



If you are a gambler who always plays for cash, perhaps you have envied the player who walks up to the table, says “Marker please,” and gets a bunch of chips by merely signing a piece of paper. You can easily do the same, if you want. And you should, if you play a lot at one casino during a gambling trip. Markers are IOUs, like checks, paid out of your line of credit at the casino. Playing on credit is not only more convenient than carrying money around, but will also get you some free hospitality.

You apply for credit at a casino in the same way as at a department store. Get an application from the cashier’s cage and fill it out, or get one by mail if you wish. The most important information requested concerns your checking accounts: which banks, what account numbers. No other assets interest them, so don’t bother to show brokerage, savings, or money market accounts. They want to know if you can write a bank check for the amount of credit that you want, and they want to verify your balance. You will be asked to sign a statement that allows them to do that. No doubt they will check your credit history also. The form will also ask for the amount of credit you want. Often the credit approval will be for half the amount requested, so if you want \$10,000 credit ask for \$20,000.

Having large amounts of money in a checking account is silly, of course, so you will probably have to transfer funds to your checking account temporarily. Borrow some from a friend or relative if you wish (but have the resources to pay them back if you have to use it!). Avoid using a new account for this purpose. The casino will ask how long the account has existed, and you don’t want them to suspect a sting operation. The balance should be as large as is convenient, at least twice as much as the credit desired, preferably more.

It will take a week or two to get the credit approved. You should get a notice of approval in the mail or e-mail, but you may have to call the cashier to find your status. After the credit is approved, you can put the money back where it came from. They won’t check again unless you ask for a larger credit line or some of your checks have been returned. A warning: On future trips, don’t wait until you get back to hurriedly put money in your account to cover checks you have written. This may result in a notice of “Uncollected Funds” on checks they return to the casino. Uncollected funds represent bank deposits that are there but not there long enough (5 days?) to be paid out. Even though the checks will be honored when the casino sends them in again, they don’t like it, and it will be a black mark on your record.

So now you're ready to write markers. First, get acquainted with the casino host right away. Tell him/her you plan to give the hotel/casino your business, and ask for their business card. Several weeks before subsequent trips, write a note to the host saying you're coming and please reserve a room for you. Writing is better than calling, because a call will result in the host getting paged. Maybe you'll interrupt a meal or some other activity. There are other casino people who can grant you hospitality, but they are usually not so liberal as casino host.

After you check in to the hotel, go right to the casino cashier "cage" and tell them you will be using your credit line. Ask how much you are good for. You may find that a check written weeks ago has not yet cleared, reducing your credit line by that amount until it clears. If the casino uses computer terminals in the gambling pits, as nearly all do, your presence will be registered along with your current credit line. A manual system doesn't require this check-in with the cashier, but it doesn't hurt. It's embarrassing to ask for a marker at the table and be told to go check with the casino cashier.

Now you can write markers. When you are ready to play, go to your selected table and get your chips. If the pit boss is close by, just say, "May I have a marker please?" Otherwise ask the dealer, who will relay your request to someone in the pit. After getting your name, perhaps asking for identification, the pit boss will either consult the computer or call the cashier to check your credit line. Even if he knows you, he will probably want to check on your credit status since it shrinks with each marker you write.

When the pit boss is satisfied that you are okay, he will ask how much you want. The size of the marker should be at least 10% of your original line of credit; e.g., \$1000 for a \$10,000 line. Don't ask for odd amounts. The minimum marker should be \$500, and anything higher in \$1000 increments. The pit often has pre-printed markers for common amounts, and it annoys a pit boss to write a marker out for, say, \$700. You want to keep him happy, for reasons that will become clear.

After the marker is made out, you will be asked to sign it. Then the pit boss will tell the dealer to give you chips for the amount of the marker. Be careful! You are dealing with large amounts of money, and mistakes do happen. Watch intently as the dealer stacks the chips to be given you. You may be asked how you want it. The minimum should usually be \$25 chips. Asking for some \$5 chips is fine with a \$500 marker, but just get \$25 chips for \$1000. Similarly, it is okay to ask for some \$25 chips among the \$100 you will probably get for a \$5000 marker. The idea is to not look like a piker who is going to write a big marker and then play for small stakes. The dealer will presume that the smaller denominations are going to be used as "tokens" (tips), but tokening is not necessary unless you are eager to give the impression of being a big spender. The dealer can't help you (legally), why should you help the dealer? Remember that the tokens you give to a likable dealer are shared with the unlikable ones, since in nearly all casinos tokens go into a shared pool.

The pit boss will keep track of your action to some extent, particularly your average bet size. If he makes a mistake in this regard, you want it to be in your favor. Make your first few bets larger than average, to start off with a good impression. If the count goes plus, you can maintain or increase your bets. If it goes minus, you can cut back. The best time for cutting back is when the pit boss is busy at another table.

Your last few bets may also be important, because pit bosses know the ploy of starting with big bets, then reverting to small ones. Make sure he sees any large bets you put out. Call him over on some pretext if he hasn't noticed your big action. Your aim is to get him to over-estimate your average bet size. Why? Because that information, along with your time of play, is recorded, and determines how much hospitality you will get: free room, room plus coffee shop plus drinks, or full "RFB" (room/food/beverages) if your bets are quite large--all expenses paid, including expensive food and wine in the casino's gourmet restaurant. They might even refund your airfare, so have the receipt on hand. You and a guest may get invited to special party weekends, on the house.

You should play at least one-half hour per marker, preferably more, because playing time is recorded along with average bet size. Unless you bet \$100 or more at a crack, you will have to play 3-4 hours a day to get RFB. It is all right to change tables once or twice during a playing session, but don't change pits. They can't track your action if you jump around, and they worry about people writing markers and taking off without risking the chips. If you do change tables when the deck(s) go negative, let the pit boss know you are moving. He'll appreciate your courtesy.

There's no harm in looking like a loser, so most players will palm some chips during the play and transfer them to a pocket. The practice should not be overdone. It looks bad, and they don't like it. Remember that there is a video camera looking at every table and casino people walking around, just monitoring. Never ask for another marker with chips in your pocket--just quit, or use real money to finish up a hand. A good ploy is to have a companion openly ask for chips to play craps with when the pit boss isn't looking. Even if the "eye in the sky" sees it, the lack of secretiveness will make the exchange look innocent.

When you're through playing, ask the dealer to "color up" your chips to higher denominations. He will want to anyway, making it easier for the pit boss to see what you won or lost. The pit boss is supposed to record how much you walk away with, although your wins and losses are not recorded. He will also suggest that you buy back your marker if you have won. It is good form to do so, giving up an amount of chips equal to the marker, which is then returned to you. This in no way hurts your record of action. They like to see players using their entire credit line, not just a part. This is called "playing to the line." It is therefore better to have only as much credit as you plan to use on a trip.

Before checking out of the hotel, call the casino host and ask him to review your record for whatever hospitality he judges should be given you. Of course you will have charged all meals and drinks to your room, in case they get "comped." Remember that first impressions are important, so make the first trip a good one. Be polite, but don't be bashful. If your play warrants some freebies, you are entitled to them. If you get turned down for even a free room, just smile and ask for a discount on the room rate. They will always grant this request.

Frequent visitors get more hospitality than someone who comes once a year. Be sure to remind the host if he hasn't noticed how often you visit. Get credit at more than one place, so that they will feel impelled to compete for your business. Yes, credit at one place is known to the others.

You stand a better chance of getting RFB if your bill is moderate, so hold it down a little until you're sure of your standing. One way to do this is to ask the pit boss for freebies when your bet size is large. "Can you get us into the dinner show tonight?" will often get a positive response if he likes your play. He will make a call, then tell you it's all set. This probably won't show up on your bill, as pit bosses can give hospitality on their own account. You can do this for food too: "How about treating us to the brunch?" He will write you a chit to get you in free, and it won't reflect against your room charges. Don't feel like this is mooching; you have earned the hospitality by your play.

When cashing in chips after a winning session, the cashier may ask, "Do you have any markers to pay off?" It is probably better not to lie, even if you plan to borrow the money for a while. To avoid this situation, cash in your chips multiple times in smaller amounts, perhaps with the help of one or more companions. Some casinos have a neat little trick to keep track of what's going on: When a player cashes in \$100 (black) chips, the cashier picks up a phone to report the transaction. The call is not to a person, but to a recording! A video camera is witnessing the scene. Casino personnel can replay the cashier videotape and hear a voice summary of all large transactions. The purpose may be to monitor cashier honesty/accuracy, but a side benefit is seeing who is cashing in big money. Practical tip: Use the safety deposit boxes that most casinos make available to their guests free of charge. It's not wise to carry around large amounts of unneeded cash.

If you do bring large amounts of money home instead of buying back markers, watch out! Keep very good accounts of where you put every penny, and save all associated records--every marker, every receipt for payments, every deposit record. There is an organization called the IRS that may audit you someday. They will want to know where all those big deposits came from. Are you a drug dealer or something, with unreported income? As a corollary, remember to report and pay income tax on winnings that are in excess of losses. Gambling losses for one year cannot be carried over to the next, so forget that.

On your first visit you will be asked to write a check for all outstanding markers before you leave. After that you can ask them to bill you, if you wish. The statement will come in a week or two and you should pay it off promptly, within a month at the latest. After 45 days Nevada law says that the casino must forward any outstanding markers to your bank for payment--they are really counter checks, after all. They may do that before 45 days if you have agreed to pay sooner. After your payment is processed, they will mail your markers to your home or business (as indicated by you on your credit application). At that time, write a note to the casino host thanking them for their hospitality.

The next time you come to the hotel, you must have paid off any markers from the previous trip in order to play on credit. It doesn't matter to them that you used only 30% of your credit line two weeks ago, you can't play until that 30% is paid. Suppose you give them a check for that 30%. Until the check clears, your line of credit is 70% of the original. To avoid this situation, pay off markers quickly.

After several trips you will find that your freebies are automatic--you won't have to ask the host to take care of your bill. He will reserve your room with a special code that says, "No charge for this room," or perhaps, "No charge for this guest." The registration clerk will be glad to explain your status if you are in doubt. You will always have to pay tips that you may have put on your tab, and personal charges such as haircuts, massages, etc. The most efficient policy is to not charge such items to your room. Alternatively, you can provide a credit card on arrival to be used for that purpose. In either case you can check out quicker than when paying any charges with a check.

You can establish credit at more than one place, but there is a central credit agency that keeps all casinos informed of your accounts. If you use all your credit line at one place, you probably will be turned away at the next. That's easy to avoid--always leave a few thousand or so of unused credit when you go to another casino.