



Hoyle Casino Help Contents

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Signing in

When you start Hoyle Casino, you must first sign in, choosing a name and a picture to represent yourself. You must create at least one player to play the games, and you can create additional players for yourself, your friends, and your family members. One reason for creating multiple players is that some games allow more than one player on the same computer. Another reason is that your statistics are tracked based on your player name.

Each player has a bankroll, which starts at a certain amount and changes as you win or lose money in the Casino. Each player also has a credit card. There are various levels of credit cards available. You start with a green credit card and can advance to higher credit cards by winning money in the Casino. Besides being a status symbol, your credit level determines the amount of money you can take as a loan from the Casino (should your luck turn sour and it become necessary for you to borrow money to continue playing). For more on credit cards and loans, click here: 

The first time you sign in, you are asked to create a new player. After that, you can sign in as an existing player. You can create new players at any time, and you can change your character face at any time.

To create a new player:

- 1 Click the **New** button.
- 2 Type a name for the new player, and click OK. Your name will appear on the front of your credit card.
- 3 To create your own unique face, click the **Face Maker** button. Click here to learn more about using Face Maker: 

OR

To select an existing face, select **Standard** to select one of the pictures provided for you, or select **Custom** to use a picture you have already made using Face Maker. Then, select the face you want to use by moving the horizontal scroll bar.

- 4 Click OK to create the new player.

To sign in a player created during a previous session:

- 1 Click the player's name in the list. If necessary, scroll through the list using the vertical scroll bar. To change the face for this player, see step 3, above.
- 2 Click OK to start playing games as this player.

Notes:

- ♦ You can remove a player from the list of players by selecting the player name and clicking the **Delete** button. The player (and all of his or her statistics) is removed permanently.
- ♦ You can sign in as a different player after you've started Hoyle Casino. You might do this if someone else wants to play games and you don't want to exit. From the Main Screen (click Main Screen on the Go To menu if you're in a game), click Sign In on the File menu to sign in as a different player.



Making a face in Face Maker

You can use Face Maker to create a unique picture to represent yourself in Hoyle Casino. This picture is shown on the screen when you play games on your computer or over the Internet. You can make just one face to represent yourself, or make several different faces and choose a different face each time you play!

Click one of the topics below to learn more about Face Maker:



[Starting Face Maker](#)



[Using Face Maker](#)



[Deleting a Face Maker face](#)



Starting Face Maker

To start Face Maker

- ▶ Click the Create button on the Casino Sign In screen.

OR

Click the Go To menu and then click Face Maker.

OR

From the Players dialog box, click the Replace button next to your face. You'll be taken to the Sign In screen; click the Create button to start Face Maker.


Note: If you start Face Maker from the Sign In screen, the face you make is automatically assigned to the currently selected player. And if you make a face when you're already signed in to Casino, it is automatically assigned to you.

To change an existing Face Maker face

- ▶ Select the face in the Casino Sign In screen and click the Edit button

OR

In Face Maker, click the Load button, select the name of the face you want to change, and then click OK to load that face into Face Maker.

Click here to learn how to use Face Maker: 



Using Face Maker

You can create a unique picture for yourself using Face Maker. You can start with a new face, or load a previously created face by clicking the Load button and selecting the face you want.

To make a face in Face Maker

- 1 Click a feature (head, eyes, nose, and so on) on the Face Maker keyboard.
You can select features in any order, and you don't have to specify every feature (your face can have no nose, for example).
- 2 Select the picture you want to use for that feature.
You can select eyes and eyebrows that match, or select different left and right ones, if you like. To select matching eyes or eyebrows, click the mannequin head for the picture you want; to select each eye or eyebrow separately, click the left and right sides of the pictures you want.
- 3 If you want, move the feature around on the face by clicking the arrow buttons on the Face Maker screen or by clicking the arrow keys on your keyboard. All features except the body and clothes can be moved.
- 4 Add any other features you want.
- 5 Select one of the four skin tones for your face.
- 6 Click Save to save the face; you're asked to give it a name. You can use the name of the player you want to use this face with, or a descriptive name for the face ("brunette with ponytail"). (Note that naming the face doesn't automatically associate it with a player.)
- 7 Click Exit to exit Face Maker.

The face you created can be associated with a player using the Players dialog box or the initial Sign In screen.

To remove a feature from the face

- ▶ With the feature you want to remove selected, click the Clear Item button.

To clear the entire face

- ▶ Click the Reset button to start a new face from scratch. Your current face will be cleared.

Hints and Tips:

- ♦ Moving eyebrows to different heights is a good subtle way to add personality to your face.
- ♦ Moving a nose downward can create an impression of a longer nose; moving it upward can make a shorter nose.
- ♦ Be creative! Many items can be moved anywhere on the face.
- ♦ Clothing is specific to the body you select. If you select an article of clothing and then change your body, you may need to select new clothes for your new body.
- ♦ To quickly create a unique new face, click the Randomize button. (This is good if you're not feeling creative, but still want a change.) You can still make changes to the random face, if you want. Be careful when using this button as this will erase any face you've already made!



Deleting a Face Maker face

You can delete a face from the Sign In screen or from within Face Maker itself.

- In the Sign In screen, select the face you want to delete by moving the horizontal scroll bar, then click the Delete button.

OR

In Face Maker, click Load (as if to load a face). Click the face you want to delete, then click the Delete button. Click the Cancel button when you are done deleting faces.




Starting a game

You can start a game from the Go To menu, or you can start a game from the casino floor.

To start a game using the menu:

- ▶ On the Go To menu, click the name of the game you want to play.
- ▶ For Poker, click the name of the game you want to play.
- ▶ For all games except Keno and Horse Racing, you must also specify betting information:
 - ♦ For table games (except Poker), you select the minimum and maximum bet for that table. For example, if you select **\$10-\$2,000**, each bet you place must be at least \$10, and no greater than \$2,000.
 - ♦ For Poker, you specify the early bet and the late bet for each game.
 - ♦ For Slots, Video Poker, and Video Slots, you select what type of machine you want to play. This specifies the amount used for each "credit" you put into the machine.

For many games, you can select **Tournament** to play a tournament version of the game. For more on tournaments, click here: 

To start a game from the Casino floor:

Whenever you are in the Casino (but not yet playing a game), move your mouse to point to different areas of the screen. When you point to certain areas, a label appears describing the games played in that area. Click on the area or specific table or machine to move there.

You can also move around the Casino using the map in the lower-right corner of the screen. Move the mouse over the layout of the Casino to see which games are played in different areas. Click the mouse on an area of the schematic layout to move to that area.

To switch from one game to another:

- ▶ Click the Go To menu, click on the name of the game you want to switch to. If you're in the middle of a hand or turn, you are asked if you are sure you want to exit the current game.



Placing a bet

In the table games (Blackjack, Caribbean Stud, Craps, Let It Ride, Pai Gow Poker, Roulette, and Three Card Poker), you place a bet by first setting the amount you want to bet and then placing the bet in front of you or on the table.

In Slots, Video Slots, and Video Poker, you click the coin or bill slot on the machine and then specify how many credits you want to put into the machine.

In Keno and Horse Racing, you fill out a Keno or race ticket.

For detailed information on betting in Hoyle Casino, click the game you're interested in.

[Blackjack](#)

[Caribbean Stud](#)

[Craps](#)

[Horse Racing](#)

[Keno](#)

[Let It Ride](#)

[Pai Gow Poker](#)

[Poker](#)

[Roulette](#)

[Slots](#)

[Three Card Poker](#)

[Video Poker](#)

[Video Slots](#)



Customizing Hoyle Casino

In Hoyle Casino, you can change certain environment settings like speed of play, background music, animations, and character speech. All of these settings are changed using options on the Options menu. These settings can be changed from anywhere in Hoyle Casino and affect all the games.

To change the game environment:

- ▶ Click Environment on the Options menu and change settings as described below.

Setting	Description
Character Speech	Sets whether computer players talk while you play. Players only talk when you have the Hoyle Casino CD-ROM in your CD-ROM drive.
Animations	Sets whether computer players and game elements animate. Most animations only play when you have the Hoyle Casino CD-ROM in your CD-ROM drive.
Background Audio	Sets whether you hear background sounds like casino noise while you play the games.
Sound Effects	Sets whether you hear sound effects during games, such as dealing cards.
Show Intro Movie	Plays the introductory movie whenever you start Hoyle Casino with the Hoyle CD in your computer.
Attitude	Sets how talkative and animated computer players are during the game. Move the Character Attitude slider to the left towards Serious for less attitude or to the right towards Talkative for more attitude. Note: The attitude is set for all computer players in the game. You cannot set each player's attitude individually.
Speed	Sets the overall speed of all the games. You might want to slow down the games if they don't perform well on your computer. Move the Game Speed slider to the left (Slow) or right (Fast) to adjust the speed.
Show Bet Amounts	Shows bet amounts for table games when you roll over players' chips (or bets on the table).
Play Alone	Prevents Hoyle computer characters from playing games with you.



Playing games in full screen mode

You can make Hoyle Casino fill your entire computer screen so that the games are easier to see.

To play in full screen mode:

- ▶ Click Full Screen on the Options menu. The program resizes to fill the screen.

To return to a windowed mode:

- ▶ Click Window on the Options menu. The program fits in a window again.


Notes:

- ✦ Maximizing the game window will not make the screen bigger; you must go to full screen mode. This may not work on all computers.
- ✦ Windows users: If you open the online help while in full screen mode, the full screen mode is turned off.
- ✦ You can press ALT+ENTER (Apple key+ENTER on the Macintosh) to quickly switch between viewing the program in full screen or in a window.



Changing player settings

When you sign in to Hoyle Casino, you are the "host." Up to three other people can play games with you on your computer; this is called "head to head" play. All the games except for Horse Racing, Keno, Slots, Video Poker, and Video Slots allow head-to-head-play.

In addition, in most of the games, Hoyle computer players can play along with you. To learn more about the computer players, click here: 


When you start a game, all of the actively signed-in people are seated in the game, if possible, along with one or more computer players to fill any empty seats.

You can add or remove players in a game only before you start playing a game. However, you can substitute one computer player for another at any time, and you can change your player picture at any time.


To change player settings:

- 1 Within a game, click Players on the Options menu.
 - 2 Change player settings as described below. Some settings can only be changed before a game starts.
 - ♦ To replace a player, click the **Replace** button next to that player. To replace a player with someone who will play with you on your computer, select Real Person; otherwise, select a computer player. You can't change the host of a game within a game; to change the host, you must go to the Main Screen and use the Sign In command on the File menu.
- Tip:** You can quickly replace players within a game by clicking on the player's picture in the game, and then selecting a new player on the pop-up menu that appears.
- ♦ To remove a player, click the **Clear** button next to that player. In games that require a certain number of players, you won't be able to clear players if you won't have enough players to play.
 - ♦ To add another player to a game, click the **Add** button in an empty position in the Players dialog box. To add someone who will play with you on your computer, select Real Person; otherwise, select a computer player.
 - ♦ To see a description of a computer player, click the **Bio** button next to that player.
 - ♦ To change the face of a human player, click the **Face** button next to that player.
 - ♦ Other settings for players in a game, such as player color, are shown underneath each player.

Note:

- ♦ In Blackjack and Pai Gow Poker, you can play more than one hand at a time. To do this, just replace another player with yourself. (Other human players can also play multiple hands in these games.)
- ♦ If you prefer never to play with computer players, check the Play Alone box in the Environment dialog. Click here for more information: 
- ♦ When you start a game that includes computer players, random players are chosen for you. If you want to play with a certain player, you can set that players to be "preferred" so he or she plays with you in every game. To do this, check the Preferred Player box under that player.
You can set a few players as preferred, or set all players as preferred but one or two (if there are players you don't ever want to play games with).
- ♦ The current game always uses the environment and game settings for the host player (the player who signed in when Hoyle Casino started). To change the host player, click Main Screen on the Go To menu, and then click Sign In on the File menu to sign in a new player.

Hoyle computer players

Hoyle Casino offers an array of computer players for you to play games with. To learn how to change the computer players playing in a particular game, click here: 

Barb



Barb is a loving wife and mother from Marion, Iowa who enjoys watching her kids' soccer games and Tae Kwon Do tournaments. Every year, Barb drags her husband and two children to Las Vegas.

While dad and the kids are seeing the sights, Barb is at the tables... gambling away the kids' inheritance.

Derek



Derek was a Silicon Valley whiz kid who made a fortune with his start-up BizCoNet.com. Inconceivably rich (he's lost track of the decimal points) he comes out to Vegas to exercise his brain and try to improve his social skills (he prefers computers to people and tends towards nervous babbling around others).

Eddie



Eddie is a tough Vegas cab driver who knows everything there is to know about Sin City. He's sick of hearing about all of his customers' winnings, so he's trying to cash in himself.

Eddie is sometimes rude, and often crude, but you can count on him to always call 'em like he sees 'em.

Kelly



Kelly just got married in a small Vegas chapel, but quickly lost her new husband in the crowded casino. She figures that if she stays in one place long enough, he is bound to come by.

While she's here, she's trying to make enough money to take her honeymoon in Hawaii.

Marcus



Marcus is a successful sports agent. He's got all the right clients and knows all the right people. In the casino, Marcus plans to show you the money, and then take it away from you.

Nigel



Nigel's band 'The Wombats' had a brief brush with fame in the late seventies, but worldwide fame has eluded them. The band's decline sent Nigel to rehab, but now he's clean and sober.

When he's not performing in local nightclubs, Nigel is in the casino, trying to earn money to record his comeback album.

Veronica



Veronica is a L.A. girl with money to burn. She has the nicest clothes, the fanciest cars, and the freshest look, and is always the first to tell you. Veronica loves to be the center of attention, so whether she's winning or losing, she does it with class.

Yvonne



Yvonne is an award-winning actress who once starred in classic films like "Yellow Is The Sun" and "Misery's Child." She's bitter that all of the good roles are going to flavor-of-the month actresses, while she ends up playing their mothers.

She spends time in the casino hoping to get free publicity.



Setting game rules and options

You can set game rules and options for many games, such as the house rules for the game and whether the dealer speaks. Some games, like Poker and Slot machines, do not have any settings.

Once the game has begun, some changes to settings may not take effect until the next hand, spin, or roll.

To set game rules and options:

- 1 While in the game, click the <Game> Settings menu item on the Options menu. (In Blackjack, for example, you would click Blackjack Settings on the Options menu.)
- 2 Make the changes you want.
- 3 Click OK to change the settings.

Notes:

- ♦ Tournaments have fixed game settings that cannot be changed.



Tournament play

In Hoyle Casino, you can enter tournaments and compete against other players in the following games. Click a game name for specific tournament information for that game.

- ♦ [Blackjack](#)
- ♦ [Caribbean Stud Poker](#)
- ♦ [Craps](#)
- ♦ [Let It Ride](#)
- ♦ [Pai Gow Poker](#)
- ♦ [Poker](#)
- ♦ [Roulette](#)
- ♦ [Three Card Poker](#)

All players enter a tournament with the same amount of money. This money—called the tournament bankroll—is taken from each players’ bankroll and is not a separate stake.

Tournaments end after a certain number of hands, turns, or spins, depending on the game: 25 hands in Blackjack, for example, 4 turns in Craps, and 10 spins in Roulette. Play ends even earlier if there are no longer at least two players with enough money to bet.

When play is over, the player with the highest bankroll wins the tournament prize. The prize is equal to the tournament bankroll. If two or more players tie for the bankroll, the tournament continues until the tie is broken.

There are five levels of tournament play (from \$1,000 to \$500,000). Each level has its own bankroll, its own prize, and its own requirements for the size of wagers. You can play only at the levels you can afford. If your overall Hoyle Casino bankroll stands at \$1,350, for example, you cannot participate above the \$1,000 level.

The following table lists the tournament bankroll, tournament prize, minimum wager, and maximum wager for each of the five tournament levels available in all games except Poker:

Tournament bankroll	Tournament prize	Minimum wager	Maximum wager
\$1,000	\$1,000	\$10	\$1,000
\$5,000	\$5,000	\$25	\$5,000
\$25,000	\$25,000	\$250	\$25,000
\$100,000	\$100,000	\$1,000	\$100,000
\$500,000	\$500,000	\$5,000	\$500,000

Note: There are different requirements for wagers at the various levels of [Poker tournament play](#).

To enter a tournament:

- 1 On the Go To menu, point to the name of the game in which you want to play a tournament.
If you point to Poker, you must then point to Texas Hold'em or one of six other variations of Poker.
- 2 Click Tournament.
- 3 Click the level at which you want to play and click OK.
If you cannot choose one or more of the levels of play, choose a lower level. A level becomes unavailable to you when you lack sufficient bankroll to play at that level.



Shortcut keys

The following shortcut keys are available to you during game play:

In most games you can use the T key to activate the Hint item in the Help menu:

Help	Shortcut
Hint	T

The following shortcut keys access the items in the Actions menu in the various games:

Loans

Actions	Shortcut
Loan	L

Blackjack

Actions	Shortcut
Hit	H
Stand	S
Double Down	D
Split	P
Surrender	R
Continue	Enter

Caribbean Stud Poker

Actions	Shortcut
Call	C
Fold	F

Craps

Actions	Shortcut
Roll	R
Continue	Enter

Horse Racing

There are no hot keys for Horse Racing.

Keno

Pressing the Enter key closes the current Keno card.

Let It Ride

Actions	Shortcut
Let Bet Ride	C
Take Bet Back	F

Pai Gow Poker

Actions	Shortcut
Continue	Enter

Poker

Actions	Shortcut
Check	C
Open	O
Call	C
Raise	R
Fold	F

Roulette

Actions	Shortcut
Place Last Bets	P
Continue	Enter

Slots

Actions	Shortcut
Bet One	B
Bet Max	M
Play Max	P
Spin	S
Cash Out	C

Three Card Poker

Actions	Shortcut
Play	C
Fold	F

Video Poker

Actions	Shortcut
Hold 1	1
Hold 2	2
Hold 3	3
Hold 4	4
Hold 5	5
Hold All	A
Discard All	R
Bet One	B
Bet Max	M
Deal	D
Cash Out	C

Video Slots

Actions	Shortcut
Bet One	B
Bet Max	M
Play Max	P
Spin	S
Cash Out	C

Viewing bet results and statistics

As you win or lose money, Hoyle Casino keeps track of how you are doing. There are two ways you can review your results.

Reviewing bets on the table

In table games (Blackjack, Caribbean Stud, Craps, Let It Ride, Pai Gow Poker, Roulette, Three Card Poker), you can examine bets that you or other players place on the table by moving the mouse over the chips. (This option is only available if you have turned it on in the Environment dialog; see [Customizing Hoyle Casino](#).)

You are not able to view bets until all players have finished betting.

Roulette and Craps offer a special function for viewing the bets of a single player on a crowded table. If you click on a player's image with the right mouse button (Control+Click for Macintosh users), only bets belonging to that player will be shown on the table while you hold the button down on the player.

Reviewing bets in the current game session

In all games where your player image shows above a nameplate, you can see how you are doing during the current session by clicking on your picture with the left mouse button and holding down the mouse. When you do this, a small window pops up summarizing your current bankroll, how much you wagered in your most recent bet, how much you won or lost in the most recent play, and how much you've won or lost overall in the current session. You can click on any player's picture to see these results.

Using the Continue button

Blackjack, Caribbean Stud Poker, Craps, Pai Gow Poker, Roulette, and Three Card Poker offer another way to view bet results. In the game settings for each of these games, you can enable the Continue button. This means that after each hand, spin, or roll, the game will pause and let you examine the results on the table. By pointing to the various bets on the table, you can see which bets won or lost. The bets are not cleared until you click the Continue button. (When you do not have the Continue button enabled in these games, there is a short pause after each hand, spin, or roll, and then the table clears automatically.)

Reviewing long-term statistics

To view statistics:

- 1 Click Statistics on the File menu.
- 2 Click the name of the player you want statistics for.
- 3 Select the name of the game you want statistics for.

Notes:

- ♦ To clear statistics for the current player and game, click the **Clear** button. Statistics are permanently cleared for that game for that player.

Credit cards and loans

Each player has a bankroll, which starts at a certain amount and changes as you win or lose money in the Casino. Each player also has a credit card. There are various levels of credit cards available. You start with a green credit card and can advance to higher credit cards by winning money in the Casino.

Besides being a status symbol, your credit level determines the amount of money you can take as a loan from the Casino should your luck turn sour and it become necessary for you to borrow money to continue playing.

If you run out of money during a game, you are presented with three choices:

- (1) You can reset your player to the initial \$5,000, reverting back to the initial green credit card, and losing any statistical information for your player.
- (2) You can take a loan, the amount of which is based on the credit level you have reached. In this case, you keep your credit card and your statistics, but you have to pay the loan back before being allowed to advance to the next credit level.
- (3) You can just sit out and watch, and deal with your money problems later.

Repaying a loan

Once you have taken a loan, you will need to repay it at some point. To do this, go to the loans desk at the back of the main floor of the casino, or click Loans on the File menu.

The fine print

There are some situations in which you will not be offered a loan. You can't get a loan if you already have a loan outstanding, if you are playing in a tournament, or if the Casino decides you already have enough money and don't need to borrow more.



Tutorial mode

Hoyle Casino features a comprehensive, easy-to-use tutorial mode for most of the games. The tutorial mode, along with the associated practice mode, gives you hints, strategic advice, and other information so that you can learn to play the games like a pro.

When you play a game in tutorial mode, a small bar labeled "Tutorial" appears in the upper left corner of the screen. When you roll the mouse over this bar, it pops down into a full window, offering a menu of information topics.

Turning tutorial mode on and off

You can turn tutorial mode on and off within a game by checking or unchecking Tutorial Mode on the Help menu. To turn off tutorial mode in a game, click the box on the right side of the tutorial bar.

To quickly turn tutorials on or off for multiple games, go to the main screen and click Setup Wizard on the Help menu; click Next to get to the tutorials page.

Tutorial topics and when they are available

When you point the mouse over the Tutorial bar in the upper left corner of the screen, the Tutorial window generally pops down to offer you information. However, when other players are betting or playing, this information is not available. For instance, if you are playing Poker with seven characters, you may need to wait for each of them to bet before you can view tutorial information about your own bet.

The Tutorial window offers several categories of information. To view a particular category, simply drag the mouse over the category title.

The first category in the list varies depending on what you are doing. For instance, in Blackjack, if it is your turn to bet, the first category will be titled "Betting," and when you roll over it a window will pop up giving you information on how to bet. On the other hand, if it is your turn to decide whether to hit or stand, the first category will be titled "Play," and when you roll over it a window will pop up explaining your options for play.

The second category in the list is always titled "Strategy," and it offers strategic advice for your current bet or play. Use this strategic advice to learn to play like a pro.

In the lower half of the Tutorial window are several other topics which offer basic information on performing functions such as making bets and changing players.

The Hint button

At the top of the Tutorial window is the Hint button. (Note: the Hint button is not available in certain situations where Hoyle Casino does not have a specific recommendation.) Click the Hint button to see the play recommended by Hoyle Casino. Clicking the Hint button is the same as clicking Hint on the Help menu.

Practice mode

In some games, the Tutorial window includes a Practice Mode check box. When this box is checked, Hoyle Casino watches your plays and, when you make a play that is not advisable, automatically pops up the relevant strategic information, and also shows you the hint for the best play. Use this mode to test your knowledge of optimal game strategies. As long as you make the correct decisions, there will be no intervention. But if you take an action that does not align with Hoyle Casino's recommendation, Hoyle Casino will let you know.

Quitting a game

You can quit a particular game or exit Hoyle Casino altogether.

To quit a game:

- ▶ Click Main Screen on the Go To menu. You will return to the casino where you can choose a different game to play. Or click a game name on the Go To menu to go directly to that game.

To exit the program:

- ▶ Click Exit on the File menu.



About Blackjack

Blackjack is a card game played by one or more players against a casino dealer. The object of the game is to collect cards in your hand whose total is as high as possible without going over 21. If the cards you hold beat the dealer's cards, you win.

How Blackjack is played

- ♦ Each player places a bet in front of them on the table.
- ♦ Each player, including the dealer, receives two cards. The first two cards are dealt face down for single-deck games, face up for multiple-deck games. In all games, the dealer receives one card face down and one face up.
- ♦ The dealer works with each player in turn as the player plays his or her hand. The player counts the total points in his or her hand and decides to hit (take another card) or stand (take no more cards). If you go over 21, you "bust" and lose your bet. If you are dealt Blackjack, and the dealer is not dealt Blackjack, you win immediately (and Blackjack pays 3 to 2). If the dealer is dealt Blackjack and you are not, you lose immediately. Otherwise, you are allowed to hit any number of times to add cards to your hand, trying for a total high enough to beat the dealer's hand, but not so high that you bust.
- ♦ In the process of playing, the player may find an opportunity to split or double down. The player may also decide to surrender and save half of his or her original bet. These options may or may not be available, depending on your game settings; see Setting game rules and options.
- ♦ When all players are done playing their hands, the dealer plays his or her hand according to fixed rules. The dealer must draw cards as long as the total is less than 16, and must stand when the total is 17 or more. The one exception to this rule is the optional setting of Dealer Hits On Soft 17. If this option is used, the dealer can use an Ace as 1 (rather than 11) and hit on 17. This option is more favorable for the casino.
- ♦ If the dealer busts, all players who did not bust win. Otherwise, players win if they did not bust and their hand total is higher than the dealer's. If a player's hand total is equal to the dealer's, a push, the player does not win or lose.

Blackjack card values

- ♦ Face cards count as 10.
- ♦ Aces count as either 1 or 11.
- ♦ All other cards count as their numeric value.

How to play Blackjack

Hoyle Casino allows up to four players at a Blackjack table, with the option for a player to sit in more than one "seat" in order to play multiple hands simultaneously. Several variations of Blackjack are available. See [Setting game rules and options](#) to view and change these options.

How to play Blackjack in Hoyle Casino

- ♦ It is your turn to bet when your nameplate is highlighted.
- ♦ [Place your bet.](#)
- ♦ On your turn, choose an action from the dialog box of choices:
 - Hit** Deals another card to your hand.
You can also request a hit by pressing the letter **H** on the keyboard. Alternatively, click with the left mouse button in the middle of the table and hold down the button while dragging the mouse vertically towards yourself.
 - Stand** Indicates that you do not want any more cards and ends your turn.
You can also stand by pressing the letter **S** on the keyboard. Alternatively, click with the left mouse button in the middle of the table and hold down the button while dragging the mouse horizontally (left to right).
 - Double** Doubles the bet for your hand. One more card is dealt, then you must stand.
You can also double down by pressing the letter **D** on the keyboard. Alternatively, click with the right mouse button (Control+Click for Macintosh users) in the middle of the table and hold down the button while dragging the mouse vertically towards yourself.
 - Split** Splits the pair of cards in your hand. The original bet amount is then applied to each hand. You can then continue to draw cards to each hand independently.
You can also split by pressing the letter **P** on the keyboard. Alternatively, click with the right mouse button (Control+Click for Macintosh users) in the middle of the table and hold down the button while dragging the mouse horizontally (left to right).
 - Surrender** When you think your hand will surely lose, surrendering cuts your losses by folding your hand and forfeiting only half of your bet. You cannot surrender after you have hit.
You can also surrender by pressing the letter **R** on the keyboard.
- ♦ If desired, use the tutorial mode to get advice from Hoyle Casino.



Placing a bet in Blackjack

At the beginning of each hand, you must place a bet. The bet you make must meet the minimum bet requirement, but not exceed the maximum bet limit.

Chips appear in the bottom right corner of the screen. To view all values of chips available, click the left and right arrow symbols.

To place a bet

- 1 Click your cursor on the chips you want to bet.
 - ♦ To add money to the bet, click the left mouse button on the chip or chips you want to add.
 - ♦ To subtract money from the bet, click the right mouse button (Control+Click for Macintosh users) on the chip or chips you want to subtract.
 - ♦ To clear the bet, click on the eraser.
- 2 When you are satisfied with the amount of your bet, click the bet circle in front of your seat to place your bet.

Play begins immediately after you place your bet.



Special Blackjack plays

Doubling down

After receiving your first two cards, if you think you can beat the dealer with only one more card, you can choose to double down, which means doubling your original bet, drawing one more card, then standing. The types of hands you can double down on vary depending on your game settings; see [Setting game rules and options](#).

- ♦ 11 only.
- ♦ 10 and 11.
- ♦ 9, 10, and 11.
- ♦ Hard hands only.
- ♦ Anything.

You can also double down after splitting pairs (if the current rules allow it) for all cards except Aces.

The strategy for doubling down varies depending on whether you hold a hard or a soft hand.

To learn strategies for doubling down, play Blackjack with tutorial mode enabled.

Splitting pairs

If the first two cards dealt to you have the same value, you can split them and play each as a separate hand. Each new hand uses the same bet amount as your original bet. You can split face cards, or a face card and a 10, just as you would any like-pair.

The rules for splitting vary depending on your game settings; see Setting game rules and options.

- ♦ How Many Times (Never, 1, or 3).
- ♦ Double Down After Splitting (Yes or No).
- ♦ Resplit Aces (Yes or No). When Aces are split, the player receives only one more card per Ace. If the resplit option is on, you can split again if you are dealt another Ace.

To learn strategies for splitting pairs, play Blackjack with tutorial mode enabled.

Surrendering

After receiving your first two cards, if you don't think you have any chance of beating the dealer, you can choose to surrender (depending on your game options; see Setting game rules and options). At this point, you turn in your cards and the dealer collects only half of your bet.

To learn strategies for surrendering, play Blackjack with tutorial mode enabled.

Buying insurance

When you buy insurance, you bet on the probability of the dealer having Blackjack. You can only make this bet when the dealer's upcard is an Ace. You bet half of your original bet that the hole card has a rank of 10 and the dealer is holding Blackjack. If the dealer has Blackjack, this bet pays 2 to 1.

If an Ace is the upcard in the dealer's first two cards, the dealer must ask each player if he or she wants to buy insurance. After all insurance bets are made, the dealer checks the hole card.

If the hole card is a 10 or a face card, the dealer shows the Blackjack hand to all players and pays off winning insurance bets. If the hole card does not make Blackjack, the dealer collects losing insurance bets and continues play without showing the hole card.



Counting cards

Card-counting is used to determine the probability of the deck containing cards that are either favorable or unfavorable. Players that count cards attempt to keep a count of the cards as they are dealt, but they pay more attention to specific ratios of important cards, rather than knowing exactly which cards have been dealt and which are left in the deck. Cards are usually counted in ratio of high cards to low cards. A tally of card points is often used for evaluating odds. The points are assigned to each card based on the value of the card. Many different card-counting systems can be used for Blackjack. Hoyle Casino uses the following point system:

2, 3, 4, 5, 6	=	+1
7, 8, 9	=	0 (neutral cards)
10, J, Q, K, A	=	-1

Many different strategies for card-counting exist. If you have a card-counting system of your own, you can practice your card-counting while playing Hoyle Casino and use the game's card count totals to validate your strategy.

To view the Card Count window during play

- 1 In Blackjack, click Options menu, and then choose Blackjack Settings.
- 2 On the Setup tab, check Card Count, then click OK.

Running count vs. true count

Hoyle Casino keeps a running and a true count of cards. The running count is the card point count updated as each card is played or dealt by the dealer. This count reflects the balance of 10-value cards (and Aces) to low cards (2, 3, 4, 5, 6) as they are dealt. The true count is calculated by dividing the running count by the number of half decks remaining to be dealt. The true count is often a more accurate indicator than the running count because it accounts for the number of decks used in a game.

How to read the count

A higher count (any count with a plus [+] sign) means more low cards than high cards have been dealt, so the deck is loaded with high cards, which is more favorable to the player. A deck rich in high cards favors the player, because the player has a better chance of drawing Blackjack and the dealer has a better chance of busting.

A lower count (any count with a minus [-] sign) means that more high cards than low cards have been dealt, so the deck is more favorable to the dealer. The dealer will bust less often with a lower count.

A neutral count is neither favorable nor unfavorable.

Using the count when betting

You can use the true count to determine how much to raise or lower your bet. Use the following table as a guideline for betting based on the true count. Multiply the unit number by the amount of your minimum bet.

If the true count is...	Bet this amount
Any negative number (minus sign)	1 unit
0	1 unit
+1	2 units
+2 to +3	3 units
+4	4 units
+5	6 units
+6	6 units
+7	8 units
+8	10 units
+9 and above	12 units (or maximum bet limit)

Counting Aces

Hoyle Casino tracks the Ace count of the deck and indicates whether the deck is Ace-rich, Ace-poor, or neutral. The running count and true count include Aces in the high-card count, however, it is also useful to keep track of the number of Aces left in the deck. A high card-rich deck that is also Ace-poor yields few Blackjacks.

Because a deck holds four Aces, normal distribution is two Aces per half deck. If one Ace or zero Aces are dealt in a half deck (on average), the remaining half deck is Ace-rich. If two or more Aces are dealt in a half-deck (on average), the deck is Ace-poor. When the true count is positive and the deck is Ace-rich, you may want to add an extra unit to your bet. Conversely, if the deck is Ace-poor, you may want to subtract a unit from the bet.

A true count example

A true card count is often a more accurate indicator of whether cards are favorable or unfavorable than a running count because it accounts for the number of decks used in a game. The following example describes how the true count can be more accurate.

A single deck of cards is used for this example. The low cards to be counted are 3s, 4s, 5s, and 6s. The high cards to be counted are 10s and face cards. The deck starts with sixteen (16) 10-value cards and sixteen low cards.

In a game with two players (and the dealer of course), at the end of the first round of play, assume the running count is +2. If we are counting 3s, 4s, 5s, and 6s as a group, this count indicates that there are two more high cards than low cards in the deck.

Eight cards were dealt, which means that four low cards and two 10-value cards were played. The deck now holds 14 high cards and 12 low cards. The running count (+2) indicates a favorable count, but the deck still holds a high number of low cards.

Now assume 30 cards have been dealt and the running count is still +2. The deck now holds 10 high cards and eight low cards. Though the running count is the same, the deck is actually much more favorable to the player than when only eight cards had been dealt.

The true count is determined by dividing the running count by the number of half decks (26 cards) remaining to be dealt. After eight cards have been dealt, almost two half decks remain. The running count divided by 2 equals +1. The running count after eight cards is +2; the true count is +1. The true count is already slightly more accurate in weighing the higher number of low cards remaining in the deck.

After thirty cards have been dealt, the running count (+2) is divided by 0.5 (half of a half deck). The running count after thirty cards is +2; the true count is now +4. In this game, where the running count stays at +2, as more cards are dealt from the deck the true count shifts in favor of the player.

Blackjack around the country

Las Vegas Strip rules

- ♦ Four decks are used.
- ♦ Insurance bets are allowed.
- ♦ Late surrender is allowed.
- ♦ The dealer must stand on soft 17.
- ♦ Pairs can be split up to three times.
Players can double down after splitting.
Aces cannot be resplit.
- ♦ Players can double down on anything.

Downtown Vegas rules

- ♦ A single deck is used.
- ♦ Insurance bets are allowed.
- ♦ Late surrender is not allowed.
- ♦ The dealer must hit on soft 17.
- ♦ Pairs can be split up to three times.
Players cannot double down after splitting.
Aces cannot be resplit.
- ♦ Players can double down on anything.

Reno rules

- ♦ A single deck is used.
- ♦ Insurance bets are allowed.
- ♦ Late surrender is not allowed.
- ♦ The dealer must hit on soft 17.
- ♦ Pairs can be split up to three times.
Players cannot double down after splitting.
Aces cannot be resplit.
- ♦ Players can only double down on 10 and 11.

Atlantic City rules

- ♦ Six decks are used.
- ♦ Insurance bets are allowed.
- ♦ Late surrender is not allowed.
- ♦ The dealer must stand on soft 17.
- ♦ Pairs can be split only once.
Players can double down after splitting.
Aces cannot be resplit.
- ♦ Players can double down on anything.



Blackjack tournaments

In Hoyle Casino, a Blackjack tournament usually lasts 25 hands, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.

You can play with one deck or two; you decide between the two when you begin a tournament.

The following rules are followed in Blackjack tournaments:

- ✦ Insurance bets are allowed.
- ✦ Surrendering is not allowed.
- ✦ The dealer does not hit on soft 17.
- ✦ Pairs can be split up to three times.
- ✦ Players can double down after splitting.
- ✦ Aces can be resplit.
- ✦ Players can double down on anything.



About Caribbean Stud Poker

Caribbean Stud Poker is a card game that pits players against a casino dealer. The object of the game is to beat the dealer's five-card hand according to the ranking of cards used in Poker.

Players make an Ante wager to get into the game and then a Bet wager if they want to stay in the game and compete against the dealer. No one can compete against the dealer, however, unless the dealer's hand qualifies with an Ace and a King or higher. If the dealer's hand does not qualify, all Ante wagers still in play receive even money, no matter how bad the hands may be. And all Bet wagers are returned without payoff, no matter how good the hands may be.

For some players, the greatest attraction of Caribbean Stud Poker is the optional wager on the bonus jackpot. For just a \$1 side bet, a player stands to win thousands of dollars. Before betting on the bonus jackpot, however, consider the odds. The top payoff, for a Royal Flush, is \$200,000, but the odds of getting a Royal Flush are 1 in 649,739!

Ranking hands in Caribbean Stud Poker

Cards are ranked in Caribbean Stud Poker as they are in Poker. If you aren't familiar with this ranking, it's a good idea to familiarize yourself with it before playing Caribbean Stud Poker.

Aces rank high in all hands except the Straight (or Straight Flush). In a Straight, the Ace can rank either high or low, depending on the card sequence. The Ace is high in the sequence A-K-Q-J-10, but it's low in the sequence 5-4-3-2-A. You cannot use the Ace to wrap a lower sequence with a higher sequence, such as 3-2-A-K-Q.

The following card combinations are ranked in order from highest to lowest.

Royal Flush

A-K-Q-J-10 of the same suit.

The Royal Flush beats all other hands.

Straight Flush

Five cards in sequence in the same suit. A Straight Flush beats Four of a Kind or any lower hand.

If two Straight Flushes compete, the hand with the highest-ranking cards in the Flush sequence wins. For example, 6-5-4-3-2 beats 5-4-3-2-A, and Q-J-10-9-8 beats J-10-9-8-7.

Four of a Kind

Any four cards of the same rank. If two players have Four of a Kind, the hand with the four higher cards wins. Four of a Kind beats a Full House or any lower hand.

Full House

Three of a Kind and One Pair. The Full House with Three of a Kind with highest-ranking cards wins against another Full House with a lower-ranking Three of a Kind. Full House beats a Flush or any lower hand.

Flush

A hand of any five cards all of the same suit. If two Flushes compete, the Flush with the highest-ranking card wins. If the highest cards from each player's hand tie, the next-highest-ranking card determines the winner, and so on. A Flush beats a Straight or any lower hand.

Straight

A hand of any five cards in sequence, but not of the same suit. The Straight with the highest-ranking cards at the head of the sequence wins against another Straight hand. The highest possible Straight is A-K-Q-J-10. The lowest possible Straight is 5-4-3-2-A. A Straight beats Three of a Kind or any lower hand.

Three of a Kind

Three cards of the same rank, such as three 8s. The highest-ranking three cards wins against another Three of a Kind hand. Three Aces are the highest; three 2s the lowest. Three of a Kind beats Two Pair or any lower hand.

Two Pair

Two cards of the same rank, and two matching cards of any other rank. The hand with the highest-ranking Pair wins against another hand of Two Pair. If the highest-ranking Pair ties, the hand with the second highest-ranking Pair wins. If the Pairs in both hands tie, the hand with the highest-ranking fifth card wins. Two Pair beats any hand with One Pair, or no pair (High Card).

One Pair

Any two cards of the same rank. The hand with the highest-ranking pair wins against another hand of One Pair. If both hands have the same Pair, the highest-ranking unmatched card in the hand determines the winner. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on. One Pair beats any hand with no Pair (High Card).

High Card

A hand with no matched cards. With two competing High Card hands, the hand with the highest-ranking card wins. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on. In Caribbean Stud Poker, the highest High Card hand consists of an Ace and a King.

How to play Caribbean Stud Poker

Caribbean Stud Poker is played on a customized blackjack table, using a single deck of cards. In front of each player are betting areas marked "Ante" and "Bet." There's also a small unmarked drop slot for the bonus jackpot.

At a Caribbean Stud Poker table in Hoyle Casino you are joined by three other players. (Or you can play alone.) Play moves clockwise around the table. It's your turn when your nameplate lights up. You get two turns per hand.

On your first turn:

- 1 [Place your Ante wager.](#)
- 2 If you want to make a \$1 side wager, place your wager on the bonus jackpot.
- 3 Click the Done button.

The dealer deals each player five cards, facedown. The dealer keeps five cards and turns the last one face up. Look at your cards. Compare your cards and the upturned card of the dealer to the [Caribbean Stud Poker card rankings](#), and decide whether to fold or call.

On your second turn, do either of the following:

- ♦ Click the Call button to place a Bet wager equal to twice your Ante wager.
OR
- ♦ Click the Fold button to withdraw from the hand and lose your Ante wager.

All of the dealer's cards are now revealed, and play is over. Wagers are paid off according to [Caribbean Stud Poker payoff schedules](#).



Placing bets in Caribbean Stud Poker

Placing an Ante wager

At the beginning of each hand, you must place an Ante wager that meets both the minimum and maximum requirements of the table.

You set the amount of your Ante wager using the chips that appear in the bottom right corner of the screen. The chips represent different values: \$5, \$10, \$25, and so on. To display more values, click the left or right arrow symbol on either side of the chips.

To place an Ante wager:

- 1 Set the amount for the wager: Click on any of the chips in the lower right corner of the screen.
 - ♦ To increase the amount, click the left mouse button on one or more of the chips. (To set \$15, for example, click the \$5 chip and the \$10 chip.)
 - ♦ To decrease the amount, click the right mouse button (Control+Click for Macintosh users) on one or more of the chips.
 - ♦ The current amount appears below the chips. To reset the amount to zero, click the eraser symbol to the left of the chips.
- 2 Click on the Ante circle in front of your position.
- 3 Click the Done button.

Placing a wager on the bonus jackpot

On your first turn, you have the chance to place a \$1 wager on the bonus jackpot. A meter at the upper left corner of the screen shows the current value of the jackpot (this value is always \$200,000).

To place a wager on the bonus jackpot:

- ▶ Click on the unmarked drop slot above the Ante circle.



Payoffs in Caribbean Stud Poker

What happens to your Ante and Bet wagers depends on the dealer's hand and whether it "qualifies." To qualify, the dealer's hand must include at least an Ace and a King, a pair, or better. For example, a dealer's hand containing A-K-3-7-10 or 3-3-7-9-2 qualifies whereas a hand containing A-Q-2-4-8 does not. Remember, too, your hand competes only with the dealer's hand, not with the hands of the other players.

What happens to each player's Ante and Bet is summarized in the following table.

	Dealer's hand qualifies	Dealer's hand does not qualify
Dealer's hand is better	Player loses both the Ante and the Bet.	No matter which hand is better, player wins even money on the Ante, and the Bet is returned without payoff.
Player's hand is better	Player wins even money on the Ante and wins on the Bet according to the Bet payoff schedule.	
Hands tie	Both the Ante and the Bet are returned without payoff.	

Ante payoffs

Payoffs made on Ante wagers are always even money.

Bet payoffs

Payoffs on Bet wagers are made according to the following schedule.

Hand	Payoff
Royal Flush	100 to 1
Straight Flush	50 to 1
Four of a Kind	20 to 1
Full House	7 to 1
Flush	5 to 1
Straight	4 to 1
Three of a Kind	3 to 1
Two Pair	2 to 1
One Pair	even money

Bonus jackpot payoffs

The meter in the upper left corner of the Caribbean Stud Poker screen displays the value of the bonus jackpot. Bets on this jackpot are paid off according to the following schedule.

Hand	Payoff
Royal Flush	\$200,000
Straight Flush	\$20,000
Four of a Kind	\$500
Full House	\$100
Flush	\$50

Caribbean Stud Poker tournaments

Under normal circumstances, Caribbean Stud Poker pits each player against the dealer. But in a Caribbean Stud Poker tournament, players also compete against each other. Players enter the tournament with equal tournament bankrolls. (This is money taken from the players' own bankrolls and is not a separate stake.) As play progresses, players can easily measure how well they are doing by comparing their current bankrolls with those of the other players.

In Hoyle Casino, a Caribbean Stud Poker tournament usually lasts 25 hands, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.



About Craps

Craps is the most popular dice game in the United States. It's a fast and exciting game with lots of action. In terms of intricacy of rules, betting options, and payout ratios, it is unparalleled among casino games. Many Craps bets offer very favorable odds to the player, and if you bet wisely, you can keep the house's advantage to a very small percentage (about 0.6% in the best cases). Among the best bets are Pass and Come, especially when you take advantage of the associated free odds bets.



How to play Craps

Craps is played by making bets against the casino. Players stand around a large, sunken table. The table is covered with various locations onto which you can throw chips to place different types of bets. One person, the shooter (who may or may not be betting), rolls two dice. The result of the roll determines which bets win or lose. For many types of bets, it can take multiple rolls to determine whether the bet wins or loses.

The game is played in turns. At the start of a turn a shooter is chosen. The goal of the shooter is to pass. There are two types of rolls, each involving the possibility of passing or not passing:

- ♦ **The initial roll (the come out roll):** The first roll of the shooter's turn is called the come out roll.
 - ♦ If the shooter rolls dice that total 7 or 11 (a natural) on this roll, the shooter passes, various bets are paid out, and the turn ends.
 - ♦ If the shooter rolls dice that total 2, 3, or 12 on the come out roll (called crapping out), the shooter does not pass, various bets are paid out, and the turn ends.
 - ♦ If the shooter does not roll a natural or craps on the come out roll, the total rolled becomes the point number. A disk labeled "ON" is placed on the point number on the table, to remind players what the point number is. It then becomes the shooter's goal to roll the point number again before rolling dice totaling 7.
- ♦ **Subsequent rolls:** If the shooter does not roll a natural or craps on the come out roll, he or she continues to roll until either the initial point number is rolled again, or a 7 is rolled.
 - ♦ If the shooter rolls the point number, the shooter passes, various bets are paid out, and the turn ends.
 - ♦ If the shooter rolls a 7, the shooter has sevened out and does not pass, various bets are paid out, and the turn ends.
 - ♦ For any other roll, various bets are paid out, and the shooter continues to roll, trying again for the point number.

After the shooter passes or does not pass, a new turn begins, possibly with a different shooter. Traditionally, the same person can continue to be the shooter as long as he or she doesn't seven out. Otherwise the next person clockwise around the table has the option to shoot.



Types of Craps bets

There is a vast array of bets that you can make in Craps, but they fall into a few general categories.

- ♦ **Pass Line and Don't Pass bets:** Betting on the Pass Line simply means betting that the shooter will pass on his or her current turn. On the contrary, betting on the Don't Pass Bar means betting that the shooter will not pass on his or her current turn (one important exception is that if the shooter rolls a 12 on the come out roll, you do not win with a Don't Pass bet). Betting the Pass Line makes you a "right" bettor, because you are betting with the shooter. Betting Don't Pass make you a "wrong" or "contrarian" bettor, because you are betting against the shooter.

Free odds: Suppose you place a Pass Line or Don't Pass bet and a point number is established on the come out roll. You now have the option of "backing up" your Pass Line or Don't Pass bets with free odds bet. These bets are situated just behind your original bet. The maximum amount of your free odds bets varies depending on your game settings.

- ♦ **Come and Don't Come bets:** These bets are very much like Pass Line and Don't Pass bets. Conceptually, they are like starting a Pass Line or Don't Pass bet after the shooter has already established a point number on the come out roll.

To understand these bets, consider an example. Suppose you place a Pass Line bet and the shooter rolls a 9 on the come out roll. As explained above, your Pass Line bet will win if the shooter can roll another 9 before rolling a 7 on subsequent rolls. But now, after the initial 9 was rolled, supposed you place a Come bet by putting chips in the box marked COME. The Come bet is like starting a Pass Line bet in the middle of the shooter's turn. Specifically, on the roll after you place the Come bet, if the shooter rolls a 7 or 11, the Come bet wins; if on this roll the shooter rolls a 2, 3, or 12, the Come bet loses. If the shooter rolls any other number, let's say it's a 5, the Come bet moves to the corresponding numbered box at the top of the table. In this case, you are now betting that the shooter will roll another 5 before rolling a 7. Now your Pass Line bet (hoping for a 9) and your Come number bet (hoping for a 5) are both active.

Don't Come bets are just the opposite of Come bets, betting that the shooter won't Come. Here the very top row of boxes is used to hold the Don't Come numbers. (Again, there is the exception that if the shooter rolls a 12 on the initial roll after placing your Don't Come bet, you do not win.)

Free odds: Free odds can be placed on Come numbers and Don't Come numbers, just as they can on Pass Line and Don't Pass bets.

- ♦ **Place bets:** Here you place a bet on one of the numbers at the top of the table. You are simply betting that that number will be rolled before a 7.

Buy bets. Buy bets are variations of Place bets. They are positioned in the upper-third portion of the Place numbers boxes and are indicated with a "B". When you buy a bet, you pay 5% of the bet value to the casino immediately.

- ♦ **Lay bets:** Here you place a bet on one of the numbers at the top of the table, and are betting that a 7 will come up before that number is rolled. They are positioned in the upper-third portion of the numbers boxes at the top of the layout and are indicated with an "L". When you lay a bet, you pay 5% of the bet value to the casino immediately.
- ♦ **One roll bets:** There are a number of places on the table where you can bet that the next roll (whether it's a come out roll or not) will have certain values. These include:
 - ♦ The bets in the area marked ONE ROLL BETS. Among these are betting on a 7, on a craps (2, 3, or 12), on a roll of 2, a roll of 3, a roll of 11, or a roll of 12. Placing a bet on the area marked HORN BET is equivalent to placing one fourth of the bet on each of the adjacent number bets.
 - ♦ The bet areas marked C and E are simply another way to bet on a craps or an 11.
 - ♦ Placing a bet in the box marked FIELD is betting that the next roll will be one of the numbers in the box.
- ♦ **Big 6 and Big 8:** Here you bet that a 6 or 8 will be rolled before a 7 is rolled.
- ♦ **Hardways:** In the box marked HARDWAYS you can bet that a certain number will be rolled as a double before a 7 is rolled, or before that number is rolled as a non-double. For instance, a Hardway bet on double 3s wins when double 3s are rolled, but loses when a 7 or any other 6 is rolled, such as a 5/1 or 4/2 combination.

When Craps bets can be placed and removed

Pass Line	Place any time, cannot be removed
Pass Line Odds	Place behind established Pass Line bet any time except on come out roll, remove any time
Don't Pass	Place on come out roll only, remove any time
Don't Pass Odds	Place behind established Don't Pass bet any time except on come out roll, remove any time
Come	Place any time except come out roll, cannot be removed
Come Number Odds	Place behind established Come number bet any time except on come out roll, remove any time
Don't Come	Place any time except come out roll, cannot be removed
Don't Come Number Odds	Place behind established Don't Come number bet any time except on come out roll, remove any time
Place 6 or 8	Place any time except come out roll, remove any time
Place 5 or 9	Place any time except come out roll, remove any time
Place 4 or 10	Place any time except come out roll, remove any time
Any Craps	Place any time
Two	Place any time
Three	Place any time
Any Seven	Place any time
Eleven	Place any time
Twelve	Place any time
Hard 4 or 10	Place any time, remove any time
Hard 6 or 8	Place any time, remove any time
Big 6 or Big 8	Place any time, remove any time
The Field	Place any time
Buy 4 or 10	Place any time except come out roll, remove any time
Buy 5 or 9	Place any time except come out roll, remove any time
Buy 6 or 8	Place any time except come out roll, remove any time
Lay 4 or 10	Place any time except come out roll, remove any time
Lay 5 or 9	Place any time except come out roll, remove any time
Lay 6 or 8	Place any time except come out roll, remove any time

Placing a bet in Craps

Chips appear in the bottom right corner of the screen. To view all values of chips available, click the left or right arrow symbols.

To place a bet

- 1 Click your cursor on the chips you want to bet.
 - ♦ To add money to the bet, click the left mouse button on the chip or chips you want to add.
 - ♦ To subtract money from the bet, click the right mouse button (Control+Click for Macintosh users) on the chip or chips you want to subtract.
 - ♦ To clear the bet, click on the eraser.
- 2 When you are satisfied with the amount of your bet, click your cursor (left mouse button) at the exact spot on the Craps layout where you want to place the bet. You can place as many bets as you like.

To place a Free-odds bet on a Pass or Don't Pass bet (after the come-out roll), click on the area behind your original Pass Line bet (just outside the layout line), or on top or just to the right of your original Don't Pass bet.

To place a Free-odds bet on a Come or Don't Come bet, click on top of your original Come or Don't Come bet chips (after they have been moved to the Place Number of the point).
- 3 To bet a different amount on different parts of the layout, repeat step 1 to change the chip value before placing another chip on the layout.
- 4 If you need to, you can add to or subtract from a bet even after it has been placed. Click the bet on the table to add the current bet amount to the bet. Right-click the bet (Control+Click for Macintosh users) to subtract the current bet amount from the bet.
- 5 When you are satisfied with the placement of your bet(s), click Done.

Note:

- ♦ You do not have to place a bet each time the dice are rolled. If you don't feel lucky for a particular roll, don't bet anything!



Odds and payouts for the various Craps bets

Note that the free odds bets are the only bets where the house has no advantage.

Pass Line	Payoff: 1 to 1	House advantage: 1.4%
Pass Line Odds	Payoff: 1 to 1	House advantage: 0%
Don't Pass	Payoff: 1 to 1	House advantage: 1.4%
Don't Pass Odds	Payoff: 1 to 1	House advantage: 0%
Come	Payoff: 1 to 1	House advantage: 1.4%
Come Odds	Payoff: 1 to 1	House advantage: 0%
Don't Come	Payoff: 1 to 1	House advantage: 1.4%
Don't Come Odds	Payoff: 1 to 1	House advantage: 0%
Place 6 or 8	Payoff: 7 to 6	House advantage: 1.5%
Place 5 or 9	Payoff: 7 to 5	House advantage: 4.0%
Place 4 or 10	Payoff: 9 to 5	House advantage: 6.6%
Any Craps		
Two	Payoff: 30 to 1	House advantage: 13.9%
Three	Payoff: 15 to 1	House advantage: 11.1%
Any Seven	Payoff: 4 to 1	House advantage: 16.6%
Eleven	Payoff: 15 to 1	House advantage: 11.1%
Twelve	Payoff: 30 to 1	House advantage: 13.9%
Hard 4 or 10	Payoff: 7 to 1	House advantage: 11.1%
Hard 6 or 8	Payoff: 9 to 1	House advantage: 9.0%
Big 6 or Big 8	Payoff: 1 to 1	House advantage: 9.0%
The Field	Payoff: 1 to 1 or 2 to 1	House advantage: 2.8%

The numbers for the Buy and Lay bets take into account the 5% cost of making the bet.

Buy 4 or 10	Payoff: 2 to 1	House advantage: 4.7%
Buy 5 or 9	Payoff: 3 to 2	House advantage: 4.7%
Buy 6 or 8	Payoff: 5 to 4	House advantage: 4.7%
Lay 4 or 10	Payoff: 2 to 1	House advantage: 2.4%
Lay 5 or 9	Payoff: 2 to 3	House advantage: 3.2%
Lay 6 or 8	Payoff: 4 to 5	House advantage: 4.0%



Craps bets in detail

Pass (Line) bet

When you bet on the Pass Line, you are betting with the dice (or the shooter) to win with a natural (first throw), or to make the point before sevening out. When you bet with the dice, it is referred to as right betting. You can place a Pass Line bet on the Come Out roll, and before or after a point is established, but you cannot remove the bet after placing it, then rolling the dice.

You can make a free odds bet on the Pass bet after the point has been established on the Come Out roll. You place a free odds Pass Line bet on the area behind your original Pass Line bet (just outside the layout line).

Free odds bets on Pass Line bets

This wager is made on an original Pass Line bet. You place a free odds Pass Line bet on the area behind your original Pass Line bet (just outside the layout line).

You can make free odds bets after the point has been established (on the Come Out roll). The bet can equal the amount you originally bet on the Pass Line, or can be as high as the current free odds setting (the amount of the original bet multiplied by those odds).

Don't Pass (Bar) bet, Free odds bets on Don't Pass bets

Don't Pass. When you bet Don't Pass, you bet against the dice (wrong betting). To collect this bet, the shooter must roll a 2 or 3 on the first roll (12 is barred by the house to prevent your advantage over the casino), or seven out before rolling the point. By barring the 12, the casino gains a 1.4% advantage over a Don't Pass bettor. You can only place a Don't Pass bet on the Come Out roll.

Free odds bets on Don't Pass bets. This wager is made on an original Don't Pass bet. You place a free odds Don't Pass bet just to the right of the original Don't Pass bet. You can make free odds bets after the point has been established (on the Come Out roll). The bet equals the amount of the payoff for the original Don't Pass bet, or can be as high as the current free odds setting (the amount of the original bet multiplied by those odds).

Come bet

When you bet Come, you bet with the dice (or the shooter) to win with a natural (first throw), or to make the point before sevening out. When you bet with the dice, it is referred to as right betting.

You can only place a Come bet when a point has been established. When the point is established, the Come bet chips are moved onto the lower portion of the Place Numbers box with that number.

Don't Come bet

When you make a Don't Come bet, you bet against the dice (wrong betting). To collect this bet, the shooter must roll Craps (a 2 or 3 on the first roll; 12 is barred by the house to prevent your advantage over the casino), or seven out before rolling the point.

You can only place a Don't Come bet when a point has been established. When the point is established, the Don't Come bet is moved above the Place Number of the point, in the rectangles the farthest above the Place Numbers boxes, at the top of the layout.

Come bets, Free odds on Come bets, Buy bets

Come bets. After you make a Come bet and a point is established, the Come bet is moved to the middle portion of the Place Number box of the point.

Free odds bet on a Come bet. This wager is made on an original Come bet. You can make this wager after a point is established and the Come bet has been moved to the middle portion of a Place Number box. You place a free odds Come bet just to the lower-right of the Come bet chips. The bet can equal the amount of the original Come bet, or can be as high as the current free odds setting (the amount of the original bet multiplied by those odds). Unlike the original Come bet, this bet is off on a Come Out roll and is returned to you if the original bet is won or lost on a Come Out roll.

Buy bets. Buy bets are placed in the upper-third portion of the Place Numbers boxes. (These bets are indicated by an "B" in a blue circle.) Buying a bet is similar to making a Place Numbers bet; you bet that the number will be made before a 7. But this bet is made slightly differently and the casino's advantage is different as well. You must pay the casino 5% of the amount of the bet you place when you place it. The house commission is taken directly from your bankroll. These bets pay off at true odds. You cannot make a Buy bet on a Come Out roll. After you place a Buy bet, it is valid (working) on all rolls except subsequent Come Out rolls.

Don't Come, Free odds bets on Don't Come bets, Lay bets

Don't Come bets. After you make a Don't Come bet and a point is established, the Don't Come bets are moved to the middle portion of the rectangles above the Place Numbers, at the top of the layout.

Free odds bet on a Don't Come bet. This wager is made on an original Don't Come bet. You can make this wager after a point is established and the Don't Come bet is been moved to the middle portion of the rectangles the farthest above the Place Numbers, at the top of the layout. You place a free odds Don't Come bet just to the lower-right of the original Don't Come bet chips. The bet can equal the amount of the payoff for the original Don't Come bet, or can be as high as the current free odds setting (the amount of the original bet payoff multiplied by those odds).

Lay bets. Lay bets are placed in the upper-third portion of the rectangles the farthest above the Place Numbers boxes, at the top of the layout. (These bets are indicated by an "L" in a red circle.) When you make a Lay bet, you make a bet against a number. For example, if you think the next roll will be a 7, you could make lay bets against all numbers instead of making a Don't Come bet. To make this bet, you must pay a 5% commission to the house when you place the bet, based on the payoff. The house commission is taken directly from your bankroll. Lay bets pay off at true odds. You cannot make a Lay bet on a Come Out roll. After you place a Lay bet, it is always working.

Place Numbers bets

With this bet, you bet that a particular number will appear before a seven. You can make a place bet after the Come Out roll. You can place a bet on each or every place number. You can remove, reduce or add to a place bet at any time prior to the next roll. Place bets are valid (working) on all rolls except the Come Out roll.

These bets are placed in the rectangles just below the Place Numbers boxes.

Payoffs for place bets

Number	House Payoff	True Odds	House Advantage
4 and 10	9-5	2-1	6.67%
5 and 9	7-5	3-2	4.0%
6 and 8	7-6	6-5	1.52%

Field bets

A field bet is a bet on the number 2, 3, 4, 9, 10, 11, or 12 being rolled, regardless of what the point is. (This bet is always working, even on the Come Out roll.) The next roll of the dice immediately determines whether this bet wins or loses.

- ♦ 3, 4, 9, 10, and 11 pay at even money.
- ♦ 2 and 12 pay 2 to 1.
- ♦ If a 5, 6, 7, or 8 is rolled, the bet is lost.

These bets have higher odds and are less favorable to players. The house has a 5.5% advantage on these wagers.

Big 6 or Big 8

For Big 6 or Big 8, the shooter must roll a 6 or 8 before the sevens out. This bet is always working and can be placed at any time. It pays at even money.

This is not a good bet to take. The house has a 9.09% advantage on this wager.

Any Seven

This proposition (or center) bet clearly favors the house and should be avoided. Center bets are always working. In most cases, the next roll determines the outcome of the bet (except for hardway bets). More experienced Craps players avoid these bets; all of their odds greatly favor the house.

Any Seven is a terrible bet to take. The house advantage is 16.67%.

The house pays 4 to 1 (the true odds are 36-6 or 5-1).

Any Craps

This proposition (or center) bet clearly favors the house and should be avoided. Center bets are always working. In most cases, the next roll determines the outcome of the bet (except for hardway bets). More experienced Craps players avoid these bets; all of their odds greatly favor the house.

Any Craps is a terrible bet to take. The house advantage is 11.1%.

The house pays 7 to 1 (the true odds are 8-1).

2 or 12

This proposition (or center) bet clearly favors the house and should be avoided. Center bets are always working. In most cases, the next roll determines the outcome of the bet (except for hardway bets). More experienced Craps players avoid these bets; all of their odds greatly favor the house.

2 or 12 is a terrible bet to take. The house advantage is 13.89%.

The house pays 30 to 1 (the true odds are 35-1).

3 or 11

This proposition (or center) bet clearly favors the house and should be avoided. Center bets are always working. In most cases, the next roll determines the outcome of the bet (except for hardway bets). More experienced Craps players avoid these bets; all of their odds greatly favor the house.

3 or 11 is a terrible bet to take. The house advantage is 11.1%.

The house pays 15 to 1 (the true odds are 17-1).

Hard 4 and 10

A hardway roll is a number made with a matching pair, or doubles. These bets continue until the same number comes up easy, a 7 is rolled, or the shooter rolls a hard 4 or 10 (and collects this bet).

The Hard 4 and the Hard 10 are terrible bets to take. The house advantage is 11.1%.

The house pays 7 to 1 (though the true odds are 8-1).

Hard 6 or 8

A hardway roll is a number made with a matching pair, or doubles. These bets continue until the same number comes up easy, a 7 is rolled, or the shooter rolls a hard 6 or 8 (and collects this bet).

The Hard 6 and the Hard 8 are terrible bets to take. The house advantage is 9.09%.

The house pays 9 to 1 (though the true odds are 10-1).

Horn Bet

The Horn Bet is a four way bet combining the 2, 3, 11, and 12 Center bets. It requires four chips to make this bet (or multiples of four). The next roll determines the outcome of the bet.

The Horn bet merely enhances the number of bets that favor the house. The house advantage is 12.5%.

The casino pays the winning bet and subtracts the other chips from the payoff.

C&E Bets

Placing a bet on a C is equivalent to placing the bet on the ANY CRAPS section of the ONE ROLL BETS box.

Placing a bet on an E is equivalent to placing the bet on the 11 (5 plus 6) section of the ONE ROLL BETS box.

Craps tournaments

Under normal circumstances, Craps pits each player against the house. But in a Craps tournament, players also compete against each other. Players enter the tournament with equal tournament bankrolls. As play progresses, they can easily measure how well they are doing by comparing their current bankrolls with those of the other players.

In Hoyle Casino, a Craps tournament usually ends after four turns, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.

In Craps tournaments, free odds is always set at 2x.



About Horse Racing

Racing in general has been a popular sport for many hundreds of years. In ancient Rome, chariot races were the entertainment of the day. In today's culture, we have everything from camel racing to greyhound racing. Racing can be found on nearly every continent in some form or another. As long as racing has been around, it is likely that betting on the members of the race has been around as well.

Horse racing is particularly popular in the United States and Australia. The rules are fairly simple: pick a horse that you like and place a bet that will pay depending on what place the horse comes in at. The player has three choices: bet that the horse will come in at **win**, **place**, or **show**.

- ♦ Win simply means that you are betting that your horse will come in first. You will see the longest odds and the biggest payouts for win bets.
- ♦ Place means that you are betting that your horse will come in either first or second. The odds are slightly better here than for win bets.
- ♦ Show means that you are betting that your horse will come in either first, second, or third. The odds tend to be much better for show bets.

Odds

Odds are paid out as follows:

On the main screen (where you make your bets), you will see a list of the horses. To the right of each horse is a list of odds for win, show, and place. Odds will usually say something like "7 – 1" or "3 – 2". For a 7 – 1 bet, if the horse wins, for every dollar you put down, you will get seven dollars back. For example, if you place \$1000 place bet on Bye Bye Blue and his place odds are 7 – 1 and he comes in either first or second, you will get back \$7000. The higher the odds, the less likely it is that the horse will come in first, second, or third.



How to play Horse Derby 2000

Placing a bet

When you first go into Horse Derby 2000, you will be taken to a main screen that shows each of the five horses and the odds associated with each of them for win, show, and place bets. About halfway down the screen, you will be able to place bets. To bet on a horse, do the following:

- ♦ A cursor will be flashing where you can place a bet. The minimum bet is two dollars and the maximum bet is 1000 dollars. Enter the amount that you would like to bet on the horse.
- ♦ Now, click on one of the colored buttons to the right of the bet amount. To make a "win" bet, click on the blue button; "place" is the red button; "show" is the yellow button.
- ♦ Using either the mouse pointer or the Tab key, move your cursor to the next horse that you want to bet on and repeat the above steps. Continue doing the above steps until all bets that you want have been placed.
- ♦ To clear a bet, simply move the cursor to the bet to be erased and hit the "Backspace" key. To change the place that you believe the horse will come in, simply click on the lit button and select a new one (if you are removing the bet, you can leave the button unselected).
- ♦ To remove all bets, select the Clear button from the lower right corner.

On the right of the screen, you will see what the odds are for each horse that you bet on, and what position you bet on. You will also see the amount that will be paid out to you should you win.

When you are done placing bets, click on the Submit button in the lower right corner. This will take you to the main racing screen.

Watching a race

In the upper left corner of the main racing screen, you will see a shaded box. During the race, the box will show the placement of each horse in the race. The horse(s) that you bet on will be highlighted so that you can track how they are doing in the race. The horse racing announcer will also keep you updated on where each horse is in the race.

Race Results

When the race is over you will be taken to the Race Results screen. On this screen you will see how each horse did. It will also show you how much money you won and on which horse(s). Winnings are automatically credited to the player's bank account.

Occasionally the race is very close and you will first see a "Photo Finish" screen. When done viewing the Photo Finish screen, click on the Results button in the lower right corner of the screen and it will take you to the Race Results screen.

When done viewing Race Results, you can either bet on another race by clicking on the Next Race button, or you can exit to the main screen by selecting the Exit button, both in the lower right corner.



About Keno

Keno is a type of lottery similar to state lotteries common throughout North America. These games have a long tradition of success (at least from the perspective of the lotteries' sponsors). Keno is no exception. Lotteries are unique in that, unlike many forms of gambling, they are not only state-sanctioned but they are often state-sponsored. It is likely that arguments over the propriety of state-run "gambling" have been going on for millennia. Augustus Caesar held the first recorded public lottery; his purpose was to raise funds to beautify the city of Rome.

As played in American casinos, Keno is the direct descendant of the Chinese Lottery. Keno uses a transparent plastic globe called the *cage* that contains small air-blown balls. This device is used to generate the random, winning numbers in Keno.

Keno play

You play Keno by filling out a Keno ticket and then turning it in. The games occur at different intervals, depending on the time that you set in the Keno Setup dialog box.

Each Keno ticket has 80 numbers, corresponding to the 80 numbers printed on balls contained in the Keno cage, from which the winning numbers are derived.

When you turn in a ticket, you are registered for the next game. When the game begins, the numbered balls are spit from the Keno cage into the goose, an outlet that takes the balls one at a time. The number on each ball is flashed on a brightly lit screen located in the Keno lounge. The numbers remain lit until the game is completed (that is, when 20 numbers are drawn).

You win if you picked a sufficient number of correct numbers, based on the payoff chart provided for the bet you made.

The ticket

In addition to showing the 80 numbers you can bet on, the tickets contain boxes for other information including:

- ✦ Name
- ✦ The number of games (bets)
- ✦ Price per game
- ✦ The total amount of money you're betting (this equals the number of games you're playing times the amount of each bet).

You fill out the tickets by clicking on the numbers you are picking to win. In Hoyle Casino, you can pick 1-15 numbers or 20 numbers.

Ticket registration

In Hoyle Casino, you can submit your Keno ticket at any time from any room by clicking the Go To menu and selecting Keno. This brings up a dialog box in which you can create and submit tickets.

When you submit your ticket in the Keno lounge, you also hand in your bet. You can view your Keno tickets in the Keno lounge. This ticket shows all the numbers you marked off, the game number, and the number of games for which your ticket is valid. The time your game takes place is also provided during ticket registration.

Winning

You must go to the Keno room to get credit for any winning tickets. (Note: If you are playing in a casino, it is very important to head for the Keno counter if you win something. If a subsequent game begins before you've presented your winning ticket, you will forfeit all winnings, whether this happens to be \$1 or \$50,000. Heed this warning and make sure you cash out a winning ticket!)

Replaying a ticket

For your convenience, the casino also allows you to replay your tickets. You may want to do this if you have a fondness for the numbers you picked, if it was a winning ticket, or if you have a premonition, etc. The best reason (in our opinion) to replay your tickets is to avoid filling out a new card and going through the process of selecting new numbers.

To use a duplicate ticket, all you need to do is click Duplicate on the ticket form, and it's treated just like an original. You can keep handing in your duplicates for as long as you want.

To replay a Keno ticket

- 1 Click the Duplicate button on the Keno ticket form.
- 2 Click the Submit button on the Keno ticket form.

How to play Keno

When you are in the Hoyle Casino, you can play your Keno tickets from any game room, or you can go to the Keno game room to watch the numbers as they are picked.

To play Keno in the Keno room

Click the Go To menu and then choose Keno Room.


To play Keno from anywhere in the Casino

Click the Go To menu and then choose Keno Tickets.

To fill out a Keno ticket

- 1 Click each number that you want. A black X appears on each of your selections. You can pick between 1 and 15 numbers or exactly 20 numbers.
- 2 Click Submit to turn in your card.
To play additional tickets, click New for each ticket that you want to play and repeat steps 2 and 3.
You can then wait for the clock to tick down until the drawing starts, or you can click the Quick Play button to play the card immediately along with any other submitted cards.
To play the same numbers in a different drawing, click Duplicate.
To close the Keno setup window, click OK.

To change your Keno game setup

- ▶ When filling out a Keno ticket, you can select the time interval between games and choose special betting options. For more on betting options, click here: 



Placing a bet in Keno

Most bets in Keno are designated by the number(s) you pick. For example, a "one-spot straight ticket" is a bet on a single number. A "two-spot straight ticket" is a bet on two numbers. The amount of money you can bet in Keno depends on the type of bet you're making. These bets usually range from \$1-20 for straight tickets.

The most common bet is a *five-spot straight ticket* at a price of \$1, in which five numbers are picked. For this bet to win, three of the numbers you pick must come up on the balls. This particular bet pays even money if you pick three numbers right. If you pick four winning balls, you are paid off at 9 to 1. If, in this example, you guess all five balls right you've hit the jackpot, paying 800 to 1.

As another example, the payoffs for a common \$2 bet (in this case, a 10 spot straight ticket) are shown here:

Catch:	Win:
10	50,000
9	8,000
8	2,000
7	260
6	40
5	4

In addition to straight bets, other types of bets are available. These include specials, the edge, top/bottom, and left/right bets.

- ♦ The specials bets include four-, five-, and six-spot specials. When you bet on 4 to 6 numbers, a Specials checkbox appears in the Spots box on the Keno ticket. Click on the checkbox to change your ticket to a specials bet. Specials bets are more expensive to place, but pay at better odds than a standard four- to six-spot straight ticket.
- ♦ The edge bet selects all the numbers around the edge of the Keno ticket as winning numbers.
- ♦ The top/bottom bet is a bet that a high number of winning numbers will occur in the top or bottom half of the Keno ticket. No spots are marked on the ticket. Instead, you are betting that there will be many more numbers picked on either the top or bottom halves of the ticket. The greater the imbalance between top and bottom, the higher the payoff.
- ♦ The left/right bet is a bet that a high number of winning numbers will occur in the left or right half of the Keno ticket. No spots are marked on the ticket. Instead, you are betting that there will be many more numbers picked on either the left or right halves of the ticket. The greater the imbalance between left and right, the higher the payoff.

The Keno dialog box and the Keno room

You can play Keno from anywhere in the Casino using the Keno dialog box. If you go to the Keno room, you can play Keno and also watch the big screen as the numbers are selected. If you play outside the Keno room using the Keno dialog box, you need to go to the Keno room to collect any Keno winnings.

To play Keno in the Keno room

- ▶ Click the Go To menu and then choose Keno Room.

To play Keno from anywhere in the Casino

- ▶ Click the Go To menu and then choose Keno Tickets.

If you win Keno money while outside of the Keno room, the Keno button on the button bar will flash to indicate you have winnings. Go to the Keno room to collect them.



About Let It Ride

Let It Ride is a card game with a simple goal: Get a good Poker hand. It's you against the cards, and if your cards don't measure up to expectations, you have two chances to take back part of your wager—or let it ride.

You bet on getting a winning five-card Poker hand using the three cards dealt to you and the two cards the dealer reserves as "community cards," for use by all players. There are no draws or discards.

At the outset, you place three wagers of equal value. You can take back one of these wagers after looking at the three cards you are dealt. You can take back another wager after the dealer reveals one of the two community cards. The third wager remains in play no matter what.

Winning hands—a pair of 10s or better—receive payoffs according to the [Let It Ride payoff schedule](#).



Ranking hands in Let It Ride

Cards are ranked in Let It Ride as they are in Poker. If you aren't familiar with this ranking, it's a good idea to familiarize yourself with it before playing Let It Ride.

Royal Flush

A-K-Q-J-10 of the same suit.

Straight Flush

Five consecutive cards of the same suit.

Four of a Kind

Any four cards of the same rank.

Full House

Three of a Kind and One Pair.

Flush

A hand of any five cards of the same suit.

Straight

A hand of any five consecutive cards, but not of the same suit.

Three of a Kind

Three cards of the same rank, such as three 8s.

Two Pair

Two cards of the same rank and two cards of another other rank, such as two 4s and two 9s.

Pair of 10s or better

Two 10s, Jacks, Queens, Kings, or Aces.



How to play Let It Ride

Let It Ride is played on a customized Blackjack table, using a single deck of cards. In Hoyle Casino you are joined at a Let It Ride table by as many as three other players. (Or you can play alone.) In front of each player are three betting circles marked "1," "2," and "\$." Before cards are dealt, each player puts wagers of equal value into the three circles. If the table minimum is \$5, for example, your wagers total \$15.

Play moves clockwise around the table. It's your turn when your nameplate lights up.

On your first turn:

- ▶ Click on any one of the three betting circles to [place your wagers](#).

The dealer then deals each player three cards facedown. (Two other cards are reserved as "community cards," which you will share with the other players to complete your hands.)

On your second turn:

- 1 Look at your cards and compare them to the [ranking of Let It Ride hands](#).
- 2 Depending on the cards you were dealt, take back the wager in circle "1" or leave it in play:
 - ♦ Click the Take It Back button to remove the wager in circle "1."
 - ♦ Click the Let It Ride button to keep the wager in play.

The dealer then reveals the first of the community cards.

On your third turn:

- 1 Look at your cards as well as the upturned community card, and compare them to the ranking of Let It Ride hands.
- 2 Depending on your cards, take back the wager in circle "2" or leave it in play:
 - ♦ Click the Take It Back button to remove the wager in circle "2."
 - ♦ Click the Let It Ride button to keep the wager in play.

The second community card is revealed, and play ends. Wagers are paid off according to [Let It Ride payoff schedules](#).

See also



Placing bets in Let It Ride

There are three wagers in Let It Ride. You place them all at once, in equal amounts, at the beginning of each hand. There are betting circles in front of each player marked "1," "2," and "\$." One wager goes into each betting circle.

You set the amount of each wager using the chips that appear in the bottom right corner of the screen. The chips represent different values: \$5, \$10, \$25, and so on. To display more values, click the left or right arrow symbol on either side of the chips.

Remember that you are setting an amount for each of the three wagers; if you set an amount of \$25, for example, your three wagers would total \$75.

To place your three Let It Ride wagers:

- 1 Set an amount for each wager: Click on any of the chips in the lower right corner of the screen.
 - ♦ To increase the amount, click the left mouse button on one or more of the chips. (To set \$15, for example, click the \$5 chip and the \$10 chip.)
 - ♦ To decrease the amount, click the right mouse button (Control+Click for Macintosh users) on one or more of the chips.
 - ♦ The current amount appears below the chips. To reset the amount to zero, click the eraser symbol to the left of the chips.
- 2 Place all three wagers at once: Click on any of the three betting circles.



Payoffs in Let It Ride

At the end of play, players are paid on all remaining wagers, according to the following table.

Hand	Payoff
Royal Flush	1,000 to 1
Straight Flush	200 to 1
Four of a Kind	50 to 1
Full House	11 to 1
Flush	8 to 1
Straight	5 to 1
Three of a Kind	3 to 1
Two Pair	2 to 1
Pair of 10s or better	even money



Let It Ride tournaments

Under normal circumstances, Let It Ride is as noncompetitive as a card game can be. If you want to play Let It Ride in competition against other players, however, you can enter a tournament. Players enter a tournament with equal bankrolls. (This is money taken from the players' own bankrolls and is not a separate stake.) As play progresses, players can easily measure how well they are doing by comparing their current bankrolls with those of the other players.

In Hoyle Casino, a Let It Ride tournament usually lasts 25 hands, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.



About Pai Gow Poker

Pai Gow Poker is an Americanized version of an ancient Chinese dominoes game, pai Gow (literal translation, "To make nine"). You can easily distinguish pai Gow from Pai Gow Poker. The former is played on Chinese dominoes, while the latter is played with cards. If you find pai Gow in a casino, you may also find that Asians are playing it. This is because the numbers printed on the dominoes are in Chinese, which gives would-be gamblers a good reason to shy away from pai Gow in its original form.

Pai Gow Poker is a game that provides great winning opportunities, and its pace is slower than Blackjack. Therefore, the game gives players an opportunity to relax a little while they play. The casino's usual advantage over a player is about 2.5 percent.



Ranks of Pai Gow Poker hands

The hand rankings in Pai Gow Poker, ranked from highest to lowest, are almost identical to Poker. One exception is that an A-2-3-4-5 is considered the second highest Straight (or Straight Flush), ranking just behind the A-K-Q-J-10, and just ahead of the K-Q-J-10-9 (this is an optional rule in Hoyle Casino).

Five Aces

Four Aces plus the Joker form Five Aces. This is the highest-ranking hand in Pai Gow Poker.

Straight Flush

Five cards in sequence in the same suit are called a Straight Flush. If two Straight Flushes compete, the hand with the highest-ranking cards in the Flush sequence wins. The highest-ranking Straight Flush is called a Royal Flush (A-K-Q-J-10).

Four of a Kind

Any four cards of the same rank form Four of a Kind. If two players have Four of a Kind, the hand with the four higher cards wins.

Full House

Three of a Kind and a Pair form a Full House. The Full House with Three of a Kind with highest-ranking cards wins against another Full House with a lower-ranking Three of a Kind hand.

Flush

A hand of any five cards all of the same suit is called a Flush. A Flush with the highest-ranking cards beats another Flush hand. If the highest cards from each players hand tie, the next highest-ranking cards determine the winner, and so on.

Straight

A hand of any five cards in sequence, but not of the same suit is a Straight. The Straight with the highest-ranking cards at the head of the sequence is the winner against another Straight hand. The A-2-3-4-5, as the second highest hand in Pai Gow Poker, is the only exception.

Three of a Kind

Three cards of the same rank, such as three 8s, form Three of a Kind. The highest-ranking three cards wins against another Three of a Kind hand. Three Aces are the highest; three 2s the lowest. Three of a Kind beats Two Pair or any lower hand.

Two Pair

Two cards of the same rank, and two matching cards of any other rank form Two Pair. The hand with the highest-ranking Pair wins against another hand of Two Pair. If the highest-ranking Pair ties, the hand with the second highest-ranking Pair wins.

One Pair

Any two cards of the same rank form One Pair. The hand with the highest-ranking Pair wins against another hand of a Pair. If both hands have the same Pair, the highest-ranking unmatched card in the hand determines the winner.

High Card

A hand with no matched cards is called High Card. With two competing High Card hands, the hand with the highest-ranking card wins. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on.

How to play Pai Gow Poker

In Pai Gow Poker, each player receives seven cards and sets (arranges) the seven cards into a five-card and a two-card hand.

The only stipulation for setting hands is that the five-card hand (high hand) must outrank the two-card hand (low hand). To win a bet, you must win both the five-card and the two-card hands.

The deck used in Pai Gow Poker is a standard 52-card deck with the addition of one Joker. The Joker is not a traditional wild card; it can only be used as an Ace or as a card that completes a Straight or a Flush.

One player is designated the banker. The house dealer is the default banker, but any player can actually be the banker. Players' hands are compared against the banker to see who wins a given hand.

How play proceeds

Before play begins, each player places their bet on the table in front of them. The dealer then deals seven hands consisting of seven cards each face down to the banker and to each player. Dealing starts at a randomly selected seat and cards are dealt to every position regardless of whether a player is present there or not.

Each player in turn sets his hand to form one five-card hand (the high hand) and one two-card hand (the low hand). Likewise, the banker also sets his or her hand.

To set your hand

► Click the two cards for your low hand, then click OK to proceed.

Player's hands are compared against the banker's hands to see who is the winner. In order to win a bet, the banker or player must win both the five-card and the two-card hand. If one hand is won and one is lost, this is a push and no money is exchanged. The banker wins tie hands, which are called copies.

A 5 percent commission is paid to the casino for any winning bets by the player regardless of whether he or she is the banker (5 percent of net winnings).



Placing a bet in Pai Gow Poker

At the beginning of each hand, you must place a bet. The bet you make must meet the minimum bet requirement, but not exceed the maximum bet limit.

Chips appear in the bottom right corner of the screen. To view all values of chips available, click the left and right arrow symbols.

To place a bet

- 1 Click your cursor on the chips you want to bet.
 - ♦ To add money to the bet, click the left mouse button on the chip or chips you want to add.
 - ♦ To subtract money from the bet, click the right mouse button (Control+Click for Macintosh users) on the chip or chips you want to subtract.
 - ♦ To clear the bet, click on the eraser.
- 2 When you are satisfied with the amount of your bet, click the bet circle in front of your seat to place your bet.

Play begins immediately after you place your bet.



Pai Gow Poker tournaments

Under normal circumstances, Pai Gow Poker pits each player against the house. But in a Pai Gow Poker tournament, players also compete against each other. Players enter the tournament with equal tournament bankrolls. As play progresses, they can easily measure how well they are doing by comparing their current bankrolls with those of the other players.

In Hoyle Casino, a Pai Gow Poker tournament usually lasts 25 hands, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.

The following rules are followed in Pai Gow Poker tournaments:

- ♦ 5-4-3-2-A is the lowest-ranking Straight.
- ♦ Players cannot be the banker.

About Poker

Poker is a popular game throughout the world. It combines principles of card games known hundreds of years ago in Europe and probably long before that in Asia, but in its present form it is of distinctly American origin. There are many variations of Poker, but they all follow the same basic principles and differ mostly in details. A person who has learned these principles can play without difficulty in any game.

Poker is a game of betting which player holds the best hand. In most cases, the best hand contains the five highest-ranking cards, but what is considered the best hand can vary in some types of Poker. In a High/Low Poker game, two players have the opportunity to win and split the pot. The player with the highest-ranking hand and the player with the lowest-ranking hand both win.

All bets made by all players go in a pile of chips in the center of the table, called the pot. No player can compete for the pot unless he or she is willing to meet the highest bet made by another player. Because of this rule, players are able to bluff and win the pot.

The object of the game is to win the pot. A player can win the pot in one of two ways:

- ♦ After all bets are in, all players that are still in show their hands. The player with the best hand wins.
- ♦ If, during betting, a player makes a bet that no other players are willing to meet, that player wins the pot without showing his or her cards.

All cards of the 52 card deck are used. The cards are dealt one at a time, clockwise motion (number of cards varies with game). Aces are high, but Aces rank low in the sequence A-2-3-4-5.

There are actually many variations of Poker with slightly different rules. For the specific details on each of the Poker games in the Hoyle Casino, see that game's description.

- ♦ Texas Hold'em
- ♦ Omaha Hold'em
- ♦ Omaha Hold'em Hi-Lo
- ♦ Seven Card Stud
- ♦ Seven Card Stud Hi-Lo
- ♦ Five Card Draw
- ♦ Five Card Draw Lowball

Hoyle Casino offers different Hold'em, Stud, and Draw tables, based on lower and upper bet amounts.

The lower and upper bet amounts you make at each betting interval will vary depending on the game you are playing and the rules for the betting interval at that point in the game. If you want to join a table with higher stakes, be sure you have enough cash to stay in the game.



Ranks of Poker hands

Before you play a game of Poker, you should learn the ranks of hands that you can win with. The following combinations of cards rank the same in every form of Poker. They are listed in order from highest to lowest value.

Aces rank high in all hands except the Straight (or Straight Flush), or in a low hand (High/Low games). In a Straight, the Ace can rank either high or low, depending on the card sequence. The Ace is high in the sequence A-K-Q-J-10. Aces rank low in the sequence 5-4-3-2-A. You cannot use the Ace to wrap a lower sequence with a higher sequence, such as 3-2-A-K-Q.

Note In a High/Low Poker game, two players have the opportunity to win and split the pot. The player with the highest-ranking hand and the player with the lowest-ranking hand win.

Straight Flush

Five cards in sequence in the same suit. If two Straight Flushes compete, the hand with the highest-ranking cards in the Flush sequence wins.

- ♦ A-K-Q-J-10 (Royal Flush) beats K-Q-J-10-9.
- ♦ 6-5-4-3-2 beats 5-4-3-2-A.

The Royal Flush is the highest standard hand and beats all other hands.

Four of a Kind

Any four cards of the same rank. If two players have Four of a Kind, the hand with the four higher cards wins. Four of a Kind beats a Full House or any lower hand.

Full House

Three of a Kind and One Pair. The Full House with Three of a Kind with highest-ranking cards wins against another Full House with a lower-ranking Three of a Kind hand. Full House beats a Flush or any lower hand.

Flush

A hand of any five cards all of the same suit. A Flush with the highest-ranking cards beats another Flush hand. If the highest cards from each player's hand tie, the next-highest-ranking cards determine the winner, and so on. A Flush beats a Straight or any lower hand.

Straight

A hand of any five cards in sequence, but not of the same suit. The Straight with the highest-ranking cards at the head of the sequence is the winner against another Straight hand. The highest possible Straight is A-K-Q-J-10. The lowest possible Straight is 5-4-3-2-A. A Straight beats Three of a Kind or any lower hand.

Three of a Kind

Three cards of the same rank, such as three 8s. The highest-ranking three cards wins against another Three of a Kind hand. Three Aces are the highest; three 2s the lowest. Three of a Kind beats Two Pair or any lower hand.

Two Pair

Two cards of the same rank, and two matching cards of any other rank. The hand with the highest-ranking Pair wins against another hand of Two Pair. If the highest-ranking Pair ties, the hand with the second highest-ranking Pair wins. If the all Pairs in both hands tie, the hand with the highest-ranking fifth card wins. Two Pair beats any hand with One Pair, or no pair (High Card).

One Pair

Any two cards of the same rank. The hand with the highest-ranking pair wins against another hand of One Pair. If both hands have the same Pair, the highest-ranking unmatched card in the hand determines the winner. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on. One Pair beats any hand with no Pair (High Card).

High Card

A hand with no matched cards. With two competing High Card hands, the hand with the highest-ranking card wins. If the highest-ranking unmatched cards tie, the next highest-ranking unmatched cards are compared, and so on.

How to play Poker

In Poker, turns (opportunities to check, call, raise, fold, show, and so on) pass from player to player in clockwise rotation. The cards are dealt this way as well.

The number of cards dealt to the player or to the board, the time that cards are dealt, and betting intervals varies with the type of Poker game. For details, see the instructions for each game.



How betting works in Poker

Betting takes place during periods of the game called betting intervals. The number of intervals varies depending on the game.

During each betting interval, a player has the first right or obligation to bet (open). In the first betting interval of the game, the player to the immediate left of the dealer opens. The responsibility for the first opening bet changes to a new player with each hand.

- ♦ In **Texas Hold'em**, **Omaha Hold'em**, **Five Card Draw**, and **Five Card Draw Lowball** games, the dealer button indicates which player must open in each betting interval of the game. The player to the left of the dealer button always begins the betting.
- ♦ In **Seven Card Stud** games, the player with the lowest-ranking card showing must open in the first betting interval. If there is a tie in card rank, the player closest to the left of the dealer opens. In subsequent betting intervals, the player with the highest-ranking card showing must open. Again, if there is a tie in card rank, the player closest to the left of the dealer opens.
- ♦ In **Seven Card Stud Hi-Lo** games, the player with the highest-ranking card showing must open in the first betting interval. If there is a tie in card rank, the player closest to the left of the dealer opens. In subsequent betting intervals, the player with the lowest-ranking card showing must open. Again, if there is a tie in card rank, the player closest to the left of the dealer opens.

In all Hoyle Casino Poker games, the first betting interval begins with a mandatory bet called a blind. In Hold'em games, two blinds are required: the small blind (blind open) and the big blind (blind raise).

- ♦ **Small blind (or blind open)**. Half of the first betting amount (the lower bet amount for the table).
- ♦ **Big blind (or blind raise)**. A raise to bring the pot to the level of the first betting amount. This blind is usually the same amount as the small blind, except for cases where the small blind is smaller because the player is all-in.

You can stay in the hand by doing one of three things:

- ♦ **Call**. Match the current highest bet in the pot. This is referred to as "staying in" the hand.
- ♦ **Raise**. Match the current highest bet in the pot, then add more money to the pot to become the highest bet in the pot. Each player must at least match (call) this bet to stay in.

Note In all betting intervals, if more than two players are betting, there is a limit of three raises amongst all players (not counting the blind raise in the first betting interval of a Hold'em game, or the first partial raise after a blind bet in a Stud game).

- ♦ **Check**. In all of the Poker games in Hoyle Casino, you are permitted to check if no player before you has opened with a bet. When you check, you stay in the hand without having to call or raise. Each player after you can also check until one of the players makes an actual bet.

You can also drop out of the pot by folding. When you fold, you turn in your hand and lose any chips you have added to the pot for that hand. You can fold at any time.

Betting continues until all bets are equalized. Bets are considered equalized when the turn comes around to the player who in his or her turn made the highest bet, and when every other player either called the bet or folded.

Hoyle Casino Poker uses table stakes for betting, which means that a player does not have to meet a bet for an amount which is larger than all the chips or money that player has on the table. A player in this situation is all-in, and can put all of his or her money in the main pot (even if it does not cover the bet) and stay in the hand. This player no longer participates in the betting.

If more than two players are still in a hand in which one player is all-in, bets made after that point are added to a side pot, which is only available to the players who have paid in the required bets. If the player who is all-in wins the main pot (which he or she contributed to), the best hand of the other players wins the side pot.

Placing a bet in Poker

You place a bet in Poker by typing the amount you want to bet to open, call, or raise in the Poker Betting dialog box.

To place a bet

- ▶ Type the amount you want to bet in the box next to the appropriate option (Open, Call, or Raise), and click OK.

The actions available in the Poker Betting dialog box are described below.

Control/Option	Description
Call	Meets the current highest bet during a betting interval.
Raise	Raises the pot by increasing the amount of the preceding bets. The amount which you can or must raise (such as the blind raise) during a betting interval varies with each type of Poker game. See that game's description for details.
Check	During a round of betting (betting interval), allows a player to stay in the hand without betting. This option is only available if no one has opened with a bet during that betting interval.
Open	Places the first bet in a betting interval. The circumstances in which you can or must open (such as the blind open), and the bet amount you can open with vary with each type of Poker game. See that game's description for details.
Fold	Drops out of the current hand. In folding, you turn in your hand and forfeit any chips that you previously bet.

Texas Hold'em

In Texas Hold'em, seven cards are available to each player. Players' hands consist of two cards dealt face down to each player and five cards dealt face up to the board, which are shared by all players in the game. Players can construct their final hands using any five cards from the *two* cards in their own hands and the *five* cards from the board. A player wins by having the highest-ranking hand of five cards.

Each hand can start with eight players or fewer. Opening betting rotates clockwise with each new hand using a dealer button and blinds. The blind bets are mandatory bets made by the first two players to the left of the dealer button. The last player to bet usually has the advantage. Because the dealer button moves to each player, each player has the chance to benefit from this advantage. For details on blinds and the betting process, see How betting works in Poker.

How play proceeds

Play begins with each player receiving two cards face down, followed by the first betting interval. The player immediately to the left of the dealer button must open the betting. The first bet is called a blind open (or small blind) and is equal to half of the lower bet amount for the table. The second bet is called a blind raise (or big blind) and raises the pot to be equal to the lower bet amount. The player to the left of the blind open is responsible for the blind raise. The player to the left of the blind raise must call the mandatory bet amount, raise an amount equal to the size of the bet, or fold. Betting then passes around to each player as it would normally. If all players either call or fold, the player who made the blind raise then has the option of checking or raising.

In all betting intervals, if more than two players are betting, there is a limit of three raises amongst all players (not counting the blind raise in the first betting interval).

The Flop

The next three cards dealt face up to the board are called the Flop. The dealer turns all three cards over at the same time, for all players to use in their hands. The second betting interval begins with the first player to the left of the dealer button. This player can check, fold, or open with a bet. The lower bet amount is required at the Flop.

Each player then has the option to check, call, raise, or fold. The betting continues as long as players keep raising their bets. Betting stops when all players have called (the betting has equalized).

The Turn

The fourth card dealt face up to the board is called the Turn. A third betting interval ensues, again starting with the player to the left of the dealer button and ending with all bets equalized. The upper bet amount is now in force.

The River

The fifth and final card dealt face up to the board is called the River or Fifth Street. The final betting interval takes place, starting with the player to the left of the dealer button and ending with all bets equalized. The upper bet amount is still in force.

The Showdown

When betting is complete, all players who are still in show their hands. The player with the highest-ranking five cards wins the pot. If hands tie, the pot is split between the winners.

Summary of the deal:

- ♦ Two cards dealt to each player (face down), first betting interval.
- ♦ Third, fourth, and fifth cards dealt to the board (face up), second betting interval.
- ♦ Sixth card dealt to the board (face up), third betting interval.
- ♦ Seventh and final card dealt to the board (face up), final betting interval.

Omaha Hold'em

Omaha Hold'em is a variation of Texas Hold'em, but nine cards are available to each player instead of seven. Players' hands consist of four cards dealt face down to each player and five cards dealt face up to the board, which are shared by all players in the game. Players must construct their final hands using *two* cards from their own hands and *three* cards from the board. A player wins by having the highest-ranking hand of five cards.

Each hand can start with eight players or fewer. Opening betting rotates clockwise with each new hand using a dealer button and blinds. The blind bets are mandatory bets made by the first two players to the left of the dealer button. The last player to bet usually has the advantage. Because the dealer button moves to each player, each player has the chance to benefit from this advantage. For details on blinds and the betting process, see How betting works in Poker.

How play proceeds

Play begins with each player receiving four cards face down, followed by the first betting interval. The player immediately to the left of the dealer button must open the betting. The first bet is called a blind open (or small blind) and is equal to half of the lower bet amount for the table. The second bet is called a blind raise (or big blind) and raises the pot to be equal to the lower bet amount. The player to the left of the blind open is responsible for the blind raise. The player to the left of the blind raise must call the mandatory bet amount, raise an amount equal to the size of the bet, or fold. Betting then passes around to each player as it would normally. After all players either call or fold, the player who made the blind raise then has the option of checking or raising.

In all betting intervals, if more than two players are betting, there is a limit of three raises amongst all players (not counting the blind raise in the first betting interval).

The Flop

The next three cards dealt face up to the board are called the Flop. The dealer turns all three cards over at the same time, for all players to use in their hands. The second betting interval begins with the first player to the left of the dealer button. This player can check, fold, or open with a bet. The lower bet amount is required at the Flop.

Each player then has the option to check, call, raise, or fold. The betting continues as long as players keep raising their bets. Betting stops when all players have called (the betting has equalized).

The Turn

The fourth card dealt face up to the board is called the Turn. A third betting interval ensues, again starting with the player to the left of the dealer button and ending with all bets equalized. The upper bet amount is now in force.

The River

The fifth and final card dealt face up to the board is called the River or Fifth Street. The final betting interval takes place, starting with the player to the left of the dealer button and ending with all bets equalized. The upper bet amount is still in force.

The Showdown

When betting is complete, all players who are still in show their hands. The player with the highest-ranking five cards wins the pot. If hands tie, the pot is split between the winners.

Summary of the deal:

- ♦ Four cards dealt to each player (face down), first betting interval.
- ♦ Fifth, sixth, and seventh cards dealt to the board (face up), second betting interval.
- ♦ Eighth card dealt to the board (face up), third interval.
- ♦ Ninth and final card dealt to the board (face up), final betting interval.

Omaha Hold'em Hi-Lo

Omaha Hold'em is a variation of Texas Hold'em, but nine cards are available to each player instead of seven. In a High/Low Poker game, more than one player has the opportunity to win and split the pot. Players' hands consist of four cards dealt face down to each player and five cards dealt face up to the board, which are shared by all players in the game. Players must construct their final hands using *two* cards from their own hands and *three* cards from the board. A player wins by having the highest-ranking or lowest-ranking hand of five cards (or both). In the same hand, the low hand and high hand can use different sets of cards.

This form of Omaha Hold'em is also known as "Eights or Better". To qualify as a low hand in Omaha Hi-Lo, the hand must be an 8-High (8 as the High Card in an unmatched hand) or better (such as 7-High). In low hands, Straights and Flushes are ignored, and Aces count as low cards. The best low hand possible is 5-4-3-2-A, though it is also a Straight. It is possible for no player to have a low hand. At least three different cards of 8 or less must be on the board for a low hand to be possible.

Each hand can start with eight players or fewer. Opening betting rotates clockwise with each new hand using a dealer button and blinds. The blind bets are mandatory bets made by the first two players to the left of the dealer button. The last player to bet usually has the advantage. Because the dealer button moves to each player, each player has the chance to benefit from this advantage. For details on blinds and the betting process, see How betting works in Poker.

How play proceeds

Play begins with each player receiving four cards face down, followed by the first betting interval. The player immediately to the left of the dealer button must open the betting. The first bet is called a blind open (or small blind) and is equal to half of the lower bet amount for the table. The second bet is called a blind raise (or big blind) and raises the pot to be equal to the lower bet amount. The player to the left of the blind open is responsible for the blind raise. The player to the left of the blind raise must call the mandatory bet amount, raise an amount equal to the size of the bet, or fold. Betting then passes around to each player as it would normally. After all players either call or fold, the player who made the blind raise then has the option of checking or raising.

In all betting intervals, if more than two players are betting, there is a limit of three raises amongst all players (not counting the blind raise in the first betting interval).

The Flop

The next three cards dealt face up to the board are called the Flop. The dealer turns all three cards over at the same time, for all players to use in their hands. The second betting interval begins with the first player to the left of the dealer button. This player can check, fold, or open with a bet. The lower bet amount is required at the Flop.

Each player then has the option to check, call, raise, or fold. The betting continues as long as players keep raising their bets. Betting stops when all players have called (the betting has equalized).

The Turn

The fourth card dealt face up to the board is called the Turn. A third betting interval ensues, again starting with the player to the left of the dealer button and ending with all bets equalized. The upper bet amount is now in force.

The River

The fifth and final card dealt face up to the board is called the River or Fifth Street. The final betting interval takes place, starting with the player to the left of the dealer button and ending with all bets equalized. The upper bet amount is still in force.

The Showdown

When betting is complete, all players who are still in show their hands. The players with the highest- and lowest-ranking five cards (two from player's hand, three from the board) split the pot. If no player has a low hand, the highest-ranking hand wins the pot. If there is a tie between high hands or low hands, the high or low portion of the pot is then split between those hands.

For example:

Pot = \$100

Player 1 wins high and gets \$50.

Player 2 ties low and gets \$25.

Player 3 ties low and gets \$25.

Summary of the deal:

- ♦ Four cards dealt to each player (face down), first betting interval.
- ♦ Fifth, sixth, and seventh cards dealt to the board (face up), second betting interval.
- ♦ Eighth card dealt to the board (face up), third betting interval.
- ♦ Ninth and final card dealt to the board (face up), final betting interval.



Seven Card Stud

Players' hands consist of seven cards dealt to each player. The first two are dealt face down. The third, fourth, fifth and sixth cards are dealt face up. The final (seventh) card is dealt face down. A player wins by having the highest-ranking hand of five cards.

Each hand can start with seven players or fewer. If eight players are sitting at the table, one has to sit out for the hand.

How play proceeds

Play begins with each player adding his or her ante to the pot. The ante for Seven Card Stud at the Hoyle Casino is 40 percent of the lower bet amount. Each player receives two cards face down and one card face up, followed by the first betting interval.

The player with the lowest-ranking card showing must open the betting. (If there is a tie in low card rank, the player closest to the left of the dealer opens.) This is called the blind open. The blind open bet is half the amount of the lower bet amount for the table. Each player then has the option to call, raise, or fold.

The first raise increases the size of the bet to the size of the lower bet amount for the game. The betting continues as long as players keep raising their bets (up to three raises, not counting an opening partial raise). If only two players are in the hand, the number of raises is unlimited. Betting stops when all players have called (the betting has equalized).

On the next three rounds of dealing, each active player receives a face-up card, then another betting interval takes place. Cards are dealt face up until the player has four face-up cards (and two face down). The betting intervals at this stage of the game begin with the player who has the highest-ranking cards showing. This player can check, fold, or open with a bet. Each player then has the option to check, call, raise, or fold. The betting continues as long as players keep raising their bets. Betting stops when all players have called (the betting has equalized).

During the first and second betting intervals, the lower bet amount for the table is in force for bets. On the third, fourth, and final betting intervals, betting must open and continue at the higher bet amount for the table.

Finally, the last card is dealt to each player (seventh card, face down). The highest hand showing starts the betting. When betting is complete, all players who are still in show their hands (the showdown). The players with the highest-ranking five cards split the pot. If hands tie, the pot is split.

Summary of the deal:

- ♦ Three cards dealt to each player (two down, one up), first betting interval.
- ♦ Fourth card dealt to each player face up, second interval.
- ♦ Fifth card dealt to each player face up, third interval.
- ♦ Sixth card dealt to each player face up, fourth interval.
- ♦ Seventh card dealt to each player face down, final betting interval.



Seven Card Stud Hi-Lo

In a High/Low Poker game, more than one player has the opportunity to win and split the pot. Players' hands consist of seven cards dealt to each player. The first two are dealt face down. The third, fourth, fifth and sixth cards are dealt face up. The final (seventh) card is dealt face down. A player wins by having the highest-ranking or lowest-ranking hand of five cards (or both). In the same hand, the low hand and high hand can use different sets of cards.

Each hand can start with seven players or fewer. If eight players are sitting at the table, one has to sit out for the hand.

How play proceeds

Play begins with each player adding his or her ante to the pot. The ante for Seven Card Stud at the Hoyle Casino is 40 percent of the lower bet amount. Each player receives two cards face down and one card face up, followed by the first betting interval.

The player with the lowest-ranking card showing must open the betting. (If there is a tie in High Card rank, the player closest to the left of the dealer opens.) This is called the blind open. The blind open bet is half the amount of the lower bet amount for the table. Each player then has the option to call, raise, or fold.

The first raise increases the size of the bet to the size of the lower bet amount for the game. The betting continues as long as players keep raising their bets (up to three raises, not counting an opening partial raise). If only two players are in the hand, the number of raises is unlimited. Betting stops when all players have called (the betting has equalized).

On the next three rounds of dealing, each active player receives a face-up card, then another betting interval takes place. Cards are dealt face up until the player has four face-up cards (and two face down). The betting intervals at this stage of the game begin with the player who has the highest-ranking cards showing. This player can check, fold, or open with a bet. Each player then has the option to check, call, raise, or fold. The betting continues as long as players keep raising their bets. Betting stops when all players have called (the betting has equalized).

During the first and second betting intervals, the lower bet amount for the table is in force for bets. On the third, fourth, and final betting intervals, betting must open and continue at the higher bet amount for the table.

Finally, the last card is dealt to each player (seventh card, face down). The lowest hand showing starts the betting. When betting is complete, all players who are still in show their hands (the showdown). The players with the highest- and lowest-ranking five cards split the pot. If there is a tie between high hands or low hands, the high or low portion of the pot is then split between those hands.

For example:

Pot = \$100

Player 1 wins high and gets \$50.

Player 2 ties low and gets \$25.

Player 3 ties low and gets \$25.

Summary of the deal:

- ♦ Three cards dealt to each player (two down, one up), first betting interval.
- ♦ Fourth card dealt to each player face up, second interval.
- ♦ Fifth card dealt to each player face up, third interval.
- ♦ Sixth card dealt to each player face up, fourth interval.
- ♦ Seventh card dealt to each player face down, final betting interval.



Five Card Draw

Hands consist of five cards dealt to each player, all face down. From these five cards, the player can choose to discard several cards (three cards maximum) and draw the same number of cards to replace them. A player wins by having the highest-ranking hand of five cards.

Each hand can start with eight players or fewer.

How play proceeds

Play begins with a blind open and blind raise from the players to the immediate left of the dealer. The betting continues clockwise as long as players keep raising their bets (up to three raises, not counting the blind raise). If only two players are in the hand, the number of raises is unlimited. Betting stops when all players have called (the betting has equalized).

The dealer then deals replacement cards to make each player's hand total five cards. The second (and final) betting interval takes place.

After the second betting interval, all players who are still in show their cards. The player with the highest-ranking hand of five cards wins. If hands tie, the pot is split.



Five Card Draw Lowball

Players' hands consist of five cards dealt to each player, all face down. From these five cards, the player can choose to discard several cards (three card maximum) and draw the same number of cards to replace them. A player wins by having the lowest-ranking hand of five cards (5-4-3-2-A is the lowest hand possible).

Each hand can start with eight players or fewer.

How play proceeds

Play begins with a blind open and blind raise. These are played by the players to the immediate left of the dealer button. The betting continues clockwise as long as players keep raising their bets (up to three raises, not counting the blind raise). If only two players are in the hand, the number of raises is unlimited. Betting stops when all players have called (the betting has equalized).

The dealer then deals replacement cards to make each player's hand total five cards.

A second betting interval follows.

After the second betting interval, all players who are still in show their cards. The player with the lowest-ranking hand of five cards wins. If hands tie, the pot is split.



Poker tournaments

Hoyle Casino offers tournament play in all seven of its Poker variations:

- ✦ Texas Hold'em
- ✦ Omaha Hold'em
- ✦ Omaha Hold'em Hi-Lo
- ✦ Seven Card Stud
- ✦ Seven Card Stud Hi-Lo
- ✦ Five Card Draw
- ✦ Five Card Draw Lowball

In Hoyle Casino, a Poker tournament usually lasts 25 hands, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.

The following table lists the tournament bankroll, tournament prize, early round wager, and late round wager for the five tournament levels available in all Poker games except Five Card Draw and Five Card Draw Lowball:

Tournament bankroll	Tournament prize	Early round wager	Late round wager
\$1,000	\$1,000	\$25	\$50
\$5,000	\$5,000	\$100	\$200
\$25,000	\$25,000	\$500	\$1,000
\$100,000	\$100,000	\$2,500	\$5,000
\$500,000	\$500,000	\$10,000	\$20,000

The following table lists the same information for Five Card Draw and Five Card Draw Lowball:

Tournament bankroll	Tournament prize	Early round wager	Late round wager
\$1,000	\$1,000	\$50	\$100
\$5,000	\$5,000	\$250	\$500
\$25,000	\$25,000	\$1,000	\$2,000
\$100,000	\$100,000	\$5,000	\$10,000
\$500,000	\$500,000	\$20,000	\$40,000

About Roulette

Roulette was developed around the turn of the century and is one of the most popular gambling games in the world. It is played in virtually every gambling house in North and South America and in Europe, where it is even more popular.

The game uses a special wheel, a betting layout, and chips. The wheel is divided into 38 (American) or 37 (European) sections, each of which has walls to hold a small ball where it lands after the wheel is spun. The sections are numbered from 1 to 36, (half red and half black, half odd and half even) plus a green section marked 0. European wheels have only the 0 green section. American wheels have an additional green section marked 00. The addition of the 00 section greatly increases the odds in favor of the house. For this reason, Roulette is not as popular in United States casinos as it is in Europe.

When Atlantic City rules are used in Roulette: For any even-money bets, if the ball lands on 0 or 00, half of the amount of any even-money bet is returned to you. If Nevada rules are in force, you lose the entire even-money bet on 0 or 00.

Numbers 1-18 are considered the lows; numbers 19-36 are the highs.

Roulette is a banking game: all bets are placed against the house.



How to play Roulette

Players make bets by placing chips in various locations on the table. After all bets are placed, the croupier spins the wheel in one direction and tosses the small ball in the opposite direction. The ball then comes to rest on one number – the winning number for the spin. The bank pays or collects from each bettor. Bets can then be placed again for the next spin.

Players often choose the bets they like to make and stick with them for a series of spins. Use Place Last Bets in the Actions menu to do this.

A history of the most recent numbers appears above the Roulette table.



Placing a bet in Roulette

Chips appear in the bottom right corner of the screen. To view all values of chips available, click the left and right arrow symbols.

To place a bet

- 1 Click your cursor on the chips you want to bet.
 - ♦ To add money to the bet, click the left mouse button on the chip or chips you want to add.
 - ♦ To subtract money from the bet, click the right mouse button (Control+Click for Macintosh users) on the chip or chips you want to subtract.
 - ♦ To clear the bet, click the eraser.
- 2 When you are satisfied with the amount of your bet, click your cursor (left mouse button) at the exact spot on the Roulette layout where you want to place the bet. You can place as many bets as you like.
- 3 To bet a different amount on different parts of the layout, repeat step 1 to change the chip value before placing another chip on the layout.
- 4 If you need to, you can add to or subtract from a bet even after it has been placed. Click the bet on the table to add the current bet amount to the bet. Right-click the bet (Control+Click for Macintosh users) to subtract the current bet amount from the bet.
- 5 When you are satisfied with the placement of your bet(s), click Spin.
Play begins immediately after you place your bet.

Note:

- ♦ You do not have to place a bet each time the roulette wheel spins. If you don't feel lucky for a particular spin, don't bet anything!



Roulette bets and odds

There are many different types of bets available in Roulette. Different bet types pay off different odds.

Inside bets

Straight-up bets

- ♦ Pay 35 to 1. Place a chip on any single number.

Split bets

- ♦ Pay 17 to 1. Place a chip in between any two adjacent numbers.

Quad (Corner) bets

- ♦ Pay 8 to 1. Place a chip between any four number groupings (for example 11-12-14-15), and you get all four numbers in that group.

Street (Trio or Three number) bets

- ♦ Pay 11 to 1. Place a chip on the horizontal line across the top of the layout on any of the twelve columns of three numbers. You get all the numbers in that street. Two other street bets are available: you can also place a chip in the intersection between 0-1-2 or in the intersection between 00-2-3.

Quint bet

- ♦ Pays 6 to 1. The only possible five number grouping in the Roulette layout is 0-00-1-2-3. Place the chip on the upper horizontal line between the 00 and 3. This bet favors the house by more than 7 percent.

Double Street (Six number) bets

- ♦ Pay 5 to 1. Place a chip in between streets that are side by side to get all six numbers in the double streets.

Outside bets

Black, Red, Odd, Even, 1-18, 19-36

- ♦ Pay 1 to 1.

Dozen bets: 1st 12, 2nd 12, 3rd 12

- ♦ Pay 2 to 1.

Column bets

- ♦ Pay 2 to 1. Place a chip in a box at the end of one of three columns.

Roulette tournaments

Under normal circumstances, Roulette pits each player against the house. But in a Roulette tournament, players also compete against each other. Players enter the tournament with equal tournament bankrolls. As play progresses, they can easily measure how well they are doing by comparing their current bankrolls with those of the other players.

In Hoyle Casino, a Roulette tournament usually ends after 10 spins, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.



About Slots

The Slot machines in Hoyle Casino are three-reel machines with varying numbers of symbols (or stops) on each reel.

Slots odds

The house advantage for Slot machines is generally about 16 to 20 percent. These odds are not very good compared to the odds for most other casino games. However, sometimes you can find a machine with better odds. You will find that some of the Hoyle Casino Slots are looser than others. There are even rumors of a few machines that sometimes go on fritz and end up putting the odds in your favor.

Going for a jackpot

Each reel has at least one jackpot symbol, and to win a jackpot you must get each reel to stop on this jackpot symbol.

For a 20 stop, three-reel machine with one jackpot symbol per reel, the odds of lining up all three jackpot symbols are $20 \times 20 \times 20$, or 8000 to 1. Some machines have more than one jackpot symbol per reel, which improves the odds of hitting a jackpot, but the payout for a jackpot on these machines will usually be lower.

Progressive slots

A Progressive Slot machine is a machine with a variable jackpot. The jackpot increases every time a coin is deposited into the machine.

You can read the amount of the current jackpot in the digital readout at the top of the machine.



Choosing a Slot machine

Each slot machine in the Hoyle Casino has its own unique theme, different credit amounts required for play, and different payouts. They are all multi-coin machines.

For the majority of machines, each coin in play activates a different pay column (pay columns are shown in the lighted panel above the reels). For example, with two coins in play, the second pay column is used.

The Progressive machines use multiple paylines instead of successive pay columns. This means that you can win diagonally in addition to horizontally.

To choose from the available machines, click the Go To menu, select Slot Machines, pick a machine, and then choose the bet level you want.

Machines

- ♦ **Alien Invasion.** Multi-coin (5 coins max, 5 pay columns).
- ♦ **All Stars.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Bug Out.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Cover the Spread.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Diamond Frenzy.** Multi-coin (2 coins max, 2 pay columns).
- ♦ **Double Diamond Jackpot.** Multi-coin (2 coins max, 2 pay columns).
- ♦ **Double Red, White & Blue.** Multi-coin (2 coins max, 2 pay columns).
- ♦ **Flying High.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Funny Money.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Gone Fishin'.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Hoyle Flush.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Jurassic.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Monsters.** Multi-coin (5 coins max, 5 pay columns).
- ♦ **Progressive.** Multi-coin (3 coins max, 1 pay columns). Diagonal paylines.
- ♦ **Red Cherry.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Red, White & Blue.** Multi-coin (2 coins max, 2 pay columns).
- ♦ **Safari.** Multi-coin (2 coins max, 2 pay columns).
- ♦ **Shoes.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Sweet Success.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Triple Diamond.** Multi-coin (2 coins max, 2 pay columns).
- ♦ **Triple Play.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Wild Peppers.** Multi-coin (3 coins max, 3 pay columns).

Bet Levels

- ♦ **5¢ machine.** At this machine, you must insert at least 5¢ for each bet.
- ♦ **10¢ machine.** At this machine, you must insert at least 10¢ for each bet.
- ♦ **25¢ machine.** At this machine, you must insert at least 25¢ for each bet.
- ♦ **\$1 machine.** At this machine, you must insert at least \$1 for each bet.
- ♦ **\$5 machine.** At this machine, you must insert at least \$5 for each bet.
- ♦ **\$10 machine.** At this machine, you must insert at least \$10 for each bet.
- ♦ **\$25 machine.** At this machine, you must insert at least \$25 for each bet.
- ♦ **\$50 machine.** At this machine, you must insert at least \$50 for each bet.
- ♦ **\$100 machine.** At this machine, you must insert at least \$100 for each bet.
- ♦ **\$500 machine.** At this machine, you must insert at least \$500 for each bet.
- ♦ **\$1000 machine.** At this machine, you must insert at least \$1000 for each bet.



How to play Slots

To play a Slot machine

- 1 Insert your money by clicking the bill slot.
- 2 Specify how many credits you want to play. (To insert more credits later, click the bill slot again.)
- 1 Bet the amount you want for the current spin by clicking Bet One, Bet Max, or Play Max.
- 2 Spin the reels by clicking the arm, clicking the Spin button, pressing **S** on the keyboard, or choosing Spin from the Actions menu.

If you win, you accumulate credits. You can then bet your credit (instead of inserting more coins) for the next spin. You can bet from one coin up to the maximum number of coins available by clicking the Bet One or Bet Max buttons.

To collect your credits, click Cash Out.

Summary of Slots buttons

Bet One

Bets one coin to play a single row. On a multi-coin machine, use this option to specify the exact number of coin plays you want, without making a maximum coin bet. If there are no credits in the machine they will be taken from your casino account.

You can bet one coin from credit during play by:

- ♦ Clicking Bet One (when it is lit).
- ♦ Pressing the letter **B** on the keyboard.
- ♦ Choosing Bet One from the Actions menu.

Bet Max

Bets the maximum number of coins to play all available rows (and bets) on a multi-coin machine. If there are not enough credits available in the machine they will be taken from your casino account.

You can make a maximum coin bet during play by:

- ♦ Clicking Bet Max (when it is lit).
- ♦ Pressing the letter **M** on the keyboard.
- ♦ Choosing Bet Max from the Actions menu.

Play Max

Bets the maximum number of coins from credit to play all available rows (and bets) on a multi-coin machine and automatically starts the spin for play. If there are not enough credits available in the machine they will be taken from your casino account.

You can play the maximum bet by:

- ♦ Clicking Play Max (when it is lit).
- ♦ Pressing the letter **P** on the keyboard.
- ♦ Choosing Play Max from the Actions menu.

Spin

Spins the reels to play.

You can spin by:

- ✦ Clicking the arm on the Slot machine.
- ✦ Clicking Spin (when it is lit).
- ✦ Pressing the letter **S** on the keyboard.
- ✦ Choosing Spin from the Actions menu.

Cash Out

Pays out all credits bet in the machine. When you cash out, the coins fall out the bottom of the machine.

You can cash out by:

- ✦ Clicking Cash Out (when it is lit).
- ✦ Pressing the letter **C** on the keyboard.
- ✦ Choosing Cash Out from the Actions menu.



About Three Card Poker

In Three Card Poker, players can:

- ♦ Bet that their hands will include a pair or better.
- ♦ Bet their hands against the dealer's hand.
- ♦ Bet on their own hands *and* against the dealer.

Betting on your hand is a simple matter of making a Pair Plus wager. You know whether you have won a Pair Plus payoff as soon as you look at your cards. (There is no raising or discarding, and the dealer's cards are irrelevant.) Pair Plus payoffs are made according to a schedule that begins with even money for a pair.

Betting against the dealer starts with an Ante wager. After looking at your cards, you might decide to continue against the dealer by placing a Play wager equal to the Ante. Or you might decide to fold, losing your Ante as well as any Pair Plus wager you may have made.

In the end, the fate of your Ante and Play wagers depends on the dealer's cards. If the dealer's cards "qualify" with a Queen high or better—and your hand is better than the dealer's—you win even money on your Ante wager as well as your Play wager.

If the dealer's cards do not qualify, you win even money on your Ante wager (no matter how bad your cards may be), but your Play wager is returned without payoff (no matter how good your cards may be).

Betting against the dealer makes you eligible for Ante Bonus payoffs: With a hand that includes at least a Straight you are eligible for an Ante Bonus payoff even if the dealer's hand fails to qualify or you lose to the dealer's hand.



Ranking hands in Three Card Poker

The ranking of hands in Three Card Poker differs from Poker in important ways. Because there are only three cards to a hand, a Straight is harder to form than a Flush and ranks higher. And Three of a Kind beats them both. Aces rank high in all hands except in 3-2-A.

The following card combinations are ranked in order from highest to lowest.

Straight Flush

Three cards of the same suit in sequence. The highest Straight Flush is A-K-Q; the lowest is 3-2-A. A Straight Flush beats Three of a Kind and any lower hand.

Three of a Kind

Three cards of the same rank, regardless of suit. Three Aces rank highest and three 2s lowest. Three of a Kind beats a Straight and any lower hand.

Straight

Three cards in sequence but not of the same suit. The highest Straight is A-K-Q; the lowest is 3-2-A. A Straight beats a Flush and any lower hand.

Flush

Three cards of the same suit but not in sequence. A Flush beats a Pair and any lower hand.

One Pair

Two cards of the same rank. Two Aces rank highest and two 2s lowest.



How to play Three Card Poker

Three Card Poker is played on a Blackjack-style table, using a single deck of cards. In Hoyle Casino you are joined at a Three Card Poker table by as many as three other players. (Or you can play alone.) In front of each player are three betting areas: a Pair Plus circle, an Ante circle, and a Play square.

Play moves clockwise around the table. It's your turn when your nameplate lights up.

On your first turn:

- 1 [Place your Pair Plus wager, Ante wager, or both wagers.](#)
- 2 Click the Done button.

The dealer deals each player three cards and keeps three cards. Look at your cards and compare them with the [ranking of Three Card Poker hands](#).

On your second turn:

- ♦ Click the Fold button to drop out of the hand. (When you fold, you lose your Ante wager as well as any Pair Plus wager you may have made.)

OR

- ♦ Click the Play button to place a Play wager equal to your Ante wager.

The dealer's cards are now revealed, and play is over. Wagers are paid off according to the [Three Card Poker payoff schedules](#).



Placing bets in Three Card Poker

Placing Pair Plus and Ante wagers

You place Pair Plus and Ante wagers by clicking on the Pair Plus and Ante circles in front of you. You set the amount of these wagers using the chips that appear in the bottom right corner of the screen. The chips represent different values: \$5, \$10, \$25, and so on. To display more values, click the left or right arrow symbol on either side of the chips.

You can place just one of these wagers—or both wagers in equal or different amounts.

To place a Pair Plus wager or an Ante wager:

- 1 Set an amount for the bet: Click on chips in the lower right corner of the screen.
 - ♦ To increase the amount, click the left mouse button on one or more of the chips. (To set \$15, for example, click the \$5 chip and the \$10 chip.)
 - ♦ To decrease the amount, click the right mouse button (Control+Click for Macintosh users) on one or more of the chips.
 - ♦ The current amount appears below the chips. To reset the amount to zero, click the eraser symbol to the left of the chips.
- 2 Click on the Pair Plus circle or the Ante circle in front of you.
- 3 Click the Done button.

Placing a Play wager

When your second turn comes around, you can make a Play wager equal to your Ante wager. Or you can fold without placing the wager.

To place a Play wager:

- ▶ In the Actions dialog box, click the Play button.
An amount equal to your Ante wager automatically appears in the Play area.
- To fold instead of placing the wager, click the Fold button.



Payoffs in Three Card Poker

Pair Plus payoffs

Payoffs on Pair Plus wagers are made according to the following schedule, regardless of the dealer's hand:

Hand	Pair Plus Payoff
Straight Flush	40 to 1
Three of a Kind	30 to 1
Straight	6 to 1
Flush	4 to 1
Pair	even money

Note: You are not eligible for a Pair Plus payoff if you fold. By folding, you lose not only your Ante wager but your Pair Plus wager, too.

Ante and Play payoffs

What happens to your Ante and Play wagers depends on the dealer's hand and whether it "qualifies." To qualify, the dealer's hand must include at least a Queen or better (for example, Q-J-3-7-10 or 3-3-7-9-2). If it qualifies, your cards are compared with the dealer's according to the unique [Three Card Poker rankings](#). Remember, your hand competes only with the dealer's hand, not with the hands of the other players.

What happens to each player's Ante and Play is summarized in the following table.

	Dealer's hand qualifies	Dealer's hand does not qualify
Dealer's hand is better	Player loses both the Ante and the Play.	No matter which hand is better, player wins even money on the Ante, and the Play is returned without payoff.
Player's hand is better	Player wins even money on the Ante and the Play.	
Hands tie	Both the Ante and the Play are returned without payoff.	

Ante Bonus payoffs

Even if the dealer's hand fails to qualify or beats your hand, you may have one more chance at winning money: A hand with a Straight or better qualifies for an Ante Bonus payoff. Ante Bonuses are paid on the Ante wager (not the Play wager) according to the following schedule:

Hand	Ante Bonus payoff
Straight Flush	5 to 1
Three of a Kind	4 to 1
Straight	even money
Flush	none
Pair	none

Three Card Poker tournaments

Under normal circumstances, Three Card Poker pits each player against the dealer. But in a Three Card Poker tournament, players also compete against each other. Players enter the tournament with equal tournament bankrolls. As play progresses, they can easily measure how well they are doing by comparing their current bankrolls with those of the other players.

In Hoyle Casino, a Three Card Poker tournament usually lasts 25 hands, unless there is a tie to resolve. It ends sooner if players run out of money to bet against each other.



About Video Poker

One of the most recent additions to the casino environment is Video Poker, a man-against-machine electronic version of the traditional favorite, Poker. A new generation of gamblers is comfortable with the technology of electronic or computerized games, and enjoys this form of entertainment.

Some people enjoy the solitude that Video Poker provides. It can be easier to concentrate on winning without distractions that inevitably occur where a human dealer and other human players are involved. In Video Poker, you don't have to think about bluffing, betting, and whether you're giving out too much information; you just think about the cards, and play. You also don't have to wait for shuffling and dealing. The machine makes these things happen instantaneously. Many compulsive Video Poker enthusiasts are blazingly fast players, but this is a matter of choice. You can set your own pace in this game.

The alternative explanation for the game's great popularity is that some Video Poker machines offer an opportunity to win money from the casino. A few machines pay out a 102 percent return on your money if you adhere to an optimal strategy. Now those are worthwhile odds!



Choosing a Video Poker machine

When you join a Video Poker game, you must choose the game based on the bet level. You must observe the minimum bet amounts during play.

To choose from the available machines, click Go To menu, select Video Poker, pick a machine, and then choose the bet level.

Machines

Jacks or Better machines

Joker Poker machines

Deuces Wild machines

10s or Better machines

Bet Levels

- ♦ **\$1 machine.** At this machine, you must insert at least \$1 for each bet.
- ♦ **\$5 machine.** At this machine, you must insert at least \$5 for each bet.
- ♦ **\$25 machine.** At this machine, you must insert at least \$25 for each bet.
- ♦ **\$100 machine.** At this machine, you must insert at least \$100 for each bet.



Jacks or Better machines

The Jacks or Better machines pay out 98 percent to 100 percent at the top end. Expect an even game when playing the Jacks or Better machines, with not as many extremes of winning and losing streaks as you get with the Jokers and Deuces Wild machines.

- ♦ **Easy Money. Payoff: 100%.**

This machine is called a 9/6 Jacks or Better machine. The 9/6 refers to the payoff for the Full House (9 to 1) and the Flush (6 to 1).

- ♦ **Jacks Back. Payoff: 95.5%.**

This machine is called a 6/5 Jacks or Better machine. The 6/5 means the Full House pays 6 to 1 and the Flush pays 5 to 1.

- ♦ **Crawdad. Payoff: below 93%.**

This machine pays out big credits for Four of a Kinds formed with face cards and Aces, but the overall payoff is low (below 93 percent).



Joker Poker machines

A few Joker Poker machines offer returns as high as 102 percent, and so are very popular. Because the inclusion of a wild card means that bigger hands (in the traditional sense) will be more frequent, the minimum hand required to win a Joker Poker machine is a Pair of Kings or Two Pair. The Four of a Kind tends to be the make-or-break hand in Joker Poker (unless you hit the jackpot). Whether or not you achieve this hand will often determine whether you have a winning or losing session in Joker Poker.

- ♦ **Joker Poker. Payoff: 98.5%.**

This is a Kings-or-better machine that offers a very high return. It includes a Joker and only requires Kings to score.

- ♦ **Joker's Wild. Payoff: below 92%.**

This is a Two-Pair-or-better machine that offers a very low return on your investment (below 92 percent).

Deuces Wild machines

Some Deuces Wild machines offer great potential for winning money. Like the Joker Poker machines, a few of these machines offer returns up to 102 percent. Naturally, with four wild cards the minimum winning hand is going to change; expect Deuces Wild machines to display Three of a Kind as a minimum hand. Expect a roller coaster ride of great winning streaks sandwiched between losing streaks.

When playing Deuces Wild machines, make sure you never discard your 2s; it's easy to forget how valuable they are.

- ♦ **Wild Country. Payoff: below 94%.**
- ♦ **Born 2 Be Wild. Payoff: below 95%.**
- ♦ **Wild Thing. Payoff: below 96%.**
- ♦ **Wild Party. Payoff: 99%.**

In addition to the four Deuces, a wild Joker is also included with Wild Party. This game has a very high return rate (99 percent).



10s or Better machines

Some of the earliest Video Poker machines are 10s or Better machines. It's usually difficult to find a 10s or Better machine that offers a high return, although it's possible to find some wheat among the chaff. A few machines may offer close to a 100 percent return, but most are in the 90-95 percent range.

- ♦ **A-10 Shun. Payoff: 99.1%.**

You can expect the payoffs for a 10s or Better machine to be lower than the Jacks or Better machine. This is natural, since a lower hand (a Pair of 10s) brings a win in the 10s or Better machines.

- ♦ **Hang 10. Payoff: below 95%.**

This machine offers nice payoffs for the Full House and Straight, but low payoffs for Two Pair.



How to play Video Poker

To play a Video Poker machine, click the bill slot on the machine, and choose how many credits you want to play with. The payoff scale for the machine is shown in the lighted panel above the buttons, and tells you how many coins (credits) you receive for all possible winning hands. Typically, the winning hands in Video Poker are the same type of hands you will find in a traditional Poker game, such as a Straight Flush or Four of a Kind (see the section on Poker for more information about winning hands).

You can bet anywhere from one to five credits at a time. You have two options in betting:

- ♦ Click the Bet One button once for each credit you wish to bet.
- ♦ Click the Bet Max button to bet five credits.

When you bet five credits, the machine automatically deals you five cards. When you bet less than five credits, you must click the Deal button to receive your first five cards.

Five cards appear on the screen after you click the Deal button. At this point you must choose the cards you want to keep. You are allowed one re-deal, and can draw anywhere from zero to five new cards.

Each card must be individually selected if you wish to keep it. You can keep a card by selecting it, at which point the word Held shows up on the screen above the card. Cards marked by the word Held will not be replaced when you draw new cards. You can easily change your mind about keeping a card by selecting it a second time. Make sure the Held notation disappears when you do so.

If you have a pat hand (five good cards), you can click the Hold All button to quickly mark each card with Hold. Conversely, the Discard All button unmarks each card.

When you're ready to draw new cards, click the Deal button. The cards not marked by the word Held will be replaced, resulting in your final hand.

If you win, you then accumulate credits. To collect your credit(s), click the Cash Out button.



About Video Slots

Video Slot machines have just recently made their appearance in various casinos. These machines are the latest wave of new "hi-tech" slot machines. Giant machines with incredible imagery and animation entice slot players from all corners of the casino, while making the experience seem more like a game than a gamble. Each machine comes complete with a unique theme creating a new and exciting slot experience, far more elaborate than the original slot machine. The Video Slot machines in Hoyle Casino have varying numbers of reels and symbols, as well as differing themes.

Slots odds

The house advantage for Slot machines is generally about 16 to 20 percent. These odds are not very good compared to the odds for most other casino games. However, sometimes you can find a machine with better odds. You will find that some of the Video Slots are looser than others.

Going for a jackpot

Each reel has at least one jackpot symbol, and to win a jackpot you must get each reel to stop on this jackpot symbol.

For a 20 stop, three-reel machine with one jackpot symbol per reel, the odds of lining up all three jackpot symbols are $20 \times 20 \times 20$, or 8000 to 1. Some machines have more than one jackpot symbol per reel, which improves the odds of hitting a jackpot, but the payout for a jackpot on these machines will usually be lower.



Choosing a Video Slot Machine

Each Video Slot machine has its own unique theme, different credit amounts required for play, and different payouts. They are all multi-coin machines.

For all of the Video Slot machines, each coin in play activates a different pay column (pay columns are shown in the lighted panel to the side or below the reels). For example, with two coins in play, the second pay column is used.

To choose from the available machines, click the Go To button on the button bar, select Video Slots, pick a machine, and then choose the bet level you want.

Machines

- ♦ **Break the Bank.** Multi-coin (3 coins max, 3 pay columns).
- ♦ **Road Pizza.** Multi-coin (2 coins max, 1 pay column, 2nd coin doubles payout amount).
- ♦ **Three Wishes.** Multi-coin (3 coins max, 3 pay columns).

Bet Levels

- ♦ **5¢ machine.** At this machine, you must insert at least 5¢ for each bet.
- ♦ **10¢ machine.** At this machine, you must insert at least 10¢ for each bet.
- ♦ **25¢ machine.** At this machine, you must insert at least 25¢ for each bet.
- ♦ **\$1 machine.** At this machine, you must insert at least \$1 for each bet.
- ♦ **\$5 machine.** At this machine, you must insert at least \$5 for each bet.
- ♦ **\$10 machine.** At this machine, you must insert at least \$10 for each bet.
- ♦ **\$25 machine.** At this machine, you must insert at least \$25 for each bet.
- ♦ **\$50 machine.** At this machine, you must insert at least \$50 for each bet.
- ♦ **\$100 machine.** At this machine, you must insert at least \$100 for each bet.
- ♦ **\$500 machine.** At this machine, you must insert at least \$500 for each bet.
- ♦ **\$1000 machine.** At this machine, you must insert at least \$1000 for each bet.

Bonus Jackpots

Both **Break the Bank** and **Three Wishes** feature a multiplier. If you hit the correct jackpot symbol, the multiplier will appear with a certain number. If the next spin is a jackpot, it will multiply the payout by that number, resulting in a larger win. The multiplier is only functional for the spin immediately following its activation. **Break the Bank** features a multiplier up to 10 times the amount; **Three Wishes** features a multiplier up to 25 times the amount.

Road Pizza features a different type of bonus jackpot strategy. If all four reels display the pizza slice, a two-minute timer will start. For every unique winning combination that you hit in those two minutes, a "topping" will be put on the pizza above the reels (but only once for each jackpot; two "frog" jackpots within the two minutes will only result in one "topping" on the pizza). The more "toppings" you get, the bigger the bonus payout will be at the end of the two minutes. But watch out for the carrot symbol! If the reels display four carrot symbols during the two minutes, all pizza "toppings" will be cleared.



How to play Video Slots

To play a Video Slot machine

- 1 Insert your money by clicking the bill slot.
- 2 Specify how many credits you want to play. (To insert more credits later, click the bill slot again.)
- 3 Bet the amount you want for the current spin by clicking Bet One, Bet Max, or Play Max.
- 4 Spin the reels by click the Spin button, pressing S on the keyboard, or choosing Spin from the Actions menu.

If you win, you accumulate credits. You can then bet your credits (instead of inserting more money) for the next spin. You can bet from one coin up to the maximum number of coins available by clicking the Bet One or Bet Max buttons.

- 5 To collect your credits, click Cash Out.

Summary of Video Slots buttons

Bet One

Bets one coin from credit to play a single row. On a multi-coin machine, use this option to specify the exact number of coin plays you want, without making a maximum coin bet. If there are no credits in the machine they will be taken from your casino account.

You can bet one coin from credit during play by:

- ♦ Clicking Bet One (when it is lit).
- ♦ Pressing the letter **B** on the keyboard.
- ♦ Choosing Bet One from the Actions menu.

Bet Max

Bets the maximum number of coins from credit to play all available rows (and bets) on a multi-coin machine. If there are not enough credits available in the machine they will be taken from your casino account.

You can make a maximum coin bet during play by:

- ♦ Clicking Bet Max (when it is lit).
- ♦ Pressing the letter **M** on the keyboard.
- ♦ Choosing Bet Max from the Actions menu.

Play Max

Bets the maximum number of coins from credit to play all available rows (and bets) on a multi-coin machine and automatically starts the spin for play. If there are not enough credits available in the machine they will be taken from your casino account.

You can play the maximum bet by:

- ♦ Clicking Play Max (when it is lit).
- ♦ Pressing the letter **P** on the keyboard.
- ♦ Choosing Play Max from the Actions menu.

Spin

Spins the reels to play.

You can spin by:

- ✦ Clicking Spin (when it is lit).
- ✦ Pressing the letter **S** on the keyboard.
- ✦ Choosing Spin from the Actions menu.

Cash Out

Pays out all credits bet in the machine. When you cash out, your bankroll is automatically credited with your winnings.

You can cash out by:

- ✦ Clicking Cash Out (when it is lit).
- ✦ Pressing the letter **C** on the keyboard.
- ✦ Choosing Cash Out from the Actions menu.

