

George Stearn

Beat the Casinos
the Stearn Way!



Silverthorne Publications, Inc.

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Introduction by Martin J Silverthorne

The Stearn Strategy is the same strategy George Stearn has successfully used for twenty years to beat the casinos!

It was originally developed as “the \$1,000 a Day System.” However, George made some extraordinary improvements to the original system that easily turn this into the \$2,500 a day system!

Would you like a relaxing, easy-to-use, and totally deadly way to make \$2,500 or more every day?

If you can answer “yes” then George Stearn’s never-before-released system will be perfect for you!

Here’s How You Can Make A Guaranteed \$2,500 a Day!

If you are willing to learn a few simple rules and can risk \$30 to get started then George will show you how you can create a guaranteed \$2,500 a day income this week!

If you are tired of complicated systems that end up losing no matter how careful you are, you will love George Stearn’s totally perfected system!

And, what you will like the best about the Stearn Strategy is that your bankroll is always protected!

This protection is so strong that even if you lose five straight sessions, you will still have ample reserves!

However, this session has never lost five straight sessions. It has never even lost three in a row. Its losing record is two consecutive losses and that was a long time ago before George Stearn added his “Ultimate Enhancements.”

The truth of the matter is that this system is so sound and so predictable that in twenty years of using it George has never had a losing visit to the casinos!

Here's what George says about it –

“This strategy is not new. I developed it over twenty years ago as a practical way to beat craps. It has served me well. I have done what less than a handful of professionals have done –

“I have beaten the casinos consistently, day in and day out, for twenty consecutive years!”

“It took me two years to perfect it and I did it the hard way playing over 40,000 actual dice decisions in real casinos.

“At the time it was developed, computer simulations for casino games were hard to use and this system was create and tested the old fashioned way – one decision at a time at real craps tables.

“Since I learned how to beat the craps game, it has been used to win at roulette, baccarat, mini-baccarat, sic bo and even blackjack. In fact, players using it for blackjack swear it is the world's strongest blackjack system.

“The Stearn Strategy was developed with sweat, blood and perseverance. Time has proven it to be the finest winning casino system ever developed.”

The Stearn Strategy is So Good That You Will Play At An Advantage Over the Casinos!

George Stearn's system is nothing short of extraordinary.

- It is simple to use.

- It takes almost no money to get started.
- And, it beats the casinos quickly and efficiently!

Its power and consistency lies in the fact that it reduces the house edge to an absolute minimum and then gains an advantage over the casinos!

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

For example, if you want to make \$1,000 a day, you will do it in a relaxed and fascinating manner.

You may hit your daily goal in two hours or it may take you three hours, but you will hit it!

That's another reason this system is 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!

George Stearn has been using this system profitably for twenty consecutive years. Twelve years ago he released his system to a few astute gamblers. I have contacted many of them. You can read some of their success stories in this report.

What really impressed me talking to George's players is that I couldn't find a single loser.

Let me repeat that –

Not One Of George's Players Was A Net Loser Using the Stearn Strategy!

The Stearn Strategy Beats All Games Offering Even-Money Bets Including Blackjack!

I have known George Stearn for over 30 years. I knew George when he was just another losing gambler. Like me, George was a fan of craps and I have played craps alongside George many times in Las Vegas back when it was still mobbed up.

Unlike most of my old gambling buddies, George wised up. Instead of bouncing up and down and mostly losing, he spent two long years developing his system. When he started out his main focus was to develop a way to consistently win at craps.

George succeeded beyond his fondest wishes. He developed a system so good that it not only beats craps but it overwhelms roulette.

In my opinion, the Stearn Strategy is one of the finest, if not the best roulette system ever created!

But, it also produces stunning profits at baccarat and mini-baccarat.

The Stearn Strategy is a “knock ‘em down take no prisoners” type of baccarat system. It turns any baccarat game into a source of fast, safe profits!

If you like sic bo, you will love using the Stearn Strategy at this game. Even though it has higher odds in favor of the house, you will gain the edge over the casinos when you use this time-proven winning system at sic bo.

Then there is blackjack.

Blackjack is supposed to be a hard game to beat. Blackjack system writers brag about the length of their books as if more pages makes a better system. I actually heard one blackjack expert put down another one because his rival’s book was only 220 pages long.

Good thing they hadn’t heard about the Stearn Strategy. You could write down the

strategy with all of its variations in ten pages. And, you would have one of the finest blackjack systems of all time!

One of George's old time players, who has been using this strategy to win at blackjack for the last ten years, told me –

“This is the most effective way to play and win at blackjack. I play blackjack in both local casinos and online casinos and I easily win from \$12,000 to \$14,000 a week.

“Don't be put off because the Stearn Strategy is easy to learn. It is unequalled in its ability to beat the casinos!”

After Many Years I Finally Talked George Stearn Into Releasing His System

I have known about George's strategy for years. In fact I have been using it for over ten years myself.

Because of my own experiences with it I knew that it was easy to learn.

And, I had experienced its amazing consistency and uncanny ability to set and hit profit goals every time you play.

For the past six years I have been working on George to allow me to release his system to some of my best clients.

While George is an excellent winning gambler, he is one of the most stubborn people I know.

Quite frankly, I could have released George's strategy without his permission. It wasn't copyrighted. It didn't have any trademark protection.

But, I hesitated to do so.

For one thing, George is a friend and I wasn't about to betray his trust.

But, there was another reason as well.

Even though I have used George's strategy and won many thousands of dollars with it, I knew that George was the best person to tell the story of the Stearn Strategy.

That's why I persisted in trying to persuade George to write a strategy manual and then let me release it.

About a year ago, George said "yes." He finished the manual three weeks ago and we were ready to start releasing it when George had second thoughts.

He was concerned that if too many people knew about his system it would lose its effectiveness.

I assured him that we would limit and control its distribution.

Then George was worried about legal liability from the casinos.

I told him that it was not illegal to publish winning casino systems.

Even after I had answered his every concern, George was still fretting. Finally, I think I got him with a final argument –

"George, look at it this way. You have made a lot of money with this system. You don't even need to play any more. Look at it as a way of helping others who don't know how to win."

That argument failed too as George answered, "Let them develop their own systems. No one gave a system to me."

I realized that helping his fellow players was not winning George over. So I tried a

different tact.

I reminded him of a number of unpleasant experiences we had had with casinos years ago. By the time I was finished, George was as mad as he was twenty years ago when he got thrown out of a sawdust joint for hitting the stickman in the face with the dice! (George was right in my opinion but we both got asked to leave.)

“Let’s release the damned manual. It’s time that a few of the casino bastards got their comeuppance!”

George does not give graciously. But when he does, he delivers in spades.

Let Me Tell You a Little More About the Amazing Stearn Strategy!

- You don’t have to know much about casino gambling to win with it. Only two bets are used in the strategy and anyone can learn how to win with this system in less than an hour!
- You don’t need much money to win with it. Thirty dollars is all of the startup money needed to win a fortune with this strategy!
- You don’t need to be an expert in a casino game. His manual reveals everything you need to win at craps, roulette, baccarat, mini-baccarat, sic bo and blackjack!
- You don’t have to qualify tables or dealers or count decisions. To win all you have to do is start playing and follow a few simple rules!
- You don’t have to skip bets or wait for certain patterns to show.
- You don’t need to qualify shooters.
- No paper or pencil is needed. George shares his unique chip-tracking system which works flawlessly!

- You won't have to worry about losses. Instead of worrying about losing you will focus on the daily profit goal that you set. You can go for \$500, \$1,000, \$2,500 or even \$5,000 a day in profits knowing that this system will deliver!

As your winnings build, you can increase your daily profit goals. You can go from \$1,000 a day to \$2,000 a day. We have a number of documented players who regularly win \$1,500 to as much as \$5,000 a day!

And, they do this in a relaxed manner, knowing that this strategy will automatically guard against losses while leading them closer and closer to their daily goal.

The Stearn Strategy is reliable and easy to use. I wish you much success with it!

Martin J Silverthorne
Publisher

Stearn Strategy Bets

The Stearn Strategy is used on even-money bets. It is a successful strategy for craps, roulette, baccarat and sic bo. And, it is may be the strongest blackjack system ever created!

The Craps Game

The area where the craps tables are grouped is called the craps pit with the casino employee in charge of this area known as the craps pit boss.

A casino craps table may range in size from 14 to over 20 feet. They look like oversized billiard tables. In the old days some of the floating craps games and games in sawdust joints used to convert billiard tables by attaching boards to the sides of billiard tables to act as backstops for the dice. This was also handy when the law showed. Pull the sideboards down and the boys were just having an innocent game of billiards.

The number of players who can play at a craps table is limited only to the number who can squeeze in. If the table is crowded, it is considered polite to ask if you can fit in, rather than just shoving your way into the table. Some craps players have been known to shove back, and asking is usually the better policy. If the table is crowded, the nearest dealer will usually ask the players to scoot over, if you ask nicely.

The table is covered with felt which is usually colored green, but I have seen them in shades of blue, purple and even eye jarring red. I don't recommend the red ones for all night sessions, too hard on the eyes.

The possible craps bets are marked on the felt in a pattern of betting areas called the craps layout. In the old days, these were drawn on billiard tables with chalk, now they are all nice and printed.

The table layout has three sections. The middle section, called the center, rests under the watchful eye of the person on stick. The end sections are mirror images of each other, with one dealer per end.

The center bets contain the lousiest bets in the game such as the hardways bets and a

number of one roll bets. I will tell you about these bets, but in general, you can enjoy a long and successful craps career without ever tossing a chip to the center section for a wager.

The more important wagers are available on the end sections of the table. Here you will find Pass Line bets, which are made by over 90% of all craps players, Place bets, Come Bets, Don't Pass wagers, Don't Come Bets, Field bets, the Big 6 and Big 8 wagers, and Buy and Lay bets. Odds bets, which are not marked on the table, are also made on the end sections of the table.

There are usually four casino employees at a craps table. The person seated in the middle of the table, in front of the casino's chips, is the boxman. They drop your cash into the dropbox when you buy in, watch the dealers, settle disputes with players, and in general act as managers of the game. Many times a floor person will be standing behind the boxman. If you have casino credit and need a marker to buy in, the floor person will accommodate you. They will also rate you if you are trying to get a comp (a freebie from the casino, usually a meal).

Many times the floor person may be joined by the pit boss, the big honcho of the craps pit. If the game is very active, another boxman may be brought in as well.

In addition to all the bosses, there are three working stiffes who handle all of the players wagers. The dealer in the center of the table is called the stickman and handles all of the center bets for players, calls the game and moves the dice around with a stick. The dealers on each end handle the bets for the end sections of the table.

There are four dealers to a crew, and they rotate positions every twenty minutes, with one of the crew taking a break at that time. Each dealer takes turns at the stick and at each end of the table.

An active stickman can really liven up the game. The action of the game can be

announced in a very enthusiastic and colorful fashion. This tends to stimulate the players to make more, and bolder wagers, which is exactly what the house wants. The person on the stick will constantly extort players to make bets in the center of the table where the odds range from miserable (Hard Six or Hard Eight — 9.09% in favor of the house) to ridiculous (any of the one roll bets — house odds from 11.11% to 16.67%).

The stickman often uses craps superstitions to exhort the players to make the worst bets. One craps superstition is that if the player's point is one of the even numbers of 4, 6, 8 or 10, for which there is a corresponding hardway bet, betting the number to show the hard way will help bring out the number.

In general you can ignore the betting advice of the dealers on stick. Their recommended bets are the best wagers for the house, not for you.

Each table has its own table limits. These limits are usually shown on small plaques at each end of the table on the side rail next to the standing dealer. Both minimum and maximum bets for the table are shown. Typical table limits are \$2 minimum, \$200 maximum (smaller casinos) or \$5 minimum, \$1,000 maximum (larger joints). Minimum wagers will vary from casino to casino and from table to table in the same joint. A \$5 minimum table may be operating next to a \$25 minimum table. Table minimums will be raised whenever more players are available such as at night or on weekends. It is always to the casino's advantage to have higher minimums set. Many players, who should be making \$2 wagers, will make \$10 or even \$25 wagers if that's what the house mandates.

From a player's viewpoint, higher minimum wagers can be devastating. If the house does not offer a minimum wager within your range, then don't play the game. Many players have no idea of the relationship between the bankroll used for a craps session and the minimum wager which should be used, and get cleaned out in short order playing beyond their means.

Casinos use checks or chips in place of cash at the craps table. Chips come in \$1, \$5, \$25, \$100, \$500 and \$1,000 denominations with twenty-five cent chips thrown in for the tables which allow them. Each chip is colored differently. One-dollar chips may come in any color, or the casino may use dollar slot tokens as chips. Five-dollar chips are usually red, \$25 chips, green and \$100 chips, black. Five hundred dollar chips are usually pink. The big \$1,000 chips come in various flavors. I'm sure you will remember the color if you are playing with them.

Cash is not used at the table, so you must change your cash for chips. When you first arrive at the table, you lay your cash on the table and ask the dealer for change. Watch the table before you barge in. Wait until the shooter has thrown the dice. It is extremely bad dice etiquette to have the dice bounce off your arm.

Do not hand the cash to the dealer, place it on the table when the dice are not rolling. If you want a certain number of chips of different denominations just ask the dealer.

The dealer will hand your cash to the boxman who will count it, drop it into a slot in the table where it falls into the dropbox, and tell the dealer the amount of chips to give you. The dealer will place the chips in front of you, and it is your job to pick up the chips and get them off the table. Your chips may be kept in the rail in front of you on the top of the sidewall of the table.

When you have finished playing, you must take your chips to the casino cashier to convert them to cash. The craps table only takes cash for chips, not vice versa.

With your chips in the rail in front of you, you are now ready to begin playing. I recommend that you keep one hand over your chips. Some thieves like to snatch chips from careless players and you should keep your eye on your chips.

Unless you are the only player at the table, the craps game will be in progress when you arrive. The game consists of a series of mini-games. A player who rolls the dice is called the shooter. This player will roll the dice on one or more Come Out rolls

until a point number of 4, 5, 6, 8, 9 or 10 is rolled. After a point number is rolled, the shooter will continue to roll the dice until one of two things occurs. If a 7 is rolled before the point number, the shooter has sevens out and a new shooter will try his or her hand at making a point. If the point number is rolled before a 7, the shooter has made the point and has the opportunity to shoot again.

Each mini-game consists of the shooter establishing a point and then rolling the dice in an attempt to repeat the point number. Of course, in Bank Craps, a lot of wagers can be made in between.

After a shooter fails to make his point and sevens out, the dice will be offered by the stickman to the next player. The dice rotate around the table in a clockwise fashion, with each player, in turn, being offered a chance to roll the dice. The only requirement to shoot the dice is for the shooter to make a Line bet, that is a bet on the Pass Line or Don't Pass Line.

Any person who does not wish to shoot the dice may refuse when the dice are offered. There is no stigma to not shooting the dice and many players do not shoot as a rule. Usually the players who are betting against the other shooters (Wrong bettors in craps parlance) by making such wagers as Don't Pass and Don't Come bets, will refuse to shoot.

A marker is used on the table to indicate whether a shooter is in the "coming out" phase of the game or whether he is trying to roll an established point. When the player is coming out, the marker or buck rests in the Don't Come betting area, with the black side marked "Off" showing. After a point is established, the buck will rest on the backside of the point box for the shooter's point, with the white side marked "On" showing.

It is important to know which phase the game is in before betting. Some bets are made only before the Come Out roll, other bets may be made at any time during the

game, while still others are made only after a point is established.

One more word of advice before moving into the intricacies of the game. Keep track of your own bets. Dealers track individual bets by positioning the chips in each betting area to correspond with the position of the player at the table. By observing where your chips are placed by the dealer you can tell exactly which bets are yours.

When the table action is heavy it is not uncommon for a dealer to miss paying off a winning bet, or to place your winning chips in front of another player. It is your responsibility to watch your own bets and know when they win or lose so that you won't reach for another player's winnings or let another player pick up your winnings.

Whenever you win a bet, remember to pick up the chips promptly. Chips left on the table will probably be considered to be a wager and if you forget to pick up your winnings, you will probably be making another wager whether you intended to or not.

Many players act like the dealers are the enemy at the craps table. They're not. Most are decent people working at a thankless job where obnoxious players are the rule rather than the exception.

There are a few dealers with an "attitude." When I encounter one of these people, I just change tables. Life is too short and all that. But most dealers are competent, efficient and friendly if you give them half a chance. A good dealer will remind you to take odds or to make some bet that you normally make. Most dealers are rooting for you to win. A dealer's salary is very low, and dealers depend on tips or tokes to make a decent living. When you are at a table with friendly, helpful dealers, you should plan on toking them.

Many players toke dealers by tossing a couple of chips for the boys on the hardway bets. These are long shot bets which pay either 8 for 1 (Hard 4 and 10) or 10 for 1

(Hard 6 and 8). Most dealers appreciate a bet made on their behalf on a wager with a better chance of winning. If you are wagering on the Pass Line, you should make an occasional Pass Line wager "for the boys." When you make a wager for the dealers, tell your dealer that the bet is for the dealers. He will tell the boxman, and if the wager wins, you will have toked the dealers. You will notice that when you make a dealer bet which wins, a dealer will place the winnings in his breast pocket.

It is not necessary to tip the dealers if you are losing. They will understand. If you are winning, they appreciate the occasional tip. It is better to tip the dealers while you are playing rather than tipping as you prepare to leave. When the dealers know that you are not a stiff, their normally good service becomes even better.

I have had many occasions when I have been overpaid by dealers whom I was regularly tipping. I have also had losing bets ignored and left up. If a dealer overpays you should never call attention to it. I have felt in many occasions that the dealers were repaying me for my tipping, with an unspoken agreement between us.

Even if you are not rewarded by overpaid bets, the atmosphere at the craps table will improve once you are perceived to be a tipper, and you will enjoy the game more. What's more, all of the casino personnel will respect you as a class gambler who knows the rules and respects and appreciates the hard work the dealers perform.

To Use the Stearn Strategy You Will Only Bet on Pass Line or Don't Pass

In order to use the Stearn Strategy at craps, you will need to understand two bets at craps: the pass line and the don't pass bets.

The pass line bet is probably the most common bet at craps. When making a pass line bet, the player is betting that the shooter will make his point or "pass" the dice. The pass line bet wins on a first roll bet (called the "come out" roll) on a seven or

eleven and loses on a two, three or twelve (called craps). If any other number is rolled (a 4, 5, 6, 8, 9 or 10), this number becomes the shooter's point, and the pass line bet wins if the shooter rolls this point number before rolling a seven.

The don't pass bet is the mirror image bet of the pass line bet. Here the bettor is wagering that the shooter will not make his point and will roll a seven before rolling the point number (called sevening out). On the first (or come out) roll, the don't pass bet loses on a seven or eleven and wins on a two or three. If a twelve shows on the come out roll, the don't pass bet neither wins nor loses.

After the shooter has established a point, the don't pass bet wins if the shooter fails to make his point number before a seven shows.

These two bets offer very good odds to the player, with the house edge or advantage against the player only about 1.4% against the player on either a pass or don't pass bet. If both bets are played with partners betting opposite, then the house advantage is about 1% against the player.

These are the only craps bets you will need to understand to use and win with the Stearn Strategy. If you don't understand the other bets at craps, it will not affect your ability to win large amounts of money using only the pass and don't pass line bets with the Stearn Strategy.

Playing Roulette the Stearn Way

To use the Stearn Strategy as roulette you will only make even-money bets. I usually wager on red or black, but you could also bet on odd or even or high or low.

Roulette is one of the easiest games to play and understand in the casino. As usual the easier a game is to understand the greater the house edge, and roulette is no exception. If you are looking for an easy to understand and slow paced table game, and are willing to sacrifice on the house edge, then you may like roulette. However, you will have better odds playing craps or baccarat.

One difference between roulette and all other table games is that roulette chips have no value denomination printed on them.. The roulette table comes with six to eight sets of different colored chips, each set consisting of 300 chips. When a player buys in he gets his own color and the value would be the buy-in divided by the number of chips received. The dealer will place a token on top of the dealer's stack of that color of chips to indicate the value.

United States Rules

A U.S. roulette wheel consists of 38 numbered slots: numbers 1 to 36, a zero, and a double zero. The betting layout consists of every individual number as well as a host of "outside" or combinations of numbers. After the players make their bets the dealer spins the wheel and a ball and after several seconds the ball will land in one of the numbered slots.

All casinos in the U.S. follow these rules except for in Atlantic City. The house edge on all bets is 1/19, or 5.26%, except for one bet. The exception is the 0-00-1-2-3 combination, which carries a house edge of 7.89%.

Single Zero Rules

Most high-end casinos in the United States have single-zero wheels. This includes Las Vegas, Atlantic City, and Foxwoods in Connecticut. The limits on the single zero wheels

are usually higher than the double zero wheels. The house edge on an American single-zero wheel is $1/37$, or 2.70%.

Atlantic City Rules

In Atlantic City any all even money bets (red, black, odd, even, 1-18, 19-36) follow a variation of the European imprisonment rule (see below). In the event the ball lands in 0 or 00 the player will lose only half of any even money bet. This lowers the house edge to 2.63% on these bets. This rule does not apply on single zero wheels.

European Rules

European roulette is played on a single wheel and also features a favorable "en prison" rule. Under this rule if the player makes any even money bet (red, black, odd, even, 1-18, 19-36), and the ball lands in zero, then the player gets half the bet back, known as "la partage" in French. In Europe, the player sometimes may also choose to imprison the bet, rather than lose half. If an imprisoned bet wins on the next spin it is released and the player gets it back, without winnings.

What is subject to casino rules is what happens to an imprisoned bet if the ball lands in zero again on the next spin. At some casinos the bet loses, and at others it would become double imprisoned. If a double-imprisoned bet bet won on the next spin, it would move up a level, and become single-imprisoned again. If it lost, then it would become triple-imprisoned if the casino allowed it, otherwise it would lose.

Another variation, found in France, keeps the bet imprisoned until there is a non-zero outcome. So further zeros would not matter.

When given the choice to lose half or face imprisonment, the expected value is the same under French rules. Otherwise the expected loss is less losing half.

Baccarat Play

With the Stearn Strategy you will make bets on Player and Banker. You will never bet on the Tie wager.

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

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

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

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

The rules are the same in either version of baccarat. The formal version of baccarat has more rituals, and generally has higher playing limits. It is typical for baccarat in a Las Vegas Strip casino to have a minimum wager of \$25 with maximum wagers of up to \$4,000. The house will usually raise the maximum wagers for high rollers, and it is not unusual to see wagers of \$10,000 or more. Many Asian high rollers prefer this game, where

the casino will cater to just about every whim. You can eat a banquet style gourmet meal while you play and if you like, the casino will provide you with a female companion, known as a *shill*, who will play the game along side of you as long as you wish.

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

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

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

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

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

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

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

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

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

Rules for Completing the Player Hand

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

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

**Rules for Completing the Banker Hand When the
Player Hands Stands with Two Cards**

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

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

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

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

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

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

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

If both hands paid even-money, a smart player would only play banker and enjoy a 1.4% advantage over the casino. However, the 5% "tax" the casino charges on winning banker bets evens the field. With this house vig, the house has a 1.17% advantage over banker bets and 1.35% over player bets. These odds are just about the lowest of all casino wagers except for line bets with odds in craps which only give the casino an edge of 0.80%.

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

Playing Sic Bo

Sic Bo, meaning "dice pair" is an ancient Chinese gambling game. It is very popular in Macau, and is probably second to only baccarat. In the United States is often found in the Asian gaming rooms, especially in Atlantic City. The large Las Vegas properties will usually have one table in the general casino.

The game uses three dice and a table with a variety of betting options on the roll of those dice. The odds and table layout may also vary from place to place. However, the payoffs are the same across Atlantic City and Macau, but different from each other. In Vegas and on the Internet casinos, anything is possible.

To use the Stearn Strategy you will confine your bets to wagers on Big and Small.



One Sic Bo layout.

Following is a list of the bets available. The payoffs vary on some bets, from casino to casino, so for those bets I indicted a range of viable payoffs.

- **Small:** Wins on total of 4-10, except for a three of a kind. Probability of

winning is 48.61%. Pays 1 to 1. House edge is 2.78%.

- **Big:** Wins on total of 11-17, except for a three of a kind. Probability of winning is 48.61%. Pays 1 to 1. House edge is 2.78%.
- **Total of 4 and 17:** Pays 50 to 1 in Macau, 60 to 1 in Atlantic City, and 62 to 1 in Australia.

House Edge for 4 and 17 Bets		
Pays	Probability	Return
50	1.39%	29.17%
51	1.39%	27.78%
52	1.39%	26.39%
53	1.39%	25.00%
54	1.39%	23.61%
55	1.39%	22.22%
56	1.39%	20.83%
57	1.39%	19.44%
58	1.39%	18.06%
59	1.39%	16.67%
60	1.39%	15.28%
61	1.39%	13.89%
62	1.39%	12.5%
63	1.39%	11.11%
64	1.39%	9.72%
65	1.39%	8.33%

- **Total of 5 and 16:** Pays 18 to 1 in Macau, 30 to 1 in Atlantic City, and 31 to 1 in Australia.

House Edge for 5 and 16 Bets		
Pays	Probability	Return
18	2.78%	47.22%
19	2.78%	44.44%
20	2.78%	41.67%
21	2.78%	38.89%
22	2.78%	36.11%
23	2.78%	33.33%
24	2.78%	30.56%
25	2.78%	27.78%
26	2.78%	25%
27	2.78%	22.22%
28	2.78%	19.44%
29	2.78%	16.67%
30	2.78%	13.89%
31	2.78%	11.11%
32	2.78%	8.33%

- **Total of 6 and 15:** Pays 14 to 1 in Macau, 17 to 1 in Atlantic City, and 18 to 1 in Australia.

House Edge for 6 and 15 Bets		
Pays	Probability	Return
14	4.63%	30.56%
15	4.63%	25.93%
16	4.63%	21.3%
17	4.63%	16.67%
18	4.63%	12.04%
19	4.63%	7.41%

- **Total of 7 and 14:** Pays 12 to 1 everywhere.

House Edge for 7 and 14 Bets		
Pays	Probability	Return
10	6.94%	23.61%
11	6.94%	16.67%
12	6.94%	9.72%

- **Total of 8 and 13:** Pays 8 to 1 everywhere.

<i>House Edge for 8 and 13 Bets</i>		
Pays	Probability	Return
7	9.72%	22.22%
8	9.72%	12.50%

- **Total of 9 and 12:** Pays 6 to 1 in Macau and Atlantic City. Pays 7 to 1 in Australia.

House Edge for 9 and 12 Bets		
Pays	Probability	Return
6	11.57%	18.98%
7	11.57%	7.41%

- **Total of 10 and 11:** Pays 6 to 1 everywhere. House edge of 12.50%.
- **Two-Number Combination:** Bet on any of the 15 possible two dice combinations (for example a 1 and 2). Bet wins if both numbers appear. Probability of winning is 13.89%. Pays 5 to 1 in Atlantic City and Macau, for house edge of 16.67%. Pays 6 to 1 in Australia, for house edge of 2.78%.

- **Double:** Bet on any specific pair (for example two 1's). Player wins if at least 2 of the number chosen appears. Pays 8 to 1 in Macau, 10 to 1 in Atlantic City, and 11 to 1 in Australia.

House Edge for Double Bets		
Pays	Probability	Return
8	7.41%	33.33%
9	7.41%	25.93%
10	7.41%	18.52%
11	7.41%	11.11%

- **Triple:** Player may bet on any specific trips (for example three 1's). Player wins if all 3 dice match the number chosen. Pays 150 to 1 in Macau and 180 to 1 in Atlantic City.

House Edge for Triple Bets		
Pays	Probability	Return
150	0.46%	30.09%
155	0.46%	27.78%
160	0.46%	25.46%
165	0.46%	23.15%
170	0.46%	20.83%
175	0.46%	18.52%
180	0.46%	16.2%
185	0.46%	13.89%
190	0.46%	11.57%

- **Any Triple:** Wins on any three of a kind. Pays 24 to 1 in Macau and 30 to 1 in Atlantic City.

House Edge for Any Triple Bet		
Pays	Probability	Return
24	2.78%	30.56%
25	2.78%	27.78%
26	2.78%	25.00%
27	2.78%	22.22%
28	2.78%	19.44%
29	2.78%	16.67%
30	2.78%	13.89%
31	2.78%	11.11%
32	2.78%	8.33%

- **Any One Number:** Bet on any specific number from 1 to 6. If chosen number appears 1 time bet pays 1 to 1, if it appears 2 times bet pays 2 to 1, and if it appears 3 times it pays 3 to 1 (in Atlantic City and Macau). Probability of 1 match is 34.72%, 2 matches is 6.94%, 3 matches is 0.46%. House edge of 7.87% (in Atlantic City and Macau). In Australia three matches pays 12 to 1, for a house edge of 3.70%.
- **Odd:** Wins on any odd total, except loses with any three of a kind. This bet I have only seen in Macau, never in the United States. Probability of winning is 48.61% and house edge is 2.78%.
- **Even:** Wins on any even total, except loses with any three of a kind. This bet I have only seen in Macau, never in the United States. Probability of winning is 48.61% and house edge is 2.78%.

Following are tables summarizing each bet under the Atlantic City and Macau rules.

Sic Bo — Atlantic City Rules				
Bet	Pays	Winning Combinations	Probability	Return
Small, Big	1	105	0.486111	-0.027778
4, 17	60	3	0.013889	-0.152778
5, 16	30	6	0.027778	-0.138889
6, 15	17	10	0.046296	-0.166667
7, 14	12	15	0.069444	-0.097222
8, 13	8	21	0.097222	-0.125
9, 12	6	25	0.115741	-0.189815
10, 11	6	27	0.125000	-0.125000
Triple	180	1	0.004630	-0.162037
Any triple	30	6	0.027778	-0.138889
Double	10	16	0.074074	-0.185185
Two die combination	5	30	0.138889	-0.166667
Any number	1,2,3	75,15,1	0.421296	-0.078704

Following is a table summarizing each bet under the Macau rules.

Sic Bo — Macau Rules				
Bet	Pays	Winning Combinations	Probability	Return
Small, Big	1	105	0.486111	-0.027778
Odd, Even	1	105	0.486111	-0.027778
4, 17	50	3	0.013889	-0.291667
5, 16	18	6	0.027778	-0.472222
6, 15	14	10	0.046296	-0.305556
7, 14	12	15	0.069444	-0.097222
8, 13	8	21	0.097222	-0.125000
9, 12	6	25	0.115741	-0.189815
10, 11	6	27	0.125000	-0.125
Triple	150	1	0.004630	-0.300926
Any triple	24	6	0.027778	-0.305556
Double	8	16	0.074074	-0.333333
Two die combination	5	30	0.138889	-0.166667
Any number	1,2,3	75,15,1	0.421296	-0.078704

Following is a table summarizing each bet under the Australian rules.

Sic Bo — Australia Rules					
Bet	Pays	Winning Combinations	Probability	Return	
Small, Big	1	105	0.486111	-0.027778	
4, 17	62	3	0.013889	-0.125000	
5, 16	31	6	0.027778	-0.111111	
6, 15	18	10	0.046296	-0.120370	
7, 14	12	15	0.069444	-0.097222	
8, 13	8	21	0.097222	-0.125000	
9, 12	7	25	0.115741	-0.074074	
10, 11	6	27	0.125000	-0.125000	
Triple	180	1	0.004630	-0.162037	
Any triple	31	6	0.027778	-0.111111	
Double	11	16	0.074074	-0.111111	
Two die combination	6	30	0.138889	-0.027778	
Any number	1,2,12	75,15,1	0.421296	-0.037037	

Sic Bo House Edge Comparison

Bet	Macau	Atlantic City	Australia
Small, Big	2.78%	2.78%	2.78%
4, 17	29.17%	15.28%	12.50%
5, 16	47.22%	13.89%	11.11%
6, 15	30.56%	16.67%	12.04%
7, 14	9.72%	9.72%	9.72%
8, 13	12.50%	12.50%	12.5%
9, 12	18.98%	18.98%	7.41%
10, 11	12.5%	12.50%	12.50%
Triple	30.09%	16.20%	16.20%
Any triple	30.56%	13.89%	11.11%
Double	33.33%	18.52%	11.11%
Two die combination	16.67%	16.67%	2.78%
Any number	7.87%	7.87%	3.7%

Playing Blackjack the Stearn Way

While most players don't think of blackjack as a system with even-money bets the Stearn System can be used at blackjack as well as the other casino games with even-money bets.

To use the Stearn Strategy at blackjack you will need to play with a larger bankroll and a modified basic strategy.

As you shall soon see, the Stearn Betting System uses a predetermined series of bets with a set of betting rules. To use the Stearn Strategy as blackjack I recommend that you increase the size of your buy-in (the amount needed to play a game) by 25%. The amount needed to play with \$5 base bets is \$155. This is the correct amount for the games of craps, roulette, baccarat and sic bo. For blackjack, you will need to increase the buy-in by 25% or \$39. For convenience let's round this up to \$40 so the bankroll needed to play blackjack at the \$5 level becomes \$195 (\$155 + \$40) instead of \$155. T

The additional bankroll is needed to handle betting needs for doubled and split bets.

Along with the increase in bankroll you will need to use a more restricted playing strategy designed to reduce the number of times you will double or split bets. This simplified playing strategy follows:

Stearn Strategy Blackjack Playing Strategy (replaces Basic Strategy)

1. If the dealer has an up-card of 7 or higher, keeping hitting until you have a hard hand of 1 or higher.
2. If the dealer shows an up-card of 4, 5 or 6, stand at a hard hand of 12 or better. You will only hit if your hand is 11 or lower.
3. If the dealer has a 2 or 3, stand at a hard hand of 13 or higher. You will only hit if your hand is 12 or lower.
4. Only double down as follows:

Total	Bet Levels 1 to 6	Bet Level 7
11	11 vs a dealer 2-9	11 vs a dealer 2-7
10	10 vs a dealer 4-7	10 vs a dealer 5-6
9	9 vs a dealer 5-6	NA

- 5..Splits are handled as follows:

Hand	Bet Levels 1 to 5	Bet Levels 6 and 7
Pairs of 2s,3s. and 7s	Split vs Dealer 2 to 7	Split vs Dealer 3 to 6
Pairs of 4s	Split vs Dealer 5 and 6	Do not split
Pairs of 6s	Split vs Dealer 3 to 6	Split vs Dealer 4 to 6
Pair of 9s	Split vs 2 to 9 except 7	Split vs Dealer 4 to 6
Aces	Always Split	Always Split
8s	Always Split	Split vs Dealer 2 to 7

6. Never take insurance.

Stearn Strategy Blackjack Player Card

<u>Stearn Strategy Blackjack</u>		
<u>Splitting:</u>		
Pair	Bets 1-5	Bets 6-7
	----Split vs Dealer----	
2s, 3s, 7s	2-7	3-6
4s	5-6	No
6s	3-6	4-6
9s	2-9 x 7	4-6
Aces	Always	Always
8s	Always	2-7
<u>Doubling Down:</u>		
	Bets 1-6	Bet 7
11	vs 2-9	vs 2-7
10	vs 4-7	vs 5-6
9	vs 5-6	NA
<u>Hitting & Standing:</u>		
Hard 11 or lower always hit		
Hard 17 or higher always stand		
Hard 12-16 stand vs dealer 4,5,or 6		
Hard 13-16 stand vs dealer 2 or 3		
Soft 17 Hit till Hard 17 or better		
Soft 18 Stand 2-8, otherwise hit		
Soft 19-20 Always stand		
<u>Insurance</u>		
Never take insurance.		

The Stearn Strategy Betting System

Before I show you the *Stearn Strategy Betting System* I want to discuss betting systems and betting philosophy.

Up-As-You-Lose Versus Up-As-You-Win

In betting in a game of chance, the player has only three betting strategies available. He can bet the same amount each time, which is called flat betting. He can increase his wagers after a winning wager, which is called increasing your bets as you win. And, he can increase his bets after a losing bet, which is called increasing your bets after you lose. All systems developed for even money propositions in games of chance will use one of these three approaches to develop a winning strategy.

The least favorable method of play is flat betting. Here the player must win the majority of his bets in order to quit a winner, and this is not possible most of the time. For this reason, most gambling experts recommend one of the other approaches, of either increasing wagers after winning bets, or increasing wagers after losing bets.

The rationale behind increasing your bet after a previous bet has won is simple. You are trying to win a larger amount of money at a faster rate by using your previous winnings to maximize your ability to win. This can be a sound strategy if it is only done with the intention of receiving two wins in a row. Many gamblers attempt to continue to raise their wagers after wins trying for several wins in a row. This strategy is risky if your intention is to win on a regular basis. The probability of winning three times in a row on an even money bet, such as pass or don't pass at craps, is only one in eight.

The opposite strategy of increasing your bet after a losing bet can be very sound, as you have only to win a fraction of your wagers in order to come out a winner. The

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greatest risk of increasing your bets after losses in an attempt to recoup previous losing bets, is the risk of incurring an even greater loss if your attempts to recoup fail. Nonetheless, increasing your bets after losses is sound when applied within reasonable limits so that your losses are not large. For example, the probability of calling one bet right out of three bets is seven to one in your favor, and the "up as you lose" concept applied to specific situations can be a winning system.

Parlay Systems

The concept of a parlay is an old one, and probably comes from the French or Italian word "paroli." It means leaving your winnings on the table after a winning bet to try to achieve an additional win. For example, if a player has just won \$10 on an even money bet, he will leave his winnings and his original bet as his next bet, so that the next bet will be for \$20. If this bet is won, the player will have won a total of \$30 in two wagers, starting with only a \$10 bet.

There are a number of parlay systems designed for Roulette, and they can be sound if the player only attempts to parlay his win one time. The odds of losing two parlay attempts in a row are too great to make this strategy a consistent winner.

Betting the Stearn Way

The Stearn Betting System combines the best elements of the up-as-you-win, the up-as-you-lose and the parlay systems to produce a very powerful winning system. It is strictly used on even-money bets at craps, roulette, baccarat and sic bo. It can also be used at blackjack.

Besides combining the best aspects of these systems on the best craps bets, the system is so flexible that the player with the \$50 bankroll can win with it as well as the player who brings \$10,000 or more for his gambling.

The Stearn Strategy also allows the small bettor to win a respectable amount of money as it is an ideal system for player to start with small wagers and to gradually increase the size of the bets as his winnings increase. As you will see in this book, it is possible to start with \$50, and if you are able to play for several days, to win several thousand dollars.

Perhaps most important, the Stearn Strategy is designed to protect the player against large losses. While the system has proven to be a consistent winner, it is possible on occasion for the system to break down and produce a string of losses. The design of the system is such that it will minimize the losses to the player when this occurs, so that the player will not have to bring a large bankroll to play the system correctly.



The Stearn Strategy Betting Series

Progressive Betting Series

A **progressive betting series** is a series of bets designed to produce a win for the player if the player follows the strategy proposed by the betting series. One of the oldest and best-known progressions is the **Martingale System**.

With the Martingale System, a player doubles his bet after each loss, thus insuring a win equal to the first bet whenever a win occurs. A Martingale betting series might look like this: \$10, 20, 40, 80, 160, 320, 640. If a player loses the first bet of \$10, the next bet will be \$20. If this bet wins, the player will have won \$10, having won \$20 on the second bet and having lost \$10 on the first bet. At any time in the series when the player has a win, he will have won exactly \$10. The player using this system will have many small wins, and sooner or later, he will lose all of his bets in the series. The above series stopped at \$640. Why not increase the series two more bets and have bets in the amounts of \$1280 and \$2560? Well, the casinos are aware of these types of betting progressions, and they take care of the possibilities of players doing this by setting house limits on the maximum size bets allowed. A typical casino where craps is played might allow a minimum bet of \$5 and a maximum bet of \$1,000. With these limits, it is not possible to play a Martingale type of progression beyond seven or, at the most, eight doublings.

Does Martingale work? The concept of Martingale is sound, but unfortunately, when the losses occur, they can more than wipe out many hours of accumulated profits. It is very disheartening for a player to play for twenty or thirty hours using a Martingale progression and have all of his winnings disappear in eight adverse dice decisions.

The biggest problem with Martingale is that the rate of winnings, in this case winning at the rate of \$10 per win, is not enough to offset the losses when they

happen. The house limits take care of the possibility of using a ten bet or longer Martingale type progression.

My testing of these types of progressions indicates that a series of eight to nine bets is optimal so long as the winning rate is increased so that a winning bet will produce a win equal to or greater than ten percent of the size of the largest bet in the progression. In other words, when the betting series wins, the win must be greater than 10% of the largest bet in the series.

Applying these criteria to the Martingale series, we find that after the \$80 bet any wins of \$10 is less than one-tenth the amount of the required bets of \$160, \$320 and \$640. Martingale does not hold up to the requirement of wins exceeding 10% of the maximum bet in the series.

This is a dilemma, which has faced many experts attempting to design a system to win on even chance games on a regular basis. Fortunately, we have come up with a solution.

The solution is found by changing the concept of how a player wins the betting series. With our approach, the player will complete and win his betting series when he has been able to win two bets in a row. This is the parlay concept of betting, and combined with the concept of increasing your bets as you lose, allows us to design a betting series of nine bets, where any parlay win at any point in the series will meet our criteria of the win meeting or exceeding 10% of the largest bet in the series.

The Stearn Strategy Betting Series

The basic betting series used for the Stearn Strategy is: **\$10, 10, 10, 20, 20, 40, 40, 80, 80.**

The player will always begin with the lowest bet in the series, \$10. If this bet is lost, then the next bet will be the second \$10 bet. The player will continue to increase his bets in accordance with the bets in the betting series until he has a win. At this point, the player will leave the bet and its winnings on the table for one more wager. If this wager wins, the series is over, and the player will start the series again with the next bet being the first \$10 bet. If the parlay bet (second bet after a win) loses, the player will resume the series exactly the same as if any bet was lost: he will wager the next higher bet in the series following the lost bet.

In playing this system, the player will find that over half of the wins occur with the first three wagers. Part of the strength of this system is that winning on any of the first three bets produces a respectable win. If the player wins and successfully parlays the first \$10 bet, he will have won \$30. If he wins and parlays the second bet, his win will be \$20. A parlay on the third \$10 bet will produce a win of \$10. The table below shows the amount of the parlay wins at any point in the betting series when a wager is won and parlayed.

Series Bet	10	10	10	20	20	40	40	80	80
Series Win With Parlay	30	20	10	30	10	50	10	90	10

The parlay wins on the larger bets are quite large in relation to the bets in the series. A parlay win on the first \$80 bet produces a net win for the betting series of \$90, which is larger than the largest bet required in the betting series. The smallest win possible of \$10 is more than 10% the size of the largest bet required of \$80. This approach more than meets our criteria of wins exceeding 10% of the size of the largest bets required in the series.

The win rate using this progression with the parlays is very good. A game lasting twenty to twenty-five decisions will produce a win of \$100 to \$150. By **decision**,

we mean a decision producing either a win or loss for a wager. The wager can be on pass line or don't pass at craps. Or, it may be on red or black playing roulette. Or, the bet may be on player or banker or big or small in the games of baccarat or sic bo. If you are playing blackjack count any winning bet as a normal win even if you win a larger amount because of a blackjack or a split or doubled hand. In other words, with blackjack any payoff larger than the normal one to one is considered a bonus and doesn't affect how you use the Stearn Betting Strategy.

Win rates will vary dependent upon the game and whether it is played in a land-based or online casino.

In Land-Based Play:

The normal rate of decisions for craps in a casino is from 30 to 40 pass line or don't pass decisions per hour.

Roulette decisions will be slower in the European games and faster in the US games. I have used fifty decisions an hour as my average for a land-based roulette game.

Mini-baccarat and sic bo are faster games and will average about sixty decisions per hour. Land-based blackjack games will also average about sixty decisions per hour.

Throughout this book I base win-rates in land-based games on 50 decisions per hour.

In Online Play:

Online games are much faster than land-based games. Playing one-on-one against the casino it is easy to play 200 to 300 decisions per hour. I have used 250 decisions per hour as my average speed for online play.

Expected Win Rates:

To compute our expected net rate of winning, we must consider the effect of losses when they occur. When we factor in the occasions when an entire betting series is lost, we find that playing at this series level, one player will average about \$83 per hour net winning in land-based play. If two partners are playing, then the rate of win per hour is \$166 hour in net winnings.

Playing online, a \$10 bettor can expect to net about \$415 an hour.

Variations of the Stearn Betting Series

Thus far, we have presented only one betting series where the Stearn Strategy can be applied. There are a number of betting series where the same concepts are successfully applied, from very low betting levels where the player with a \$31 bankroll has a good chance of winning, to much higher betting levels for the larger bettors.

In Table 1 we present some of the more popular betting series using the Stearn Strategy, showing the amount of money required for each betting series and expected hourly net win rate under casino conditions. Incidentally, with partnership play, which we will discuss later, the net hourly win rate would be doubled.

TABLE 1 —STEARN STRATEGY BETTING SERIES

Betting Series	Amount Required (Buy-in)	Net Hourly Win Rate Land-based Play *	Net Hourly Win Rate Online Play *
1 1 1 2 2 4 4 8 8	\$ 31	\$ 8	\$40
5 5 5 10 10 20 20 40 40	155	42	\$210
10 10 10 20 20 40 40 80 80	310	83	\$415
15 15 15 30 30 60 60 120 120	465	125	\$625
25 25 25 50 50 100 100 200 200	775	208	\$1040
30 30 30 60 60 120 120 240 240	930	249	\$1245

***Winning rates for a single player.**

When buying in, it is not necessary to buy the exact amount of chips equal to the total amount required for the betting series. A buy-in equal to the amount required may be rounded. For example, to play at the \$31 level, a buy-in of \$30 will be sufficient.

At the \$310 level, \$300 will suffice. At the \$465 level, \$450 is adequate. The reason that a lesser amount than the amount required as shown in the table may be used is that the amounts required per the table are only necessary if the player loses every single bet in the betting series when beginning to play, and this occurrence is so rare that each of the betting series may be played with slightly lower amounts for convenience in converting cash to chips.



Choosing The Betting Pattern

Patterns of Betting

For the two bets available at the games of craps, roulette, baccarat and sic bo there are three patterns of bet selection, which have produced the most consistent results in testing this system.

Before we discuss these bet selection methods, we should clarify what we mean by a betting pattern.

To illustrate using betting patterns I'll use the game of craps. The betting pattern is the method used to determine whether a pass line or don't pass, bet is made for each of the bets in the betting series. Many gamblers playing craps will use a hunch system or rely on certain craps superstitions in selecting their bets. We have found that using a predetermined bet selection system and adhering to it will produce far superior results to the hunch or random selection methods of choosing bets.

Bet Don't Pass Only

One betting pattern which has produced consistent profits is betting the don't pass only. Here the method of bet selection is very simple. Every bet is made on the don't pass. This is the easiest of our bet selection methods, and it consistently produces profits.

Pattern Method Of Bet Selection

Many times betting only the don't pass can be frustrating. If a shooter continues to

roll passes, then eventually betting only the don't pass will cause the loss of a series.

A method used to allow a player to flow with the dice decisions in his bet selection is one we call the Pattern Method. Here the player will bet the same as the second preceding dice decision. If the second preceding decision was a pass, then the player will bet pass. If the second preceding decision was a don't pass, then the player will bet don't pass. The advantage of this method of bet selection is that if there is a long uninterrupted series of pass or don't pass bets, then the player will be betting along with the same pattern of decisions.

Alternate Pattern Method Of Bet Selection

If the dice are choppy, that is there are few patterns of repeat passes or don't passes, then the Pattern Method of selecting bets will prove frustrating and may result in losses. An alternative to this method is the bet selection method where the player alternates his bets between betting the same as the second preceding decision and the opposite of the second preceding decision.

The Alternate Pattern Method of selecting bets is a very good one for a choppy table. When the dice decisions are coming in a seemingly random fashion, the Alternate Pattern method will invariably produce two consecutive wins and win a betting series.

This method of selecting bets is the most difficult to implement although it is easy to track if you stack your chips to represent previous decisions (more on this later).

Table 2 shows the Alternate Pattern Method of bet selection applied to ten random dice decisions. Column one shows the dice decisions for pass and don't pass. Column two shows the bet selected for each dice decision and column three shows the reason the particular bet was selected. The last column shows the results of each bet, in terms of winning and losing bets.

As Table 2 shows, the player won four bets and lost four bets. With the Stearn approach, this series would have had two parlay wins as there were two instances in which wins occurred back to back.

Notice that no bet was made until the third dice decision. The player waited out the first two decisions, as the outcomes of these decisions were necessary for the player to determine his first bet. The first bet is optional, and the player can start betting either the same as the second preceding decision or the opposite of the decision. In this case, the player noticed that two passes had been made and began his series by betting the opposite with a don't pass bet. This is a good way to begin any betting series. If two of the same decisions have occurred prior to starting a series, betting opposite is usually a good way to begin.

Table 2—Alternate Pattern Method Of Bet Selection

P=Pass d=don't pass W=Winning bet L=Losing bet

Dice Decisions	Bet Made	Explanation of Bet Made	Outcome of Bet
1. P	-		
2. P	-		
3. d	d	Bet opposite of #1	W
4. P	P	Bet same as #2	W
5. d	P	Bet opposite of #3	L
6. d	P	Bet same as #4	L
7. d	P	Bet opposite of #5	L
8. d	d	Bet same as #6	L
9. P	P	Bet opposite of #7	W
10. d	d	Bet same as #8	W

Tracking Bet Decisions

In order to play with either the Pattern or the Alternate Pattern methods of bet selection, a player will need to track previous dice decisions. One way to do this is with paper and pencil; however, most players do not want to be bothered with tracking in this manner at a craps table.

There is an easy way to use your chips to do the decision tracking. When you exchange cash for chips prior to beginning play, make sure to get at least five \$1 chips and at least five \$5 chips. These chips are colored differently and are easy to differentiate. You will use the \$1 chips to represent passes and the \$5 chips to

represent don't pass decisions. As a dice decision is made, place the appropriate chip representing that decision in a chip stack separate from your playing chips. Most craps tables have two rails for players' chips, and you can use one rail for playing chips and the other rail for counting chips.

The counting chips also help a player remember whether the last bet was the same as the second preceding decision or the opposite when using the Alternate Pattern Method. If a player's last bet was a pass, and the second preceding decision was a pass, then the last bet was made by betting the same as the second preceding bet. The next bet will be the opposite of the second preceding bet.

Many players also like to track the bet level in a betting series by placing one \$1 chip in a separate stack from playing and counting chips for each level of bet made in a betting series. Using this method, if the bet stack has four chips showing for the last bet made, then the player will know that the next bet called for, if bet number four loses, is the fifth bet in the series.

Either of these techniques is very easy to master, and the chip stacking, both for decision tracking and bet counting, become like second nature after a few minutes of play. The advantage of stacking chips is obvious. With the many distractions which constantly occur at a casino craps table, it is very easy to lose track of where you are if you try to remember previous decisions, and the chip stacking becomes automatic so easily that we highly recommend it.

You can also use the Pattern Method of Bet Selection to choose where to bet in the games of roulette, baccarat and sic bo. With blackjack, there is no bet selection involved and therefore these rules don't apply to that game.



Money Management

Bankroll Required

In order to be successful in utilizing the Stearn Strategy, it is important that the player be adequately capitalized before beginning battle with the casinos. Like many systems, this system does not win every single session played, and the player must have a sufficient bankroll with him to weather the downturns that occur without feeling pinched.

We recommend that the player's bankroll be equal to approximately five times the total amount of bets for the betting series the player intends to play. If the player is starting at the lowest betting level and wishes to risk no more than \$31 per betting series, then the player should have a bankroll of at least \$150 available for system play.

We have summarized in Table 3 the amounts considered to be adequate for each betting level.

Winning Strategies

One of the easiest ways to win with the Stearn Strategy is to play for a set daily goal of winnings, and after this goal has been reached, to quit for the day.

In land-based play, an aggressive strategy would be to play for a daily win equal to double the total amount of a series. At the \$31 level, the player would play for a daily win of \$62. At the \$310 series level, the player would play for a daily win of \$620.

Table 3—Bankroll Required For Each Betting Series

Series Played	Bankroll Required
\$ 31	\$ 150
\$ 62	\$ 300
\$155	\$ 700
\$310	\$1,500
\$465	\$2,250
\$775	\$3,800
\$930	\$4,500

A more conservative approach would be to set a daily goal equal to the amount of the betting series. At the \$31 level, a daily win of \$31 would be required; at the \$310 level, a win of \$310 would be the daily target.

Selection of daily targets depends to a great deal on the attitude of the player and the amount of time which the player is willing to devote to play. For a casual gambler not wanting to play more than two or three hours per day, the goal equal to winning the amount of the series per day would be appropriate.

For a more devoted player willing to invest up to eight or nine hours a day at craps, a goal of doubling the series level would be appropriate.

Incidentally, each of the above goals could be doubled with partners playing simultaneously, as we will discuss later. A reasonable daily win for partners playing at the \$310 level, playing for eight hours per day would be \$1,240.

These win goals are for play in land-based casinos. Because of the greater speed of online games, goals for land-based play may be multiplied by five for online play. Thus a reasonable goal for a conservative online play is to win five times the amount

of his buy-in every day. A more aggressive player could expect to win ten times his buy-in each day.

To put this in perspective, a ten-dollar bettor, using a buy-in of \$310, could reasonably expect to win from \$310 to \$620 a day in land-based play and from \$1,550 to \$3,100 a day playing online!

Another strategy worthy of employment is to reduce the level of the betting series after a loss of a series. Let's say that you are playing at the \$465 level, and the loss of the series occurs. You may wish to play the next two games at the \$310 series level. The reason for this approach is that losses seem to come in bunches, and by reducing the amount wagered after a loss occurs, you will reduce your exposure to greater losses if another loss of a series occurs within the next two games.

Increasing the Size of Your Bets

One of the great benefits of this system is the ability of a player to win a respectable amount with only a small stake as the initial bankroll. It is possible for a player with only a \$150 bankroll to win over \$1,000 in five days of play using our strategy inland-based games. Online, he might win \$5,000 in the same time period!

In order to win an amount much larger than the bankroll in only a few days time, it is necessary for the player to increase the level of the betting series as his winnings accumulate. Each increase in the level of a betting series used entails the risk of a greater loss should a loss occur; therefore, it is necessary and prudent that the player protect himself by first accumulating additional reserves in the form of winnings before moving to a higher level of betting series.

Table 4 shows the minimum acceptable amounts of accumulated winnings needed before a player should consider increasing the betting series level used. For a player starting with the \$31 betting series, winnings of at least \$62 should be accumulated before moving to the next higher series which risks \$62. Playing at the \$62 betting

series level, the player should accumulate total profits (including all previous profits won at the lower betting levels) of \$124 before moving to the next higher betting series. The formula for computing the amount of profits necessary to move up one notch in the series is:

Multiply the amount at risk at the current betting series times two. This is the minimum acceptable amount of profits the player must have before moving up to the next betting series.

A more conservative approach, which we endorse, is that of setting a target of accumulated profits equal to three rather than two times the amount risked in a betting series after the third level series is completed. The strategy shown in Table 4 is somewhat aggressive, and a target profit equal to three times the series risk will help provide the player additional loss insurance.

Table 4—Minimum Accumulated Profits To Increase Betting Series

Betting Series	Accumulated Profits Needed to Move Up One Level
1. 1 1 1 2 2 4 4 8 8	\$ 62
2. 2 2 2 4 4 8 8 16 16	124
3. 3 3 3 6 6 12 12 24 24	186
4. 4 4 4 8 8 16 16 32 32	248
5. 5 5 5 10 10 20 20 40 40	310
6. 10 10 10 20 20 40 40 80 80	620

Controlling Losses

About every five to six games a loss of an entire betting series may occur. An occasional loss will not significantly hurt a player's profits, but several consecutive losses will prove disastrous to the accumulated profits. For this reason, the player may wish to take certain loss preventative measures after a series loss has occurred. He even may wish to take these preventative measures when he is still winning his series, but the winning is progressing at a much slower rate than usual, and he is having to fight to win a betting series.

The first suggestion is to stop playing for a while or switch tables or casinos. For some reason, losing patterns tend to group together at times, and if you are fighting to win a series, the decisions may be bunching together in patterns which are adverse to your betting patterns.

Another suggestion to control losses is to change your betting pattern. If you have been betting using one pattern of betting, try switching to a different betting pattern selection method.

An additional counter strategy, which the player can employ to reduce losses, is to drop to a lower betting series. If you have had a loss betting at the \$310 series level, it may be wise to play the next game at the \$155 level until a couple more winning games are under your belt.

A final suggestion when the tables seem to be turning against you: **QUIT PLAYING**. The idea of playing for a predetermined daily profit incorporates this notion, and it is a sound one.



Partnership Play

The Advantages of Partnership Play

Playing the Stearn Strategy with a partner significantly increases the player's winning rate. The first and obvious advantage of playing with a partner is that the hourly win rate is doubled with two people playing at the same time. With partners playing, it is possible to win four to five times the amount that is risked at a particular betting series level on a daily basis. This means that two partners, playing at the betting level which risks \$310, could plan on winning \$1,500 or more daily using this system. Partners playing at the \$620 betting series level could target daily profits of \$3,000 per day. (These rates are for land-based play. Online win rates will average five times higher.)

On the other end of the spectrum, partners betting at the minimum betting series, risking only \$31, could make profits of \$150 per day, and they might wish to employ our strategy of increasing the amounts of the betting series as their winnings accumulate. With partnership play, even the minimum betting level offers the players the chance to make some real money, with very little risk.

The second advantage of playing as partners is the increased enjoyment of the game by both persons. Human beings often perform at much higher levels when other humans are bonded with them in a common purpose or joint endeavor, and these principles apply equally as well to playing craps as to participating in other enterprises.

Partnership play also provides psychological support for each of the players. The casino atmosphere exerts a powerful influence on most people, and well thought out strategies and systems are often abandoned as the casino atmosphere works its magic on its patrons. Partners are much less susceptible to the negative aspects of the casino influences as they can talk out their feelings and get back on track before succumbing to casino mania.

Another benefit of playing as partners is the ability to involve spouses or friends in using the system. Many marriages have a situation where one spouse enjoys playing a casino table game, and the other couldn't care less. With partnership play, the uninvolved spouse can become equally involved in the game, usually to the benefit of both persons.

A final benefit of the partnership concept is taking advantage of the "offset principle." When two people play at the same time, the risk of both partners losing a series at the same time is very small. If one partner loses his series, the chances are very great that the other partner will have a winning series. Thus, when losses occur, they are likely to be offset, or at least partially offset, by a simultaneous win. This offset feature reduces the possibility of a large loss occurring, which could seriously reduce the ability of the partnership to win using the system.

Betting Patterns for Partners

While partners will play at the same time and at the same table, they will not use the same system at the same time. Using craps as an example, it would be counterproductive if both partners were betting don't pass simultaneously, as there would be no inherent advantage in the partnership concept as all of their bets would be the same.

Likewise, it is not necessary that the partners always bet opposite when playing together. While this would offer the partners the advantages of the offset principle, it would also have the disadvantage of one partner losing a bet each time his counterpart won a bet. This degree of offsetting is not necessary in the partnership concept.

We have found, after extensive testing in actual casino play, that a partnership will perform very well if one partner bets only the don't pass, and the other partner bets using the Alternate Pattern Method of bet selection.

In using this approach, we recommend that the more experienced player use the Alternate Pattern Method, as this method is more complex and entails tracking previous dice decisions to determine the bet selection.

In playing as partners using this approach, the partners need to be able to change betting patterns if either partner is having trouble winning his betting series. The best way to change the bet selection method is for the partner who is having trouble winning switch to the Pattern Method of bet selection. For instance, if the don't pass betting partner loses a series, it may be wise to try the Pattern Method for the next game.

In switching betting series, the two partners should never be playing using the same betting pattern at the same time. This entails the risk of both partners losing a series at the same time.

Changing a betting pattern should only be done after a series has been completed with a successful parlay win using the original betting pattern. In other words, a player should not switch betting patterns in the middle of an uncompleted progression. Using craps as an example again, if a player is betting don't pass as the bet selection method, and he wishes to switch to the Pattern Method, this may be done after the partner has had a parlay win using the don't pass betting pattern. Then the first bet in a new series may be made using the Pattern selection method.

The Stearn Strategy Partnership

When playing the Stearn Strategy as partners, both partners will usually play at the same betting level, i.e., both playing the \$310 betting series. If partners play simultaneously at different betting series levels, then the offsetting benefit is partially reduced, and for this reason, it is better to play at the same betting level.

In beginning a game, we have found that the best results are obtained when the partners' first bets are on opposite sides, i.e., pass and don't pass. Starting this way offers at least one partner the chance of a parlay bet on the second decision and an early win. When one partner is playing the don't pass and the other Alternate Pattern, the Alternate Pattern player will normally wait two decisions before beginning play. The Alternate Pattern partner's first bet will be on the don't pass partner's third bet.

After the first bets are made, the partners should go with the flow of dice decisions and bet in the manner indicated by the bet selection pattern.

The time to end a game is really up to the partners as one game can be played indefinitely. A game is always considered over when one partner loses his entire betting series, but, other than this occurrence, the timing of ending games is up to the partners. In our play, we have found that we prefer to end games after twenty to twenty-five dice decisions, which takes about twenty-five to thirty minutes in a casino at an uncrowded table.

To end a winning game, each partner should cease playing after winning a parlay bet. Partner A may quit two or three dice decisions before partner B has a parlay win and also quits. Quitting immediately after a parlay win is by far the best time to quit a winning game as an even bigger winner.

We have found that our enjoyment of the system is increased by writing down the results of each game on a score-keeping sheet. Our first stop after completing a game is at some quiet spot where we can record the results of the game.

This approach is also a sound one for employing the money management strategies described as it forces the partnership to apply a businesslike approach to playing the system. Score keeping is also essential for determining whether the partnership has reached a predetermined daily profit target, and we recommend it highly.



Using the Stearn Strategy to Win

Results of Using the Stearn Strategy

The Stearn Strategy has been played against thousands of dice rolls. The system holds up for short periods of play as well as long periods. Table 5 presents statistics we have documented using the system.

Using the Stearn Strategy, you can expect when playing games about twenty-five decisions in length (about thirty minutes playing time in land-based casinos), to win four to four and one-half games for every game you lose. This means that you will win your games about 80% to 90% of the time and lose 10% to 20% of the time.

The longest winning streak we have encountered is eight consecutive games without a loss. The longest losing streak is two consecutive losses.

The expected hourly winning rates (based on 50 and 250 decisions per hour) are shown in Table 5. As would be expected, the hourly winning rates are double for partnership play. These results, incidentally, were compiled when one partner was playing don't pass and the other partner was using the Alternate Pattern method of bet selection.

As the table shows, the winning rate is quite respectable at all levels of play. Playing at the \$310 betting level, two partners, playing nine hours per day, would win about \$1,500 per day.

These winning rates suggest some interesting strategies for the system. Two partners could win about \$9,000 in three day's play with a \$1,500 bankroll.

Table 5 – Stearn Strategy Statistics

Average length of game: 25 decisions (about 30 minutes in land-based game, 5 minutes online)

Winning games for each losing game: 4.5:1

Longest number of consecutive winning games: 8

Longest number of consecutive losing games: 2

Win Rates Per Hour Played:

Betting Level	\$31.00	\$155.00	\$310.00	\$620.00	\$930.00
Land-Based Play					
Hourly Win Rates: One Player	8.30	41.50	83.00	166.00	249.00
Hourly Win Rates: Partners	16.60	83.00	166.00	332.00	498.00
Online Play					
Hourly Win Rates: One Player	41.50	257.50	415.00	830.00	1245.00
Hourly Win Rates: Partners	83.00	515.00	830.00	1660.00	2490.00

Here's an example of winnings in a land-based casino:

On the first day of play, the partners would play at the \$310 betting system level. After nine hours, based on the average hourly winning rates for this level of play, they would have won about \$1,500. On the second day of play, the partners would play at the \$620 level. With nine hours play, they should be ahead \$3,000 for the second day. On the third day, the partners would play at the \$930 level. At this level, they would expect to win about \$4,500 for the third day. Adding up their winnings, we see that they have won a total of \$9,000 in three day's time, starting with a \$1,500 bankroll. This example illustrates the power of the system. A medium sized bankroll can be used to pyramid winnings to a higher level in a very short period of time so long as the players exercise control and escalate the betting series

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only after they have accumulated a safe cushion of profits.

Thoughts on Using the Stearn Strategy

This system can be used to earn a handsome living from casino play, or it may be used for the occasional gambler who is more interested in being a consistent winner than in generating lots of action in a short time period.

The system requires patience to be used properly, and in order to produce the results we have described, it must be implemented exactly as we have demonstrated.

For these reasons, the system must be practiced at home prior to trying it in a casino. The system is very simple to use in actual play, but it is only simple if the player or players are so thoroughly versed in its use that there is no hesitation in knowing what bet to place at the correct time.



The Max Switch Method

The Max Switch Method (short for Maximum Switch Method) is a new betting pattern developed for the Stearn Strategy, which significantly improves the winning rate over the betting patterns presented earlier.

Part of the frustration I have encountered using the Stearn Strategy over the years is the situation, which occurs where the pattern chosen seems to be losing every decision. The temptation here is to change the betting pattern (say from Pattern to Alternating Pattern), but you may recall my caution that betting patterns should be changed only after completion of a betting series through a parlay win. In adhering to this formula, we sometimes must calmly watch our entire series of wagers go down the drain.

If you ever start changing patterns in the middle of a betting series, you will find that all discipline in bet selection quickly goes out the window and that you will be trying to guess how to bet prior to each come out roll. This is precisely the situation which using a bet selection method is trying to prevent. Most people are not prescient enough to do very well guessing the next dice decision, and playing craps in this manner quickly becomes an exercise in frustration.

The Max Switch Method of bet selection allows, even encourages, a change in the method of selecting bets *in the middle of a betting series*. Yet it imposes the discipline needed to prevent bet selection from becoming a guessing contest.

The steps for using the Max Switch Method are:

1. When we are beginning a game (which can either be when we have first walked up to a casino game and changed our cash for chips, or after we have completed a game at a table and are preparing to began another game) we will observe one decision before betting. We will

base our first round of betting on this decision.

2. The betting pattern we will use is to alternate between betting the same as **the preceding decision** and the opposite of the preceding decision. Notice that this is different from the Alternate Pattern Method of bet selection which requires alternating bets between betting the same as the **second preceding decision** and the opposite of the second preceding decision.

3. We will continue using the Max Switch Method, alternating between betting the same as the previous decision and the opposite of the preceding decision until we reach a bet level change in our betting series. For example, with a \$310 session stake, our betting series is 10 10 10 20 20 40 40 80 80. If we have lost the first three bets (10 10 10) and we are called on to bet at the next level, the \$20 level of bets, we will now make a switch in our betting pattern. If our previous wager was the opposite of the previous decision, we would normally bet the same as the preceding decision. Instead, since we are required to raise our wagers to 20, we will switch our pattern and bet the opposite of the previous decision. We will use this procedure anytime we are called on to move our bets up a level. If we also lose the next two \$20 wagers, and our previous wager was the same as the preceding decision, we will now wager \$40 on the same (rather than opposite) as the previous decision. If we also lose the two \$40 wagers, we will repeat the switching procedure before making \$80 wagers.

4. We will also alternate the way we begin each betting series. If we start our first betting series betting opposite, after we win the series, we will start the next betting series betting the same. Of course, regardless of how we start a series, we will alternate from betting opposite to same to opposite, except at bet level changes.

5. It is not necessary to observe (stand back and not wager) except at the beginning of a game. After winning a series, we will go right into the next betting series, without skipping wagers.

Table 6 demonstrates the use of this technique through seven decisions in a craps game:

TABLE 6 — SEVEN DICE DECISIONS WITH MAX SWITCH

	Decision	Method	Bet	\$ Bet	Dice Outcome	Result	Net Won or Lost	Cum Won or Lost
1	P	observe	—	—	—	—	—	—
2	d	same	P	10	d	Loss	-10	-10
3	d	opposite	P	10	d	Loss	-10	-20
4	P	same	d	10	P	Loss	-10	-30
5	P	same (rule 3)	P	20	P	Won	+20	-10
6	d	opposite	d	40	d	Won	+40	+30
7	P	opposite (rule 4)	P	10	P	Won	+10	+40

This table may be read as follows:

The first column shows the numbers of the dice decision, from 1 to 7.

The second column "Decision" shows the outcome of the dice roll(s).

The third column "Method" shows how we will respond to the previous dice decision.

The fourth column "Bet" indicates the wager (P or d) we select to make based on our method and the previous dice decision.

The fifth column "\$Bet" shows the amount of our wager, using the Stearn Strategy betting series 10 10 10 20 20 40 40 80 80 and parlaying any winning wagers.

The sixth column "Dice Outcome" is the dice decision for our current bet. If this outcome is different than the Bet, we have a loss, if it is the same, we have a win.

The seventh column "Result" reflects whether we won or lost the decision.

The eighth column "Net Won or Lost" shows the amount of money won or lost on the decision.

The final column "Cum Won or Lost" represents the cumulative amount won or lost including the current decision.

We begin the game (row 1) observing the outcome of a dice decision. The first decision is P (Pass).

We make our first wager (row 2) deciding to wager the same as the preceding decision. We bet \$10 on P and the decision is d (Don't Pass). We lose our wager.

For the next come out roll (row 3) we wager the opposite of the preceding decision. Since the prior decision was d, we bet \$10 on P. We lose our wager.

Our third bet (row 4) is the same as the preceding one, so we bet on P. We lose

again. We have now lost all of the \$10 wagers and our next bet will be at the next higher level of bets.

Having lost the first tier of wagers, we change our bet selection for our next wager (row 5). Using the normal switching pattern we would have been called on to wager the opposite of the preceding wager but instead we switch to betting the same. The preceding dice outcome was P so we wager \$20 on P and win.

Having won the previous wager, we now parlay our winnings and bet \$40 (row 6). We switch from betting the same to betting the opposite of the previous outcome and bet \$40 on d. We win \$40.

We now will begin our series over (row 7), since the previous parlay bet won, completing a series. Since we began our first series wagering the same as the prior decision, we now switch and bet the opposite of the previous decision. We bet \$10 on P and win. We will continue this second series of wagers from here even though the table stops at this point. For our next bet (not shown), we will parlay our win and wager \$20 on P (the same as the previous dice decision).

This table should give you a feel for the Max Switch Method of selecting bets. In addition to alternating our bet selection between the same and the opposite of the previous dice decision, we switched this pattern twice in the seven dice decisions shown in the table. We first switched on the wager after having lost all of the \$10 bets and next switched after we had won a parlay bet and therefore completed a betting series.

You're probably thinking that keeping track of all this must be a real chore. It isn't. I use chips to represent dice decisions and the betting pattern used.

You may recall that earlier in this book I recommended that when you buy into a

casino game, you purchase five one-dollar and five of the five-dollar chips. These chips will be used for tracking.

Each of these tracking chips represents either a dice decision or a betting pattern selected. Here's how it works.

Dollar chips represent pass line decisions and bets using the pattern selection of the same as the preceding dice decision.

Five dollar chips represent don't pass decisions and bets using the pattern selection of opposite of the preceding dice decision.

Chips will be arranged as follows in the rail separate from your playing chips. Chips laid flat on the left represent the pattern used to start a betting series. If the first wager made in a series is the same as the prior decision, then one-dollar chip representing betting the same will be laid down flat in the chip rail.

We also need to track the outcome of the previous dice decision so that we can make our bet selection. I usually track two decisions, using chips standing upright in the rail to the right of the chip used to record the starting bet for the series, to represent the dice outcomes. If a pass occurs, I place a dollar chip upright in the rail. If the next decision is don't pass, I place a five dollar chip upright to the right of the first upright chip. For the next dice decision, I will add the appropriate chip to the chips standing on edge, and I will remove the first standing chip so that only two chips are standing on edge.

At this point, I will have three chips being used to represent bets or dice decisions. The left chip laying flat tells me how I selected the first bet in the series. The two standing chips show the outcomes of the last two dice decisions. I will now add one more chip, placed flat to the right of the standing chips. This chip will represent my previous bet selected. If I bet the same as the previous decision, the chip will be a

dollar chip. If I had wagered the opposite of the prior decision, I will use a five-dollar chip.

Using this scheme makes tracking easy. If I glance down and see the left most chip laid down flat is a five-dollar chip, I know that I started the series betting opposite, so that when I complete the current series, I will switch to betting same. If the two standing chips are a dollar and five dollar chip, left to right, I know that the previous decision (represented by the five dollar chip) was a don't pass, and the decision prior to that was a pass. If the right hand chip, laying flat in the rail is a five dollar chip, I know that on my last bet I wagered the opposite of the previous decision.

After each dice decision, I will need to update my tracking chips. With these chips in front of you it is easy to plan your next move. When a dice decision occurs, you will need to glance at the tracking chips and prepare to make the next bet. I usually get the bet down before I update the tracking chips. This way with my bet on the table, I can take more time arranging the chips without worrying about missing a come out roll.

How well can you do using this bet selection method? Table 7 summarizes the results of 25 games I recently played using the Max Switch method at craps

The first column "Game" is used for tracking the number of games. The second column "Amount Won" shows the net win or loss for each game. "Total Wagered" shows the total of all wagers made in a game. The "% Won" column is a measure of our effectiveness and shows the percentage that our winnings represent of all money wagered. "Rolls" recounts the total number of dice rolls needed to complete the game. The final column "Cum Won or Lost" tracks our cumulative winnings throughout this series of games.

**Table 7 – Twenty-Five Games Played
Using the Max Switch Method at Craps**

Game	Amount Won	Total Wagered	% Won	Rolls	Cum Won or Lost
1	+90	290	31.03%	49	90
2	+100	620	16.13	87	190
3	+110	250	44.00	60	300
4	+140	520	26.92	48	440
5	+70	710	9.86	87	510
6	+90	370	24.31	76	600
7	+80	700	11.43	142	680
8	-290	570	-50.88	51	390
9	+120	600	20.00	91	510
10	+90	290	31.03	50	600
11	+100	420	23.81	68	700
12	-310	370	-83.78	49	390
13	+90	370	24.32	104	480
14	+90	90	100.00	22	570
15	+90	530	16.98	78	660
16	-260	780	-33.33	65	400
17	+110	390	28.21	65	510
18	+110	130	84.62	37	620
19	+90	150	60.00	24	710
20	+90	450	20.00	69	800
21	+70	1190	5.88	174	870
22	+110	350	31.43	65	980
23	+90	690	13.04	101	1070
24	+100	380	26.32	55	1170
25	+80	600	13.33	119	1250

In 25 games we won \$1,250.00, for an average win of \$50.00 per game. We had three losing games out of 25 games, winning 88% of the games we played. If we exclude the amounts lost in our losing games, we compute that our average win per winning game was \$95.91.

Computing the total amount of all of our wagers, we find that we wagered \$11,810 in order to win \$1,250.00, for a net winning rate of 10.58% per wager. Not too bad when we consider that we were bucking a house advantage of 1.4%. The average length of a game was about 73 rolls of the dice, which at 3.5 rolls per average decision is about 21 dice decisions. The average time spent per game was about 24.5 minutes. Our winning rate per hour was \$122.54 per hour, using a \$310 session bankroll. The average amount wagered per game was \$472.40. If we exclude our losing games, we find that the average hourly win per winning game was about \$235.00 an hour.

Using the Max Switch Method obviously provides very acceptable winnings. We lost a game, on the average, once every 8.33 games, a substantial improvement over the one in five games we lost using the standard Stearn Strategy betting patterns. With a net win rate of \$122.54 an hour, one player, playing eight hours a day, would win almost \$1,000.00! This is the kind of results that gets my blood rushing.

Using the Max Switch method, it is possible for a single player, playing in a land-based casino and starting with a \$310 session bankroll, to make over \$10,000 a week, playing eight hours a day for five days. This could be accomplished by gradually increasing the size of the session bankroll as winnings accumulate.

If we set our requirement of winning three times the bankroll required for the next session stake before increasing our session stake to the next level, we will find that, on the average, it will take about eight hours of land-based casino play to win enough in order to move up one level of session stake.

Table 8 shows the size of the base (beginning) wagers for each session as well as the required session bankroll. Following the first column in the table, we see that if we start with the Stearn Strategy series 10 10 10 20 20 40 40 80 80 (base bet of 10), we will use a session bankroll of \$310. If we win at an average rate of \$122 an hour, and if we must win \$930 before raising the size of our base bet to \$20, then it will take about eight hours of craps play to triple our session stake.

Table 8 – Playing Time in a Land-Based Casino to Triple the Session Stake Using the Max Switch Method

Base Bet	\$10	\$20	\$30	\$40
Session Stake	\$310	\$620	\$930	\$1,240
Win Rate per Hour	\$122	\$244	\$366	\$488
Profits to increase session stake	\$930	\$1,860	\$2,790	\$3,720
Hours of play to triple session stake	8 hours	8 hours	8 hours	8 hours

After we have won \$930, we can begin wagering with \$20 base bets, using a session bankroll of \$620. With average winnings of \$244 an hour, it will take another eight hours to triple our session bankroll and win an additional \$1,860.

We now begin wagering using \$30 base bets. In eight hours more, with an average win rate of \$366 an hour, we will have won an additional \$2,790 and have met the requirement to begin wagering using a session bankroll of \$1,240 and \$40 base bets.

Using this approach of increasing our base wagers by \$10 whenever we have tripled our session bankroll can be used to win our \$10,000 a week in five days.

Table 9 recounts such a playing adventure. Starting on Day 1 with a \$310 session stake and a total bankroll of \$1,500, we win \$930, bringing our total bankroll up to \$2,430.

On Day 2, we increase our session bankroll to \$620 and start making base bets of \$20 using the betting series of 20 20 20 40 40 80 80 160 160. Our beginning bankroll of \$2,430 is increased by Day 2 winnings of \$1,860 to \$4,290 at the end of the day.

On Day 3, we ratchet up our betting series another notch to a \$30 base bet (using the betting series 30 30 30 60 60 120 120 240 240) and a session bankroll of \$930. Our projected winnings are \$2,790, bringing our total bankroll at the end of Day 3 to \$7,080.

Table 9 – Five Days to Win \$10,000+

	Session Size	Beginning Bankroll	Daily Winnings	Ending Bankroll
Day 1	\$310	\$1,500	\$930	\$2,430
Day 2	620	2,430	1,860	4,290
Day 3	930	4,290	2,790	7,080
Day 4	1,240	7,080	3,720	10,800
Day 5	1,240	10,800	3,720	14,520
Net Gain for Week (14,520 - 1,500) =				\$13,020

On our fourth day of play, we start with a \$1,240 session bankroll, using \$40 as our base bet. Our betting series is 40 40 40 80 80 160 160 320 320. With this betting series, you will have to play on a table which allows higher than a \$500 maximum wager, as a parlay wager at the 320 betting level will require a wager of \$640. With daily winnings of \$3,720, our total bankroll is increased to \$10,800.

On our final day of play, we stay at the same betting level as Day 4 and add another \$3,720 of winnings. Our bankroll has been increased from \$1,500 to \$14,520, for a net win of \$13,020. To allow for possible setbacks, we would opt for a more conservative forecast of a \$10,000 win.

We could have increased our session bankroll to \$1,550 on the fifth day, using a base bet of \$50. Had we chosen to do so, our projected win for Day 5 would have been \$4,650 and our total winnings would have been \$13,950! We chose not to do so strictly in the interests of conservatism (we chickened out). However if you decide to pursue maximum profits in a minimum time period, there is nothing to prevent you from continuing to increase the size of your betting series as your winnings accumulate. Just watch for the maximum wagers allowed on the table, so that your parlay wagers don't exceed this amount.

You can apply this same approach to online play and be just as successful!



Skilful Play

There are a number of decisions you can make in becoming a Stearn Strategy player.

You must decide where to play and whether you will tip or not.

You will also need to make decisions on setting up and using a casino credit line as well as having your play rated. How you handle these situations can have a great bearing on your long-term success as a winning gambler.

Picking where you play

Your first choice in deciding to become a casino winner is deciding where to play. I rate casinos on several different aspects. My first concern is whether the casino offers games that I find playable.

Every casino sets minimum and maximum bets for its table games. Typical minimum and maximum bets for table games offered by small casinos might be \$3 minimum bets and \$250 maximum bets. These limits will be acceptable for 90% of the players using the Stearn Strategy. But a few players may require higher betting limits.

A more typical problem faces players in casinos which set minimum bets too high. Many East Coast casinos set their minimum table game bets at \$10. Assume that you plan on using the following betting series: 5-10-20-40-80.

You would not be able to use this betting series at the \$10 minimum table.

Many casinos will change their minimum wagers depending on the time of day and day of the week. Minimum bets are raised in the evenings and on weekends. If you

are an Atlantic City player looking for tables with lower minimum bets, you will find more table games with lower minimums if you play during the week instead of on weekends.

Besides table limits, I also consider the atmosphere of a casino. I absolutely refuse to play in casinos with rude dealers. I can tolerate slow dealers, dealers still in training and dealers who don't talk much. But I refuse to put up with dealers who make sarcastic remarks to other players or criticize my play. Life is too short. Change tables or, if necessary, change casinos.

Fortunately, most persons working in casinos are reasonable people and problematic dealers are not seen too often.

Some casinos have other annoying quirks. Can you tolerate a lot of smoke? Some casinos have poor ventilation systems so that a dull cloud of smoke seems to permeate the casino area. If this bothers you, don't play there.

Other casinos are dirty or have crowded, uncomfortable playing conditions. For several years there was a casino less than ten minutes from my house where I absolutely refused to play because the place resembled a dump (it has been updated and is now acceptable).

These are choices you must make. If you play in Las Vegas, you have just about every choice you can imagine available. If you want to play in a real craps players' joint, try Binion's Horseshoe downtown. Would you like some real elegance? You'll like the Venetian or Bellagio's.

One thing I don't do is discuss my system while I play. Some dealers will comment on it; most don't. You may get questions from other players. If you decide to discuss your system, keep it simple. You might state that you like to place the inside

numbers, and you vary your bets depending on how the table is going. You might add that sometimes you will leave your place bets up longer, especially if you feel lucky. But that's enough.

If you start talking about the system, you will undoubtedly lose your concentration. In addition, it is almost a given that if you are trying to demonstrate the system to someone, you are going to have a loss. Call it bad luck or bad karma, but you can believe that discussing the system while you are playing is not a good idea.

Tipping

If you don't like to tip, most international play will suit you fine. Most casinos in Asia, Europe and Commonwealth countries like England, Australia and New Zealand forbid tipping the dealers.

In the U.S. you really have no choice but to tip. Many players refuse to tip, arguing that tips come right off their bottom line. I can't argue with the logic, but I will question the results of a no-tipping policy.

I personally have a great deal of respect for most casino personnel and especially dealers. I enjoy tipping them in exchange for good service, and once it is established that I am a "George" (slang for a good tipper), the level of service increases appreciably.

When I tip, I never just give the dealer the tip. I only tip by making bets for the dealer. Let's take craps as an example again. Most craps players make proposition bets for the dealers, like throwing a \$1 chip on one of the hardways and announcing "For the boys."

I tip by making a front line (pass line) bet for the dealers if the dice have been

passing. The dealers appreciate this type of wager as they realize that they are much more likely to win the wager and get the tip with an even money wager than one with high odds against it.

Having a dealer on your side can make a great deal of difference in a fast game like craps. Most dealers will figure out your betting pattern after you have made a few bets. You may forget to make your place bets, and the dealer will remind you, especially if you have tipped him.

Act like a gambler

Play like a loser. If you are in a prolonged winning streak, don't rub it in the casino's face by continuing to play at the same table. If you do, make sure that you consistently make the kinds of moves which will throw the pit off. Occasionally make erratic plays that vary from the Stearn Strategy. But your best ploy is not to overstay your welcome, especially if you are winning a bundle.

If you have a nice win and a floorman comments on it, you can casually mention that you dropped a bundle at roulette last night and you are still not close to even. But don't do this if you never play roulette. Make your story plausible.

Hide Chips

As a winning player, you will want to look for ways to disguise the amount you are winning. The easiest way to do this is to pocket chips.

This is harder to accomplish if you are playing alone, and is easiest to accomplish if you have a playing partner.

How to Survive and Prosper as a Professional Gambler, published by Silverthorne Publications, has some excellent suggestions on chip hiding routines. You can sign up for a free copy of this excellent reference manual right here - <http://www.silverthornepublications.com/KGS.htm>

With a female accomplice, it is easy to slip chips to her and let her hide them in her purse. Sometimes my wife carries a shopping bag with her, which is a great place to stash chips and offers additional cover to help us look like a pair of happy, typical tourists.

If you are a black chip player, you are better off hiding green chips, as the bosses are more concerned with watching your stack of black chips. If you commonly wager \$500 or more, then you can get away with hiding \$100 chips, but don't try to stash the \$500 chips as the bosses may catch on.

Playing for Cash or on Credit?

There are many advantages to establishing credit with several casinos. Once you have established credit, it is there any time you want to use it. You don't have to carry cash, arrange for wire transfers or try to talk casinos into cashing checks. You generally will not be able to even cash a cashier's check in a casino until it has been verified. If you show up on a Saturday hoping to cash a cashier's check, you will be out of luck until your bank reopens on Monday and can verify the check.

Another advantage to establishing credit is that when you use casino credit, you get to sign markers at the table. You will look like a gambler, since most gamblers who play with black chips have casino credit lines.

I'll let you in on a dirty secret. Casinos are not in the business of loaning money to gamblers, at least not now. If you have a bad gambling habit and a weak bank account, your local friendly loan shark is more likely to accommodate you than your not-so-friendly casino.

When you establish a credit line, the casino is agreeing to advance you no more than the average balance in your checking account for the last six months.

Your creditworthiness has nothing to do with getting casino credit. These guys don't care whether you are employed, just filed for bankruptcy or are dodging your other creditors. Casino credit is based on how much bread you keep in your checking account.

Do you feel a little better about the high rollers signing the markers? They are signing magnetically coded checks which can be run through their checking accounts. Normally markers are not handled this way as the casino prefers to be paid by check, but if necessary, the casino markers can and will be deposited by the casino and will be presented for payment at your bank just like any other check you have written.

If you are a black chip player, casino credit is almost mandatory unless you want to carry a large amount of cash with you, which I don't recommend. If you know where you will be playing, you can arrange to have cash deposited with the casino cashier and sign markers against your own *front money* on deposit with the casino.

The fascinating book, *Gamble for Free* is most informative on how to get and use casino credit.

Rated Players

Once you start playing with green or black chips, you are going to be asked by a floorman if you want to be rated. Many novice counters resent the intrusion of a floorman and answer evasively or even negatively. This is a big mistake. By rating your play, the casino is evaluating your ability to receive comps or freebies from the casino. Comps can really add to your bottom line and can be very profitable once you learn to play the comp game. Another reason to become rated is that being rated and receiving comps from the casino is what gamblers normally do. And you want to look like just another gambler.

Even if you are a low to mid-range player and want to get *full RFB*, which stands for Room, Food and Beverages comped, there are many casinos which will accommodate you.

Gamble for Free presents a complete system for getting the maximum amount of comps out of your casino. Using casino comps, you can travel just about anywhere and get full VIP treatment. Many casinos will even pay your airfare. But you have to know how to work the system to maximize these benefits. I suggest that you learn how to get the maximum amount of comps and let a casino pay for all of your gambling excursions.

As a Stearn Strategy player, you are in the perfect position to get and benefit from comps. No matter what your level of play, you can increase your enjoyment and profits by availing yourself of casino comps.

Learn to play another casino game

I highly recommend that you learn to play at least one other table game besides your favorite game. My number one choice of the game to learn is blackjack.

Blackjack is still a favorite game of many high rollers. Just by learning basic strategy you can play almost even with the house. However, you will do much better using the Stearn Strategy at blackjack.

If your casino offers roulette, you may want to learn to play the game. Your best chance of winning at roulette is at a wheel with a single zero. Single zero wheels with the *en prison* rule are the standard game in international casinos with house odds of only 1.38%, about the same as the line wagers in craps.

If you play on American double zero wheels, you will be bucking house odds of 5.26%. This is a harder game to beat.

You can play roulette for relaxation, but even when I relax I enjoy winning money. That's where the Stearn Strategy comes in. You will win a bundle playing roulette with this strategy!

You are almost ready to take on the casinos. I have presented a system which has been proven to win against casino craps. Perhaps you have been practicing the Stearn Strategy. You have figured out how to put together your bankroll. However, the greatest battle still awaits you. The casinos have even more powerful weapons at their disposal than the house edge. They are masters at a whole number of psychological traps set to ensnare you, with the end goal of relieving you of as much of your money as they can in the shortest and most pleasant way possible.

Let's take a look at the casino's battery of weapons and see what you can do about them.



Discipline and Control

At this point, you should have a good understanding about how to use the Stearn Strategy to beat the casinos. You should know when to bet, how much to wager, and when to quit. You know about how your bankroll determines the size of your wagers and about using game bankrolls. You should have some definite ideas about how you want to interact with casino personnel. You have learned some ways to improve playing conditions by interacting with and tipping the dealer. You also have been introduced to the idea of playing on casino credit and playing for comps.

Now you have to deal with the largest obstacle to your success. The greatest single threat to your success is not the casino personnel. It is not a bad run at the tables. It is not the risk of consecutive losses eating up your bankroll. It is not the wine, the women, and the atmosphere. The greatest single threat to your playing career will be yourself. Surprised? Read on.

Self Control

Ultimately, success at casino gambling, business, romance or life, for that matter, largely depends on self-control. Winning at gambling is all about self-control. It is about controlling the amount of money used for gambling. It's about reducing losses. It's about limiting the amount of money used for any session of play. And ultimately, it's about walking out the door a winner.

Gamblers are a lot like fishermen. They like to talk about the one that got away. How many times have you been in a casino winning and ended up leaving a net loser? In the real world, the only wins that count are the ones you go home with.

Actually, it is no great feat to get ahead gambling. Probably over 75% of all casino players are ahead sometime in their play. But do they walk out the door winners?

No. Probably close to 90% of all casino table players end up losing money. For example, the typical casino hold is about 20% for a craps table. *Hold* is a term referring to the amount the casino keeps as its win out of the money dropped at the table — e.g. the *drop*. If you buy in for a hundred dollars and play for thirty minutes and leave with \$85, you have lost \$15 out of \$100. Your contribution to the drop was \$100 and your loss gave the casino a hold rate of 15%.

Winning at gambling is first about controlling yourself. It is about accepting responsibilities for your own actions. In the long run, you don't win because you were lucky, and you don't lose because you had a string of bad luck. Using the Stearn Strategy will help you create your own luck. Used properly, you will be able to play at an advantage over the casino and be a net winner.

If you think about the times you were ahead in a casino and ended up giving it all back plus whatever additional cash you scrounged, who is to blame? The casino? The game? The house edge?

Don't get angry with me for pointing this out. What is wrong with setting aside your winnings when you are ahead? And what is wrong with limiting your losses when you hit a losing streak? And what is wrong with leaving a losing table?

I hope you answered "nothing." Doing these things requires self-control. They are easy to think about doing but may be much harder to actually accomplish.

Control in a casino may require much the same discipline as that of a reformed smoker. Having a large monetary loss only requires a temporary loss of control.

Trust me, winning is habit forming. Losing, especially at a game like craps when you know you are using a winning strategy, is tough. Some professional gamblers, especially traditional blackjack card counters, will lose for months at a time.

I am not sure that I could continue to play blackjack under those circumstances. The documented losing streaks for the Stearn Strategy tend to be fairly short. If you regularly use this strategy, it is highly unlikely that you will ever encounter two back to back losing casino visits. But it can happen.

Once you are in a losing streak, you will be hard pressed to continue with your set game plan. You will begin to question everything about the strategy. The dice rolls will not seem right. The shooters will all be lousy. You will start to feel like no matter how you wager, your bets will lose. When your larger bets lose, you will begin to question the betting strategy. After you have encountered a few very cold tables, you will even question whether selecting the time you make your wagers is really worth all of the effort.

Trends are a dominant factor in gambling. Every craps table has streaks. If you are in a winning streak, you may begin to feel omnipotent. However, when a losing streak hits, you may start to question every aspect of your playing strategy.

Perhaps the best thing you can do whenever you encounter losing tables is to first change tables. Your next option is to quit playing for a time. Depending on your feelings, you should either quit gambling altogether during your break, or if you are still in the mood to play, switch casino games. I have found on many occasions that a switch of games was exactly what I needed to improve my mood.

Many players seem to become chained to a particular table at some point in their play. This may be fine when the table is winning, but could spell disaster during a prolonged losing spell.

While losing is tough, winning may be even tougher for some people. Many players subconsciously feel that gambling winnings are "ill begotten gains." Many times persons raised with a strong work ethic cannot adjust to the reality that winning at gambling requires a great deal of effort too. Gambling winnings may not seem real

or may even seem shameful. Many people feel guilty when they win. For these people, walking out with some of the casino's money doesn't feel right.

Gamblers never cease to amaze me. Gambling falls into some special category of human behavior that escapes the normal rules we usually live by. People change their behavior dramatically in casinos. Consummate misers can't wait to throw their money away in casinos. People who clip coupons every week to save ten bucks on groceries think nothing of dropping a hundred, five hundred or even a thousand in a casino.

Discipline is all about the ability to develop a winning plan. Control is about being able to follow it.

Ego Needs

We all share a need for recognition. We like to talk about our triumphs. Once you become a successful consistent casino winner, you are going to feel the need to talk about it occasionally.

You need to curb the urge to discuss the fact that you are a winner, especially while you are in a casino. If you have a big win at the roulette wheel, feel free to comment on your success. The casino is not concerned with roulette winners, because they do not believe that anyone can gain an advantage over them in this game, at least not without cheating.

Obviously, you should never discuss your casino winnings with any casino employees. Your goal is to look as much like another losing gambler as possible. Casinos don't like winners, and you are much more likely to get the royal treatment if you look like another losing gambler.

Occasionally I have been asked about how my strategies work outside of the casino. When I first learned to beat the casinos, I was quite enthusiastic and wanted to share my enthusiasm with other people. The typical reaction when I have revealed that I

have a winning casino system is total disbelief. I am simply not believed. My best advice is to act like the vast majority of casino patrons who don't have a clue as to how to win.

Play the Part

I have given a number of suggestions about looking like a gambler. Everyone has his own style, and I am not suggesting that you disguise yourself physically or change your identity. However, persons who look serious, never drink, never tip, or don't talk to dealers or floormen do not look like gamblers and will not get the full benefit of casino generosity, including comps.

I have tried to give you as much ammunition as I can, but you can add your own finishing touches. Using casino credit is a must if you are a black chip player. You simply don't want to walk around with ten thousand dollars or more on your person. Not only are you literally risking your life should a mugger decide to target you, but you could run afoul of U.S. laws if you leave the country with more than \$10,000 on you and don't declare it. Using the casino's credit and signing markers will make you look much more like a gambler, and it actually is a very convenient way to play.

You should also play for comps. Once you are playing with black chips, you will have comps offered to you and you might as well enjoy them. Even mid-range gamblers and low rollers can avail themselves of substantial comps.

The Casino is Not Your Enemy

The dealers, floormen, cocktail waitresses, pit bosses, shift bosses and casino hosts are not your enemy. While pit bosses often scrutinize the play of high rollers, they are just doing their jobs. Many of the casino employees are actually rooting for you to win. We have discussed how to get a dealer on your side by being friendly and using your tips advantageously. But your floorman, who, incidentally, is just as likely to be a woman called a floorman, is not against your winning. As long as you are not perceived as a threat to the casino's bankroll and are not engaged in behavior

the casino objects to, e.g. card counting, you are free to win occasionally. Just don't rub it in their faces.

Floormen are the primary decision-makers on the amount of comps you get, and I always chat with the nearest floorman. Starting a conversation is easy. Once you are a credit player, you will interact with the floorman as soon as you buy in, by signing a marker. After establishing some rapport with a floorman, I will occasionally ask him or her for advice on certain wagers. It is always better to down play just how knowledgeable you are. Most floormen enjoy helping players and like to show off their own expertise.

In dealing with all casino personnel, your goal is to always be a polite, friendly person who likes the casino, enjoys talking to pit personnel, is impressed by the floorman's tremendous knowledge of gambling, makes large wagers and doesn't quite know how to play craps correctly. This act will buy you a tremendous amount of unrestricted playing time, and your comp rate should go up exponentially. You are the perfect player from the casino's viewpoint, and the casino bosses will be willing to pay to ensure that you play in their casino.

Things to Avoid

There are some things I just won't tolerate when I gamble. Top on my list of "the things I like least" is a crew of rude dealers. If the dealers start making comments about my play, or are rude to other players, my advice is to just leave.

I don't need this kind of aggravation. If there are extremely obnoxious players at the table, just leave. If you have a bad feeling about the table, trust your instincts and leave.

I also refuse to play with rude players.

Superstitions

Superstitions really have no effect on the outcome of cards or dice or little balls

spinning around inside of larger wheels or do they? Most gamblers and many pit personnel are superstitious. Gambling itself seems to breed superstitions.

What happens is that we remember certain events that occurred prior to, or in connection with other events, and we assume that there is a causal relationship between two seemingly unrelated occurrences.

The dice game is rife with superstitions. Lady shooters are lucky, as are virgin shooters, who have never rolled the dice before. If a die or the dice fly off the table, many old pros call their odds, place and buy bets off on the next roll, as everyone knows that sevens come after the dice fall on the floor.

Blackjack players have their own superstitions. Many of these concern upsetting the natural order of the cards. If you have been playing one hand of blackjack and suddenly spread to two hands, the other players may become unglued at the move. Likewise playing a hand differently than they would have can cause a barrage of negative comments.

Poker players may wear their lucky hats, and where would a slots player be without her lucky charm bracelet?

Many casino bosses have lucky and unlucky dealers. A craps crew which loses too much money may find itself fired, or at least broken up and the members rotated into different crews. If a blackjack player is winning too much money, a boss may bring in a lucky dealer. In the good old days when Vegas was mobbed up, the lucky dealer may well have been dealing seconds, with a real reason behind the luck. In this day of corporate casinos, a cheating dealer is unlikely, as a casino is not willing to risk its license over one winning player. However, many bosses believe certain dealers are lucky for the house, just as other dealers are unlucky. If a boss decides a dealer is unlucky, the hapless dealer is not likely to have a fruitful career with that casino.

Because gamblers and bosses are superstitious, it makes sense for you to at least appear to be superstitious too. If you lose, it is because the table is too cold, or in the alternative, if you win, you are on a hot streak. Hot and cold streaks do occur, but it doesn't hurt to play them up. Talk of hot shooters and hot rolls helps spice up any conversation with a boss as well.

In addition to enhancing your conversation with bosses, you can use your superstitions to influence dealers as well. More than once I have told a dealer that I feel that the next shooter will be lucky and placed a larger bet when the floorman was watching.

Use superstitions to justify certain plays when you are talking to the bosses. Just don't get caught up in believing too many casino superstitions yourself. Your lucky hat is not likely to have been responsible for your last win, nor is a particular casino necessarily unlucky.

I will admit that I partially subscribe to the "unlucky casino syndrome." There are some casinos where I never seem to do well. I have no rational explanation for this. However, since I tend to play in Las Vegas where dozens of casinos vie for my attention, I can easily avoid the casinos that are unlucky for me.

Moving Up Your Betting Levels

If you devote much time to craps using the Stearn Strategy, at some point you will want to increase the size of base bets — jumping from a 10-20-40-80-160 line betting series to a higher level for example. Many players find that an emotional adjustment is required to make these moves. The size of the wagers required may intimidate them to the extent that they feel compelled to modify the Stearn Betting Strategy.

Of course, you must adhere to all of the requirements I have described before you decide to increase the size of your base wagers. You never want to over-bet your bankroll, and you should only increase the size of your wagers when your bankroll

is large enough to justify it. If you are undercapitalized, then you clearly are out of your league to jump from green chip to black chip play.

However, once you have built the prerequisite bankroll, you should be able to increase the size of your wagers. To acclimate yourself to making larger wagers, try moving in steps. You might increase from being a \$5 line bettor to using \$7 wagers as your starting point. There is no law that says you have to jump to from the 5-10-20-40-80 series to the 10-20-40-80-160 series next. Create your own betting series using \$7 as a base place bet if you are uncomfortable in making the leap from \$5 to \$10 base wagers.

Probably your biggest hurdle will be moving up to black \$100 chip play. You will receive a great deal more attention from the casino than when you were a red chip or green chip player. Most of the attention will be positive. When you play with black chips, you automatically join an exclusive club with significant casino comps to be made available. However, your play will also be under greater scrutiny, and this bothers many players.

In addition to being showered with comps, you will also find that black chip play has other privileges. It is usually much easier to find uncrowded tables as a black chip player.

I suggest that you start wagering at a comfortable level for you. Your comfort level may be as a \$5, \$10 or a \$25 player. Stay at this level until you have thoroughly mastered, not only the technical side of playing correctly, but the emotional side of dealing with players, bosses and dealers. When you are ready, both psychologically and with adequate bankroll, try moving up just one step and then playing at this level for awhile. Continue to hone your casino people skills at each new level and don't forget to look and act the part. Black chip players do act differently than nickel chip players.

The Casino As Your New Office

Walking up to a casino table the first time can be an intimidating experience. If you have not played much, you will not fully understand the roles of the dealers, , the floorman, the pit boss, the other casino personnel, and the eye-in-the-sky cameras following your every move.

If you are unfamiliar with casino surroundings, you may want to progress into your new role as a winning casino player on a step-by-step basis.

Only after you have mastered all the Stearn Strategy elements should you consider moving up to black chip status. At this point, you should feel that the casino is your new office, and the casino personnel are your fellow workers.

Remember that the casino is not your enemy. The primary functions of modern casino personal, including bosses, are to make sure the casino patrons have a good enough experience that they will become repeat customers.

Once you become known in a casino, you will find yourself interacting with the casino personnel even more. Dealers will welcome you by name. Cocktail waitresses will remember your favorite drink. Bosses will invite you to coffee. A casino host will work with you to make sure that you get all of the comps to which you are entitled.

Once you sense that everyone in the casino is genuinely rooting for you to win, you will know that you have done your job well.

In order to reach this level, there is no substitute for putting in your hours. You will need to demonstrate that you are not only friendly, but reliable, honest and consistent in your fair treatment of all you encounter.

Too many players complain to bosses, dealers and anyone else who works in the

casino. Grumpy players are all too common, and you want to make sure that you don't present this face to your "fellow workers." If you are tired or grumpy, don't play. It is important to take breaks frequently and use the time to relax. You should be at your peak emotionally when you play, and this includes having a positive mental attitude and interacting with players and casino personnel on a friendly and helpful basis.

Eventually the casino will recognize you as congenial, reliable and dependable. And, if you decide to make playing craps your new profession, your relationship with your new associates will serve as the foundation for your new business.



Casino Comps

Whether you chose to become a rated player at the casino table games, join a slot club or both, once you get into the system, you can start getting your share of comps. There are a number of tried and proven ways to multiply the number of comps you get. Here are some pointers.

Chose a primary casino and then play there.

A basic premise of the whole comp system is to reward loyal players. Casinos offer comps to lure new players to their casino and to make sure that their current customers remain their customers. If you think you have it tough trying to use the comp system to your advantage, just think what the casinos are up against with new competition springing up every day.

If you are a whale, you can ignore my advice. Just plan on either bringing or setting up a credit line of \$100,000 or larger, and wherever you decide to land will be glad to comp you. If you are in the million dollar plus range, the casino will not only comp you, but anyone else you chose to bring with you. They'll even charter a 737 and fly in as many of your friends as you want to bring along.

If you are not quite in this range, then it will pay to find a primary casino and reward it with your patronage. A player with as little as \$1,000 can get RFB treatment in some of the downtown casinos in Las Vegas. A player with a \$2,500 bankroll will have an even greater choice of hotel casinos. Move up to the \$5,000 to \$10,000 range, and a whole other batch of casinos become available.

But, in order to get noticed and adequately comped with a bankroll from \$1,000 to \$10,000, you have got to be willing to reward a casino with your playing time.

A friend of mine visits Las Vegas about ten times a year. He usually takes \$5,000 to

\$10,000 and manages to lose between half and three quarters of it per trip. I won't comment on his approach to gambling. Quite frankly, it stinks. Anyway, the subject is comps.

Believe it or not, he doesn't get any. He stays at a different casino every trip. I think he believes the constant changes might improve his luck. This is not necessarily bad, if he would play at the casino where he stays. He invariably changes casinos every hour or two and ends up playing in ten to twelve different establishments over the course of two or three days.

Because of the size of his buy-ins, he is constantly asked if he wants to be rated. He always declines. He confesses that he doesn't want the casinos to know how much he is losing. I think that he is trying to kid himself about his losses.

I have explained the comp system to him. As long as he is losing, he might as well have the casinos kick in \$750 to \$1,000 per trip. This money is there for the asking if he would only pick a primary casino and give it a reasonable amount of play.

I can't convince him to change his ways. But, maybe I can influence you.

There are many other benefits to playing more in a primary casino. The first benefit is the application of the old saw, "If you scratch my back, I'll scratch yours."

The casino will accelerate the rewards offered you the more you play. Some casinos formalize this process and actually accelerate the comps to slot club members as their total number of points increases. Many casinos offer more and more free rooms and entertainment the more you patronize them.

The key to maximizing your benefits from this whole process is to find a casino which matches your needs and then start playing there. If you have picked correctly, your loyalty will be well rewarded.

Join a slot club and/or get a VIP card.

The start of getting comps is to be into the casino comp system. If you bet \$25,000 a hand, the host will find you. If you bet \$5 to \$25 a pop, you have to get the casino's attention. And the easiest way to do this is with a little piece of plastic which looks just like a credit card.

Once you have a card, getting comped will become part of your routine. The first thing you will do as a machine player is to insert your club card in the card reader.

When you sit down at a craps, blackjack or roulette table you will present your VIP card when you buy in.

Your card will go down with your cash at the table when you lay five hundred in front of the dealer and tell him, "Chips please."

Once you have the cards and use them, all of your play will count towards something.

Get to know your casino host.

The casino host or the slot host will be your key to getting the most comps in most casinos.

If you are a member of the casino's slot club, you will get nearly all of your comps by asking the casino slot host. Many times comps for food, rooms, shows and merchandise are built right into the slot club payoffs. If you have just joined a slot club, try giving them some play for an hour or two and then asking the slot host for a buffet comp.

My experience with comps from playing slots or video poker is that the slot hosts are much more likely to be generous with comps than the personnel at the slot club booths. If you want brochures on the slot clubs or general information on the slot

club, talk to the clerks at the booth. If you want a particular comp, ask the slot host.

Casino hosts, catering to the table game players, are at the top of the casino pecking order for granting comps. Their top priority is to cultivate new customers and to keep the current customers happy.

The casino hostesses are the persons working for VIP Services who help you check in, arrange your limo service, make dinner and show reservations and so forth.

The hostesses will handle most of your scheduling and reservation needs. The casino hosts are the people you need to talk to to arrange RFB and airfare reimbursement.

You can meet a casino host a number of ways. One way is to call a casino before coming and ask to speak to a host. This is a good way to ask about the casino's comp policy and to tell the host that you are interested in playing there.

If you are playing with front money, you should meet your host after depositing your money with the cage but before you begin play.

If you are a cash player and make a large enough buy-in, you may have a chance to meet a host when the casino sets you up with a VIP card.

After you have played in a casino, you can make reservations through the casino host. Making reservation through a host who knows you is a good way to get a room even if the front desk claims that no rooms are available. Casinos always reserve a block of rooms for their best customers, and a casino host can get you a room when a reservation clerk can't.

I recommend taking a little time to develop a relationship with a host. Part of developing a relationship is consistency. If you make one casino your primary

casino and visit several times a year, it will be easier to become known to a host than if he only sees you every other year.

If you are using a casino credit line, the host will introduce himself to you. With front money or cash, you will want to make a point of meeting the host.

Treat your host with respect and nurture the relationship. He can shower you with all kinds of freebies, including gifts, food, a free room and VIP treatment. And he is paid to do this. For your part, you have to convince your host that your action is sufficient to justify the comps you want. And being a nice person won't hurt either.

Be a nice person.

Or have I said that? You can get enormous leverage out of maintaining friendly relationships with the people who work in casinos.

Start with the dealers and cocktail waitresses. These people have a couple of the hardest jobs in the casino and are at the bottom of the casino hierarchy. A smile and a reasonable tipping policy will do wonders to get these folks on your side. I believe that creating a positive atmosphere starts with how you act towards the casino personnel. A positive atmosphere is conducive to winning as well as to getting your fair share of comps.

You might look at it this way. If you are a grump, the dealer will probably reciprocate. This is contagious behavior, and soon the whole table will act the same way. The pit personnel not only will not be impressed with your play, they probably will be put off by the whole scene at your table. Not only will your rating likely suffer, you won't have nearly as much fun.

You can't always control how dealers and other customers act. If I join a table where no one is talking, and the dealer barely grunts when spoken to, I will make my departure very quickly. Usually a few cheerful words followed by a toke for the dealer will turn the atmosphere around. However, if this fails, you can't be faulted

for not trying. Life is too short to play under miserable conditions. It is always better to change tables than to continue to play with an out of sorts crew and crabby complaining customers. Under these conditions, you should just leave.

Visit the casino at off times.

I nearly always schedule my casino trips for the middle of the week. I will typically arrive on a Monday afternoon and stay until Thursday afternoon. The benefits of visiting during the week are many. If there are any drawbacks to avoiding the weekend crowds, I haven't found them.

I don't like waiting and I hate lines. By timing my visits to the middle of the week, I can usually walk into any coffee shop, make reservations for a gourmet restaurant just about any time I chose and get show tickets to the shows I want to see.

If you want to really reduce the size of the crowds, travel in the middle of the week during off season. Las Vegas is slower during the middle of summer when it is hot and in the late fall and early winter when it's colder. The slowest time in Vegas is usually between Thanksgiving and Christmas. But watch out for conventions. The Comdex is usually in town in November. Then it's impossible to get a room (unless you are a rated player or belong to a slot club).

If you like to visit Atlantic City, try visiting during the middle of the week in the dead of winter. You'll not only avoid the larger crowds, but you'll find that the minimum wagers on many tables have been reduced.

Visiting during an off time is also an excellent way to get noticed for purposes of getting rated and getting your comp career off to a roaring start.

With fewer players to contend with, a host or a floorman is easier to meet and to visit with. Also, during slow times, casinos tend to be more generous with comps. After all, they are more likely to have a slew of vacant rooms just waiting to be given away

to qualified players on a Wednesday night in December.

Ask for comps

If you play \$10,000 a hand at baccarat, you do not have to ask for comps. The casino will shower you with them. If you are like the rest of us wagering anywhere from \$5 to several hundred a hand, you need to ask for comps.

Slot players have the more systematic approach as the card readers on the machines are tied into a centralized computer system, and comps are based on points. If you are a slots or video poker player, getting a comp is pretty straight forward with this system.

Table game players have to deal more with people. And unless you are a whale, a boss will almost never offer you a comp unless you have just won big in a smaller casino which watches every loss. Facing a player who might walk out with their money in hand, some casinos will start throwing comps at the player.

But most of the time, even rated players can play and play and never be offered a comp unless they ask for it.

My advice? Always ask for the comp. I have given you several examples of how to do it.

Maximize your comps.

Anyone who follows the steps I have described can get comps. Your first step is to pick your primary casino and give it most of your business. Before you pick your casino you want to make sure that the casino has a reasonable comp policy and that it has beatable games. You should also like the casino as you will be receiving a lot of invitations there once you get into their comp system.

After picking your primary casino, you need to join its slot club and get a VIP card. I usually do both. Some casinos, like Rio in Las Vegas, combine rating slot, video poker and table players on one card. Others track machine and table action separately. However, it usually pays to join the slot club, even if you are mostly a table game player.

In many ways, slot club players have an advantage over the table game players. Their rating is automatic, they don't have to get the attention of some boss. By joining the slot club, they start receiving mailing from the casino. I have received offers of free rooms from casinos where I had never played a slot machine, but had joined their slot club.

If you are just establishing your rating and want to get a room on a crowded weekend, your slot club membership can be invaluable. After the reservation clerk tells you there are no rooms available, tell her you are a member of the slot club or ask to speak to a slot host. Chances are, the casino will find a room for you.

Getting to know the casino personal is critical. The more the casino personnel know and like you, the more comps are likely to flow your way. This is even true for slot players with their automated rating system. A slot host can easily "bump up" your comp from a buffet for two to a coffee shop comp for two, even if your rating is not quite there.

With table players, interacting with the pit personnel is critical. A boss can make or break you in terms of your rating. If your average wager is \$25, your goal is to be rated as at least a \$50 to \$75 player. It is not enough to increase your wagers when the boss is looking, you need to be a nice person.

Playing with front money gives the casino a real shot at beating you. When you

deposit the money in the cage, the casino knows that they have a shot at winning all of your front money. If you are willing to risk \$10,000, this will open the door to full RFB at most establishments.

When you play with front money, be sure to put it all in play. If you deposit \$10,000, draw markers for the full ten grand. This doesn't mean you should lose the money. If you look like a loser and the casino sees that you have put all of your front money into play, your rating will increase.

Remember to look like a loser. You can save your bragging for when you get home. Appear to lose, but lose gracefully. Dealers and bosses hear players gripe about losing every day. Look like a loser but don't complain.

If you run into a fantastic winning streak, don't worry about disguising the fact that you are a winner. The bosses will know that you are winning. If you try to hide enough chips to turn a big win into a loss, they'll know. When you have a big win, act like a winner. Go ahead and tip a little more. If you are playing craps, shouting is not out of line. I have had some of my best comps come out of big wins as casinos hate to see winners walk out the door with their money.

Once you know how to play the comps game, you will be able to milk the casinos for every dime your action entitles you to. I have given you some pointers on how to get a quarter's worth of comps for a dime's worth of action.

When you combine getting the maximum number of comps with the winning power of the Stearn Strategy, you are in the best position to maximize your profits from casino gambling.

If you at least break even, then the comps you receive constitute a profit for your play. If you are able to win money at the casino games, then your profit will be even greater.



Online Gambling

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

There are now over 3.000 online casinos with software provided by at least 40 suppliers.

There are three celebrity casinos currently operating — Jim Redman, Bubba Smith and Larry Holmes. Three former celebrity casinos are defunct — Kenny Rogers, Evil Knievel and Rodney Dangerfield.

There are millions of people who gamble online:

Games offered on the Internet range from traditional games like video poker and slot machines, to poker, keno, bingo and other games. Here is a list of games offered by just one online casino: baccarat, blackjack, craps, pachinko, the dragon spirit pachinko, victory poker, Caribbean poker, free ride poker, pai gow poker, red dog, roulette, sic bo, slots, gold rush slots, magic hat sportsbook, video poker, deuces wild video poker, jacks or better video poker, joker wild video poker, king of decks, war and battle royal.

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

As of January 24, 2002, only Nevada has legalized online gambling. New Jersey is trying to legalize Internet gambling, while California, Oregon and Iowa are seeking an outright ban.

As an individual, there is little risk of prosecution because of gambling on the Internet as the thrust of prosecutorial power is invariably directed at online casino

operators, credit card providers and software providers.

Technologically, many of the casinos are very similar, as there are a relative handful of large software developers who dominate the industry. Each casino using software from the same developer will have a similar appearance to other casinos using the software.

Generally, online gaming sites are one of three types, based on the type of technology used to provide their games.

Many online casinos require that you first download their software before you can play their games. This first category of "downloadable software" has to be first transferred from the host computer to your own computer via downloading and then it must be installed in order to function. Usually these programs are free. The online gambling sites offering this type of software can be good places to start your play as, once installed, the programs offer great graphics, sound, animation, and of course, the chance to play for free.

The second type of software used by online casinos is JAVA software which does not require downloading. JAVA software allows programs to create little programs known as applets that are embedded directly into a web document. When online casinos use JAVA, the programs run right on your web browser.

I am not a fan of casinos using JAVA. With a JAVA casino, you have to load the software every time you play; whereas, with downloaded software, you can begin playing almost instantly once the software has been installed on your computer. I have also had incidences when the JAVA software will freeze my browser. In such a situation, you may not be sure whether your last bet was accepted or not. As a minimum, it is very disruptive to have to start a game over. And, not knowing where you stand is not a lot of fun either. It is sort of like someone turning off all the lights in a land-based casino, and when the lights come back on you are not really sure if

you still have all of your casino chips.

The third type of software found uses HTML code which is the standard language used to create web pages. Sites using HTML are fast to play, but they often have cheesy graphics and no sound or animation.

Perhaps the biggest fear most people have is the fear of being cheated out of their money by the next big "scam" and they don't want to be one of these people.

All sorts of government agencies and personnel are anxiously hoping that the prosecution of online gambling will be their ticket to the big time.

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

Almost all online casinos use random number generators to create their gaming results. This is part of the software package used by the casino and most of these programs are encrypted, effectively locking out the casino's ability to modify the programming. This is designed to reduce the risk of any unscrupulous operator changing pay out ratios or otherwise seeking to gain an additional edge over the players.

The software programs all record bets and results as well as the time they occurred. In other words, every thing you did online can later be reconstructed if necessary. This is designed to safeguard both the players and casinos as an "audit trail" is created which can be referred to in the event of an unresolved dispute.

Of special importance to those who are afraid to use their credit cards on the Internet is that fact that most online casinos don't get your credit card number. Third party processors who forward the money to the casino's account handle the monetary

transfer. If you complain about a casino's fairness, you will most likely be given a refund, resulting in a chargeback against the casino. This is one of the reasons online gaming is so safe. To stop a charge against your credit card can be done by sending a letter to your credit card company, who will nearly always take your side in a dispute with an online company and refund your money.

If you are interested in playing online let me give you some pointers:

1. Select an online casino that gives you several ways to reach its personnel. As a minimum, I would look for a toll free number that is promptly answered by a responsive human being. A simple phone call can be a way to eliminate any unresponsive casinos before you deposit a nickel with them. If the casino's employees don't offer you good service before you become a player, you sure don't want to risk any money with them.
2. Check to see if the casino is licensed. When you call the casino (see item 1 above) you can ask where they are licensed, how long they have been in business and the name that will appear on your credit card statement if you make a deposit there.
3. Before you play, you should try out the casino's software by playing for free. If the software is of the downloadable variety, you will have to invest some time downloading and installing the software. If you have any problems downloading and installing the software, call the casino's technical support department. If the casino can't help you, it's "So sorry Charlie, no techie support, no playie."
4. Before you play, decide how much money you are willing to risk. I suggest you buy in for \$100 to \$200 and get a feel for the game by making small wagers.
5. Before you start playing, decide how long you will sit in front of your computer playing. Time spent in an Internet casino can fly by very quickly. You must also

set a stop loss before you start playing. I suggest a stop loss equal to 50% of your buy-in. If you buy in for \$100 and lose \$50, that playing session is over. Make sure that you stick with this, even if you hit your stop loss in five minutes. If you are just dying to continue playing, log off from the casino and play in the "fun mode" where you won't be risking any more money.

6. Many online casinos offer better odds than land-based casinos. Because it costs much less to construct a virtual casino, and its overhead is but a pittance compared to that of a land-based casino, you may find that an online casino can offer you everything but a free drink. Specifically, many Internet casinos offer sizable bonuses for signing up. Playing at a casino offering a sign-up bonus can be very lucrative if you know how to go about it.
7. When you win, expect to wait up to two weeks for your winnings. I have had some casinos take up to a month to send me winnings. The money for payouts comes from offshore banks that seem to operate on "island time." Once you understand this, you can calm down, as I have never had a casino refuse to pay me a legitimate win. It just takes them more time. When you call the casino before you play, I suggested you get the name that the credit card charge will appear under. The charges and credits you will receive for winnings hardly ever appear in the casino's name, and if you don't know the name of the bank card processor, you may be in for a difficult time figuring who has paid and who hasn't, especially if you gamble at several online joints.
8. The backend software that runs the games should be supplied by a major software developer. Some of these software companies are United Gaming, Starnet, Microgaming, Cryptologic, Boss Media, Real Time Gaming and GamblingSoftware.com.

9. Make sure that the site is a member of the Interactive Gaming Council. The sites that are members follow a strict code of conduct as a condition of membership.
10. Avoid casinos which appear on numerous online "blacklists." There are substantial Internet resources you can use to investigate an online casino before you play. *Beat the Internet Casinos* gives you complete information on how to do this, as well as a complete system on how to play and win.

Are you interested in using the Stearn Strategy online? You can actually do very well if you pick your casinos well. If you pick the right casino, which also happens to pay a 10% or greater bonus just for playing, you can gain a substantial edge over the casino. However, you must know how to play in such a manner that the casino personal will consider that you have "earned" the bonus and will not try to interfere with your right to withdraw the bonus. As you can well imagine, online casinos offering bonuses to players are not interested in attracting players who sign up just to get the bonus and then try to withdraw it with very little play. There is a way to do this that will keep the casino happy and will still give you a large edge over the casinos.

Online blackjack play can be very lucrative. It is also a game that it is easier to earn bonuses playing. You will do very well using the Stearn Strategy and playing blackjack online!

With online play, you can easily make \$4,000 a day. If your nearest land-based casino is some distance away, you may very well consider playing on the Internet.

In my opinion, online gambling is here to stay. While I have played many more

games in land-based casinos using the Stearn Strategy than in online ones, my results playing online have been outstanding. Because the heart of the Stearn Strategy is an assumption of randomness, is it quite likely that this system will work even better against virtual casinos using randomly generated results than against real casinos. My own experiences seem to indicate that trends in one direction or the other seem to be longer in real casinos than in virtual ones, and if this is true, it will tend to work in favor of the Stearn Strategy which thrives at trendless tables.

I personally love online gambling. I love its accessibility and its efficiency. About the only drawback to playing online is the long wait to withdraw funds. You may want to give it a try.



Casino Etiquette

If you know how to dine in a fine restaurant without making a scene, or automatically open doors for others and say thanks when someone holds open a door for you, you will probably not have any trouble knowing how to conduct yourself in a casino. I normally don't think much about etiquette until I see some jerk raising hell with a dealer about his losses, or chewing out a cocktail waitress for taking too long with an order. Then I have to wonder how the concept of manners has escaped him completely.

I said *him*, because boorish, obnoxious behavior nearly always comes from males, with very few females managing to become the perfect asses that males seem to delight in being.

Casinos seem to attract a higher than normal number of persons with a need to blow off at some unfortunate casino employee. The times I have somehow gotten in the middle of these disputes, I nearly always take the side of the dealer or floorman, especially if a male patron is unjustifiably berating a female employee for no reason other than he has poor control over his gambling, managed to lose much more than that should have, and is now looking for a scape goat.

For most persons who visit casinos, etiquette is simply a matter of common courtesy. It's okay to get a little wild in a casino. These are supposed to be places of fun, and drinking a little too much may be part of the entertainment. But for a successful winning Stearn Strategy player, the rules are not quite the same. The casino is your place of employment and drinking should be limited. It goes without saying, courteous behavior should be practiced at all times.

At all casino table games, the rules of etiquette are pretty simple. Treat the dealers and other players with respect and avoid being loud, pushy or belligerent. If you

get into a disagreement with a dealer, stay calm and be gracious even if the dealer really is wrong. It does not make sense to win an argument over a single payoff and create an enemy for life. Whatever the problem is, you don't want to be cast as the bad guy - by the casino employees or by other players.

Here are some specific tips that apply to the craps game which is the most complex of the casino table games:

1. Shoot the dice correctly. The dice should be rolled so that both bounce off the end of the table opposite the shooter. The dice should not loft or slide. Many first time shooters have weak throws that only roll half way down the table. The stickman will tolerate a weak throw or two while a new shooter learns to throw the dice. However, if you persist in weak throws or in lofting the dice, the roll may have to be disregarded much your embarrassment.
2. When you have the dice, hold them in one hand kept over the dice layout. The dice should not be switched from hand to hand and your hand holding the dice should remain in view. This helps the craps crew ascertain that you are not a dice mechanic.
3. Do not spend a lot of time setting the dice or engaging in a lengthy, elaborate ritual before throwing. Both players and the casino crew expect you to throw the dice within two or three seconds of receiving them. If you want the dice set a certain way, ask the stickman to return them to you, showing boxcars, snake eyes or however else you prefer them to be.
4. Make sure you have the dealer's attention before tossing out chips for a bet. You also need to be aware of the flow of the game and not try to bet at inappropriate times. If the dice are in the air, for instance, your bet will not be accepted.

5. Watch your own bets at all times. Line bets are easy to track as you handle the bets yourself and place them directly in front of you. Place bets, however, are handled by the dealer. You should watch to see where the dealer places your bets so that you are always aware of them. Dealers do their best to track bets at crowded tables, but it is also the player's responsibility to know what he has bet.
6. Watch your hands when the shooter is throwing the dice. Unless you are shooting, do not hold your hands over the table. If you are shooting the dice and someone's hands are in the way, don't be afraid to call out "Hands up" before tossing the dice.
7. Don't force your way into a crowded table. If there isn't room for you to put your chips in a separate section of the table, perhaps you don't belong there.
8. When you first buy in at a table, never try to hand your cash to the dealer. Wait until the dealer is unoccupied and lay your cash on the table requesting, "Chips only." If you want a particular mix of chips, just tell the dealer. When I buy in for \$1,000, I usually specify, "Give me six hundred in blacks, three hundred in greens and one hundred in reds, please."
9. Don't slow down the game by constantly asking the dealer basic questions about how the game is played or how bets are made. There are hundreds of books on how to play craps including this one. You should learn the correct payoffs for the bets you will be making.

10. If one of the dice flies off the table and it lands on the floor next to you, you may retrieve it and hand it to the dealer. Otherwise, you will never touch the dice unless you are shooting.
11. Try to be discrete about your wins and losses. No one really cares to know how much you are willing, and it doesn't do you any good to advertise that you are a consistent winner.
12. While playing, conduct yourself courteously at all times. If you drink, refrain from overdoing it and never get drunk. You will need to stay alert to correctly make the wagers required by the Stearn Strategy, and contrary to the opinion of some drunks, alcohol does not make you think clearer.
13. Toke the dealers. Dealers call tips "tokens" as in a token of appreciation. Many players don't realize that dealers are not paid much more than minimum wage. Craps dealers try very hard to please the public. Most dealers want the players to win and have a good time. They know that if the players enjoy themselves and win, they will get toked. I always toke the dealers. If I win more I will toke them more, but even if I lose, I will make several bets for the craps crew. This is not only the right thing to do but will pay you off in spades if you do it consistently. Even floor personnel know who the tippers are, and my experience has been that if you tip, you will be more than repaid by hard working dealers, who will watch out for your bets and by casino complementaries, controlled by and large by pit personnel who rate your play.

It's time to pull together everything we have learned. The next chapter reviews all aspects of the Stream Strategy.



Beat the Casinos!

You may think that with mastering the fundamentals of using the Stearn Strategy, you have completed 90% of the task of beating the casinos. Mastering the skills we have discussed in this book is probably the easiest part of winning. The tough part is putting these skills to use against the casino.

People are funny creatures, especially when it comes to casino gambling. Mild mannered milk-toast types can become monsters when they enter a casino. I have seen persons who would never insult anyone and who usually speak in a soft deferential manner become literally livid at the craps table, screaming at dealers, fellow players and anyone else who crossed them. I have known persons who operate in a professional environment in their employment, where logic rules, become totally illogical at dice tables, believing in the silliest superstitions and basing their play on pure intuition rather than logic or reason.

If the occasional highs followed by the all too predictable lows are an important part of why you gamble, you are going to be disappointed in the Stearn Strategy. Before I started using the Stearn Strategy as my main gambling system, I would typically go to Las Vegas with two or three friends who were at least as addicted to craps as I was. One member of this group would always talk the dice up, and I would usually find myself with several hundred dollars (sometimes several thousand) spread out on the table when this character was rolling the dice. Usually I lost. But sometimes, when his timing was right, he could roll point after point and hit number after number. I have to admit that winning in this way is one of the greatest feelings in the world. Losing was another matter. I remember one trip when my friend had lost all the money he brought, plus a \$5,000 advance from his credit cards. He was totally tapped out with two more days of planned casino time. He was down to two cents. I was down to several hundred dollars (I never quite shared his enthusiasm to the extent of losing every nickel I had on me). I paid for our cab fare to the airport and we left. There was simply no reason to stay without any bullets to continue the war against the casinos.

The low feeling following this trip ended in a few days and when I ran into him a week later, he was talking up the next trip to Las Vegas. He was fully ready to experience the heady feeling of waging battle with the casinos. And so it went.

There was (and is) a fundamental difference between my old friend and me. While he doesn't like to lose, I really hate losing. I had decided a long time ago that I would give up some raw enthusiasm in exchange for a better opportunity of winning.

In almost 20 years of using the Stearn Strategy I have never had a losing trip. In exchange for this I have given up some of the maniacal trips I had with my old friend. He refuses to change his ways and my trips with him to Vegas have become infrequent. He can't stand to play in the structured, patience manner that the Stearn Strategy requires.

Before I started using the Stearn Strategy I would tend to personalize the craps game more than I do now. So and so was a good shooter, this table was cold, or choppy or hot (you fill in the blank). After changing to the Stearn Strategy I have tended to see the craps game as an endless series of random rolls. Madam X may have a good roll followed by several lousy rolls. The dice don't know or care who is rolling them. They continue to roll, bounce and land in a series of random decisions. Because we humans see patterns in everything (did you ever look at clouds?) we try to characterize people and events and ascribe labels and attributes that are not really there.

To become an effective winning player, you may have to change some of your old ways. If you are like my old friend, you may not be able to change. Learning and sticking to a system is one of the hardest things for most people to do. You have to ask yourself some basic questions, like why do you want to gamble? Hopefully your answer to this question is that while you enjoy the game, you really like winning. If you sincerely want to win, then the Stearn Strategy can help you accomplish this.



First and foremost, no system will ever make you a winner if you don't develop the discipline to properly control your own emotions as well as to follow the system. Emotions are a big factor in gambling and learning to control your own is a huge factor in determining your success or failure.

The approach that has worked for me is to treat my casino play like a business. This doesn't mean that I have to be solemn and serious when I play. Heck, I like to yell like everyone else when the dice are hot. The difference between most other casino players and me is that I come to the table with a plan and I stick to it. No matter what happens during play I won't change my game plan. I never try to outguess the system. If you ever start deviating from all of the precepts of the Stearn Strategy — the betting series, the session bankroll, the betting patterns — you might as well throw the whole system out and just play for the hell of it. If you play without a system, you will get lucky sometimes, but my experience and the experiences and of countless other gamblers show that you will lose.

When you are playing with the Stearn Strategy, it pays to remember that you are using a "hit and run" strategy which wins a high percentage of short-term contests against the casino. It almost never pays to drag a game out for hours. If you do, and do this often enough, you will find that your losing games will increase significantly to the detriment of your profits. Even using an excellent system like the Stearn Strategy does not change the basic mathematics of craps and the house advantage of 1.4% against the pass and don't pass bettors. This house percentage will eventually grind down the long-term player. So keep your games short. Hit the tables, win a game and then pull off.



If you are enjoying a particular table and don't want to leave, even if you have played for twenty-five or so dice decisions and have just completing a winning parlay, my suggestion is to stay at the table, but take a short break. There is no law that says you have to bet on every craps decision. Skip two or three decisions before beginning another game.

While you are "resting" you can remove all of your winnings by putting them in your pocket or otherwise segregating them from the rest of your chips. Should the next game prove less fortuitous than the first, you don't want to lose back any winnings from the initial game.

Pick your playing situations carefully. Many gamblers only play on the weekends when tables are crowded and the table decisions seem to drag along. I usually play in the middle of the week when tables are less crowded. I also gain the added advantage of lower room rates, shorter restaurant lines, and in general, better all around service.

The busiest time of day at most table games is in the evening, after 8:00. The slack time is in the morning and early afternoon. Guess when I do most of my playing? A morning craps, roulette or blackjack game may be played two to three times as fast as one in the evening. Besides having more players at the evening session, there are more high rollers prowling the night air, and these players tend to cover the craps tables with crazy bets (the casinos love them) which really slows down the game. With other casinos games the increase in the number of players tends to slow down the games.

Why I am concerned with the speed of the game? Besides the obvious benefit of not being knee deep in other players, a faster game increases my winning rate. I am basically looking to put in from 20 to 25 decisions per game. If I can do this twice an hour, with a short break in between, I am going to win a lot more money than if it takes me an hour to accomplish the same thing.

I am going to mention the partnership concept again. I know that many of you died-in-the-wool casino players hate the idea of playing with a partner, but hear me out. Besides increasing your winnings per hour, which is one of the ways in which I evaluate my own performance (after all my time is worth money — think about it), with a partner my winning rate goes up significantly. OK, I admit that the fair way to do a partnership is to split winnings equally. But I still come out further ahead with a partner.

Remember the smoothing concept I discussed several chapters back. It really does work. You may be having a devil of a time winning while your partner is breezing through the games. If you average your own lousy games with those of your smooth sailing partner, you are going to be money ahead.

But the biggest advantage of a partnership is of having an ally. The casino has lots of allies in its quest to take your money. It has a larger bankroll than you do. The casino can afford to have short-term runs of losses that would wipe you out. Yet, it

will still be there when the tables turn to win back all it lost plus more. Can you say the same? The casino employs attractive cocktail waitresses and plies you with free booze while you are at the dice tables. It has dealers who can be intimidating, especially to novice gamblers. It even has a share of obnoxious patrons who may upset you enough that you end up losing money. And the casino has the tremendous advantage of offering a game with a built-in mathematical advantage in its favor. I have often felt that the casino could offer player-advantage games and still win a bundle with all of the other weapons in its arsenal. And what do you have?

Well, you have your own considerable wits. You have the ability to leave a table when the going gets tough (the casino must stay and face the heat no matter how much the players are winning).

You have a proven winning gambling system. Don't you think that having an ally with a playing partner might help just a little more? I do, and I think you should at least consider the concept. Try it for one trip and see if it doesn't work for you.

One of my habits to which I attribute part of my success in beating the casinos is that of writing down the results of every game I ever played. As soon as I pull off a table, I will find some quiet spot and count my chips. The results of the game go onto a small piece of paper I carry in my pocket. Later, when I am taking a break in my room I will transfer my notes into a permanent notebook.

I find the record keeping almost as satisfying as the playing. It is fun to watch your winnings grow and to match your playing experience to your playing plan. I'll give you an example. I usually set a daily target win goal before ever entering a casino. Let's say my goal is \$2,500. With my record keeping I know exactly when I hit my goal. What if I feel like playing after I've reached my goal? What I do, and you can adjust this depending on your own inclinations, is to play for fun for a while. I like to play on the quarter craps tables where twenty bucks goes a long way. So if I hit my daily target fairly early in the day, and I still have the urge to play, I'll switch to

making minimum bets and play for fun. When I'm only risking \$100, do I stick with the Stearn Strategy? Well, my lovely consort Lacy always does. But if I have "locked in" a \$2,500 daily profit, I feel like I have paid my dues for the day, and I like to play craps free style. By risking only \$100, I never get hurt and playing on hunches and utilizing all of the other crazy craps player betting notions is relaxing. But only after my daily win is locked up. This in one way I reward myself for a hard day's work.

Winning is the easy part of using the Stearn Strategy. Losing is another matter. It is after a losing session that our true steel is tested. We have to avoid a number of reactions to a loss, only one of which is recommended. Let's start with what you should do.

After a loss, always take a break. Right then. Not after three more bets. Not after waiting for the cocktail you just ordered to show up. Right then. The only exception is when you are playing partners and one partner loses his session. The correct procedure is for the losing partner to cease betting and wait till his partner hits a winning parlay. This approach will minimize the damage of the loss. If you are playing solo, the only option you should consider is to quit immediately.

If you are like most players, quitting is not your first thought after losing a session. You probably want to reach for more money (or sign another marker) and keep on playing. You reason that since the Stearn Strategy wins most of the time anyway, hitting the casino hard (and sooner rather than later) makes the most sense. Besides, you can't relax after a loss anyway and at least by playing you are doing something productive.

Wrong, wrong, wrong, wrong. If you continue to play after a loss you are letting your emotions get the better of you. The very reasons you want to continue playing are the reasons you should take a break. You need to calm down before continuing play. The Stearn Strategy is a methodical, systematic method of grinding down the

casinos. Don't let the casinos goad you into an emotional response that invariably works to their benefit.

When you take a break after a loss, it is best to leave the casino. Take a walk, take a nap, go swimming or go shopping. Lacy looks forward to losses (at least it seems that way) so we can take shopping breaks. The last thing in the world I want to do after a losing session is go shopping. I want to take as short a break as possible and start playing again. Every loss sets back my daily profit plan, and I feel like I need to start playing as soon as possible to get back on schedule. Against this overwhelming mountain of male logic, Lacy smiles and we go shopping. And you know what. As much as I hate shopping (actually with Lacy it is not really that bad) it works. An hour or two later, I have completely forgotten about my loss. We have spent some pleasant time together and my cobwebs have been cleaned. And when I return to the tables, I usually do well. Lacy calls this her "shopping therapy." The important thing is that it works. Find out what works for you and do it after your next losing session.



There it is. I have presented a complete plan for beating the casinos. The rest is up to you. I suggest that you start with a low bankroll and increase the size of your gambling bankroll as your winnings increase. You will raise the size of your session bankrolls as both your winnings and your confidence in your ability to control your emotions and leave the casino a winner increase. But do me a favor. Leave a little for me. Good luck and happy gambling!

