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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

100% Return

By Joyce C. Lock

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One Hundred Percent Return
On Your Investment – Guaranteed!!!

And, you don't have to pay financial advisers, investment firms, or risk being conned by, yet, another mail order advertisement. In fact, there is no money required. Isn't that cool?

Jesus said, "Everyone that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or lands for my name's sake, shall receive an hundredfold, and shall inherit everlasting life," Matthew 19:29.

So, there you have it! When you give God one hundred percent, you get one hundred percent, guaranteed! It's that simple. Either you spend a lifetime of tending to your business, your way, or you let God take care of it for you. You either believe Him or you don't.

But, there is one thing you can take to the bank: God pays all His debts.

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Joyce C. Lock is a published author, poet, and columnist. In addition, she founded and maintains the e-mail ministries "Heavenly Inspirations" <http://groups.yahoo.com/group/HeavenlyInspirations/> and "Share a Smile" <http://groups.yahoo.com/group/smilesaring/>. Joyce's writings encourage us in our relationship with God and each other.

Know the Odds

By Karla Dalton

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In the casino, each game has different odds. This means that you are more likely to win some games than others. Knowing the odds, therefore, is very important if you want to maximize your chances of winning. We assume for the purposes of this article that each game is fair, and that you employ no 'card counting' strategies. This will allow us to work out the 'expectancy' of each game – i.e. the percentage chance of winning or losing.

Let's start with Baccarat, a game that superficially looks like Blackjack. Over a long run, for every \$100 you bet, you can expect to recover only \$98 in winnings. This means Baccarat has a negative expectancy of 1.2%. Is this good or bad? Let's compare to Blackjack itself (single deck only).

For every \$100 you bet, on Black Jack you can expect a return of between \$94 and \$101.50. This gives an expectancy of between -6% and +1.5% so as you can see, it is definitely possible to make a positive return on Black Jack. This is particularly interesting when you compare it to Caribbean Stud Poker, where for every \$100 bet, you can only realistically expect to get between \$95 and \$97.40 back – a negative expectancy of between -5.2% and -2.6%. Fortunately, NOBODY plays poker 'fairly', so the odds in this case are less than useful.

If we move on to other games, the picture is similar. On Craps, \$100 bet over the long term will win you between \$87 and \$99.40 bucks – pretty good compared to some games! Keno tends to be a VERY bad bet, losing on average \$27 out of every \$100 bet, a negative return of -27% and the reason why only complete newbies play it. In fact, the only gamble worse than Keno is the Lottery, which tends to return only 50% of the money you gamble. The lottery for this reason, is often called 'dumb tax', and playing it without a system of some kind is downright silly.

Let it Ride comes in at -3.5% expectancy, so for every \$100 you wager, you only get \$97 back long term. This actually compares favorably with roulette, which has a negative expectancy of 5.3%. On the big wheel, \$100 gambled brings back only \$94.70 long term. Slot machines are close to this, coming in at best case -2.7% expectancy, but be warned! Some slots will only return \$80 for every \$100 you put in the slot – avoid these machines like the plague!

Perhaps the most surprising result is for online video poker, where the expectancy can get as high as +1% – for every \$100 bet, between \$93.70 and \$101 can come back. What does this mean to the gambler? You should head over to

to find out!

Karla Dalton writes for

, the premier website for bet related articles tips and tricks.

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