

# New Orleans

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MAGAZINE

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**the last streetcar ride** **gambling: playing the game**

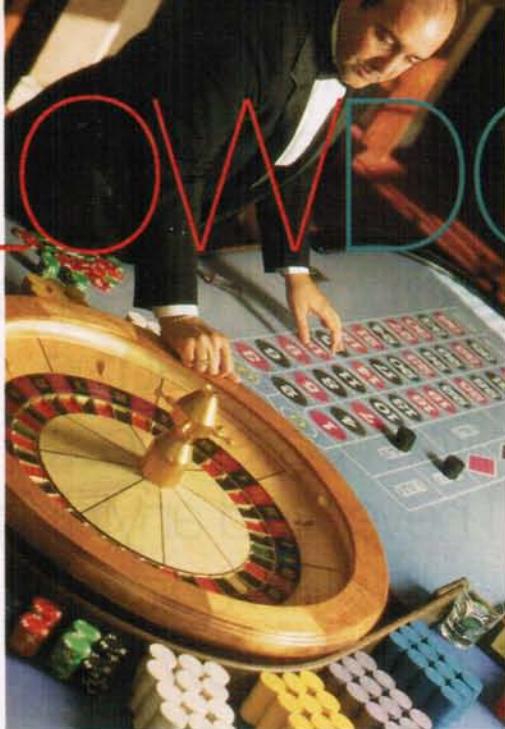
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Readers' Choice for Favorite Newscaster



WYES PREMIERES "THE PIZZA GOURMET"



# THE LOWDOWN



## on casino games

So, you're in a casino and you're not sure what to play, how to play it, or what the odds are. Here's the scoop on how and where the five most popular games are played.

By Charmaine Cooper

### BLACKJACK

Blackjack, or 21, is arguably the least intimidating of all casino table games, probably because most players grew up playing blackjack at home. Even if you didn't, the game is easy to learn, as long as you can do quick addition in your head.

The object of blackjack is to have the number value of your cards add up to 21, or as close to 21 (without going over that number), before the dealer's cards do. All face cards, J, Q and K, count as 10, and an ace is worth 11 or 1, depending on what's most advantageous to get you to 21.

When scoping out a table, look for a small plaque indicating the minimum bet. If it's a reasonable amount given the amount you're willing to wager, take a seat and place the chips representing your original bet on the table in your "betting circle." Two face-up cards are dealt to you and to the other players at the table, and one face-up and one face-down card goes to the dealer.

If your first two cards total 21, great; you've gotten a blackjack. But if the dealer's face-up card is a 10, J, Q, K, or ace, he gets to peek at his face-down card to see if he's also got a total of 21. If he does, it's called a "push"; you've neither won nor lost your bet.

After your first two cards have been tallied and if the dealer's face-up card is an ace, he will ask if you'd like to take out insurance. This is a pessimist's bet of not more than half of your original wager. The

hope is that the dealer's hole card is not a 10 or face card, giving him a blackjack. (Many blackjack experts advise against placing an insurance bet.)

If you don't have a total of 21, you gesture for additional cards by "scratching" on the table with your fingers or tapping on your cards, indicating that you'd like another "hit." If you're satisfied with your point total, you can waive your hand side to side over your cards, indicating that you will "stand." The dealer is restricted by casino rules to keep drawing cards until his hand totals at least 16, and once it does, he cannot draw any more.

If both of your first two cards are of identical value, say, two 8s or a J and a K, you can split pairs. This means that you are buying the right, by putting up a second wager identical to the first, to play two hands. If you decide to split two aces, you'll only be allowed one more card for each hand. You can't lose both bets when you split pairs; if the dealer gets a blackjack, your second bet is returned to you.

If you feel sure that you only need one more card to get you closer to or at 21, you can double the amount of your original bet; this is called doubling down. Again, if the dealer has a blackjack, the additional bet will be returned to you.

That's all there is to blackjack. If the last hit you took brought your



total over 21, you've "busted out," and you lose your bet no matter what the dealer has. If the dealer busts out before you do, or if your total is closer to 21 and he cannot draw any more cards, you win your bet. If the dealer is closer to 21, you lose. And if both of you get to 21, but your hand consists of more than two cards, you lose.

#### *Money and Odds*

The casino pays 3 to 2 on an "instant" 2-card blackjack, 2 to 1 for insurance, and 1 to 1 when the player's hand is closer to 21. Because these payoffs are not commensurate with the true odds of winning, the constant advantage the casino holds over the player is expressed in a figure called the house edge, which is a percentage of how much the casino will always win from every \$100 that is bet. The house edge in blackjack varies with player skill. Using "basic strategy" — an established system that dictates when to hit, stand, split pairs, and double down — players face a .5 to 2 percent house edge.

If players can count cards, that is, mentally track which cards are still left in the deck, the house edge can actually be flipped in favor of the player, from -1 to -1.5 percent. Of course, casinos hate card counters, and players often go to great lengths to disguise the fact that they're counting. It is quite possible that caught counters will be asked to leave or permanently barred from playing blackjack at that casino.

#### *Where Played*

Blackjack is played in every casino now open on the Gulf Coast and in Louisiana.

### **CRAPS**

The only control a craps player can exert is in the kind of bet placed, unless one practices telekinesis on the flying dice. There is an enormous complexity to the variety of wagers predicting which numbers, in which combination, and even at which point in time they will appear.

Despite the popularity of the game, and the often celebratory atmosphere prevalent at the tables, many wagers in craps are, because of payoffs well below true odds, very unwise. For beginners, it's best to put into practice the adage "ignorance is bliss," and to learn only the most favorable bets.

If a game is beginning, one of the best bets to place is on the Pass Line. You'll win if the game's first throw totals 7 or 11. If the dice total is 4, 5, 6, 8, 9, or 10, that number becomes the "point" and the bets on the pass line win if the point is thrown again. If the first throw, or "comeout roll," totals 2, 3, or 12 (the "crap" rolls), bets on the pass line are lost. You're also a loser if a 7 (the most common combination) appears before a recurrence of the point.

The Don't Pass Line is the exact opposite of the Pass Line. Winning bets made on the Pass Line would be losing bets on the Don't Pass Line, and vice versa. The only difference between Pass and Don't Pass is that a roll of 12, rather than a win, is a draw.

If you're joining a game in which the point has already been established, you can bet on the same outcomes as the Pass and Don't Pass lines by placing your chips on the Come and Don't Come lines. Your point will be established on the roll immediately following the placement of the wager. Come Line bets are identical to Pass Line bets, winning on 7 or 11 or points repeated before 7. Don't Come Line bets are identical to Don't Pass Line bets, winning on 2 or 3, or 7 rolled before reappearance of the point.

Place bets to win are bets that the numbers 4, 5, 6, 8, 9, or 10 will appear before a 7. For example, if you've got a hunch that 6 will show up before a 7, a place bet can be put on 6, and if a 6 is rolled, you win. If a 7 is rolled, you lose. Place bets on 6 or 8 are the most favor-

able because these numbers, mathematically speaking, will come up the most often, on average 5 times out of every 36 throws.

All other bets that can be made in a craps game, including field bets, hardaways, one roll bets and horn and horn high bets, are paid off at such unfair odds that they're not even worth making.

#### *Money and Odds*

Pass Line, Don't Pass Line, Come Line and Don't Come Line are all even-money bets, paying off 1 to 1. Place bets on 6 or 8 are paid 7 to 6. To illustrate just how bad all of the other bets are, as well as to explain further just what the house edge is, take for example the bet "any 7." Sounds pretty sensible, given that 7 will come up, on average, 6 times out of every 36 rolls, more than any other combination. The true odds of rolling a 7 are thus 5 to 1. But the casinos, rather than paying 5 to 1, pay 4 to 1, and that works out to a house edge of 16.7 percent, versus 1.4 percent for both Pass and both Come line bets and 1.5 percent for place 6 or 8 bets. When the house edge is good, it's very, very good, and when it's bad, well, maybe you should head for the buffets.

#### *Where Played*

Craps is played in every casino now open on the Gulf Coast and in Louisiana.

### **ROULETTE**

Although roulette and craps are both based on the completely unpredictable outcomes of inanimate objects, roulette seems the more arbitrary game, where bets can only be based on hunches, trends, or superstitious beliefs in lucky numbers. Players are required to place bets on every spin of the wheel as long as they're seated at the table, and must trade in their chips for special chips of various bright colors. You're color might be purple, another player is green, and so on.

Roulette wheels are labeled with the numbers 1 through 36, alternately colored red and black. There's also a 0 and a 00, colored green. Bets can be placed on any one or more of these individual numbers, for example, 18, or 18 and 29. You could place a bet on every number if you wished, although each bet would count as a single number bet. Only neighboring-number bets, meaning numbers which share a common line on the layout of the roulette table, pay off special odds.

Group bets can also be made, wagering that some number between 1 and 12, 13 and 24, or 25 and 36 will come up. A column wager bets on one of the three columns on a roulette table layout, that is, every third number between 1 and 34, 2 and 35, and 3 and 36. Or you can bet that a red number will appear, a black number will appear, or that the winning number will be even or odd. There's also a special five-number bet that the ball will fall on 0, 00, 1, 2, or 3.

The dealer will call for bets, send the ball into a whirling spin on the track, announce the outcome, and pay off or remove the winning or losing wagers placed.

#### *Money and Odds*

Bets made on a single number, including 0 or 00, pay 35 to 1. But the chances of winning are 38 to 1, resulting in a rather high house edge of 5.26 percent. This house edge remains the same for two-number bets, which pay off 17 to 1; three-number bets, 11 to 1; four-number bets, 8 to 1; five-number bets, 6 to 1; and six-number bets, 5 to 1. Group bets pay off 2 to 1, as do column bets; red, black, even or odd number bets pay off 1 to 1. While even-number bets seem rather favorable, if 0 or 00 appears, you'll lose (depending on the casino) either half or all of your bet. Avoid the special five-number 0, 00, 1, 2, 3 bet. The house edge is the highest in the game, at 7.89 percent. →



### Where Played

Every casino in Louisiana and on the Gulf Coast houses at least one roulette table.

## BACCARAT

The common thread linking blackjack and baccarat are that both games are played with cards and that the object of both games is to obtain a certain numerical value. The similarities end there. Baccarat is, more than any other table game, the least controllable.

The object of baccarat is to get as close as possible to 9 – from below, not above. This is done by assigning no value to any face cards or 10s, and subtracting 10 from any totals at or above 10. The game is played with eight decks of cards, shuffled and placed in the “shoe” by the dealer. Players take turns dealing out of the shoe, and their hands are referred to as the banker’s hand. The only other hand dealt is referred to as the player’s hand.

The other players don’t do anything except place their bets. There are only three ways to bet in baccarat: on the banker’s hand, on the player’s hand, and on a tie between the two. All bets are placed before the cards are dealt.

The banker deals two cards to himself and two cards to the “player.” Let’s say the banker’s two cards are a 9 and a 5. This totals 14, but subtracting 10, the value of the banker’s hand is 4. The player’s two cards are a 7 and an ace, which counts as 1. The player’s total is an 8, which is called a “natural” (as would a total of 9). No more cards can be dealt to the player once he’s gotten a natural. But the banker can draw one more card, and let’s say that card is a 5. The banker has 9, the player has 8, and those who bet on the banker’s hand will win. Those who bet on the player’s hand lose, as do those who had wagered bets on a tie.

A commission is assessed on winning bets for the banker’s hand. If the banker won, he gets to deal from the shoe again; if he lost, the shoe passes to the next player, and the dealer calls for another round of betting.

### Money and Odds

Baccarat means “zero” in Italian, and although that’s a fitting number if one were to assign a rating to the excitement level of this game, it actually offers the lowest house edge of all of the table games in the casino. Although the payoffs for both the banker’s and the player’s hand are 1 to 1, the true odds at winning are slightly in favor of the banker, and the house edge, even with the commission (usually at 5 percent) is only 1.05 percent. House edge for betting on the player’s hand is 1.17 to 1.36 percent, but that’s still lower than the lowest house edge in craps. The tie bet will get you every time, however; paying 8 or 9 to 1, the house edge is over 14 percent.

Minimum bets in baccarat are usually too high for most players, ranging from \$20 to \$100; mini-baccarat is the poor man’s alternative, with much more reasonable minimums. Another difference is that in



Only the  
casino knows  
where those  
“loose” slot  
machines are,  
and they’re  
not talking.

mini-baccarat, only the dealer handles the cards.

### Where Played

Only four casinos offer traditional baccarat: Bayou Caddy’s Jubilee Casino, Biloxi Belle Casino, Grand Casino Gulfport and Grand Casino Biloxi. Mini-baccarat, or “mini-bac,” is available at every Louisiana and Gulf Coast casino except Boomtown Casino Biloxi, Copa Casino, Cypress Bayou Casino, Horseshoe Riverboat Casino, Palace Casino, The President Casino, Showboat Star Casino and Treasure Chest Casino.

## SLOT MACHINES

Slot machines are the true lifeblood of a casino. This theory has been proven by example in such states as Missouri, which until recently was struggling with slot-less riverboats; casinos can’t survive without slots.

Slot machines are the most approachable games in the casino. Just find a machine with a coin minimum appropriate for your bankroll, sit down, put between one and five coins (generally one to five, depending on the machine and the amount that you wish to wager) in the slot, pull the handle or push the “spin reels” button, and hope for the best.

The payoff rates are displayed on the glass above the reels, and are always better if you play “maximum coin.” Progressive slot machines link jackpots between machines, and while you could win, say, \$5,000 on a normal machine if you came up with the top combination, that jackpot could reach into the millions of dollars for a progressive.

### Money and Odds

The payoff rate for slot machines is simply the house edge expressed in reverse. State casino commission boards dictate the absolute minimum slot machines must pay out to the player: that number is usually around 80 to 83 percent (which makes the house edge 20 to 17 percent). But casinos have the option to vary the payoff rate from machine to machine, and to honestly claim (usually in advertisements) an average payoff rate of, for example, 95 percent, that means that many of the slot machines should have payoff rates as high as 99 percent. The only problem is that only the casino knows where those “loose” slot machines are, and they’re not talking.

Gaming authors disagree on the payoff rate/house edge of a progressive slot machine. While in theory, the slot machine is no different from any other in the casino (with a payback rate between 80 to 99 percent), many experts believe the chances of actually hitting a progressive jackpot are similar to your chances of winning at the lottery or at keno, and you know what those odds are. Bad.

### Where Played

Slot machines (both regular and progressive, of denominations ranging from five cents to \$100) can be found at all of the casinos now open in Louisiana and on the Gulf Coast. ❀