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and The Travel Channel!*



MORE FRUGAL GAMBLING

JEAN SCOTT
with Angela Sparks

More Frugal Gambling

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by Jean Scott
and Angela Sparks

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More Frugal Gambling

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Dedication

To all my faithful readers, who pressure me gently, but insistently, to continue giving frugal gambling advice and, much to my dismay, keep me from retiring.

Acknowledgments

I feel like a literary sponge: taking in gambling and casino information, thoughts, facts, ideas, and data from thousands of sources; mixing, sorting, and organizing this raw material; testing it in the heat of personal experience; then squeezing out words for a book to share with others, hopefully in a helpful way.

So many people inhabit these pages that it would take another whole book to list all their names.

It's nearly impossible to find the words to express my deep appreciation for all the help and inspiration I receive: from hosts, many of whom I call my friends, and other casino employees, who help me understand the always-complex inner workings of casinos; from fellow gaming writers, who provide valuable information that saves me much research time; from gambler friends, who share with me profitable new "secrets" they uncover; even from TV producers, who are always anxious to present the frugal story during prime time, and George Maloof, who is always willing to let the cameras come into his Palms casino.

I especially want to mention one group of friends and correspondents whose help and influence permeate this whole book: Skip Hughes' Internet video poker forum. Hundreds of members of Skip's List have given me helpful information throughout the years and scores volunteered to critique the rough drafts of many of the chapters in this book. I'd give names, but I'm afraid that I'd miss some, and I want everyone to

know that all their efforts are greatly appreciated.

I do want to name a few people of special importance, because they've been major influences in the direction of my writing career. I want to thank Jim Wolf for choosing me to help market his software, which we named *Frugal Video Poker*. He provided the technical expertise that this amateur computer gal needed, including setting up a Frugal Gambler Web site, something I'd wanted for a long time.

I'm really glad my publisher, Anthony Curtis, keeps inviting me to stay with Huntington Press. I can always depend on his constant striving for perfection to make my book as good as it can be.

I could never leave out thanks to my dear friend and oh-so-capable editor, Deke Castleman. The day he's no longer willing or able to clean up the exclamation points in my rough drafts is the day I do retire from writing!

And then there's Brad. What can I say about a man who cheerfully makes my breakfast every morning, then takes the list I give him and dutifully runs around town while I'm chained to my computer writing: Earn 1,000 points at Casino A and get a coupon for free gas; drop clothes off at the dry cleaners; collect bounce-back at Casino B; mail book orders at the post office; use coupon to get gas; stop at grocery store last so milk won't sour sitting in hot car. You scared me to death with that gray face when I watched you being put in an ambulance in the middle of a heart attack last March. I can't imagine how I would live without you.

Lastly, I want to thank my daughter Angela, for agreeing to come on board for this frugal ride. Not only did she do the writing that shows, but she did a lot of the tedious behind-the-scenes work of tape transcribing, note organization, and proofreading. I would have been working on this another five years if not for her help.

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I

INTRODUCTIONS—
The Queen of Comps
and The Frugal Princess

I SO DIDN'T WANT TO WRITE THIS BOOK

When I started writing *The Frugal Gambler*, I was sure it would be my first *and* last book about casino gambling. For years, family and friends had encouraged me to write about how to gamble successfully, to reveal all the techniques and tricks Brad and I had learned, developed, and used—yet I resisted this encouragement. After all, I was retired from teaching and wasn’t thrilled about “going back to work.” I finally compromised: I’d write the book, but I’d cover my ideas about smart gambling so thoroughly that I could then retire again—and never have to think about grinding out any more books.

Well, that notion didn’t even last until *The Frugal Gambler* came out. After I submitted the final draft to Huntington Press, the red-pencil-wielding English teacher in me drove my editors crazy. Every time Anthony Curtis and Deke Castleman thought the manuscript was ready to be laid out, they’d receive

another e-mail from me with revisions and additions and suggestions and contentions ... until they had to do something to stop my fine-tuning. Anthony finally put his foot down and told me that at the rate I was going, I'd be running alongside the postal truck that was delivering the book to the printer, yelling at the driver that I wanted to add just one more idea! He suggested that, instead of sending a constant bombardment of new material, I start making notes for the "next book."

So this second book almost started writing itself. And by the time *The Frugal Gambler* came back from the printer in 1998, those notes were piled so high on my desk that I knew I was a long ways away from retirement. Unfortunately, the book wouldn't *finish* writing itself. It needed me to help. So why did it take almost a half-decade? My explanation might seem a bit feeble, though it could probably win a prize for the Understatement of the Year: I've been one busy procrastinator.

Though I resisted the burden of writing another book with all my energy, in the end I felt I *had* to write this one. That half-decade has spanned two different millennia—and we're all living in a very different world today than the one we were in when I first decided to put my casino ideas down on paper. There have been many changes, both in Brad's and my personal lives and in the casino world itself.

Moving to Las Vegas

Probably the biggest change in our lives between the first and second *Frugals* has been pulling up our Indiana roots and becoming permanent residents of Las Vegas. Getting our own place and living here full time has definitely changed our casino emphasis. We especially like not having to play for our room; we can choose which casino to play in by its overall advantage,

instead of according to where we can most easily earn comped accommodations. Plus, we can go home and sleep in the same bed every night, a welcome change after 16 years of traipsing from one hotel to another. Of course, we still play enough that we can always get free rooms for out-of-town friends and family.

One of the biggest advantages of being a Vegas local is that we can always find good video poker; we have hundreds of positive-expectation machines all over town to choose from, a luxury we could enjoy nowhere else in the world. We also have a never-ending choice of good promotions: tournaments, bonus-point days, giveaways, and drawings. And the opportunities to build up our comp bank are endless, meaning we never have to cook a meal at home if we don't want to.

Having a local address gives us the benefit of a constant stream of mailings from the off-Strip locals casinos that feverishly compete for our business with coupons for bonus points, gifts, shows, meals, drawing tickets, and best of all, bounce-back cash (vouchers for hard cash we can get if we return to the casino to collect it).

One of the most enjoyable benefits is that we meet a lot of people who share our interest in video poker, so we never lack for friends or social opportunities. Being in this local loop also allows us all to share our knowledge of good playing opportunities, some of which may not be generally known or well-advertised.

Moving Up in Denomination

Another change has been our move to higher-denomination video poker. Our usual wager up to 1997 was \$1.25 a hand, which is full-coin on quarter machines. As I write this in 2003, you might find us playing anywhere from \$5 a hand on the dollar machines or \$25 on a dollar Five Play multi-line, all the

way up to \$50 per hand on Ten Play.

We can afford the higher limits now that our gambling bankroll is larger. This came about from success at the lower levels of video poker and extra income from writing projects and speaking engagements. We also keep adding to our bankroll, because our living expenses, now that we've moved to Las Vegas, continue to contract: Casinos feed us, provide much of our entertainment, even send us on comped vacations. We also earn gift certificates to buy essentials and extras at department stores, gas stations, and supermarkets. We'd be hard-pressed to spend our pensions if we didn't have grandchildren to spoil.

Another reason we've gone up in denomination is that we're getting older and no longer have the stamina to play for long periods every day like we did in our early gambling years. The higher denominations and multi-line machines allow us to take advantage of better promotions that would require more hours of play (at lower levels) than we're physically able to put in.

Finally, moving up in denomination has given us a lot more experience with the comp system, especially in terms of what slot hosts can do for us. We rarely used hosts before I wrote *The Frugal Gambler*. Now we interact with them all the time, so I'm able to help you navigate this tricky part of the comp system from personal experience.

Moving into Cyberspace

Buying and learning to use a computer has made major changes in my life. I truly love my computer. Brad is grateful that I don't take it to bed with me, but it's my constant companion at all other times. Sometimes I feel like a slave to it—what, I have only 50 e-mails to answer today? But the blessings it has

brought by increasing our circle of friends far outweigh the curses. (Brad, on the other hand, won't clutter his life by learning to use it. He says he's lived quite happily for 71 years without one and has no desire to get on the information highway. Good thing, too—he's so relaxed, he'd probably fall asleep and get run over!)

The computer has improved my research and writing efficiency, so I can crank out more and better magazine columns, feature articles, and books (note the size of this one). Also, everything I write is much more legible—much to the delight of my poor editors, who no longer have to decipher my tiny scribbles.

However, the most important benefit of "getting connected" is that it makes us much better at our video poker "job." Tutoring programs, such as *Frugal Video Poker*, teach us to play new games and help us to stay sharp on the old ones. We now have software with the capability to quickly generate strategy charts for any new game we find—a definite time-saver. In addition, being on the Internet, especially Skip Hughes' video poker list, has allowed us to make hundreds of new friends who share information about playing opportunities and casino changes, helping to keep us up to date in a way that print never could.

Moving-Target Casinos

Sometimes it seems as if the only thing that's changed more than we have since *The Frugal Gambler* is the whole casino scene itself. Implode the old; build the new. More! Bigger! Better! The expansion of the casino industry is truly amazing to watch, especially when you live in the heart of it.

And not only is the total casino business changing, but each casino is continuously being transformed. Buildings are expanded and renovated. Restaurants, even showrooms, come and go. Competition is forcing

the casinos to promote like crazy and computerization is giving them the tools with which to experiment. Marketing policies change more often than the weather, and software allows for never-ending tweaking. Likewise, the comp systems have gotten bigger and more complex. Slot clubs are being modified and consolidated.

It also seems that a whole new generation of electronic gambling machines is introduced every year. Multi-line video slots are making nickel players valuable customers. The video poker universe is exploding with new variations: multi-game, multi-denomination, multi-line — you can now play *penny* video poker with a \$5 max-coin bet, the same as the traditional dollar games.

I just *had* to write this book to help the poor players who are reeling in confusion in the midst of all these changes.

About This Book

Speaking of change, it's the one thing that stays constant in the present and you can count on in the future. So, although I've tried to be as up to date as possible in the pages that follow, remember that you shouldn't be surprised or disappointed if you find something in a casino that isn't exactly as I've described it. Always double-check before you depend too heavily on any one piece of my advice.

Another point I would like to stress is that *More Frugal Gambling* is *not* the advanced course for people who have graduated from *The Frugal Gambler*. This second book is merely a continuation of the first. It's written by the same "gambling grandma" for the same casino patrons. And while it contains useful information for players who are in a casino to make a profit, it will prove even more useful for those who go to

casinos strictly for entertainment and want to make their money stretch so the fun will last longer.

Another thing that hasn't changed is that Brad and I still do everything together. Pardon me for this personal note, but I want to remind everyone that even though Brad often stays in the background while I'm attending to my "royal" duties, he's the one who not only does most of the legwork, but also gives our team heart. That's why his friends often call him the King of Kindness.

There *is* one important addition to this book. I'm proud to announce that my daughter Angela Sparks, the Frugal Princess, came on board to help me from the inception of *More Frugal Gambling*. As a beginning gambler, she provides a grounding perspective for me; I've been at this casino game so long that I often forget what it's like not to have it mostly figured out. Look for Angela's beginner tips that are peppered throughout the text, especially if you're a newbie just getting your feet wet in the casinos.

And so, after Angela gives you her history so you can get to know her better, we'll launch right into the art, science, and fun of frugal gambling.

FOLLOWING IN THE QUEEN'S FOOTSTEPS TO BECOME THE FRUGAL PRINCESS

by Angela Sparks

As the daughter of the Queen of Comps, I was destined to grow up frugal. But when I was a teenager I rebelled, as many young girls do, often telling my mother that I didn't want to be anything like her. However, now that I'm an adult with a family of my own, I realize that I'm more like the Queen than I could have ever imagined.

As you may have read in *The Frugal Gambler*, Mom had a puritanical upbringing in a minister's home. As well as stressing strict moral principles, my grandparents placed great emphasis on thriftiness. Although I wasn't raised in such a rigid setting, my mother continued the tradition of frugality.

In fact, I can't remember a time when I wasn't expected to be economical. My father was retired from the Air Force. So after my parents divorced when I was five, I had an ID card for the commissary on the military base close to where Mom and I lived. At first,

Mom was permitted to go with me, so as we shopped together she taught me how to use coupons, how to do price comparisons, and generally how to stretch our budget.

Once I reached the age of 10, however, I couldn't have a non-ID person accompany me, so I had to start doing the shopping myself. Mom sent me in with a list, an envelope full of coupons, and strict instructions to get generic items whenever possible. These early shopping lessons have saved me hundreds, even thousands, of dollars over the years, especially now that I have a big hungry husband and two children to cook for. And as fate would have it, I married an Army infantry sergeant and am back to economical shopping at military commissaries and post exchanges. I spend so much time in the store comparing prices and finding the best deals that sometimes my husband says he's tempted to call in a Green Beret search party.

While I was growing up, I had more fashionable clothes than I could ever wear out, but they never cost much. My mom shopped at thrift stores before vintage clothing became fashionable, she dragged me around to hundreds of yard sales, and best of all, we hit the mall sales like there was no tomorrow. We *never* bought anything at full price. An exciting outing for us was to find an end-of-season take-50%-off-the-already-marked-down-sale-price extravaganza at a department store. The supreme shopping experience was a 50%-off day at the thrift shop.

I didn't realize that Mom was being frugal—I thought everyone bought clothes this way. But as I grew up and began to hang out at the mall with my friends, I realized that they were spending a lot of money for their trendy outfits. Sometimes I wished that I could do the same, but I knew that mom's way ensured that I would always look stylish and still have

money left over for other things. Because my mother pinched pennies, I could be involved in more activities than many of my peers. I took lessons of all kinds—gymnastics, tap and jazz dance, and flute and piano. I was able to travel all over the United States on school and church-group trips, and even to Australia to visit my father. You could almost say I was spoiled—but spoiled in a very thrifty way.

My mom loved to play games as a child, but because of her parents' religious beliefs she was limited to using a spinner in place of dice and wasn't permitted to play games with cards, not even Old Maid. She didn't learn the four suits until she was well into her thirties, but some of my earliest memories are of playing cards with her. I know now that she was teaching me card games like poker and blackjack at the same time she was learning them herself. We learned about straights, full houses, and 4-of-a-kinds by playing Yahtzee. I always wanted to join in whatever game my parents and their friends were playing during an evening get-together, so to pacify me Mom would promise to teach me the games the next day.

I was in high school when Mom and Brad, my new stepfather, started going on casino junkets to Las Vegas, Reno-Tahoe, and other casino destinations all over the world. I had no idea how they did it, but I knew they weren't losing the family's money and that the word "comp" was magic. Only later did I learn that comp was short for complimentary and meant "free," Mom's favorite word, which became mine, too.

Experiencing the Good Life First-Hand

My first trip to a casino was in the spring of my senior year of high school. Having heard so much about Mom and Brad's exciting gambling adventures, I was thrilled that my graduation present was a trip to Las

Vegas for me and a girlfriend, using – what else? – free airline tickets they'd earned after getting bumped off one of their previous flights. Back then, Mom and Brad were blackjack players and I knew that they considered anyone who played machines to be uninformed, as well as certain losers. Still, the video poker machines fascinated my girlfriend and me. We were too young to legally gamble, of course, but we'd sneak out to play the nickel video poker machines at another casino where Mom or Brad wouldn't catch us, hoping our \$2 roll of nickels would last a long time.

Gambling wasn't our main interest. We were more concerned with getting a tan by the pool, attracting the attention of young men, and trying to order Long Island iced teas without being carded. For those few days we lived in hitherto-unknown luxury. We stayed in a beautiful room that I knew was free and saw shows with complimentary tickets. We could go to the coffee shop any time and just say "charge it to my room," without the fear of getting in trouble, because I knew it would be comped. Mom didn't have the title of Queen of Comps yet, but that didn't matter – all my friends and I knew was that we were being treated like royalty (especially when the hotel took us to the airport in a long stretch limo).

After high school I went to college at BYU in Utah. It's a mere six-hour drive from Las Vegas, so my friends and I made numerous trips to visit Mom and Brad when they were there, always staying in comped rooms and eating comped meals. I wasn't 21 yet, so I still had to sneak around to play the nickel machines, but sometimes we'd get brave and play a bit of quarter video poker. We were less scared of losing our tiny bankroll than we were of hitting a big jackpot. Mom had warned us that a big jackpot would lead to the casino checking our IDs and we wouldn't be able to collect.

Las Vegas was an inexpensive vacation for poor college students, as there was an abundance of free or inexpensive non-gambling things to do. We could window-shop at the expensive casino malls, hang out by the pools, and people-watch everywhere. Mom had discount coupons for the Wet 'n' Wild water park, miniature golf courses, and the movies. She always had a stack of coupon books that we could use in the casinos for free snacks and casino logo merchandise, such as key chains, T-shirts, and hats. And in the evenings we were never bored, because we had comped tickets to top-notch shows.

Finally, I Reached the Age of Casino Consent

I turned 21 while I was living in Australia with my father. There were no casinos around, so I had to make do with playing poker with my friends. I had to call Mom one night all the way from Australia to clear up an argument over whether a straight beat a flush. (In Australia, it did!)

A year later I returned to the U.S. and started working as a secretary and saving for my next trip to Las Vegas. I was excited that I was finally of legal gambling age and actually had a small bankroll to play with. I'd been practicing basic strategy with a computer blackjack tutor on my lunch hour, so I was prepared to win a bundle.

When I got to Vegas, Mom took me downtown to play live dollar blackjack where I could practice at a low-minimum table. It was a good place to learn; the casinos weren't crowded and Mom could sit by me and do some coaching without more experienced players becoming impatient. I learned the little signals of live blackjack, like scratching the cards on the table when I wanted a hit and tucking my cards under my chips to stand. Though I didn't win that bundle, I did take home

a few extra dollars and I was thoroughly convinced that being an informed player was the only way to go.

Husbands, Kids, and Coupons

My next trip to Las Vegas a few years later found me in a much different situation, now married to my soldier husband Steve, with toddler Zachary and baby Kaitlynn Starr in tow. Our gambling sessions had to be balanced with family entertainment. Las Vegas had become more kid friendly by this time, as casinos realized that many couples with children still wanted to spend their vacation in a casino town.

There was Circus Circus, where we could watch acts under the big top in between playing midway and video games. Zachary still imitates the howling wolf of the laser show he remembers from our first visit to Sam's Town; he also still loves to watch the volcano explode at the Mirage and the pirates beat the British at Treasure Island, as he did on that early trip. Mom had stacks of coupons, of course, and we literally strolled (and strollered) all around, coupons in hand, looking for the best free stuff in town.

Mom and Brad have always felt that couples with children need time alone, so they reserved a suite for Steve and me for one night while they baby-sat. Mom armed us with lots of coupons, while Brad palmed us each a small gambling bankroll. After a lavish dinner, especially tasty since it was free, and some wandering around, I found a low-limit blackjack table where the players seemed to be friendly. Steve didn't enjoy playing table games as much as I did, so he went in search of a lucky slot machine. In my mind he was just having fun while I was being the serious gambler! After a few hours, Steve and I were thrilled that we were both winners.

But I'd indulged in a few too many fuzzy navels

and Steve had been tempted with too many free Buds at the machines. So on our way out we got greedy and decided to place our total evening's winnings of \$50 on a single blackjack hand and try to double it. I was scared to death as I was dealt my cards and got very upset when I realized I didn't have any chips to double down when I was dealt an 11. I got so flustered that I tucked my cards under my chips and forgot to take a hit. The dealer just let me make this stupid mistake and I ended up losing. I learned an important lesson that night, somewhat painfully: Don't gamble when you're too tired, strung out, or have had too much to drink. In fact, I was so ashamed of making such a bad decision that I only recently told my mother about what happened that evening.

After The Frugal Gambler

Our next casino trip wasn't to Las Vegas, but to Biloxi with its dockside riverboats. It was a three-generation vacation, and Mom and Brad were going to get in some quality grandparent time. Previous to the trip, I'd transcribed *The Frugal Gambler* from tape onto a computer, so I was a much more informed gambler and now better understood the whole reality of what Mom and Brad did. But during the time between our last trip to Vegas and this Mississippi vacation, they'd made the complete transition from high-rolling blackjack players to low-rolling video poker players, so I had a new game to learn. I practiced video poker on our computer before we left, but relied mainly on strategy cards and personal coaching from Mom.

Our next casino trip was to a riverboat in Joliet, Illinois – this time without our children, who were visiting their other grandma. We stayed with Mom and Brad in a huge two-room suite that had a kitchenette and a Jacuzzi and we took full advantage of the indoor

pool and spa. Again, Mom and I played side by side, especially important since we were playing a new-to-me variation of video poker. Brad kept up the tradition and slipped us a small bankroll so Steve and I could play on our own.

We were playing the Piggy Bankin' slot machines, one of the first slot games that had a positive long-term expectation if you could find one with at least 25 coins in the "bank." We then discovered a few video black-jack machines and played them heavily after Mom told us the payback was over 100%. We lost a little in spite of that fact, learning the important lesson that gambling percentages are based on long-term play and you don't win every time, even on a positive game. But we followed an even more important guideline and stopped playing when our designated gambling bankroll was gone. We went home with the great feeling that we had received good entertainment value for our money and hadn't lost more than we could afford.

Burning Up the Flight Paths

There are only two states where there is no form of legal gambling at all. I lived for two years in one of them, Utah, when I was in college. Then, ironically, with casinos springing up all over the country, the Army decided to send us to the other holdout, Hawaii. Mom wasn't going to be denied seeing her grandchildren by anything as trivial as an ocean, so two or three times a year, when she and Brad weren't crisscrossing the Pacific Ocean to visit us, we were on a plane coming to Vegas, where they now lived permanently. I practiced on computer software until I could play Deuces Wild accurately and it became my game of choice. I'll never forget the thrill of getting my first royal flush.

When the Army decided that three years was long enough for a soldier to be stationed in "paradise," they

played a cruel trick on us and we ended up at Fort Drum, in upstate New York. But, as Mom says, “This is why airplanes were invented,” and we still look forward to frequent visits to Vegas, especially during the long winters.

Boarding the Frugal Express

If you’d have told me seven years ago that I’d be helping to write a book with my mother on being a frugal gambler, I would have told you that you were nuts. For one thing, I never thought that my mother and I would ever be able to work together; I was still remembering how we clashed over everything in my rebellious teenage years, and even though we’ve become good friends, we still do things very differently. Furthermore, while my children were babies, I thought that I was never going to do anything except wash bottles, change diapers, and do laundry. But my kids are growing up now and are in school all day and I actually have some time to myself, so here I am. Actually, I can’t think of anything more fun than writing about gambling with the Queen of Comps – unless it’s doing the “research” in a casino.