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Poker Games Against the House

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Let It Ride by Meg Elaine Schneider

Let It Ride is a variation of five-card stud. The object of the game is the same — to get the highest hand — but it differs from five-card stud in three important respects. First, players play against the house, rather than against each other. Second, you build your hand using three cards dealt to you, plus the dealer's two hole cards. Third, and perhaps most important, players are allowed to withdraw bets in Let It Ride.

Let It Ride is played at a table similar to a blackjack table, with space for up to seven players. Each place at the table has three circles for bets, labeled 1, 2, and \$. Before the cards are dealt, you must place the minimum bet on each of the three circles. At a \$5 table, that means you place \$15 on the table. Don't let this worry you too much, though; if the cards look terrible, you can remove two of those three bets. If the cards look good, you let your bets ride, hence the name of the game.

Basic Play

You place your bets on the circles in front of you, and the dealer gives you three cards, face-down. The dealer gets two cards, also face-down. The fate of your first bet is decided by your own cards. After you look at your three cards, you can withdraw the bet on the circle labeled 1, or you can let it ride. Either way, the dealer will turn over his first card after you've indicated what you want to do with your first bet.

▲ A typical Let It Ride table layout. The circles at the top of each player's seat allow you to qualify for a tournament playoff — if your hand is high enough.

This dealer's card counts as the fourth card in your hand. This is when you decide whether to withdraw your second bet, in the circle labeled 2. Again, no matter what you decide, the dealer turns over his second card, which counts as the fifth card in your hand. After both the dealer's cards are face-up, all players lay down their cards face-up, and the value of each player's hand is calculated.

If you want to let your first or second bet ride, place your cards face-down under your chips in the 1 or 2 circle. If you want to withdraw either of these bets, scratch your cards on the table toward you. If your first three cards are terrific and you intend to play all three bets, place your cards under your chip on the \$ circle; this lets the dealer know you're in for the duration.

As in any casino game, don't touch your chips once you've made your bet and the hand is in play. If you want to withdraw your 1 or 2 bet, let the dealer push your chips toward you. This will avoid any misunderstandings or disputes.

Winning Hands in Let It Ride

Hands in Let It Ride are ranked the same as in regular poker, but you must have at least a pair of 10s to win. From highest to lowest, the winning hands in Let It Ride are:

- Royal flush (ace, king, queen, jack, 10, all the same suit)
- Straight flush (five consecutively numbered cards, all the same suit)
- Four of a kind
- Full house (three of a kind, and a pair)
- Straight (five consecutively numbered cards, not of the same suit)
- Three of a kind
- Two pair
- One pair (10s, jacks, queens, kings, or aces)

If you don't have a pair of 10s or better when you combine your three cards with the dealer's two cards, you lose whatever bets are still live on the table. This means you'll always risk losing the \$ bet, because you don't have the option of withdrawing that wager. If your 1 and 2 bets are still on the table, you lose those as well. On the other hand, if you have at least a pair of 10s among all five cards, you win on all your live bets.

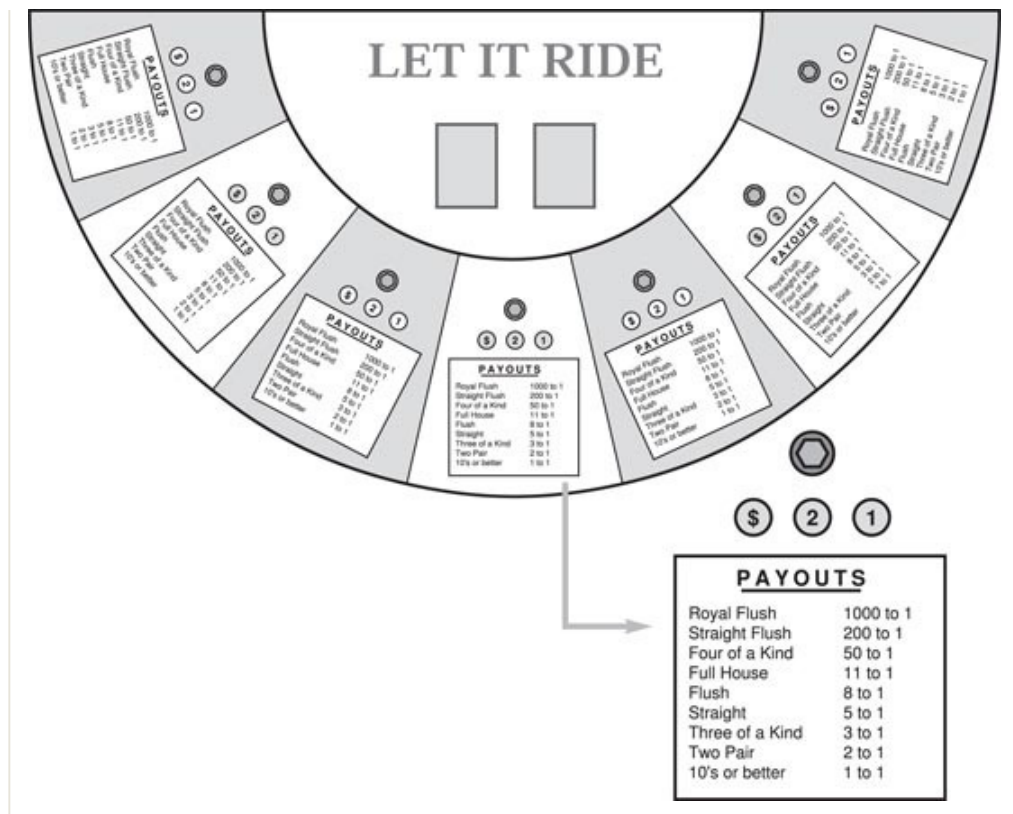
Payout Schedules

Payouts on these hands can vary from casino to casino. However, a pair (10s or better) typically pays even money, while two pair usually pays 2:1, and three of a kind usually pays 3:1. A straight typically pays 5:1, a flush 8:1, a full house 11:1, four of a kind 50:1, a straight flush 200:1, and a royal flush 1,000:1.

Payout Limits

Now for the bad news: Most casinos limit their Let It Ride payouts. The payout limit can range from a couple thousand dollars to \$50,000 or higher, and in most cases it won't affect you. But if you happen to get that elusive royal flush, the payout limits mean you might not collect the full value of your wager.

Here's why: Assume you're playing at a table with a payout limit of \$5,000. You place three \$5 bets, for a total of \$15, and you let all your bets ride. Between your cards and the dealer's, you have a royal flush, which pays 1,000:1 for each



live bet. You should collect \$15,000 — \$5,000 for your 1 bet, \$5,000 for your 2 bet, and \$5,000 for your \$ bet. Even if you withdrew your first bet and left only two bets on the table, you should get \$10,000. But because of the table limit, you'll only get paid \$5,000.

Because payouts and payout limits can vary, make sure you check these schedules before you sit down. Both figures should be posted on the table. If you have any questions, ask the dealer. Your best plan is to choose a table with a high payout limit, say \$25,000 or more, but keep in mind that the minimum bet may (and often does) increase with the payout limit.

How to Bet Let It Ride

Betting strategies for Let It Ride are fairly easy to master. You want to let your bets ride when the cards are favorable, and you want to withdraw your bets when the cards are not favorable. Properly utilizing the option to remove two-thirds of your bet on each hand will minimize your losses and stretch your bankroll.

The First Bet

The decision about whether to withdraw your first bet is based only on the three cards dealt to you. Remember that you must have at least a pair of 10s in order to win; a pair of 6s doesn't do you any good in this round. However, three 6s is a winning hand.

Experts recommend that you let your first bet ride when you hold a high pair (10s or better) or any three cards to a royal flush (the ace, queen, and jack of hearts, for example). If you have three almost-consecutive cards to a straight flush — 7-8-10, for example, or 8-9-Q — you should let your first bet ride, especially if you have at least one high card and there's a spread of four or five cards in the sequence.

You should let it ride when you have three consecutive cards to a straight flush, but only when the lowest card in the sequence is a 3 or better. If you're holding A-2-3 or 2-3-4, the odds are pretty stiff against filling that, and you're better off withdrawing your first bet. If your three cards don't contain any of these combinations, withdraw.

The Second Bet

You get another chance to evaluate your hand after the dealer's first card is revealed. Remember that this represents the fourth card in your hand, so you want the dealer's cards to be good. If the dealer's first card doesn't add to the value of your hand, withdraw your second bet.

Let your second bet ride when you have four cards to a royal flush, straight flush, or flush. You also should let it ride when you have four of a kind, three of a kind, two pair, or a pair of 10s, jacks, queens, kings, or aces. If you have four consecutive cards to a straight, and at least one of them is a high card, let your second bet ride.

Once you decide whether to withdraw your first bet or let it ride, that decision stands; you can't change your mind later. You can, however, decide to withdraw your first bet and let your second bet ride, or vice versa, or withdraw both. The bet in the \$ circle cannot be withdrawn.

Remember that you win 1:1 on each of your live bets if you have at least a pair of 10s. If your first three cards are a 3, a 5, and a 10, basic strategy calls for you to withdraw your first bet. If the fourth card is a 10, you've got a paying hand, so let your second bet ride. If it's not a 10, withdraw your second bet, and hope the fifth card is a 10.