

Beat the Internet Casinos

What if there was a proven way to do this without even leaving home?

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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.

Introduction

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. Estimates of the current number of online casinos range as high as 3,000. 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.

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 payouts, 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 how safe it is We'll take a closer look at this in the next chapter.

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 cooperative 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. 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 bonafide 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) (<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%

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Finding the Right Casino

There are about 1,800 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) (<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:

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 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 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.

There are special circumstances when I recommend playing blackjack. The chapter "When to Play Blackjack" covers these in some detail. If the casino where you are playing will not allow play in a game with even-money wagers (such as craps, roulette or baccarat) to count towards earning a casino bonus, then your best choice of a game is blackjack. Also, many casinos are now requiring much longer play in order to "earn" a bonus and therefore withdraw it. If you encounter a casino requiring that you play through the amount of your deposit and the casino bonus more than five times, you may well consider playing our Internet Blackjack Strategy. 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 so long as the casino allows them. The games best suited for Internet play under these circumstances 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 $18/36 = 0.4747$ Probability of either number showing 0.9474 House Edge 0.0526 All Outcomes 1.0000 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 -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 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 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 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 r b b

Bet r b b r 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 icasino; 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 bar 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, bar 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

Level

1 2 3 4 5 6 7 8

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. Lengthly games lasting more then 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

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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 desposit 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
104
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 skill, 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, minibaccarat 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-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: 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 king-5-7 = 2. Bank wins 2 to 1.

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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: 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: ace-2 = 3

Banker hand: 3-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.

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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 IBetting 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, 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.

When to Play Blackjack

When I first developed the strategy for beating the Internet casinos, most casinos would allow play on even-money games, such as **craps**, roulette and baccarat, to count towards being able to earn and ultimately withdraw the bonuses. However, many casinos discovered that players were using winning strategies like the ones you have seen here, or were just making flat bets and were earning the bonuses without really putting their money at risk. For instance, some players would play Internet roulette and make larger wagers on offsetting bets such as red and black, with smaller hedge bets on the zero. Such a strategy reduces the house edge enough that it is possible to win because the size of the casino bonuses more than offsets the small losses generated by playing in this manner.

Many casinos began to bar roulette as a game counting towards earning casino bonuses. Soon the games of craps and baccarat followed. The status of online play today is that in many casinos, the only beatable game they will allow you to play to capture a casino bonus is blackjack. You may recall that my major objections to playing blackjack were the increased variability of results and the greater difficulty in learning how to play the game correctly. Fortunately, as is often the case, necessity is a mother, and changing times forced me and my group of successful Internet players to come up with a winning blackjack strategy for the Internet. The casinos' attempt to thwart skilled players did not end with disallowing play at craps, roulette and baccarat as counting towards capturing a bonus. In addition, many casinos increased the amount of total play or "action" required to earn the [casino](#) bonus.

A typical rule from such a casino will state: "To cash in you need to have wagered a minimum of four times your deposit and five times your bonus." The effect of this rule is to hinder some of the techniques I have recommended for the even-money games, as the casino you encounter now may very well require more action before allowing you to withdraw the casino bonus. To counter the casinos' counter measures, we have developed an Internet Blackjack Strategy that totally overcomes the advantages the casinos gained with their new rules. Once you learn our Internet

Blackjack Strategy, there is no doubt that you can continue to win large amounts of money, safely and easily from the online casinos. Here are the general conditions to look for in an online casino before you decide to play blackjack to earn the bonus:

1. The casino bonus must be at least \$75, and \$100 is better. Fortunately, with 1,800 online casinos competing for your business, you can always find a suitable casino offering bonuses like these.
2. The casino must offer a playable favorable blackjack game. The chapter "Internet Blackjack" tells you more of what to look for in a blackjack game.
3. The casino must allow blackjack play to count towards earning the bonus. Some casinos have banned all games except slot machines as counting towards bonus play. Do not play in these casinos!
4. Look for a playing requirement less than seven times the amount of the bonus plus the deposit. If the casino is requiring action ten times the amount of your deposit plus the bonus, they are simply asking for too much.
5. Some casinos require that you give them action at least equal to your deposit before the bonus is added to your account. You can accept this requirement, but do not play in a casino with a higher requirement before you see the bonus added to your account.

The next five chapters are devoted exclusively to Internet blackjack. Please don't feel overwhelmed trying to absorb all of the information on blackjack at once. Take your time and be sure that you know our Blackjack Playing Strategy well before risking real money. Nearly every casino with downloadable software offers you the chance to play for fun before risking real money. You can practice your blackjack strategy in the play mode until you feel comfortable enough to put it to work for you.

How to Play Blackjack

Blackjack is played on a semi-circular table. The game usually has six or seven spots for the players to sit. Only the most basic of rules, such as the payoff on blackjacks, dealer drawing rules and insurance payoffs, are shown on the layout. The small plaque, usually displayed next the dealer's right hand, shows the table betting limits, such as \$5 minimum, \$500 maximum.

Objective

The objective in the casino game of blackjack is to beat the dealer. Although as many as six other players may play at your table with you, each player competes individually against the dealer. You can beat the dealer in two ways. You can have a hand total greater than the dealer's without exceeding 21. Or, the dealer can bust his hand by drawing cards to a total greater than 21. The objective is not, as is described in many [casino](#) brochures, to get as close to 21 as possible without

going over (busting). In many hands you won't even try to get close to 21. If either the player or the dealer has an ace and a 10-valued card as his first two cards, then this hand is called a blackjack or natural and is usually paid off at three to two for a player. If both the dealer and player have blackjacks, the hand is a standoff or push, and neither the dealer nor player wins. If you tie the dealer with a total of 21 or less, you neither win nor lose your bet for that hand. This is called a "push." The term originated from the time when a dealer would push a player's [wager](#) out of the betting area whenever there was a tie. Now, the dealer usually "knocks" on the table in front of a push indicating that a payoff or loss was not overlooked and that instead there was a tie.

Card Values

Cards numbered 2 through 10 are valued at face value. Picture cards count as 10.

An Ace equals either 11 or one, at the discretion of the player. Card suits have no meaning in blackjack.

Examples: Q, 5 = 15 10, 4 = 14

Ace, 2 = 3 or 13 2, 3, 10, 2 = 17

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Hard Hands and Soft Hands

Hands with an Ace counted as 11 are called soft hands.

Examples: Ace, 5 = 16 3, Ace, 4 = 18

Ace, 10 = 21 Ace, 2, 2, 5 = 20

A hard hand is any hand which does not have an Ace or in which the Ace is counted as one to avoid exceeding a total of 21.

Example: Ace, 6, 9 = 16 Ace, 9 = 10

6, 9 = 15 10, 9 = 19

The People

Each blackjack game is conducted by a dealer who has been trained to run the game. Blackjack tables are grouped together in an area designated a blackjack pit. Individual blackjack tables are supervised by floor personnel, called floormen, who report to pit bosses, who are supervised by shift managers, who must answer to casino managers. A player may enter a game by sitting down at an unoccupied chair and converting cash to chips or, if playing on credit or against money deposited with the casino, signing a casino form, called a marker, in exchange for chips.

Wagers

The size of your bet must conform to the table's maximum and minimum limits. This range varies and is posted at each table. Some casinos allow cash [wagers](#) played inside the betting area, but normally cash must be converted to chips before playing. Before any cards are dealt, each player must decide on the amount of his wager and place it in the designated betting area in front of each player, known as the betting box or spot. If several different chips are bet, they must be neatly stacked. Different denominations of chips must be arranged with the larger-valued chips on the bottom of the stack and the lesser-valued chips on top. For example, a wager of \$70 might

consist of two \$25-valued "green" chips on the bottom, with four \$5-valued "red" chips stacked neatly on

top. Chips placed beside the betting area normally indicate to the dealer that the player wishes them colored up or colored down, i.e., exchanged for chips of higher or lesser value. If you wish to make a bet for the dealer, a common tipping practice, you may place the dealer wager between the betting area and the dealer to show that a separate bet is being made for the dealer instead of an outright tip. The dealer's bet will suffer the same fate as the player's hand: if the player's hand wins, the dealer wins the token or tip as well. If the hand loses, the dealer loses his tip.

Two Different Styles of Blackjack

Two different styles of blackjack are played in casinos. Single or double deck pitch games are dealt directly from the dealer's hand. Games with four to eight decks of cards are dealt from a shoe rather than being held by the dealer.

Playing Procedures

The dealer will convert the player's cash or marker into chips. The usual colors for chips are: \$1.00 = white or metal token \$25.00 = green \$2.50 = pink \$100.00 = black \$5.00 = red \$500.00 = purple

The rules that the particular casino uses are not posted anywhere on the table. If you are in Atlantic City, every casino uses the same basic rules as set by the [Casino](#) Control Commission. In Nevada, the rules vary from casino to casino and may even be different in the same casino. The Mississippi casinos use yet a different variation of playing rules, as do most international casinos. The only way to be certain of the exact rules is to ask about the rules. To begin a new round of play, the dealer will shuffle the cards and, after the shuffle, will ask a player to cut the deck by placing a plastic cut card in the deck. The dealer finishes the cut and places the cut card in a position usually two-thirds to three-fourths from the top card.

The depth of the placement is known as the penetration. This means that from two-thirds to three-fourths of the cards will be put into play before the dealer reshuffles. After the shuffle, the dealer will take the top card and place it in the discard tray. This card is called the burn card and the procedure is called burning a card. Each player who wants to wager must place a bet in the circle in front of him on the table. The dealer will deal cards starting from his left to right. Each player, as well as the dealer, will receive a card in turn until each person has two cards. The first card dealt the dealer is placed face down so that it is not visible to the players.

This is called the dealer's hole card. The second card dealt the dealer is dealt face up and is called the dealer's up-card. When casinos deal either single or double deck games, the cards are usually dealt face down. In these games, the player is permitted to pick up his cards. In games using multiple decks dealt from a box called a shoe, the player's cards are dealt face up. In these games players are not permitted to touch the cards. After all the players and the dealers have received

two cards, the dealer will ask each player, starting from his left and moving clockwise to the right, if he or she wants additional cards.

A player may decide to just keep the two original cards and stand. He may ask for as many additional cards as he wants, called taking a hit. He also has other options such as surrendering, doubling down, splitting pairs, or in some instances, taking insurance. If a player's hand exceeds 21, it is an automatic loss and his [wager](#) loses. After all the players have played out the hands, the dealer will complete his hand. Players who bust in drawing to their hands will have lost their wagers prior to the dealer completing his hand. Those players who did not bust, or exceed a total of 21, will win or lose depending on whether their card totals exceed the dealer's hand. Ties are pushes with neither the dealer nor player winning.

Signaling a Dealer

[Casino](#) blackjack is played at a rapid pace with very little conversation between the dealer and the player. Hand signals are used by players to communicate with the dealer. The only player option which is signaled verbally by the player is surrender. In games where the cards are dealt face up and no touching or handling of the cards is permitted, the player will signal taking a hit (drawing more cards) by making a beckoning or scratching motion with his finger on the table. If he wants to stand, he will signal the dealer by waving his hand over the cards. To split a pair in a face up game, the player will simply place the same value wager next to (not on top of) the original wager. The dealer will separate the cards, indicating a split. To Double down, the player will place an equivalent bet or less behind his original bet.

Usually when a player splits or doubles, he will wager an amount equal to the original bet. However, if he chooses, a player may wager less than his original bet. For example, if a player has bet \$25 and receives a pair of 7s, he may decide to split the pair into two different hands. He can wager any amount up to \$25 on his second bet. If he wanted to wager only \$10 on the second hand created by splitting, this is permissible. In games where players hold the cards, they will signal for a hit by scratching the table with their cards. To stand, a player will place his cards under his wager. To split a pair in a hand held game, the player places the cards face up on the table above his wager and makes his second wager by placing the chips next to the original wager. To double down in the hand held game, the player will toss his cards face up on the table and make a wager equal to or less than his original bet by placing the chips next to the first bet.

Peeking

If the dealer's up-card is a 10-valued card or an Ace, in order to save time which would be lost by playing out all hands and then having to return additional player bets made because of the players' decisions to double down or split pairs before the dealer checked to see if he had a blackjack, most casinos require the dealer to "peek" at his hole card immediately, being careful not to allow any of the players to see the card. If the hole card provides the dealer with a

blackjack, the dealer exposes it at once and quickly collects all of the losing bets around the table. If you or any of the other players also has a blackjack, it is a push. If after peeking the dealer finds that he has no blackjack, the round continues with players exercising their normal options, including making additional wagers of splitting or doubling down.

Playing Options

The dealer must play his hand in accordance with the house rules even if he has the players beaten without drawing any more cards. The dealer must draw until he has a total of 17 to 21. In some casinos, most notably in downtown Las Vegas and northern Nevada, the dealer will hit a soft 17 (A,6) or any other soft hand totaling 17 such as A,A,5 or A,4,2. This rule is disadvantageous to the players. If the dealer does not bust, he will compare his total with each of the player totals, paying the winners and collecting bets from the losers.

Player Options

In addition to making decisions to stand or hit, players have certain other options for playing out their hands. Depending on the rules of the game played, they may split any pair, double down after receiving the first two cards, surrender if this option is offered or take insurance under certain circumstances. How these options are exercised are major contributors as to whether a player has a successful winning strategy or not.

Pair Splitting

Virtually all casinos allow the player the option of splitting the first two cards if these cards have the same value (eg. 7,7, 10,10 Q,K). By splitting a pair, the player is changing one initial hand into two separate hands. In order to do this, the player usually doubles his initial bet. If, after splitting, he receives another card of like value, most casinos will allow him to split again, up to a total of four splits. Of course, each split requires adding an additional wager. A player may ask for as many draw cards (hits) as he wants on a split hand. The exception to this rule occurs with split aces. In this case, nearly every [casino](#) allows only one additional draw card to each split ace. Probably the most frustrating hand in blackjack is to split a pair of Aces and then receive another Ace, for a hand totalling 12.

This outcome turns one of the most promising hands into one of the most dismal. Splitting pairs may be advantageous to a player for two reasons. First, it offers the option of turning a weak hand into two potentially stronger ones. It is always advantageous to split an 8,8, as a hand valued at 16 is the weakest possible hand. Two hands with starting totals of 8 each are better starting hands than one hand totalling 16. Another reason a player will split pairs is to exploit a dealer's weakness as revealed by his up-card. A hand of 9,9 will be split versus a dealer's up-card of 6. With an up-card of 6, the dealer has a potential stiff hand, a hand to which the dealer must draw, but which

can be busted with a draw if the hole card is a 6 through 10. To take advantage of the dealer's weakness, a player would split the 9,9 to get more money on the table.

Doubling Down

Doubling down is a valuable player option in that a player may double his [wager](#) in favorable situations. The only disadvantage to the player is that when he doubles down, he may draw only one additional card. Doubling down is used in two ways to increase the player's prospects of winning a hand. A player will double down when the dealer's up-card is weak, and the dealer has a high probability of busting. Here, the purpose of doubling is to take advantage of the dealer's weakness. A player may also decide to double down if his first two cards are so strong that he is likely to win against the dealer by beating his total outright.

Surrender

The player option of surrender was first seen in 1958 at the Continental [Casino](#) in Manila. After a dealer determined that he didn't have a blackjack, a player could throw in his hand after any number of cards, so long as he hadn't busted. By surrendering his hand, the player would lose only half of his original bet. In 1978, Resorts International in Atlantic City offered players the chance to surrender after receiving the first two cards, before the dealer checked for a blackjack. This option became known as early surrender and the version first used in Manila as late surrender. Early surrender offered too much of an advantage to knowledgeable players and was discontinued after a short trial period. It has not been offered anywhere since.

Late surrender, which is also called conventional surrender or just "surrender," is now common in Las Vegas, Atlantic City and other [gambling](#) meccas. It now consists of giving up your hand and losing half of your wager after seeing the first two cards. Surrender is permitted only if the dealer has no blackjack. After viewing your first two cards and the dealer's up-card, you may decide that your hand is so poor that you have little chance of winning it. At this point, casinos offering surrender will allow you to give up your card and lose half of your bet, after the dealer peeks and determines that he doesn't have a blackjack. In a shoe game, you may announce your intention to surrender by simply saying aloud, "I surrender." In a single or double-deck game dealt face down, tossing your first two card face up onto the table will signal the dealer that you are surrendering the hand.

Insurance

After dealing the first round of two cards to himself and each of the players, the dealer will momentarily stop the game if his up-card is an ace. The dealer will ask the players if they wish to take insurance. A player may insure his hand against the prospect of the dealer having a 10-valued card as his hole card and thus a blackjack. This bet is made by placing a bet in an amount up to one

half of the original [wager](#). A winning insurance bet pays two to one and wins if the dealer does indeed have a blackjack. Dealers will check their hole cards by peeking at them in such a way that no players can see the cards. Here's how insurance works. Assume that a player's wager is for \$10.00 and he is dealt a 10,10. The dealer's up-card is an Ace. Before any player has the chance to complete his hand, the dealer will ask "insurance?" To make the insurance bet, the player would place up to \$5 in front of his original bet. Assume he makes the insurance wager and bets \$5.00. After all the insurance bets are made, the dealer will peek at his hole card. Let's assume it was a ten. The dealer will turn over the ten to show the players his blackjack. The player will lose his original \$10 wager. However, his insurance wager will win and will be paid 2 to 1, for \$10.00. The net result is that the player breaks even. If the dealer's hole card is not a ten valued card, the insurance bet is lost and the round continues with the usual player and dealer playing options.

Back-Playing

Back-playing is much more common in international games than with games in the United States. It is especially common in locales with many Asian players such as Australian casinos. When the tables are crowded, some casinos allow players standing behind the seated players to place additional bets in the same betting boxes. The seated players must consent to this arrangement, and the back betting player is forced to abide by any decisions the seated player makes. It is customary to politely ask a seated player if you may bet with him before attempting to make a wager. The seated player may split or double down on a hand and the back bettor may either match his original bet accordingly, [wager](#) a lesser amount, or simply refrain from making an additional wager and abide by the results of the original hand. Allowing these outside players to play in the seated players' boxes often creates confusion, especially in situations where one player will take insurance and not the other, or in situations where one player doubles or splits and the other forgoes these options.

Disputes

If your hand signal to hit or stand is misunderstood by the dealer and you are either passed over when you wanted another card or given a card when you signaled no cards, you may have a dispute. If the dealer does not resolve it to your satisfaction, a floor person or pit boss will be called over to mediate a resolution. If there is genuine doubt and the wager is small, the pit bosses tend to side with the player. In a rare case, the videotape recorded by the "eye in the sky" may be consulted. I have only seen this done once, and it was for a very large wager made by a very insistent player. Decisions made by the [casino](#) bosses are final regarding the settlement of various playing controversies.

"No-Peek" Devices

Many casinos do not allow a dealer to peek at his hole card whenever he has a 10- valued card or an Ace showing. Instead, an electronic device is used which scans the hole card and signals the dealer. The dealer simply slides the card into this device. If the dealer has a blackjack, a tiny red

light comes on signaling the hand is over. If a green light shows, there is no blackjack and the hand proceeds. The gadget is simply a safeguard designed to protect the dealer from dealer-player collusion. Since the dealer does not see the hole card, it also protects the house from dealers who inadvertently give subconscious signals called tells to players, and also protects the house against players who get a look at the hole card when the dealer exposes it enough for the player to see the card. Obviously, any player who knows the value of the dealer's hole card gains an edge over the casino, and use of the no-peek device prevents this.

European Rules

In most European casinos, the dealer will not take a hole card until after all players have completed their hands. In a game played this way, if you split pairs or double down against the dealer's Ace or 10-valued card, and the dealer ends up with a blackjack, you will lose all of your wagers. This is a major disadvantage for the players.

Mid-Shoe Entry

Normally entering a game of blackjack is as simple as finding an open spot at a table and making a [wager](#) in the appropriate betting box. After finishing a hand in process, the dealer will accept the newcomer into the game for the next hand. Some casinos, especially in Atlantic City, are requiring that players enter a game only after a shuffle. Similarly, if a seated player does not play a hand, he may not be allowed to reenter the game until after the next shuffle is finished. These procedures are implemented to thwart card counters, who may observe a game and enter it only when the count is favorable. This technique is also known as Wonging after Stanford Wong who first wrote about it.

Multiple Action Blackjack

In the mid-1990s, the Tropicana casino in Atlantic City introduced a twist to the blackjack game by allowing a player to make up to three separate wagers on an upcoming hand. In this game, the dealer starts with an up-card against three consecutive player bets. The player keeps the same cards versus all three dealer's hands. The hands are played like regular blackjack hands. If a player goes bust, all three bets are lost. Splitting, doubling and insurance are available although surrender is not. This game is not recommended for players using the Power Blackjack strategy.

Spanish 21

You can find a version of blackjack in [Las Vegas](#) casinos called Spanish 21. Upon first encounter it sounds terrific. A player's blackjack beats a dealer's blackjack. A player's 21 beats a dealer's total of 21. You can surrender half of a doubled down bet after you double if you don't like the card dealt. You can take extra hits on split Aces. There are even bonuses for special hands like 7-7-7 and five card hands totalling 21. This sounds like a wonderful version of blackjack. The only obviously disadvantageous rules for the player are that the dealer is required to hit all soft 17s and that six decks are used. So what's not to like? They have removed all of the 10-spots from the deck! The Jacks, Queens and Kings remain, but the deck has been depleted of 25% of its 10-valued cards.

And this is enough to turn the game into one with very negative expectations for the player. Don't play Spanish 21. It can be deadly for your bankroll!

Exposed Hole Cards

Bob Stupak's Vegas World introduced a blackjack version known as double exposure. Although Vegas World is gone, replaced by the Stratosphere Tower, double exposure still appears from time to time. In this version of the game, the dealer's cards are dealt face up with the hole card exposed. In exchange for knowing exactly what the dealer first two cards total, the player loses a lot. No soft doubling is allowed. Pairs may only be split once. Players win blackjack ties but lose all other ties. Blackjacks comprised of a Jack and the Ace of Spades pay double as does a total of 21 consisting of a 6, 7 and 8 of the same suit. However, normal blackjacks only pay even money. Like Spanish 21, this is an insidious version of blackjack and should be avoided. Incidentally, I have had some of the best [craps](#) games in my career at Stupak's version of craps called Crapless Craps. In this version of the game, all of the craps numbers of 2, 3, and 12 were turned into point numbers along with the 11. I can still vividly recall a lovely lady shooter establishing such points as 2, 3, 11 and 12 and then rolling number after number without any sevens appearing before hitting her points. Although, like Double Exposure Blackjack, Crapless Craps was a sucker game, it was an enjoyable one and for a shooter who could avoid rolling sevens except on come out rolls, a true delight. The landmark [casino](#) which replaced the old Vegas World, the Stratosphere Tower, is, at 135 stories, the tallest structure in the United States west of the Mississippi. Unfortunately, Bob Stupak is no longer a fixture of this establishment, and I for one will miss his creative and often innovative variations of casino games as well as his unending and often outlandish self promotion.

Additional Player Information

1. Before sitting down to play, check the small placard to the left of the dealer for the minimum bets on the table. Don't assume that because you have previously played at the table the table minimums are the same. The \$5 minimum table you played at this morning may have become a \$10 or \$25 minimum bet table by evening.
2. To convert your cash to chips, wait until the dealer has finished a round of play, then lay your cash on the table and tell the dealer, "Chips please." The dealer will stack your chips in front of you.
3. [Wagers](#) can only be made before the dealer starts to deal.
4. You should never touch your wager after it has been made and the dealing started. If you do, you will look like a cheater, and you may come under additional casino scrutiny.
5. Never touch your cards in a game where the cards are dealt face up.
6. Be clear with your hand signals. Your hands should be kept behind your wager except when putting down an insurance bet. Remember to use hand signals at all times rather than stating "hit" or "stand." You may say "surrender" when you are surrendering a hand.
7. You may usually play up to two hands. You must make the minimum wager on each hand.

8. If you are playing and need to take a break from the table, you may ask the dealer to hold your place. The dealer will place a plastic marker in your betting circle indicating that your place is taken. Breaks of up to fifteen minutes are acceptable. If you do take a break, take your casino chips with you! Now, we'll move on to using the correct playing strategy. This is an important step in becoming a skilled Power Blackjack player and taking the casinos' money! I invite you to read on, even if you think you know Basic Strategy.

Blackjack Playing Strategy

There are several aspects to becoming a winning Internet Blackjack player. Obviously, the first thing you must do is learn how to play the game. The second is to learn the best playing strategy for each combination of cards you are dealt in a game. Basic Strategy is a system of rules for playing against every dealer up-card in the best possible manner. The strategy differs slightly, depending on the rules the casino uses for the game and on the number of decks used in a game. The concept of a basic playing strategy began in 1953 when Roger Baldwin and his associates did the first scientific analysis of the game of blackjack. Using hand calculators, they completed voluminous calculations and derived optional playing strategies which were published in the Journal of the American Statistical Association in 1956. Subsequently, Baldwin and his associates published the first book describing basic strategy, *Playing Blackjack to Win*, in 1956. If you are interested in learning how to play perfect basic strategy for any number of decks or combination of rules, you are referred to the late Dr. Peter Griffin's *The Theory of Blackjack*. The modern playing strategy was first developed by removing the three cards shown by the players first two cards and the dealer's up-card from a "computerized" deck(s) of cards. Then every possible combination of cards that can be drawn were played, with the results evaluated and tabulated to show the most efficient way to play each hand. Later, as computers became more powerful and easier to use, high speed computer simulations verified the accuracy of those earlier calculations, and a correct basic strategy of play was created.

With it, the casino's edge in a typical multi-deck game falls to about 1/2%. Without counting cards, player decisions are based on two pieces of information. You know the value of the hand dealt you and you know the value of the dealer's up-card. Suppose you are dealt a hand of 10,6 totalling 16, versus the dealers up-card of 10. Should you hit or stand? You might make this play on a hunch, but the correct answer is to hit, even though you are likely to bust. Subsequent to Baldwin's work, numerous computer studies have confirmed that even though you are likely to bust by hitting, in the long run, you will lose less money taking the hit and running the risk of busting than you will by standing against the dealer ten.

Many players reason that since the house usually wins, mimicking the dealer and always hitting a hand totalling less than 16 is a viable strategy. The casino will have an edge of 5.5% over this

"mimic the dealer" strategy. Blackjack players playing on hunches may give the casinos as much as a 10% to 15% advantage. [Casino](#) playing rules also effect the casino's advantage in blackjack. The table below summarizes the effects of different rules on the casino's advantage over the player, assuming the player always plays perfect Basic Strategy (positive signs indicate the casino advantage over the player).

Single deck No advantage

Double deck +0.35%

Four decks +0.52%

Six decks +0.58%

Eight decks +0.61%

Dealer hits soft 17 +0.20%

Double on 10 and 11 only +0.25%

Double down after splitting -0.13%

Conventional surrender -0.05%

Early surrender -0.62%

No splitting of pairs +0.18%

With this information, it is possible to compute the casino's advantage against a basic strategy player for each different set of rules. For example, for a four deck [Las Vegas](#) Strip casino where the dealer stands on a soft 17, where any two cards may be doubled, and with no surrender allowed, the casino advantage is the same as that for a four deck game, as shown in the previous table, of 0.52%. Playing in Atlantic City against six decks with conventional surrender, we have: Six deck game +0.58% Double down after splitting -0.13% Conventional surrender -0.05% [Casino](#) Advantage +0.40%

Playing on a Mississippi dockside river boat, we might face a two deck game with doubling after pair splitting allowed. The casino's advantage is:

Two deck game +0.35%

Double down after splitting -0.13%

Casino Advantage +0.22%

In Northern Nevada as well as Laughlin, single deck games are available, but the dealers will hit on soft 17s and doubling down is restricted to hands totalling 10 and 11 only. The casino advantage in these games is:

Single deck -0-

Dealer hits soft 17 +0.20%

Double on 10 and 11 only +0.25%

Casino Advantage +0.47%

TYPICAL CASINO PLAYING RULES

Las Vegas Strip • Dealer stands on soft 17

- Doubling allowed on any two cards
- Multiple pair splitting allowed
- Doubling after pair splitting
- Single and multiple decks
- Surrender widely available

Downtown

Las Vegas

- Dealer hits soft 17
- Doubling allowed on any two cards
- Multiple pair splitting allowed
- Doubling after pair splitting allowed
- Many single deck games
- Surrender widely available

Atlantic

City

- Dealer stands on soft 17
- Doubling allowed on any two cards
- Multiple pair splitting allowed
- Doubling after pair splitting allowed
- Mostly 2, 6 and 8 deck games
- Surrender is available in some casinos

Mississippi

Gulf Coast

- Dealers stands on soft 17
- Doubling permitted on any two cards
- Multiple pair splitting allowed
- Doubling after pair splitting allowed
- Mostly 2, 6 and 8 deck games
- Surrender is available in some casinos

Northern

Nevada

- Dealer hits soft 17
- Multiple pair splitting allowed
- Doubling on totals of 10 and 11 only
- Mostly 2, 6 and 8 deck games
- Surrender is not available

International -

Typical

- Dealer stands on soft 17
- Doubling on totals of 9, 10 and 11
- Multiple pair splitting allowed
- Dealer takes hole card after players

finish hands

- Mostly 6 and 8 deck games
- Surrender is not available

The preceding chart summarizes the typical playing rules for a number of different [casino](#) locations. The blackjack games you must avoid are games in which the dealer wins all ties. This rule will give the casino more than a 9% advantage over you — an insurmountable advantage to try to overcome, even using the Internet Blackjack Strategy! These playing rules are accurate as of the date of this publication, but you are advised that casinos can change the rules, and different rules may apply when you play. The optimal way for a player to play each hand against every possible dealer upcard was derived by playing millions of blackjack hands on a simulated basis using computers. Because of differences in playing rules between different locales, such as the difference in the way the game is played in northern Nevada and the [Las Vegas](#) Strip, and because the number of decks used in a game can affect playing strategy, most experts present a slightly different playing strategy for each variation in rules, with adjustments for multiple decks versus single deck play. It is far too complicated to memorize pages of different charts, trying to learn slightly different strategies for each rule variation. It is simply not necessary to take this approach to beat blackjack. Learning every possible difference in how to play your hand will, at best, improve your mathematical probability of winning by 0.03%.

If you make a couple of mistakes in playing strategy, because of the complexity of the rules, these will more than negate the slight advantage learning the many variations in playing strategy gives you. For these reasons, the Internet Blackjack Basic Strategy uses only one strategy, which can be used in single as well as multiple deck games, with nearly every rule variation. We shall review the applications of this strategy under the different playing options available to the player. If you are strictly a casual player, I don't want you to become discouraged by the time investment in learning the complete Internet Blackjack Playing Strategy. For me to tell you that it is much simplified, as compared to learning variations in playing strategy for each slight change in rules, may seem condescending at best. If you want to play blackjack occasionally and still want to have an excellent chance of winning, you can do so without even learning the much simplified Internet Blackjack Playing Strategy.

Down and Dirty Strategy

- 1. If conventional surrender is offered, always surrender any 16 against a dealer 9,10 or Ace and any 15 against a dealer 10.**
- 2. Hard hand hitting and standing rules are:**
 - Always stand on 17 or higher
 - Always hit on any hand of 11 or less
 - With a hand of 12 to 16, hit against an up-card of 7 or greater, otherwise stand.
- 3. Soft hand hitting and standing rules are:**
 - With a soft hand of 18 or more, always stand.
 - With a soft hand of 17 or less, always hit.
- 4. Double down on any hand of 10 or 11 if your total is greater than the dealer's up-card, eg. double on 11 versus a dealer 10 or lower, double on 10 versus a dealer 9 or lower.**
- 5. Split any pairs of 8s unless 8s are surrendered.**
- 6. Never take insurance.**

I am presenting a very condensed strategy you can use called the **Down and Dirty Strategy**. You can probably learn this strategy in less than thirty minutes, and for playing blackjack occasionally, you will not sacrifice much. Using this strategy, you will be playing at less than a 1% disadvantage in most [casino](#) games. If you combine this with the Internet Blackjack Betting Strategy, which I will explain a little later, you should be an overall winner in blackjack. If you are unfamiliar with basic strategy or you simply don't have the time or inclination to learn the complete basic strategy, just learn the Down and Dirty Playing Strategy. You will play better than 95% of all blackjack players, and you will have an excellent chance of winning. After you have mastered the Down and Dirty Strategy, you may want to learn enough to cut the house edge down to a measly 3/4% using our **Advanced Down and Dirty Strategy**.

This strategy has more explicit rules than the first condensed playing strategy. You will notice that there are more hands to double down and more pairs to split. Just learning this strategy will give you better odds than taking pass line and single odds in [craps](#) or playing baccarat. The house edge using this strategy is about one-half of the best odds you could find on European single zero roulette wheels and is about three times lower than playing perfect Caribbean stud. Gaining this additional 1/4% is just a matter of learning a few more pairs to split, another hand to double and an additional card to hit. You if only play blackjack once in while and don't have the time or inclination to play perfect basic strategy, you don't need to go beyond the **Advanced Down and Dirty Strategy**. However, when you are ready to gain as much advantage over the house as you can with the best playing strategy, you will need to memorize the complete Internet Blackjack Basic Strategy.

Advanced Down and Dirty Strategy

1. If conventional surrender is offered, always surrender any 16 against a dealer 9,10 or Ace and any 15 against a dealer 10.
2. Hard hand hitting and standing rules are:
 - Always stand on 17 or higher
 - Always hit any hand of 11 or less
 - With a hand of 12, stand if the dealer has an upcard of 4, 5, or 6, otherwise hit.
 - With a hand of 13, stand if the dealer has an upcard of 2, 3, 4, 5, or 6, otherwise hit.
3. Soft hand hitting and standing rules are:
 - With a soft hand of 18 or more, always stand.
 - With a soft hand of 17 or less, always hit.
4. Double down on any hand of 10 or 11 if your total is greater than the dealer's up-card, eg. double on 11 versus a dealer 10 or lower, double on 10 versus a dealer 9 or lower.
5. Double down on any hand totalling 9 if the dealer shows a 6 or lower.
6. Split any pairs of 8s unless 8s are surrendered.
7. Split a pair of 7s if the dealer shows a 7 or lower.
8. Never take insurance.

As you go through the pages which follow, I will present the basic strategy in several different ways. I will also go through each part of the strategy showing the reasoning behind it and giving you clues which will help you remember the strategy. Even though different basic strategies have been developed for single deck, 2 deck, 4 deck, 6 and 8 deck games, as well for different rule variations, there is not that much difference in the strategy and the version which follows contains a complete basic strategy you can use for games in the United States.

The chart on the next page contains the complete Internet Blackjack Basic Strategy. This strategy is optimal for games with four to eight decks where the dealer stands on a soft 17. It is excellent for a game which allows doubling down on any first two cards, and allows doubling after splitting. If the dealer's up-card is a 4 and you receive a pair of 3s, you should split the 3s into two hands. If you receive an 8 on the first hand for a total of 11, you should double down on this hand where doubling after splitting is allowed. The strategy presented here is also optimized for games where you can re-split pairs out to four hands except for Aces.

The Internet Blackjack Basic Strategy

The DEALER is showing a:

YOU have: 2 3 4 5 6 7 8 9 T A

5-8 H H H H H H H H H H

9 H D D D D H H H H H

10 D D D D D D D D H H

11 D D D D D D D D D H

12 H H S S S H H H H H
 13 or 14 S S S S S H H H H H
 15 S S S S S H H H G H
 16 (not 8s) S S S S S H H G G G
 17-21 S S S S S S S S S S
 17 (soft) H H H H H H H H H H
 18 (soft) S S S S S S S H H H
 A, 2 or A, 3 H H H D D H H H H H
 A, 4 or A, 5 H H D D D H H H H H
 A, 6 H D D D D H H H H H
 A, 7 S D D D D S S H H H
 A, 8 or A, 9 S S S S S S S S S S
 2, 2 or 3, 3 P P P P P P H H H H
 4, 4 H H H P P H H H H H
 6, 6 P P P P P H H H H H
 7, 7 P P P P P P H H H H
 8, 8 P P P P P P P P P P
 9, 9 P P P P P S P P S S
 A, A P P P P P P P P P P
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H = Hit S = Stand P = sPlit D = Double Down G = Give up (surrender if allowed, otherwise Hit) T = Ten-valued card

1. Never take insurance
2. Never split 5s or Ts
3. Always hit soft hands of 17 or less when doubling is not an option.

Basic Strategy — Hitting and Standing with Hard Totals

A player with a hard hand has a hand without any Aces or a hand in which an Ace must be valued as a 1 to avoid going over 21. A player will always hit a hard hand with a total of 11 or less, as there is no single card which can bust the hand. If a player's hard hand totals 17 through 21, he will always stand, as the risk of busting is too great to draw to these hands. If a player's hand totals 12 to 16, the player's strategy will depend on the dealer's up-card. If the dealer shows an up-card of 2, 3, 4, 5 or 6, the player is more likely to stand as these are the dealer hands with a greater chance of busting. If a dealer shows a possible pat hand with an up-card of 7, 8, 9, 10 or Ace, the player is more likely to have to draw, knowing that he faces the possibility of busting, but recognizing that the dealer's possible high total has forced him to draw and face the risk of busting. The Internet Blackjack rules for hitting and standing are fairly simple:

1. If the dealer shows an up-card of 2 or 3, the player should draw until a total of at least 13 is reached. For example, if the player has a 12 versus a dealer's 2, he will draw.

2. If the dealer has an up-card of 4, 5 or 6, the cards with the highest probability of a dealer busting, the player will draw until at least a 12 is reached. In these cases, a total of a hard 12 is high enough and the player will stand. In recognizing the dealer's risk of breaking 21, the player is willing to stand on a lower total. The dealer has over a 40% chance of busting with a 4, 5 or 6 showing. In these instances, the player is going to win a high percentage of his [wagers](#) by standing on a lower total, rather than risking busting the hand by taking a hit.

Hitting and Standing with Soft Totals

With soft hands, which are hands containing an Ace valued as 11, the Internet Blackjack rules for hitting and standing are:

1. If the dealer's up-card is a 2, 3, 4, 5, 6, 7 or 8, the player will stand on any total of at least 18. For example, if the dealer's up-card is an 8, the player will stand on an A,7. As we shall see later, if the dealer was showing a 6 as his up-card, the player would double down on this hand.
2. If the dealer's up-card is 9, 10 or Ace, with a soft hand the player must draw until he has a total of 19. If the dealer's up-card is 10 and the player has an A,7, totalling 18, he must draw. Notice that when he draws to a soft hand, it may become a hard hand. If the player draws to an A,7 and receives a 7, he now has A,7,7, for a total of 15. Here the Ace must be counted as having a value of 1 to avoid busting. With his soft hand converted to a hard hand, the player will now use the rules for hitting and standing for hard hands. Since his total is now 15 versus a dealer's 10, he must draw again, even though his chance of busting is high.
3. The player will always either hit or double down on a soft hand totaling 17 (an A,6). Even though 17 qualifies as the minimum acceptable pat hand, it is still a weak hand, and the player should always try to improve a soft 17 regardless of the dealer's up-card.

HITTING AND STANDING RULES

HARD HANDS

Dealer Up-card

Player Minimum

to Stand

2, 3 Hard 13

4, 5, 6 Hard 12

7 to Ace Hard 17

SOFT HANDS

Dealer Up-card

Player Minimum

to Stand

9, 10, A Soft 19

2 to 8 Soft 18

Doubling Down

Doubling down is a valuable player option in that a player may double his [wager](#) in favorable situations. The only disadvantage to the player is that when he doubles down, he may draw only one additional card. Doubling down is used in two ways to increase the player's prospects of winning a hand. A player will double down when the dealer's up-card is so weak and the dealer so likely to bust that the player wants to take advantage of the dealer's weakness to try to double his winnings. A player may also wish to double down if his first two cards are so strong that he is likely to win against the dealer by beating the dealer's total.

The most important thing to consider in doubling down is the high probability of drawing a 10-value card. Thus, the player will double very aggressively when his totals are hard hands of 10 or 11, as by drawing a 10-value card his totals will become 20 and 21. With a hard 9, he will double less aggressively, as the prospect of drawing to a total of 19 does not give him as strong a hand as a 20 or 21. The player will never double on hard hands of 12 or more as drawing a 10-value card will bust his hand. The ten factor affects doubling against the dealer stiffs. The player will double very aggressively against the dealer up cards of 4, 5, or 6 as the dealer's probability of busting is high. In contrast to doubling with the hard totals of 9, 10, and 11, where the player expects to beat the dealer's total, with soft hands he will double with the expectation of exploiting a dealer's stiff hand, and doubling his winnings when the dealer busts.

Consequently, the player will double certain soft hands only against the dealer's stiffs of 3 to 6. Soft hands of A,2 and A,3 are the weakest soft hands for doubling, and they will be doubled only against a dealer's weakest cards of 5 and 6. Soft hands of A,4 and A,5 are slightly stronger candidates for doubling in a multiple deck game, and the player will double these hands when the dealer shows an upcard of 4, 5, or 6. A,6 and A,7 are the best soft hands for doubling. Because of the high probability of drawing a ten, these hands have a good chance of becoming 17 and 18 respectively. The player will double these hands against any dealer up-cards of 3, 4, 5, or 6. A,8 totaling 19, and A,9 totaling 20, are powerful totals in themselves. They will never be doubled as the risk of destroying a good hand is greater than the possibility of improving the profit picture by doubling.

DOUBLING DOWN RULES

Dealer Up-card Double Down On

2-10 Hard 11

2-9 Hard 10

3-6 Hard 9

3-6 A 7 (18)

3-6 A 6 (17)

4-6 A 5 (16)

4-6 A 4 (15)

5-6 A 3 (14)

5-6 A 2 (13)

Soft Doubling

There are probably more player mistakes made with soft doubling situations than any other hands in blackjack. Many players will double down on any soft hand whenever the dealer shows a potential stiff hand, with an up-card of 2, 3, 4, 5, or 6. However, as we can see in the table above, the only soft hands which should be doubled against any dealer stiff are hands of A,7 and A,6. Here are three simple rules to help your remember when to double down with soft hands:

1. Never double a soft hand versus a dealer's 2.
2. Always double a soft hand against a dealer's 5 or 6.
3. When the dealer shows a 3 or 4 up, use the "**rule of 9**" to determine when to double. Here's how the rule of 9 works. Whenever you have a soft hand and the dealer's upcard is a 3 or 4, just add the card in your hand which is not an Ace and the dealer's up-card together. If the total is less than 9, hit your hand. If the total is 9 or greater, then double down. Let's try a few examples. Assume the dealer's exposed card is 6 and you have an A,5. Add the dealer's 6 and your 5 for a total of 11. Since 11 is greater than 9, you will double. Let's try another one. The dealer shows a 4 and you have an A,4. We add the dealer's 4 plus your 4 and get an 8. The rule of 9 says we should hit. But this conflicts with the Doubling Down Rules shown in the previous table. This is the one hand not covered by the rule. You will either have to remember this exception or just hit an A,4 versus a dealer
4. This slight error in playing strategy is not worth worrying about.

Splitting Pairs

Virtually all [casinos](#) allow the player the option of splitting pairs. In Nevada, pairs may generally be split and re-split (if a like-valued card is dealt to a pair already split), up to a total of four hands. In Atlantic City, pairs may be split only once, although a split pair may be doubled down, an option which is not offered in most Nevada casinos. Splitting pairs may be advantageous to the player for two reasons. First, it offers the option of turning a weak hand into two potentially stronger ones. It is always advantageous for a player to split an 8,8, as a 16 total is the weakest possible hand. Two hands with starting totals of 8 each have a good possibility of becoming hands totaling 18 each. Another reason a player will split pairs is to exploit a dealer's weakness as revealed by his up-card. A pair of 9s will be split versus a dealer's up-cards of 2 to 9, except for 7.

The reason is that in each of these cases, the dealer most likely has a weaker hand than the hands the player is likely to be dealt by splitting his 9s. As in this situation, when the dealer shows a weaker up-card, the player will split his pair in order to double the amount of money bet. Millions of computer simulated hands have shown that the real reason to split pairs in accordance with the

Internet Blackjack Basic Strategy is that this move will produce superior profits. Some pairs will never be split. Pairs consisting of 10,10, and 5,5, will never be split regardless of the dealer's up-card. The reason should be self evident. In each of these situations, the card total dealt is powerful enough that the player has more to lose by splitting than he is likely to gain. A 10,10 totals 20 which gives the player a high likelihood of winning. Likewise, a 5,5, for a total of 10, is an excellent starting hand, while two 5s split may give totals of 15, which are stiff hands.

PAIR SPLITTING RULES

Dealer Up-card Split Pair

Any up-card A,A

Any up-card 8,8

2 to 9 except for 7 9,9

2 to 7 7,7

3 to 6 6,6

4 to 7 3,3

4 to 7 2,2

Any up-card Never split 4,4 5,5 10,10

Insurance

The correct Internet Blackjack Basic Strategy rule for insurance is to never take it. If the player is not counting cards, then he would not normally take insurance, as he will be giving the house an edge of 7.7%. Later on, I will present a case for insuring your blackjack under certain circumstances. The insurance bet is an additional bet only on whether the dealer has a natural. Since the Ace is already showing, the player is wagering on whether the dealer's hole card is a ten. Making the insurance bet does not increase or decrease the chance of winning the main bet. It is strictly a side bet and the main bet will be played to its completion regardless of the outcome of the insurance [wager](#).

If the dealer has a blackjack, then insurance pays 2 to 1. If the dealer doesn't have a ten as his down card, and therefore a blackjack, then the insurance bet loses. It is possible to compute the disadvantage of the insurance bet. If the player is not counting cards and has no knowledge of the card played, then he can assume that the remaining cards are in the same proportion as a full deck. With tens, jacks, queens and kings all valued at 10, the proportion of 10-valued cards compared to non 10-valued cards is: 16 ten valued cards/52 total cards or 4/13. Thus the chance of winning the insurance bet is 4/13. The chance that the dealer's hole card is not a ten is computed as: 36 non ten valued cards/52 total cards, or 9/13 The expected value of an insurance wager is calculated by adding the probabilities of the outcomes multiplied by the payoffs, for:
Expected Value of Insurance = $4/13(2) + 9/13(-1) = -1/13$ or -7.7%.

Surrender and Early Surrender

Surrender, sometimes called "conventional surrender," and early surrender are options not available to the player in most blackjack games. Early surrender was offered in the early days of Atlantic City blackjack and has not been available for years. With early surrender, a player can choose the option of surrendering half of his [wager](#) before the dealer checks to see if he has a blackjack. This option significantly reduces the house advantage. The following chart shows how to correctly use the early surrender option.

EARLY SURRENDER

Dealer Up-card

Surrender

(Hard Totals)

A 5-7

10 14-16

9 16*

* Split 8,8 instead of surrender.

With conventional surrender, the player may surrender and thereby lose half of his wager only after the dealer has ascertained that he does not have a blackjack. With conventional surrender, the surrender option is removed from the player if the dealer has a blackjack, and for this reason is not as advantageous to the player as early surrender. The chart below shows the correct strategies for conventional surrender.

CONVENTIONAL SURRENDER

Dealer Up-card Surrender

(Hard Totals)

Single Deck Multi Deck

10, A 9, 10, A 16*

10 10 15

10 - 7 7

*Split 8,8 instead of surrender.

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Review of the Complete Basic Strategy

If you haven't done so already, take a look at the Internet Blackjack Basic Strategy. Let's review the reasoning behind each decision shown in the table line by line.

Player's Hand is a 5-8

The smallest two-card total you can have is a 5 if we exclude a pair of 2s which are covered further down the chart. If you want to count an A,A as a 2, then you've got me on this, but you would normally think of this hand as a 12. At any rate, you can't possibly bust by hitting any hands totalling 5 to 8 and you can usually improve your position by taking any card. You will note that

none of these totals is strong enough to warrant doubling down. Even though you may be tempted, don't double on a 8 when the dealer shows a 6.

Player's Hand is a 9

Whenever you see a 9, or a 10 or 11, a little alarm should go off saying "Check to see if I can double on this hand." The hard two-card total of 9 represents a chance to get some more money on the table by doubling down, but only if the dealer is at his weakest. If you will refer to the Internet Blackjack Basic Strategy chart again, you will notice that there is a wider border drawn vertically between the dealers group of up-cards of 2 through 6 and 7 through Ace. This is to highlight the dealer's stiff up-cards of 2 to 6. Every soft doubling is done only when a dealer shows a stiff as an up-card, and doubling on the 9 falls into this group. You will double down with a hard 9 against every dealer stiff except a 2.

Dealers will tend to draw stronger totals when showing a 2, and this hand is just potentially strong enough with a 2 up that we will not double against it with a hard 9. The Ten Factor has a strong influence on this doubling decision, as it does on every doubling decision. The Ten Factor suggests that you should always assume that the next card will be a 10 valued card. With this consideration, we assume that a 9 could end up being a 19, while a dealer showing a stiff hand total of 13, 14, 15, or 16, will be forced to draw and will likely bust. Taking advantage of the dealer's weakness is an important aspect of basic strategy in order to help reduce the casino's built-in edge.

Player's Hand is a 10

This is one of the strongest hands you can get. Starting with a total of 10, your total will gravitate towards a 20, a strong hand. However thrilled we may be when the first two cards in our hand total 10, we still must be cautious if the dealer's up-card is a T or A. With a T showing, the dealer's total will tend towards a 20. We would be foolish to put down more money hoping for a push. A dealer showing an Ace as an up-card is usually the start of a very strong hand, too strong for us to risk doubling against. So, when you have a T and the dealer is showing anything except a T or A, go for it and double down.

Player's Hand is an 11

Next to an outright blackjack, this is the best possible starting hand you can get. This hand is so strong that in a single deck game you will even double against the dealer's Ace. Our strategy calls for doubling against every dealer up-card except an Ace. A dealer's Ace is just too powerful to risk more money against it. Whenever a dealer has an Ace as his exposed card, he will win about two-thirds of the time and only bust about 12% of the time. Many players wimp out against doubling an 11 versus a dealer 10 and miss a game doubling opportunity. They reason that the dealer may have a pat hand of 20 and don't want to risk putting more money in play against this powerful hand. But if you do this you will be wrong. The dealer's chance of having a made 20 is smaller than your chance of making 20 or 21 with your next draw card. Go ahead and double against a dealer 10. It is

the best move for long term profits.

Player's Hand is a 12

A hand of 12 is basically a losing hand as are the hands totalling from 13 to 16. No matter what you do with these hands, you are most likely to lose the hand. These are the hands where your best plays are designed to minimize losses. The basic strategy for your stiff hands is to stand against a dealer's stiff hands. The dealer will bust on hands showing a 2, 3, 4, 5 or 6 up about 40% of the time, which means you will win 40% of your stiff hands by just standing. The exceptions to this rule occurs when the dealer is showing a 2 or 3 up and you have a 12. With a 2 or 3 up, the dealer is not as weak as when he shows a 4, 5 or 6, which are the only times you do better with a 12. So, with dealer up-cards of 2 or 3, you will hit. Otherwise, stand versus the dealer stiffs.

Player's Hand is a 13 or 14

A hand totalling 13 or 14 is not a wonderful hand to start with. You will stand against any of the dealer's stiffs of 2, 3, 4, 5 or 6. Understand that you will lose most of these hands, but you will reduce the number of times you lose by standing rather than hitting versus the dealer stiff. Of course, if the dealer shows a potential pat hand with a 7, 8, 9, 10 or Ace up, you must take a chance and hit.

Player's Hand is a 15

If surrender is allowed, here's a chance to use it. Surrender your 15 versus a dealer exposed card of 10. I know that it goes against the grain to give up half of your wager without a fight, but it has been proven that hitting a 15 versus a 10 results in a higher loss than just giving up one-half of the bet. If surrender is not offered, then hit the hand.

Player's Hand is a 16

This is another thrilling total to start a round with. If you can surrender, then by all means give up this hand if the dealer shows a 9, T or Ace. This is the worst possible starting hand, and you shouldn't expect to win with it. If surrender is not available, bite the bullet and take a hit versus a dealer's potential pat hand with an exposed card of 7, 8, 9, 10 or Ace. If a dealer has a stiff, you will stand with this hand. A hand totalling 16 versus a dealer's 10 is a close call, and I will have some more to say about this situation in a few pages.

Player's Hand is a 17 to 21

These are considered "pat hands" and the rule is simple. Never hit a pat hand versus any dealer up card. You will only win with a 17 if the dealer breaks; otherwise, you are hoping for a tie at best. However, your chance of busting is greater if you hit a 17 than your odds of winning if you stand with the hand.

Player's Hand is a soft 17

If your first two cards consist of A,6, for a total of 17, you will double down versus a dealer up-card of 3 through 6. A dealer's 2 is not quite weak enough to double on, so you will hit if the dealer shows a 2. Many players are reluctant to hit an A,6 when the dealer shows a 6. They reason that since they have the dealer beaten with a 17, they'd be better off to stand. If you stand, your odds

are about even that you will beat the dealer's hand; however, if you hit, your odds improve to about 9 to 7. By taking one more card, you go from an even-money proposition to becoming a 9 to 7 favorite.

And, when you double down, you have the chance to get twice the amount [wagered](#) when the odds favor you winning. If your first two cards are other than an A,6 and you draw to a soft 17, the opportunity to double down is gone. With a soft 17, you will always hit as there is no card which can bust this hand. You will always hit a soft 17 because this is basically a weak hand. If you stand, you will beat the dealer only if he busts, otherwise the best you can hope is to tie him. Any hand totalling 17 is a poor hand, but you will rarely hurt yourself by hitting when it is a soft total.

Player's Hand is a Soft 18

The soft 18 consisting of three or more cards (as compared to a two-card soft 18 consisting of an A,7, where doubling down is an option) is one of the hands players routinely misplay. The correct way to play this hand is to hit when the dealer shows an up-card of 9, T or A and stand otherwise. If you consider the Ten Factor, this makes sense as dealer hand with up-cards of 9, T or A will tend towards totals of 19, 20 and 21, and you must hit your soft 18 for a chance to improve it. On the other side of the coin, if the dealer shows a 2, 3, 4, 5, 6 or 7, you probably have it beaten with a hand totalling 18 and it makes sense to stand in these cases. Even though some players may feel that a hand totalling 18 is strong enough to stand on, even against the dealer up-card of 9, T and A, it is worth the [gamble](#) to hit until you either bust or get a pat hand.

Player has an A,2 or A,3

These are basically weak hands which you will hit against any dealer up-cards except 5 and 6. When the dealer shows either a 5 or 6, you will swing into action and double down. You will have no chance of busting with this move while the dealer has a high risk of busting. Go for it. This is a time to take advantage of the dealer's weakness!

Player has an A,4 or A,5

These are slightly better starting hands than an A,2 or A,3 as soft 15s and 16s tend to become higher totals than soft 13s and 14s. Again you will double against the dealer's weaker hands of 4, 5 or 6.

Player has an A,6

Remember, you will never stand with a soft 17. However, an A,6 gives you the opportunity to get more money down when the odds favor you. If the dealer shows a 3, 4, 5 or 6, you will double down. As with a starting two-card hand of 9, the 2, sometimes called the "dealer's Ace," provides the dealer with too many ways of making a pat hand and you will not risk doubling against it. When the dealer shows a 2, hit the A,6 as you will versus the other dealer up-cards of 7, 8, 9, T or A.

Player has an A,7

This is one of the trickier hands to play correctly. I commonly see players misplay this hand. However, this is a hand you want to learn to play correctly as doing so will put extra dollars in your pocket for the effort. If the "dealer's ace" of 2 shows, we will consider this too strong a card for us to double against, yet too weak for us to hit, so we will stand. If a dealer has either a 7 or 8 showing, we will also stand. A soft 18 beats the dealer's potential 17 when he shows a 7, and we will stand versus the 8 as we can tie the dealer's potential 18 and the risk of hitting is too great in this situation. If the dealer show a 9, T or A, he probably has us beaten if we stand. Therefore we will hit the soft 18 and continue to hit until we either bust or get a pat hand. Standing with such a soft hand versus the dealer's strongest cards is a common playing error. Against the dealer's weakest up-cards of 3, 4, 5 and 6, we will seek to take advantage of the dealer's weakness and we will double our bet.

Player has an A,8 or A,9

What's not to love about these hands? With the strong starting totals of 19 and 20, all you do is sit back and wait for the dealer to play out his hand, as the odds gods favor you when you start with these totals.

Player has a 2,2 or 3,3

Just as they do for the dealer, hands starting with 2s and 3s tend to make strong hands for the player. If the dealer shows a 2 to 7, you will split these hands. Splitting even against the dealer's 2 makes sense because of the strong possibility that you will draw to two-card totals of 9, 10 or 11, giving you the chance to double down. Splitting against the dealer 7 is not as obvious as splitting against his stiffs, but a dealer 7 is a fairly weak hand. The dealer will tend to make a pat hand of 17, while you, starting with a 2 or 3, enjoy the possibilities of additional splitting or doubling opportunities with a good chance of beating the dealer's total. A dealer's up-card of 8, 9, T or A is too formidable and you will hit rather than split against these up-cards.

Player has a 4,4

The possible gain from splitting is just great enough when a dealer shows his weakest up-cards of 5 and 6 to make splitting the right decision rather than starting with the fairly weak total of 8. This decision is a close one. This decision is actually optimal for situations where the house allows doubling after splitting as a number of doubling opportunities will arise when splitting a pair of 4s versus a dealer's 5 or 6. If you draw to a total of 9, 10 or 11, you will double down. In the casinos which do not allow doubling after splitting you are slightly better off to just hit versus any dealer up-card. The small gain is not worth memorizing as a strategy difference, as the Internet Blackjack Playing Strategy is to always split a 4,4 versus a dealer's 5 or 6.

Player has a 6,6

This is one of my least favorite starting hands. No matter what you do, you are likely to lose with a 6,6, so our strategy calls for making the best of it. If the dealer shows a 2, 3, 4, 5 or 6, we will split the pair of 6s and hope we draw a 3, 4 or 5 giving us a decent starting total and the possibility of doubling down versus the dealer's stiff hand. I often will lose one hand and win or tie with the

other when splitting 6s. If the dealer shows a 7, 8, 9, T or A, bite the bullet, hit the hand and hope for the best.

Player has a 7,7

The hand is almost as bad as a pair of 6s. When you split a pair of 7s, you will tend towards getting two hands totalling 17 — which are winners only if the dealer busts. However, if the dealer's starting hand is weak enough, splitting is worth the risk. Split versus a dealer 2, 3, 4, 5 or 6 hoping he will bust. You will also split against the dealer 7 looking to tie the dealer at worst.

Player has an 8,8

Trust me. It is a lot more fun when a dealer turns over his 8 up-card and has another 8 in the hole than when you are dealt a pair of 8s. This is the worst possible total you can start with. The correct strategy is to always split a pair of 8s even if surrender is available. There is one exception to the splitting rule. If you are playing internationally where the dealer does not take a hole card until the players have played out their hands, just surrender your 16 against a dealer T or A if surrender is allowed. Getting a 16 against a 10 is the worst possible blackjack situation. Hitting the 16, you will win three times out of thirteen. However, if you split the 8,8 into two hands starting with 8 each, you will lose less in the long run than just hitting the 16.

Player has a 9,9

You will split a pair of 9s against any of the dealer's stiff hands of 2, 3, 4, 5 or 6. This is obviously a good move as you will want to get more money wagered when the dealer is most likely to bust, and splitting this hand accomplishes that. If the dealer shows a 7, you will stand as your hand totaling 18 is likely to beat a dealer's hand tending towards a total of 17. The correct strategy is to split the pair versus a dealer's 8 or 9 and stand if a dealer shows a T or A. Splitting hands against a dealer's T or A is not likely to beat the dealer, so standing with your original pair of 9s is the right move. Splitting the pair against the dealer's 8 also seems logical as the split 9s will gravitate towards two hands totaling 19, beating anything up to a dealer's 9. Splitting the pair of 9s against the dealer's 9 is a close call, but it is the right move. There is always the possibility of drawing a 2 as the second card on each 9, setting up ideal doubling situations.

Player has an A,A

The best starting hand you can have in blackjack, other than a blackjack, is a hand totalling 11. Splitting a pair of Aces changes one mediocre hand totalling 12 into two starter hands totalling 11 each and is therefore always the right move, even against a dealer's Ace. The only exception to always splitting a pair of Aces is when playing against European rules where the dealer does not take a hole card until all player options are exhausted. Here, as with splitting a pair of 8s, you will change the main rule and just hit the pair of Aces when the dealer shows an Ace. The risk of losing your split bets is too great and, as we have seen earlier, a hand totalling 12 is not such a bad beginning total.

Player has a 5,5 or a 10, 10

You will never split pairs of 5s or 10s under any circumstances. You are always better off doubling the pair of 5s against dealer cards of 9 or less. Unless you are a card counter, it never makes sense to split a pair of 10s totaling 20, a hand too powerful to split.

Playing Correctly is Still no Guarantee of Winning

Now that you have seen an explanation of correct playing strategy, you may feel like you know what to expect in a blackjack game. If you double down on an 11 versus a dealer's 3, you should win, right? While the playing rules I have given you are the correct ones, on individual hands anything can happen. Assume your first two cards are 9,2, for a starting total of 11. The dealer's up-card is a 6, his worst possible up-card. You just wagered \$100, a large bet for you, and now you sigh with relief as you have the dealer backed into a corner. You place another hundred dollar [wager](#) on the table signalling the dealer you want to double down.

You watch in disbelief as you are dealt an Ace for a total of 12, while the dealer turns over his hole card revealing a 10,6 and then draws a 5 for a perfect 21. "What the hell happened here?" you might mutter, "This hand should have been a slam dunk win!" You are supposed to win this hand. In fact, the odds are 2 to 1 in your favor! You should have won two out of three bets. Well, in the long run you will, but you just lost that one bet in three. It has to happen. This is the nature of [gambling](#). Even when you have an edge, there is never any guarantee you will win any particular bet. Have you ever hit a 16 and beat the dealer's 10-valued up-card? Of course you have. The odds are 10 to 3 against you winning this hand, but you still have a chance of winning some of the time. Most of us tend to think of low probability wins like this one as due to skill, while dealer wins of low probability plays as bad luck or even deceit. The truth is, luck can run either way in any given hand. The key to long term success is to play each hand optimally using the correct Internet Blackjack Playing Strategy. The table following lists some of the most common hands and your odds of winning.

Hands Player's Odds

20 versus dealer 8 8 to 1 favorite
20 versus dealer 4 5 to 1 favorite
19 versus dealer 10 8 to 7 favorite
19 versus dealer 3 5 to 2 favorite
18 versus dealer 10 7 to 5 underdog
18 versus dealer 5 8 to 5 favorite
17 versus dealer 9 5 to 2 underdog
17 versus dealer 7 5 to 4 underdog
17 versus dealer 2 4 to 3 underdog
16 versus dealer 10 10 to 3 underdog

15 versus dealer 10 3 to 1 underdog

15 versus dealer 2 9 to 5 underdog

12 versus dealer 5 7 to 5 underdog

11 versus dealer 6 2 to 1 favorite

10 versus dealer 2 3 to 2 favorite

A,5 versus dealer 3 even money

A,3 versus dealer 5 9 to 7 favorite

Making Basic Strategy Decisions

Making the correct basic strategy decisions is critical to learning to use the Internet Blackjack Basic Strategy. At this point, basic strategy may seem a little daunting. Especially confusing is knowing when to apply the hit or stand rules and when to consider splitting pairs or doubling down. The next chart shows the correct order in which these decisions are made. As shown on the left side of the chart, the first thing a player will do is to compare his first two cards with the dealer's exposed or up-card. The player's decisions will flow from this point. If the casino offers surrender, the first player decision will be whether to surrender.

If surrender is not indicated or not available, the next player decision concerns splitting a pair. If the player does not have a pair, or if no splitting is indicated, the following decision will be about doubling down on the player's hand. If the player does split a pair and receives another identical card, he will re-split if allowed. If the rule allows it, the player may double down a split pair. He must check his totals of split pairs to see if a doubling down situation has developed. After making a decision about splitting a pair, the next decision is whether or not to double down. If a doubling down situation exists, the player should by all means do it. After reviewing the opportunities to split pairs or double down and acting accordingly, the player will be faced with the basic hit or stand rules. If no splitting or doubling is indicated, the player will immediately play out his original hand in accordance with the hitting and standing rules. This is what occurs on the majority of hands, as it is only a minority of hands which offer splitting or doubling down opportunities.

Basic Strategy-Player Decision Making

Player's

Hand

Surrender?

(If

applicable)

-----YES----- **Surrender**

(Lose 1/2 of

bet)

|

NO

|
COMPARE **Split Pairs?** -----YES----- **Split Pairs**

|
NO

|
Dealer

Up-card

Double

Down?

-----YES----- **Double**

Down

|
NO

|
Hit or Stand

Rules

Decision Making Using Internet Blackjack Basic Strategy

The next chart summarizes the playing decisions using the Internet Blackjack Basic Strategy. The player's first decision concerns surrender. The chart is read this way: If the total is 16, except for 8,8, the player will surrender versus a dealer 9, 10, or A. If the total is 15, surrender against a dealer 10. Pairs will be split as shown in the chart.

A,A and 8,8 will always be split. Split 9,9 against dealer up-cards of 2-9 except 7. Split 2,2 and 3,3 versus dealer up-cards of 4- 7, and split 6,6 only against 3-6. A pair of 4s will be split only versus a dealer's 5 and 6. The only hard totals considered for doubling are 9, 10, and 11. Double on 11 versus any dealer card except an Ace. Double on 10 versus 2-9. With 9 only double versus 3-6. With soft hands, the player will double an A,2 or A,3 versus a dealer 5 or 6, double an A,4 or A,5 versus 4-6, and double A,6 or A,7 versus a dealer 3-6. After making doubling or splitting decisions, all final decisions are made using the hit or stand rules. For hard hands, the player will stand on a total of 13 or more versus a dealer 2 or 3, stand on a total of 12 or more versus a dealer 4-6, and stand on any total of 17 or more versus the dealer pat cards of 7, 8, 9, 10, or A.

With soft hands (where an Ace is counted as 11), the player will stand on totals of at least 18 versus a dealer 2-8. He will stand on totals of at least 19 versus a dealer 9, 10, or A. Let's see how this works in practice. We will assume the player is playing where conventional surrender is offered. His first hand is 6,10 versus a dealer Ace. The dealer checks his hole card and does not have a blackjack. The player surrenders, losing onehalf of his wager. The next hand is a 10,7 versus a dealer 5. Since there is no pair here and this hand has no doubling possibilities, the player will

use the hit or stand rules. The player has a hard 17 total versus a dealer hand tending towards a 15 (a stiff), so he stands.

Player Decision Making

Using the Internet Blackjack Basic Strategy

Player's

Hand

Conventional

Surrender

16 x 8,8 vs.

9,10,A

15 vs 10

-----YES-----

Surrender

Compare |

NO

|

Dealer

Up-card

Split Pairs

A A vs all

8 8 vs all

9 9 vs 2-9 x 7

7 7 vs 2-7

6 6 vs 3-6

4 4 vs 5-6

3 3 vs 4-7

2 2 vs 4-7

-----YES----- **Split Pairs**

|

YES

|

Double Down

11 vs 2-10

10 vs 2-9

9 vs 3-6

A 9 NO

A 8 NO

A 7 vs 3-6

A 6 vs 3-6

A 5 vs 4-6

A 4 vs 4-6

A 3 vs 5-6

A 2 vs 5-6

-----YES----- **Double Down**

|

NO

|

Hard Hands

Stand 13 vs 2,3

Stand 12 vs 4-6

Stand 17 vs 7-A

Hit/Stand Rules

Soft Hands

Stand 18 vs 2-8

Stand 19 vs 9-A

Never take insurance

The next hand is 2,2 versus a 6. The player will split this hand and he draws another 2. He splits this new pair also, so he now has three hands. The first hand is dealt an 8 for a 2,8. If the house allows doubling on split hands (which is the case in Atlantic City), the player would double down on this hand. Playing by typical Las Vegas rules, he will not be allowed to double on the 2,8; he will draw again.

He draws a 5 for a hand of 2,8,5 totaling 15. He now stands on this hand. With the second split hand, he draws a 4 and an Ace. He now has a soft 17 (2,4,A), and he will ask for another card, as he will never stand on a soft 17. A 5 is dealt for a total of 12 (2,4,A,5). Using the basic hit and stand rules, the player will stand on this hand versus the dealer 6. On the third hand, he is dealt a 4 and 8, for a total of 14 (2,4,8), and he stands. The next hand is an A,7 versus a dealer 5. Here, with a soft hand totaling 18 versus a dealer stiff, the player may be tempted to stand. However, he is in a perfect doubling situation as he wants to maximize his potential profit against a weak dealer hand. He doubles his bet and receives a 10. His total is now 18 (A,7,10).

Learning the Internet Blackjack Basic Strategy

For your convenience, a "pocket size" version of the Internet Blackjack Basic Strategy is presented on the next page. You may make a photocopy of this chart and carry it in your pocket while you are learning basic strategy. This way, you can pull the chart out and study it for a few moments at a time. Most persons learn better by exposing themselves over and over to the same information

for short time periods rather than by trying to spend a large amount of time memorizing everything in one session.

The pocket card will be a handy reference tool for you. After you have become very familiar with the playing strategy, you should try writing it down from memory. Another good learning tool is to create a set of index cards. The cards should have the dealer up-card and the player cards on one side and the correct play on the reverse. For example, you might show: "Dealer — 6 Player — A,3 on the front side," and "Double on A,3 vs. a dealer 6 on the reverse of the card."

Internet Blackjack Strategy Pocket Card

Internet Blackjack Strategy

Surrender:

16, except 8,8(split) vs. Dealer 9-A, 15 vs
Dealer 10

Splitting:

A,A 8,8 vs All dealer hands
9,9 vs 2-9 except 7
7,7 vs 2-7
6,6 vs 3-6
4,4 vs 5-6
2,2 & 3,3 vs. 4-7

Doubling Down:

11, 10 vs. any lower Dealer card
9 vs 3-6
A,7 & A,6 vs 3-6
A,5 & A,4 vs 4-6
A,3 & A,2 vs 5-6

Hitting & Standing:

Hard 11 or lower always hit
Hard 17 or higher always stand
Hard 12-16 stand vs dealer 2-6,
except 12 hit vs Dealer 2,3
Soft 18 stand vs Dealer 2-8
Soft 19 always stand

Never take Insurance

Once you have the cards prepared, you can go through them looking at the dealer up-card and player cards and then describe the strategy. Put the cards you answered correctly aside and spend more time reviewing the cards you missed until you are able to give the correct answer for every

playing option. You can also practice with a deck of cards. I learned basic strategy many years ago practicing with cards.

Deal one card as the dealer's up-card and two as the player cards. Decide on the correct strategy. If you are not sure, check the strategy card above. If you wish, you can take a copy of the pocket card with you and refer to it as necessary. However, this is not recommended procedure if you are using the full Internet Blackjack Strategy which entails using a set of betting rules to determine your bet size. There is no substitute for learning the Internet Blackjack Basic Strategy.

Internet Blackjack

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. There are now over 1,800 online casinos with software provided by at least 40 suppliers. There are three celebrity casinos currently operating — Jim Redman, Bubba Smith and Larry Holmes. Three former celebrity casinos are defunct — Kenny Rogers, Evil Knievel and Rodney Dangerfield. There are millions of people who gamble online: Caesars.com had 137,000 visitors in January 2001. [Casino](#)-On-Net has had 5 million downloads of its software. FreeLotto.com had 16 million visitors in January 2001.

Games offered on the Internet range from traditional 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 wild video poker, king of decks, war and battle royal. Because of 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. As of July 25, 2001, there are no states in the United States where Internet gambling is legal. Nevada and New Jersey are trying to legalize Internet gambling, while California, Oregon and Iowa are seeking an outright ban.

As an individual, there is little risk of prosecution because of gambling on the Internet as the thrust of prosecutorial power is invariably directed at online casino operators, credit card providers and software providers. Technologically, many of the casinos are very similar, as there are a relative handful of large software developers who dominate the industry. Each casino using software from the same developer will have a similar appearance to other casinos using the software. Generally, online gaming sites are one of three types, based on the type of technology used to provide their games. Many online casinos require that you first download their software before you can play their games. This first category of "downloadable software" has to be first transferred from the host computer to your own computer via downloading and then it must be

installed in order to function. Usually these programs are free. The online gambling sites offering this type of software 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 second type of software used by online casinos is JAVA software which does not require downloading. JAVA software allows programs to create little programs known as applets which are embedded directly into a web document. When online casinos use JAVA, the programs run right on your web browser. 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 had incidences when the JAVA software will freeze my browser. In such a situation, you may not be sure whether your last bet was accepted or not.

As a minimum, it is very disruptive to have to start a game over. And, not knowing where you stand is not a lot of fun either. It is sort of like someone turning off all the lights in a land-based casino, and when the lights come back on you are not really sure if you still have all of your casino chips. The third type of software found uses HTML code which is the standard language used to create web pages. Sites using HTML are fast to play, but they often have cheesy graphics and no sound or animation. Perhaps the biggest fear most people have is the fear of being cheated out of their money by the next big "scam" and they don't want to be one of these people. All sorts of government agencies and personnel are anxiously hoping that the prosecution of online [gambling](#) will be their ticket to the big time.

Guess what? It is not likely that any of these folks are going to find major problems with online casinos cheating people. Are there any crooked casinos online? I am sure there are. There are not very many, but since there are a few rotten apples in every industry, there are bound to be some in the online gaming group. If you are interested in playing online let me give you some pointers:

1. Select an online casino that gives you several ways to reach its personnel. As a minimum, I would look for a toll free number which is promptly answered by a responsive human being. A simple phone call can be a way to eliminate any unresponsive casinos before you deposit a nickel with them. If the casino's employees don't offer you good service before you become a player, you sure don't want to risk any money with them.
2. Check to see if the [casino](#) is licensed. The book *Beat the Internet Casinos* by Silverthorne Publications has complete information on how to check licensing. When you call the casino (see item 1 above) you can ask where they are licensed, how long they have been in business and the name that will appear on your credit card statement if you make a deposit there.
3. Before you play, you should try out the casino's software by playing for free. If the software is of the downloadable variety, you will have to invest some time downloading and installing the

software. If you have any problems downloading and installing the software, call the casino's technical support department. If the casino can't help you, its "So sorry Charlie, no techie support, no playie."

4. Before you play, decide how much money you are willing to risk. I suggest you buy in for \$100 to \$200 and get a feel for the game by making small [wagers](#).

5. Before you start playing, decide how long you will sit in front of your computer playing. Time spent in an Internet casino can fly by very quickly. You must also set a stop loss before you start playing. I suggest a stop loss equal to 50% of your buy-in. If you buy in for \$100 and lose \$50, that playing session is over. Make sure that you stick with this, even if you hit your stop loss in five minutes. If you are just dying to continue playing, log off from the [casino](#) and play in the "fun mode" where you won't be risking any more money.

6. Many online casinos offer better odds than land-based casinos. Because it costs much less to construct a virtual casino, and its overhead is but a pittance compared to that of a land-based casino, you may find that an online casino can offer you everything but a free drink. Specifically, many Internet casinos offer sizable bonuses for signing up. Playing at a casino offering a sign-up bonus can be very lucrative if you know how to go about it.

7. When you win, expect to wait up to two weeks for your winnings. I have had some casinos take up to a month to send me winnings. The money for payouts comes from offshore banks which seem to operate on "island time." Once you understand this, you can calm down as I have never had a casino refuse to pay me a legitimate win. It just takes them more time. When you call the casino before you play, I suggested you get the name that the credit card charge will appear under. The charges and credits you will receive for winnings hardly ever appear in the casino's name, and if you don't know the name of the bank card processor, you may be in for a difficult time figuring who has paid and who hasn't, especially if you [gamble](#) at several online joints.

8. The backend software that runs the games should be supplied by a major software developer. Some of these software companies are United Gaming, Starnet, Microgaming, Cryptologic, Boss Media, Real Time Gaming and GamblingSoftware.com.

9. Make sure that the site is a member of the Interactive Gaming Council. The sites that are members follow a strict code of conduct as a condition of membership.

10. Avoid casinos which appear on numerous online "blacklists." There are substantial Internet resources you can use to investigate an online casino before you play. Beat the Internet Casinos gives you complete information on how to do this, as well as a complete system on how to play and win. Are you interested in playing blackjack on the Internet? You can actually do very well if you pick your casinos well. If you pick the right casino, which also happens to pay a 10% or greater bonus just for playing, you can gain a substantial edge over the casino. However, you must know how to play in such a manner that the casino personal will consider that you have "earned" the bonus and will not try to interfere with your right to withdraw the bonus. As you can well imagine, online casinos offering bonuses to players are not interested in attracting players who sign up just

to get the bonus and then try to withdraw it with very little play. There is a way to do this which will keep the casino happy and will still give you a large edge over the casinos. The following tables show the blackjack rules offered by some major online casino software providers as of June, 2001. Some software providers allow their licensees to select their own rules. This is true of Real Time Gaming, Unified Gaming and GamblingSoftware.com. The rules shown below for Real Time Gaming used to be standard, but because of a recent software upgrade, they may now be altered by the casino operator.

Number of Decks

Unified Gaming 1 or 6

Starnet 6

Microgaming 1

Cryptologic 8

Boss Media single player 1

Boss Media multi-player 6

Real Time Gaming Configurable

GamblingSoftware.com 2

Dealer Stands on Soft 17

Unified Gaming Yes

Starnet Yes

Microgaming Yes

Cryptologic Yes

Boss Media single player Yes

Boss Media multi-player Yes

Real Time Gaming No

GamblingSoftware.com Yes

Doubling Allowed on Any Two Cards

Unified Gaming Yes

Starnet Yes

Microgaming No

Cryptologic Yes

Boss Media single player Yes

Boss Media multi-player Yes

Real Time Gaming Yes

GamblingSoftware.com No

Double After Splitting

Unified Gaming Yes

Starnet Yes

Microgaming No
Cryptologic Yes
Boss Media single player Yes
Boss Media multi-player Yes
Real Time Gaming Yes
GamblingSoftware.com Yes
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Number of Splits Allowed

Unified Gaming 3
Starnet 1
Microgaming 1
Cryptologic 1
Boss Media single player 1
Boss Media multi-player 1
Real Time Gaming 2
GamblingSoftware.com 1

Player May Draw to Split Aces

Unified Gaming No
Starnet No
Microgaming Yes
Cryptologic No
Boss Media single player No
Boss Media multi-player No
Real Time Gaming No
GamblingSoftware.com No

Some online casinos use the European hole card rule, and others are somewhere in between using the European rule and the American rule. In most European casinos, the dealer will not take a hole card until after all players have completed their hands. In a game played this way, if you split pairs or double down against the dealer's Ace or 10-valued card, and the dealer ends up with a blackjack, you will lose all of your wagers. This rule is a major disadvantage for players. Online casinos can go either way or half and half. For example, at Starnet and GamblingSoftware.com casinos, the player will lose the full amount bet if the dealer has a 10 showing, but only for the original amount wagered with an Ace showing. Boss Media is just the opposite. Microgaming has the full European rule and Cryptologic and Unified Gaming follow the U.S. rule. The following table shows against which dealer up cards the player is subject to losing all of his wagers if the dealer has a blackjack.

Casinos Use of European Hole Card Rule

Unified Gaming None

Starnet 10

Microgaming 10, Ace

Cryptologic None

Boss Media single player Ace

Boss Media multi-player None

Real Time Gaming None

GamblingSoftware.com 10

Surrender Offered by Online Casinos

Unified Gaming Late against 10

Starnet No

Microgaming No

Cryptologic No

Boss Media single player No

Boss Media multi-player No

Real Time Gaming No

GamblingSoftware.com No

Minimum and Maximum Bets Allowed

Minimum Maximum

Unified Gaming \$1 \$250

Starnet \$5 \$200

Microgaming \$2 \$2000

Cryptologic \$5 \$100

Boss Media single player \$5 \$500

Boss Media multi-player \$5 \$500

Real Time Gaming \$5 \$500

GamblingSoftware.com \$1 \$100

Assuming that you use the Internet Blackjack Playing Strategy, the house edge for each software brand is the amount shown in the following table.

House Edge

Unified Gaming -0.16%

Starnet +0.56%

Microgaming +0.13%

Cryptologic +0.49%

Boss Media single player -0.07%

Boss Media multi-player +0.46%

Real Time Gaming +0.58%

GamblingSoftware.com +0.46%

Most online casinos shuffle after every hand, especially with single deck play. This negates the ability of card counters to gain much of an edge. However, using the Internet Blackjack Strategy can be a potent weapon against the online casinos when used in the correct manner. Whether you [gamble](#) online or in a traditional brick and mortar [casino](#), managing your money is a critical aspect of winning. Next we will take a look at the reality of managing your money against the might of a casino.

The Internet Blackjack Strategy

In playing blackjack, we want to use a system which will give us the greatest probability of beating the game on a fairly reliable and predictable basis. We will want to use a betting strategy which will win, or at least break-even, a high percentage of the time and will keep our losses, when they occur, as small as possible. The criteria I have used to create a successful blackjack winning system addresses all of the following objectives:

1. The system must allow for making correct doubling and pair splitting decisions as defined in the Internet Blackjack Playing Strategy. Too many blackjack strategies only consider playing strategy as an afterthought to the betting strategy. We require that our strategy give equal weight to both aspects of play.
2. The betting strategy must win a high percentage of the time. While [gambling](#) may be fun at times, having fun is not our primary objective. We are interested in using a strategy which separates the [casino](#) from its money in the simplest and most pleasant manner possible — and does this frequently!
3. The system must define exactly how we will [wager](#) on each hand. We don't want to have to deal with ambiguity or excessive subjectivity in determining how much to wager and how to play each hand. A card counter's bet size and playing strategy is subjective at best and may be influenced by outside pressures. A counter determines the size of his wager by adjusting a running count to a true count. His running count may be off because of unseen cards or counting errors, and in addition, his estimate of the number of cards left unplayed, used to adjust his running count to a true count, may be in error. He may also decide to adjust the size of his wagers using an additional betting factor called the Kelly Criteria. At best, the determination of his bet size is highly subjective in real world playing conditions. In addition, he may decide to change the amount wagered because of perceived casino heat or other external influences. To say that card counting is scientific is to ignore these very real influences on the card counter's actions. We want to use an approach which is less subjective and is proven to work so that we can use it with confidence.
4. Losses must be strictly controlled. Losses are basically open ended for card counters. Card counting requires a large bankroll and a "hope for the best" attitude. We want to use a strategy to reduce the risk of losses and therefore reduce the risk to our bankroll. The result of this approach will be that we will have much greater predictability on the outcomes of our [gambling](#).
5. Finally, our system must tell us exactly how to bet. If you have to somehow reason or guess the amount to bet on each hand and then use subjective factors to decide how to play each hand, you

are going to end up being very frustrated, and you will probably lose. If you have to make the decision of how much to wager each time, you are more likely to become emotionally involved in the game. I have found that emotions can lead to suboptimal decisions in a casino atmosphere. I much prefer using a strategy which constantly guides me rather than having to rely on emotionally charged intuition in a gambling contest with a casino. Our Internet Blackjack System is a system designed for situations where the online casino is requiring that your total wagers must be as many as five times or more the size of your deposit before you can withdraw a bonus. In developing an effective approach for long-term Internet blackjack play, we tested several different approaches, all designed to reduce the variance in the total amount won or lost.

Basically our goal was to play as close as possible to a break-even situation, or even produce small wins and rely on the bonus for most of our profits. In trying to find the optimum system we tried a number of different "short-term" blackjack strategies. None of them performed as well as we hoped, primarily because of the requirement of a fixed dollar amount of long-term play. Once we require a set amount of play, we cannot pick and chose when to quit and this reduces much of the effectiveness of the short-term blackjack systems. We tried playing using a "flat betting" strategy. Flat betting consists of making the same size bet, such as \$10, over and over, regardless of the outcome of any wager.

This approach reduced our variances but also locked us into consistently losing money playing this strategy. This, of course, is exactly what the online casinos are hoping, and is the main reason for setting up arbitrary betting amounts: the bosses know that most players will lose when they are forced to play this way. Finally, we experimented with strategies using minimum base bets (usually \$5 bets) that allowed for increasing wagers slightly after losses, but with strict limits on how large our bets could grow. We also found that the best way to counter lengthy losing streaks is to leave the online [casino](#) for a few minutes and then resume playing. The best strategy for long-term Internet blackjack play is using a very conservative strategy that calls for us to raise our wagers by small amounts if our total winnings have declined from a previous level of winnings, and then only following a winning bet.

Let's say that we have bought in for \$500 and have made two winning wagers of \$5 each. Our net winnings are now \$10 and our game bankroll has increased to \$510. Now assume that we lose the next two wagers, then win one bet. The two losing wagers of \$5 each will reduce our game bankroll to \$500. With a winning bet of \$5, we now have a game bankroll of \$505, which is \$5 less than the amount we had achieved before encountering two losing bets, followed by one winning bet. Following our winning wager, we raise our bet by \$1 and bet \$6. If this bet wins, our game bankroll will be \$511, \$1 greater than the amount we had before the losses. The amount of our previous highest level of game bankroll, increased by \$1, is called our target bankroll. Our first

dynamic rule of play is that we may increase the size of our bet by \$1, following a winning [wager](#), if our target bankroll is still greater than our current bankroll level.

Once we have exceeded our previous highest bankroll level, we will always resort to making \$5 bets. There is another rule governing our bet size that we need to add. While the size of our wager can only be increased after a winning bet, once we reach that size of bet we will not reduce it until we have reached our game bankroll goal. Continuing our example, let's assume we lost the \$6 bet. Instead of reaching our \$511 target bankroll, we are down to \$499. Since we lost our wager, we will not increase the size of the next wager, but continue at the current level and bet \$6. We will not change the size of our wager until after we have had a win and then we will increase it by only \$1. Let's assume we lose the next two \$6 bets as well, bringing our game bankroll down to \$487.

Assuming the next bet is a win, our bankroll will be back up to \$493 and our next wager will increase by \$1, so will wager \$7. Let's assume that this bet also wins and our bankroll increases to \$500. Following a win, our next bet is increased by \$1 and we wager \$8. Let's assume that we have a doubling down opportunity here and double the wager, winning the bet. With a \$16 win, our game bankroll is now back to \$516, greater than our target. Having accomplished this, we reduce our bet size back to our basic bet of \$5 and continue the game. There is yet another rule governing the size of our wagers. Following a winning wager, our next wager will be the lesser of: a. An increase of \$1 over our previous winning bet or b.

The amount needed to reach our previous level of game bankroll, plus \$1. We can continue our example to see how this rule works. Let's go back to the point when we have just won a \$7 wager and we were called on to wager \$8. This time we will assume that the \$8 wins, but without a doubling down. So, at this point our game bankroll would be \$508, and our "target bankroll" would be \$511 (our highest game bankroll before the losses started, plus \$1). Our normal betting rules would call for us to make a wager of \$9, increasing our last winning bet by \$1. However, another rule prevents this. This rule tells us that our largest bet will be for \$3, the difference between our current game bankroll of \$508 and our target of \$511.

Since \$3 is below our minimum wager, we will wager \$5 for our next bet. Let's assume a different set of circumstances to see how this rule might affect our bet size. Let's say we are in a different game and we have just won a wager for \$16, bringing our game bankroll up to \$567. In this case, we assume that our target bankroll level is \$579. Our next [wager](#) will be the lesser of a wager \$1 greater than our previous winning bet, or the amount needed to reach our target bankroll. In this case, the difference between our target bankroll of \$579 and our current bankroll of \$567 is \$12. Since this is less than the bet size of \$17 computed by adding \$1 to our previous winning bet, we wager the smaller amount of \$12. This rule helps us keep the size of our bets down.

There is one final rule for this system. If we lose several bets in a row, we will "depart" this game for a period. When we resume play, the casino will give us a fresh online deck of cards and hopefully this will help us break the string of losses. Whenever we use this rule, we always resume betting with a \$10 bet after returning to the game. Implementing this rule can help reduce the size of our wagers, especially following a string of losses. Assume, for example, that our wager has reached \$17 and we have just had three consecutive losing wagers. We take a break from the casino and when we resume blackjack play, our first wager is \$10. All of the other rules apply, we just change the size of our starting wager and then continue from there. That's the system in a nutshell. It is not hard to play, but it does require that you keep track of your bet size and your wins and losses. For this reason, it is a perfect strategy for online play, where you can record your wagers as you play. I would not recommend this strategy for play in land-based casinos. It has a slow win-rate and is fairly difficult to use without paper and pencil, things you don't want to use at a real blackjack game. Here is a brief summary of the perfected Internet Blackjack Strategy giving us the best results:

1. The Base Bet is \$5. Any time we start play in a new [casino](#), we will start out making \$5 bets.
2. We will set an Adjustment Unit at \$1. This is the amount we will raise our bet in certain defined circumstances.
3. We will always bet at least the base bet amount (\$5).
4. We will deposit \$500 in the online casino for this level of play.
5. We will play a series of "little games" within a larger game. After any loss, our little game begins. Here we create a Target Bankroll equal to our previous highest level of Game Bankroll, plus an adjustment unit (\$1).
6. Once our current bankroll is less than our Target Bankroll, we will increase the size of our wager following a win. The size of the increase is always the amount of our Adjustment Unit.
7. Once we have increased the size of our wager, we will continue to wager at least this amount until we have reached or exceeded our Target Bankroll, or we decide to take a break from the game.
8. Following a win, we always have to consider whether we will increase the size of the next wager by our Adjustment Unit. So long as our current bankroll is greater than the previous calculated Target Bankroll, we will continue to [wager](#) the Base Bet. If our current game bankroll is below our previously calculated Target Bankroll, our next wager will be the lesser of:
 - a. The previous wager increased by the amount of the Adjustment Unit, or
 - b. The amount needed to reach our Target Bankroll.
9. If we have a series of losing bets, we will take a break from the game, and when we begin playing again, our starting betting level is two Base Bets (\$10).
10. We will continue playing until we have reached or exceeded the betting requirement needed to "earn" the bonus.

11. We always reserve the right to reduce the size of our wagers if:
 - a. The size of the wager is putting our game bankroll in peril.
 - b. If we have just had a series of winning bets and we are almost at our Target Bankroll level.
 - c. We are near the end of play in a game and we want to reduce our risk.

The Internet Blackjack System in Play

When I use the Internet Blackjack System, I record all of the information I need to know as I go. Most online casinos will give you a running tally of the balance of your game bankroll so that you won't have to calculate this. Each time I make a wager, I write down the outcome of the wager by making a notation above the bet amount. I use the following shorthand:

- W - Win
- L - Loss
- W-2 - Won two
- W-3 - Won three
- L-2 Lost two
- L-3 Lost three
- B - Won with blackjack
- T- Tie
- | - Break from game

Underneath each wager I record the current bankroll level or the net amount won or lost. Thus each round of cards at blackjack has three entries as in:

```

W
5
505 or +5
This tells me I wagered $5, which won (W) and my game bankroll is $505 after the wager.
A series of wagers in a game would look like this:
# 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
Outcome W L W W L L T L2 L | W L W2 W W W W
Bet 5 5 5 5 5 5 5 5 5 | 10 11 11 5 5 5 5
Bal +5 0 +5 +10 +5 0 0 -10 -15 | -5 -16 +6 +11 +16 +21 +26
Target +11
  
```

We will review these wagers in detail. The first row (#) is numbered for reference in using this table. I don't write this down when I am playing. The second row (Outcome) is recorded after each round of wagering. The third row (Bet) is the amount of the basic wager made. If we have a doubling or pair splitting situation, the amount of this bet will double, but I only record the amount of the original bet to avoid confusion. The fourth row (Bal) shows the balance of our game bankroll after the outcome of each bet. Here I have used the net amount won or lost rather than the total balance. You can use whatever is most comfortable for you. The fifth row (Target) is only

used after a loss has occurred breaking a winning streak. Let's review this series of wagers in detail using the reference number for each play.

1. We start a game with a wager of \$5 which wins. We record the win (W) and the amount we are ahead (+5).
2. We lose the second wager in the amount of \$5. We record the results.
3. We win the third wager for \$5. We record the results
4. Another win with a \$5 bet. We are now up by \$10.
5. We have a loss. Our winnings are reduced to \$5.
6. Another loss. We are now back where we started.
7. A tie. Our Balance stays the same.
8. We wager \$5 and double down, losing our wager. We record this double loss as "L2." Our bankroll is now -10.
9. We wager \$5 again and have another loss. Notice a pattern here? We are in a losing streak.
10. We decide to take a break. We close down this casino's Internet connection. If we are still in the mood to play we may decide to play a game in a different [casino](#). Many times I may have as many as three different games in process in different casinos.
11. After returning, we start with a wager of \$10 (we change our wager to \$10 following a game break). We win this bet.
12. Since we won round 11, we now have to decide the size of our next bet. First we look back to the point where our game profit had "maxed out." We see that after play #4 we were up \$10. We set our Target Bankroll to +11, \$1 higher. Now that we know our Target, we can determine the size of our current bet. Adding \$1 to our previous wager gives us a bet of \$11. Our bankroll prior to this bet is -5. A win of this bet will give us a bankroll of +6, which is less than our target of +11. Therefore we make a bet of 11. Unfortunately, we lose.
13. We wager 11 again and this time we double down. We win the wager bringing our Balance up to +6. We now need to determine the size of our next wager following a winning bet. Let's first look at our current bankroll balance and our target. Our target is still +11. Our current bankroll balance is +6. Therefore, the maximum size of our bet is $11 - 6 = 5$.
14. We [wager](#) 5 and win. Our Game Bankroll is now up to +11, and we have hit our Target Bankroll.
15. We revert to wagering our base amount of \$5 and win.
16. Another \$5 bet, another win.
17. Another \$5 bet and we win again. We are now up a total of +26.

A Series of Games

I recently played eight games using the Internet Blackjack Strategy. The following table shows the results of my raw play, without any bonuses added in. #

No of Bets

	Made	Total Amount	Bet	Highest Bet	Made	Average	Bet Size	Amount	Won	Cumulative	Amount Won
1	148	1,500	18	10.14	+102	+102					
2	186	1,502	15	8.08	+82	+184					
3	140	1,513	21	10.81	+17	+201					
4	109	1,540	26	14.13	-74	+127					
5	164	1,550	16	9.45	+92	+219					
6	159	1,664	21	10.46	-3	+216					
7	173	1,500	13	8.67	+148	+364					
8	152	1,506	16	9.90	+66	+430					
Total	1,201	12,274	10.2	+430	+430						

Let's review the information recorded in this table.

The first column (#) is simply a reference number assigned to each game, so that I can refer to game 1 or game 2. The **Number of Bets Made** gives a sense of how long a game took. Notice that it took 1,201 bets to play eight games, for an average of 150.13 bets per game. If we play at the rate of 100 bets per hour, then our average game took about an hour and a half. If we play at the rate of 200 bets per hour, our average game consumed about 45 minutes. The **Total Amount Bet** is the total dollar amount of money wagered in each gaming contest. This amount is important because many online casinos will not allow the bonus money to be withdrawn until a minimum level of total bets, or "action" in [casino](#) jargon, is played.

Here we used \$1,500 as our target amount of bets to be made. The **Highest Bet Made** is really a measure of risk, with greater risk assumed with higher bets. This is why we use several rules that can reduce the size of our wagers. The **Average Bet Size** is another measure of risk or volatility. In general, we want to keep the size of our wagers smaller as this reduces our chance of a larger loss. The **Amount Won** is the net amount won after we have reached the casino's required level of play. The **Cumulative Amount Won** is a running tabulation of our winnings. We can see that this system produces steady, fairly predictably increasing profits.

This is exactly what we want out of this system as this favorable result defeats the casino's goal of taking our money. Please note that these amounts do not have any [casino](#) bonuses added in. I presented the "raw numbers" without bonuses so that you can see that this is a winning system in its own right.

How Much Can You Win Using this Internet Blackjack Strategy?

How much potential does our Internet Blackjack Strategy have to produce sizable profits? It turns out to be quite a lot once we add in casino bonuses. In this series of games we won a total of \$430 without any bonuses. If we assume an average casino bonus of \$150 per game, then our profit becomes: Profit from blackjack system - \$430

Profit from casino bonuses -

$8 \times \$150 = 1,200$

Adjusted Profit \$1,630

Once we add back the bonuses, our profit starts to look more respectable. Now let's convert our "Adjusted Profit" to hourly win rates. The table below shows the hourly win rates computed for slow play (100 plays per hour), moderate play (150 plays per hour) and fast play (200 plays per hour). We compute a win rate of \$1.3572 per play, by dividing our total win of \$1,630 by the number of bets made (1,201).

Possible Hourly Win Rates Using the Internet Blackjack Strategy Making \$5 Bets

Description Bets per Hour Hourly Profit

Slow 100 \$135.83

Moderate 150 \$203.75

Fast 200 \$271.66

I don't know about you, but average hourly winnings of over \$135, while playing slow and making minimum [wagers](#) looks pretty spectacular to me! You can obviously do even better than this. The first step to increase your win rate is to play at a faster rate. After you have accomplished this, you may want to increase the size of your minimum bets. I will show you how to do that in the next section.

Increasing Your Hourly Winnings

There are four major components that affect your ability to develop a high hourly win rate using the Internet Blackjack Strategy against online casinos. They are:

1. Your skill at using the strategy. You must be able to play perfect basic strategy as well as follow all of the betting rules of the strategy perfectly. Since this is a conservative strategy, it is always better to err on the side of conservatism when using it. When in doubt, reduce the size of your current base bet or take a break from play. Once you start playing on the Internet, you will find that it is easy to have several different games going at different casinos. This is to your advantage so that you will never feel rushed or pressured to finish a game.

2. The Size of the Casino Bonuses. I recommend that you play one of the even-money games if the casino will credit your play towards earning the bonus. However, if casino policy forces you to play blackjack before you can withdraw a bonus, then your major concern is to play for the largest bonuses. You will find many \$100 and \$150 bonuses once you start looking.

3. The Speed of Your Play. When you first begin playing blackjack, you may be fairly slow, referring to your basic strategy card and taking time to record your playing decisions. When you first start playing, your play may be as slow as 50 plays per hour. As you practice, you should rapidly progress to 100 and even 200 plays per hour. Once you can instantly make the correct strategy and betting decisions, your speed will increase considerably.

4. The Size of Your Bankroll. Remember the old adage that "It takes money to make money." While your investment in Internet [gambling](#) can be quite small, as your skills grow and your winnings pile up, you may want to increase the size of your bets. I have given you examples of playing blackjack with a \$500 deposit, a \$5 Base Bet and \$1 Adjustment Units. If you are willing to up your deposit to \$1,000, you can also increase the size of your Base Bet and Adjustment Unit. This is a fast way to increase your hourly winnings, and I recommend that you try it once you have reached the level of skill where you can play basic strategy and use the Internet Blackjack Strategy quickly and without making errors. The following table shows you how you can increase your hourly winnings by changing the size of your Game Bankroll, Base Bet, and Adjustment Unit. The table assumes that you are able to play at a rate of 200 plays per hour and that the [casino](#) is offering a \$150 bonus.

**Hourly Win Rate for Internet Blackjack Strategy
with \$150 Bonus and a Play Rate of 200 per Hour**

**Game
Bankroll Base Bet
Adjustment
Unit
Hourly
Winning
Without
Bonus
Average
Hourly
Bonus
Winnings
with \$150
Bonus
Total
Hourly**

Winnings

\$500 \$5 \$1 \$71.66 \$200.00 \$271.66

\$1,000 \$10 \$2 143.32 \$200.00 343.32

\$1,500 \$15 \$3 214.98 \$200.00 414.98

216

The **Game Bankroll** Column shows the amount you will deposit at the online [casino](#). The **Base Bet** is your starting bet and also the bet size you will resort to after a winning series which puts you at or above your Target Bankroll. The **Adjustment Unit** is the amount by which you will increase the size of your Base Bet in accordance with the betting rules. The **Hourly Winnings Without Bonus** is based on our results playing online. Hourly winnings will increase proportionately to the size of the Game Bankroll, Base Bets, and Adjustment Unit. In other words, if you increase the size of these elements by 100%, you can expect your hourly winnings, before the bonus, to double. The **Average Hourly Bonus Winnings With \$150 Bonus** may seem confusing. How did I come up with \$200 when the bonus amount is only \$150? Here's how. The average number of plays in a game is about 150 plays. At a play rate of 200 per hour, you will complete a game in an average of $150/200 = .075$ of an hour, or 45 minutes. With a \$150 bonus, this works out to a bonus win rate of \$50 every fifteen minutes or \$200 an hour.

When to Use the Internet Blackjack Strategy

When Beat the Internet Casinos was first written, I did not recommend playing blackjack in order to earn bonuses because of the time investment to learn to play blackjack correctly and because blackjack has more variability than games with evenmoney wagers. As you have read in this revised and updated edition of Beat the Internet Casinos, I have added blackjack play to our arsenal. For casinos with low restrictions on earning bonuses, I still prefer to play craps, roulette or baccarat. However, as more and more casinos have tightened up their playing requirements to earn a bonus, such as not allowing play on even-money games to count towards earning a bonus or requiring a higher dollar amount of casino action, blackjack is becoming the game of choice for beating the Internet casinos. I highly recommend that you learn this strategy cold and be prepared to use it consistently against Internet casinos. You will be well rewarded for your efforts.

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 1% 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 on files downloaded and information on games played. The form below can be adapted for your use to keep up with casinos that you have qualified for play.

Casino Prospect List

Date Casino URL Bonus
Software
Type
Software
Downloaded
Game Played -
Comments

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 #
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

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 sounded like sour grapes to me. Typically, the complainer had lost some money, probably through foolish play, and was now accusing the casino of all forms of dishonestly.

Master Internet Casino Record

Page 2

Withdrawals

Casino

Date of

Request

Bankroll

Withdrawal

Amount

Credit

Card

Ref

Date

Rec'd

Amount

Rec'd

How Rec'd:

CC or Check

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 record original transactions as they occur in date order (the Game Journal) and transferring information about each particular casino to a ledger (the Master Internet Casino Record).

A sample Game Journal is shown on the next page.

Game Journal

Date/

Game Casino

Beg Bankroll

No of

Decisions

Amt

Wagered

Won or Lost Cum

Win-nings

Post

7/28/00 -SR Big Time 500 46 985 +145 +145 _

7/28/00 - B Easy

Win

723 40 707 +188 +383 _

8/1/00 - C Dice

Time

500 45 955 +150 +483 _

8/10/00 -SR Big Time 645 + 50 B 38 540 +205 +688 _

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. When I play online, I avoid playing in multi-player games where other people will slow down my play. For sheer speed and high winnings, I prefer playing baccarat solo. To track credit card transactions, I use a Master Credit Card Record, as shown below.

Master Credit Card Record

Card Info: Type Card No.

Transaction Summary

Date Description Charges Credits 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 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 want to set up a formal set of double entry books so that you can track your receivables, deposits in casinos and year-to-date profit and loss on a formal basis. I have found using the records I have shown you provide an adequate means of tracking all of this information.

Master Internet Casino Record

Page 3

Bankroll Reconciliation

Casino Name:

Date	Description	Deposits	Withdrawals	Balance
7/28/00	Deposit	500.00	500.00	
7/28/00	Playing Session	145.00	645.00	
8/10/00	Bonus received	50.00	695.00	
8/10/00	Playing Session	155.00	850.00	
8/30/00	Withdrawal Received	698.00	152.00	

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 1,800. 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	00	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.