



My wife and I enjoy our retirement travel, but have one continuing argument. In Reno, Las Vegas, Indian casinos, at foreign resorts and on cruise ships, I enjoy playing the slot machines. She tolerates it as long as I don't lose too much, but refuses to join me. She says the machines are rigged and I'm just throwing my money away. Is she right? *PF, Wilmington DE*

A: The machines are electronically controlled, but not to make winning totally impossible. They're usually set to take an average of from seven to ten cents from each dollar gambled. Your wife is correct that if you spend enough hours of machine play, statistically you'll lose. However, winning can happen if you hit a large payback early, such as a \$500 jackpot after you've only put in just a few dollars.

Then you'll be comfortably playing on "house money". Our advice is that you should never expect to win, but can brag if you can flash those five crisp \$100 bills. Consider perking up your skills to play blackjack, poker and other table games. Your odds of winning are more favorable than with slot machines.

Casinos have many attractive advantages for players beyond potential paybacks. They may offer free meals, rooms, entertainment, drinks and other come-ons to entice and keep you gambling. Before you start playing at any casino, first check with management about all potential benefits.