

Martin J. Silverthorne

**How to Beat
the *Online Blackjack*
*Games!***



**SILVERTHORNE
PUBLICATIONS**

How to Beat the Online Blackjack Games

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Table of Contents

Introduction to Online Gambling	3
Welcome to the Online Version of the Wild, Wild West	9
Get Started Playing Blackjack Online	12
How to Pick The Best Online Blackjack Games	17
Legal Issues to Playing Online	20
Online Payment Methods for US Players	27
Taxes for US Players	35
Playing Online and Record Keeping	37
How to Play Online Blackjack	44
A Simplified Blackjack Playing Strategy	50
A General Multiple Deck Blackjack Playing Strategy	53
Recommended Winning Strategies	55

Introduction to Online Gambling

“What, you can gamble online? How safe is that? Is it legal?”

These are the types of comments I usually hear whenever I tell people that I regularly gamble online. Yet, the latest stats I have seen indicate that about four percent of the U.S. population regularly gamble online.

For people that aren't acquainted with it, the usual reaction is that such a form of gambling is isolated, unusual and even dangerous and must be controlled by a group of outlaws and lowlifes.

However, online gambling is a billion-dollar a year industry and I feel safe in predicting that it will exceed several billion dollars a year in a few more years. Web sites where you can place bets with real money are based in many different countries all over the world. Some countries, such as Australia and Antigua have passed legislation to regulate online gambling.

The fear of getting scammed or cheated is greatly exaggerated by opponents of online gambling. This legitimate industry has come a long ways in the past few years and many of the fly-by-night operators have departed. Yes, it is possible to get scammed. But, you can also purchase crappy lawn furniture, lousy electronics that fail in two weeks, and numerous other products that fail to live up to their billings. If you will follow the guidelines in this book you can pretty much assure yourself of a safe experience.

What's more, if you combine one of our tested online playing strategies with play in a recommended online casino, you can turn online gambling into a very lucrative source of income.

There was quite a bit of publicity about online gambling in the fall of 2006 when the U.S. Congress passed the Unlawful Internet Gambling Enforcement Act (UIGEA). This act makes it illegal for financial institutions to facilitate payment transactions between

offshore gambling operations and American customers. However, this legislation is little understood and it does not prohibit U.S. players from gambling online.

In the chapters that follow I will clarify exactly what the current state of laws in the United States means for U.S. players. I will give you a number of pointers for dealing with what is, for U.S. players, at best a totally confusing state, and at worst at total mess.

The most attractive aspect of gambling online is that from the privacy of your home you can find over 4,000 casinos online and turn your PC into an electronic casino. Your bets will be accepted 24 hours a day and the online casinos offer a greater variety of games than the land based ones.

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

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.

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 anti-virus programs at <http://www.davecentral.com>. I use Norton Anti-Virus 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.

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

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

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

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

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

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

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. However, with just your mouse, keyboard and monitor as your companions, there is little reason to feel inhibited. 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 in choosing to play online 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.

However, my students and I believe that the best reason to choose to gamble online is that it can be very profitable when you use a proven strategy and follow the guidelines I am going to show you in this book.

I want to caution you that the Internet and especially online gambling is in a constant state of change. One of the casinos I recommend may change it's URL or suddenly decide to stop accepting U.S. players. A few years ago Paypal stopped processing deposits to online casinos. Google has made a decision not to accept advertising from online casinos or even gambling related sites.

These kinds of changes will happen fairly regularly. However, you should be able to adapt. If you favorite casino decides it not longer wants your business, then there are plenty other casinos that will bind over backwards to accommodate you. If another online casinos funding method is closed there are still plenty of alternatives.

I am certain that once combine online play with using a proven and profitable gambling system that you will become as big a fan as my students and I am.

Welcome to the Online Version of the Wild, Wild West

Gambling online is much like gambling in the Wild, Wild West. If you can imagine hundreds of casinos, horse racing tracks, bingo halls, sports betting parlors and poker rooms stuffed into a box small enough to carry in a briefcase then you have an idea of gambling on the world wide web.

If online gambling is new for you, you are probably among the majority of today's Internet users. You've probably got a lot of questions, like how to you gamble on the Internet? Where should you gamble? What are the best games? Are the games fair? Where are the best places to gamble online? Is it legal to gamble online? How do you get paid when you win?

Answers to all of these questions are in this book. What's more, this book is up date and reflects what online players are facing in the current online environment. However, be sure to check the resources I give you. The situation changes quickly online and you may want to check with some of the online resources in this book to keep up with a changing online gambling environment.

Software Is the Most Important Aspect of Online Gambling

Software is the driving force behind the online casinos. Most of the online casinos rely on software developed by a relative handful of large software companies. Some of the major online gaming software providers (number of web sites) are: Digital Gaming Solutions (30), World Gaming (101), Microgaming (170), RealTime Gaming (77), Parlay Entertainment (78), Playtech (180), NetEnt (113), iGaming Software (20), Digital Gaming Network (70), Boss Media (84), iGaming (17), FutureBet Systems (53), Chartwell Technology (24), CGTV (51) and PartyGaming (15).

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. The recommended casinos contained in this book are all well established, with good histories of fair and honest dealing with their players.

Getting Started Playing Blackjack Online

Why Play Blackjack Online?

Having access to a casino from the comfort of your own home means you don't have to travel to play and win at gambling. Because many of the online casinos offer games as good as, or even more favorable than the Las Vegas versions of the games, it is much easier to find a superior version of a game online than in many land-based casinos.

Besides the convenience of online play, a huge reason to play online is profitability. Our approach to online gambling is to limit our play to games we understand and for which we have proven winning strategies. Using our approach to online gambling means that you can quickly amass large profits playing online.

Because online games are much faster than games in land-based casinos, your profit per hour of play will be much higher when playing online. While 50 to 60 rounds of play an hour would be an average rate of play at a roulette games in a land-based casino, speeds of 200, 300 or even 400 rounds of play per hour are the norm in online casinos.

With convenience and high profitability possible, you have two strong reasons to become an online blackjack player and develop a significant source of profits.

Your Computer

While you can gamble online from a variety of computers, the following are the minimum specifications you need for most online casinos:

- PC compatible computer
- Windows 98/2000/Millennium/XP operating system
- Pentium 200 MHz microprocessor
- 32 MB RAM
- 16-Bit color video card (800 x 600 resolution set)
- 30 MB hard drive

Better yet, here are the optimum specs for fast and comfortable online play:

- PC-compatible computer
- Windows 98/2000/Millennium/XP/Vista operating system
- Pentium 350 MHz microprocessor or higher
- 64 MB RAM (256 MB or more is even better)
- 32-Bit color video card (800 x 600 resolution set)
- Sound Blaster AWE 32-bit sound card or better

In addition, you will want to download the latest versions of Macromedia Flash

(www.macromedia.com/software/flashplayer/) and Shockwave

(<http://sdc.shockwave.com/shockwave/download.cgi?/>), as well as Sun Microsystem's Java

(<http://Java.sun.com>)

Internet Connection

Most online casinos state that you can play with a 56.6bps modem. This is akin to a Las Vegas casino telling players in Los Angeles that they can ride over on their mountain bikes. While this is technically true, it is really not the recommended way to go.

I use a cable modem, and I will never go back to a dial-up connection. With today's graphics heavy pages requiring longer and longer to load, you owe it to yourself to have a high-speed Internet connection to play online.

Downloading and Installing Software

We will cover additional issues in another section. As a practical matter, many online casinos require that you download their software to play, so that whether to download the software or not is not really an issue. In many cases, you have to download the casino's software in order to play.

Most of our recommended casinos offer downloadable software. A notable exception is Bodog Casino (newbodogcasino.com), which allows free play in your browser window and is a great place to play practice games.

Most online casinos are not a bit shy about offering you the option to download their software. Many times a download button will be flashing in your face. Click it. You'll probably get a list of terms and conditions before you download the software. Go ahead and read it. Once you pick a software family for play, such as Realtime Gaming or Microgaming, you will find that the casinos in each family have similar terms and conditions.

Some online casinos will ask for your email address. If you want to avoid any possibility of compromising your personal email address I recommend that you sign up for a free email address at hotmail.com or yahoo.com. It is not a good idea to use your email address at work for your online gambling email address.

Before you start the downloading process, you should create a folder for your downloaded software. You might want to set up a folder called Downloads on your C drive as C:\downloads.

After going through these steps, you will run into a pop-up box on your computer screen offering the choices of: Run, Save and Cancel. Choose **Save** to download the software.

After choosing the save option, another window will appear asking you where you wish to save the program. Save it to the folder set up for your downloads, such as C:\downloads.

Be sure to write down the name of the folder and the program so that you can find it later. Double click My Computer. Select your C drive and click the Save button. Your download will begin. This may take some time if you are using a dial-up connection.

Once the download is completed, the window will tell you that it is finished or some similar message. Now the program is on your computer, but it is not yet installed. Click on the Start button on the lower-lefthand side of your computer screen, choose Run, and enter the folder and software name for the downloaded program.

A screen will pop-up. You will need to follow the instructions to install it. Since it is in the casino's best interest that this process go smoothly, you shouldn't have much trouble. Usually the program will put a shortcut for launching the game on your desktop or in your Start menu under Programs. Remember this whenever you want to start the game.

Playing in Practice Mode

Virtually every casino listed in this book offers you the ability to practice before you deposit any money. If you should ever run into a casino not allowing this feature, don't play there, as being allowed to practice before you pay is an important aspect of becoming a consistent winner.

If a casino asks for a credit card or other payment information before allowing you to download or play, don't play there. There are plenty of other casinos to choose from.

Some casinos offer their free games in browser windows. To play in "practice mode" you must have an Internet connection and be online. With a cable modem this is not an issue as you should be online every time you turn on your computer.

How To Pick the Best Online Blackjack Casinos

While picking a suitable casino can be a matter of individual choice, there are a number of attributes that are important before you risk any money playing in a casino.

Playing in a well known casino with a good record of dealing with its customers is very important. Casinos with numerous unresolved complaints should be eliminated from consideration.

You should also check on the financial stability and reliability of each casino. Included in this is its reliability, ability to pay out winnings, legality of ownership and its operations.

To make your final cut, it is paramount that the casino's service must be accessible and satisfactory. You should also place great emphasis on the manner in which each casino responds to difficulties and how it handles payments to its customers. The ability to communicate with the casino is considered very important and the ability to contact a casino by telephone in addition to email is very important.

In addition to all of the above considerations, you should also use a very specific list of criteria which have to be met in order to be considered for safe and reliable roulette play.

The Casino's Location

Casinos in certain jurisdictions are better regulated than casinos in other jurisdictions. We prefer casinos in countries that are known to have casinos that are reputable and honest. Casinos in the United Kingdom and Costa Rica are two of the preferred countries. Casinos in third world countries without established track records should be rejected.

The Casino's Software

The software used by a casino is critical. As a minimum the software should generate results that assure the player of fairness. The company offering the software should be well established and its software must have been audited and verified accurate and fair by an independent accounting firm performing an audit. Casinos operating with odd-ball software or proprietary software should probably be eliminated from consideration. We are not saying the proprietary software must automatically be suspect, we feel that we are not willing to take the risk when there are so many other choices with lower risk.

The Casino Must Allow Free Play

Casinos making your final cut should offer the player the chance to try out the software and experience the games before depositing any funds. All of your selected casinos must allow practice play.

Offering Fair Versions of the Major Las Vegas Table Games Is a Must

To make your final cut of suitable casinos you should select casinos that offer fair versions of craps, blackjack, roulette and baccarat. For example, many of our preferred online casinos offer European roulette. The reason is simple – this is the version of roulette offering the best odds. Why fight the 5.26% house edge of the American game using double-zero wheels when you can play a version with odds a little over one percent? If you are a roulette player, you should always pick single-zero roulette games played with European rules.

The Casino Must Be Easy to Contact and Offer Good Support

Casinos where you play should offer multiple ways of contact including toll free telephone numbers. Many online casinos only offer contact by email and/or chat rooms.

In addition, each of your selected casino must offer good customer support. We consider this a must with an online casino.

The Casino's Primary Language is English and It Accepts US Dollars

Approximately 84% of the online bets are made by US players. It is paramount that our select casinos be in the English language and accept US dollars.

The Casino Must Accept US Players

In 2006 the United States passed the Unlawful Internet Gambling Act of 2006. The focus of this act is not to criminalize individuals, but to close down most ways players living in the US use to transfer cash to and from online casinos.

In addition to this act, several states in the US have passed laws directed at restricting online gambling. These states are Illinois, Indiana, Louisiana, Michigan, Nevada, New Jersey, New York, Oregon, South Dakota, Wisconsin and Washington state.

In reaction to both the federal and state laws many casinos have stopped accepting US players. We felt that only casinos that are still open to US players should make your final cut of casinos where you would play.

We have more on the current legal environment in other parts of this book. This situation is changing on almost a daily basis and you will want to use the resources listed in this book to determine the current status of online play before you risk any money online.

Legal Issues to Playing Online

The legality of online gambling depends very much on where you live. Gambling laws are very different for residents of the United States, the United Kingdom and Australia. In the United States the confusion is further compounded by the overlapping of federal and state jurisdictions. As an example in Nevada, while if you are an adult you can legally wager in any of hundreds of licensed casinos, the state has passed a law that forbids online casinos from accepting wagers from Nevada residences. I think the hypocrisy is rather evident.

I will cover some of the high points of the legality of gambling online in this section. A critical aspect for you as a player to remember is that in general, the anti-gambling laws for online play do not target you as a player and that I know of no cases of online players even being prosecuted for playing online.

Anti-gambling forces would have you believe otherwise and often use deliberate scare tactics to play on people's fears of breaking the law. In November, 2003, Indiana's WNDU ran a story with the headline – "Online Gambling Leads One Woman to Prison." If you saw a headline like that you may have thought – "Wow, they threw her in prison for gambling online." Frankly, that's the false impression some in law enforcement, the strange bedfellows of antigambling religious groups and entrenched gambling interests, want to give the public.

The media often plays along in sensationalizing people's fears. Take another look at the story under the headline "Online Gambling Leads One Woman to Prison." Did she run afoul of the law playing online? Nope. The story explains that she went to jail for embezzlement and she stole from her employer to and blew that playing online.

The truth is that current federal gambling law doesn't criminalize the act of playing online games for Americans. In fact, Americans place the majority of world's online wagers, yet the government has never charged a single one of them with a crime for doing so.

United States Online Gambling Laws

Traditionally, gambling regulation in the U.S. has been reserved for state governments. Despite state sovereignty, the Wire Act supersedes state law and has been adopted on a federal level. The Department of Justice (DOJ) maintains the belief that the Wire Act prohibits all forms of online gambling in all U.S. states.

The Wire Act was enacted in 1961 to prevent bookmakers from accepting sports bets over the telephone. Accusations of Wire Act violations are usually accompanied by other charges, including conspiracy, money laundering, and violations of the RICO Act, Travel Act, and Illegal Gambling Business Act. Enforcement of the Wire Act is directed at the gambling operator, and there is no language making it illegal for a consumer to place a wager.

The wire act was written in 1961 and its language is limited to communication systems using wires; the types of betting it describes are fixed odds propositions such as those offered on sporting and other events. It was impossible to have foreseen the issues surrounding remote casino and poker games when the act was written in 1961, and when taken literally, the language of the Wire Act does not adequately apply to casino gaming and poker over the Internet.

In a case involving online casino gamblers who tried to get their credit card debts ruled unenforceable because their online casino gambling had been illegal, the U.S. Court of Appeals for the Fifth Circuit (Louisiana) declared in 2002 that gambling losses were indeed enforceable because "the Wire Act does not prohibit non-sports Internet gambling."

The DOJ disagrees with the Fifth Circuit Court of Appeals decision, and the Wire Act serves as the foundation for all of the DOJ's arguments against the legality of Internet gambling for both sports wagering and non-sports wagering. DOJ officials have asserted this belief in advising the U.S. Virgin Islands and the states of Nevada and North Dakota against regulating online gaming and in threatening to prosecute media companies who

advertised for online gambling companies with aiding and abetting an illegal activity in 2002.

The DOJ was successful in convicting Jay Cohen, president of the World Sports Exchange for Wire Act violations in 2000.

In the fall of 2006, the United States enacted the Unlawful Internet Gambling Enforcement Act (UIGEA), which makes it illegal for financial institutions to facilitate payment transactions between offshore gambling operations and American customers.

The law says nothing about it being illegal for a person located in the U.S. to gamble on an Internet site, however. The Federal Reserve and Treasury are now in the midst of drafting the regulations under which this new law will be enforced. There is speculation that the regulations may exempt banks from the use of paper checks, electronic checks, and ACH deposits because of the vast burden monitoring these payment forms would impose on them. The UIGEA resulted in the withdrawal of publicly listed companies from the American online gambling market, but most of the private companies continue to serve it. These private companies are betting that the UIGEA will prove ineffective in blocking payments, and they continue to operate in jurisdictions outside the reach of the U.S. authorities.

Federal gambling law does not address games of skill, and skill gaming sites function legally in the United States. Florida congressman Robert Wexler introduced the Skill Game Protection Act following the enactment of the UIGEA in an effort to exempt online poker from the ban. The Skill Game Protection Act has gathered support but has not been passed as of August 2007.

Internet gambling on horseracing is permitted by the Interstate Horse Racing Act in states that have chosen to regulate such wagering. Although the DOJ insists that the act is not consistent with the Wire Act, it has never filed charges against any of the many domestic

remote horse-wagering operators. Internet horserace wagering has been specifically legalized in the states of California, Nevada, Oregon, and South Dakota.

The states of Illinois, Michigan, Indiana, Nevada, Oregon, South Dakota, Washington, and Louisiana have all passed legislation that specifically prohibits unauthorized forms of Internet gambling. All forms of gambling are illegal in Hawaii and Utah. Nevada legislators have passed a law permitting intrastate Internet wagering but have taken few steps to introduce a system. Such a system would require technology that can sufficiently verify a player's age and location. The DOJ has also said such a system would violate federal law.

In April 2007, Rep. Barney Frank (D-MA) introduced the Internet Gambling Regulation and Enforcement Act of 2007, which would allow Americans to lawfully bet online. The Act establishes a framework to license companies to accept bets and wagers from individuals in the US, as permitted by individual states. The Financial Services Committee, chaired by Frank, held a hearing in June 2007 in which the issue was favorably received. The Congressional Subcommittee on Commerce, Trade, and Consumer Protection plans to schedule hearings on the bill when congress resumes in September 2007.

United Kingdom

The UK Gambling Act 2005 modernizes regulation for both terrestrial and remote casinos, bingo, gaming machines, lotteries, and betting. Among other things, the act created the UK's Gambling Commission, a new body with the authority to license and regulate all of the permitted forms of gambling.

The Gambling Commission was established in September of 2005 in the first of several phases of implementations ushered in by the act. The Gambling Commission assumed the responsibilities that had previously been performed by the Gaming Board of Great Britain, as well as others. The Gambling Commission is a fully independent body operating at arm's length from the government that will receive funding primarily through income generated

by license fees. Its self-stated core objectives are to limit crime, to ensure that gambling is conducted fairly and properly, and to protect children and vulnerable people. To that end, the commission will have the legal power to levy fines or revoke licenses and to investigate and prosecute illegal gambling. Other new powers granted to the Gambling Commission but previously unavailable to the Gaming Board are the ability to investigate and prosecute cheating and the ability to enforce gambling debts.

The Gambling Commission will regulate gambling in the UK by way of casino licenses, bingo licenses, general betting licenses, pool betting licenses, betting intermediary licenses and lottery licenses. All of these licenses may be issued for terrestrial or remote gambling, or both. Remote licenses will remain in effect indefinitely unless declared otherwise by the Gambling Commission. Key individuals within applicant companies will also require personal licenses.

The Gambling Commission began accepting applications for all sorts of licenses on January 2, 2006, but the first wave of licenses will not be awarded until September 2007, at which point the Gambling Commission will have become fully operational. As of March 2007, the Remote Online Gaming Tax is set at 15%. The Gambling Act will also have significant implications on gambling advertising. Gaming and betting companies that do not hold a UK license will not be permitted to advertise their services in the UK.

Australia

Australia's online gambling policies are dictated by the Interactive Gambling Act (IGA) of 2001. The act prohibits an operator from offering online casino gaming and poker to people located in Australia. It is also illegal to advertise online casino and poker services in Australia. Online lotteries and the sale of lottery tickets over the Internet, as well as sports wagering and race wagering, are viewed as extensions of land-based offerings and are licensed and regulated by the individual states and territories of Australia. Wagering on keno-style games, scratch tickets, or instant lotteries is not permitted. Most Australian states and territories have licensing regimes for sports wagering and lotteries, but many of them

permit only the state-authorized totalizator to offer sports betting. Tasmania licenses peer-to-peer betting exchanges.

Northern Territory

The Northern Territory licenses online casinos, sportsbooks and racebooks. Licenses are issued for five-year periods. Initial and ongoing audits are required. Racing bets are taxed at 1.55% when they are from Australia, and 0.5% otherwise. Sportsbook bets are taxed at 0.5% when they are from Australia or New Zealand, and 0.25% otherwise. Online gaming is taxed at 4%, and there is no licensing fee beyond this tax. Betting exchanges can legally operate in the Northern Territory.

Western Australia

Online racebooks are currently the only form of online gambling licensed in Western Australia. Land-based racebooks may be authorized to operate online for an additional onetime fee of AUS \$265. If operating online only, there is an annual licensing fee of AUS \$290 for operations earning under AUS \$250,000, an AUS \$580 fee for operations earning between AUS \$250,000 and AUS \$1,000,000, and an AUS \$875 fee for operations earning over AUS \$1,000,000. There is no renewal or relicensing process, as licenses are granted permanently provided the annual fee is paid

New South Wales

Licensed bookmakers are permitted to offer betting on Internet sites in New South Wales.

New Zealand

New Zealand's Gambling Act 2003 authorizes New Zealand's TAB and the New Zealand Lotteries Commission to operate over the Internet, but both companies are restricted to selling only products that are normally sold through their retail networks. The Lotteries Commission can sell only lottery products and the TAB can offer only wagering on sports, horses, and dogs. The companies are not permitted to offer casino gaming over the

Internet, and new companies are not permitted to enter the online market. New Zealanders are not prohibited from wagering with offshore providers.

Online Payment Methods for US Players

For several years the US government has been putting pressure on the methods US players have used to make deposits and receive payments from online casinos.

On Friday, October 13, 2006, President Bush signed a bill whose principal purpose is to tighten security measures for the nation's sea ports. But, attached to that bill at the very last minute - in order to prevent Democrats running for re-election the next month from stopping it - was a federal ban on banking institutions knowingly transferring funds to businesses or individuals that may conduct gambling operations in states or areas where gambling is prohibited.

The Unlawful Internet Gambling Enforcement Act (UIGEA) goes after the money, not the millions of players, which be nearly impossible to enforce. It will essentially try to choke off the way Americans fund their gambling habits.

A 2005 survey commissioned by the American Gaming Association showed that 4% of Americans gamble online. US players generate about half of the revenue of the \$12 billion gambling market in 2006. We believe that individual Americans can still gamble safely online with little risk of running afoul of the law. In general the anti-online gambling laws are directed to the online casino operators or at banking or other financial institutions involved in processing payments between players and online casinos.

In reaction to the UIGEA many online casinos have decided to quit accepting play from US players. However, there are still hundreds of reputable online casinos accepting US players. Later in this book you will find a detailed report on fifty superb online casinos still accepting US players.

This chapter will focus on the funding options for US players since the UIGEA focuses on financial institutions and many of them decided to quit dealing with US players dealing with online casinos.

Payment Methods That Are No Longer Available for US Online Gamblers

Let's start with the bad news. Below is a list of the payment gateways that have been closed to US players.

PayPal

PayPal does not accept gambling transactions directly. However, there may be a way to get around this. Read on to find out.

FirePay

The FireOne Group, provider of the FirePay electronic wallet, officially stopped accepting gambling transactions from US customers.

Instadebit

Instadebit stopped US gambling transactions January 19, 2007. No official statement available yet, but many players already have problems, trying to deposit money to the casino accounts with Instadebit.

Neteller

On January 18, 2007 On January 18m 2007, Neteller suspended its US online gambling service. US-Based players can not open new Neteller accounts and transfer funds to and from gambling sites. All US members will continue to be able to use their Neteller e-wallet account to safely transfer funds to and from non-gambling merchants and are not required to close their account or withdraw their funds.

As of March 26, 2007, Canadian citizens can no longer use Neteller for gambling transactions. Neteller Canadian members update states that money are safe and may be used in any non gambling merchant sites. Cash withdrawals are possible, new accounts may be opened by Canadians too.

July 1, 2007 update: U.S. customers finally started to get their money back from the frozen Neteller accounts. If you have Neteller funds, please be advised to act towards full money withdrawal, because this will be possible just until Jan. 26, 2008. Funds may be transferred to the bank account or sent to the mailing address as a check. NETeller will not charge withdrawal fees and sends emails to all US customers with withdrawal instructions.

According to the research we've made, Neteller decision to leave US market is final and Neteller will not process casino gambling transactions in USA any more. US players are advised to switch to another e-wallet solution from the list we provide..

Citadel and myCitadel

They also announced their official exit from the US on January 17,2007.

MoneyBookers

MoneyBookers stopped accepting US gambling transactions on October 25.

UseMyBank

UseMyBank has decided to stop accepting US players despite the fact that it is a Canadian company and therefore not obligated to obey US legislation.

Central Coin

In spite of the fact that Central Coin officials claimed they would stay in business, on January 18, 2007 Central Coin stopped provide service to US customers.

PaySpark

Designed specifically for online gambling PaySpark suddenly stopped accepting US transactions.

Gift Cards

The Virtual Visa Gift Card option at giftcards.com has shut its doors to online gamblers. Gift Cards looked like a nice, came just on time payment solution but after a couple of ups

and downs finally has been closed completely. It's a loss for many retailers like Walgreens or CVS and even more it's a lost for online community.

Note to US Players

Regardless of the payment method, there are number of states where Americans can not gamble online legally. Please refer to the list of states where gambling is illegal. Our review of the situation indicates that even if a player resides on one of the states banning online gambling that that is no risk of prosecution to the individual players.

Payment Options Still Available to US Players

There are still many options available to US players. Here we will review several of these in detail. The payment methods are: e-Wallet Express, e-Checks, EcoCard, Money Orders, Western Union and Bank Wire Transfers.

Credit Cards

Most of the Credit Cards - Visa, Mastercard, Amex, Diners etc. are still available for depositing. Pay attention however, credit card transactions may be rejected. In this case try one of the alternatives we suggest.

MoneyGram

MoneyGram is still supporting gambling transactions all around the world, including USA.

MoneyGram International™ is a new electronic wallet. It's growing popularity is easily explainable. After Neteller, Citadel and other payment methods withdrawal from USA market MoneyGram™ gives real alternative. MoneyGram™ is secure, reliable, fast and what's the most important, MoneyGram™ is here to stay and process online gambling transactions for American and Canadian customers.

MoneyGram Fees and Reliability

The fees are not bad if you send enough money. From the U.S. to Costa Rica, where Absolute Poker is located, costs \$9.99 for up to \$1,000. AP says that transfers up to \$899 will not require I.D. Transfers from \$3,000 to \$5,000 will require I.D., birth date, and social security number.

Reliability is 100% guaranteed.

How to fund your gambling account with MoneyGram?

In order to use MoneyGram for depositing money into poker or casino account one need to locate the MoneyGram branch first. This is relatively easy, because MoneyGram concluded deals with many local vendors, like Wal-Mart stores, for the money transfer.

There are 100,000 agent MoneyGram locations in 170 countries worldwide. To find nearest MoneyGram branch you may use [MoneyGram branch locator](#) or call 1-800-MONEYGRAM (1-800-666-3947). Then the procedure may vary, depending on the specific vendor. Some casinos require that you contact them prior to the money transfer. Others have strict procedures. In any case we would recommend you to contact the support to make sure you are on the safe side. One of the typical scenarios looks like this: you fill the "send form", get the reference number, pass it to the casino or poker room of your choice and then make funds transfer. The whole procedure took us about 20 min (5 min to figure out what should be done, 5 min for filling the form and 10 min for the actual funds delivery).

MoneyGram casinos

We've checked the number of casinos accepting Moneygram deposits from US players. The best experience we had with Super Slots and English Harbour MoneyGram online casinos. The depositing was smooth, the registration is fast, the software is easy and intuitive and the service is outstanding. We encourage you to try this method as it works pretty well.

eWalletXpress

eWalletXpress continues to accept US players. Since January 17, 2007 eWalletXpress offers 10% sign up bonus on the first deposit up to \$100.

An eWalletXpress™ account is online account that enables customers (eWalletXpress™ members) to deposit, withdraw and transfer funds to online merchants. Customers can instantly transfer funds to/from any merchant website that supports eWalletXpress™ as a payment option.

eWalletXpress™ is fast, secure and easy to use. Here are some of the benefits:

- Registration is quick and easy !
- Detailed statements
- Fund directly from your bank account
- Real-time access to funds
- 24/7/Live Support

eChecks

About a year ago, we found an echeck online casino. Yes, it's a strange-sounding term. But all it means is that we found an online casino that let us deposit money into our playing account directly from our U.S. checking account. So it's just a casino with eCheck deposits accepted.

There are still many U.S. casinos online. Using echeck/ach is simple too, so what's the problem? The problem is that many online casinos have left US market, but luckily some of them still accept U.S. players.

Making Deposits to Casinos - eCheck and ACH

How does it work? Simple. All you do is make out an “echeck”, which is simply an online check. Filling in your bank’s checking account details onto an online form and minutes later, presto! Let the casino games begin! The money is transferred immediately from your checking account to the casino. The process is driven by the same ACH technology which banks use to move money around the world. With ACH - eCheck online casinos, the payments are all processed behind the scenes. All you do is fill-out an online check.

Sign-up Bonuses

We recommend online casinos that accept eCheck as one of their payment options. Some online casinos even offer additional bonuses for players using eCheck. For example, [All slots.com](http://Allslots.com) casino gives \$25 absolutely free eCheck bonus.

Many casinos accepting eCheck offer a 100% match bonus on every dollar you deposit with eCheck or any other payment method. That means that you can play with twice as much as your initial deposit, for up to a maximum bonus of \$200 free dollars!

Cashing-Out from our Online Casinos - eCheck Withdrawals

The best thing about online casino play with eChecks is cashing out. Normally, you’d have to fill-in a million forms and send countless faxes to receive your cash. eCheck changed all that. Now, the money you win is simply deposited back into your bank’s checking account. Simple and quick.

EcoCard

As we were going to press, EcoCard announced that it is no longer accepting accounts from Americans for online gambling.

Money Orders

Many online casinos accept money orders from US players.

Western Union

Western Union now prohibits the use of its service to fund online gambling accounts.

Bank Wire Transfers

A **wire transfer** is a method of transferring funds from one entity to another. Wire transfers can be done by a simple bank account transfer, or by a transfer of cash at a cash office.

Wire transfer, done bank-to-bank, is considered the safest international payment method. Both account holders must have a proven identity, and there is little possibility of a chargeback, although wires can be recalled. Additionally, information contained in wires is transmitted securely through encrypted communications methods. The price of bank wire transfers vary widely depending on the bank and its location, and in some countries the fee associated with the service can be costly.

Wire transfers done through cash offices, however, are more-or-less anonymous and designed for funds transfer between persons who trust each other. It is unsafe to send money by wire for an unknown person to be collected at a cash office. The receiver of the funds may, after collecting them, simply disappear. This method of scam has been often used especially in so-called Nigerian letters, also known as advance fee fraud or a "419 scam".

Taxes for US Players

The U.S. Internal Revenue Service and some states tax gambling income. Because of online gambling's ambiguous legal status, you may be apprehensive about reporting your winnings. I strongly suggest that you consult legal and/or tax counsel before you report your online gambling winnings.

The position of the IRS is at best amusing if not darn right frightening. For example, IRS Publication 525 reads: "If you receive a bribe, include it in your income."

In the 1950s the IRS tried giving the tax returns of citizens reporting illegal income to federal authorities for prosecution. The Supreme Court ruled against this practice stating that forcing people to report criminal activity to the government violated the fifth amendment right against self-incrimination. The IRS next tried turning over information received on tax returns to individual state authorities, but the high court ruled that this maneuver was unconstitutional as well. Today the IRS does not and cannot legally turn over tax returns to law enforcement. **But please be forewarned: You are dealing with lawyers and complex laws here and their intent is not to have your best interests at heart, so tread lightly and arm yourself with adequate legal consul before venturing forth.**

In light of the passage of the UIGEA, your accountant or tax lawyer may recommend that you keep your online winnings to yourself under the Fifth Amendment.

Here is the current IRS position:

You must include your gambling winnings in your income on Form 1040, line 21. If you itemize your deductions on Schedule A (Form 1040), you can deduct gambling losses you had during the year, but only up to the amount of your winnings.

You cannot subtract your losses from your winnings to arrive at your yearly gambling figure and, according to the IRS, you must add all of your winnings from casinos online and offline. Income Tax Regulations Section 6001 requires that you document your gaming income, losses and deductions.

What you have to do is list your total wins from each gambling session and report that number on line 21 of your 1040 form under Other Income. Then, you can deduct the amounts of losing sessions only as an Itemized Deduction on Schedule A. If you don't itemize your deductions, then you are screwed (my language, not the official terminology).

While law enforcement has shown no interest in prosecuting individuals for playing games like blackjack online, the IRS is always interesting in chasing down income tax evaders.

Unlike traditional games which will issue you a W-9 Form for Gambling Winnings if your winnings exceed a certain amount, online casinos do not report anything to the IRS. You are strictly on the honor system with online gambling winnings.

With the passage of the UIGEA, we feel that the loss of revenue from U.S. online players not reporting online winning will probably skyrocket.

Playing Online and Record Keeping

We have finished with the preliminaries. You now know a considerable amount about how online gambling. Your basic strategy is to find a reliable e-casino accepting US players with a method of making deposits and receiving payments that you like. Then you can 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.

You will also need access to the Internet. 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. In general, I would avoid free email accounts such as hotmail and yahoo as your email may be restricted.

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. If you are playing from the United States, you may use e-Wallet Express, eChecks or money orders. 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.

Before you begin play, you usually have to download software provided by the e-casino. How long this takes is primarily dependent on the speed of your Internet access. A modem operating at 56K is the minimum access you will be comfortable with. Before you download any software, be sure to create a folder for the images you download. If you are a

Windows user, you can create a folder for the downloaded software by opening Windows Explorer or My Computer. In Windows Explorer or My Computer, open the folder or directory in which you want to create a new subfolder. On the File menu, point to New, and then click Folder. The new folder appears with a temporary name. Type a name such as "Casino Software" for the new folder, and then press ENTER. You now have a folder where you can download software from online casinos.

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

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

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

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

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

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

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

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

Casino Name: Use the actual name of the casino

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

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

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

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

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

Name of Credit Card Processor or Other Payment Method Used: 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. If you use alternative funding methods, such as e-Wallet Express, the same rules apply. You will want to keep careful records in an organized manner.

Bonus Information: Record the date that the bonus is received and the amount received. Most e-casinos require that you give them play equal to several times 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.

How to Play Online Blackjack

Blackjack can be played with one to eight ordinary decks of cards.

Cards of rank 2 through 10 are counted according to their face value.

All face cards are counted as 10 points.

Aces can be worth either 1 or 11 points.

The highest hand in blackjack is an ace and any 10-point card and is called a blackjack. A winning blackjack pays 3:2. If both player and dealer have a blackjack the bet is a push.

Aside from a blackjack, a winning hand pays even money. The player wins if his hand has more points than the dealer, without going over 21. Thus, a 21-point hand is the highest and is why the game is sometimes called 21.

If either the player or dealer go over 21, it is a break or bust and a busted hand automatically loses. If both the player and the dealer bust the player loses. Herein lies the house advantage. If the player and the dealer tie, the bet is a push.

A round of blackjack begins with each player placing a bet in the circle or logo directly in front of him. Then the dealer will give each player and himself two cards.

Player cards are usually dealt face up. One dealer card is dealt face up (the up card) and the other face down (the hole card). If the dealer has a ten or an ace as the up card, it is possible he has a blackjack, in which case all player hands will lose except those with another blackjack. In the U.S. the dealer will check for blackjack immediately, if one is possible, and will collect all losing bets immediately if he does have a blackjack.

In the event the dealer has an ace as the up card he will allow the players to insure their hands against a blackjack. This is much like any insurance policy in which you are betting something bad will happen. The insurance bet in blackjack pays 2:1 if the dealer has a blackjack. If the dealer has an ace showing and a player has a blackjack the dealer may ask "even money?" This is because if the player has a blackjack the net result of both the blackjack and the insurance bet will be an even money win regardless of whether the dealer has a blackjack. After all players have had a chance to accept or decline insurance the dealer will check the hole card.

After it has been established that the dealer does not have a blackjack, the players in turn may play their hands. The following options are available to each player:

Stand: If the player is satisfied with his hand as-is, he may stand pat. To signify you wish to stand, wave your hand as if to wave the dealer away. In a single deck game, tuck your cards face down under your bet.

Hit: If the player wishes to take another card, he may continue to do so until he either stands or busts. To signify you wish to hit, tap the table with your finger. In a single deck game, scrape your cards lightly against the felt

Double: If the player feels he needs one and only one more card then he may double his bet and be dealt one more card, good or bad. This option is only offered on the first two cards, and sometimes on the first two cards after splitting. To signify you wish to double, place another wager next to your original wager of equal value. In single deck, place your cards face up by your bet.

Split: If the player's first two cards are of equal point value he may split them into two hands. In this event each card is the first card of a new hand. The player must also make another wager, of equal value to the first wager, for the second hand. Splitting after splitting is allowed; however, resplitting aces is often an exception. The player may usually split up to 2 or 3 times if another splitting opportunity arises. Doubling after

splitting is usually but not always allowed. To signify you wish to split, put the additional wager next to the original wager. In single deck, place your cards face up by your bet.

Surrender: Finally, some casinos offer the player the option to surrender on the first two cards. If the player does not like his prospects he may forfeit half the bet as well as his cards. This option is generally only offered after the dealer checks for blackjack, known as "late surrender."

After all players have played their hands, from the dealer's left to right, the dealer will play his hand. The dealer has no free will but must always play by certain house rules. Usually the rule is that the dealer must hit until he reaches a score of 17 or more. Some casinos stipulate that if the dealer has a soft 17, an ace and any number of cards totaling 6, he must also hit. If the dealer busts, all players that did not bust automatically win.

Blackjack Basic Strategy

The most important thing to know about blackjack is the basic strategy. This strategy is simply the best way to play every possible situation, without any knowledge of the distribution of the rest of the cards in the deck.

We have a number of playing strategy charts in this book, one for each version of online blackjack. To use one of these strategy charts look up your hand along the left vertical edge and the dealer's up card along the top. In both cases an A stands for ace. From top to bottom are the hard totals, soft totals, and splittable hands.

Rule variations can have an effect on some borderline situations. The most flexible rules are the number of decks, whether the dealer hits or stands on a soft 17, and whether doubling is allowed after splitting.

The best way I have found to memorize the basic strategy is to notice patterns and to try to understand why you should play every situation as the chart says. Then make flash cards and practice with them until. Using flash cards is superior to dealing cards to yourself as the soft totals do not occur often enough to learn the strategy by card dealing.

Note to Players Using the Blackjack Attack Strategy

The information presented here is for your information only. You will only use the Blackjack Attack Strategy's Playing Strategy when you use this strategy online.

Rule Variations

Rule variations will have an effect on the player's expected return. The table below shows the effect on the player's return under various rules assuming that correct basic strategy is used.

These changes are relative to the following Atlantic City rules: 8 decks, dealer stands on soft 17, player may double on any first two cards, player can double after splitting, player may split to 4 hands.

Effect of Rule Variations on Player's Return

Rule	Effect
Blackjacks pay 2 to 1	+2.27%
Five card Charlie*	+1.46%
Suited blackjacks pay 2 to 1	+0.57%
Player 21-points is automatic winner	+0.54%
Early surrender against ace	+0.39%
Early surrender against ten	+0.24%
Player may double on any number of cards	+0.23%
Ace and 10 after splitting aces is a blackjack	+0.19%
Player may draw to split aces	+0.19%
Six card Charlie*	+0.16%
Player may re-split aces	+0.08%
Late surrender against ten	+0.07%
Seven card Charlie*	+0.01%
Late surrender against ace	+0.00%
Dealer must stop with six cards	+0.00%
Late surrender after splitting	+0.00%
Split to only 2 hands	-0.01%
No-peek: ace showing	-0.01%
Player may double on 9-11 only	-0.09%
No-peek: ten showing	-0.10%
Player may not re-split	-0.10%
European no hole card	-0.11%
Player may not double after splitting	-0.14%
Player may double on 10,11 only	-0.18%
Dealer hits on soft 17	-0.22%
Blackjack pays 6-5	-1.39%
Player loses 17 ties	-1.87%
Blackjacks pay 1 to 1	-2.27%
Player loses 17,18 ties	-3.58%
Player loses 17-19 ties	-5.30%
Player loses 17-20 ties	-8.38%
Player loses 17-21 ties	-8.86%
Dealer bust on 22 is a push	-9.53%

The "no peek" rule applies when:

1. the dealer does not peek for a blackjack or does not deal a hole card at all,
2. the player doubles or splits,
3. the dealer gets a blackjack, and
4. the player loses the total amount bet. This is the case under normal European rules.

However, at many Internet casinos the rules are different and the dealer peeks for blackjack with an ace but not a 10, or vice versa. To accommodate these variations in rules I am showing the no peek rule according to the up card.

Insurance

Do not take insurance, even if you have a blackjack. Card counters can get away with making smart insurance bets when the deck is rich in tens but the non-counting player should always decline it. The following table shows the house edge on the insurance bet depending on the number of decks used.

House Edge on Insurance

Number of Decks	House Edge
1	5.882%
2	6.796%
4	7.246%
6	7.395%
8	7.470%

A Simplified Blackjack Playing Strategy

Hit or Stand Rules:

Rule 1: If your total is 11 or less (counting an ace as one) take a card.

How to Remember: If it won't break, hit it.

Exceptions: Stand with ace-7 = 18, ace-8 = 19, ace-9 = 20: and of course ace-10, which is a blackjack.

How to Remember: Anything 18 or over is a good hand. Keep it.

The rest of the Hit/Stand plays depend on the dealer's up card. Rather than worry about every possible card the dealer may have, we'll put the dealer's up card into one of two classes. Anything between a 2 and a 6 (inclusive) is a weak hand for the dealer. Seven through ace is a strong hand for the dealer.

Against the dealer's weak hand:

Rule 2: Don't hit anything 12 or over.

How to Remember: Don't take a chance on breaking when the dealer has a weak hand. Give the dealer a chance to break.

Against the dealer's strong hand:

Rule 3: Hit until you have 17 or better

How to Remember: The dealer has a strong hand: you have to take some chances.

Doubling Down:

Rule 4: Always double down with 11.

How to Remember: You have a strong hand and should bet as much as you can.

Rule 5: Double down with 10, unless the dealer has a 10 or an ace.

How to Remember: You have a better hand than the dealer and should bet as much as you can.

Rule 6: Double down with nine against the dealer's weak hands of two through six.

How to Remember: You have a better hand than the dealer and should bet as much as you can.

Splitting Pairs:

Rule 7: Always split aces and eights. Don't split any other pair.

How to Remember: For aces, you are trading one bad hand for the possibility of two good hands. For eights, you are trading one terrible hand for two not-so-bad hands.

Insurance and Even Money:

Rule 8: Never take insurance or even money on blackjacks.

How to Remember: It's a sucker bet.

Note to Players Using the Blackjack Attack Strategy

The information presented here is for your information only. You will only use the Blackjack Attack Strategy's Playing Strategy when you use this strategy online.

A Simplified Playing Strategy

Your Hand	Dealer's Card									
	Dealer's Weak Cards					Dealer's Strong Cards				
	2	3	4	5	6	7	8	9	10	A
3-8	H	H	H	H	H	H	H	H	H	H
9	D	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	D
12	S	S	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	H	H
16	S	S	S	S	S	H	H	H	H	H
17-21	S	S	S	S	S	S	S	S	S	S
A,2	H	H	H	H	H	H	H	H	H	H
A,3	H	H	H	H	H	H	H	H	H	H
A,4	H	H	H	H	H	H	H	H	H	H
A,5	H	H	H	H	H	H	H	H	H	H
A,6	H	H	H	H	H	H	H	H	H	H
A,7	S	S	S	S	S	S	S	S	S	S
A,8	S	S	S	S	S	S	S	S	S	S
2,2	H	H	H	H	H	H	H	H	H	H
3,3	H	H	H	H	H	H	H	H	H	H
4,4	H	H	H	H	H	H	H	H	H	H
5,5	D	D	D	D	D	D	D	D	H	H
6,6	H	H	H	H	H	H	H	H	H	H
7,7	H	H	H	H	H	H	H	H	H	H
8,8	P	P	P	P	P	P	P	P	P	P
9,9	S	S	S	S	S	S	S	S	S	S
10,10	S	S	S	S	S	S	S	S	S	S
A,A	P	P	P	P	P	P	P	P	P	P

Playing Strategy Legend

H	Hit
S	Stand
D	Double if allowed, else hit
Ds	Double if allowed, else stand
P	Split
H/P	Split if double after split, else hit
H/R	Surrender if allowed, else split
S/R	Surrender if allowed, else stand
P/R	Surrender if allowed, else split

A General Multiple Deck Blackjack Playing Strategy

General Multiple Deck Blackjack Rules

The following rules are assumed for the General Blackjack Strategy:

1. Four or more decks are used
2. The dealer hits on soft 17
3. The player may double on any first two cards
4. The player may double after splitting a pair
5. The player may split only once
6. No surrender is offered
7. The dealer checks his hole card for a blackjack

The best playing strategy follows:

Note to Players Using the Blackjack Attack Strategy

The information presented here is for your information only. You will only use the Blackjack Attack Strategy's Playing Strategy when you use this strategy online.

Playing Strategy for General Multiple Deck Games

Your Hand	Dealer's Card									
	2	3	4	5	6	7	8	9	10	A
5-8	H	H	H	H	H	H	H	H	H	H
9	D	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	D
12	H	H	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	H	H/R
16	S	S	S	S	S	H	H	H	H	H/R
17	S	S	S	S	S	S	S	S	S	S/R
A,2	H	H	H	D	D	H	H	H	H	H
A,3	H	H	H	D	D	H	H	H	H	H
A,4	H	H	D	D	D	H	H	H	H	H
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	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H
A,8	S	S	S	S	Ds	S	S	S	S	S
2,2	P	P	P	P	P	P	H	H	H	H
3,3	P	P	P	P	P	P	H	H	H	H
4,4	H	H	P	P	H/P	H/P	H	H	H	H
5,5	D	D	D	D	D	D	D	D	H	H
6,6	P	P	P	P	P	P	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/R
9,9	P	P	P	P	P	S	P	P	S	S
10,10	S	S	S	S	S	S	S	S	S	S
A,A	P	P	P	P	P	P	P	P	P	P

Please note that the table does not display all hands. You should always hit on any hard hand totaling 8 or less.

Playing Strategy Legend

H	Hit
S	Stand
D	Double if allowed, else hit
Ds	Double if allowed, else stand
P	Split
H/P	Split if double after split, else hit
H/R	Surrender if allowed, else split
S/R	Surrender if allowed, else stand
P/R	Surrender if allowed, else split

Recommended Winning Strategies

The Blackjack Master Strategy

<http://www.digitalpubinc.com/BlackjackMaster/>

Read this report and you'll discover –

- Why traditional blackjack methods are dead wrong for beating the online blackjack games and why you must learn my methods if you want to play and win in the online blackjack games.
 - How I discovered an amazing and unique new blackjack strategy that turns online blackjack games into the biggest source of cash since the California gold rush!
 - Why playing blackjack online using the Blackjack Master Strategy may be the smartest move you ever make.
 - How, with no experience and no money, you can easily set up a six figure annual income (\$250,000 plus) sitting in front of your home computer and playing blackjack in online casinos a few hours a week!
-

Gambling's Secret Formula

<http://www.silverthornepublications.org/GamblingsSecretFormula/>

Find out about -

- A strategy that will bring in from \$404 to \$2424 every hour you use it.
- A strategy that you can use over and over and bring in large amounts of cash virtually on demand.
- A strategy that has been proven through extensive testing to make \$4,000 to \$6,000 a day quickly, easily and with great consistency.

And . . .

- A strategy that is easy to learn and is 100% reliable.

The Enhanced Neural Strategy

<http://www.silverthornepublications.net/NS/>

Here's what one user said about the Neural Strategy –

“The Neural Strategy performs well at all levels. It produces consistent, predictable winnings equally well for minimum bettors as well as persons playing for larger amounts. It works just as well for \$5 bettors as it does for \$100 players.”

The Neural Strategy is a finely tuned, proven way of selecting the right amount of each wager, depending upon certain events occurring in the game.

Please don't let the fact that this method was originally developed using specialized computer software put you off. There is nothing theoretical about this method of betting. It has been proven in thousands of *real games in real casinos* over many years.

One player described this approach to betting as *"A perfectly developed, yet easy to use, betting method that almost demolishes the games of craps, roulette and baccarat. And, it is a snap to learn and use."*

Over the years the Neural Betting Strategy has been tested and refined to the point that it is the closest thing there is to a "sure thing."

If you are looking for a powerful, and now enhanced way to beat both land-based and online games, you won't need to look any further than here.

Power Craps

<http://www.silverthornepublications.com/PowerCraps/>

This has been called *"The Quickest Source of Cash Short of Robbing a Bank."*

If You Would Like to Make From \$152.22 to \$2,258.60 an hour, safely, quickly and in the most pleasant way you can imagine, then the *Power Craps Strategy* is for you!

Dennis E., from Norcross, Georgia said –

"There is not an easier or more powerful way of making money around. Period. Congrats to you. This is the best!"

This is the same highly dependable and very consistent system that my friends and I use to . . .

- Win \$147.26 an hour making minimum bets in land-based casinos, hour after hour, day after day, and week after profitable week!
- Consistently make \$442.34 an hour playing on the Internet making just \$5 wagers.
- Build up our bankrolls to higher and higher levels that multiply our "earning rate" even higher.
- Create reliable sources of income that are so dependable that one of my associates, Ross M., called it "the quickest source of cash short of robbing banks."

Furthermore, it is so consistent that I can tell you when you use it, you will make an average return of 30.4% per hour on the amount of money you "invest" in any game.

Why not [learn more about it now?](#)

Power Blackjack

<http://www.silverthornepublications.com/PowerBlackjack/>

One Power Blackjack user shared the following about his experiences with Power Blackjack—

"I have been using your Power Blackjack Strategy with great success. In four months I have made \$53,211 playing just a few hours a week online.

"I plan on putting in my notice at work next week. It's time to start working less and enjoying life more and I know that I can do that with your strategy.

"Thanks again for all of your support. You have truly changed my life."

George R., - Elkhart, Indiana

Let me to tell you a little more about this powerhouse blackjack system.

- It does not use card counting.
- It is not like any previously published system.
- It is a system which produces steady, predictable winnings at a rate you won't believe.

- \$5 bettors can easily make \$154 an hour in net winnings!
- \$25 bettors can clear \$770 an hour!
- Black chip players, playing with \$100 chips, easily make over \$3,000 an hour!

Click through to the Power Blackjack web page and grab a free book - *"How to Make \$10,000 a Week Using the Power Blackjack Strategy."*

This Free e-book reveals exactly how you can use this strategy to make the casino bosses sweat bullets!

You'll get a proven step-by-step approach you can use to turn a tiny bankroll into thousands of dollars - all from casino winnings!

Right now you can get a Special Bonus Report when you order this strategy for a Risk-Free Trial – Diane's Thirty-Minute Blackjack Strategy (a \$40.00 value).

If you want to get up and running as quickly as possible, this strategy is for you. I developed it for my wife, Diane, who has no patience with learning blackjack strategies.

When she challenged me to develop a "thirty-minute strategy," at first I thought it was impossible. Finally, I was able to boil down the essence of the potent Power Blackjack Strategy into a short set of rules that you can learn in less than thirty minutes.

This strategy is a knock out performer in both land-based and online blackjack games. I know you will like and it come with our exclusive 100% Guarantee.

Target Roulette

<http://www.silverthornepublications.com/TargetRouletteGold/>

If you want to make money online quickly and easily this is an excellent way to do it. One user said –

"Make \$100 for every 15 minutes you spend online. You can do this quickly, easily and in the most relaxed manner possible."

I'm talking about a strategy that shows . . .

- How I can log on to almost any Internet casino and within minutes generate a profit of at least \$300, all with low risk and a low investment.
- How my protégées and I have set up regular income streams, sometimes in excess of \$10,000 a week of pure profits, without any employees, overhead, business licenses or even the need to leave home!
- How to make small wagers at casino roulette and win \$180 an hour using a "hit and run" system with an average time investment of just 20 minutes per game!
- How it can provide the kind of steady and predictable profits that almost no other kind of business can.

This is the powerful roulette strategy that wins 98.1% of the coups and an astounding 94.3% of the games.

What will this mean for you?

As a \$5 bettor in a land-based casino, you can *make \$300 an hour* using this strategy.

If, you decide to play in the faster paced online casinos, you can skyrocket your net profits to over \$500 an hour, just using \$5 as your base bet!

The Target Roulette Strategy uses a simple, but proven method, of targeting certain numbers on every roulette wheel and then using this knowledge to run up huge winnings. There is never any reason to stand around and record roulette spins.

With this dynamic method, you can start beating the roulette game as soon as you begin playing! Best of all, there is not a thing the casinos can do to stop you!

- Using this proven system of finding the key numbers, the winnings are truly phenomenal.
- Five-dollar bettors win over \$300 an hour!
- Wager with \$25 chips and win \$1,500 an hour!
- You can easily win \$5,000 a day without even breaking into a sweat.

The [Target Roulette Strategy](#) has been thoroughly tested against both real and virtual casinos. We found that it works just as well (you actually win faster playing online)

against online casinos as it does against real casinos. That's why I can confidently say that you can be making money two hours from now. It's just that quick.

LaMarca's Power Roulette Strategy

<http://www.silverthornepublications.org/PowerRoulette/>

In this special report, written by C. Frank LaMarca you will learn -

- How you can turn \$80 into over \$21,681 each and every month.
- How you can quickly and easily create a weekly income of \$7,671 without leaving home and 'working' less than two hours a day.
- How you can overpower and beat any roulette game anywhere it is offered – even in online casinos!
- How you can easily master a Unique Plan you can use over and over to easily bring in just about any amount of money you need.
- How my students, most of whom had zero experience playing roulette, are now bringing in fabulous sums of money. (And you will too if you follow this simple step-by-step plan!)

One of LaMarca's student said –

"This is a most ingenious way of playing roulette. I have never seen a more effective way of 'beating the wheel.' I especially appreciate how easy you make it with your Power Roulette Automatic Tracker. I am easily winning \$800 a day playing just over an hour online."

George F. – Aliso Viejo, California

There is no questions that this is a Rock Solid Profit-Maker that offers benefits almost no other profit seeking venture can claim –

- It is very easy to learn and use. (You'll be up and running in less than an hour.)
- It takes no particular skills to learn and use. All you have to do is follow the complete plan I will teach you.

- It takes almost no money to set up. If you can spare \$80, you have more than enough to start bringing in \$7,671.00 a week income. And, your new income will be Very Reliable and Amazingly Consistent!
- This program is 100% Complete, Very Easy to Use and comes with a Realistic Money Back Plan that you can take to the bank!

People using [this strategy](#) continue to rack up very high all cash incomes as long as they want using a strategy that has been proven to gain and keep an edge over every version of roulette.

And, once you have this critical knowledge, you'll be able to exploit both land-based and Internet casinos for huge profits – again and again!

The Online Gambling Toolkit

<http://www.silverthornepublications.com/OnlineGamblingToolkit/>

Here is one user's comments after learning the techniques revealed in this exclusive online gambler's toolkit –

"This is the easiest and the best money making strategy I have ever seen. I 'work' about two to three hours a day on my computer and bring in over \$9,000 every week. Fantastic!"

The key to this Highly Developed Money Making Method is that when you use it, you will gain an edge over the Internet casinos. This may be hard to believe, but the results have been 100% authenticated and proven to be true.

Because you gain a true mathematical edge using these techniques, there is no question that you will be a long-term winner using these refined tactics.

Let me tell you a little more about this proven way of winning . . .

- It is a great system for beginners as well as pros. Using powerful step-by-step methods, you will learn exactly how to beat the Internet casinos.
- This strategy is perfect for those who don't want to risk much money. You can start out with a couple hundred dollars and rapidly build your bankroll from your winnings.

- The strategy is based on "quick-win" principles. This means you won't have to play very long to lock up a win. In most cases, you can play and win in less than thirty minutes. This gives you a dramatic way to quickly build up your winnings.
- This strategy is so consistent that you are always favored to win when you use it.

The "Online Gambling Toolkit" is like nothing you have ever seen. It is a complete collection of everything you need to know to start making a large amount of money online instantly and easily.

"By simply using the "tools" I will send you, you will gain the ultimate edge every gambler hopes for but never finds. Using this strategy the way I play it, you will always be favored to win."

The Power Gambling Strategy

<http://www.silverthornepublications.net/PowerGamblingStrategy/>

If you would like to make at least \$5,812 by Sunday, then this is the strategy for you!

The Power Gambling Strategy is an approach to making money quickly and easily that it is not like anything you have read about before.

It is a powerful way to produce high profits with low risk and minimum hassle.

In fact, it has been called "the safest moneymaking strategy you will ever find."

In this report you will discover how this same proven strategy can "consistently create large profits for you."

This is the same reliable system that a small group of knowledgeable insiders are using right now to rake in millions of dollars in the most pleasant manner imaginable.

With the proven consistency of this strategy, you will –

"Make \$500 an hour consistently and with little effort. Use this strategy, and by tomorrow you will be on your way to making \$5,000 to \$10,000 a week. And you will do it in the most relaxed and enjoyable manner possible."

This is a strategy that I give my highest recommendation. I am talking about an amazing strategy that . . .

- Takes almost no money to use and can be set up as soon as tomorrow morning.
- My colleagues and I use to **rake in huge amounts of pure profits**, all in the form of cash. We do this **without any employees, office expenses or overhead**.
- You can use to **make steady and reliable profits** from several casino games that most experts said couldn't be beaten, until now.
- Is so reliable that it can give you the kind of **steady and reliable profits that almost no other business can**.

Here's what Ken K., from Boise, Idaho says about the Power Gambling Strategy –

"I always wanted to learn how to win at roulette. Your course taught me everything I needed to know to play and win.

"I usually win at least \$300 per roulette session. Most sessions last only 20 minutes. My winnings average \$600 to \$750 an hour."

Ken K. – Boise, Idaho

This strategy can make you thousands - even tens of thousands - of dollars very quickly.

But the best part is this strategy costs almost nothing to implement and produces results you can bank on immediately.

This "Power Gambling Strategy" is revealed for the first time in a fact-filled course that will become your key to making large profits safely and easily.

The Silverthorne System with the Internet Toolkit

<http://www.silverthornepublications.net/SilverSysInternet/>

Using this strategy you will be able to make \$500 at any craps table in less than 30 minutes!

Many of my students clear \$3,000 to \$5,000 a day using this strategy.

Now, you can too!

The Silverthorne System is such a reliable performer that it has been called "the Complete Craps Winning System."

There is no question that it is an extraordinary method you can use to win bundles of money off both land-based and online casinos.

It was originally developed as "*the \$1,000 a day system.*" However, additional testing has shown that it wins much, much more with very little risk.

And, it is a low stress, low risk way of winning.

Would you like a relaxing way to make an additional \$5,000 to \$10,000 a week? Then this strategy is for you!

Would you like to be able to walk up to any craps table (or sign on to an Internet casino) and make a quick \$500 in about thirty minutes?

Then this "Relaxed Craps Strategy" is just what you need.

Here's how you can make a guaranteed \$1,000 a day using this strategy –

If you are willing to learn a few simple rules, and are willing to set aside \$300 for casino play, I will show you how you can create a guaranteed \$1,000 a day income this week!

When you use this strategy, you will play for pre-set profit targets. All play is based on using predictable methods to hit session and daily profit goals.

For example, if you want to make \$1,000 a day, you can do it in a relaxed and fascinating manner. *You may hit your daily goal in two hours or it may take you four or five hours, but you will hit it!* That is what makes this system unique.

Most systems rely on losses to determine session lengths. Because losses are small, infrequent and controllable, this system absorbs any losses and allows you to focus on winning.

Let me tell you more about this remarkable strategy.

- You don't have to know how to play craps to use it. Only two bets are used in the strategy, and anyone can learn how to use this system after a couple of hours practice.
- If doesn't take much money to use. Because of the extraordinary built-in safeguards against losses, to reach a daily profit of \$1,000 you can start with as little as \$300!
- It does not require finding hot or cold tables.

- You won't have to skip betting waiting for a certain pattern to show.
- You don't need to pick certain shooters.
- You won't count the number of rolls before you start betting.
- You won't have to worry about losses. Instead of worrying about losing, you will be able to focus on the daily profit goal that you set. When you first start out, you will probably want to use \$1,000 a day as your goal.

There is only one catch to this offer. You must act now! *I am only authorized to release 1,000 manuals.*

Once I hit my limited allotment of these valuable manuals, this offer will be terminated.

If you don't [get a copy of this manual now](#), you may never have the power of winning \$1,000 a day.

The Maximum Advantage Roulette Strategy

<http://www.silverthornepublications.com/MaxAdvantRoul/>

If you would like to make from \$147 to \$735 an hour in the most relaxed and pleasant way you can imagine, then the Maximum Advantage Roulette Strategy is for you!

There is now a proven way you can use to make very high profits with lower risk than investing in stocks, starting a business or just about any other method of making money.

Read the online report and you will discover how you can use a breakthrough new way of playing roulette that wins 97.75% of the time and has been called "infallible."

This is a time-tested strategy that my friends and I use to . . .

- Win \$147 an hour making minimum bets in land-based casinos, hour after hour, day after day, week after profitable week.
- Pull in profits as high as \$735 an hour in unsuspecting Internet casinos that are just waiting to be soundly beaten by this strategy.
- Win quickly time after time using a copyright protected "hit and run" strategy that is so effective that most online casinos can be beaten in 16 minutes or less.

- Create powerful, predictable sources of income that are so reliable that one associate, John D., called this method the "ATM method - just punch in the right numbers and wait for the cash to appear."

Here's what four persons who are profiting from using the Maximum Advantage Roulette Strategy said –

"I have been playing for just over three months now. My total winnings are over \$57,000 as of yesterday.

"Last week I made \$8,747 and the week before I made \$9,732. What I make and what you will make is strictly our own business.

"What I will say is that if you try Maximum Advantage Roulette, you will make money. How much is up to how much effort you put in it.

Charlie B., Accountant

"I am in graduate school studying counseling. My goal is to work with children in the primary grades.

"However, even though I love working with children, I also like the money that Maximum Advantage Roulette gives me.

"Last month I made over \$6,000 playing on the Internet. I don't have any problem with making money from online gambling and pursuing my main interest in helping children. In fact, I think that it is kind of neat that no one but my room mate has any idea of how I make my money."

Chrissy, Full Time Student

"As an engineer I was naturally skeptical about any system claiming to beat a game of chance. Charlie talked me into trying this one morning on the golf course.

"Since Charlie is pretty conservative, I thought I would try it.

"I will admit when I am wrong. The Maximum Advantage Roulette Strategy is well named. It really has given me an advantage over the casinos.

"Last month my retirement income jumped over \$12,000 thanks to this strategy. All I can say is try it for yourself."

Bart, retired civil engineer

"I am involved in commercial real estate as both an investor and a broker. While I do very well in what I call the 'real estate racket,' it is just not as much fun as it used to be. The legal liability issues alone are almost daunting.

"That's why I really enjoy playing and winning at roulette. With the Maximum Advantage Roulette Strategy I don't have to worry about losing everything because of some detail I forgot to check.

"And, there's nothing like an income that's all cash, with no employees, no paperwork and no potential legal liability."

George, real estate investor

This is totally unique strategy is used that was developed exclusively for this winning strategy. Instead of "borrowing" one of the old off-the-shelf systems, the Maximum Advantage Roulette Strategy uses a system custom tailored for winning at roulette.

It is not complicated, as you will make only one bet at a time.

It is not simplistic like the systems that require you to double up after losses or raise your wager by a fixed amount after winning.

It is a scientifically-based system that incorporates a perfected "ratchet principle" to adjust the size of your wagers by just the right amount.

Maybe the best way to describe it is to call it a betting strategy based on the Goldilocks principle. It is not too hot and not too cold, but just right.

This course comes highly recommended. It is a stellar performer against all versions of roulette and is excellent for play online.