

FRUGAL VIDEO POKER



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Frugal Video Poker

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DEDICATION

From Jean

To Brad, my anchor and soulmate.

From Viktor

In memoriam to my Omi Snyder, whose love and support made everything in my life possible.

ACKNOWLEDGMENTS

From Jean

Although this page appears at the front of the book, it's the last one I'm writing—actually struggling to write. How can I list all the influences on my video poker career over a period of 16 years, which are countless? Every book, every software program, every magazine article, every e-mail, every strategy chart, every Internet forum posting, every conversation with another player, every contact with a casino host—hundreds of thousands of pieces of information have contributed to my success as a video poker player. If I started listing names, I know I'd regret that I missed some.

Many of the names are already in this book, either in the text itself or in the Resources at the back of the book. Yet so many more names aren't as well-known, but whose generous sharing of information will never be forgotten. A special thanks to one particular group of 25 players, my Volunteer Editors, who read the rough draft of many of the chapters in this book and gave me valuable input.

A couple of names I must list, however, because of the time they spent in helping me polish the rough draft of this book. Special thanks go to my friend Sue Casey, who

went over every single sentence to be sure I hadn't split infinitives, dangled my participles, or made major grammatical boo-boos that would embarrass this former English teacher. And my continuing gratitude goes to Deke Castleman, an old hand now at cutting out my fluff and rambling—and exclamation points!—after editing three of my books and hundreds of articles over the last nine years.

Lastly, there are no words to describe my appreciation for Brad's continuous support and patience during this book's very long writing process, in spite of the fact that I keep promising and breaking my promises to retire soon.

From Viktor

Being the rebellious type, I'm not afraid to name names, no matter how bad they don't want to be associated with me. First and foremost, I must thank my business partner Bethany Paige, the co-owner of RGE Publishing, for doing all of the "fun stuff" while I get to do the *fun stuff*. She's the proverbial woman behind the man, and the true linchpin of my accomplishments. Next is blackjack legend Don Schlesinger, my earliest supporter and a friend equally guilty of enabling my success. And no less gratitude goes to all of the customers and visitors who faithfully visit my Web site, just slightly outnumbering the people who curse my existence.

Finally, although it's unusual, I must also thank a certain author for including me in such an egalitarian and exciting project, while also feeding me sugar-free ice cream sandwiches and other assorted snacks during our many working sessions. Thank you, Mystery Woman.

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INTRODUCTION

Here I go again—writing a book I never planned on writing and certainly didn't want to write. Why would I, a 67-year-old grandma who is trying to retire, take on a job that is extremely complex and continually frustrating, that involves thousands of hours staring at a computer until the eyes glaze over and the brain shuts down, and that when you think you're almost finished, you feel the need to revise and rewrite at least a dozen more times?

Back in 1996 and 1997 when I was writing my first book, *The Frugal Gambler*, I saw the need for this book. At the beginning of the video poker chapter I wrote: "My approach is a little different than the one that other books take, in that I won't be providing a lot of how-to details on playing video poker; that's a book in itself." And although at the time there were some good VP resources, I'm amazed at the small number of them listed in the 1998 edition, compared to the wealth of VP information we have today.

However, I always hoped that someone would write a VP how-to book that, one step at a time, detailed the way that the beginner could learn to play video poker and slowly but surely work up to becoming a knowledgeable

player. I thought perhaps one of the well-known VP gurus and/or a mathematician would bring out this book. But although many of these writers provide us with extensive writings on various general and specialized VP subjects—and I'm grateful for every bit of information they give us—there's no one book that the average gambler can go to for a comprehensive look at the video poker situation in casinos today and to learn how to play skillfully.

I guess it's both the writer and teacher in me that refuse to let me retire. If no one else will write a book that I can recommend to all those who beg me for down-to-earth practical light-on-math help, well, I'll have to do it myself. Not being strong in math—remember, I taught English, not math—I identify strongly with these players. But the one thing my husband Brad and I have learned from 22 years of gambling in casinos, the last 16 playing VP with great financial success, is that you don't have to be an egghead mathematician to be a knowledgeable gambler. Not that you don't have to understand some basic math principles—you do. And the more math you can understand, the easier and quicker will be your walk up the VP path. However, so many resources today have figured out the math for you that all you have to do is study and apply the existing tools. This book shows you how to do that.

Which brings me to introducing those who helped me write this book. In the background is Jim Wolf, my friend and the math and computer whiz who developed *Frugal VP*, the software that can help you overcome any concerns you may have about learning to play a math-based game. Beside me has been Viktor Nacht, skilled gambler and proprietor of RGE Publishing, whose technical contributions are invaluable for both the *new* and the *experienced* VP player. He provides practical computer lessons that make

the text much easier for beginning players to understand and give them a chance to practice at home without putting any of their money at risk. His lessons teach the skills one concept at a time, so you can wend your way along the VP road at your own speed and as far as you wish to go. And perhaps most importantly, he keeps the humor going, whereas I tend to get too serious.

I couldn't have written this book without both Jim's and Viktor's assistance. They filled all the gaping holes when my computer and math skills came up short. So now, come along with us to explore the exciting world of video poker and learn how it can make your casino fun cost you less and last longer.

PART I

STARTING WITH HOME STUDY

STEPPING OUT ON THE RIGHT FOOT

"The majority of casino players leave too much to chance when they gamble in a casino. To put it bluntly, most don't have a clue about the odds, the strategies, and in some cases, even the rules."

—Henry Tamburin

Why Choose Video Poker?

Video poker is an enjoyable gaming experience for many casino visitors. They like the independence of the game. There are no pit bosses scowling at you, no dealers copping an attitude, no complicated casino procedures and rules you must follow, and usually no fellow players trying to make you feel inferior by criticizing your play. The only other person who regularly interacts with you during a gaming session is the waitress serving complimentary drinks—or perhaps a friend or spouse playing by your side. You're mostly on your own.

Most video poker and slot players alike cite the above reasons for eschewing the table games.

Viva Las Difference!

Although all machine players are sometimes lumped together by the casino or in gambling literature, I always distinguish between a slot player and VP player—they are in two separate categories in my mind and in my writings.

However, there are many additional reasons a knowledgeable machine player chooses video poker over a slot machine.

First, VP requires that you make decisions, a stimulating activity for many players who consider slots boring.

Second, VP players, generally speaking, lose less money per hour than slot players. Why is this? To begin with, most players have had some card-playing experience. Of course, the strategies for video poker and live poker are very different. But even just applying good card sense, VP players usually earn a higher payback percentage than anyone playing slots of the same denomination at the same casino. Although paybacks differ greatly if you compare slot machines in casinos all over the country, in any one casino VP is “looser” than slots, meaning that the *average* return (to all players over a long period of time, not just to you in any particular session) is higher. Add the higher payback to the time it takes to make decisions, thereby slowing down your play, and your gambling bankroll more often lasts longer, giving you more entertainment value.

And third, VP is a game where skill can be used to improve your results. With slot machines, you’re almost always at the mercy of luck (unless you have the rare skill to find and analyze the rare bonusing or progressive slot machine). With instruction, almost anyone can learn how

to look at a VP machine and determine the casino edge. Better yet, you'll know in a glance, on a very few machines, if you can get the edge on your side. You cannot do this with slot machines.

Why not?

Standard VP machines in most state-regulated jurisdictions in the United States are totally random, meaning that each of the 52 cards (or more if there are jokers) has the same chance to come out in every hand as in a physical deck of cards. This book assumes you're playing such a machine. Therefore, the payoff schedule, also known as the payable, that you find on every VP machine can be mathematically analyzed to reveal the overall payback. Later in this book you'll learn how to find out the long-term payback of almost any schedule you might come across on any truly random VP machine. (See box on page 6 for warning about non-random VP machines.)

Slot machine paytables, on the other hand, give you no clue what the casino edge is—and believe me, the casino almost always has the edge on slot machines and in most cases a fast pocket-emptying one at that. The casino orders from the manufacturer a particular computer chip that governs the overall payback of the machine to give the casino the profit margin it desires.

A friend offers the following example he uses to explain this concept. If you're dealt 4 cards to a royal on a non-wild-card machine, you have a 1 in 47 shot at hitting that royal if it's truly a math-based random machine. On the other hand, say you're playing a 3-reel slot machine and each reel has 10 stops (to keep the math easy, although modern virtual reels have hundreds of stops). When you get JACKPOT, JACKPOT, -----, the odds of that last reel hitting the third JACKPOT symbol are not 1 in 10. What you get on that 3rd reel *is* random, meaning

that the machine's computer has not been programmed to give a jackpot exactly every so many pulls. However, there is no regulation that says that the jackpot has to appear with a certain mathematical long-term frequency that you can know by reading the paytables. The odds on getting the third JACKPOT symbol could be one in 100. It could be one in 1,000. It could even be one in a 1,000,000. You have no way of knowing.

If a casino wants to change the overall return of a slot machine, it simply orders and installs a new computer chip and it's impossible for players to tell that this has been done. The glass on the front of the machine looks the same and there are no changes in the payable. Chip changes don't work this way in totally random VP machines. If the casino wants to change the return, it has to change the payable to match the new chip change—and this new payable is visible, so any player can see the change. Many slot machines in many casinos, and even in the same casino, can look exactly alike on the outside, with the same payable, but have a different chip inside it. Therefore, a slot player is not able to look at slot machines and decide which one might be the best to play. Video poker paytables are reliable guides to the game paybacks.

SLOTS THAT COULD LOOK LIKE VIDEO POKER

I need to warn you that some VP machines aren't totally random and you can't use the information in this book to play them with skill. They're merely slot machines with a video poker face. You must be especially wary if you see a machine in a private club in the U.S (usually an illegal venue) or manufactured by a foreign company

and/or located outside the United States, including on cruise ships. Not all areas of the world have the same strict casino regulations as in the U.S., and often there's little or no regulation at all. Just because the machines may be those of a reliable U.S. manufacturer and look the same as the ones in your local regulated U.S. casino, be aware that it is possible to change chips in a formerly random machine to make it non-random.

In the case of Native American casinos in the U.S., the whole topic of VP randomness is one of complete confusion. Two separate categories of machines have evolved, Class II and Class III, but there's no across-the-board acceptance of the specifications of each. Because each state makes its own compacts with the tribes, there's no one guide a player can use when looking at a VP machine to know for sure whether it's a skill-based game. Some do offer the same random games that you find in heavily regulated states like Nevada. These are usually called Class III machines.

However, many Indian casinos have signed a pact with the state that allows only Class II machines, and each state has its own interpretation of how these can work. They're often based on a bingo simulation, or on lottery and pull-tab models, but are perfectly legal even though they're not random in the same way as, for instance, Nevada video poker has to be. The reason that the paytable is irrelevant on Class II VP machines is that they deal out a *non-random* hand that has a *predetermined* win, often from a centralized computer. And now comes the interesting part: If you select a hold contrary to the intended final hand, there must be some way the machine can still give you the intended payoff. Some manufacturers use a bonus "match" feature to do this; others use a magic "genie" to change your hold.

Indian casino gambling in most states is very unstable, due to continual legislative turmoil and delays in determining the legality of different types of machines. Change will probably be the name of the game for many years.

What Are Your Goals?

Once you decide to learn how to play VP, the next step is to think about your main goal in visiting a casino. Most people will immediately claim, “I want to win some money.” However, if you talk with them a little longer, you learn that they don’t win every time; in fact, they lose more often than they win. So you ask the logical next question: Why do they keep going back? And I’ve found that almost everyone then talks about their real motivation, the entertainment factor: Casinos are exciting and fun places in which to spend some leisure time.

I’ve talked about the subject of goals in my two previous books, *The Frugal Gambler* and *More Frugal Gambling* (for brevity, I sometimes refer to them as *Frugal 1* and *Frugal 2*). In the first book, I had a “pyramid” of gamblers, based on knowledge and skill levels. Clueless gamblers occupy the broad base; going up, the number of gamblers decreases until reaching the tiny number of professional gamblers at the tip. But I got some criticism from readers who insisted that this seemed too judgmental. They argued that there is no “bad bottom” or “good top” category of gamblers. Instead, it’s all just a matter of different personalities and personal goals.

Therefore, in *Frugal 2* I shifted away from the pyramid model. With VP, as in all gambling, it’s better to refer to a long path of shifting priorities. Although everyone wants to have fun in a casino, VP can take you from a starting point where that’s your only goal to a desirable point where you can lose less during that entertainment time. Then, once you’ve mastered the basics and gained experience, you may begin not only to lose less, but also to win more. At that point, you may see and embrace the ultimate opportunity of becoming an expert player who,

over the long term, might be able to “beat the casino,” pulling out an overall profit from your play.

I only mention that ultimate goal here to make you aware that this possibility does exist. In the latter part of the book, I talk about it in more detail and provide many avenues of study to try to reach it. But remember, you learned to crawl before you could walk and to walk before you could run. So we’ll start with baby steps—and right now the best goal is to learn enough about VP that you’ll *lose less* while you’re in a casino. Stretching your entertainment time is a great goal for many gamblers. When you lose less, or lose more slowly, your money lasts longer. If your bankroll doesn’t run out so quickly, you’ll be able to spend more time having fun in a casino and have a longer period to try to hit a big jackpot.

Where Are You Coming From?

Casino players have different goals and expectations for their gambling and they walk through the casino doors with an infinite variety of skills and experiences.

Amount of math knowledge? If you have an extensive education in mathematics, you’ll enjoy the numbers aspect of VP study, even to the extent of choosing to analyze all the math yourself to see if you agree with the experts. The rest of us, however, are grateful to the VP experts who have figured out the math for us and given us the tools to facilitate our study. I’ve tried to keep the math in the text to an absolute minimum. However, some players, especially those who want to go far up the VP path, will want to delve into the math more deeply. The “Resources” section in the back of the book includes plenty of help


for them. In this book, I'm addressing the desire of most players to have simple instructions and to keep the text as uncluttered with math as possible.

Luck and Math

Hank, a VP-playing friend of mine, once wrote to me on this subject of luck and math: "I was trying to explain this to a friend recently after she declared that 'gambling is all just luck!' Every casino game that I know of is a *math* game. If gamblers want to think otherwise, they are simply deluding themselves. Arm wrestling is a strength game. NASCAR is a speed game. Chess is a strategy game. But gambling is a *math* game. If you can fool yourself into thinking otherwise, you're part of the statistics the casino depends on to win *their* game—the math of averages over large numbers."

Amount of computer skill? The emphasis in this book is on learning to play VP skillfully in a casino by first practicing on your computer at home, where doesn't cost you any money when you make mistakes. In fact, this book was written as a "help manual" to use closely with Jim Wolf's software program, *Frugal VP*, although the information is valuable whatever software you use. Again, I identify with everyone who's not a computer geek. I was already an "old lady" when I was finally persuaded—OK, pushed—to jump onto the information highway in cyberspace. I'm still amazed when I can do anything more than turn on the monster—that's what I fondly call my computer!

But wait! Don't pitch this book into the trash if you don't have a computer. My husband Brad and I learned VP and played *very* successfully financially for more than seven years before I got my first computer. It *can* be done.

I've made sure that much of the text helps both those who can use a computer and those who cannot. And I've sprinkled boxes throughout with helpful advice for those in the latter group. Look for this graphic—.

However, I must warn you that it's not an easy task if you don't have computer help—and it's much harder to do than when we first started playing VP in the late '80s. Good VP games are not as plentiful as they were then, and so many more different VP paytables are showing up in casinos today that finding the best one is a time-consuming scouting job. In addition, with the constantly changing world of casinos, the VP player has it *much easier* if he can use the Internet to help him find good playing opportunities, over and above the software for practicing and learning good strategy.

Amount of gambling experience? Some of you may be brand new casino visitors looking for basic help in learning about the best games to play. Others have been casino-goers for many years. Maybe you're a skilled blackjack player, but have heard that VP can also be played profitably by using skill. Or perhaps you're a casual VP player, one even who's played a long time, but has never taken the time to study ways to improve your results. Maybe you're a slot machine player and have never touched a VP machine, perhaps because you think they're too complicated to learn to play.

Valuable Benefits for Everyone

Whatever your background, this book is for anyone, computer user or not, who wants to learn to play VP or wants to become a better player. I've arranged the chap-

ters so that a beginner can take them one by one from the start and build his skills gradually with study and practice. However, those who have some VP knowledge and actual playing experience might choose to start with some of the latter chapters to build on the experience they already have. But before you dismiss the early chapters as too basic, you might want at least to scan them. Some VP players have done only a hit-and-miss study of the game—and they might be surprised by how useful a review of the basics might be to fill in some important gaps in their knowledge.

What Resources Do You Need?

I recommend two basic books for the beginning casino gambler, *The Frugal Gambler* and *More Frugal Gambling*. Yes, they're both my books, but I wrote them for no other reason than to give ordinary casino visitors basic information so they lose less and make their money last longer.

One of the key purposes of these books was to lay a firm foundation for learning to play VP more skillfully. However, VP is not an isolated island in the middle of the gambling ocean, but just one country in the big casino world. Therefore, successful players need to have close relationships with all the countries along the borders: the slot club, comp programs, and promotions. Although I talk about some of these related casino subjects throughout this book and show how they can add value to your VP play, many more helpful details on these complex subjects are covered in those first two *Frugal* books.

Next you need tools to help you put the information

you read into practice. Of course, you could go straight to a casino and start practicing. However, the casino won't teach you to play VP without charging a "fee," especially if you choose a low-paying game. Even if you choose a good game, there's a financial penalty for every mistake in strategy you make—holding or discarding the wrong cards.

But Is There an Option?

I'm glad you asked this question, because I have a money-saving answer for you: video poker software! With this, you can practice to your heart's content and not lose a red cent. Your feelings might be bruised when the computer scolds you when you make a mistake, but there will be no pain in your pocketbook.

Several good VP programs have been published over the last ten years or so and I've used them all. Most were tutors that let you practice VP and signal your errors. One generated strategy charts that you could print out. However, a couple of years ago Jim Wolf showed me a program he'd been working on for five years, which both tutored *and* created strategy charts too, as well as providing the capability for many other helpful new functions. I was so impressed by it that I gave it my official stamp of approval and it was named *Frugal VP (FVP)*. Although you may have another program that can be used along with the information in this book, the specific computer-practice lessons Viktor provides are designed to be used with *Frugal VP*, and some functions are not possible with any other VP software product on the market.

Another valuable resource a computer provides to the VP student is access to the Internet. All through the book Viktor and I mention Web sites with supplemental help-

ful information. To save you some typing, we provide an index of these links, organized by chapter, on both of our sites: FrugalGambler.biz and AdvantagePlayer.com



Everything I've said so far about the importance of resources goes double for software. Without a computer, you can't generate your own strategy charts, analyze paytables, or get current information about casino inventory from Internet sites. So you'll have to rely heavily on the commercial products and periodicals found in the "Resources" section in the back of the book. But don't worry—this book gives you enough information to put you far up the path to skilled VP play. However, periodically I'll point you to some other resources for some extra support. Look for the logo.

Okay, enough "teacher talk." I hope you're as excited to start on the VP trail as Viktor and I are to be your guides. What isn't there to be excited about? You'll be learning how to stretch your money so you can have more fun when you go to a casino. The next chapter starts you on the basics.