements of the draft are:

- Operational controls over each product will be technology based using similar principles to those used to control and regulate distributed gaming machine networks.
- Each product and service provider will be required to demonstrate that the system provides effective protection of player entitlements and can be easily audited.
- Audit and inspection powers will be developed mirroring Australian casino and gaming machine operations.
- The regulatory body will have the ability to appoint an agent to receive and forward complaints to the appropriate regulatory agency. Service providers must maintain privacy of player information.
- Taxation applied on the basis of location of residence of the player can and will be remitted to the player's jurisdiction. For non-residents in participating jurisdictions who access the product, the tax will be retained by the jurisdiction in which the server is located.
- The ability to identify origin or location of the player and to collect, verify and provide an audit trail will be provided to determine that the appropriate amount of tax is remitted to the required jurisdiction.

- Players who open accounts must provide such details as proof of identity, age and place of residence.
- Minors will be prohibited from gambling.
- Anti-money laundering service providers will report to AUSTRAC.

The Australian federal government is prepared to provide the framework for licensing and regulating online gaming, but has left the passage of legislation up to the respective State governments.

Many of the online companies, such as Bossmedia and Starnet Communications International, are publicly owned companies, with stocks trading on various international stock exchanges including our own NASDAQ market. Publicly traded companies have to follow the rules promulgated by the United States Securities and Exchange for U.S. listed companies as well as various regulatory and stock exchange boards for companies whose stocks are traded in other countries. Publicly traded companies have to follow stricter accounting practices including having independent audits. In addition, the amount of public disclosure of their accounting records and operating procedures is significant. For these companies, success does not lie in screwing a few credit card holders, but in thriving as a public company, including attracting new investors and continuing to have access to larger pools of capital. With their stocks sensitive to any taint of a scandal, the risk of chiseling is simply not appealing.

The following table lists a number of publicly traded internet casino and gambling stocks.

Publicly Traded Internet Casino and Gambling Stocks

Stock Symbol	Company Name
AGC.V	Applied Gaming Solin
BET.L	Betinternet (U.K.)
BET.V	GoldenGoals.com
BIGR	Bingo.com
BGII	Bingo & Gaming International
BOSS.SE	Bossmeda (Sweden)
BWIN.VI	Bet and Win (Australia)
CBT.AU	CanBet (Austalia)
CGC.AU	Consol Gaming (Australia)
CMOZ	Int'l Comstock
CRYP	Cryptologic
CWH.V	Chartwell Technology
DCEG	Dot.Com Entertainment
EBT.AU	E-Bet Onlne (Australia)
ECNE	E-Lottery.com
FETG	Fortune Entertainment
FGNX	First GenX.com
FTET	First Ent Holdings
GET.V	Global Net Entertainment

Stock Symbol	Company Name
GIN.L	Gaming Internet (U.K.)
GOC.AU	GoCorp (Australia)
GOCA	Go Call Inc
GWIZ	Globespan Technology
ICRS	Icrystal inc
IELSF	Interactive Entertainment
IGI.L	IG Index (U.K.)
INGIF	IGN Global Network
INB.TO	Int'l Thunderbird Gaming
IPJ.TO	Int'l Pursuit/Exbet
IQL.L	I Q Ludorum (U.K.)
ISPS	Internet Sports Network
ISWI	Int'l Sports Wagering
ITOO	i2Corp.com
ITSI	Int'l Lottery & Totalizator
LTRY	MDI Entertainment
LVFJF	Las Vegas from Home.com
MGAM	Multimedia Games
MYC.AU	My Casino (Australia)
NGC.V	Network Gaming

Stock Symbol	Company Name
NORE	Noram Gaming
OGAM	Online Gaming Systems
PKER	Poker.com
PSCKF	Playstar Wyoming Hold
PWIN	Play and Win
QSSY	Q-Seven Systems
SNMM	Starnet Communication Int'l
SRT.L	Sports Internet Group (U.K)
TAB.AU	TabCorp (Australia)
TGBR.AU	Trans Global Interactive
TPIL.CO	Tropika International
TRWR	TrackPower
TTLN	Total Entertainment Inc
UBET	YouBet.com
UTTD	United Trading
VCSY	Externet World
VGAM	Virtgame.com

The prohibitive cost of developing software has resulted in more online casinos using the software of a relative handful of big software developers, such as Starnet, Cryptologic, Boss Media, Unified Gaming, Gambling Software.com, Chartwell Technology, Online Gaming Systems and Crystal Inc. This has important implications for the fairness of the games. The larger firms are audited and, in general, provide odds as good or better than Las Vegas. Cheating would be fairly easy to detect if an Internet Casino tried it. The paybacks of the major casino "table games" such as blackjack, baccarat, craps and roulette are well known. Even the odds of video poker are well defined. About the only unknown odds are those of odd ball games and slot machines. If a casino cheated by altering the odds, the results would show up in the payouts. While you or I might not catch the discrepancies playing for a short time period, the odds would be checked in short order by one of the engineering types on the Internet. Because information can be dissimilated so quickly over the Internet, the cheating would become widely known in a very short time period, and the casino would find itself in deep trouble.

Software companies also tend to act as online policemen with their licensees. Major firms do extensive checking into the background of license applicants.

One thing they are particularly sensitive to is using an online casino for money laundering. It is easy to imagine the Russian Mafia setting up an online casino and then conveniently losing money to themselves so that the ill gotten money could be reappropriated for legitimate use.

David Prue, with Tropika, in discussing ways to eliminate criminal elements from becoming licensed states, "As soon as you say to somebody they've got to clear an RCMP (Royal Canadian Mounted Police) and Interpol background check, we don't hear from them again. That has happened on many occasions."

Credit card cheating by online casinos is so rare that I have never heard of it occurring. Casino credit card processors have numerous safeguards in place. Wagering online is one of the least likely places to have your credit card number stolen. Handing your credit card to a waiter in your favorite restaurant is much riskier than using your card with an Internet casino.

For one thing, the virtual casinos don't even get your credit card number. The card number goes to a third party processor who processes the transaction and forwards the money and information about the customer, minus the number, to the casino.

The biggest obstacle the Internet casinos face is credibility. The industry craves regulation and the legitimacy that government sanctioning brings. The IGC has been working actively to develop an international regulatory code. The Australian code of conduct could be adopted by an international body with online casinos joining an international regulatory body.

If you stay with well established online casinos and avoid the fly-by-night operators, you will have little danger of being cheated by the odds offered by the games or the process of transmitting and receiving monies from the online establishments.

We will zero in on exactly how to find the best online casinos in a couple of chapters. For now, I want to tell you why the online casinos can be beaten, as this information will play a major role in our search to find the best online casinos for our brand of advantage play.



Why the Internet Casinos Can Be Beaten

Matchplays are casino promotional coupons. I have gotten them many times as part of "fun books" I received while checking into my room in Las Vegas at different hotel casinos. On more than one occasion, I have received matchplays in the mail from casinos I have visited. If you are a rated player or regularly join casino slot clubs, you have undoubtedly been offered matchplays.

A matchplay is a coupon, for say \$5, which you must match at a table with a bet of equal amount. With a \$5 matchplay coupon at an even-money bet at craps for example, you can place the coupon along with a \$5 chip of your own for a total bet of \$10. If the wager wins, you win \$10 when you only really had \$5 at risk. If the bet loses, you still lose your \$5 wager. Since the matchplay coupon didn't cost you anything, this wager is almost a two for one proposition in your favor.

Matchplays offered by the land-based casinos are quite similar to bonuses offered by many online casinos. Assume that you visit the Sky's the Limit Internet Casino and deposit \$500 for play. If this casino is offering a ten percent bonus, then it will deposit an additional \$50 to your account once you have wagered the \$500 you deposited.

You don't have to wager the \$500 all at once. You could make ten \$50 wagers or one hundred \$5 wagers. The point is that the online casino requires that you at least put your own money at risk before it pays you the bonus.

When you play a low house advantage game, the bonus will put you in a the enviable position of having an edge over the casino. When I say "edge" I mean a real bona-fide mathematical advantage over the casino's normal win percentage. Once you have this edge and know how to exploit it, you can play the online casinos with the expectation of being a consistent winner.

You might wonder how the online casinos can afford to offer such bonuses. If a casino in Las Vegas offered such a generous bonus, there would be lines around the block of sharp players waiting to exploit their advantage. Yet, the statistics I have seen indicate that barely two percent of the persons on the Internet have ever made a wager at an Internet casino.

The Internet casinos can make such generous offers because they are literally rolling in cash.

Their profitability starts with the comparatively low cost of building a virtual casino compared to a land-based one. Land-based gambling not only requires the construction of multi-million dollar structures, but it is very labor intensive.

If I were so inclined, I could purchase an online casino right now for less than \$250,000. This casino would be licensed and use the latest state of the art software and would be as legal as any online casino can be in the United States considering the current state of confusion. While a quarter of a million bucks is not chicken feed, it wouldn't even pave a parking lot for a Las Vegas casino.

Brick and mortar casinos also have to contend with a lower win rate and a higher cost of attracting and keeping customers than online casinos. The average casino hold is usually considered to be about 40 percent. The hold is the amount the casino keeps out of the total amount of money put into play. Let's say you went into Caesars Palace with \$500 and exchanged your cash for chips at the craps table.

After about an hour of play, you decide to leave the table and you take your remaining chips to the casino cashier and exchange them for cash of \$300. The total amount of your buy-in of \$500 is the casino's handle, the amount of your loss of \$200 is the casino's hold. In this example, the casino hold rate is 40 percent.

While statistics on Internet casinos are scarce, there is every reason to believe that their hold rate is considerably higher. Marc Falcone and Jason N. Ader of Bear Stearns report that of the income statements they have seen, online casinos have an unbelievable 65 percent return. This return is probably going to fall in the future because of the extremely high advertising cost most Internet casinos face.

Some analysts place the estimated hold at between 60 and 70 percent for the virtual casinos. Since the online casinos do not have to employ an army of dealers, floormen, bosses, backroom personnel, security guards, janitors, change girls, cage personnel and so on, which are obligatory for the land-based casinos, much more of their hold goes right to the bottom line.

The average Atlantic City slot player loses about \$35 per session. However, to win this, the casinos have to provide free bus rides, free lunches, rolls of quarters and cash rebates at the end of the day. As a rule of thumb, real casinos pay out 35 to 40 percent of their hold in the form of various complimentary or "comps" to their players.

The average online player is believed to lose about \$200 per session. While the casino must advertise to attract the player, it does not have to provide bus rides, rolls of quarters, free drinks and meals, or any of the other common comps awarded casino patrons.

In short, the Internet casinos are rolling in cash. Casino Merlin (<http://www.casinomerlin.com>) went live March, 2000, and by mid April had 50,000 players. Global Entertainment announced a record first quarter for the three months ended March 31, 2000. Revenues for this three month period were \$1.1 million as compared to \$638 thousand a year ago.

Microgaming Systems (<http://www.microgaming.com>) announced in May, 2000, that it paid out over \$730,000 in winnings in April, its fourth consecutive month to break records. The April payouts beat March by almost \$100,000.

"These figures are a very strong indication that Internet gambling is on the rise," said Lisa Wycherley, senior vice president of operations at Microgaming Systems.

Research company Datamonitor estimates that online betting and gaming revenues will reach a staggering \$10 billion by 2002.

However, even though many cyber casinos are rolling in cash, the competition to attract new players is intense. Many e-casinos have set up elaborate affiliate programs offering commissions as high as 50% of their net revenues to affiliates who send them customers.

For many casinos, the fastest and easiest way to attract customers is to offer one of the few comps available for Internet customer - cold hard cash. This explains the rise of bonuses available to online players — bonuses which can and will make you and me net winners on the Internet.

Just how much difference can these bonuses make? The following table compares the possible win rates at a casino offering a 10 percent bonus. We assume that the casino game we are playing has a normal house edge of 1 percent.

In each case we assume a buy-in of \$500, matched by a \$50 bonus. In alternative A we put \$1,000 into play. After deducting the amount lost due to the expected house edge or vig (gambling slang for vigorish or "vig" indicating the house's percentage) of \$10.00, we have an expected win of \$40. Comparing our win with the amount played ($\$40/\$1,000$), we compute our advantage over the casino to be 4 percent.

In case B, we only make a total of \$550 in wagers for a net win of \$40.50, after subtracting the estimated house vig of \$5.50. This gives us an edge over the house of $(\$40.50/\$550)$ 8.09 percent.

In case C, we wager \$2,000 and retain a net win of \$30. This works out to a player advantage of $(\$30/\$2,000)$ 1.5%.

**Comparison of Wins at a 10% Bonus E-casino
With a 1 percent House Advantage**

	Buy-in	Bonus	Total	Amount Played	House Vig-1%	Net Win	Player's Edge
A	\$500	\$50	\$550	\$1,000	\$10.00	\$40.00	4.00%
B	\$500	\$50	\$550	\$550	\$ 5.50	\$44.50	8.09%
C	\$500	\$50	\$550	\$2,000	\$20.00	\$30.00	1.50%

Quite clearly it is in our best interests to minimize the amount of wagers we make as our win rate increases with a lower amount played.

Picking the right game is critical when exploiting the bonuses paid by the e-casinos. The table below assumes that the house edge for the game is 5% instead of the 1% assumed in the previous table. In situation A, where the player buys in for \$500, receiving a \$50 bonus and wagering \$1,000, the player's expected return is to break even.

In case B, if the player only wagers \$550, he will have a 4.09% advantage. However, in most cases, this advantage would only be theoretical because the e-casinos would not be satisfied with this amount of play. As a practical matter, in most casinos you will have to play about double the amount of your buy-in in order for the casino to allow you to withdraw your winnings and the bonus.

In case C, we assume that the player makes \$2,000 in wagers, for an expected net loss of \$50.00, even with the casino's bonus.

While payment of the bonuses gives the knowledgeable player a beatable game, the selection of the casino is critical. Equally important are the games played, the amounts wagered, the size of the bets made and the bet selection method used. In the next chapter we will take a look at finding the best e-casinos for advantage play.

**Comparison of Wins at a 10% Bonus E-casino
With a 5% House Advantage**

	Buy-in	Bonus	Total	Amount Played	House Vig-5%	Net Win	Player's Edge
A	\$500	\$50	\$550	\$1,000	\$50.00	\$-0-	0.00%
B	\$500	\$50	\$550	\$550	\$27.50	\$22.50	4.09%
C	\$500	\$50	\$550	\$2,000	\$100.00	-50.00	-5.00%



Finding the Right Casino

There are somewhere between 800 and 850 online casinos as of the date of this publication. There are many ways you can go about finding an online casino. Perhaps the easiest way is to go to one of the online search engines, such as Yahoo.com, Excite.com, or my favorite, Google.com and type in "online gambling" or "Internet casinos." Almost any gambling related word such as "gambling" or "blackjack" or "Las Vegas" will turn up thousands of hits on any of the search engines. Many of the hits will be portals for online casinos, with most of them purporting to list a few selected and "safe" casinos.

Most of these casino portals have done no research at all on the safety or reliability of the casinos they have listed. The casinos listed are there simply because the casino portal listing them is an affiliate of the casinos. As affiliates, they are paid a commission or referral fee for every customer who is referred to the casino by the casino portal and subsequently plays at the casino. Some online casinos offer simple fees to their affiliates for visitors who register to download the free software, and others go much further, even offering their affiliates a percentage of the losses from persons who are referred and gamble in the casino.

Regardless of how the casino's affiliate is paid, you cannot rely on these casino portals to have taken any measures to protect your interests. In fact, in many cases, the referring sites are rooting for you to lose so that they can be paid higher commissions. The conflict of interest here is self evident, yet hardly any of these sites mention their relationships with the casinos they are recommending.

You can literally spend hundreds of hours building a list of prospective casinos if you go about it by searching through all the sites which come up through the search engines and the casino portal sites. And, you still will not have answered some of the basic questions, such as "Is this casino safe?" and "Does it offer a nice sign up bonus" and "Is it a good place for me to play?"

I have done most of the work for you to help you find the best online casinos. Appendix 1 lists almost 700 online casinos, giving their names, URLs and a description of the Sign Up Bonuses, if any. This list should be your starting place to find a suitable casino.

You may wonder why I just don't give you a list of ten or twenty casinos where I have played and save you a lot of time and effort. There are several reasons I have decided not to do this.

First, if I listed only my favorite casinos, and a thousand readers of this book decided to use the techniques I am describing to beat the casinos, you can be sure that the bonus offers would disappear very quickly. My list would be quickly outdated as the casinos would change their offers to counter the large number of winning players suddenly descending on their site.

Another reason I hesitate to give you a small list of "proven" casinos is because of the fluidity of the Internet. Online casinos change much more quickly than the brick and mortar variety of casino. Because of this rapid change, there is just no way that any short list I give you is still going to be up to date in a year or two.

That is why I suggest you start with the large list of online casinos in Appendix 1. This online casino list is comprehensive enough that it will be a good starting point for some time.

If you will look at the List of Internet Casinos, you will notice that I have indicated the ones with Sign Up Bonuses as of the date of this publication. Like all things on the Internet, these bonuses will change. You need to specifically verify that a bonus is still offered before you begin playing. Fortunately, this is one of the easiest things to ascertain with an e-casino. Many casinos use pop-up boxes advertising the bonuses as soon as the site appears in your browser. These casinos want you to see the bonus as a major attraction of the casino so that you start playing immediately. While you want to pick a casino with a bonus, as that is an essential part of advantage play, the bonus should be for a reasonable amount. Ten percent bonuses are common and 20 percent bonuses are not rare. However, any casino offering a bonus greater than 20 or 25 percent should be scrutinized very carefully. If the casino's offer seems too good to be true, it probably is. I would especially be leery of very large bonuses, such as 50 or 100 percent.

After finding a casino offering a bonus, it is a good idea to see if the casino is licensed. While licensing is no guarantee as to the casino's trustworthiness, I would much rather play in a licensed casino than an unlicensed one. Licensed casinos have to meet a number of criteria for licensing. Perhaps as important as any other requirement is that licensees have to come up with cash to pay for the license. Licenses range in cost from \$25,000, for one in Dominica, to \$350,000 for an Australian license. Crooks usually try to set up a scam as inexpensively as possible and usually don't bother to get licensed.

You can also check to see if the casino is a member of the Interactive Gambling Council (<http://www.igcouncil.org>). The IGC is the principal Internet gambling industry group. It is engaged in lobbying and promoting a responsible, regulated online gaming industry. There are a number of provisions of IGC membership designed to protect players.

Some of the terms IGC members are required to comply with are:

- IGC members will abide by the laws and regulations of the jurisdictions in which they conduct business.

- IGC members will voluntarily make their systems, algorithms and practices available for inspection and review by any legitimate gaming commission or governmental authority or by any independent testing authority recognized by the IGC.
- IGC members will design and operate their services to afford customers privacy and confidentiality and will post their confidentiality practices and procedures.
- IGC members shall be truthful in all promotions. Gaming and wagering operator rules as well as payout percentages will be made available to the public.
- In order to provide for the prompt and efficient resolution of disputes, IGC members will retain detailed transaction records which will be archived, accessible and auditable by any legitimate gaming commission or governmental authority.
- IGC members will conduct their banking and financial affairs in accordance with generally accepted standards of internationally recognized banking institutions.
- IGC members will ensure that there is adequate financing available to pay all current obligations and that working capital is adequate to finance ongoing operations. *IGC members will pay winnings and account balances promptly on demand* (italics mine).

In addition, it costs \$5,000 to become a full member of IGC, placing another hurdle for those less-than-scrupulous operators.

Casinos which are subjected to audits by well known public accounting firms are more reputable than ones which are not. Look for information about the casino's auditors on the e-casino's web site.

Check the appearance of the site. If the site looks cheap or amateurish, or if you have a bad feeling about the site, don't play there. With so many online casinos to choose from, you can afford to be picky.

If you are so inclined, you can check to see if the casino has had very many complaints. A good place to start is [deja.com](http://www.deja.com) (<http://www.deja.com>). Go to the site and type in the name of the casino you are reviewing. If you want to see an example of a casino which developed some notoriety for not paying its players, and now appears to be out of business, go to [deja.com](http://www.deja.com) and type in "firstlive" or "first live." The site (<http://firstlive.com>) is no longer operative; however, a number of the complaints are still posted. Appendix 4 lists sites you will want to avoid. Appendix 2 lists a number of Internet gambling resources used to research a site.

The Better-Betting site (<http://www.better-betting.com>) features a "have your say" column where players can express their opinions about online gaming. Casino Web Cast's web site (<http://www.casinowebcast.com>) also has a message board. Gambling Magazine (<http://www.gamblingmagazine.com>) has articles on gambling and a "Not Recommended" list. However, this list is too broad to be useful, as all of the Starnet casinos recently showed up on their bad casino list. Starnet is one of the premier operators in the business and only Gambling Magazine seems to have a problem with them.

There are many other sites with forums or discussion groups. The Daily Spread (<http://www.thedailyspread.com>) has a forum as does the Internet Gaming Commission site (<http://www.internetcommission.com>). This site has a very thorough dispute resolution process and has an online form where you can submit disputes. It also offers an accreditation process for members and has an online search engine for casinos.

If you want to find out more about the people behind the casino, go to the WHOIS registry at <http://internic.net/whois.html>. This is a registry of all registered domain names used on the Internet. Enter the exact URL of the casino (the domain name) and you will find out the information about the persons behind the casino, such as their home addresses, the web site administrator's name, and telephone numbers.

There is a growing number of publicly held casinos. I listed a number of the publicly held casinos in the chapter "Is it Safe to Gamble on the Net?" For the latest up to

date information on publicly held casinos, check the web site found at <http://www.streetdice.com>.

If you like to do original research, then I have given you several ways to go about it. However, you may not have the patience to do all of these things. A very easy way to judge e-casinos is to see if they use a major brand of software. Appendix 3 lists the web sites of many of the major software developers. It takes a large investment to develop the software for an online casino. The large software developers have substantial investments, and they are going to do everything they can to promote a well regarded online gaming experience. In addition, software companies often do substantial investigations on potential licensees and continue to monitor their activities.

If you have a bad experience with an e-casino, it will most likely be with one using a half-baked Java program and unknown software. Many experts recommend that the easiest way to avoid problems is to simply avoid any e-casino using Java software and only play at casinos with large downloadable programs, as these casinos generally have much larger investments in their infrastructures and are more likely to be reliable. The major software companies relying on large programs which you must download and install are Boss Media, Cryptologic, iCrystal, and Starnet. Starnet alone has hundreds of licensees as shown in Appendix 5.

I believe that limiting yourself to only playing on the online casinos using a large, downloadable program, may be too restrictive. I have had good experiences with the licensees of the following Java based software developers, all of which use Java based software: Chartwell, Gambling Systems, Online Gaming Systems and Unified Gaming. In addition, several of these companies are publicly traded, which adds to their credibility.

There is one major software brand which has been implicated in massive fraud, using software programmed to cheat the consumer and even cheat their own affiliates. These companies are Funscape.com, CasinoSoft.com the game developer, Handa-Lopez Inc. (HLI) acting as the e-cash company, World Wide Multimedia and Scylinx Corporation.

There is hard evidence that the masterminds behind these frauds, David Brown and Raymond Clark, cheated their own casino operators as well as thousands of merchants who are advertising their banners on a commission basis.

There is also evidence, based on statements made by Handa Lopez, Inc., that their software is also rigged to cheat the end consumers. Handa Lopez is David Brown's ex-wife.

Just a short time ago, CasinoSoft, in a desperate effort to sell its expensive rigged software, set up web sites using graphics and animations stolen from casino operators and a game developer, who are their competitors. The Internet service provider hosting the sites for David Brown removed the pages to avoid legal proceedings.

I recommend that you avoid any of the e-casinos affiliated with this group. Here is a list of casinos using this software:

Funscape.com

Granddominican.com

Starluck.com

GoldenHollywood.com

Caribbeanisland.com

Casinoalitalia.com

Pagodacasino.com

Showgirlscasino.com

Boathousecasino.com

Elsanjuancasino.com

Playbig.com

Parisiancasino.com

Desperadocasino.com

777wins.com

Cabanacasino.com

Thepalmscasino.com

CasinoCaribe.com
HighStakes.com
Cybersino.com
IslandCasinos.com
Grandtowers.com
Lucky8casino.com
CasinoPacific.com
CowBoyStudPoker.com
CasinoUtopia.com
Casino21.com
GoldenOasis.com
07-LadyLuck.com
7by7.com
a1vegas.com
Wallstreet-casino.com

I have given you considerable food for thought. But it makes no sense to play in any casino unless you are comfortable with the casino. After culling out the casinos which do not meet our tests for "reputability" and picking a casino which offers a reasonable bonus, the next step is to download the software and play some games for fun.

While you are trying out the software, you may want to call the casino with any questions you have. If the casino does not have a phone number, don't play there. If the phone rings and rings and no one answers it, do you think you will be able to reach anyone if you have a problem involving money. After you have completed checking out the casino using background research, your final test resembles a full dress rehearsal. Several times I have had problems with software I have downloaded. If the e-casino is not responsive in solving this problem, then don't play there.

Here is a list of items to check before deciding to deposit cash with an online casino:

1. Find a casino with a sign up bonus. There is no point in playing in any e-casino which does not give you at least a 10 percent bonus.
2. Check to see if the casino is licensed. Appendix 5 lists unlicensed e-casinos.
3. See if the e-casino is listed as a licensee of a major software brand. Appendix 3 lists the major software brands and their URLs.
4. Review some of the resources I have shown you to see if any obvious problems, such as numerous consumer complaints, are apparent. Appendix 2 shows a number of Internet resources you can use to get the latest information.
5. Check the lists of sites to avoid. Appendix 4 has a list of sites to avoid as of the time this book went to press. But don't forget to check some of the other references I have given you as situations change very quickly on the Internet.
6. Visit the e-casino's web site. Verify the current amount of the bonus offered. If the bonus is given as a percent, is there a limit on the dollar amount? What games are offered? We will only be interested in playing certain games and the casino must offer them to remain in contention. Are there transaction fees? How much are they.
7. Find out if the e-casino is audited? If the auditor is a large, well known firm, so much the better.
8. Visit the e-casino's "about us" page giving information about the operators. If it doesn't have one, you may want to check the WHOIS database to get more information on the principals.

9. Find out who processes the credit card transactions. Not all sites show this information, but it is very helpful when you have played in dozens of casinos and are trying to reconcile your records.

10. Download the software and play some of the games without depositing any money. If you are still not quite certain about the e-casino or if you have any problems or questions with the software, try e-mailing or phoning the e-casino. If you can't reach someone now, don't even think about depositing a nickel with them.

If you want to shortcut many of these rules, only play at a casino using well known software (avoiding Handa-Lopez licensees). Only play with downloadable software and make sure the casino offers at least a 10 percent bonus, can be contacted by phone and is licensed. And don't forget to download the software and practice using it before making a deposit.

Next we will take a look at exactly how to set up your account.



Setting Up Your Account

We have finished with the preliminaries. You now know a considerable amount about how to find an Internet casino. Your basic strategy is to find a reliable e-casino with a reasonable bonus and then complete the steps to sign up with the virtual casino and begin play. I still have not talked about the games you will play, the playing strategies you will use, how you will know when to quit, money management, record keeping, or how to set up playing the Internet casinos as your virtual business should you be so inclined.

Let's assume that you have this information in hand and are ready to sign up and start playing at an e-casino of your choice. You must first have access to a computer with the ability to connect to the Internet. If you are concerned about the price of acquiring a computer, you may decide to buy a used computer. If you buy a preowned computer equipped with at least a Pentium II microprocessor and a modem capable of Internet access at 56K, you will be fine. You should also try to get a hard drive of at least 5 gigabytes capacity, although you can get by with 2 gigabytes. My favorite computer repair shop also sells new and used computers, and I regularly see computers meeting this description selling for about \$300 without the monitor. For another \$85 you can get a used Super VGA 15" monitor, bringing your total equipment cost up to less than \$400.

If you are a computer novice and have not yet learned to use a computer, I urge you to acquire a computer now. There are many ways you can learn computer basics, and you should be able to maneuver on the Internet within a few days of setting up your system.

You will also need access to the Internet. There are two basic types of Internet Services Providers (ISPs) - dial up ISPs, which require that you configure your computer to use their service, and full service Internet providers such as America Online. If you are a computer novice and don't want much aggravation in getting access to the Internet, I recommend an AOL account. You will have to install the AOL software, usually from a CD, but the process is easy and AOL's instructions will walk you through every step.

The biggest problem you will have with AOL is slow access at peak load times and the constant clutter of ads appearing when you first log on. These are minor inconveniences if you want an easy, reliable way to get online.

After getting your Internet access set up, you will need a credit card, a checking account, and an e-mail address before you begin playing against an online casino. Your ISP or full service provider will provide you an e-mail account. If you prefer, you can sign up for a free e-mail account. I have had good results with both Hotmail's (<http://www.hotmail.com>) and Bigfoot's (<http://www.bigfoot.com>) free e-mail accounts.

Many online casinos offer other options besides using your credit card to make a deposit. Most virtual casinos will accept personal checks, money orders, bank wire transfers, or Western Union cash transfers. Many e-casinos offer additional bonuses if you wire or use Western Union to make your deposit, and you may want to consider these options after you have established a relationship with an e-casino. However, I always use a credit card or a debit card for my initial deposit because I have additional protection in case of fraud.

If you feel that you have been defrauded by an online casino and you made your deposit by credit card, you can contact your credit card company and lodge a complaint. Internet credit card charges are called CNPs, standing for "Cardholder Not Present" and are treated differently by banks than credit card transactions handled in person. Since Internet transactions have no physical signatures, the merchant has to assume greater risk on any credit card transaction. If you have a valid complaint against an online casino, your credit

card bank will usually side with you and credit your account for the amount of the deposit made to the Internet casino. The Internet casino ends up with a Chargeback, industry jargon for the amount refunded to a consumer who has reneged on a credit card debt.

Some persons will gamble heavily on the Internet, and collect their winnings if they win and plan on refusing to pay when they lose. If this is your game, you are forewarned that the e-casinos maintain an industry wide database of credit card deadbeats and you are not likely to get away with this trick more than once.

Before you begin play, you usually have to download software provided by the e-casino. How long this takes is primarily dependent on the speed of your Internet access. A modem operating at 56K is the minimum access you will be comfortable with. Before you download any software, be sure to create a folder for the images you download. If you are a Windows user, you can create a folder for the downloaded software by opening Windows Explorer or My Computer. In Windows Explorer or My Computer, open the folder or directory in which you want to create a new subfolder. On the File menu, point to New, and then click Folder. The new folder appears with a temporary name. Type a name such as "Casino Software" for the new folder, and then press ENTER. You now have a folder where you can download software from online casinos.

Starting the download process is easy. If you use either Netscape or Internet Explorer as your browser, click on the download image with your mouse. Choose "Save as" from the choices offered you. A box will appear on your screen. Choose the file folder you created to store this banner and save the software to this folder.

The file or directory where you decide to locate your casino software is not as important as knowing where you decide to store it and remembering what names you have used for the directory and the downloaded software. The biggest problem people have with downloading is that they forget the name of the downloaded file and they can't find it.

Sometimes you will lose your Internet connection in the middle of a download. Your only recourse is to start the download over.

While you are downloading the Internet casino's software, you can set up your paperwork for the casino.

After you have tried the downloaded software and satisfied yourself that the e-casino meets all of your requirements, you will have to register with the e-casino. When you are using a credit card to make a deposit, be sure that the address you submit is the same address used for the credit card or your credit card will be declined.

It is very important to be organized with your record keeping. You will need to set up a record for each online casino, recording important information that you will need for all of your dealing with the casino.

Your Master Internet Casino Record will contain everything you will need to know to handle any situation which will arise with the casino. It will also contain all of the information needed to reconcile any amounts due you by the e-casino and help you track down credit card credits, checks received and so on.

You will need to set up one Master Internet Casino Record for each online casino. Here is the information you will enter on the record:

Casino Name: Use the actual name of the casino

URL: Here you will record the URL or domain name of the casino. This is your record of the Internet address of the casino.

Software: You will record the name and directory of the software you downloaded for the casino. Your record might read as: C:\Casino Software\Rockyroad.exe, indicating that you stored the software named "Rockyroad.exe" in the directory (folder) "Casino Software" on your "C" hard drive. This information is to help you locate the software.

Pitboss: Many e-casino's managers are called pitbosses. If you get the name of your pitboss, record it.

E-mail address: Be sure to write down the e-mail address of the online casino. If you have a problem, you can start with an e-mail contact with the casino to resolve the problem.

Telephone number: It is a good rule not to play in e-casinos which do not have toll free numbers. Be sure to record it.

Name of Credit Card Processor: Credit card transactions with e-casinos rarely show up with the casino's name on it. Many web sites reveal the name which will show up on your credit card statement. This is important information that you will need to match a credit card charge and a later credit with the particular e-casino.

Software Brand: This information is useful for tracking the reliability of a brand.

User name: When you register with an e-casino, you will be asked for a user name. Some casinos will use your e-mail address as your user name. Be sure to record it. You will need it each time you log on.

Password: You will set up your own password when you register. Unless you have a great memory, you should write it down.

Country where licensed: I like to record this information as a reminder to make sure that I checked to see if the casino is licensed.

Auditors: The use of auditors is one more safeguard of the e-casino's reliability.

Publicly Traded: Although being publicly owned is not a prerequisite for play, it adds to the reliability of the e-casino.

Deposit Information: This information is critical. You will record the date of your credit card deposit, the amount of the deposit and the type and card number of the credit card used. You will need this information to find the transaction on your credit card statement. Varying the deposit amount for each casino will help immensely in matching transactions. If you normally deposit \$500, instead of depositing the same amount in several e-casinos, deposit \$505 in Casino A, \$510 in Casino B, \$515 in Casino C, and so on.

Bonus Information: Record the date that the bonus is received and the amount received. Most e-casinos require that you give them play at least equal to the amount of your deposit before they credit the bonus to your account. Whenever the bonus shows up, be sure to record it.

Record of Play: You will keep a summary of your play at this casino. This summary will show the game(s) played, the dates of each session, the beginning balance in your account before each session started, the amount wagered for the session, the amount of the bonus added to the account, the amount won or lost for each session, and the ending session balance. With this information, you will have a complete record of your activities at the casino. While keeping all of this information may seem overwhelming at this point, the whole process is very easy, and I will show you exactly how to do it.

Withdrawal Information: This is the fun part: tracking down how and when the casino pays you for your efforts. You will first record the date of a request for withdrawal of funds and the amount requested. If you have had a good experience with this casino, it is not necessary or desirable to withdraw all of your deposit after a series of wins. Assume that you deposited \$500, received a bonus of \$50 and after several sessions have built the account up to \$933. Instead of withdrawing \$933, why not leave \$50 in the account for now

and request funds of \$883? I assure you that after you leave \$50 in the account, the casino will start e-mailing you additional bonus offers for more play as you have shown the casino that you are willing to leave some funds on deposit for future play. It is also a good idea to withdraw an odd sum rather than an even amount as it will be much easier to find this amount on your credit card statement if the amount withdrawn is unique to this particular casino.

Most e-casinos will repay winnings by first crediting your credit card for the amount of your original deposit and mailing the excess to you in the form of a check. This complicates tracking down withdrawals, as you have to track both credit card credits and checks. For a withdrawal request of \$833, with an original deposit of \$510, you can expect \$510, less any transaction fees, to be credited to your credit card balance, with the balance, in this case, \$323, to be mailed to you as a check. Write down each part of the withdrawal as soon as you have the information so that you keep a complete record of payments received from the e-casino.

Master Internet Casino Record

Casino:	URL:
Software:	Pitboss:
E-mail address:	Phone Number:
Credit Card Processor:	Username:
Password:	Software Brand:
Where Licensed:	Auditors:

Publicly Traded Information:

Deposit Information:

Date:	CC Type:	Card #
Amount:	Bonus Amount:	Date Bonus Rec'd:

Record of Play

Games Played:

Dates Played	Beg Balance	Amount Bet	Bonus Paid	Amounts Won/Lost	Ending Balance

There are a number of things you don't want to do when you play online.

1. If an offer is too good to be true, then it will be too good to be true.

Some e-casinos offer outrageous bonuses, some as high as 50 or even 100 percent. Do you really think that any reputable casino can offer and actually pay these bonuses? Frankly, it's not worth the risk. There are so many good e-casinos available offering legitimate bonuses, that you don't have to fall for the sucker bait.

2. Do not open multiple accounts at the same e-casino.

There are an unbelievable number of people who open an account at an e-casino which offers a sign up bonus. Then they try opening additional accounts using different credit cards trying to get another bonus for each new account.

If you try this, you will get caught. Matching addresses is the easiest thing in the world in a database. Even if you have different credit cards in different names, using different addresses, it is not worth the effort to try to deceive an e-casino into giving you multiple bonuses for "new" accounts. You don't need to go to all this trouble to get more bonuses. I will show you how to have the Internet casinos coming to you offering you bonuses after you have played there a time or two. In any case, it is not that much trouble to simply add new casinos to your "approved list" and gain the bonuses legitimately.

If you have more than one person in your household who wishes to play, make sure you e-mail the casino first and tell them you wish to open an account for your spouse or adult children. They usually will have no problem accommodating you so long as you are above board about what you are doing.

3. Do not play with money you will need in the next few weeks.

Many e-casinos are fairly slow about paying. It may take several weeks for a credit to show up in your credit card account. Many casinos have overcautious procedures, such as requiring you to FAX them a copy of your driver's license before they will mail you a check. While you may think that the casino is stalling you, in most cases they are just being cautious so that someone else doesn't con them out of monies due you.

Some casinos claim they will Fedex your winnings in a few days and others will do electronic transfers in two or three days, but even in these cases, a week can go by before you will have the cash.

The delay in retrieving your funds is probably the biggest source of aggravation for most online gamblers. Given the natural distrust many persons have of virtual casinos, this is to be expected; however, there are nearly always legitimate reasons why it takes a little longer than you expected to retrieve your winnings.

Your best bet is to never play with money you will need in the next few days.

4. Don't deposit money before checking to see how the casino pays out money deposited with them.

Some gamblers are too lazy to do any research on a new casino. They find an e-casino, and deposit a hundred or two to "try them out."

When they discover that some casinos require the money to be left with the casino two weeks before cashing out, or that there is a minimum cash-out, or that cash-out fees are too high, they give up and play recklessly with the money and usually lose it all.

A little time spent researching the casino can save you all kinds of aggravation. After you have played with several casinos, you find that they will consistently offer you new bonuses and that you will have little incentive to add many more casinos to your list.

5. If you want to be very conservative, only play games in casinos using downloaded software.

HTML browser casinos should be strictly avoided and even though there are many reputable casinos offering no-download JAVA games, you will almost eliminate the possibility of playing at a less than reliable e-casino if you stick with casinos using downloadable software.

6. Don't Lose. Quit while you are ahead.

Sounds obvious doesn't it? Yet this is one of the most difficult goals to achieve in both land-based and virtual casinos. Fortunately, playing the Internet casinos offers much greater control over the length of time you play. You can also easily control the amount of money wagered in an e-casino very easily. When you set exact limits on the amount you will wager, pick your games and casinos carefully, and use our winning playing strategy, you will find that it is easy to beat casino after casino on the Web.

We now know how to find a likely e-casino and how to sign up for play there. Let's learn about the best games to play.



Playing the Right Game

With thirty or more games offered in online casinos, there are many choices of games to play. You can play baccarat or the more familiar bingo. Blackjack is offered in both single and multi-deck varieties with a number of variations of rules for dealers and players. You can play Caribbean Stud. Or play the king of the casino table games, Craps.

Maybe you have enjoyed a few games of Keno in your favorite lounge in a land casino and would like to play this game. Or how about Let it Ride. If you are a James Bond fan, perhaps roulette appeals to you. Does the lottery draw your interest? You can go for lottery-like jackpots by playing for jackpots in Internet slots machines. Do you follow sports? How about trying sports betting? Have you heard that a skilled player can win at video poker? Maybe video poker is the game you should play.

Some games are definitely superior for our strategy of playing for casino bonuses and maximizing our chances to come out a winner. Other games are barely suitable and some games should never be played.

The key to understanding gambling contests is understanding the expectation of winning each game. Let me propose a simple gambling contest. I will pay you \$10 if you can pick an Ace out of a deck of 52 playing cards. I will only charge you a buck a try and after each draw, I will reshuffle the cards and let you try again.

Is this a fair contest for you? For a mere \$1 wager I will offer you the chance to win \$10. Come on, you wanna try it?

Let's figure out just how fair this deal is for you. There are 52 cards in a deck (no Jokers in this game) and there are four Aces, so your chance or probability (probability is just the mathematician's way of saying "chance") of drawing an Ace is $4/52$ or $1/13$. In gambling, we often express probability as the odds against something occurring. The odds against you picking an Ace are 48 to 4 or 12:1 against you picking an Ace with one draw out of a deck of 52 cards.

I am offering to pay you \$10, or odds of 9:1 to pick an Ace. To be fair, I would have to pay you odds of 12:1. Since you will win only one time out of every 13 attempts, and it will cost you \$1 for each bet, you will spend \$13, on the average, to win \$10. My profit will average out to be \$3 out of every 13 attempts or 23 percent. This is my edge in this particular game of chance. If I were a casino, my casino or house edge in this game would be 23%.

How long do you think you will last in a game like this? You might have a lucky streak and last quite a while, or you might bring a huge stack of dollar bills and continue to play for hours. This is exactly how many persons gamble. But can you imagine how devastating it will be to your bankroll if the house wins 23 cents out of every dollar wagered?

In most casino games the house has an edge on every wager. The key to beating the online casinos is to only play games with the lowest house edge.

The table on the next page gives you examples of some of your gambling options and what the house expects to keep from each dollar wagered. The amount the house keeps is often referred to by old time gamblers as *vig* which is short for vigorish. The house will take its *vig* on just about every wager you can make, yet it will win much more than the amount of the *vig* in a typical casino game.

I have shown the average house vig for blackjack as 3 percent. This is only an average. Unskilled players relying heavily on hunches may give up as much as 10%, while players using correct basic playing strategy against single decks can play even with the house. So 3% is my compromise figure. The vig you give to the house in blackjack may be greater or less than this amount dependent on how well you play the game.

Game	House Edge	Expected		
		Loss per \$1,000 Wagered	Add \$50 Bonus	Net Win (Loss + Bonus)
Baccarat	-1.25%	-12.50	\$50.00	\$37.50
Bingo	-10.00%	-100.00	50.00	-50.00
Blackjack	-3.00%	-30.00	50.00	20.00
Caribbean Stud	-4.00%	-40.00	50.00	10.00
Craps	-1.40%	-14.00	50.00	30.00
Keno	-27.00%	-270.00	50.00	-220.00
Let it Ride	-3.5%	-35.00	50.00	15.00
Lottery	-50.00%	-500.00	50.00	-450.00
Roulette (European)	-2.70%	-27.00	50.00	23.00
Slots	-10.00%	-100.00	50.00	-50.00
Sports Betting	-5.00%	-50.00	50.00	-0-
Video Poker	-3.00%	-30.00	50.00	20.00

While you are fighting the house vig of 3 percent, the house's hold may run as high as 20 percent. Many gamblers confuse the casinos' edge and the amount the casino is likely to win. That is why so many gamblers are skeptical of house edges as low as two or three percent. They know that they have they lost much more than two or three percent of the money they risked in gambling; therefore, they assume that the house edge must either be understated or that the casinos are cheating them.

However, a casino with a house edge of 3 percent can easily have a hold rate of 20 percent or more. Most land-based casinos average hold rates of 20 percent or better at blackjack, even though some persons are skilful enough to beat the game.

The typical hold rate is always higher than the house edge because the gambler played the same money over and over until his loss rate becomes the hold rate percentage. Assume you buy into a blackjack game for \$200. If you only made exactly \$200 in wagers and lost exactly 3 percent of them, losing a total of \$6, the casino hold rate and house rate would be the same. But do you play like this? Not likely. You convert your cash to chips and continue to play the same monies over and over. After an hour of play, you may have wagered a total of \$1,000. If the casino won its average expectation of 3 percent, your loss would be \$30.00, or 15% of your bankroll.

This multiplying effect is why the casino's house edge is so critical. This is why we will only play the games with the lowest house edge in the Internet casinos. Referring to the previous table, if we decide to only consider games with a vig of 3 percent or lower, we must limit our games to baccarat, blackjack, craps, European roulette or video poker.

While you are playing in a land-based casino, there are a number of reasons why you may prefer to play at a leisurely pace. You may enjoy the casino ambience, the presence of other attractive patrons, the pleasure of slowly sipping a drink and absorbing all aspects of what can be a unique experience. If you are playing on your home computer, I doubt if you will experience much ambience. The online casinos like to make a great deal

of their graphics and virtual experiences, but for me, the best experience of all is beating the casino as quickly as possible and then returning to doing something else.

When you first play online, you may be somewhat enthralled with the online gaming experience, but after a few sessions, you will feel exactly like I do. You will want to put in your playing time, lock up a win and then go on to your next endeavor. That is why the speed with which online games can be played is so important. Many e-casinos offer you the chance to play with other persons in such games as blackjack and roulette. While you will never actually see the other players, you will see their wagers and their presence will slow the game down considerably. I never play with other players when I am playing for blood. I don't want any distractions from my prime purpose - relieving the Internet casino of some of its loot as quickly and as painlessly as possible.

Any of the games we have selected can be played quickly. However, if you choose blackjack as your game, you may be slowed down because the only way to play blackjack to win is to play basic strategy with no mistakes. While you can easily refer to a strategy card while playing in your pajamas on your home PC, this will slow you down and may require more concentration than you like. For Internet play, the best games to play are those offering wagers with approximately 50-50 odds of occurring. Games offering even-odds wagers are baccarat, craps and roulette.

It is very important to only play against games with known expectations. The odds in Bingo can range from 0 to -25%; I used 10 percent in the table as an average. Blackjack odds can range from -10% to a break-even in the Internet games; -3% is my estimate of the disadvantage the average player faces. The house edge in Caribbean Stud ranges from 2.6% to 5.2%. Slot machines on the Internet are a great unknown. The house edge can vary from -2% to as high as 25%. Sport wagering is dependent upon the skill of the player and the average bettor will face a house edge as great as 10%. The odds in video poker vary dependent on the version of the game played and the player's skill level. The only games with low enough house vig, where you can make even-money wagers with mathematically fixed expectations, are baccarat, craps and roulette.

Ease of learning a game is also an important criteria. With a game like baccarat, you will only have two choices to make for each wager. You will either wager a predetermined amount on the Banker hand or the Player hand. If you chose to play roulette, you chose to wager on either Red or Black. With craps, your choices will be between betting Pass Line or Don't Pass. Don't worry if you don't understand these bets right now. I will cover them thoroughly. My point here is that in each of these cases you will be able to learn how to make the correct bets very easily as you will only have one set of choices facing you each time you make a wager.

It is critical that the games you chose to play on the Internet can be beaten without playing too long. Any time you are playing against a negative-expectation game you will reduce your risk when you reduce the number of wagers you will make. Of course, by playing against Internet casinos offering bonuses, we will be playing in positive expectation games so long as we don't overstay our welcome. I have developed excellent betting and money management systems for the even-money wagers in baccarat, craps and roulette. By using these systems, you will be able to maximize your returns from Internet gaming while keeping the number of wagers required to do so to a minimum.

Another important factor to consider is variance. I won't get into the statistical concept of variance, I just want to focus on the simple concept of how much your bankroll may vary up and down while playing a game. In general, bets made exclusively on even-money wagers will cause less variance in your bankroll than bets made on wagers offering higher payoffs.

There is yet another potential problem with games offering many wagers with higher than even-money payoffs. Consider video poker for instance. For so-called "full pay" Jacks or Better video poker, the house edge is only one-half of one percent with correct play. This looks like a great game until you analysis just where the payoffs are coming from to give the player an expectation of winning about 99.5% of the time.

The following table shows the payoff schedule for full pay Jacks or Better. Video poker experts usually refer to this version of Jacks or Better as *9-6 Jacks or Better*, referring to the payoffs of 9 to 1 for a Full House and 6 to 1 for a Flush.

Look at the information given for a Royal Flush hand in the table. The payoff is 800 to 1 for each coin inserted. With Internet play, instead of coins, you would use virtual currency. If you made a \$5 wager and hit a Royal Flush, your payback would be 800 x \$5 or \$4,000. While this may sound tempting, look at the expected frequency of hitting a Royal Flush, shown in the third column. A Royal Flush hand will show, on the average, once every 40,390 hands. The frequency of this hand is 0.00248%, yet this hand accounts for almost 2 percent of the total expectation (a value of 1.98 is shown in the table).

Values for 9-6 Jacks or Better

Hand	Payoff in Coins	Frequency	Frequency %	Payback Percentage
Royal Flush	800	40,390	0.00248	1.98
Straight Flush	50	9,150	0.0109	0.55
4 of a Kind	25	425	0.2363	5.91
Full House	9	86.9	1.1513	10.36
Flush	6	90.8	1.1015	6.61
Straight	4	89.1	1.1229	4.49
Three of a Kind	3	13.4	7.4453	22.34
Two Pair	2	7.7	12.9281	25.86
Jacks or Better	1	4.7	21.4595	21.46
Losing Hands	0	1.8	54.5418	0.0
Total Paybacks				99.56%

If we look at the top four hands, consisting of a Royal Flush, a Straight Flush, Four of a Kind, and a Full House, and add up their payback percentages, we see that these hands alone account for 18.80% of the total payback. During a short session of play, it is very possible not to hit any of these hands. If we deduct 18.80% from the total expected payback of 99.56, we are left with a payback of only 80.76%. It is very possible to play a short session and never hit any of these hands. The net result will be a reduction in your payback percentage of almost 19%.

We also note that a Royal Flush accounts for almost 2 percent of the total payback, yet occurs on the average of once every 40,390 hands. If we eliminate the possibility of receiving a Royal Flush, the house edge jumps to almost 2.5%. If the player makes any mistakes in his play, this percentage will easily drop below 3%.

You can see why I don't recommend playing video poker on the Internet. Even taking one of the most favorable versions of video poker around, we can see that it is not possible to play this game with the expectation of consistent results. Video poker has large variances in the paybacks and for this reason is just not suitable for short-term play in the e-casinos.

Likewise, blackjack can be quite variable in its paybacks. If we play correct basic strategy, which may call for splitting a pair, or doubling down when we have a larger bet out, and if we lose our wagers, our bankroll can suffer a major dent in a very short time period.

Even though video poker and blackjack offer high enough paybacks to qualify them, they suffer from distinct disadvantages for short-term consistent play in virtual casinos. Both games require a high level of skill to achieve the theoretical payback levels. Mistakes in play, which can occur very frequently, make these games poorer choices for Internet play.

Video poker and blackjack produce greater swings in our bankrolls because the bets and paybacks are more volatile. With video poker, a large amount of the payback is dependent on hitting several long shot bets. With blackjack, greater variability occurs because of the effects of splitting pairs and doubling down.

My experience has been that playing even-money wagers in games with low house edges offers the best opportunities for playing short consistent sessions in the Internet casinos. The games best suited for Internet play are craps, roulette and baccarat.



Internet Roulette

Roulette is the queen of all gambling games. It conjures up images of the world's most daring and romantic people, whiling away balmy evenings in Monte Carlo, with small fortunes wagered on every spin of the wheel. There is an almost poetic elegance to the movement of the skilled croupier, setting in motion the spinning wheel and the clicking ball. In a swirl of red and black, each patron's wager is decided, with the gods of chance whimsically granting favors to some and taking from others.

The great nineteenth century Russian novelist, Fyodor Dostoevski was an inveterate gambler, risking much of his fortune on the roulette wheels of Europe. He begged, borrowed and cajoled rubles and francs from his many acquaintances, always hoping that the next session would bring him his big win. It was almost as if this bearded genius was hypnotised by roulette and its accouterments — the colorful spinning wheel, the eccentric crowd of gamblers exchanging whatever one shares on a balmy night in Monte Carlo, and the celebrated directions of the croupier — *Faites vos jeux, messieurs!* and as the wheel begins to slow down, *Rien ne va plus!* Roulette has an attraction that can be most addictive.

The lure, the romance and the hypnotic cycle of spinning and re-spinning are fine if you are in a land-based casino. With gambling on the Internet, you will be facing a monitor and an animated game, with a phoney wheel spinning numbers. The romance of this game will last about two minutes before you realize that the only reason you want to hang out at a roulette game displayed on a computer screen is because there are big bucks in it for you!

Roulette is easy to learn, and a wide variety of wagers can be made. There are two different versions of the game. In each version the numbers in the game, with a color associated with each number, are printed on the spinning wheel. The outcome of each spin is decided when a ball, rotating in the opposite direction of the spinning wheel, in a groove circumnavigating the wheel, comes to rest. The French version of the game has numbers 1 to 36, plus a zero. The American version of the game also features numbers 1 to 36, but has both a zero and a double zero. The zeros give the casino the house edge in this game.

There are six different spots on the table where even-money bets can be made. You can wager that either a number from 1-18 or a number from 19-36 will show. You can wager that the roulette ball will land on either an odd or an even number. And, since each number has either the color red or black associated with it, you can wager that the next spin of the wheel will show either a red or black color.

The house gains its edge over all roulette bets by virtue of the zeros. With the American version and its two zeros, with any even-money bet you are wagering that 18 out of 38 events will occur on the next spin. If the casino was offering true odds, you would be able to wager that 18 out of 36 possible outcomes would occur on the next spin, for true odds of 18/36 or 1/2. Instead, the casino keeps all wagers if either a single or a double zero shows, so that when you make an even-money wager you are really facing odds of 18/38 or 0.4737.

If you are wagering for either red or black to appear, the house edge on an American wheel can be calculated as follows:

Odds for a Red Number 18/36	= 0.4737
Odds for a Black Number 18/36	= <u>0.4747</u>
Probability of either number showing	0.9474
House Edge	<u>0.0526</u>
All Outcomes	<u>1.0000</u>

With the French wheel, the elimination of the double zero reduces the house edge to 2.70% for all inside wagers. However, on the outside or even-money wagers, the house edge is reduced even more. Under French rules, all outside or even-money bets are frozen until the next spin if a zero shows. The French place these bets *en prison* until the next spin. For even-money bets that win on the next spin, the bets are returned; for those that lose, the casino takes the wager. A second option is also offered. With *le partage* (sharing), one-half of an even-money bet may be surrendered when a zero shows. In the land-based British casinos, only *le partage* is allowed.

With either the *en prison* or *le partage* rules in force, the house edge drops to 1.38% for even-money wagers.

Most Internet casinos use American double zero wheels with the higher house edge. When I first started playing against Internet roulette, I would only play at the few e-casinos offering single zero roulette. Most of these casinos ignored the *en prison* and *le partage* rules so that I was still facing a house edge of 2.70%. However, I eventually developed a system which was so effective that I tried it against the double zero wheels as well. My results almost defy logic. My winning rate is almost as good playing against the double zero as it is against the single zero wheels. I hesitate to advise you to play against the higher house edge on the double zero wheels, yet my experience dictates otherwise. I have decided to present the results of my testing and Internet play and let you make up your own mind. While it is obviously better to play a game with a lower house edge, I have had very good results against the double zero wheels. After you have been successful against the single zero wheels, you very well may wish to try your luck against the theoretically tougher double zero wheels.

Even though there are many bets possible in roulette, with wagers on single numbers paying 35 to 1, and combination wagers on numbers offering various higher payoffs, in the Internet casinos, we will only make wagers on the betting spots located on the outside of the roulette layout. There are three different even-money bets, which as the name implies, pay 1 to 1:

- You can place a high-low bet to cover the numbers 1-18 (low) or 19-36 (high).
- If you like colors, which I prefer, you can bet on red or black by placing your bet on either of these spots on the layout.
- If you want to try your hand at wagering whether an odd or even number will show, then you can wager on either spot. The zero and double zero are not included as odd or even numbers.

There are a number of ways we could go about wagering in the roulette game, only making even-money wagers. We could wager a flat amount each time, such as \$10 for every wager. We could vary our wagers according to some predetermined pattern. We could increase our wagers following losses. Or we might decide to only increase our wagers following a win.

Regardless of how we decide to determine the amount wagered each time, we still have to decide where to place our wager. If we decide to play the colors, wagering either red or black each spin, how do we decide which color to place our money on? We could just pick one color and continue to bet it. Or we could watch for patterns. We might try betting the same as the previous outcome. Or we might even bet the opposite of the previous outcome.

These are the kinds of decisions which all gamblers have to make and which have so intrigued roulette players. We have decided to only risk our money on even-money wagers to reduce the variability of our bankroll; now we must decide how to manage both the size and placement of the wagers.

Let's assume that we deposit \$500 with the Super Roulette Casino, which offers a 10% bonus after we have wagered at least \$500. Now we are faced with the decision of how we wager. This casino allows wagers from \$1 to \$200. We could make \$1 wagers, which could drag out a session for quite a time. If we are impatient, we could just wager the

maximum of \$200 and meet the casino's minimum wagering requirements in about one minute. I think you can see the drawbacks of either approach. If our wagers are too small, we will spend hours and hours just making \$500 worth of wagers. If I had to put it ten hours to win a \$50 bonus, I would be making only \$5 an hour — not exactly a major incentive to spend much time in the virtual casinos.

On the other hand, making large wagers will wreak havoc on our bankroll. Say we decide to wager \$100 a bet. While three consecutive wins will put us \$300 ahead, what will happen if we lose three times in a row? We'd be in deep you know what, wouldn't we?

Our major objective in any case is not to just put in time to try to capture as much as possible of the e-casino's bonus. We want to use a system which will give us the greatest possible chance of winning outright, while keeping our risk to a manageable level.

We will want to use a betting system or scheme which will win a high percentage of the time and keep our losses to a small level. I have found that guessing what to wager and where to make the wager can lead to disastrous results. If you approach Internet wagering as a profitable second income, you will have to do better than just wagering whatever amount you feel like. You will have to have a wagering system with which you feel confident enough in that you can use it without hesitation.

On more than a single occasion, I have been known to wake up in the middle of the night and spend an hour or two gambling on the Internet. By having a set routine, including an exact game plan on how I will go about wagering, I can successfully play and win even if I am still groggy from sleep.

The criteria I have used to develop a successful winning Internet roulette system addresses all of the following objectives:

1. The system should only wager on even-money bets to reduce the variability of the outcomes. Out of personal preference, I invariably wager only on red and black in roulette.

2. The gaming system must win a high percentage of time. After all, we are not interested in really gambling on the Internet. We are interesting in pursuing a mathematical edge the e-casinos have seen fit to offer us and to separate the casino from its money in the simplest and most pleasant way (for us) possible.

3. The system must define exact amounts for each wager. We don't have the time or inclination to think of original betting schemes each time we play. We want to use an approach which is proven to work and is easy to use.

4. Losses must be absolutely controlled. By controlling our losses, we can reduce the risk to our bankroll. The result? We will have much greater predictability in the outcomes of our gambling.

5. Our system must tell us how to bet. If you have to somehow reason (or guess) whether to bet on red or black after each wheel spin, you will become one very frustrated player, and you may even end up losing a game where you are favored to win. If you have to make the decision of how to wager every time, you are much more likely to become emotionally involved in the game. Emotions spell disaster in playing against the Internet casinos. Don't believe me? What if you have been using your best intuition to decide on each wager. You have just lost eight bets in a row. You decide to change the way you select bets and place that ninth bet using your new approach. It promptly loses too. How are you going to feel? Frustrated, to say the least, maybe angry, perhaps depressed. You don't have to put yourself in this position. It is far better to use a system which tells you exactly where to make each wager.

The way I have approached the roulette game, as well as craps and baccarat for that matter, is to develop a mechanical strategy which precisely defines exactly what you must do regardless of the outcome of any wager. This approach takes the emotion out of winning and losing and provides for much more consistent results.

There are many ways to decide on the size of a wager in any casino game, and all betting methods boil down to three major categories:

1. You can increase the amount of a wager following a losing bet, or several losing bets, and reduce it following wins.
2. You can increase the size of your wager after a win and reduce it after a losing wager.
3. You can bet the same amount each time, regardless of the outcome of previous wagers. This is called flat betting.

I have extensively tested each of these approaches, and the most effective strategy for producing consistent wins is to increase the size of wagers moderately after losses.

In general, gambling systems which advocate raising wagers after losses may be extremely hazardous to your bankroll. Such systems tend to produce numerous small wins with an occasional large loss which wipes out all of the previous winnings. This high winnings rate will lure a player into a sense of complacency, like a sheep being led to the slaughter.

The most common system for increasing wagers after losses is the Martingale, sometimes called the double-up system. This system is easy to use, produces numerous small wins and occasionally causes huge losses.

A Martingale system for a \$5 bettor would consist of the following wagers: 5 10 20 40 80 160 320. If you used this system, you would start out making \$5 wagers on one of the roulette colors, say red. So long as your \$5 wager continued to win you would continue to wager the same amount of \$5. However, following a loss, you would double your wager and continuing doubling your wager after each loss until you had a win. Most of time you would win your betting series. However, occasionally you would lose six consecutive bets and be called on to wager \$320. At this point, you would have lost \$315 on the current

betting sequence and you would have to risk \$320 in order to win a net \$5. If you won the wager, you would have been up \$5 for the series. But if you lost this wager, you would have lost a total of \$635, wiping out hours of small wins.

If the Martingale series could be extended for two more wagers, we would have a betting series of: 5 10 20 40 80 160 320 640 1280. This series would improve your odds of winning somewhat as you would have to lose nine consecutive wagers to lose the series. However, you would now be risking \$2,555 in a betting sequence where your win would be \$5.

Casinos are well aware of the Martingale system, and they impose house limits on the size of the largest wager allowed so that a player could not, even if he were so inclined, continue to double each successive wager until he eventually won.

There are a couple of problems with the Martingale betting strategy. First, it risks too much in comparison to the amount which may be won. A \$320 wager to win \$5 or worse yet, a \$1,280 wager risked to win only \$5, is not a reasonable risk.

The second problem with the system is that betting limits imposed by both land and e-casinos thwart the system.

Increasing your wagers after winning bets has the advantage that you will never be called on to wager larger and larger amounts to win a relatively small amount. However, increasing wagers after wins has a large disadvantage in that when you do have a losing wager, the amount lost will be large and may cost you all of your previous winnings in the betting series.

With an "increase your wager after a loss" approach you only have to win a small number of your wagers to win. If you elect to use the "increase your bet following a win" method, you have to win a majority of your wagers to have an overall win.

Many players throw up their hands at either of the above approaches and simply wager the same amount on each bet. This approach serves to prolong games and requires that you win a majority of your wagers to show a profit.

I have developed a betting series which utilizes the advantages of increasing wagers after loses, and eliminates a great deal of the risk in following this procedure.

Let's consider a series of wagers structured as follows: 5 10 20 40 50 75 100 150. To play a game using this betting series would require a bankroll of \$450 (the total of all the wagers in the series). This is the betting series I use for \$500 deposits in e-casinos. Let me show you how it works.

I will start out wagering \$5 on one of the even-money colors. So long as my wagers continue to win, I continue to wager \$5. However, once I have a loss, I increase my bet one level to \$10. If this bet wins, I drop my next wager back to the first bet of \$5. Assume that we lose four bets in a row. Our wagers would have been for \$5, \$10, \$20 and \$40. At this point we would have lost \$75. Our next wager will be for \$50. At this point we have a win, but we are still \$25 in the red for this betting sequence. For our next wager we drop back just one level and make a \$40 wager. If we win this wager, we drop back two levels for the following wager, and bet \$10.

Our rules for using the I-Betting Series are:

1. Always start a betting series at the lowest level wager. This would be a \$5 wager for the betting series used in this example.
2. If a wager loses, the following bet will be for the amount one level higher in the betting series.
3. If a wager wins, the next wager will be for the amount one level lower in the betting series.

4. If two consecutive wagers win, or if two out of three bets win, the next wager is for the amount two levels lower.
5. If we lose the highest wager in the betting series, we are finished playing for that session.

Notice that it requires two wins to make up for our losses in this sequence. This is a compromise, as the Martingale betting scheme will produce a net win for a betting sequence after any single win.

However this "I-Betting Series" ("I" stands for Internet) is very effective. It produces a high level of wins when is it coupled with an effective way of selecting where to make the next wager. I'll cover bet selection in the next few pages; however, for now we'll look at the betting series some more.

The following table compares the results of flat betting, doubling your wager after a win, and using the I-Betting Series. It is assumed that the players wager only on Red and that in the eight spins of the wheel red and black show an equal number of times.

Comparison of Betting Strategies
Wagering "Red" in Roulette
Outcomes: r = red, b = black

	1	2	3	4	5	6	7	8	Total
Outcomes	b	b	r	b	r	b	r	r	4r, 4b
Flat Bets	-10	-10	+10	-10	+10	-10	+10	-10	-0-
Increase after Win	-10	-10	+10	-20	+10	-20	+10	+20	-10
I-Series	- 5	-10	+20	-10	+20	-5	+10	+5	+25

With the Flat betting strategy, the player bets \$10 on each spin and wins four and loses four, for a net win of zero. The player increasing his wagers after wins does even worse. After losing wagers 1 and 2 he has a win on wager number 3. He raises his bet to \$20 for the fourth wager and loses. His bet is reduced back to \$10 for wager 5 and he has another win. He raises his wager again for bet 6 and loses another \$20 wager. Finally, he puts together a winning series on wagers 7 and 8. But he ends up with a net loss of \$10 for the series. This is typical of betting strategies calling for increasing wagers following wins.

Using the I-Betting Series, we lose wager 1 for \$5 and raise our bet to \$10 for the second bet. This wager also loses, so our next wager is for \$20. This bet wins and we drop our bet down to \$10 for wager 4. Since this bet loses, we go back to a \$20 bet for wager 5. This bet wins. Since we have won two out of three bets, we reduce our next bet to \$5, which loses. We are back up to \$10 for wager 7 which wins. Wager 8 is for \$5 and it also wins, giving us a net win for the series of \$25.

It is instructive to look at the average size of the wagers made for each betting strategy. With flat betting we only wagered \$10, so our average wager was \$10. By increasing our bets following losses we wagered a total of \$110, and our average wager increased to \$13.75. With the I-Betting Strategy, we wagered a total of \$85 and our average bet was for \$10.63. Using this strategy we only wagered slightly more, on the average, than the flat bettor and we had a much higher return.

Controlling the amount wagered while maximizing winnings is the essence of the I-Betting Strategy. This betting strategy reduces your wager as rapidly as possible, while allowing for large enough wagers that you will gain an advantage from successive wins.

Using the I-Betting Strategy is not limited to making \$5 the minimum wager for the betting series. It can be used just as well by players making \$1 minimum wagers or betting \$25 as their minimum. The following table shows several different betting series.

The correct way to use one of these betting series is to pick one which matches your deposit and the casino's betting limits. If you only wish to deposit \$100, then the only betting series you can use is the first one, with a \$1 minimum bet and total wagers of \$90. However, be careful if you use one of the smaller betting series. Make sure that the e-casino you pick allows \$1 minimum bets on outside wagers at roulette. If the casino you want to play in has a \$2 minimum bet requirement, then you should deposit approximately \$200 and use the second betting series with a \$2 minimum wager.

I-Betting Series

1	2	3	4	5	6	7	8	Total
1	2	4	8	10	15	20	30	90
2	4	8	16	20	30	40	60	180
5	10	20	40	50	75	100	150	450
10	20	40	80	100	150	200	300	900
25	50	100	200	250	375	500	750	2,250

Because it works in almost every situation, I like to use the third betting series with a \$5 minimum wager. To use this series, you should deposit at least \$450 with the casino. I usually deposit amounts starting with \$500, varying my deposit by casino so that I can more easily match the deposits with credit card charges later. My deposits to ten different e-casinos might look like:

E-casino	Initial Deposit
Casino A	\$505
Casino B	\$510
Casino C	\$515
Casino D	\$520
Casino E	\$525
Casino F	\$530
Casino G	\$535
Casino H	\$540
Casino I	\$545

You will be able to use the I-Betting Strategy with great effectiveness against electronic roulette. However, using a good betting series only resolves part of our problem in betting. We still need to have a way to select where we place our wagers.

There are many ways you can bet on red and black in roulette:

1. You can bet only on one color. You may decide to select the color red and only bet on red. The drawback to this method is its lack of flexibility. Roulette tends to be a very streaky game. By "streaky" I mean that long streaks of repeating outcomes are fairly common. A series of eight consecutive blacks are not that uncommon in roulette. If your strategy is to only bet red, you will be very frustrated when black is the only color which shows.
2. You can bet that the previous color will repeat. This is very effective when the colors run in trends, such as r r r r r r b b b b r r. However, if you hit a choppy pattern with decisions alternating, such as r b r b r b r, you will lose every wager. Alternating patterns of decisions are not uncommon in roulette. My tests showed that while this bet selection method is

superior to just betting one color, it ends up on the wrong side of runs of alternating decisions too often to be reliable.

3. You can wager that each decision will be the opposite of the previous decision. On the surface this has great appeal, but it encounters the same criticism as betting that the previous decision will repeat. Once you get on the wrong side of an alternating sequence of decisions, you will lose every wager with this bet selection method.

4. You can vary your bets to alternate between being the same as the previous decision and the opposite of the previous decision. This bet selection method has worked the best for me. It will hold up against patterns of repeating decisions, such as r r r r r or b b b b b, it works well against alternating patterns, such as r b r b r b and it does very well against random patterns such as r b r r b b r b b r b r r b. We call this method of bet selection the *R-Bet Selection Method*, where R stands for roulette.

The chart on the next page compares the strategy of alternating your wagers from being the same as the previous decision to the opposite of the previous decision for a number of different patterns of possible roulette decisions.

In each of these examples, we would start a pattern of betting by arbitrarily considering the first wager to be the same as the previous decision (even though we would have no previous decision when first starting a game), the next wager the opposite of the previous decision, then back to betting the same as the previous decision and continuing the pattern. We also assumed that our first wager was always on red (r). For these examples, W = Win, L = lose and we use the 5 10 20 40 50 75 100 150 betting series.

In the first set of decisions, we faced a run of continuous red (r) decisions. Our first wager was r. The outcome of the spin was r, so we bet black (b) on the next spin. You can see the results of our wagering. Even though we missed each time we wagered on black, we ended up winning \$15 for the sequence.

The next series of outcomes assumes that only black (b) decisions occur. Here we lost our first two bets, but ended up making \$15 for the series anyway.

In the third series of bets we face an alternating pattern of decisions. We bet r for our first wager and assume that this was the same as the previous decision (even though there was no previous decision since we were just starting the game). We won this wager as the outcome was r. Since the outcome was r and our next bet was to be the opposite of the preceding one, we bet b and also won, as the outcome was b. Alternating our selection method again, we chose to bet the same as the previous decision and bet b to repeat. We lost this decision as r showed. We continued this series of alternating outcomes and ended up with winnings of \$25.

Examples of Betting Sequences Using the R-Betting Pattern
S=Same as previous, O=Opposite of Previous, R=Red, B=Black, W=Win, L = Loss

Betting Pattern	S	O	S	O	S	O	S	O	Net Won
Repeating Pattern									
Outcome	r	r	r	r	r	r	r	r	
Bet	r	b	r	b	r	b	r	b	
Result	W	L	W	L	W	L	W	L	
Money	+5	-5	+10	-5	+10	-5	+10	-5	+15
Repeating Pattern									
Outcome	b	b	b	b	b	b	b	b	
Bet	r	r	b	r	b	r	b	r	
Result	L	L	W	L	W	L	W	L	
Money	-5	-10	+20	-10	+20	-5	+10	-5	+15
Alternating Pattern									
Outcome	r	b	r	b	r	b	r	b	
Bet	r	b	b	b	b	b	b	b	
Result	W	W	L	W	L	W	L	W	
Money	+5	+5	-5	+10	-5	+10	-5	+10	+25
Alternating Pattern									
Outcome	b	r	b	r	b	r	b	r	
Bet	r	r	r	r	r	r	r	r	
Result	L	W	L	W	L	W	L	W	
Money	-5	+10	-5	+10	-5	+10	-5	-10	+20
Random Pattern									
Outcome	r	b	b	r	b	b	r	b	
Bet	r	b	b	rr	r	r	b	b	
Result	W	W	W	W	L	L	L	W	
Money	+5	+5	+5	+5	-5	-10	-20	+40	+25

The fourth series is much like the third series, featuring alternating outcomes. The difference is that here the first decision was b, giving us a loss. Nonetheless, the R-Betting Method held up well and we ended up winning \$20.

Our final series of decisions features a random pattern of outcomes, which is the most common pattern of all. Here we won five out of eight wagers and won \$25.

You are probably wondering just what pattern can defeat the R-Betting Series. The nemesis of this bet selection method is the least common pattern in roulette, that of repeating doublets. This pattern looks like this: rr bb rr bb and so on. If it repeats long enough, we can end up losing every wager and all of our bets in the series.

Fortunately, the loss of all of our wagers does not occur very frequently. If you play the e-casinos the way I will recommend, you should face a loss of all of your wagers no more often than once every seven or eight Internet playing sessions. I will show you some actual results of my play so that you can judge just what impact this can have on your winnings.

I first want to make sure that you thoroughly understand how to use the I-Betting Series and the R-Betting Pattern.

For your reference, here is a summary of the rules for each aspect of this Internet betting system.

The I-Betting Series Rules are:

1. Always start a betting series at the lowest level wager. This could be a \$1, \$5, \$10 or even a \$25 wager, depending on the betting series selected. The series selected should always match the size of the deposit made and the minimum and maximum betting limits of the e-casino.

2. If a wager loses, the following bet will be for the amount one level higher in the betting series.
3. If a wager wins, the next wager will be one level lower than the winning bet.
4. If two consecutive wagers win, or if two out of three bets win, the next wager will be for the amount two levels lower in the series.
5. If all of the wagers in the betting series are lost, the game is over. It is time to record the results of play and see what is going on in the real world.

The R-Bet Selection Method rules are:

1. You will always alternate your bets from betting the same as the previous decision to the opposite of the previous decision.
2. I always assume that my first bet is the same as the previous decision. You can do this or assume the opposite. How you start out doesn't really matter, what is important is that you are consistent.
3. If I lose my first wager, I usually repeat the same bet amount one more time before I start raising my wager. This helps prevent me from getting off to a bad start with a string of losing bets. Assume for example that I bet \$5 on r and b shows. Since I always assume that my first bet is the same as the fictitious previous wager, I will repeat my \$5 wager, this time betting the opposite b, placing a \$5 bet again on r. Now I will continue the pattern of wagers and bets regardless of the outcome of the second decision. If b shows again and I lose this wager, I will wager \$10 on b (the same as the previous decision). If I win this bet and an r shows, then I will wager \$5 on r to repeat.

4. The appearance of a zero or double zero causes a problem when using this bet selection method. Since the zeros are neither red nor black, the system does not specifically have a way of betting either the opposite or the same as the preceding decision. This dilemma is resolved by assuming that the zero represents a loss like any other loss caused by the appearance of a red or black other than the one on which you have a wager. Assume you have been the opposite of the previous decision and have a wager on red. A zero shows causing a loss. You will ignore the fact that the loss was caused by a zero and play as if the color black had shown. Since black was the assumed color, and the system calls for you to bet the same as the previous decision, you will raise your wager one level and wager on black for the next spin. If you had been on red wagering "the same" then you would have bet the opposite, or on red for the spin following the zero.

5. You will need to keep track of whether you are betting the same or opposite while you are wagering. I usually do this in my head, repeating either "same" or "opposite" silently while I play. You may want to use some memory jogger, such as using a coin to represent your current pattern. Heads could mean you are wagering the same as the preceding decision, while tails means you are betting the opposite. If you chose this method of tracking your pattern, you will need to remember to turn the coin over after each decision. Considering that you will be using your keyboard to enter amounts, your mouse to make the wagers and a calculator to record your bets, you may decide that turning a coin is too much trouble. The beauty of playing online is that you can play at your own pace. No one will hurry your play, and if you want to write down every play, you will have plenty of time to do so.

Let's take a look at some of my actual results using this system against Single Zero Roulette at several e-casinos. The following table recaps eight online sessions playing against the e-casinos. You will notice that four e-casinos are represented here, described as Casinos A, B, C and D. I played two sessions at each of these casinos and these sessions have been grouped together in the table; however, that is not the sequence in which they were played. My actual playing sequence was to play A for one session, B for a session, then C for a session, finally playing at Casino D. Then I started over. These games took

place over the period of a week during which time I played several other sessions at other casinos at different games. I am stating all this so that you won't get the idea that my online play was in the same order as the table. I would play a roulette session at Casino A, then play games of Baccarat at Casinos E, F, and G as well as craps at Casinos A, C, E and G. For purposes of focusing only on roulette, I extracted just the roulette sessions and rearranged the order so that sessions played at the same casino are grouped together.

The first column "Ref" is for reference. The number refers to the session and the letter to the casino. The reference "2A" refers to the second playing session, which happened to be played in Casino A. The Deposit column shows the amount of each deposit. The Bonus column shows the amount of the bonus awarded by the casino. The Number of Decisions is the number of spins of the wheel. The Amount Wagered is the total amount of my wagers in each session. The Win or Loss column shows the results of each session. Finally, the Cumulative Win column keeps a running total of my wins and losses for these eight sessions.

You will notice that I varied the amount of my deposit with each casino to make it easier to track these amounts on statements for my credit card company. The Bonus amounts were entered after I had played for awhile. As the bonus amounts were added to my casino cash, I added them to my winnings, or in one case, reduced my loss.

Let's follow the first session from start to finish. I deposited \$505 and played the first session. I stopped after 38 decisions with a win of \$215. At this point, I had wagered a total of \$460. My stopping points are determined by how much I have won and the number of decisions which have occurred. I keep a running tab of this information on my calculator so that I always know the amount wagered and the number of decisions which have transpired. As a general rule, I start looking for a stopping spot when the amount wagered is greater than or equal to the amount deposited. However, I try to stop after I have had enough winning wagers that the next wager called for in the betting series is on the first or second level. Using the \$5 series, these wagers would be for \$5 and \$10.

**Eight Single Zero Roulette Sessions
Using the Internet Roulette System**

Ref	Deposit	Bonus	No of Decisions	Amount Wagered	Won or Lost	Cumulative Winnings
1A	505	50	38	460	+215	+215
2A			40	1035	+175	+390
3B	515	51	39	950	+181	+571
4B			23	880	-375	+196
5C	530	53	33	820	+228	+424
6C			41	1540	+175	+599
7D	508	50	51	855	+225	+824
8D			51	1145	+200	+1,024

Knowing when to quit is really a matter of feel. If I have won 35% to 40% of my original deposit, I start looking for a point to call the session finished. If I have wagered well over the amount deposited as I did in game 6C, I try to call the session over as soon as my bets are back down to the lower levels of the betting series. If a game starts to drag on, I will call a session over as soon as possible after I have exceeded 50 decisions.

So, I use several triggers to call a session over: my winnings, the amount wagered, the number of plays made and where I am in the betting series. In game 1A, I stopped short of wagering the amount of my deposit, but because my winnings were so good I decided not to tempt fate and I called the session over with a win of \$215.

Session 2A was at the same casino. I captured the bonus during this session, played for 40 decisions and ended up with a win of \$175. This brought my total winnings in Casino A up to \$390.

Sessions 3B and 4B are interesting primarily because I lost session 4B. With this loss, my total loss at Casino B was \$194. What happened in this case is intriguing. My bankroll at Casino B was down to \$193. I withdrew \$100 and left the \$93 sitting there; I did not play there anymore. Within a month, the casino offered me a 20% bonus for more cash deposited. I deposited an additional \$505, picked up an additional \$100 bonus, and went on to have two winning sessions. By the time I cashed out, I ended up a net winner at Casino B as well.

This series of games well illustrates the power of playing short sessions and quitting while you are ahead. My average winnings per session was \$128, including the loss. Without the loss I averaged just under \$200 per winning session.

I won seven out of eight sessions, for a session winning rate of 87.5%. It took 39.5 decisions on the average to complete a game and the average session took about 15 minutes to play. Since I completed eight sessions, averaging about 15 minutes each, my total playing time in these e-casinos was about two hours. I have to admit the pay was not bad for two hours play. I averaged winning \$512 an hour. However, if we add another 30 minutes per session, which is about the amount to time it took to get set up at the casino, do all the record keeping, and contact the casinos as necessary, then we can figure it took a total time of 45 minutes per session. At this rate, eight sessions required a total time investment of six hours and netted about \$171 an hour for my efforts.

As a rule of thumb, I try to average winning at least \$100 an hour from the e-casinos, making \$500 deposits and using the Internet playing strategy.

Please note that even though I ended up with nice winnings for this session, I did not win at every casino in this series of sessions. Below is summarized my net winnings or loss per casino, which includes the bonuses:

Casino A	+380
Casino B	-194
Casino C	+403
Casino D	+425

After playing a considerable number of sessions against single zero games with consistent winnings, I decided to play against some of the double zero games. The table on the next page shows the results of seven sessions played against the double zero wheels, fighting the higher house edge of 5.26%.

I won six out of seven sessions, winning a total of \$902. I had one losing session, for a session winnings rate of 85.7%, slightly lower than my 87.5% average against the single zero wheels. My average win per session was \$128.85, slightly higher than the \$128.00 I averaged against the single zero wheels. While my results look very comparable to the results I achieved versus the single zero wheels, it was actually more difficult to win in the double zero games.

The table on the following page compares several aspects of the single and double zero games. It required 316 decisions to complete the eight sessions against the single zero games, as compared to 331 decisions to complete seven sessions at the double zero games. The average number of decisions to finish a single zero session was 39.5 decisions, while 47.3 was the average number of decisions to complete a session versus the double zero wheels.

I wagered a total of \$7,685 in the eight single zero sessions and \$8,215 in the seven double zero sessions. The average amount wagered at the single zero games was \$960 per session, while the double zero games required \$1,173 in total wagers.

**Seven Double Zero Roulette Sessions
Using the Internet Roulette System**

Ref	Deposit	Bonus	No of Decisions	Amount Wagered	Won or Lost	Cumulative Winnings
1A	500	50	46	985	+195	+195
2A			49	915	+185	+380
3B	510	51	46	635	+256	+636
4B			48	615	+185	+821
5C	505	51	51	2160	+211	+1,032
6C			40	2035	-330	+702
7D	520	51	51	870	+200	+902

While I did not play enough games at the double zero roulette wheels to develop enough information for a valid statistical comparison, I do want to make these observations:

Comparison of Single and Double Zero Sessions

	Single Zero Sessions	Double Zero Sessions
Number of Sessions Played	7	8
Total Number of Decisions	316	331
Average Decisions per Session	39.5	47.3
Total Wagered	\$7,685	\$8,215
Average Amount Wagered per Session	\$960	\$1,173

The sessions against the double zero wheels felt more difficult than the sessions played against single zero roulette because the sessions took longer. It required almost eight more decisions, on the average, to complete a session against the double zero wheels. In addition, a larger amount of money was risked on the average playing against the double zero wheels. While my average winnings per session were almost identical (\$128 per single zero session, versus \$128.85 per double zero session) I have to conclude that the double zero sessions were riskier because they took longer and required a higher dollar amount of wagers.

Another way to look at this is to compute my return per dollar wagered. For the single zero sessions I won a total of \$1,024 with \$7,685 wagered, for a return of 13.33% of my wagers. In the double zero games, I won \$902, while risking \$8,215 in wagers, for a return of 10.98% of my wagers. I think this comparison may shed the most light on the relative risk of the two different games. While I found my results against the double zero wheels quite acceptable, I am nonetheless apprehensive that fighting the additional house edge could take a bite out of my winnings should I continue play against the double zero wheels. Incidentally, none of the single zero wheels allowed either the *en prison* or *le partage*

rules, so that the single zero game odds were 2.70% as compared to 5.26% for the double zero wheels.

Many casino players believe that the craps game is the only one to play. I will show you how to play against the e-casinos and win in the next chapter.



Internet Craps

Craps flourished during World War II, as only a pair of dice and an old blanket were needed to set up a game, and it was fairly easy to hide the evidence. In the past twenty years, blackjack has become the most popular casino table game, relegating craps to the number two position.

Craps happens to be one of the fastest and most exciting games in the casino. Although the dice are handled by only one player at a time, it is not unusual for a high level of rapport to develop between the shooter and the other players, especially during a hot roll of the dice when the shooter rolls number after winning number.

The land casinos' version of craps is played at a large table with four dealers, a boxman, often a floor supervisor, and up to fourteen players. The layout of the table and the number of players make this one of the most intimidating games for the novice to approach. However, the objective is quite simple: you want to bet whether a shooter will be able to make or be unable to make certain combinations of numbers.

Of course, Internet craps has no real players, no dealers, no boxman, no sexy cocktail waitresses, no lucky lady shooters and uses the infamous "invisible dice." I recommend that you play craps on the Internet only if you are a craps player, or you want to sample the game with low pressure. The Internet games of roulette and baccarat are much faster and better suit our hit and run tactics against the virtual casinos.

While there are numerous bets possible in both the land-based and virtual craps games, in the Internet games you will only concern yourself with the even-money wagers of pass line and don't pass wagers.

When you play in an online casino, you can choose to wager one of two even-money line bets. These wagers are *pass line* and *don't pass*. These two bets pay back 98.6% of the wagers made on them, with a house edge of only 1.4%. With this low vig, these wagers are excellent for the money management needed to milk the Internet casinos.

A pass line bet is made by placing a wager in the pass line betting area which runs around the outside of the craps layout, directly in front of the players. Pass line bets are made before the shooter has a *come out roll*.

Each round of craps starts with a come out roll where the shooter is trying to establish a point. *Point numbers* are the numbers 4, 5, 6, 8, 9 and 10. If the shooter rolls any of these numbers on his come out roll, the number becomes his point. After establishing a point number as his point, the shooter will continue to roll the dice until he either makes his point, by repeating the number he established as his point, or by rolling a 7. If the shooter rolls a 7 before hitting his point, he is said to have *sevened out*, and the dice will pass to the next shooter. If he makes his point by rolling it before rolling a 7, the same shooter continues to roll the dice. This is academic if you are the only shooter in an i-casino; however, you still need to understand the flow of the game in order to understand the wagers.

Line bets are made before a shooter has established a point. A pass line wager wins on a come out roll if a 7 or 11 is rolled. These numbers are called *naturals* as they cause instant wins for pass line wagers on come out rolls. If a craps number of 2, 3 or 12 is rolled on a come out roll, the pass line bet loses. In a land casino, the stickman, who calls the game of craps, might announce the appearance of a 3 on a come out roll, as "Three, a craps, pay the don'ts, take down the front line bets."

So, with a pass line bet, come out rolls of 7 or 11 are instant wins, craps numbers or 2, 3 or 12 cause immediate losses and any other number becomes the shooter's point. Once a point number is established, the pass line bet must remain in place until either the shooter hits his point, which is a win for the pass line bet, or the shooter rolls a seven and the pass line bet loses.

Once a point has been set up, 7 is no longer a natural for the pass line player. In fact, the number 7 becomes the nemesis of the pass line bettors. With a point established, the other natural number 11 has no effect on the pass line bet, nor does the appearance of any of the craps numbers of 2, 3 or 12.

The pass line wager has its greatest advantage on come out rolls. Out of the 36 possible combinations of a pair of dice, 7 and 11 can be rolled eight ways, while the craps numbers of 2, 3 and 12 can only be rolled four ways. On come out rolls, a pass line wager would win, on the average, eight times out of 36 rolls, while only losing four times out of 36. On the come out roll, the pass line bettor actually has the advantage over the house. However, once the point has been established, the house has an advantage over the pass line bet, as a 7 can be rolled six ways out of 36, which is more than any of the point numbers. The house edge against the pass line wager is so substantial after come out rolls that it cancels the player's advantage on come out rolls and gives the house an edge over the pass line wager of 1.4%

Most craps players make pass line wagers and root for the player to make his or her point. A minority of players will make don't pass bets, which work almost exactly the opposite of pass line wagers.

A don't pass bet is another even-money bet which is made by placing a wager in the betting area labeled *Don't Pass Bar 12*. On come out rolls, a don't pass wager loses if a 7 or 11 is rolled. If a 2 or 3 is rolled on a come out roll, the don't pass bet wins. Any other number becomes the shooter's point. The dice will continue to be rolled until either the

point number or a 7 shows. If the point number is rolled first, the don't pass wager loses. However, if the 7 shows first, the don't pass bet wins.

On the come out roll, the don't pass wager is at its greatest disadvantage. The don't pass wager can lose if a 7 or 11 is rolled, but can win only if a 2 or 3 (3 or 12 in Northern Nevada casinos), is rolled. It has eight ways of losing with a 7 or 11, versus only three ways of winning with a 2 or 3. However, after the point is established, the advantage swings overwhelmingly in favor of the don't pass wager as a seven can be rolled more ways than any other number, and seven is the winning number for don't pass wagers after the come out roll.

You may have wondered what happened to the craps number 12, which causes a pass line wager to lose on a come out, but has no effect on a come out don't pass wager. Most craps tables barr the 12 for don't pass wagers leaving only the craps numbers of 2 and 3 as winning numbers for come out don't pass wagers. This is the single edge the house has over line bets in craps. Since a 12 will show on the average only once every 36 rolls, it is not a difficult house edge to overcome using short-term playing sessions with the house giving us bonus money.

Some casinos, most notably the land-based casinos in Northern Nevada, barr the 2 and allow the don't pass to win on come out 3s and 12s. Mathematically it makes no difference whether a casino bars the 2 or the 12; either way it gains an advantage over the line wagers.

With Internet craps, we face a house edge of only 1.4% making either pass line or don't pass wagers. However, since 3.3 rolls of the dice are the average number of dice rolls between pass and don't pass decisions, craps games take longer to play than roulette games where a decision is made with each spin of the wheel. This is the principal disadvantage of playing Internet craps. If you are fascinated by watching cartoon-like dice bounce across your monitor, you may love this game. I love the land-based version of the game for the excitement and comradery. However, since the Internet version has neither, I very seldom

play craps on the Internet. Whether you play or not is really a personal decision. You may want to consider that I have found that it is more difficult to win consistently at Internet craps than either roulette or baccarat. This is another one of my observations which defies logic. Logically, I should have a higher win rate with craps than roulette since the craps house vig of 1.4% is less than the 2.70% vig of single zero roulette (without the special playing rules for outside numbers) or the 5.26% house vig of the two zero games. Having played hundreds of games on the Internet, I have come to believe that craps is more difficult to beat because the patterns of dice decisions affecting the even-money wagers are choppy for craps than the even-money wagers for either roulette or baccarat.

Our play at craps shares the same objectives as play at roulette. We will use a system wagering only on even-money wagers which win a high percentage of the time. With craps we will use the same I-Betting series as was used in roulette. For bettors depositing \$500 in an online casino, this betting series is:

5 10 20 40 50 75 100 150.

If you skipped the previous chapter, I highly recommend that you go back and read it. The theory behind using this betting series as well as our bet selection process is explained in detail. For internet craps I have found that the same bet selection method used for roulette works just as well for craps. Here are the rules you will use to play casino craps:

1. You will start your betting at the lowest level of your betting series. The I-Betting Series table in the previous chapter shows several different betting series you can use. This series is flexible enough that it can fit just about any deposit you want to make in a casino, subject to minimum and maximum wagers imposed by the house rules. The betting series you select should always match the size of your deposit and the e-casino's betting limits.
2. Your first wager will always be the lowest wager in the series. The table on the next page shows the I-Betting Series using a \$5 minimum bet.

\$5 I-Betting Series

Bet	1	2	3	4	5	6	7	8
Level								
Bet	5	10	20	40	50	75	100	150

3. Each time a wager loses, you will raise your bet one level. If a level 1 wager of \$5 loses, your next bet will be at level 2 for \$10.

4. After any win, the next bet will be one level lower. If you win a level 4 bet in the amount of \$40, your next wager will be at level 3 for \$20. However, if this bet also wins, you will have won two bets in a row and will drop two levels for the next wager. The betting rule is that if two consecutive wagers win, or if two out of three wagers win, the next wager is for the amount two levels lower in the series.

Here are two examples to help clarify this procedure and to compare winnings under each procedure. First, we will assume that three bets in a row have been lost and that we have the following sequence of wins and losses: win, win, win, loss. After our second win, we drop our wager two levels. We end this series with a net win of \$25 as follows:

Bets	Amount won or lost per wager	Cumulative amount won or lost
Loss of level 1, 2, and 3 bets (5 + 10 + 20)		-35
Level 4 Bet wins	+40	+ 5
Level 3 Bet wins	+20	+25
Level 1 bet wins	+ 5	+30
Level 1 bet loses	- 5	+25

We had three wins and one loss after our starting point, for a net win of \$25.

Now assume that we also have three wins and a loss, but that they occur in a different order, so that we use the rule calling for us to drop our bet two levels if we win two out of three wagers. The table below recaps a series of wagers occurring following the loss of our first three wagers in our betting series. Here we win the first bet, lose the next one, win the third bet and drop our bet two levels following the second win.

Bets	Amount won or lost per wager	Cumulative amount won or lost
Loss of level 1, 2, and 3 bets (5 + 10 + 20)		-35
Level 4 Bet wins	+40	+ 5
Level 3 Bet loses	-20	-15
Level 4 bet wins	+40	+25
Level 2 bet wins	+10	+35

In this series of wagers, we win \$35 or \$10 more than the previous series. The order in which wins and losses occur can make a tremendous difference in the amount won and lost, even in short sequences like these.

5. If we lose all of the wagers in our betting series, the playing session is over. Let me clarify this. You should quit playing in that particular e-casino for a while. I don't care whether you take a break for ten minutes or discontinue play in that casino for several days. However, it is important that you remove yourself from the game long enough so that you can make a decision about what to do. If you have lost enough, you may want to let the account set idle for a while and see what the e-casino does. Many times they will e-mail you about new promotions and offer you an additional bonus when you deposit more cash. This is the kind of offer which makes playing for bonuses very worthwhile.

You will select your bets using the R-Bet Selection method as described in the previous chapter. Here are the bet selection rules you will use:

1. You will alternate your bets from betting the same as the previous decision to the opposite of the preceding decision. It is very important that you alternate this pattern comparing your new wager to the outcome of the previous decision, and not your own previous wager. It is easy to confuse exactly what "same" and "opposite" mean. Assume you are betting the same as the previous decision and have a wager on the pass line. The wager loses. Your next wager will be the opposite of the actual previous decision, which was don't pass. Therefore you will wager on the pass line. I mention this because I have occasionally made betting errors myself in this type of situation, betting the opposite of my own previous losing wager and betting don't pass in error.

2. You will need to develop tricks to help you keep track of your wagers. I have found that always assuming that my first wager is the same as the previous wager helps me. When I start a craps game I usually bet don't pass and assume that the previous decision was a don't pass. Of course, when I first start a game there is no previous decision. If my first wager wins, I next bet opposite and wager \$5 on the pass line. If my first wager loses, I will bet

the opposite of the previous decision and again wager on don't pass. However, since I lost my first bet in the series, I usually wager at level one again. After this second decision, I will continue the betting series in a normal fashion, regardless of whether I win or lose the second wager.

I mentally keep track of the status of my current bet, remembering whether it is the same or opposite. If you find this too taxing you can write down your status on a piece of paper or use a coin to track your bets, by letting heads represent "same" and tails "opposite."

3. Whenever a 12 is rolled on a come out roll and you are wagering the pass line, you will have a loss. This is the situation which gives the casino the house edge over the line wagers. When a 12 is rolled on a come out, pass line loses, but don't pass doesn't win. The question becomes how to classify this outcome since it is the one situation in craps where one line wager can lose without the other winning. I resolve this dilemma by considering the come out 12 a don't pass decision if I lose a pass line bet and ignoring it if I am betting on the don't pass. Assume that I have a \$10 bet on pass line and a 12 shows on a come out. How I place my next wager is dependent on whether I was betting the same or opposite on the losing bet. If I was betting same, now I will bet opposite. Since I assume that the preceding outcome was a don't pass decision, betting opposite I wager \$20 on the pass line. If I had been betting opposite on the preceding decision, I would now bet same and wager on the don't pass.

Whenever a come out 12 shows and I am wagering don't pass, I just ignore the decision as if it never happened since there is no effect on my wager.

The table on the next page recaps a short session at an e-casino. The betting series used was 5 10 20 40 50 75 100 150. The deposit was for \$500, with a 10% bonus to be paid after wagering the amount of the deposit.

Here is the legend for this table:

Column 1 represents the decision. I track the number of decisions using my calculator.

Column 2 shows the outcome of each decision.

Column 3 shows our pattern of betting, where s = same and o = opposite.

Column 4, "Bet-Amount," is the line wager made on and the amount bet. For example, "p-20" is a wager of \$20 on the pass line.

Column 5, "Win-Loss" shows whether each wager won or lost and the amount. "L-40" is a loss of \$40.

Column 6, "Bankroll," is the net amount of the \$500 deposit after each decision.

Column 7, "Amount Won" shows the total amount won or lost after each decision.

We start the game (1) with the pattern of betting "same," wagering \$5 on the don't pass and lose the wager. For the next wager (2) we wager "opposite" betting d-10 and lose. Our cumulative loss is now \$15. On bet 3 we wager "same" betting p-20 and win. We now have a net win of \$5.

We continue the betting process, alternating between betting same and opposite and following the rules of the betting series. On wager 15, following several losses, we wagered \$75 on don't pass (d-75). We won this wager and we bet \$50 for wager 16, winning this bet also. Since we had won two consecutive wagers, we dropped wager 17 back two levels to \$20 and won this bet also.

After 23 decisions we were up \$80, averaging a win of \$3.48 per decision. This illustration is typical of the results you will experience when you play in an online casino.

Picking the right spot to quit is very important. Quitting after decision 23, following four straight wins, gave us a win of \$80. If we had quit following decision 14, after five straight losses, we would have had a \$95 loss. I always try to quit after several winning decisions. The easiest way to find the best spot to quit, is to quit playing after winning a wager at the first or second level. The length of the time spent playing is important too. Lengthy games lasting more than 50 decisions are to be avoided.

Analysis of a Craps Game
Betting Series = 5 10 20 40 50 75 100 150

1	2	3	4	5	6	7
Dec	Outcome	Pattern	Bet-Amount	Win-Loss	Bankroll	Amount Won
1	p	s	d-5	L-5	495	-5
2	p	o	d-10	L-10	485	-15
3	p	s	p-20	W-20	505	+5
4	d	o	d-10	W-10	515	+15
5	p	s	d-5	L-5	510	+10
6	d	o	d-10	W-10	520	+20
7	p	s	d-5	L-5	515	+15
8	d	o	d-10	W-10	525	+25
9	d	s	d-5	W-5	530	+30
10	d	o	p-5	L-5	525	+25
11	p	s	p-10	L-10	515	+15
12	p	o	d-20	L-20	495	-5
13	d	s	d-40	L-40	475	-45
14	d	o	p-50	L-50	425	-95
15	d	s	d-75	W-75	500	-0-
16	p	o	p-50	W-50	550	+50
17	p	s	p-20	W-20	570	+70
18	d	o	p-10	L-20	550	+50
19	d	s	p-20	L-40	510	+10
20	p	o	p-40	W-40	550	+50
21	p	s	p-20	W-20	570	+70
22	d	o	d-5	W-5	575	+75
23	d	s	d-5	W-5	580	+80

The next table shows the results of twelve sessions in seven different Internet casinos. The seven casinos are represented by the letters A, B, C, D, E, F and G, and the games played at each casino are grouped together for easy reference, although this is not the same sequence in which the original games were played. As is my practice, these games took a couple of weeks to complete as I was also playing roulette and baccarat in various Internet casinos. However, for the sake of clarity, here I am only presenting craps games grouped by casino.

The first column is for reference, where the number is the number of the session and the letter represents the casino. The reference "9E" means the ninth playing session in this group of sessions, played at Casino E. The Deposit column shows the beginning deposit in each casino. The Bonus column shows the bonus paid. The number of decisions shows both the number of dice rolls and the number of decisions made affecting pass line and don't pass wagers. The amount wagered is the total amount of money wagered in each session. The Win or Loss column is for score keeping, it shows the amount won or lost in each session. The last column is a cumulative total of wins and losses.

As is my custom, I varied the amount of each deposit. While I varied the amount of my roulette deposits by \$5, I used a difference of \$3 for craps games. Let's follow the first game. I deposited \$503 in Casino A and played a game of craps, using the system I have described. The game lasted for 134 rolls, which resulted in 44 decisions. I wagered a total of \$955, winning a net \$200 for the game.

I lost two back-to-back sessions in this series of games, losing both games 6C and 7D. Let me tell you more about these sessions. Game 6C was almost a straight up loss, lasting only 26 decisions. It was one of those games where nothing I did seemed to work. You will experience some of these sessions and you will be tempted to change the playing strategy out of your sense of frustration. As a word of advice — don't. I have spent hundreds of hours playing games in the e-casinos and while there may be a better way of beating them, I was unable to find it.

Twelve Sessions of Internet Craps

Ref	Deposit	Bonus	No of Decisions	Amount Wagered	Won or Lost	Cumulative Winnings
1A	503	50	134 rolls 44 decisions	955	+200	+200
2A			274 rolls 59 decisions	980	+240	+440
3B	506	50	120 rolls 33 decisions	1,885	+205	+645
4B			126 rolls 33 decisions	675	+175	+770
5C	509	50	95 rolls 32 decisions	1,475	+205	+975
6C			88 rolls 26 decisions	680	-350	+625
7D	512	50	115 rolls 24 decisions	1,795	-285	+340

Ref	Deposit	Bonus	No of Decisions	Amount Wagered	Won or Lost	Cumulative Winnings
8E	518	50	193 rolls 54 decisions	1,535	+185	+525
9E			160 rolls 40 decisions	1,850	+160	+685
10F	521	51	137 rolls 41 decisions	945	+175	+860
11F			131 rolls 35 decisions	750	+170	+1,020
12 G	524	52	104 rolls 34 decisions	510	+150	+1180

Game 7D is a good demonstration of what can happen when you play too long. By decision 18 or so I was up nicely and I should have quit. However, I thought that I would look for a couple of more winning wagers before quitting. As often happens, one bet led to another and I ended up losing the entire betting sequence. I was angry enough with myself that I didn't play another game of craps for almost three weeks. Casinos C and D eventually offered me additional incentives for my play and I ended up winning at baccarat in Casino C and roulette in Casino D. After my three sabbatical from craps I continued playing craps, finishing this series of games with five straight winning games. Here's what my craps play looked like in each casino:

Casino A	+440
Casino B	+380
Casino C	-145
Casino D	-285
Casino E	+345
Casino F	+345
Casino G	+150

My average win was \$98.33 per session including the two losses. Excluding the losses, I averaged \$181.50 per winning session.

I won ten out of twelve sessions for a session winning rate of 83.34%. It took an average of 37.9 decisions per game. My average session took about thirty minutes of playing time. Since I played twelve sessions, my total playing time was about six hours. To be fair, we should probably add another thirty minutes per session to allow for downloading the software, recording information about the casino and the record keeping which is an unfortunate but essential part of online gambling. This works out to about an hour per session. With total winnings of \$1,180, for twelve hours work, this works out to about \$98 an hour.

This is not bad for a few hours work. However, as a general rule, the craps sessions took much longer than sessions at either roulette or baccarat. Unless you really want to play craps I think you will get more bang for your buck playing the other games.

Are you ready to learn about the high rollers favorite table game? Let's move into the world of baccarat.



Internet Baccarat

Baccarat was originally a European game which was invented and first played in Italy. The game developed a large following in France and is still a major game in Europe, with a number of casinos specializing in the European version of the game, known as chemin de fer. There is also another version of the game, called baccarat en banque.

The word "baccarat" is the French term for the Italian word *baccara* (which means zero), which refers to the value of zero given to the face cards as well as the 10 in this game of chance.

The t in baccarat is silent (bah-cah-rah). The original game in Las Vegas was introduced on the Strip in 1959. Originally the game was played using the chemin de fer rules, in which the gambler holding the bank plays against the other players; but, the game was changed to baccarat in the 1960s. In the American version of the game, which is the version used by the Internet casinos, the casino plays against all players, regardless of how they wager.

There are now two styles of baccarat in American casinos: the more formal full-pit version, played at a long table with 12 to 14 players, two dealers, a croupier and one or more house skills, and its little brother, mini-baccarat, played on a standard sized blackjack table, with six players and one dealer.

The rules are the same in either version of baccarat. The formal version of baccarat has more rituals, and generally has higher playing limits. It is typical for baccarat in a Las Vegas Strip casino to have a minimum wager of \$25 with maximum wagers of up to \$4,000. The house will usually raise the maximum wagers for high rollers, and it is not unusual to see wagers of \$10,000 or more. Many Asian high rollers prefer this game, where the casino will cater to just about every whim. You can eat a banquet style gourmet meal while you play and if you like, the casino will provide you with a female companion, known as a *shill*, who will play the game along side of you as long as you wish.

More formal dress is often required for baccarat and with the combination of tuxedoed croupiers, a roped off pit, and higher betting limits, many players are a bit in awe of the game.

If you want to try your hand at this game in a land-based casino, the mini-version is the informal way to do so. The betting limits are much lower, with \$2 to \$5 minimum wagers common and \$1,000 to \$2,000 maximum wagers available. I tried my first game of mini-baccarat some years ago at Rio. The dealer was extraordinarily nice and a lady companion and I whiled away several hours at this very enjoyable game.

Baccarat is a card game with only two hands dealt. One hand is designated the "player" hand the other is for the "banker." Each hand initially receives two cards. You can bet on either the banker, the player or for a tie. All playing decisions are made, according to a standard set of rules, by the baccarat dealer or *croupier*.

In baccarat, aces are valued as one, and cards 2 through 9 are valued according to their numerical values, i.e. a deuce is valued as 2, a 5 as 5 and so on. Tens and face cards count as zero. If the total value of two cards is greater than 10, you will drop the first digit. For example, a hand of 8, 5 totaling 13 would be valued as 3, a hand of 9, 2 and 7 would total 18, with a point value of 8. A card totalling 10 is valued as zero.

The object of the game is to come as close to a total of 9 as is possible. A two-card hand totalling either eight or nine is called a *natural*. If either hand has a natural, no more cards are dealt and the play is settled. A hand of eight is *le petit* natural and a nine is *le grande* natural. As you might expect, *le grande* natural beats *le petit* natural as nine is higher than eight.

After the first two cards are dealt to each hand, strict rules determine how the cards are played; nobody makes any decisions. The rules of play are the same for baccarat, mini-baccarat and in the e-casinos where I have played baccarat.

If, after dealing the first two cards, either the banker or player hand has a total of eight or nine, the natural hand wins and the game is over.

If both hands total eight or nine, *le grand* natural wins. If they are both equal in value, the game ends as a tie.

If neither hand has a natural, both hands are played out according to a set of rules printed on the land casino's baccarat layout and available in the e-casinos. The player's hand is always played first. The rules for completing the player's hand are listed below:

Rules for Completing the Player Hand

If the Player's first two card total	The Player's hand must do the following:
0, 1, 2, 3, 4 or 5	Draw another card
6 or 7	Stand
8 or 9	This is Natural - no cards are drawn

The banker's hand is always played last. Play of the banker's hand is dependent on how the player's hand was played. If the player hand does not draw a third card the banker hand follows the procedures following:

Rules for Completing the Banker Hand

When the Player Hands Stands with Two Cards

When the Banker's first two cards total:	Banker will:
0, 1, 2, 3, 4 or 5	Draw
6, 7, 8 or 9	Stand

Whenever the player hand has a natural of eight or nine, the player does not draw any additional cards and neither does the banker.

When, according to the rules, the player hand draws a third card, the banker hand is always played according to the rules following.

Rules for Completing the Banker Hand
When the Player Hand Receives a Third Card

When the Banker's first two cards total:	The Banker draws only when the Player's third card is:	The Banker stands only when the Player's third card is:
0, 1 or 2	1 2 3 4 5 6 7 8 9 10	
3	1 2 3 4 5 6 7 9 10	8
4	2 3 4 5 6 7	1 8 9 10
5	4 5 6 7	1 2 3 8 9 10
6	6 7	1 2 3 4 5 8 9 10
7		1 2 3 4 5 6 7 8 9 10

No more than three cards are ever drawn for either hand. When both hands have completed their draws, the hand closest to nine wins. The dealer pays those who bet on the winning hand. In the event of a tie, all bets on banker and player are pushes, neither winning nor losing. Banker and player bets are even-money wagers, paid 1 to 1, although a 5% commission is taken from winning banker hands. Tie bets are paid at 8 to 1.

Odds are some of the most favorable in the casino. Using the elaborate rules determining standing and drawing, the banker hand always has a slight edge over the player hand. Banker hands win 50.7% of the time and player hands 49.3% of the time, when the tie bets are excluded.

If both hands paid even-money, a smart player would only play banker and enjoy a 1.4% advantage over the casino. However, the 5% "tax" the casino charges on winning banker bets evens the field. With this house vig, the house has a 1.17% advantage over

banker bets and 1.35% over player bets. These odds are just about the lowest of all casino wagers except for line bets with odds in craps which only give the casino an edge of 0.80%.

Tie bets usually pay off at 8 to 1. I have found a few land-based casinos which pay at 9 to 1 for ties, but none on the Internet that do. At any rate, the question is strictly academic for us as we will never wager for a tie. With an 8 to 1 payoff, the house edge is 14.5%; with a 9 to 1 payoff the edge is still a healthy 4.5%.

Here are some examples of baccarat hands.

Hand No. 1

Player hand: $10-7 = 7$

Banker hand: $5-2 = 7$

Under the rules neither player nor banker can draw with a two-card total of 7. This is a tie.

Hand No. 2

Player hand: $4-2 = 6$

Banker hand: $10\text{-king} = 0$

Player must stand with a total of 6. Banker draws a card and gets a 3. Player wins 6 to 3.

Hand No. 3

Player hand: $2-2 = 4$

Banker hand: $\text{king}-5 = 5$

Player must draw a card. Player draws a 7 and now has $2-2-7 = 1$.

Even though Banker would win by standing, it still must take a card according to the rules. Banker draws a 7 and now has a hand of $\text{king}-5-7 = 2$. Bank wins 2 to 1.

Hand No. 4

Player hand: $3-4 = 7$

Banker hand: $10-3 = 3$

The player will stand with a 7. Banker draws and gets an ace. Banker has 10-3-A for a 4. Player wins 7 to 4.

Hand No. 5

Player hand: $\text{jack}-8 = 8$

Banker hand: $4-3 = 7$

The player has a natural and wins automatically without banker having a chance to improve his hand. When a player or banker hand shows either an 8 or 9 with the original two cards, the game is over. Draws to an 8 or 9 are not naturals.

Hand No. 6

Player hand: $\text{ace}-2 = 3$

Banker hand: $3\text{-queen} = 3$

Both hands start off equally, but it is too early to declare a tie. Player draws first and receives a 9 for an ace-2-9 or 2. The banker would love to stand with his total of 3 but is not allowed to. Banker draws an 8 for a 3-queen-8 hand worth 1. Player wins 2 to 1.

Hand No. 7

Player hand: $10-4 = 4$

Banker hand: $6-9 = 5$

Player must draw a card. He draws a 9 for a 10-4-9, valued as 3. Banker, with a 5 doesn't draw a card and stands with a 5. Banker wins 5 to 3.

Hand No. 8

Player hand: 4-ace = 5

Banker hand: 3-king = 3

Here the player would like to stand with a total of 5 versus a banker 3. But, since the rules of play are always followed, player draws and gets a 10. With a 4-ace-10, his hand is still valued at 5. Banker draws and gets a 6 for a 3-king-6 or 9. Banker wins 9 to 5.

Hand No. 9

Player hand: 4-10 = 4

Banker hand: king-jack = 0

Again the player would prefer to stand and take a chance on banker improving his hand. But the rules must be followed. Player draws a card and gets a 10, for a 4-10-10 or 4. Banker draws to his zero and gets a 5. The result is banker wins 5 to 4.

Hand No. 10

Player hand: 8-queen = 8

Banker hand" 9-jack = 9

Both hands have naturals. *Le grande* natural beats *le petit* natural. Banker wins 9 to 8.

Even though I have given you some examples of how different hands are played, you don't have to know anything about these rules to successfully play the game. There are no complicated strategies to learn, cards to count or any additional rules to learn. Many baccarat players like to write down every decision on score keeping cards supplied by the casinos. In land-based casinos, there are often electronic displays showing the outcomes of the last 30 or so baccarat plays. To beat Internet baccarat you won't need to write down any decisions or learn any complex strategies.

A critical aspect of playing in the e-casinos is using a system which reduces the variability of our bankrolls so that we achieve more consistent and predictable results. I developed a betting strategy which helps accomplish this. This strategy was introduced to you in the chapter on Internet roulette. The I-Betting Series, whose basic form consists of the bets of 5 10 20 40 50 75 100 150, has become a real work horse. It can be used for any game with even-money bets and it works remarkably well in Internet baccarat.

There is another reason why using this betting sequence will be to your advantage. If you ever have a dispute with an e-casino and your bets are audited by casino personnel, your wagers will look more like a gambler's with the variability of wagers provided by the I-Betting Series. Gamblers typically are not flat bettors. They raise their wagers after wins or after losses but seldom wager the same amount each time. Your wagers, using the I-Betting Series, will look much like the wagers of many other gamblers. I mention this because I have had an occasion where an online casino was questioning whether I had given them enough action to warrant receiving a bonus. I told them exactly how much I had wagered and how many bets I had made. I invited them to check my records and verify that everything I had told them was true. I told one of the clerks this on the phone, a call I had initiated because I had not received my bonus after a couple of weeks. In my phone call, the clerk told me that my records did not show that I had given them enough action — casino jargon for the total amount wagered.

After I gave the customer representative the information, I received an e-mail the next day. The gist of the e-mail was that the casino had audited my account and that the information I had provided them was accurate. They had immediately given me the bonus and the e-mail stated that their "audit showed that my account was within the acceptable parameters allowed by the casino's rules." Whatever "acceptable parameters" they used, I believe that if they did in fact inspect an electronic record of my betting, they concluded that I was playing the game in such a way that they wanted my continued patronage and that there was no question about my having earned the bonus. In this particular case, I had played baccarat with a deposit of \$500, wagered over \$1,000, with wagers as high as \$75 and had won \$175. I was within my rights to receive the bonus and my play proved it.

The I-Betting Series is a powerful proven way of selecting the size of your bets. It is flexible enough to work with any deposit amount, as well as with differing minimum and maximum wagers imposed by the e-casinos. The table below shows different I-Betting series which may be used in Internet baccarat.

I-Betting Series

1	2	3	4	5	6	7	8	Total
1	2	4	8	10	15	20	20	90
2	4	8	16	20	30	40	60	180
5	10	20	40	50	75	100	150	450
10	20	40	80	100	150	200	300	900
25	50	100	200	250	375	500	750	2,250

The rules for using this betting series in baccarat follow.

1. Your first bet is always the level 1 wager in the betting series, which is the lowest bet.
2. If you lose a wager, you will raise the amount for the next bet by one level. If you are playing the betting series whose first wager is \$5, and you lose a level 4 wager in the amount of \$40, your next wager will be a level 5 wager for \$50.
3. Bets are raised one level after losses and are reduced after wins. How much you reduce your wager after a win depends on how many wins you have had. If your win is the second win in a row, or if you have won the last two out of three bets, you will drop your wager two levels. Assume that you are using the betting series whose lowest bet is \$5, and you just won a level 5 wager for \$50. Your next wager will be one level lower for \$40 unless this is the second wager you have won in a row or is the second win out of the last three bets. In this case, you will drop your wager two levels and bet \$20.

4. Any time that you lose all of the wagers in the betting series, this particular game is over.

If you have read the previous chapters on Internet roulette and Internet craps, you know that using the I-Betting Series only provides part of the solution for having a winning strategy. The other half of the solution lies in having a method of selecting wagers.

I have found that alternating your wagers from betting the same as the previous decision to betting the opposite of the previous decision works well for both Internet roulette and craps. This system provides somewhat satisfactory results for baccarat, but in the course of my play, I discovered a bet selection method which produces really outstanding results when it is used against Internet baccarat.

Baccarat is a great game for those who like to play streaks or bet that streaks will end. For some reason, baccarat decisions tend to alternate between streaks dominated by either player or banker decisions or periods of alternating and choppy decisions. While this can also be said of roulette and craps as well, these events are more prevalent in baccarat.

Here are some examples of streaks, dominated by either player (p) or banker (b) and choppy periods where neither side dominates.

1. b b p b b b p b - banker dominated streak
2. p b p p p b p p p - player dominated streak
3. b p b p p b p b b - choppy period
4. p b b p p b p p b - choppy period

To select your bets, you will use the B-Bet Selection Method, where "B" stands for baccarat. Here are the bet selection rules you will use:

1. You will wager the same as the previous decision until you have had three consecutive losses. The following table shows an example of wagering the same as the previous decision using the 5 10 20 40 50 75 100 150 I-Betting Series.

Column 1 in the following table shows the decision number. Column 2 shows the results of each baccarat play, with b standing for a banker win, and p, a player win.

Column 3 shows our bet selection method. In each case, we wagered that the previous decision would repeat. Column 4 "Bet-Amount" shows where we wagered and the amount wagered. For example, "b-10" indicates we bet \$10 on banker. Column 5 shows how we fared on each wager, with W indicating a win, and L standing for a loss. "W-20" is good, meaning we won \$20; "L-10" is not so good standing for a loss of \$10.

Columns 6 and 7 track our winnings. Column 6 shows the amount won or lost for each decision; column 7 keeps a running total of our wins and losses.

The bets in this table show a period where we did not lose over three consecutive bets. However, there are times when we will lose three bets in a row, which brings us to our second rule of bet selection.

**Series of Baccarat Wagers Betting that
the Previous Decision will Repeat**

1	2	3	4	5	6	7
Dec	Outcome	Betting Pattern	Bet-Amount	Win-Loss	Amount Won or Lost	Total Amount Won
1	p	same	p-5	W-5	+5	+5
2	b	same	p-5	L-5	-5	-0-
3	b	same	b-10	W-10	+10	+10
4	p	same	b-5	L-5	-5	+5
5	b	same	p-10	L-10	-10	-5
6	b	same	b-20	W-20	+20	+15
7	b	same	b-10	W-10	+10	+25
8	p	same	b-5	L-5	-5	+20
9	b	same	p-10	L-10	-10	+10
10	b	same	b-20	W-20	+20	+30

2 After losing three consecutive wagers where the bet selection method was to bet the same as the previous decision, you will change your betting pattern. You will switch to betting the opposite of the preceding decision. You will continue to wager "opposite" until you have had three losses in a row.

It is important to remember that either of the patterns used for selecting where to place your wagers in baccarat - same or opposite will be continued until you have three consecutive losses. For example, assume you are betting same and have just lost two wagers. Your third wager wins. Now you will start your count over. In other words, one win wipes out any previous losses for purposes of determining whether you need to change your betting pattern.

The next table shows a portion of a baccarat playing session. Here is the legend for this table.

Column 1 represents the decision number. There is no particular relevance to the number of each decision except for reference.

Column 2 shows the outcome of each baccarat play.

Column 3 shows the pattern of betting we are using, where s = betting the same, and o = betting the opposite.

Column 4 shows how we bet and the amount wagered. The notation "b-10" means a banker wager in the amount of \$10.

Column 5 shows whether a wager won or lost and the amount of the wager. "W-20" means a \$20 win, while "L-40" represents a \$40 loss.

Column 6 shows the amount won or lost for each play.

Column 7 is a running tally of the position of our bankroll.

The session begins with us using the pattern of betting the same (s) as the previous decision. For decision 1 we wager \$5 on player (p) and win. We lose decision 2 again betting s and wagering on p. We raise our wager to \$10 for decision 3 and since the outcome of decision 2 was a win for banker (b), we wager the same and bet \$10 on banker. We lose decision 3. Having lost two decisions in a row the outcome of decision 4 is important as a loss of this decision will put us in the situation of having lost three bets in a row and having to switch from betting "same" to betting "opposite."

We wager \$20 on p for decision 4 and win our wager. With this win we wipe the slate clean in terms of tracking consecutive losing bets using the s betting pattern. Continuing to wager the same as the preceding decision, we drop our bet down one level to \$10 for decision 5 and wager \$10 on p. The banker hand wins and we lose our wager.

For decision 6 we bet the same as decision 5, while raising our bet one level following a loss and wager \$20 on the banker hand. We lose again. Decision 7 is important because if we lose this decision also we will have to change our bet selection method.

Still betting that the same as the previous decision will repeat, we wager \$40 on player (p-40) and lose again. This is our third consecutive loss and under our playing rules, we must change our betting pattern to "opposite" (o) for the next decision.

Betting opposite for decision 8, we wager \$50 on player (p-50) and win. We are still in the hole \$10 on the total amount won, but this win has helped immensely.

For decision 9 we drop the amount we wager one level, following a win and bet the opposite of the previous decision, wagering \$40 on player. We win again.

Having won two decisions in a row, we drop the amount wagered for decision 10 two levels. Again betting opposite we wager \$10 on player and win.

For decisions 11, 12 and 13, we run into a pattern of repeating decisions which puts us on the wrong side of every bet using the "opposite" bet selection method. We lose three wagers in a row. With the loss of the third wager, we are again called on to switch our bet selection method. For decision 14 we resume betting the same as the prior decision and wager \$40 on player. We lose again.

For decision 15 we risk \$50 betting that the same pattern will continue, wagering on the banker hand. Banker wins and we drop our wager down one level for decision 16 and bet \$50 on player. Unfortunately we lose again.

Following a loss, we again raise our wager to \$50 for decision 17, and betting banker, we win. We have now won two out of the last three decisions and we drop our wager two levels for the next decision, wagering \$20 on banker for decision 18.

**Wagers in a Baccarat Session Using the I-Betting Series
and the B-Bet Selection Method**

1	2	3	4	5	6	7
Dec	Outcome	Betting Pattern	Bet-Amount	Win-Loss	Amount Won or Lost	Total Amount Won
1	p	s	p-5	W-5	+5	+5
2	b	s	p-5	L-5	-5	-0-
3	p	s	b-10	L-10	-10	-10
4	p	s	p-20	W-20	+20	+10
5	b	s	p-10	L-10	-10	-0-
6	p	s	b-20	L-20	-20	-20
7	b	s	p-40	L-40	-40	-60
8	p	o	p-50	W-50	+50	-10
9	b	o	b-40	W-40	+40	+30
10	p	o	p-10	W-10	+10	+40
11	b	o	p-5	L-5	-5	+35
12	b	o	p-10	L-10	-10	+25
13	b	o	p-20	L-20	-20	+5
14	p	s	b-40	L-40	-40	-35
15	p	s	b-50	W-50	+50	+15
16	b	s	p-40	L-40	-40	-25
17	b	s	b-50	W-50	+50	+25
18	b	s	b-20	W-20	+20	+45
19	b	s	b-10	W-10	+10	+55
20	b	s	b-5	W-5	+5	+60

We finished out this series with wins on decisions 19 and 20 and we decided to take a break having won \$60.

There was more bet selection method switching in the example in this table than is common in most games. I set this example up this way deliberately to demonstrate as clearly as possible how both the bet selection and betting methods work. You saw examples of changing the pattern of bet selection from betting same to opposite, then back to same. You also saw an example of dropping the amount of a bet down two levels following a series of wagers in which two out of three bets won.

Are you ready to see how this strategy performs against the e-casinos? I am happy to report that it works very well against the virtual baccarat game. The following table shows the results of thirteen sessions in seven different Internet casinos. The casinos are represented by letters and the sessions by number, so that the reference "7D" means my seventh baccarat session in this series of games was played in casino D. As I have done in previous examples of cyber games, I have rearranged the actual order of the sessions so that the sessions for each particular casino are grouped together.

The first column "Ref" is for reference, showing the game and the casino. The second column "Deposit" shows the amount of each deposit. The next column "Bonus" shows the amount of the bonuses paid by the respective casinos. The next four columns show the Number of Decisions in each session, the Amount Wagered in each session, the amount Won or Lost per session, with the last column showing a running tabulation of my winnings.

You will notice that the size of the deposits were varied to facilitate tracking these amounts to credit cards.

The first session was fairly typical. I deposited \$504 and played for 32 decisions. At this point I had wagered a total of \$860. I quit playing and waited a few days until my bonus was deposited. Counting the \$50 bonus, my win for the first session was \$170. My

second session in Casino A did not occur until ten days later. This session took 57 decisions to complete and required \$670 in wagers. I won \$234 for the game, bringing my total winnings for Casino A up to \$404.

Determining a stopping point is somewhat of an art, although I have some strong guidelines from the information I keep. As I play each game I enter each bet on my calculator. At a glance I always know exactly how much I have played. Any time the total amount of my wagers exceeds my original deposit, I start looking for a spot to quit. If the game has been going very well, with very few higher bets required, I may continue to play until I hit a specific win amount, such as \$175. Once I have wagered more than \$500 and have also hit a specific win amount, I will quit, usually after several winning wagers.

Thirteen Sessions of Internet Baccarat

Ref	Deposit	Bonus	No of Decisions	Amount Wagered	Won or Lost	Cumulative Winnings
1A	504	50	32	860	+170	+170
2A			57	670	+234	+404
3B	512	51	60	805	+262	+666
4B			41	840	+179	+845
5C	508	50	53	850	+243	+1,088
6C			50	1,145	+207	+1,295
7D	516	51	33	480	+231	+1,560
8D			50	2,055	+130	+1,656
9E	524	52	50	1,490	+232	+1,888
10E			41	645	+179	+2,067
11F	532	53	60	575	+256	+2,323
12F			29	725	+102	+2,425
13G	528	52	33	1,095	-190	+2,235

Every rule has an exception and my stopping rules are no different. Game 8D was a horrific session. I ended up wagering \$2,055 to win only \$130. My normal session required less than \$1,000 in wagers to win, and my average win per winning session was over \$200, so you can see what a struggle I had this session. My notes for this session show that I wagered \$100, the second highest wager in the betting series several times, a sure sign of a difficult session. I should have called this session over much sooner as my risk of loss increased the longer I played. However, I was determined not to have a loss and so I kept playing and finally ended up with a win of \$130. But, any win is better than a loss, don't you think?

Baccarat is my favorite game for Internet play, and this series of sessions shows why. For this series, I won 12 out of 13 sessions for a session win rate of 92.3%. I have experienced over 90% wins at Internet baccarat and for me it has been the most profitable game of all.

My average win was \$171.92, and if we exclude the one losing session we find that I averaged \$202.08 per winning session. It took me 45.3 decisions on the average per session, which is slightly longer than I average at single zero roulette (about 39 decisions per session) and slightly more than Internet craps average of about 38 decisions per session.

I wagered an average of \$945.15 per session. Each of my sessions took about twenty minutes playing time on the average. If we add another thirty minutes, to account for time spent on the all of the other incidentals, such as record keeping and contacting the casinos as necessary, we come up with about 50 minutes playing time per session.

Averaging 50 minutes per session, my total time investment for these sessions was almost eleven hours and my hourly net winning rate was \$206.31 an hour. Since I consider winning \$100 an hour my minimum acceptable compensation when using \$500 deposits, I was delighted with these results.

In this series of games, I won in every casino except Casino G. Below is summarized my net winnings or loss per casino, including the casino bonuses:

Casino A	\$404
Casino B	\$441
Casino C	\$450
Casino D	\$361
Casino E	\$411
Casino F	\$358
Casino G	-190

We have covered exactly how to beat the Internet casinos. You now know how to find a likely prospect, the games to play and the exact playing strategies to use. Probably the hardest part of the whole Internet gambling experience is the record keeping involved. However, I have found ways to make it as painless as possible. Even though record keeping sounds like the most boring subject on earth, it is important that you not skip the next chapter as it is only by keeping careful records that you will maximize your Internet winnings. If you remember that you will probably win at least \$100 an hour and quite possibly \$200 an hour or more, and that these hourly amounts include time spent on record keeping this should help make the thought of keeping record more palatable.



Record Keeping

The hardest part about beating the Internet casinos is maintaining the discipline to keep proper records. If you only play in one casino one time, then your record keeping will be very easy. However, even if you decide to play in two or three different e-casinos, you will need to keep complete and accurate records. If you use the "I'll write it down when I think about it approach" you are likely to be hopelessly confused after just a few playing sessions. I have been forced to design a way of tracking my activities for my own benefit. I have used this system for some time, and it works well enough that I can tell exactly which casinos I have played in and how well I have done. In addition, I know exactly how much money is owed me by the cyber casinos and I know my winnings to date. I have a list of casinos I like to play in, and I know exactly how to access the downloaded software for each casino. In short, I have the basic records to make Internet gambling a successful profit making business.

The first record I keep is a list of prospective casinos. You can develop this list by using the resources in the appendixes in this book. If you decide that you only want to play in casinos offering 10% or higher bonuses that are publicly held, audited, have toll free telephone numbers and downloadable software, you can develop your own list in a couple of hours of visiting different web sites.

I use a Casino Prospect List to track the casinos I have picked as likely places to play. This list contains the date I visited the casino web site, the casino name, the URL (web address), the bonus offered, information on whether the bonus is downloadable, information

After I find a casino which has the right games and meets all of the other qualifications, I place it on my prospect list. The first step is to download the software. You should set up a special directory (folder) on your hard drive for all of your downloaded software. I use a folder called "Casino Software" to store all of my downloads.

If you use Microsoft windows, you can create a folder by opening either My Computer or Windows Explorer and opening the folder where you want to create a new folder. If you want to create a new folder on your C drive, just open the root directory for this drive. On the File Menu, click your mouse on New, and then click Folder. The new folder will appear with a temporary name. Type a new name for the folder such as "Casino Software" and then press enter. You now have a new folder for all of your casino software downloads.

I record the download information in the Casino Prospect List for each program I download. This is a very handy reference for quickly finding the software for any casino whose software I have downloaded.

I rarely play at new casinos because of the constant number of new promotional offers I receive from the virtual casinos where I have already played. Dependent on how often you want to play, you will probably find that fifteen or twenty online casinos will give you more than enough chances to win consistently.

The nice thing about playing in the same casinos is that once you have downloaded the software, you don't have to do this again. However, you will have to download software for each e-casino using downloadable software. Even casinos which use the same software require separate downloads, as each e-casino has its own log on procedures built into the software.

Since each download can take three to five megabytes of computer storage, you may be pressed for room if you have an older system with a smaller hard drive. After you have played at a casino or two using the strategies in this book, you will see how profitable it is.

Don't let an older hard drive with limited storage capacity limit your ability to download as many casino programs as you need. For \$100 to \$150 you can easily upgrade to a larger hard drive. With the tremendous profits available from playing in the e-casinos, you really can't afford to let minor inconveniences hold you back.

Downloading a three to five megabyte file can take a while, especially if you have a slower than 56K modem. I usually schedule downloads at the end of my computer day or when I will be away from the computer. When I was first starting to play in the Internet casinos, I always had a list of new software I wanted to download. Whenever I was ready to take a break from the computer, I would log onto the casino whose software I wanted to download, and start the download and then walk away from the computer (after recording the name of the folder and filename of the file to be downloaded).

Whenever I was ready to try out the new casino's software, it would be waiting for me, downloaded and ready to install. In investigating the world of Cyber casinos, one of the biggest complaints I encountered from other players was the amount of time spend downloading. Download when you are not waiting for the download, and you won't be inconvenienced at all.

Most Internet casinos offer you a chance to play for free. By all means do so. By now you are probably very eager to start playing and winning money. However, it is important that you practice and try out the casino's software. After you have become very familiar with certain brands of software, you will immediately recognize different versions of the same product, but when you first start playing, it is important to practice. You will make some playing mistakes, and it is much better to do so when the mistakes are free.

Once I have played for free at a particular casino, I make a notation on the Casino Prospect List. You can devise your own notations, but what you are basically trying to do is determine whether you are ready to deposit money in this particular establishment. Take your time in this evaluation process. There are hundreds of Internet casinos waiting for your patronage, and there is no reason for you to hurry.

Master Internet Casino Record

Page 1

Casino:	URL:
Software:	Pitboss:
E-mail address:	Phone Number:
Credit Card Processor:	User name:
Password:	Software Brand:
Where Licensed:	Auditors:

Publicly Traded Information:

Deposit Information:

Date:	CC Type:	Card #
	Bonus	Date
Amount:	Amount:	Bonus Rec'd:

Record of Play

Games Played:

Dates Played	Beg Balance	Amount Bet	Bonus Paid	Amounts Won/Lost	Ending Balance

Once I decide that a casino is qualified for real play, I will set up the necessary paperwork for the casino. I explained how to use the Master Internet Casino Record in the chapter on Setting Up Your Account. This record is a key document as it contains all of the contact information as well as a play record for each online casino. I discussed the first page of the form previously so I won't repeat that discussion here. The first page is where you record the casino's name, URL and information about the software used, contact information, such as its e-mail address and telephone number, your log on or user name and password, information on your deposit(s), and a summary record of your playing sessions in this casino. All of this information is recorded on the first page of the Master Internet Casino Record which is shown on the preceding page.

The second page of the Master Internet Casino Record, which appears on the following page, is used to track withdrawals from the casino.

The Date of Request column on the far left is used to record the date of the withdrawal request. The next column "Bankroll" is the amount of bankroll you have in this casino at the time you are requesting a withdrawal. I nearly always leave funds in an e-casino. If I intend to play again in this casino, I will leave at least \$50 in the account and let the account sit dormant for a while. This usually brings me a barrage of good tidings from the casino in the form of bonus offers, vacation promotions and various other good things. But the key is to leave some money in the account.

I also leave money with an e-casino in the rare case where I have a dispute or disagreement. With money left I am showing the casino that I am not just another disgruntled player who lost money and is now making all sorts of demands on the casino. My remaining deposit shows that I want to work with the casino and continue to play. In fact, even when I have had to e-mail a casino about a disagreement or a question, I always indicate how much I like the casino emphasizing some aspect of this casino which particularly appeals to me. This is my variation of the old saw that honey will get you more flies than vinegar. The e-casino personnel seem to respond well to it. When I was reading some of the complaints former players posted on the Internet about e-casinos, many of them

Another common complaint I observed concerned casinos renegeing on paying the matchplay bonuses. Too many players would deposit some minimum amount, typically \$100, make one or two plays and then attempt to withdraw their deposit plus the casino bonus or complain if the casino did not give them a bonus.

At any rate, I believe that the typical casino player who complains on the Internet starts hollering fraud with little to no justification. Treating the e-casino's employees respectfully will paid you handsomely.

After recording the amount of my withdrawal request in the Withdrawal Amount column, I include a Credit Card Reference on the Master record. This is to help me remember which credit card I used for this particular deposit, because the casino will refund the amount of my original deposit by crediting the credit card account.

I also like to withdraw an odd amount, such as \$677 instead of \$700. This helps me find the credits when they show up on my credit card statements.

Once the withdrawal is received, I record the amount in the Amount Rec'd column, and I indicate whether it was received as a check or credit card credit in the "How Rec'd: CC or Check " column.

It is very important to track and record information on each game played in a casino. As a minimum, you will want to know the amount of your beginning bankroll for each session, the number of decisions you played, the amount you wagered, the amount won or lost and a record of your cumulative winnings.

I use a Game Journal to track this information for each game played. Each line in the journal represents one session at a particular casino. After each session is finished I record the information from each session on the Master Internet Record for each casino. If you are familiar with double entry accounting this system is similar to using a Journal to

The results of three games are recorded in the Game Journal. The first game was played on 7/28/00. The game played was single zero roulette, represented by the notation "SR" in the Date/Game column. I played in the "Big Time" casino, which is a made up name. My original deposit was \$500. I recorded this amount in the Beg Bankroll column. I wagered a total of \$985 for this session and won \$145. The checkmark (✓) in the last column was placed there after I recorded this information on the individual Master Internet Casino Record for the Big Time casino.

If you will look at the game recorded on the fourth row in the table, you will see that I visited the Big Time Casino again on 8/10/00. For this session I recorded the \$50 bonus received by adding "50 B" after the Beginning Bankroll. This shows that my beginning session bankroll of \$645 (my original buy in of \$500 plus my winnings of \$145 from the first session) has had a bonus of \$50 added to it. Whenever the bonus shows, I record the amount and add the bonus to my net winnings for the game. In this game I increased the beginning bankroll by \$205, so I recorded a net win of \$205. This amount consisted of \$155 that I won outright in the session, plus the \$50 bonus paid by the casino.

I use a calculator as I play to develop the information about the No of Decisions and the Amt Wagered. I have a printing calculator and I enter the amount of each bet as it is made. While I am playing, I watch the total of my wagers as I will want to start looking for a good exit point once my wagers are greater than the amount of the deposit.

To compute the number of decisions, I count the number of entries shown on the adding machine tape for bets made. It is not essential that you record this information. However, I have found that tracking the amount wagered to be invaluable as a way of providing proof that you have exceeded the casino's standards to earn the bonus.

Whenever I have finished a session, I immediately record the information in the Game Journal. Posting information to the Master Internet Casino Record can be done later, but it is essential that you record the results of each session in the Game Journal as soon as the game is over.

A separate record is set up for each credit card used for online gambling. For those of you with an accounting background, this corresponds to a ledger type of document. The information needed to fill out this record is found on the monthly credit card statements. Charges are the amounts of deposits to casinos, and credits are refunds authorized by i-casinos. If you use only one or two credit cards exclusively for online gambling, you will find that it is fairly easy to track credit card transactions. Remember that when a withdrawal request is greater than the amount of your original deposit, the casino will refund the amount you deposited with a credit to your credit card account and will mail you a check for the difference. If you decide to withdraw \$698 from the Big Time Casino, and your original deposit was for \$500, then \$500, less any transaction fees, will be credited to your credit card account, and the balance of \$198 will be mailed to you as a check.

If you find that you end up doing a considerable amount of play at the same casino, then you will want to set up one more Master Casino Record to track all of your deposits, bonuses, and withdrawals. An additional record, "Master Internet Casino Record, Page 3, Bankroll Reconciliation," is shown on the next page.

Some sample transactions have been recorded. We set up this account on 7/28/00 by making a deposit for \$500.00. We also played our first game on the same date and we recorded both transactions in our Bankroll Reconciliation.

On 8/10/00 we signed onto the e-casino again and noted that the bonus of \$50 had been deposited to our account. We played another session and recorded both the bonus and the additional winnings as two separate items in the Bankroll reconciliation.

We requested a withdrawal on 8/12/00 and recorded the withdrawal after we received it on 8/30/00. This withdrawal would also be recorded in the Master Credit Card Record for the credit card used.

You can add more records if you wish. For instance, you may wish to save the adding machine tape of each session, although I have not found this necessary. You may

The following principal documents are necessary to track your transactions with Internet Casinos. While setting up all of the documents may seem like a chore, you will find them invaluable in accounting for your Internet casino transactions. I have set up these documents in a notebook I keep in the bookcase next to my desk. Whenever I need to refer to them, the notebook keeps them organized in an easy to use fashion.

Principal documents:

1. Casino Prospect List. This document is used to track casinos you have identified where you want to play. Here you will find basic information about the casinos you have found and a list of all software downloaded from the casinos. This document is very helpful if you want a quick reference of the casino software downloaded.

2. Master Internet Casino Record - Page 1. This information summarizes the most important contact information about an online casino. Names, phone numbers, e-mail addresses, your user name and password are all recorded here. In addition, deposit information is recorded and a summary of the games played is recorded here.

3. Master Internet Casino Record - Page 2 Withdrawals. This record helps you keep track of withdrawals. On it are the date of withdrawal requests, the amount and information about withdrawals received, including the credit card company, the date received and the amount and date of amounts received by check.

4. Master Internet Casino Record - Page 3 Bankroll Reconciliation. This documents tracks all changes in your casino bankroll. Deposits, game winnings, bonuses and withdrawals are all recorded here.

5. Game Journal. The Game Journal is used to record the results of every playing session. In addition, it has a cumulative total of winnings to date. It is the primary source document for wins and losses and bonuses paid by the casinos. In addition, the number of decisions

played and the amount wagered for each game are shown here. This information can be your proof that you have met a casino's qualifications to receive or withdraw a bonus.

6. Master Credit Card Record. This document summarizes casino charges and credits. It provides information needed to complete the Master Internet Casino Record - Page 2 Withdrawals as well as the Bankroll Reconciliation.

In addition to the above formalized records, you will want to keep copies of credit card statements in separate files and a log on any conversations or e-mails to and from each casino.

Are you ready to beat the Internet casinos? The next chapter will pull together all of the key concepts so that you will be ready to go forth and start winning.



Playing for Blood

Internet gambling is growing at a very rapid rate. Some estimates predict that by 2001 there will be 43 million Internet gamblers generating \$2.3 billion in revenue. Estimates of the current number of Internet casinos range as high as 850.

Although there are a number of forces ranged against them, there is little doubt that the virtual casinos will continue to grow and flourish.

Internet gaming offers several advantages which can't be found in land-based casinos. First, there is the convenience. Gambling on your own PC is about the easiest way to gamble. You don't even have to bother to get dressed. In fact, if you know how to work the casinos, you can turn Internet gambling into a very lucrative home-based business.

Internet casinos offer a level of privacy which can't be found anywhere else. You can play in a virtual casino whenever you want, and no one need be the wiser.

The games offered by the Internet casinos rival those of the land-based casinos, and most games offer odds just as good as the land-based ones.

The biggest drawback to playing online is the issue of legality if you are a United States citizen. While casino operators face the risk of being prosecuted, the risk to individual gamblers is minimal. The powers that be realize that it is just not practical or desirable to go after individuals gambling on the Internet.

If you gamble on the Internet and use your credit card, you will leave a trail that, at least in theory, an overzealous prosecutor could use against you. But there are many other options for depositing money to the Internet casinos. You can wire the funds from an offshore bank account for instance. Or send the funds via Western Union.

Within the next year or so, several forms of Internet currency are likely to be created. Using these funds instead of regular currency should make Internet transactions virtually untraceable.

However, there is little risk in being up front about gambling on the Internet. The risk of legal problems is minimal and compared with the upside potential, offers a great chance to make a lot of money quickly.

Internet gambling offers a unique opportunity. A growing number of e-casinos are fighting to get and retain customers. While land-based casinos can offer their patrons comps in the form of free drinks, meals and even free rooms, the Internet casinos are precluded from any practical way to comping their customers other than offering cash bonuses based on matchplay.

Matchplay is an old marketing tool used by traditional casinos to lure customers into playing various casino games. I have made many wagers at table games where my \$5 or \$10 wager was matched by a \$5 or \$10 matchplay, giving me an almost two to one advantage on an even-money wager.

The virtual casinos have taken the concept of matchplay one step further. Many online casinos offer bonuses of 10, 15 or even 20 percent of the amount of money the customer deposits. These deposits offer unparalleled opportunities to win for those players astute enough to exploit them.

You are probably wondering how the Internet casinos can afford to offer matchplays and stay in business. I believe that the typical Internet gambler plays right into the casino's hands.

The average Internet gambler, attracted by the casino's promise of a bonus, will buy in for about \$200. This amount can earn the player a bonus of from \$20 to \$40. However, the Internet casino will require that the player give them play at least equal to the amount of their deposit before rewarding the player's account with the bonus.

The nature of the Internet promotes impatience. If a web site is taking too long to load, the web surfer will go to another site. If a site does not catch the Internet user's attention immediately, he or she will move on to another site. I believe that this same level of impatience affects the play of most Internet gamblers. They are simply too impatient to work the bonus system to their advantage.

The typical Internet gambler buys in for \$200, and promptly loses the entire amount by crazy betting. Crazy betting is fairly common. The gambler will get up a little bit. He starts increasing his wagers to win even more. He loses several bets in a row and decides to increase his wagers even more to get back even. Finally, his bankroll dwindles down to a small amount and the gambler, in his impatience, wagers the whole bundle at once.

While this type of behavior is common in land-based casinos, I believe that it is even more common with Internet players because of the impatience bred by the Internet itself.

The result is that most players lose at games which are beatable. And, of course, the Internet casinos continue to offer bonuses because the average gambler still manages to lose, even though offered an overwhelming opportunity to win.

There is no question that casinos offering bonuses can be beaten. With these bonuses, it is possible to play several casino games with the positive expectation of winning. If traditional casinos offered players this kind of advantage, professional gamblers would descend on them in droves, and the casino would soon be facing major losses.

The Internet casinos are still unknown to most persons. I was talking to a stock broker friend of mine yesterday, and I mentioned this book and winning on the Internet casinos. While he was fascinated with the concept, he was totally unaware of Internet gaming. And this is from a man who is very computer literate, who even buys and sells items on Ebay.com. In short, he is not your average person, as his level of knowledge of computers and the Internet is quite extensive; yet, even he did not know about the Internet casinos.

The Internet casinos are rolling in profits, but they are trying desperately to attract and keep quality players. While the player who visits one time and loses \$200 is profitable, the e-casinos, much like their land-based cousins, know that developing regular customers who return to play time after time is the most profitable way of operating a casino.

Because the Internet casinos are trying so hard to attract and keep customers, they offer bonuses that would break traditional casinos. While virtual casinos offer other promotions, sign up bonuses are still the major promotional tool used by many of these casinos.

Exploiting the bonuses to gain an edge over the Internet casinos is remarkably easy to do. Once you pick the right casinos, play the best games, and use the playing strategies revealed in this book, it is easy to play and win.

I have given you a substantial number of resources to find the best casinos. Appendix 1 lists almost 700 Internet casinos and gives information offered by these casinos as of the date of publication.

You will only want to investigate casinos offering bonuses. To verify that a bonus is still offered, just visit the casino's web site. Bonus offers are usually displayed in a way that you can't miss.

After verifying that the casino offers a bonus, check out the site for other information. How does the site look? Is it a well designed professional looking site, or does it look amateurish? Is the casino licensed? Is the casino a licensee of a major software company? Is the site on one of the lists I have given you of casinos to avoid? Is the casino audited? Is there an "about page" giving information about the operators? Who processes the credit card transactions for the casino? Is there a toll free number as well as an e-mail address for the casino? What kind of software does the casino use?

If the casino passes the tests you have set up, then you should download the software and play for free. Is the software easy to use? Are you able to beat the games offered by the casino using the methods I have shown you?

After you have thoroughly checked out the casino and its software, you are ready to play for real.

The best games to play are games which offer low house odds, can be played rapidly and offer the low variability in bankrolls that is possible when two opposing even-money wagers are offered. The games which qualify are single zero roulette, double zero roulette to a lesser degree, craps and baccarat.

Even though blackjack offers even-money wagers, it is only possible to play on one side, the player's hand. If blackjack offered the ability to wager on the dealer hand as well, it would offer the chance of playing both sides of the fence. In addition, playing blackjack can cause considerable variability in the player's bankroll. Playing correct strategy may call for doubling large wagers by doubling down or splitting pairs, which increases the variability of the results in playing blackjack. While there is no complex playing strategy to learn for the even-money wagers in roulette, baccarat and craps, to play blackjack correctly involves learning to play a basic blackjack playing strategy. For these reasons, even though blackjack may be one of the better casino games in land-based casinos, it is not the best game to play in the Internet casinos.

In playing to win, it is imperative to use a betting strategy which controls the amount wagered. Using the I-Betting Series produces superior results. With this series, wagers are raised moderately after losses. It offers most of the advantages of a Martingale type of betting system but eliminates most of the disadvantages.

In addition to using the I-Betting series to determine the amount of each wager, a bet selection method is used to determine where to place the wagers. For roulette and craps, the R-Bet Selection Method is used. For baccarat, the B-Bet Selection method has produced superior results.

The size of the deposit made in the e-casino determines which betting series will be used. The sizes of the wagers are geared to the level of the deposit. Making \$500 deposits with 10 percent bonuses, I have averaged the following win rates playing online. In computing the amounts won per hour, I included time spent on record keeping so that the hourly win rate fairly reflects a true compensation rate for the time invested. Here are the results of hundreds of hours of online play:

Win Rates with \$500 Deposits and 10% Bonuses	
Game	Hourly Win Rate
Roulette (single zero)	\$175
Craps	\$100
Baccarat	\$200

Once you have achieved this level of profits, you very well may want to start increasing your winning rate even more. Before you consider this, you should have reached the point where you have ten to twenty online casinos where you play regularly. You should have your record keeping well established so that you always know exactly where you stand with each casino. Once you have accomplished this, you are ready to start playing for blood.

Everyone's definition of playing for blood will be slightly different, so let me give you mine. When you reach the level where you can make \$100,000 or more per year playing the Internet casinos on a part time basis, I believe you have reached this level.

Let's see how you can go about this. If you decide to exclusively play single zero roulette and baccarat, you should be able to average between \$175 and \$200 an hour. To be conservative, assume that you are able to average \$150 an hour from your play. I highly recommend that you continue to play at the \$500 deposit level until you can consistently bring in \$150 an hour from your play. Once you can do this, you can start increasing the size of your deposits. With larger buy-ins, you will be able to make larger wagers and increase the amount of your hourly winnings.

The table below compares the different betting levels you will use. You will start at the lowest level with \$5 as a basic bet and gradually increase your wagers as your winnings build up.

Comparative I-Betting Series

1	2	3	4	5	6	7	8	Total
5	10	20	40	50	75	100	150	450
8	15	30	60	75	115	150	225	678
10	20	40	80	100	150	200	300	900
15	30	60	120	150	225	300	450	1,350
20	40	80	160	200	300	400	600	1,800
25	50	100	200	250	375	500	750	2,250

I assume that you know how to use this betting series. The chapter, Internet Roulette, offers a thorough explanation if you would like to review it. The use of each betting series is associated with a different deposit level. For convenience, I will refer to each betting series by the size of the first wager. You will use the \$5 betting series with deposits of \$500. If your deposit is increased to \$750, you can move up to the \$8 betting series. With a \$1,000 buy-in, you use the \$10 betting series.

In order to maintain a reasonable margin of safety against losses, your total bankroll should be five times the size of your deposit. If you plan on depositing \$500 per e-casino, you should have a bankroll of at least \$2,500 set aside for Internet gambling. This money should be extra money not needed for other purposes. Do not use the rent money, the food money, the money needed for the next car payment or your children's college tuition money. If you can't afford to make \$500 deposits, start at a lower level and work your way up. But, do not be foolish about this endeavor. Even though you are favored to win, you can and will have losing sessions. I have never had more than two back-to-back losses, but it is possible to have three or even four consecutive losses.

Even though this is most unlikely to occur, you must be prepared for it to happen and not place yourself in a dire predicament because of the lost funds.

Having finished the obligatory warning, let's take a look at the different betting series, compared with the total bankroll needed and the expected hourly win rates at each level.

The table below shows each betting series, the session bankroll needed for the series, the deposit to be made for each level, the total bankroll needed to wager at this level and the expected hourly winning rate.

Comparison of Betting Levels, Bankrolls and Winning Rates

First Bet	Bets	Bankroll	Deposit	Total Bankroll	Expected Hourly Win Rate
5	450		500	2,500	\$150
8	678		750	3,750	\$225
10	900		1,000	5,000	\$300
15	1,350		1,500	7,500	\$450
20	1,800		2,000	10,000	\$600
25	2,250		2,500	12,500	\$750

The first column, First Bet, identifies the I-Betting Series used. The next column, Bets Bankroll, is the amount of cash needed to complete all of the wagers in the betting series. The third column, Deposit, is the deposit amount to be made in order to use that betting series. The next column, Total Bankroll is the total amount of money which needs to be available in order to make deposits at that level. The last column shows a conservative estimate of the hourly win rate playing single zero roulette or baccarat. Using this table, you can see that you should have a bankroll of at least \$7,500 before you start making deposits of \$1,500.

The lowest risk way to beat the Internet casinos is to start playing making \$500 deposits and to move up to the next level of betting only after you have won enough so that your original bankroll plus your winnings equal the minimum bankroll requirement for the next higher level of betting.

If you start with a \$2,500 bankroll, making \$500 deposits, you will need a bankroll of at least \$3,750 before increasing your deposit level to \$750. If you are depositing \$750 per buy-in and using the \$8 I-Betting Series, you will need a bankroll of at least \$5,000 before moving up to the \$10 I-Betting Series and making \$1,000 deposits.

The following table shows the average number of hours of play needed before increasing your deposit and the corresponding betting level. If you began your Internet play by depositing \$500 in each casino, the table shows that 8.33 hours of play are required before you should have won enough on the average to be able to move up one level and begin depositing \$750. However, this doesn't mean that you can put in a eight hour day and be ready to start wagering higher amounts. You still have to be paid, which is the slow part of dealing with the Internet casinos. You should figure that it is going to take the Internet casino at least two weeks to pay you if you use a credit card to make deposits. Some casinos are faster, others are slower. You have to contend with the problem of waiting for monthly credit card statements to see if a credit has been applied to your account.

**Calculation of Playing Time Needed at Each
Betting Level Before Increasing Your Wagers**

First Bet in Betting Series	Total Bankroll Needed	Winnings Needed to Move up One Level	Hourly Win Rate	Playing Time Required to Move up One Level
5	2,500	1,250	\$150	8.33 hours
8	3,750	1,250	\$225	5.55 hours
10	5,000	2,500	\$300	8.33 hours
15	7,500	2,500	\$450	5.55 hours
20	10,000	2,500	\$600	4.17 hours
25	12,500	NA	\$750	NA

Realistically, you should probably plan on playing for two weeks at the \$500 deposit level before moving up. Assume that you play two sessions each in five different e-casinos with an average win of \$150 per session. If you play baccarat, the average session win is equal to the average hourly win of \$150, which makes for easy comparison. With ten session behind you, you should be up about \$1,500, more than enough to qualify for play at the next higher level. However, there is one big problem. You haven't been paid yet. You now face several choices. If you want to absolutely hold your risk at \$2,500, and you are assuming that every casino you have picked is run by scoundrels who will not pay you anything, then you will rightly feel that your \$2,500 is already at risk and you will not place any more wagers until you have been paid. You may take a little rest from play and wait until the checks and credits show up.

If you are more trusting, recognizing that your only downside is the time involved in collecting, you may decide to continue playing at the same level until you have collected at least \$1,250, the amount needed to move up to the next deposit and betting level.

If you have the available credit limit and are not afraid to aggressively use it, you may increase the size of your deposits and betting level as soon as you have winnings to support it, whether or not you have collected all of the winnings or not.

How quickly you decide to proceed is dependent upon your own financial circumstances and ability to handle risk. I have played for several months, and I still prefer to buy in for \$500 deposits, so obviously I either have a low risk threshold or I am just content to win smaller amounts. The truth is that I have been treating the Internet gambling as more of a hobby. Now that I have seen the real potential, I plan on increasing both the amount of time and money entailed in this endeavor. However, you are the only one who can make these kinds of decisions for yourself.

I can guarantee you that the Internet casinos will be around for the foreseeable future, so you won't miss much if you opt to go slowly. On the other hand, once you consider the potential winnings available, you may want to increase the amount of your hourly winnings as quickly as possible.

The table below shows the weekly winning rates under different combinations of circumstances. If you are using the \$5 betting series (\$500 deposits work with this one), the first column illustrates the weekly amounts of your winnings considering the time invested. If, for example, you decide to play 20 hours a week at this level, your average weekly winnings should be \$3,000 per week. This is terrific compensation for part time work. You may want to reach this level and never go any further.

However, the following table illustrates just how far you might go. If you work your way up to making \$2,500 deposits using the \$25 betting series, the idea of working 25 hours a week to earn \$18,750 may be too appealing to resist.

I want to emphasize that if you decide to go for the higher levels, you will need to do it in steps. You will likely find that only casinos where you have a track record will pay you \$250 or higher bonuses for \$2,500 deposits. I have not wagered at this level and though I believe that the principles I have tested will work just as well wagering larger amounts, this has yet to be tested.

Comparison of Possible Weekly Winning Rates

Betting Levels	\$5	\$8	\$10	\$15	\$20	\$25
Hourly Win Rates	\$150	\$225	\$300	\$450	\$600	\$750
Hours Spent Playing						
5	750	1,125	1,500	2,250	3,000	3,750
10	1,500	2,250	3,000	4,500	6,000	7,500
15	2,250	3,375	4,500	6,750	9,000	11,250
20	3,000	4,500	6,000	9,000	12,000	15,000
25	3,750	5,625	7,500	11,250	15,000	18,750

Our old friend Connor has decided to give himself a raise. He is going to start increasing his deposits from \$1,000 to \$1,500. He figures that by the end of next month, he will be making over \$7,500 a week. Can he do it? Sure he can, just like you can.

The Internet casinos are open twenty-four hours a day just waiting for the next customer. It might as well be you. Hopefully, I have given you a key to open the door to this fascinating opportunity. It is as close as your nearest computer.

The next step is up to you. Log on to the Internet and start beating the Internet casinos!



Suggested Readings

All of the books below are recommended if you want to learn more about different casino games and how to get comps from casinos. Most of the information is more applicable to land-based casinos, but you may find it interesting to learn what others have said about developing the skills to win at casino games.

Ian Anderson, *Burning the Tables in Las Vegas*, 1999, Huntington Press

Frank Barstow, *Beat the Casino*, 1979, Carlyle Associates

Andrew Devereau, *Target Roulette*, 1993, Silverthorne Publications Inc.

Roger L. Ford, *Advantage Blackjack*, 1999, Silverthorne Publications, Inc.

Roger L. Ford, *Advantage Craps*, 2000, Silverthorne Publications, Inc.

Sam Goldsmith, *Super Craps*, 1996, Silverthorne Publications, Inc.

John Grochowski, *The Casino Answer Book*, 1998, Huntington Press.

Bryon Hebert, *Power Baccarat*, 1995, Hebert & Associates.

Geoff Mangum, *Gambling on the Internet*, 2000, Net-Works.

Frank Scoblete, *Best Blackjack*, 1996, Bonus Books, Inc.

Martin J. Silverthorne, *Gamble for Free*, 1998, Silverthorne Publications, Inc.

Martin J. Silverthorne, *Power Slots*, 1997, Silverthorne Publications, Inc.

Martin J. Silverthorne, *Power Video Pokers*, 1998, Silverthorne Publications, Inc.

Martin J. Silverthorne, *The Silverthorne Blackjack Strategy*, 1996, Silverthorne Publications, Inc.

Martin J. Silverthorne, *The Low-Roller Winning Systems for Low Budget Gamblers*, 1998, Silverthorne Publications, Inc.

Lawence Steele, *Super Slots*, 1994, Silverthorne Publications, Inc.

Jack Finch, *Advantage Slots*, 2000, Silverthorne Publications, Inc.

Stanford Wong and Susan Spector, *The Complete Idiot's Guide to Gambling Like a Pro*, 1999, Macmillan Inc.

If you are interested in reading other books by Silverthorne Publications, a number of titles are listed at the end of this book. You may also want to visit our web site at:
<http://www.casinogamblersbookcase.com>.



Appendix 1

List of Internet Casinos Offering Games of Baccarat, Craps or Roulette

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
! Adventure Online Casinos	http://www.exclamationadventureonlinecasinos.com/	10%
!!! AAA Casino	http://www.exclamationpointsaaacasinocom.com/	10%
!!! Ace Casino	http://www.exclamationpointsacecasinocom.com/	10%
!!! Casino	http://www.exclamationpointscasinocom.com/	10%
!!!! Casino Gambling Web	http://www.casino-gambling-web.com/	10%
!Betting	http://www.exclamationbetting.com/	10%
!Casino	http://www.exclamationcasino.com/	
#0 Online Casino	http://www.0onlinecasino.com/	15%
#1 Ace Casino	http://www.number1acecasinocom.com/	10%
#1 Baccarat Boy Online Casino LTD.	http://www.1-baccarat-boy-online-casino.com/	20%
#1 Bet	http://www.numberonebet.com/	10%
#1 Blackjack & Other Card Games Ltd.	http://www.1-blackjack-card-games-online.com/	20%
#1 Blackjack Gambling Casino, Ltd.	http://www.1-blackjack-gambling-online.com/	
#1 Blackjack Internet Casino	http://www.oneblackjack.com/	
#1 Blackjack Payout\$	http://www.1-blackjack.com/	10% over \$150
#1 Casino Gambling Online	http://www.1-casino-gambling-online.com/	20%
#1 Casino Payouts Online Casino	http://www.1casinopayouts.com/	20%
#1 Gambling Cards Poker Slots Craps Online Casino Gambling	http://1-gambling-cards-poker-slots-craps-online-casino-gambling.com/	\$10 bonus
#1 Internet Casino Games	http://www.1internetcasino.com/	20%
#1 Online Casino Games	http://www.number1onlinecasinocom.com/	10%
#1 Online Casino Gaming.com	http://www.1-online-casino-gaming.com/	\$10 bonus
#1 Online Gambling Casino	http://www.1st-online-gambling-casino.com/	20%
#1 Online Gambling Multi-Player Casino	http://www.1-online-gambling-casinos.com/	
#1 Poker Card Games	http://www.1-poker-card-games.com/	\$20 bonus
#1 Poker Games Online, Ltd.	http://www.1-poker-games-online.com/	20%
#1 Poker Payouts	http://www.1-poker-payouts.com/	
#1 Rated Online Gambling Casino, Inc.	http://www.1-rated-online-gambling-casino.com/	
#1 Raven's Online Roulette Tables	http://www.1-ravens-online-roulette-tables.com/	20%
#1 Ultimate Casino	http://www.ultimatecasino.com/	10%
\$\$ Online Casino	http://www.2xdollarcasinocom.com/	10%
\$\$\$ Online Casino & Sportsbook	http://www.money-online-casino-sportsbook.com/	20%
.Com Sports Betting Online Casino	http://www.dotcom-sports-betting-online-casino.com/	10%
@ @ @ Online Casino	http://www.aaaonlinecasinocom.com/	10%
00 Casino	http://www.00casinocom.com/	10%
000 111 Online Casino	http://www.000111onlinecasinocom.com/	10%
000 222 Online Casino	http://www.000222casinocom.com/	10%
000 Crown Online Casino	http://www.000crowncasinocom.com/	10%
007 Casino Royale	http://www.007casinoroyale.com/	10%
007 Online Casino	http://007onlinecasinocom.com/	10%
07-Lady Luck Casino	http://07-ladyluck.com/	
1 King	http://www.1king.com/	
1 Lucky Gambler	http://www.1luckygambler.com/	
1 On 1 Blackjack	http://www.1blackjackgambling.com/	
1 Royal Flush	http://www.1royalflush.com/	
1 Stop Online Casinos	http://www.1-stop-online-casinos.com/	
1 World Casino	http://www.1worldcasinocom.com/	

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
10 to 1 Online Casino	http://www.10to1-onlinecasino.com/	
100 Black Rhino	http://www.100blackrhino.com/	10%
1001 Nights Casino	http://www.1001nightscasino.com/	10%
100k Casino & Sportsbook	http://www.100kcasino.com/mkt/d1/index12.html	10%
123 Casino & Sportsbook	http://www.123casino.com	
123 Online Casino	http://www.123-onlinecasino.com/	
1st Casino	http://www.1st-c-a-s-i-n-o.com/	10%
1st-Online Casino	http://www.1st-onlinecasino.com/	
2 Dices Casino	http://www.2dicescasino.com/	
2 Excite Online Casino	http://www.2excitecasino.com/	10%
2000 Online Casino Games	http://www.2000-casino.com/	
2001 Casino & Sportsbook	http://www.2001casino.com	15%
21 BlackJack	http://www.21blackjack.com	
22ndCenturyCasino	http://www.22ndcenturycasino.com	10%
24 Hours Casino	http://www.24hourscasino.com/	10%
2BetOn.com	http://www.2beton.com/	10%
3D Blackjack	http://www.3dblackjack.com	
3D Craps	http://www.3dcrap.com	
3D Roulette	http://www.3droulette.com	
3D Slots	http://www.3dslots.com	
4 Baccarat Gambling Online	http://www.4-baccarat-gambling-online.com/	20%
4 Casino Games Online	http://www.4-casino-games-online.com/	
4 Casinos Online	http://www.4-casinos-online-real-online-casino.com/	20%
4 Cherrys Casino	http://www.4cherryscasino.com/	10%
4 Jokers Online Casino	http://www.4jokerscasino.com/	
4 Losers Casino	http://www.4losers-casino.com/	
4 Online Casino	http://www.4-online-casino.com/	
4 Roulette Gambling Online, Inc.	http://www.4-roulette-gambling-online.com/	20%
4 SportsBetting.com	http://www.4sportsbetting.com	\$10 bonus
4 Uncle Sam's Online Casinos	http://www.4-uncle-sams-online-casinos.com/	20%
5 Dimes Casino & Sportsbook	http://www.5dimes.com	10%
5 High Cards Casino	http://www.highcardcasino.com/	10%
5th Avenue Casino	http://www.5thavecasino.com/	
5th Avenue Online Casino & Sportsbook	http://www.5thavenuecasino.com/	
7 Eleven Casino	http://www.7elevencasinos.com/	10%
7 Seas Casino	http://www.7seascasino.com/	10%
7 Sultans Online Casino	http://www.7sultans.com	\$40 bonus
777 Online Gambling	http://www.777onlinegambling.com/	
7by7 Casino	http://www.7by7.com	
A Casino on Top	http://www.casinotop.com/	
A Cyber Bookie	http://www.acyberbookie.com/	10%
A Online Casino	http://www.aonlinecasino.com/	
A Sexy Sports Casino	http://www.sexysportscasino.com/	10%
A1 Vegas Casino	http://www.a1vegas.com	
AAA Casino	http://www.aaacasino.com	
Abaco Online Casino Gambling	http://www.abaco-online-casino-gambling.com/	
ABC Islands Casino	http://www.abcislands.com/	
Abetz International Sportsbook and Casino	http://www.abetzcasino.com/	15%
Abracadabra Online Casino	http://www.abracadabracasino.com	
Ace In The Hole	http://www.aceinthehole.com	
Ace of Clubs Casino	http://www.aceofclubscasino.com/	10%
Ace of Hearts Casino	http://www.aceofheartscasino.com/	
Aces Casino	http://www.acescasino.com	10%
Aces Club Casino	http://www.acesclubcasino.com	10%
Aces Gold Casino & Sportsbook	http://www.acesgoldcasino.com	
Aces Palace	http://www.acespalace.com/	10%
Aces World Casino	http://www.acesworldcasino.com/	

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
Acropolis Casinos	http://www.acropoliscasinos.com	
ActionMagic Casino	http://www.actionmagiccasino.com/	
Active Gaming	http://www.activegaming.com	10%
After Dark Casino	http://www.afterdarkcasino.com/	
Air 777 Casino	http://www.air777.com	10%
Akira Casino	http://www.akiracasin.com	
Alibaba Casino	http://www.alibaba-casino.com/	10%
All Sports Casino 2	http://www.allsportscasino2.com	
All Star Sportsbook	http://www.allstarsportsbook.com	10%
Aloha Casino & Sportsbook	http://www.alohacasino.com/	20%
Alpha Casino	http://www.alphacasino.com	\$10 bonus
Alpha Casino	http://www.alphacasino.com	\$10 bonus
Alps Casino	http://www.alpscasino.com	10%
Amazon Casino	http://www.amazon-casino.com	
America Jackpot	http://www.americajackpot.com	
American Casino	http://www.americacasino.com	10%
American Craps	http://www.americancraps.com	
American Lottery Casino	http://www.americanlottery-casino.com	
American Poker	http://www.americanpoker.com	
Andromeda Casino	http://www.andromeda-casino.com/	
Anime Casino	http://www.animecasino.com	\$10 bonus
Apolla Casino	http://www.Apollacasino.com/Apolla/links/1829.html	
Arcade Casino and Sportsbook	http://www.arcadecasino.com/	10%
Ascot Casino	http://www.ascotcasino.com	50%
Asia Casino & Sportsbook	http://www.asiacasino.com	10%
Asian Casino	http://www.asiancasino.com	
Aspen Casino	http://www.aspencasino.com/	10%
Astra Casino	http://www.astracasino.com/	25%
Astrobet Casino	http://www.astrobet.com	15%
Atlantic Casino	http://www.atlanticcasino.com/	
Atlantic City Casino	http://www.Atlanticcitycasino.com	
Atlantic InterBet Casino	http://www.atlanticinterbet.com	
Atlantis Gambling	http://www.atlantisgambling.com/	10%
Atlantis Star Casino	http://www.atlantisstar.com	15%
Australian Casino	http://www.australiancasino.com	
AusVegas Casino	http://www.ausvegascasino.com.au/	
Avalon Casinos	http://www.avaloncasinos.com	
Avatar Casino	http://www.avatarcasino.com	
Aztec Gaming	http://www.aztecgaming.com	10%
Aztec Gold Casino	http://www.aztecgoldcasino.com	15%
Aztec Sportsbook	http://www.aztecsportsbook.com/	
Baccarat Babes Online Casino	http://www.baccarat-babes-online-casino.com/	\$20 bonus
Bahamas Beach Casino & Sportsbook	http://www.bahamasbeachcasino.com/	10%
Bali Casino	http://www.balicasino.com/	15%
be-casino.com	http://www.be-casino.com/	10%
Bedrock Gaming	http://www.belmontcasino.com	10%
Belmont Sportsbook & Casino	http://www.belmontcasino.com	10%
Bentley's Casino	http://www.bentleyscasino.com	
Best Casino Gambling	http://www.best-casino-gambling.com/	
Best Craps	http://www.bestcraps.com	
Bet & Chat Casino	http://www.betandchat.com	
Bet at Wall Street.com	http://www.betatwallstreet.com/	10%
Bet the Globe	http://www.bettheglobe.com	10%
Bet With The Champ	http://www.betwiththechamp.com/	10%
BetMaker.com	http://www.betmaker.com/	
Betting Central	http://www.bettingcentral.com/	
Big Book & Casino, The	http://www.thebigbook.com/	\$20 bonus
Big Cat Casino	http://www.catcasino.com/	
Big Deal Casino	http://www.bigdealcasino.com	
Big Easy Casino & Sportsbook	http://www.bigeasycasino.com/	10%
Big Jake's Online Casinos, Inc.	http://www.big-jakes-online-casinos.com/	

Name	URL	Sign Up Bonus
Black Cat Casino	http://www.blackcatcasino.com/	10%
Black Dragon Casino	http://www.blackdragoncasino.com/	10%
Black Jack Online Casino & Sportsbook	http://www.black-jack-casino.com/	10%
Black Tie Casino & Sportsbook	http://www.blacktiecasino.com	10%
Blackjack Casino and Sportsbook	http://www.blkjack.com/	10%
Blackjack City	http://www.blackjack-city.com/	10% over \$150
BlackJack Online Casino	http://www.blackjackonlinecasino.com/	
Blackjack Plus	http://www.blackjack-plus.com/	10%
BlackJack.com	http://www.dotblackjack.com/	10%
Blazing Roulette Casino	http://www.blazing-roulette-online.com/	
Blue Star Cyber Casino	http://www.bluestarcasino.com/	10%
Bookie's Cafe	http://www.bookiescafe.com	
British Casino	http://www.britishcasino.com	
Broadway Online Casino	http://www.broadwayonlinecasino.com/	10%
Bubba's Casino & Sportsbook	http://www.bubbascasino.com	10%
Bugsy Online Casino	http://www.bugsyonline.com	
Bugsy's	http://www.bugsyonlinecasino.com/	10%
Bulls' n Bears Casino	http://www.bullsnbearscasino.com	15%
Cabana Casino	http://www.cabanacasino.com	
Cam Casino	http://www.camcasino.com/	10%
Canadian Casino	http://www.canadiancasino.com	
Capitol Casino	http://www.capitolcasino.com	15%
Captain Cooks Casino	http://www.captaincookscasino.com/	\$40 bonus
Captains Own Casino	http://www.captains.owncasino.com/	
Caraibes Casino	http://www.caraibescasino.f2s.com/	\$30 bonus
Caribbean Cyber Online Casino	http://www.ccasino.com	
Caribbean Gold Casino	http://www.caribbeangold.com	\$20 bonus
Caribbean Island On-Line Casino, The	http://www.caribbeanisland.com	
Caribbean Offshore Action	http://www.offshoreaction.com	10%
Carnival Online Casino	http://www.carnivalonlinecasino.com/	10%
Casares	http://www.casares.com/	
Cash City Casino	http://cashcitycasino.com	10%
Casino 21	http://www.casino21.com	
Casino 8 Online	http://www.casino8online.com	
Casino Alitalia	http://www.casinoalitalia.com	
Casino and Sports	http://www.casinoandsports.com/	
Casino Aphrodite	http://www.casinoaphrodite.com/	10%
Casino Araneum	http://129.142.8.36/casino/ukindex.html	
Casino Atlantis	http://www.casino-atlantis.com/	10%
Casino Australia	http://www.casinoaustralia.com	
Casino Bahamas	http://casino.casinobahamas.com	
Casino Bar	http://www.casinobar.com/	20%
Casino Bellissimo	http://www.casinobellissimo.com	
Casino Bet	http://www.casinobet.com	10%
Casino Brasil	http://casinobrasil.hypermart.net/	\$30 bonus
Casino Cabaret	http://www.casinocabaret.com	
Casino Cafe	http://www.casinocafe.com	
Casino Chance	http://casinochance.com/	\$30 bonus
Casino Circuit	http://www.casinocircuit.com	25%
Casino Club	http://www.casinoclub.com/	10%
Casino Creole	http://www.casinocreole.com/	10%
Casino Curacao	http://www.casino-curacao.com	
Casino Depot	http://www.casinodepot.com/	
Casino des Champs Elysees	http://www.casinodeschampselysees.com/	\$25 bonus
Casino Domain	http://casino.casinodomain.com/	
Casino Earth	http://www.casinoearth.com/	
Casino Experience	http://www.casinoexperience.com/	
Casino Fantasy	http://www.casinoofantasy.com	
Casino Fortune	http://www.casinofortune.com	
Casino Gambit	http://www.casinogambit.com/	10%

Name	URL	Sign Up Bonus
Casino Hollywood	http://www.casinohollywood.com/	
Casino House, The	http://www.thecasinohouse.com	
Casino Inn	http://www.casinoinn.com	
Casino Internationale Curaçao	http://www.casino-int.com/	
Casino Jazz	http://www.casinojazz.com	10%
Casino Jetset	http://www.jetsetcasino.com/	
Casino King Tut	http://www.casinokingtut.com/	25%
Casino Latinos	http://www.casinolatinos.com/	
Casino Love.Com	http://www.casinolove.com/	
Casino Lux	http://www.casinolux.com/	\$30 bonus
Casino Magique	http://www.casinomagique.com/	25%
Casino Manhattan	http://www.casinomanhattan.com/	\$25 bonus
Casino Merlin	http://www.casinomerlin.com/	\$20 bonus
Casino Millionaire	http://www.casinomillionaire.com/	10%
Casino Monte Carlo	http://www.casinomontecarlo.com/	
Casino New York	http://sportfanatik.com	10%
Casino of the Kings	http://www.casinoofthekings.com/	10%
Casino of the Orient	http://www.casinooftheorient.com/	10%
Casino On Air	http://www.casinoonair.com/	20%
Casino on Net	http://www.casino-on-net.com/	20%
Casino Paris LasVegas Online	http://www.casinoparislasvegas.com/	
Casino Pirata	http://www.casinopirata.com/	
Casino Plus and Sportsbook	http://casinosplus.hypermart.net/	10%
Casino Regal	http://www.casinoregal.com	
Casino Rio de Janeiro	http://www.casino.rj.net/	\$30 bonus
Casino San Fran	http://www.casinosanfran.com	25%
Casino Sanctuary	http://www.casinosanctuary.com	\$25 bonus
Casino Silk Road	http://www.casinosilkroad.com	\$25 bonus
Casino Titanic	http://www.casino-titanic.com	10%
Casino Toronto	http://casino.casintoronto.com	
Casino Treasure Island	http://www.casinotreasureisland.com/	
Casino Vega	http://www.casinovega.com	\$50 bonus
Casino Vegas Online	http://www.casinovegasonline.com/	
Casino VR	http://www.casinovr.com	10%
Casino Wild West	http://www.casinowildwest.com/	
Casino World	http://worldgames.net	
Casino World	http://www.worldgames.net	
CasinoClique - Online Casino & Sportsbook	http://casinoclique.com/	\$10 bonus
Casinos Australasia	http://www.casinosaustralasia.com/	
Casinos Happywin International	http://www.happywin.com/	
Casinos of the World	http://www.casinosoftheworld.com	
Challenge Casino	http://www.challengecasino.com	
Champion Casino & Sportsbook	http://www.championcasino.com	10%
Chicago Betting	http://www.chicagobetting.com	
City Online Casino	http://www.cityonlinecasino.com/	10%
Classic Casino	http://www.classiccasino.com	10%
Club 8 Casino & Sportsbook	http://www.club8casino.com/	10%
Club Casino	http://www.clubcasino.com/	
Club Monte Carlo	http://www.clubmontecarlo.com	25%
Club Rio Casino	http://www.clubriocasino.com	10%
Club VIP Casino	http://www.clubvipcasino.com/	10%
Colosseum Casino	http://www.colosseumcasino.com/	\$25 bonus
Constellation Casino	http://www.virtcasino.com	
Cowboy Casino	http://www.cowboycasino.com/	
Crazy Horse Online Casino	http://www.crazyhorsecasino.com	
Crown City Casino	http://www.crowncitycasino.com/	20%
Crystal Casino	http://www.crystalcasino.com	10%
Cubana Casino	http://www.cubanacasino.com/	10%
Cyber City Casino	http://www.cybercitycasino.com	
Cyber Cosmos Casino	http://www.cybercosmoscasino.com	\$25 bonus

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
CyberBET Online Casino Gambling	http://www.cyberbetcasino.com/	10%
Cyberbetz	http://www.cyberbetz.com	
CyberCardShark's Casino & Sportsbook	http://www.cybercardshark.com	10%
CyberSino	http://www.cybersino.com	
Cyberspades	http://www.cyberspades.com	
Cybersportsbook and Casino	http://www.cybersportsbook.com	10%
Cyber-Vegas	http://www.cyber-vegas.com	
Cyborg Casino	http://www.cyborgcasino.com/	
Dealers Choice	http://www.planetluckgames.com/dealerschoice/	10%
Deluxe Casino	http://www.deluxecasino.com/	10%
Desert Palace Casino	http://desertpalace.com/	
Desperado Casino	http://www.desperadocasino.com	\$25 bonus
Diamond Club Casino	http://www.diamondclubcasino.com	
Diamond Coast Casino	http://www.diamondcoastcasino.com/	10%
Digital Deuce	http://www.digitaldeuce.com/	10%
DorCino	http://www.dorcino.com/	
e777 Casino & Sportsbook	http://www.e777.net	10%
Easy Life Casino & Sportsbook	http://www.easylifecasino.com/	10%
Easy Rider Casino\	http://www.easyridercasino.com	
Easy Rollers Casino & Sportsbook	http://www.easyrollers.com/	10%
Egyptian Casino & Sportsbook	http://www.egyptian-casino.com/	10%
Eiffel Casino & Sportsbook	http://www.eiffelcasino.com/	10%
El San Juan Casino	http://www.elsanjuancasino.com	
Elite Casino & Sportsbook	http://www.elitecasino.com	
Emerald Beach Casino	http://www.emeraldbeachcasino.com	
Emerald Palms Casino and Sportsbook	http://www.epalms.com/	
English Harbour Casino	http://www.englishharbour.com	
Enter Online Casino	http://www.enter-online-casino.com/	10%
Enterbet.com	http://www.enterbet.com	10%
Europe Casino	http://www.europe-casino.com/	\$20 bonus
European Union Casino	http://www.casinoeu.com	10%
Eurovegas Casino	http://www.eurovegas.com	\$50 bonus
Evel Knievel Daredevil Casino	http://www.evelknievelcasino.com/	
Eves Casino	http://www.evescasino.com/	10%
e-World Casino	http://www.eworldcasino.com/	
Excelsior Casino	http://www.excelsiorcasino.com/	20%
EZ Bets Sportsbook	http://www.ezbets.com/	
Fabulous Casino and SportsBook	http://www.fabulouscasino.com/	15%
Fair Deal Sportsbook Casino	http://www.fairdealsports.com/	
Fairbet Casino	http://www.fairbet.com	\$25 bonus
Fairplay Casino	http://www.fairplaycasino.com	15%
Fashion Casino	http://www.fashioncasino.net	10%
Fat Catz Casino	http://www.fatcatzcasino.com/	
Festival Casino	http://www.fecasino.com	\$25 bonus
First Casino	http://www.1st-casino.net/	
First Live Casino	http://www.firstlive.com	
First Web Casino	http://www.firstwebcasino.com/	
FiveStar Casino	http://www.fivestarcasino.com	
Flamingo Club Online Casino	http://www.flamingoclub.com/	
Flo's Diner Casino	http://www.flostdiner.com	
Flying Dragon Casino	http://www.flyingdragoncasino.com	15%
Fortune Casino & Sportsbook	http://www.88fortunecasino.com/	10%
Four Aces Casino	http://www.fouracescasino.com	10%
Free and Fun	http://freeandfuncasino.homepage.com	
Free Casino Games Online	http://www.free-casino-games-online.com/	20%
Free Chips Casino & Sportsbook	http://www.freechips.com	
Free Online Gambling	http://www.freeonlinegambling.com/	
Funscape's Casino Royale	http://www.funscape.com/casino.htm	
GalaxiWorld	http://www.galaxiworld.com	
Galaxy Casino and Sportsbook	http://www.galaxycasino.com/	10%
Gamblecom	http://www.gamblecom.com/	10%

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
GambleNet	http://www.gamblenet.com	10%
Gamblers Den	http://www.gamblers-den.com/	10%
Gamblers Magic Charm	http://members.dencity.com/TerriA/index.html	\$10 bonus
Gamblers Palace Casino & Sportsbook	http://www.gamblerspalace.com	
Gambling Palace	http://www.gamblingpalace.com	
GameDay Casino	http://www.gamedaycasino.com/	
Gaming Club Casino	http://www.gamingclubcasino.com	
Geisha Lounge Casino	http://www.geishalounge.com	\$25 bonus
Gem Casino	http://www.gemcasino.com/	10%
Get a Bet Casino & Sportsbook	http://www.getabet.com/	
Global Betting	http://www.globalbetting.com	
Global Casinos Network	http://www.globalcasinosnetwork.com/	
Global Player Casino	http://www.global-player.com/	
Global Web Casino & Sportsbook	http://www.globalwebcasino.com/	10%
Go Casino	http://www.gocasino.com	\$50 bonus
Gold Beach Plaza	http://www.goldbeachplaza.com	\$10 bonus
Gold Club Casino	http://www.goldclubcasino.com	
Gold Key Casino	http://www.casinotriumph.net/	\$25 bonus
Gold Key Casino	http://www.goldkeycasino.com/	
Gold Nugget Online Casino	http://www.24ktgoldcasino.com	
Gold Plaza Cyber Casino	http://www.goldplazacasin.com/	\$10 bonus
Gold Tiger Casino	http://www.goldtigercasino.com/	
Golden 7 Casino	http://www.golden7casino.com/	\$10 bonus
Golden Bet Casino	http://www.goldenbetcasino.com/	10%
Golden Dragon Online Casino	http://www.goldendragoncasino.com	
Golden Fortune Casino	http://www.goldenfortunecasino.com/	25%
Golden Garden Casino	http://www.goldengarden.com/	\$25 bonus
Golden Jackpot Casino	http://www.goldenjackpot.com	
Golden Palace Online Casino	http://www.goldenpalace.com	
Golden Pyramid Internet Casino	http://www.goldenpyramidcasino.com	
Golden Vegas Casino	http://www.goldenvegascasino.com/	10%
Golden Wager Casino & Sportsbook	http://www.goldenwager.com	
GoldMine Casino	http://www.goldminecasino.com	30%
GoldRush Casino	http://www.goldrushcasino.net	
Good Luck Club	http://www.goodluckclub.com	
GoTo Casino & Sportsbook	http://www.gotocasino.com/	
Grand Dominican Online Resort and Casino	http://www.granddominican.com	
Grand Gambler	http://grandgambler.com	
Grand Online Casino	http://www.grandonline.com	
Grand Prix Casino	http://www.grandprixcasino.com/	
Grand Prix Sportsbook & Casino	http://www.grandprixsports.com	
Grand Riviera Online Casino	http://www.grandriviera.com	
Grand Taj Casino	http://www.grandtajcasino.com/	
Hall of Fame Casino	http://www.halloffamecasino.com/	10%
Hall of the Emperors Casino	http://www.viacasino.com/	10%
Halloween Casino	http://www.halloween-casino.com/	
Hawaiian Casino & Sportsbook	http://www.hawaiiancasino.com/	10%
High Roller Casino	http://highrollercasino.com	10%
High Stakes Casino	http://www.highstakescasino.com/	
Home Casino	http://www.homecasino.com/	\$10 bonus
HomeBookie.com Sportsbook & Casino	http://www.homebookie.com/	10%
Hot Gambling	http://www.hotgambling.com	
I Like Gamble	http://www.ilikegamble.com/	
I Won Online! Online Casino	http://www.iwononlinecasino.com/	
i-Casino	http://www.i-casino.com/	10%
Iceberg Casino	http://www.casinoiceberg.com/	15%
Imperial Casino	http://www.imperialcasino.com/	\$30 bonus
Imperial Dragon Casino	http://www.imperialdragoncasino.com	
Inca Gold Casino	http://www.incagoldcasino.com/	10%
iNetBet Casino	http://www.inetbet.com	20%

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
InstaCash Casino	http://www.instacashcasino.com/	
interBet Casino	http://www.interbetcasino.com/	
InterCasino	http://www.intercasino.com/	
InterContinental Casino	http://www.intercontinentalcasino.com/	\$20 bonus
Internet Casino Club	http://www.internet-casino-club.com/	20%
Internet Casino Gambling	http://www.i-internet-casino-gambling.com/	
Intertops Online Sports Betting	http://www.intertops.com	
Island Casino	http://www.islandcasino.com	25%
i-Sportsbook	http://www.i-sportsbook.com/	10%
IsraCasino - Israeli Online Gambling	http://www.isracasino.co.il/	
Israel Casino	http://www.israel-casino.co.il	
Jack Pot Plus	http://www.jackpotplus.com/	10%
Jackpot 7 Casino	http://www.jackpot7.com	10%
Jackpot City	http://www.jackpotcity.com	
Jackpot Palace	http://jackpotpalace.com	
Java Thrill Casino	http://www.javathrill.com/	
Jetset Casino	http://www.jetsetcasino.com	15%
Joker World Casino	http://www.jokerworldcasino.com/	10%
Kenny Rogers Casino	http://www.kennyrogerscasino.com	
King Solomon's Online Casino	http://www.kingsolomons.com	
King Tut Online Casino	http://www.king-tut-online-casino.com/	10%
King Tut's Casino	http://www.kingtutscasino.com	\$25 bonus
Kingdom Casino and Sportsbook	http://www.kingdomcasino.com/	
Kings Casino	http://www.kingscasino.com	20%
Kings Club Casino	http://www.kingsclub.com	
Kings Crown Casino	http://www.kingscrowncasino.com/	
King's Palace Casino	http://www.kingspalacecasino.com/	10%
Kings Royal Casino	http://www.kingsroyalcasino.com/	
Kingston Casino	http://www.kingstoncasino.com/	
Kinky Casino	http://www.kinkycasino.com/	
LA Online Casino	http://www.laonlinecasino.com/	10%
Las Vegas At Home Casino	http://www.lasvegasathomecasino.com/	
Las Vegas Casino	http://www.lasvegascasino.com/	
Las Vegas City Casino	http://www.lasvegascitycasino.com/	\$30 bonus
Las Vegas from Home	http://www.lasvegasfromhome.com/	
Las Vegas Gambling	http://www.lvgambling.com/	
Las Vegas Island Casino	http://www.lasvegasislandcasino.com	10%
Las Vegas Online Casino	http://www.lasvegas-online-casino.com/	25%
Lasseters Online	http://www.lasseters.com.au/	
Liberty Casino	http://www.libertycasino.com/	
Lil Cowpoke's Poker Games Online	http://www.lil-cowpokes-poker-games-online.com/	
Live Gambling Casino	http://www.live-gambling-casino.com/	\$20 bonus
Live Online Casino	http://www.liveonlinecasino.com/	20%
Luck City Casino	http://www.luckcitycasino.com/	10%
LuckMasters	http://www.luckmasters.com/	10%
Lucky Casino World	http://www.luckycasinoworld.com/	10%
Lucky Charm Online Casino	http://www.luckycharmcasino.com/	
Lucky Dice Casino	http://www.luckydicecasino.com/	
Lucky Jackpot	http://www.luckyjackpot.com	
Lucky Land	http://www.luckyland.com/	
Lucky Nugget Casino	http://www.luckynugget.com	
Lucky Roll Casino	http://www.luckyrollcasino.com/	10%
Lucky U Casino	http://www.luckyucasino.com/	20%
Lucky's Casino and Sportsbook	http://www.luckyscasino.com	
Lucky's Online Gambling Casino, Inc.	http://www.luckys-online-gambling-casino.com/	
Magic Carpet Casino	http://magic-carpetcasino.com	
Magic's Casino and Sportsbook	http://home.san.rr.com/magiccasino/	\$10 bonus
Majestic International Casino	http://www.majestic-casino.com	20%
Majestic Online Casino	http://www.majesticonlinecasino.com/	10%
Mapau Online Casino	http://www.mapau.com	\$25 bonus
Mars Casino & Sportsbook	http://www.marscasino.com/	
Mavericks	http://www.maverickscasino.com/	

Name	URL	Sign Up Bonus
Mayan Casino & Sportsbook	http://www.mayancasino.com/	10%
Megabahis Casino	http://www.megabahis.com/home/index.html	
Megaplay	http://www.megaplay.com/	
Meridian Casino	http://www.meridiancasino.com/	10%
Merlin Casino	http://www.merlincasino.com/	
Merlin's Casino	http://www.merlinscasino.com/	
Metro Casino	http://www.metrocasino.com/	
Metro Gaming	http://casino.metrogaming.com/	
Metro Gaming	http://www.metrogaming.com	
Miami Beach Casino	http://www.miamibeachcasino.com/welcome.html	\$30 bonus
Micro Casino	http://www.microcasino.com	
Millennium Casino	http://www.millenniumcasino.com	
Money Plays Casino	http://www.moneyplayscasino.com/	10%
Monte Casino	http://www.montecasino.com/	10%
MySportsbook	http://www.mysportsbook.com/	10%
Mystic Dunes	http://www.mysticdunes.com/	10%
Nasa Casino International	http://www.nasacasino.com/	
NASA SportsBook	_<φ	
Nevada Casino	http://www.nevadacasino.com/	
Nevada Casino Online	http://www.nevadaonlinecasino.com/	10%
New Technology Casino	http://www.newtechnologycasino.com/	10%
New York Casino	http://www.newyorkcasino.com	10%
Nierfeld's Internet Casino	http://www.nierfeld.com	
Night Casino	http://www.nightcasino.com/	
Nile Casino & Sportsbook	http://www.nilecasino.com/	10%
Noble House Casino	http://www.noblehousecasino.com/	10%
NYC Casino	http://www.nycasino.com	
O2 Win Casino	http://www.O2wincasino.com/	10%
Oasis Casino	http://www.oasiscasino.com	
Old Glory Casino	http://www.casinooldglory.com	15%
Omni Casino	http://www.omnicasino.com	\$10 bonus
On Air Casino & Sportsbook	http://www.onaircasino.com/	10%
One World Online Casino	http://www.One-world-online-casino.com/	
Online Card Games	http://www.online-card-games.com/	10%
Online Casino Action	http://www.1-online-casino-gambling.com/	
Online Casino Allstars	http://www.1-online-gambling-casino.com/	
Online Casino Club	http://www.1-onlinecasino.com/	10% over \$150
Online Casino Royal	http://www.onlinecasinoroyal.com/	10%
Online Casino World	http://www.onlinecasinoworld.com/	10%
Online Gambling Casino	http://www.0-onlinegambling.com/	10% over \$150
Online Vegas	http://www.onlinevegas.com/	
Online Vegas USA Casino	http://www.online-vegas-casino.com/	\$30 bonus
Orient Express Casino	http://www.casinoorientexpress.com/	15%
Oriental Casino	http://www.orientalcasino.com	\$20 bonus
Oscar Casino	http://www.oscarcasino.com/	
OZ Gaming	http://www.ozgaming.com/	
Pachinko Casino	http://www.pachinkocasino.com	
Pacific Casino & Sportsbook	http://www.pacificcasino.com/	10%
Pacific Princess Online	http://www.pacificprincessonline.com/	
Pagoda Casino	http://www.pagodacasino.com/	
Palace of Isis Casino	http://www.palaceofisis.com/	10%
Palace Online Casino	Palace Online Casino	
Palms Casino, The	http://www.thepalmscasino.com/	
Paris Casino & Sportsbook	http://www.paris-casino.com/	
Parisian Casino	http://www.parisiancasino.com/	\$25 bonus
Parrot Bay Casino & Sportsbook	http://www.parrotbaycasino.com/	10%
Pay Back Casino	http://www.paybackcasino.com/	10%
Pharohs Online Casino	http://www.thepharohscasino.com/	
Piggs Peak Casino	http://www.piggspeak.com/	
Pirate Island Casino & Sportsbook	http://www.pirate-islandcasino.com/	
Place My Bet	http://www.placemybet.com/	

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
Place That Bet	http://www.placethatbet.com/	
Place Your Betz	http://www.place-your-betz.com/	
Planet City Casino	http://www.planetcitycasino.com	25%
Planet Luck Casino	http://www.planetluck.com/planetluck/links/8681.html	
Planet Rock Casino	http://www.planetrockcasino.com/	
Platinum Casino	http://www.platinumcasino.com/	
Play Big Casino	http://www.playbig.com/	20%
Play For Fun	http://www.playforfun.com/	
Play the Odds	http://www.playtheodds.com/	
Play4Free Casino	http://www.play4freecasino.com/	
Play4Fun Casino	http://www.play4funcasino.com/	
Players Lounge	http://www.playerslounge.com	
Players Only Sportsbook & Casino	http://www.playersonly.com/	10%
PlayersBet Casino & Sportsbook	http://www.playersbet.com	
PlayStar Casino	http://www.antigua.org/	
Playstar Online Casino	http://www.playstar.com	
Plaza Hotel Casino & Sportsbook	http://www.easywin.net/	
Poker Jackpot	http://www.pokerjackpot.com/	
Poker Online Casino	http://www.pokeronlinecasino.com/	10%
Poker World Casino	http://www.pokerworldcasino.com/	10%
Poker.com	http://www.poker.com/	10%
Premiere Online Casino, The	http://www.thepremiere.com/	
Prestige Casino	http://www.prestigecasino.com/	\$30 bonus
Pyramid Palace Casino	http://www.pyramidpalace.com/	
Pyramid's Online Casino & Sportsbook	http://www.pyramidcasino.net/	10%
Queen of Lust Casino & Sportsbook	http://queenoflust.com/	
Queen's Club Casino	http://www.montecarlo.com/	\$20 bonus
Racing Casino	http://www.racingcasino.com/	10%
Raging Bull Roulette Casino	http://www.raging-bull-roulette-casino.com/	
Ramses Valley of the Kings Casino	http://www.thevalleyofkings.com/	
Raquel's Casino	http://www.raquelscasino.com/	10%
Real Money Casino	http://www.realmoneycasino.com/	10%
Real Time Games	http://www.realtimesgames.com/	
River Belle Casino	http://www.riverbelle.com/	
River Belle, The	http://www.theriverbelle.com/	
Rock n Roll Casino and Sports Book	http://www.rock-n-roll-casino.com/	
Rodeo Casino	http://www.rodeocasino.com/	
Rolling Stone Casino	http://www.rscasino.com/	
Roman Casino	http://www.romancasino.com	
Roulette Casino	http://www.roulette-roulette-casino.com/	20%
Roulette Casino & Sportsbook	http://www.roulettecasino.com/	20%
Royal Bet Casino & Sportsbook	http://www.royalbet.com/	10%
Royal Club Online Casino	http://www.royalclubcasino.com/	10%
Royal Dynasty Casino	http://www.casinodynasty.com/	
Royal Flush	http://www.royalflush.net	
Royal Island Casino & Sportsbook	http://www.royalislandcasino.com/	10%
Royal Magic Casino	http://www.casinoroyalmagic.com/	10%
Royale Casino	http://www.royalecasino.com/	25%
Russian Casino	http://www.russian-casino.net/	10%
S.S. Casino	http://www.sscasino.com/	
Safari Casino	http://www.safari-casino.com/	
Sage Casino	http://www.sagecasino.com/download.html	
Saigon Casino and Sportsbook	http://www.saigoncasino.com/	
Sands of the Caribean	http://www.casinoplace.com	
SBG Sportsbook & Casino	http://www.sbgglobal.com/	15%
Scot's Online Casinos, The	http://www.the-scots-online-casinos.com/	
Showdown Casino	http://www.showdowncasino.com/	
Showgirls Casino	http://www.showgirlscasino.com/	\$25 bonus
Silver Palms Casino	http://www.silverpalmscasino.com/	
SilverStar Casino & Sportsbook	http://www.silverstarcasino.com/	
Six Shooter Online Casino	http://www.thesixshooter.com/	

Name	URL	Sign Up Bonus
Sky High Online Casino	http://www.skyhighcasino.com/	10%
Slots Online Casino	http://www.slotsonlinecasino.com/	
SlotsVegas Casino & Sportsbook	https://casino.slotsvegas.com/	10%
South Park Casino	http://www.southparkcasino.com/	
Southern Belle Casino & Sportsbook	http://www.southernbellescasino.com/index.html	
Sportbet.com	http://www.sportbet.com/	10%
Sportfanatik	http://www.sportfanatik.com	10%
Sporting Casino	http://www.sportingcasino.com/home/index.html	10%
SportsBook.com	http://www.sportsbook.com	
Sports-Bookie	http://www.sports-bookie.com/	\$10 bonus
Star Online Casino	http://www.thestarcasino.com/	
Starluck Casino	http://www.starluckcasino.com/slcasino/links/4211.html	
Starz Casino	http://www.starzcasino.com	10%
Stellar Casino	http://www.stellarcasino.com/	
Sultan Casino	http://www.sultancasino.com/	
Sunset Casino	http://www.sunsetcasino.com/	
Super Craps	http://www.supercraps.com	
Superbet Casino & Sportsbook	http://www.superbet.com/	
Supermoney	http://www.supermoney.com	
Supreme Casino	http://www.supremecasino.com/	
Swiss Casino Online	http://www.swisscasinonline.com/	10%
Taj Mahal Online Casino	http://www.tajmahalonlinecasino.com/	10%
Tangiers Casino	http://www.tangierscasino.com/	15%
Tequila Casino	http://www.tequilacasino.com/	10%
Texas Casino	http://www.texascasino.com/	
The Big Casino	http://www.thebigcasino.com	\$20 bonus
The Blackjack Casino, Inc.	http://www.the-blackjack-casino.com/	
The Boathouse Casino	http://www.boathousecasino.com	\$25 bonus
The Casino Company	http://www.thecasino.com/	
The Cyber Casino & Sportsbook	http://www.thecybercasino.com/	
The Gambler	http://www.thegambler.com/	
The Online Casino & Sportsbook	http://www.theonlinecasino.com/	10%
The Sands of the Caribbean	http://www.thesands.com	
The Stadium Casino	http://www.thestadiumcasino.com/	\$20 bonus
Thundergaming.com	http://www.thundergaming.com	10%
Titanic Casino & Sportsbook	http://www.titaniccasino.com/	
Tokyo Online Casino	http://www.tokyocasinoonline.com/	10%
Tommy Luv's Casino	http://www.tommyluvscasino.com/	10%
Top Bet Casino	http://www.topbet.com/	
Top Card Casino	http://www.tcardcasino.com/	
Torpedo Casino	http://www.torpedocasino.com/	
Treasure Hunt Casino	http://www.treasurehuntcasino.com/	10%
Treasure Hunter Casino	http://www.treasurehunter.com/	
Triple Win Online Gambling	http://www.triplewin.com	
Tropical Casino	http://www.tropicalcasino.net/	
Tropical Island Casino	http://www.tropicalislandcasino.com/	10%
Tropicana Club Online Casino	http://www.tclubcasino.com/	
Twinkling Star Casino	http://www.twinklingcasino.com	
UBet Casino	http://www.ubetcasino.com/	10%
U-Bet Online Casino	http://www.ubetonlinecasino.com/	10%
Under The Sea Casino	http://www.undertheseacasino.com/	10%
US Sports Casino	http://www.usportscasino.com	
USA Casino	http://www.usacasino.com/	
USA Jackpot	http://www.usajackpot.com	
Vegas Casino Gambling	http://www.vegas-casino-gambling.com/	\$20 bonus
Vegas Odds Casino & Sportsbook	http://www.vegasoddscasino.com/	10%
VegasUSA	http://www.vegasusa.com	
Victory Casino	http://www.victorycasino.com/	10%
VIP Casino	http://www.vipcasino.com/	
VIP Sports	http://www.vipsports.com	
Virtual Island Casino	http://www.virtualislandcasino.com/	\$20 bonus
Virtual Vegas	http://www.virtualvegas.com	
Virtual Wagering	http://www.virtualwagering.com/	10%

<u>Name</u>	<u>URL</u>	<u>Sign Up Bonus</u>
Viva Casino	http://www.vivacasino.com/	
WallStreet Bets	http://www.wallstreetbets.com/	10%
Wallstreet Casino	http://www.wallstreet-casino.com	
Welcome Casino	http://www.welcomecasino.com/	
Western Casino	http://www.westerncasino.com/	
White Buffalo Casino	http://www.whitebuffalocasino.com/	10%
Wild Jack Casino	http://www.wildjack.com/	
Wild West Frontier Casino	http://www.wildwestfrontier.com/	10%
William Hill Casino	http://www.williamhillcasino.com	
Win City Casino	http://www.wincitycasino.com	
Win Win Casino	http://www.winwincasino.com/	\$25 bonus
Win4Real Casino & Sportsbook	http://www.win4real.com/	
Winning Worlds Casino	http://www.winningworlds.com/	
Winward Casino & Sportsbook	http://www.winwardcasino.com/	10%
World Bet Casino	http://www.worldbet.net	10%
World Casino	http://www.world-casino.net/	\$30 bonus
World Charity Casino	http://www.worldcharitycasino.com/	10%
World Games Casino & Sportsbook	http://www.worldgamescasino.com/	10%
World Wide Vegas	http://www.worldwidevegas.com/	10%
World Winners Casino	http://www.worldwinnerscasino.com/	
Worldwide Casino	http://casino.worldwidecasino.com/	
Worldwide Gamble	http://www.worldwidegamble.com/	10%
WWCasino	http://www.wwcasino.net/	
Xkaliber Online Casino	http://www.xkaliber.com	
Yellowcab Casino	http://www.yellowcabcasino.com/	
Your Casino	http://www.YourCasino.com	
Zantana Casino	http://www.zantana.com/zantana/links/2810.html	
Zenith Casino	http://www.zenithcasino.com/	



Appendix 2

Gambling Web Portals

Antigua-Barbuda Directorate of Offshore Licensing

<http://www.antiguagaming.com/>

This web site not only has a list of licensees but it allows registration of complaints against licensees.

Better-Betting

<http://www.better-betting.com/>

The "have your say" column allows players to express opinions about online casinos.

Bettors World

<http://www.bettorsworld.com>

This site allows you to check their archives for information on online casinos. There is also a signup form for their Posting Forum.

Casino Meister

<http://www.casinomeister.com>

The site has some useful information. It recommends reviewing the list of members of the Interactive Gaming Council to find reputable online casinos.

Casino Today

<http://www.casinotoday.com>

This site ranks online casinos by the size of the bonus offered.

Casino Web Cast

<http://www.casinowebcast.com>

This is a fairly useful site. It has a message board and articles about casinos and online gaming.

Casinowire's

<http://www.casinowire.com/>

This is a very useful site. In addition to a list of online casinos, it has an online forum and loads of information. It has articles about online gaming, a search engine, a chat room, a forum and even links to travel sites.

Easy Casino Gambling

<http://www.easycasinogambling.com/links.html>

This site has some gambling information as well as links to other sites.

Ethical Online Gaming Association

www.eoga.org

This site has a substantial list of members. The membership is growing rapidly. This list can be used as an additional screening tool to find the best online casinos.

Fidelity Trust Gaming Association

www.ftga.com

This site, like several others, seeks to have its members abide by standards for online gaming operations. It has a small membership list at this time.

Full Web Info

<http://fullwebinfo.com/Top/Games/Gambling/Publications>

This is a good source for online gaming articles.

Gambling.com

<http://www.gambling.com>

The site features a lot of banner ads for e-casinos. You can become a member for free by registering online. Under "Gambling Community" on the site is "Gambling Grumbles" which features complaints against online casinos.

Gamblers Guide

<http://www.gamblersguide.net/>

This is a monthly e-zine with some information worth checking out.

Gambling Magazine

<http://www.gamblingmagazine.com>

This site has articles and a "Not Recommended" list of casinos. However, the list of casinos with whom it has a beef is too long. For example, all Startnet casinos are listed as not recommended while Startnet is one of the premier software developers.

Gamble Up

<http://www.gambleup.com>

This is a search engine for gambling sites.

Interactive Gaming Council

<http://www.igcouncil.org/>

Sites accredited by IGC must be licensed and accredited. It offers dispute resolution services and can be contacted online.

Internet Gaming Commission

<http://www.internetcommission.com>

This site has a search engine and also maintains lists of online casinos where caution is urged. It is a good source for online casinos to avoid.

InterNIC

<http://www.internic.net/>

You can find out about the operators of any Internet site by using the WHOIS database at <http://www.internic.net/whois.html>.

Rolling Good Times

<http://www.rgtonline.com>

This site offers RGT Forums.

The Daily Spread

<http://www.thedailyspread.com>

This is a source of good articles on online gambling. It has an online forum and many online links.

Win Hourly

<http://www.winhourly.com>

This site has online casino reviews and a casino search engine.



Appendix 3

Software Brand Portals

Boss

<http://www.bossmedia.com>

This site lists the licensees of Boss Media.

Cozmoz

<http://www.casinowhiz.com>

This is the gateway for Cozmoz' casinos using Starnet. The site has a list of casinos on the home page.

Cryptologic

<http://www.ioll.com/licensees.html>

This site has a list of its licensees.

Galixiworld.com Ltd

<http://www:galaxine.com>

This site offers articles about online gambling.

GIC Global Entertainment Corporation

<http://www.sportzpage.com>

Don't waste your time at this site.

Intersphere Communications

<http://www.gamblenet.com>

This site has a fairly extensive directory of online casinos. It also has a list of casino discussion groups.

Net World Casinos

<http://www.networldcasinos.com>

This site has a list of casinos on its home page.

NetBet.com

<http://www.netbet.com>

This is a corporate site with nothing useful on it.

Starnet

<http://www.starnetportal.com/fulllist.htm>

This site has a complete list of Starnet casinos.

Total Entertainment

<http://www.go2total.com>

There is nothing of value here.

Tropika

<http://www.tropika.com>

This site has a list of licensees.

Venture Catalyst Inc.

<http://www.vegasathome.com>

This site is not finished. It may be useful later.

Xirtrix

<http://www.onlinegaming.com>

This site has an online forum. It also features lists of winning lottery numbers.



Appendix 4

Sites to Avoid

The following sites have had a significant number of problems reported and should be avoided.

Casino	URL
2 For 1 Sportsbook	http://www.2for1sprtsbook.com
Beat the Odds	http://www.beattheodds.com
Casino Depot	http://www.casinodepot.com
Cayman Sportsbook	http://www.caymansportsbook.com
Cyberbookie	http://www.cyberbookie.com
Fiji Sportsbook	http://www.fijisportsbook.com
Golden Palace Online Casino	http://www.goldenpalace.com
Majestic Casino	http://www.majestic-casino.com
Southern Belle Casino & Sportsbook	http://www.southernbellecasino.com
Sport Haven Inc	http://www.betsnow.com
Super Casino	http://www.supercasino.com
Vegas Palace Casino and Sportsbook	http://www.vegaspalacecasino.com
Video Las Vegas	http://www.videolasvegas.com



Appendix 5

Starnet Licensees

Here is a list of Startnet casinos for your reference. Starnet casinos are some of the most reputable Internet casinos.

www.OrangeCasino.com
www.BettingExpress.com
www.TheCasinoCompany.com
www.Pirate-IslandCasino.com
www.TreasureHuntCasino.com
www.SportsBetting.com
www.SexBet.com
www.007SportsBetting.com
www.007ace.com
www.07onlinecasino.com
www.100blackrhino.com
www.100kcasino.com
www.2000-casino.com
www.2beton.com
www.3dgambling.com
www.4jokerscasino.com
www.4sportsbetting.com
www.5thavenuecasino.com
www.businesscasino.biz-page.com
www.casinohawaii.net
www.casinokingtut.com
www.casinoluck.com
www.casinoorient.com
www.casino-titanic.com
www.casinouniverse.com
www.classicgirl.com
www.clubvipcasino.com
www.club8casino.com
www.cybersportsbet.com
www.cybersportsbook.com
www.desertcasino.com
www.digitaldeuce.com
www.e777.net
www.easyrollerscasino.com
www.eiffelcasino.com
www.erotico.net
www.evelknivelcasino.com
www.ezbets.com
www.forbiddencitycasino.com
www.goldencoincasino.com
www.goldfingerscasino.com
www.parier.net
www.parlaybet.com
www.placemybet.com
www.playersoffshore.com

www.acecity.com
www.acesclubcasino.com
www.acescasino.com
www.acesportsbook.com
www.actioncitycasino.com
www.actionsportscasino.com
www.agamblingcasino.com
www.ahcasino.com
www.allsportscasino.com
www.antiguaonlinegaming.com
www.apollocasino.com
www.arabworldcasino.com
www.athomesportsbook.com
www.betbig.com
www.blackcatscasino.com
www.black-jack-casino.com
www.blacktiecasino.com
www.bunnygirlcasino.com
www.halloftheemperors.com
www.highcardcasino.com
www.homebookie.com
www.jackpot7.com
www.joker-casino.com
www.kasino-kasino.com
www.kingofspades.com
www.kingsclub.com
www.lasvegasclubcasino.com
www.locklinesportsbook.com
www.luckyeightcasino.com
www.1luckygambler.com
www.luckyladycasino.com
www.luckyrollcasino.com
www.luckycasino.com
www.lvclubsportsbook.com
www.mac-casino.com
www.megabahis.com
www.mysportsbook.com
www.number1onlinecasino.com
www.nyccasino.com
www.onaircasino.com
www.palaceofisis.com
www.wallstreet.com
www.win4real.com
www.win-worldwide.com
www.winworldcasino.com

www.racingcasino.com
www.regencycasino.com
www.rodneysplace.com
www.royalbet.com
www.sexino.com
www.silvermooncasino.com
www.skybook.com
www.speedbet.com
www.sportsbookfever.com
www.sportfanatik.com
www.spygaming.com
www.starzcasino.com
www.superbowlbet.com
www.thecasinofiles.com
www.thesportsbookfiles.com
www.tikicasino.com
www.tobet.com
www.tropicalislandcasino.com
www.ubetcasino.com
www.undertheseacasino.com
www.aceshighonlinecasino.com
www.achla-casino.com
www.adultcherrycasino.com
www.air777.com
www.akiracasino.com
www.allsportscasino2.com
www.sportsknight.com
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www.azurecoastcasino.com
www.bedrockgaming.com
www.belmontcasino.com
www.betatwallstreet.com
www.betcash.com
www.bettheglobe.com
www.betwiththechamp.com
www.bigredcasino.com
www.blackcatcasino.com
www.boystoyscasino.com
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www.casinoofthekings.com
www.casinoonair.com
www.casinoplussportsbook.com
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www.classicsportsbook.com
www.cloud9casino.com
www.club8casino.net
www.clubdelsol.com
www.clubriocasino.com
www.comedycasino.com

www.worldblackjack.com
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www.worldmillionairesclub.com
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www.zukunftcasino.com
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www.grandpalacecasino.com
www.0000mangacasino.com
www.000777triplewin.com
www.00casino.com
www.1bet.com
www.1stplacecasino.com
www.4cherrycasino.com
www.5thavecasino.com
www.88fortunecasino.com
www.aaaacasino.com www.aaagaming.com
www.acecitycasino.com
www.acescasino.com

www.bubbascasino.com
www.fuzgaming.com
www.golddustcasino.com
www.easyrollers.com
www.cashcitycasino.com
www.casinoasian.com
www.casino-atlantis.com
www.casinobeauty.com
www.casinoblue.com
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www.ecasinobeach.com
www.ecasinowin.com
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www.heavencasino.com
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www.kingdomcasino.com
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www.ritzoasis.com
www.rockcasino.com
www.rollingdicecasino.com
www.royalclubcasino.com
www.russian-casino.net
www.safaricasino.com
www.sexysportscasino.com
www.silverclover.com
www.sizzlecasinocom
www.skyhighcasino.com
www.sportingcasino.com
www.worldcasino.net
www.worldcharitycasino.com
www.worldgaming.net
www.worldlotteries.com
www.worldracetracks.com

www.gamblecom.com
www.gatekeepercasino.com
www.kingscourtcasino.com
www.kinkycasino.com
www.luckydicecasino.com
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www.luckygamblercasino.com
www.luckyroll.com
www.majesticcasino.com
www.manhattahsportsbook.com
www.manhattansports.com
www.marscasino.com
www.mayancasino.com
www.merlincasino.com
www.newyorkbets.com
www.nilecasino.com
www.ozgaming.com
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www.sportsbookonline.com
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www.sportsknight.com
www.stock-market-casino.com
www.superbet.com
www.teaserspalace.com
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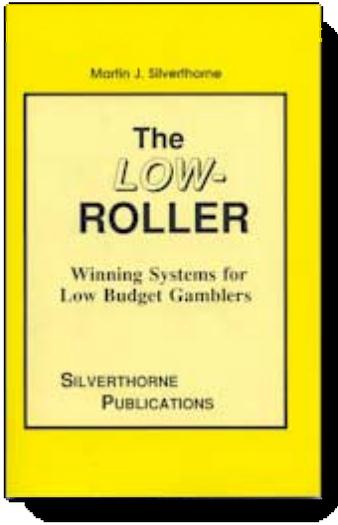


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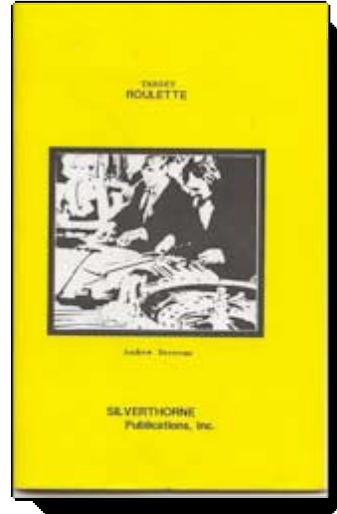
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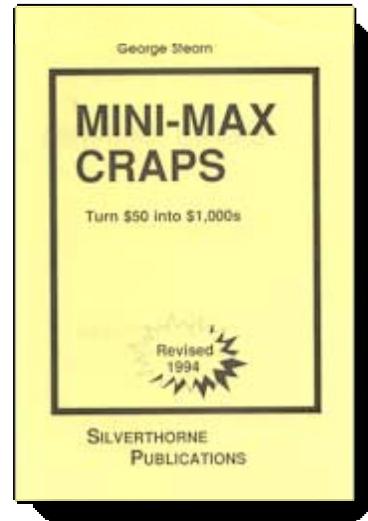
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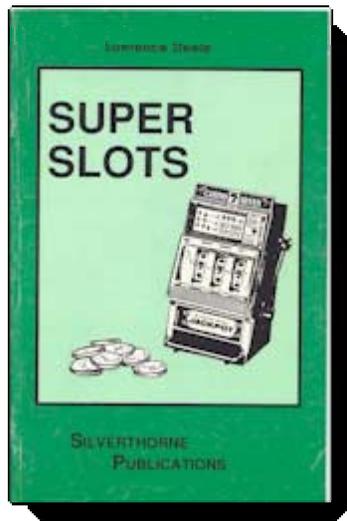
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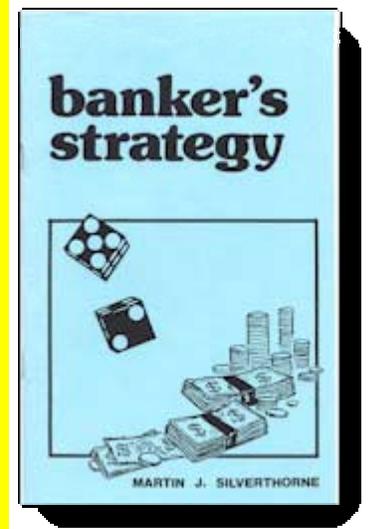
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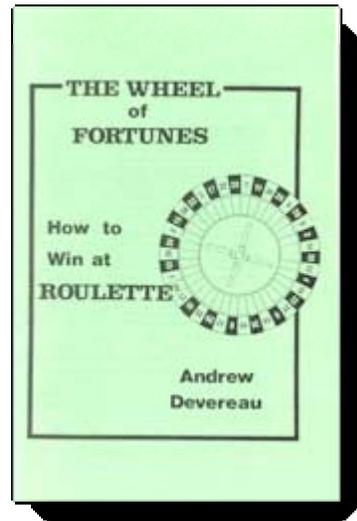
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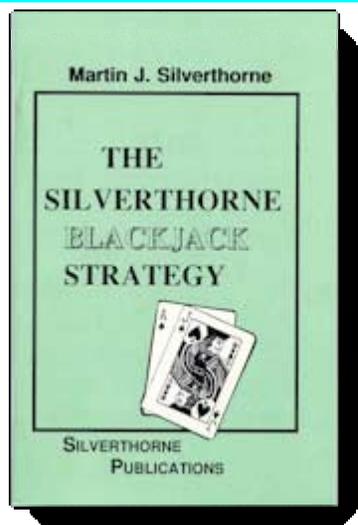
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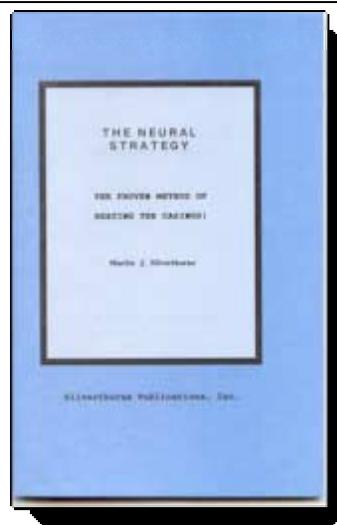
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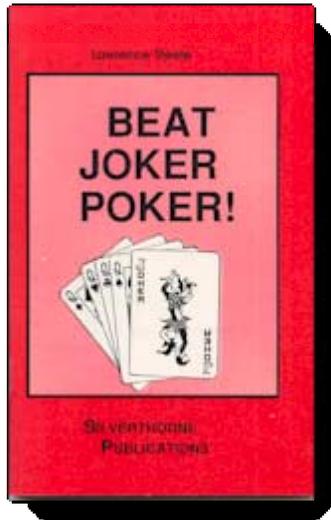
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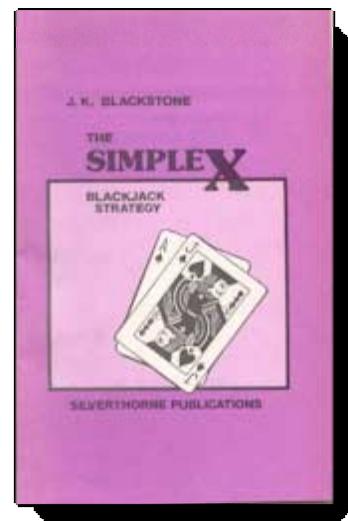
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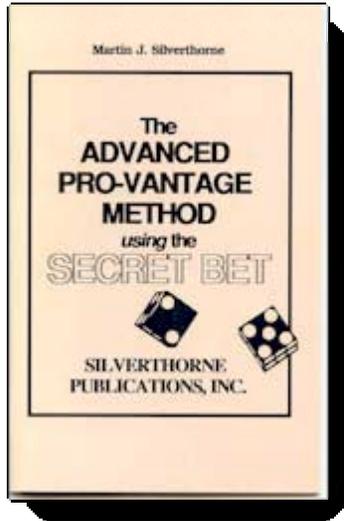
This is for the player who may never have played blackjack and wants to win and win quickly. It is for the player with limited money. It is also for the experienced player who is tired of losing. If you can afford even \$15, you can start winning. Recommended.

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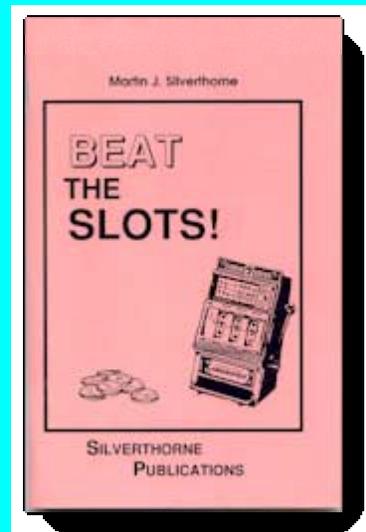
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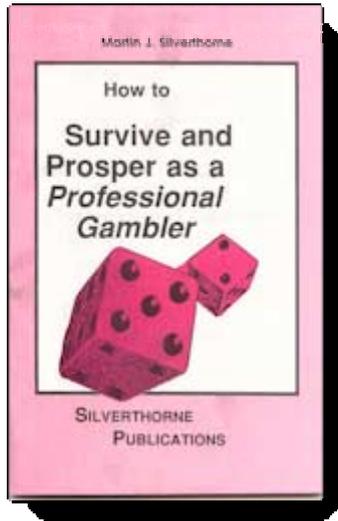
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