HTA Monthly Report

Analysis of Handicapping Contest Programs

February 2010

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Introduction

During the fall of 2009, University of Arizona student Matthew Buckowski, in conjunction with Harness Tracks of America, compiled a survey of HTA member associations along with many members of the Thoroughbred Racing Associations pertaining to the facilities’ involvement in handicapping contests. The survey sought to achieve an understanding of the utilization of handicapping contests as a marketing effort by the member associations, as well as to analyze the use of such contests as a means to increase pari-mutuel pool sizes for live and simulcast wagering.
Section 1 - Survey Collection

In June 2009 a survey was created by University of Arizona Race Track Industry Program student Matthew Buczkowski and Harness Tracks of America Executive Assistant Brody Johnson. The four-page survey consisted of a variety of questions designed to collect data pertaining to the handicapping contests held at the tracks of both HTA Member Associations and a number of North American Thoroughbred pari-mutuel facilities. A copy of the original survey has been included as Appendix M of this report.

In July 2009 a digital copy of the survey was sent to all of the HTA Member Association Action Officers as well as the selected Thoroughbred facilities that were targeted for this report. Facilities that had historically not responded to surveys in a digital format were also faxed and/or mailed a copy of the survey in an effort to increase the number of responses to the survey.

At the end of July 2009 a second survey was sent to all facilities included in the original dispatch of surveys that had failed to submit a survey response, and one month later a final survey was sent to all facilities that had still failed to submit a response to the previous survey requests.

During September and October 2009 all returned data was analyzed by Brody Johnson and Matt Buczkowski, and during November 2009 an initial paper was written by Buczkowski. The original document was submitted to Doug Reed, Director of the University of Arizona Race Track Industry Program as a graded course requirement. Charts and tables were created from the data and report, which were also submitted for a grade.
In December 2009 the report was presented to a group of students at the University of Arizona Race Track Industry Program as per course requirement, and later in the month the data was presented during a student presentation session at the 36th Annual Symposium on Race and Gaming in Tucson, Arizona.
Section 2 - List of Respondents

The following table contains all of the facilities that responded to the survey conducted by the University of Arizona and Harness Tracks of America during the summer and fall of 2009.

<table>
<thead>
<tr>
<th>Facilities that Currently Conduct Handicapping Contests</th>
<th>Facilities that Do Not Currently Conduct Handicapping Contests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Del Mar Thoroughbred Club</td>
<td>Dover Downs</td>
</tr>
<tr>
<td>Harrington Raceway and Casino</td>
<td>Mountaineer Casino, Racetrack and Resort</td>
</tr>
<tr>
<td>Hawthorne Race Course</td>
<td>Ocean Downs</td>
</tr>
<tr>
<td>Hoosier Park Racing and Casino</td>
<td>Plainridge Race Course</td>
</tr>
<tr>
<td>Indiana Downs</td>
<td></td>
</tr>
<tr>
<td>Laurel Park</td>
<td></td>
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<tr>
<td>Maywood Park</td>
<td></td>
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<tr>
<td>The Meadowlands</td>
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<tr>
<td>Penn National OTB</td>
<td></td>
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<tr>
<td>Pimlico Race Course</td>
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<tr>
<td>Suffolk Regional OTB</td>
<td></td>
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<tr>
<td>Tioga Downs</td>
<td></td>
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<tr>
<td>Vernon Downs</td>
<td></td>
</tr>
<tr>
<td>Woodbine Racetrack</td>
<td></td>
</tr>
</tbody>
</table>

Table 1. List of Respondents to Current Handicapping Contest Survey
Section 3 - Analysis of Survey Results

Authors Note: Although this survey was sent to all HTA Member Associations as well as a number of Thoroughbred facilities a minimum of three times, very few responses were gathered, making any sort of statistical analysis of the results very difficult complete and even more difficult to rely upon. The authors understood this when completing the analysis for the report and urge readers to take the limited lumber of responses into consideration when reading this report. Though not statistically accurate, the data contained in this report should provide readers with a general overview of current handicapping contests in operation and could still be used as one benchmarking tool for current and future handicapping contests.

A special “Thank You” is given to all Member Associations that contributed to this report.

A. Tracks currently offering handicapping contests and the types of contests offered

A total of twenty (20) responses were collected for this report. Among those were eleven (11) HTA Member Associations and nine (9) non-HTA Member Associations. A complete list of the facilities that responded can be found in Section 2 of this report, which is on Page 3.

Of the twenty facilities that returned a survey response, sixteen reported that they currently offer handicapping contests. Based on this result, it can be estimated that approximately 80% of the facilities currently offer such contests, although the number could potentially be significantly higher or lower.

Of the survey recipients that currently offer handicapping contests, 20% indicated that both on-track and online contests are currently offered. No facilities responding to this survey, though, indicated that they currently offer only online handicapping contests. Many believe that offering online contests will be a growing trend as infrastructure costs...
associated with online wagering are decreasing and as more facilities are becoming tightly linked with online wagering platforms, such as the case of the Del Mar Thoroughbred Club, which offers an online wagering platform in association with XpressBet.

The potential for growth in online handicapping contests is evident in the response by the Woodbine Entertainment Group. While Woodbine indicated that the average number of participants in the contests offered on-track was approximately 175 people while, the facility reported that their online contests attract an average approximately 3,000 contestants. Woodbine did indicate that current handicapping contests are either free to enter or are $250 per entry, and there was no correlation indicated in the survey response between the entry fee for the contest and the on-track or online status of the contests.

Based on this survey, though, even if all of the live contests at Woodbine carried the $250 entry fee and all of the online contests were free to enter, many would consider the online approach to handicapping contests a success in growing interest in the racing product offered at Woodbine.
Since the question was not specifically asked in the survey, it is difficult to analyze the results of the 80% that responded that they do not offer online contests. This is difficult due to problems such as:

a) **Potential legal restrictions that prevent online Handicapping Contests**
   There was not a field in the survey to indicate that if online handicapping contests were not offered if that was due to legal restrictions on online wagering and/or online handicapping contests or if there was a different reason behind not offering online contests. This is certainly an area to improve future surveys on this and similar topics.

b) **Historic trends related to online Handicapping Contests**
   As this is the first survey and report on handicapping contests conducted in nearly ten years by Harness Tracks of America, it is impossible to compare the data found in this report to any other data to determine any trend in online contests since previous surveys had no questions pertaining to online wagering. Again, this is an area to significantly improve future surveys and reports on this and similar topics.

These similar questions could potentially be asked of the respondents that indicated that they do not currently offer any handicapping contests. It should be noted, though, that Ocean Downs and Plainridge Racecourse both indicated that they did offer handicapping contests in the past, although neither indicated a reason as to why they currently do not offer the events.

Another topic of interest when analyzing the facilities in the survey that offer handicapping contests concerns the host of the races in which they offer the contests. Of the facilities that currently offer handicapping contests, 18.75% indicated that they offer contests on only live races or races offered via simulcast.

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**Quick Numbers:**

- **80% of Respondents Indicate** that they currently offer Handicapping Contests
- **10% of Respondents indicate** that they have discontinued offering Handicapping Contests
- **20% of the Respondents** that currently offer Handicapping Contests offer them both live and online.
wagering, while 62.5% of the respondents indicated that their current handicapping contests involve both live and simulcast races.

This is a potential area of research for future surveys on handicapping contests, as it could be a very useful tool in determining the strategic goals for offering handicapping contests. The general goals for handicapping contests are discussed in Subsection F of the current section, although additional questions pertaining specifically to wagering on off-track versus live racing were not asked in the survey used for this report.

B. **Average number of handicapping contests offered per year**

Of the facilities that responded that handicapping contests are currently offered, the average number of contests conducted annually varied substantially. These results are displayed in Chart 1, found on page 8 of this report. The chart indicates that while the number does vary from around two per year to around 13 per year, this variation is seen in a somewhat gradual increase in number.

This general observation is supported by the fact that of the facilities that currently offer handicapping contests, an average of 7.9 contests are conducted annually, is somewhat close to the median of 9.5 contests are offered annually, meaning that half of the facilities that offer contests conduct more than 9.5 contests and half offer less.

**Quick Numbers:**

44% of Respondents that currently have Handicapping Contests offer 10 to 12 contests per year

31% of Respondents that currently have Handicapping Contests offer 3 or less per year

7.9 is the average number of Handicapping Contests offered per year
Chart 2. The Average Entry Fee for Handicapping Contests Among Survey Respondents

Note: Average and Median Entry Fees exclude Indiana Downs, Vernon Downs, and Tioga Downs, each of which conduct only free Handicapping Contests.
According to the submitted responses, while five of the facilities responded that they offer between 0 and 3 contests per year, over half of the respondents indicated that their facility offers an average of 10 to 15 handicapping contests per year.

It should also be noted that while more than half of the respondents said that their facilities offer more than 10 handicapping contests on average per year, of remaining facilities, the majority indicated that their facilities offer three or less contests on average per year.

Additionally, it should be noted that this group that offer three or less contests per year includes a very wide variety of contest entry fees, which is discussed in detail later in this report. But within the group is the Del Mar Thoroughbred Club, which operates a very short live race meet and offers contests that carry an entry fee of approximately $6,000. This is far above the entry fee for any other handicapping contests submitted in this survey, and gives a very reasonable explanation for the low number of contests offered.
C. Entry fees associated with handicapping contests

A variety of responses were provided when the survey respondents were asked the amount of the entry fee that is charged to participate in current handicapping contests. Several facilities responded that their current handicapping contests program does not have an entry fee that is set at a single price, while others responded that only free contests are currently offered. To accurately display these varying entry fee amounts the actual survey responses for all respondents are shown in Chart 2.

The fact that the facilities offer varying levels of entry fees makes it difficult to analyze the data since the survey did not request additional information pertaining to the entry fees. For example, Hoosier Park responded that the current program in place offers contests that have an entry fee of $5, $75, or $150 in addition to free contests, but the survey did not ask the respondents to indicate the number of participants in relation to these varying entry fees.

In an attempt to use the data to draw some conclusions, which again should not be considered statistically accurate but nonetheless could be useful, a simple average of the entry fees for contests offered at each facility have been calculated for further use in this report. These average amount entry fee amounts are displayed in Chart 2. As noted in the chart, the responses from Indiana Downs, Vernon Downs, and Tioga Downs were excluded to calculate the average and mean entry fees, as well as the survey results from

<table>
<thead>
<tr>
<th>Quick Numbers:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average Entry Fee</strong> charged to enter Handicapping Contests: $68</td>
</tr>
<tr>
<td><strong>Mean Entry Fee</strong> charged to enter Handicapping Contests: $50</td>
</tr>
</tbody>
</table>
Chart 1. The Average Number of Handicapping Contests per Year Among Survey Respondents
the Del Mar Thoroughbred Club, which has an entry fee of $6,000, far above the other respondents and creating a large amount of error in the chart.

By using these derived average entry fees found in Chart 2 an important observation can be made regarding the entry fee required to participate and the effect of that fee on the number of entries into the contests. Chart 3 attempts to show the relationship between the average contest entry fee, which is plotted horizontally, and the average number of contestants in the handicapping contests, plotted vertically.

Although there are several reasons that this chart is not statistically accurate, which includes the fact that the chart uses a very small number of data points and average numbers for both the number of contents and the entry fee, the following generalizations can be made.

a) Facilities that offer only free handicapping contests do not have a higher participation rate than those that charge an entry fee
Based solely on the data provided, Chart 3 indicates that the level of participation for free handicapping contests is at 100 participants or less, while there are numerous data points while lie above the 100-participant level that do charge for participation.

b) High entry fees for handicapping contests may have little effect on participation
Two basic groups of data points can be observed in this chart. Group A is a group of data points that are below 175 participants and below an entry fee of $57.50. Group B, which is found towards the right side of the chart, is a group of three data points that fall between 100 and 175 participants and entry fees between $150 and $200.
Chart 3. The Correlation Between Average Contest Entry Fee and Average Number of Contestants

- **Med. Entry Fee = $50**
  - Med. # Contestants = 100

- **Avg. Entry Fee = $68**
  - Avg. # Contestants = 127

The correlation can be described by the equation:

\[ y = 0.3717x + 100.27 \]

with an R² value of 0.1181.
The important factor in observing these two groups of data points to consider the fact that all of the data points in Group B are either equal to or greater than the median levels for both number of contestants and amount of entry fee required. This appears to indicate that higher entry fees are not a factor in player participation.

This is supported in observing that in Group B the lowest level player participation number is 100 contestants at an entry fee of $200, which is the same player participation level as 5 other contests that carry an entry fee of $50 or less, including 2 that are free to enter.

c) There is no direct relationship between contest entry fees and player participation
In predicting player participation in handicapping contests it would be expected that player participation to be driven by one of two basic schools of thought. Either lower entry fees should entice more players to enter handicapping contests since they have less to lose, or higher entry fees should entice more players to enter as they have more to earn from the contests.

Either of these beliefs can be tested by observing Chart 3 to determine if there is a linear relationship observed. If higher fees entice more players to enter handicapping contests then the data points should appear along a somewhat straight line from the bottom left to the top right of the chart, and if lower entry fees entice more players to participate then the data points should appear along a somewhat straight line going from top left to the bottom right of the chart.

The data points in Chart 3 do not appear to follow either of these trends. Most of the data points fall in what was previously described as Group A, which is a somewhat tightly packed group of entries rather than in a distributed manner across the chart in a linear form.

Performing a very basic statistical analysis of this chart also supports this assumption. The chart includes a trend line as well as a linear equation line and $R^2$ value for the data. While the $R^2$ analysis is not a completely accurate method of analyzing data, especially with the understanding that a correlation in data analysis does not imply causation and that the $R^2$ analysis of this data does not completely indicate that entry fees cause more or less players to participate, the chart does show an $R^2$ value of 0.1181, which in a very simplified manner can be observed as an approximately 11% chance that the
entry fees have a direct causation on the number of participants and an 89% chance that other factors influence the number of participants more.

Based on this observation of Chart 3 the assumption can be made that player participation is influenced little, if any, by the amount of entry fee charged to enter handicapping contests among the survey respondents.

D. Average budgets for handicapping contests

Some of the most important questions pertaining to handicapping contests programs deal with the budgets allocated to the programs. There is no need to explain the increasing monetary demands placed on the marketing and mutual departments of racetracks, and these budgetary constraints are sure to only increase in the coming years.

The survey used for this report asked the annual budget for the current handicapping contests and a wide variety of responses were collected. The responses have been displayed on Chart 4 and Chart 5.

**Quick Numbers:**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average Budget</strong></td>
<td>allocated for</td>
</tr>
<tr>
<td></td>
<td>handicapping contests:</td>
</tr>
<tr>
<td>$17,000/year*</td>
<td></td>
</tr>
<tr>
<td><strong>Mean Budget</strong></td>
<td>allocated for</td>
</tr>
<tr>
<td></td>
<td>handicapping contests:</td>
</tr>
<tr>
<td>$14,000/year*</td>
<td></td>
</tr>
</tbody>
</table>

*Figures exclude extreme responses.

Chart 4 shows the average annual budget for all facilities that responded to the survey in a progressive order going left to right. At the far left of the results the chart includes the average annual budget for current handicapping contests among the survey respondents, which is approximately $25,000, as well as the median annual budget, which is approximately $14,000.

Since questions pertaining to the budget allocated for handicapping contests are extremely important, a closer look at Chart 4 was thought to be important. In looking at the chart it is obvious that the two facilities with budgets that are over twice as much as the next highest facility could cause some significant error
Chart 5. Average Annual Budgets for Handicapping Contests Among Survey Respondents excluding Extremes

- Penn National OTB: $2K
- Bangor Racetrack: $3K
- Indiana Downs: $6K
- Maywood Park: $8K
- Tioga Downs: $12K
- Vernon Downs: $12K
- Hawthorne Race Course: $12K
- Del Mar: $15K
- Harrington Raceway: $20K
- Monmouth Park: $20K
- Pimlico Race Course: $30K
- Laurel Park: $36K
- Average: $17K
- Median: $14K
Chart 4. Average Annual Budgets for Handicapping Contests Among Survey Respondents
in the average and median budgets for the group. In order to account for this error, another chart was created, labeled Chart 5.

Although Chart 4 is important in evaluating the entire group of respondents, the second chart is also important as it excludes the “extreme” responses, that being from The Meadowlands and Woodbine, since they were significantly higher than the group. At the same time, though, in an attempt to keep the results accurate for the second chart, the two lowest responses, which were from the Suffolk OTB and Hoosier Park, were also excluded as they were the two extremely low responses to the survey.

The result of the limited responses shows what is perhaps a more accurate representation of the allocated annual budgets for handicapping contests among the respondents. The second chart also shows the average and median annual budgets, but in this group the average is only 21% higher than the median, statistically much more accurate than the first chart, in which the average was nearly 79% higher than the median.

It is worth reminding readers again that the hope for this report is to allow HTA Member Associations to use the responses as a benchmarking tool to compare their current handicapping contests program to those of other Member Associations, as well as to allow Member Associations that are planning future programs of this type to have an understanding of potential budgets for such programs. The data in the charts should at least allow Member Associations to have some understanding of the budgets allocated to handicapping contests, which will hopefully be useful and meet the stated goals of the report.
E. Number of employees dedicated to handicapping contests

While this report previously described the overall budgets allocated to conducting handicapping contests among the respondent facilities, the survey also included a very open and general question pertaining how the budgets for handicapping contests were spent. Since the question did not ask for specific answers pertaining to the costs associated with conducting the contests, the responses have been deemed to be too general and inconsistent to enable an in-depth analysis of any sort on the data. Instead, Table 2 includes the responses from all of the facilities that took part in the survey.

In observing Table 2, there is one consistent response that can be observed more closely, that being that virtually all facilities consider the personnel required to operate handicapping contests at the facilities. The survey did include a question that allows for this to be analyzed as it asked how many employees were required to operate the contests. A consistent set of responses were given to this question, and the limited distribution of responses allowed for the responses to be plotted in a distribution chart found in Chart 6.

According to the chart the respondents utilize an average of 3.8 employees for conducting handicapping contests, which is very close to the median of 4, showing some validity in the responses. This chart, though, takes a very broad look at the number of employees used to conduct handicapping contests, many questions can be asked of the results. For example, many facilities responded that the duties of the employees
<table>
<thead>
<tr>
<th>Respondents that Currently Conduct Handicapping Contests</th>
<th>Costs Associated with Conducting Current Handicapping Contests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Del Mar Thoroughbred Club</td>
<td>Free Food and Beverage, Programs, Staff Pay, Advertising</td>
</tr>
<tr>
<td>Harrington Raceway and Casino</td>
<td>Fee to Tote Company, Payroll</td>
</tr>
<tr>
<td>Hawthorne Race Course</td>
<td>Advertising, Programs, Labor</td>
</tr>
<tr>
<td>Hoosier Park Racing and Casino</td>
<td>Advertising, Programs, Labor</td>
</tr>
<tr>
<td>Indiana Downs</td>
<td>Prize Pool</td>
</tr>
<tr>
<td>Laurel Park</td>
<td>Printing, Postage, Food and Beverage, AmTote Fee, Hotel, Prizes</td>
</tr>
<tr>
<td>Maywood Park</td>
<td>Printing, Beverages, Labor</td>
</tr>
<tr>
<td>The Meadowlands</td>
<td>Food and Beverage, Gifts, Programs, Drawing Prizes, Labor</td>
</tr>
<tr>
<td>Penn National OTB</td>
<td>Printing Programs, Labor, Food and Beverage</td>
</tr>
<tr>
<td>Pimlico Race Course</td>
<td>Food and Beverage, AmTote Fees, Prize Money, Printing, Postage</td>
</tr>
<tr>
<td>Suffolk Regional OTB</td>
<td>Food and Beverage, Labor</td>
</tr>
<tr>
<td>Tioga Downs</td>
<td>Advertising, Food and Beverage, Program Printing, Labor</td>
</tr>
<tr>
<td>Vernon Downs</td>
<td>Advertising, Food and Beverage, Program Printing, Labor</td>
</tr>
<tr>
<td>Woodbine Racetrack</td>
<td>Media, 3rd Party Suppliers, Setup, Technology, Labor</td>
</tr>
</tbody>
</table>

Table 2. Costs associated with conducting handicapping contests
Chart 6. The Frequency of Reported Number of Employees Required to Operate Handicapping Contests
handicapping contests included a person to run the tote system as well as employees taking wagers at the pari-mutuel ticket windows, but it is not known if these employees were dedicated to performing these tasks exclusively for the contests or if these duties were also being performed for general wagering activities at the racetrack and would have occurred regardless of the handicapping contests activities.

Therefore, the numbers have been analyzed for the purposes of this report but the results should only be used to indicate a possibility of the employees needed to conduct handicapping contests.

The responses from the survey allow for a brief analysis of the number of employees needed to conduct handicapping contests in relation to the average number of entrants participating in the contests. The average number of contestants can vary within the responses of each individual facility and have been described previously in this report.

Chart 7 has been developed to compare the average number of employees utilized by each facility participating in the survey with the average number of contestants in the contests. In a very similar method and analysis as to what was described earlier when relating the average entry fee required to participate in the handicapping contests offered to the number of participants, the $R^2$ value for Chart 7 is 0.1066, meaning that there is very little chance that the responses to the number of employees used to operate the handicapping contests at the responding facilities is influenced by the number of participants.

The chart is not completely useless, though. The chart still allows facilities to observe the use of employees in their current handicapping contests program to determine
Chart 7. Comparison Between Handicapping Contest Employees and Average Number of Contestants Among Survey Respondents

\[ y = 0.0072x + 2.9618 \]

\[ R^2 = 0.1066 \]

Reported Average Number of Employees Dedicated to Handicapping Contest

Avg. # Contestants = 122
Avg. # Employees 3.8

Med. # Contestants = 100
Med. # Employees 3.9
if they are properly allocating employees to the contests. For example, if the facility is conducting contests that are not considered successful and the number of employees that is allocated to the contests is far above or far below those of the respondents it could be analyzed as a possible reason for the lack of success. In addition, if a facility is considering operating contests in the future and has an approximate idea as to the number of participants they should expect this chart might give the facility an indication as to an approximate number of employees that should be allocated.

F. Goals for handicapping contests

Perhaps the most important question in this survey is also the most important question that any facility that currently offers handicapping contests should ask: “What are the goals of the contests being offered?” Knowing the goals of the contests is the biggest part of understanding the success of the programs, and also gives facilities that are considering offering handicapping contests in the future a look at what potentially should be important to them.

In the survey the respondents were asked to rank the goals of offering handicapping contests in order from the most important goal to the third most important goal. The results showed that “Create Customer Loyalty” was the most important goal for offering handicapping contests, both overall among all the responses, but it was also considered the #1 goal of six of the facilities responding to the survey, the #2 goal of another six of the respondents, and the #3 goal of four respondents, meaning that it was a major focus of all the facilities responding to the survey.
The next most important goal was to grow handle, although only 10 facilities indicted that this was a major goal, followed considering the contests as an opportunity to grow the current customer base and as an opportunity to provide entertainment for existing customers, both of which 9 facilities indicated as goals.

It is also important to look at the response that gained the least responses. Unfortunately, this showed that only three facilities view handicapping contests as a profitable enterprise.

While there are an unlimited number of variables that could factor into these as well as the other responses to this survey, these goals give other facilities a glimpse into the reasons that handicapping contests are offered, which allow all facilities an opportunity to compare past, current, and future programs of this kind and relate them to the goals associated with their programs.
Appendix A

Trackmaster.com
National Harness Handicapping Championship Official Rules
OFFICIAL RULES TO THE AXCIS INFORMATION NETWORK, INC. HARNESS HANDICAPPING CHALLENGE

1 - ELIGIBILITY
The Harness Handicapping Challenge is open to all individuals who are legal residents of Canada or the United States of America, unless otherwise prohibited by law, who register to participate and who supply a valid e-mail address. Other than maintaining an e-mail account, there is no cost to participate in the contest, nor any obligation to purchase any product.

All participants must be at least 18 years of age on the date of the Harness Handicapping Challenge's first contested race.

Employees and directors (by whatever name called) of AXCIS Information Network, Inc. (hereinafter referred to as "TrackMaster"), The Jockey Club, The United States Trotting Association, Standardbred Canada, Television Games Network, the parent and subsidiary companies thereof, as well as the agents and contractors thereof and the immediate family members (spouse, mother, father, sister, brother, daughter or son, regardless of where they live) and members of the same households (whether related or not) of such employees and directors, agents, and contractors are not eligible to participate in the Harness Handicapping Challenge.

By entering the Harness Handicapping Challenge you agree to abide and be bound by these Official Rules and all decisions of TrackMaster, which shall in all events be final.

All federal, state, provisional, and local laws and regulations shall apply to the Harness Handicapping Challenge.

2 - HOW TO ENTER THE HARNESS HANDICAPPING CHALLENGE
To enter the Harness Handicapping Challenge, your computer must accept cookies, or any successor or similar technology (now known or hereinafter devised or discovered) that may be used by TrackMaster for the purposes of entry tracking. Access TrackMaster's World Wide Web Site at http://www.trackmaster.com (hereinafter "Web Site"). Click on the Harness Handicapping Challenge button. Complete the registration form by filling out your full name, e-mail address, and any other requested fields and follow the instructions on the Web Site. Unless otherwise advised on the Web Site, any other attempt to enter the Harness Handicapping Challenge is void.

You may only submit one entry. Individuals submitting or attempting to submit more than one entry form will be disqualified. TrackMaster reserves the right to disqualify any individual suspected of submitting more than one entry form.

All entries become the sole property of TrackMaster.

3 - HARNESS HANDICAPPING CHALLENGE
The Harness Handicapping Challenge will consist of nine rounds, eight preliminary rounds and one final round.

You may participate in all of the preliminary rounds occurring subsequent to your registration, but are not required to. You may, however, only win prizes in one preliminary round. The three highest money winners from each of the eight preliminary rounds will be eligible to compete in the final round. Additionally, the top three entrants who score the highest return on investment ("ROI") over the entire contest who have placed a minimum of 50 bets, and the top three contestants who have selected the most winners (minimum odds 1-1) from all of the preliminary rounds combined will earn a berth in the final round.

If there are more than three highest money winners in any single preliminary round, or more than three highest ROIs in the combined preliminary rounds or more three contestants who have selected the most winners from all of the preliminary rounds combined, due to ties, than such higher number shall advance to the final round.

The first preliminary round will be held on Saturday, June 13, 2009. Another preliminary round will be held on every Saturday thereafter until the seventh and final preliminary round, which will be held on Saturday, August 1, 2009. The final round will be held on Saturday, August 8, 2009.

For each round (preliminary and final (if you qualify)) of the Harness Handicapping Challenge you will be given an imaginary bankroll of $500 to wager. You must wager the full $500 for each round in that round. Winnings may not be wagered. You must make exactly 10 unique $50 win bets. You may only wager on harness races for which TrackMaster® products are available on the date the races are run.

Note that no actual currency will ever change hands with respect to a wager. Wagering is for purposes of the Harness Handicapping Challenge only and is imaginary only. All wagers accepted in the Harness Handicapping Challenge are accepted for contest participation only, no wagers made in the Harness Handicapping Challenge will constitute a valid claim to any actual wagering pools whatsoever.

You will place your wager on the Web Site between 12 o'clock p.m. on the Thursday before a round is to take place and 7 o'clock a.m. on the day of the round (the "Open Selection Time"). No wagers will be accepted during any other times. All times stated herein are Pacific Time. Your selections will be made from drop down screen where you will select a track, then a race, then a horse, and then the amount of you wager. Once a selection is made it cannot be changed, so select carefully. If your selection is scratched or otherwise declared a non-starter any wager on such selection shall be returned.

For purposes of the Harness Handicapping Challenge, there will be a cap on all win payouts of 20-1.

For the purposes of this contest, no wagers will be allowed for horses listed on the program as also eligible.

www.trackmaster.com/contest/rules.htm
In the event a race ends in a dead heat, payoff will be at each winner's off odds and not at the tracks official payout.

In the event a race is cancelled any wager on such a race shall be returned.

The host track's declaration of the final order of finish of each race shall be final.

TrackMaster may provide selected past performance information and/or selection information for each round. Any past performance information and/or selection information supplied by TrackMaster should not be taken as recommendations by TrackMaster of which horses to select. Any data supplied by TrackMaster hereunder is for the participant's personal use only and shall not be distributed, reprinted, copied, or otherwise used. A violation of this provision shall be grounds for immediate disqualification.

Within 48 hours after the last eligible race of each round the top 20 finishes will be posted on the Web Site. Your final finish, ranking and the amount that would have been returned on your imaginary wages, will also be separately posted for your review. Additionally, all winners will be notified by e-mail.

4 - PRIZES AND ODDS OF WINNING

For each of the eight preliminary rounds there will be one first-prize winner, one second-prize winner and one third-prize winner.

Subject to eligibility certification, the individual with the largest money winnings at the end of each round is the first-prize winner of that round; the individual with the second largest money winnings at the end of each round is the second-prize winner of that round; and the individual with the third largest money winnings at the end of each round is the third-prize winner of that round.

An individual who would otherwise be a winner but is found to be ineligible shall be disqualified and TrackMaster hereby reserves the right to move the remaining participants up in the rankings.

Each certified, first-prize winner, including ties, of the eight preliminary rounds shall be eligible to play in the final round. Each such winner shall also receive a complimentary, one-month, unlimited subscription to TrackMaster® Platinum Past Performances, a $49.95 value.

Each certified, second-prize winner, including ties, of the eight preliminary rounds shall be eligible to play in the final round. Each such winner shall receive a complimentary, one-month, unlimited subscription to TrackMaster® Past Performances for Harness, a $39.95 value.

Each certified, third-prize winner, including ties, of the eight preliminary rounds shall be eligible to play in the final round. Each such winner shall receive a complimentary, one-month, unlimited subscription to TrackMaster® FlashNet for Harness, a $24.95 value.

The certified, final round, first-prize winner will receive a cash prize of $2,000.00.

The certified, final round, second-prize winner will receive a cash prize of $1,000.00.

The certified, final round, third-prize winner will receive a cash prize of $500.00.

In the event that there is a tie in the final round (based on money won), the participant selecting the most winners (without regard to money won) in that round will be declared the winner, if there is still a tie, the participant selecting the largest single price winner will be declared the winner. If there is still a tie, the winner shall be selected randomly between those involved in the tie.

The odds of winning any individual round depend on the number of eligible participants participating in that round and the skill levels of those participants.

No assignment, transfer or substitution of prizes is permitted.

All prizes are awarded “AS IS” without warranty of any kind and subject to the same conditions as if the prizes were purchased outright.

Taxes are the sole responsibility of winners as are any shipping and handling charges.

5 - NOTIFICATION

All prize winners will be notified via EMAIL ONLY. This notification will be sent to the email address supplied by the individual at the time of registration. No phone calls or other forms of communication will be accepted. In the event the email address is deemed to be false, invalid or otherwise useless, TrackMaster reserves the right to disqualify the otherwise winner and to have the next highest ranked participant declared the winner.

6 - GENERAL CONDITIONS

Winners must execute and return an Affidavit of Eligibility, a Liability Release, and where lawful, a Publicity Release within 15 days of notification. In the case of failure to return documents timely, or if prize notification or prize is returned as nondeliverable, TrackMaster reserves the right to disqualify the otherwise winner and to have the next highest ranked participant declared the winner.

WHERE PERMITTED BY LAW, EACH WINNER AGREES TO GRANT TO TRACKMASTER AND ITS LICENSEES, AFFILIATES AND ASSIGNS, THE RIGHT TO PRINT, PUBLISH, BROADCAST AND USE, WORLDWIDE IN ANY MEDIA NOW KNOWN OR HEREAFTER DEVELOPED, INCLUDING BUT NOT LIMITED TO THE WORLD WIDE WEB, AT ANY TIME OR TIMES, EACH WINNER’S NAME, PORTRAIT, PICTURE, VOICE, LIKENESS AND BIOGRAPHICAL INFORMATION AS NEWS OR INFORMATION AND FOR ADVERTISING AND PROMOTIONAL PURPOSES WITHOUT ADDITIONAL CONSIDERATION THEREOF; AND FURTHER WITHOUT SUCH ADDITIONAL COMPENSATION, APPEAR FOR (AT TRACKMASTER’S EXPENSE), OR PROVIDE BIOGRAPHICAL INFORMATION FOR USE IN, ANY PRESENTATION OR OTHER ACTIVITY WHICH MAY INCLUDE FILMING/AUDIO/VIDEO/ELECTRONIC OR OTHER RECORDINGS AND/OR INTERVIEWS, AS MAY BE DETERMINED FROM TIME TO TIME BY TRACKMASTER.

Failure to make such appearances (at TrackMaster's expense) or grant such rights may result in disqualification; and while not obligated to do so, TrackMaster may in its sole discretion, bear such reasonable costs and expenses which TrackMaster, in its sole discretion, deems appropriate for winners to appear for a presentation or other activity. Further, by accepting a prize, each winner agrees to release and hold harmless TrackMaster, its licensees, and their respective parents, affiliates, subsidiaries, advertising and promotional agencies and their respective directors, officers, employees, representatives and agents from any and all liability for any injuries, loss or damage of any kind to person, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of a prize, participation in any Harness Handicapping Challenge related activity, or participation in this Harness Handicapping Challenge. The foregoing is void where prohibited by law.

TrackMaster reserves the right, at its sole discretion, to disqualify any individual it finds, in its sole discretion, to be tampering with the entry process or the operation of the Harness Handicapping Challenge or Web site; to be in violation of the Terms of Service of the Web Site; to be acting in violation of these Official Rules; or to be acting in a nonsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

www.trackmaster.com/content/rules.htm
Any use of robotic, automatic, macro, programmed or like entry methods will void all such entries by such methods. In the event of a dispute as to entries submitted by multiple users having the same e-mail account, the authorized subscriber of the e-mail account used to enter the Harness Handicapping Challenge at the actual time of entry will be deemed to be the participant and must comply with these rules. The authorized account subscriber is deemed to be the natural person who is assigned an e-mail address by an Internet access provider, on-line service provider or other organization that is responsible for assigning e-mail addresses or the domain associated with the submitted e-mail address.

It is the responsibility of each participant to bring any errors to the attention of TrackMaster by sending an e-mail to contest@trackmaster.com.

TrackMaster takes no responsibility for reminding participants about contest dates.

TrackMaster may prosecute any fraudulent activities to the full extent of the law.

These Official Rules are subject to change without notice, however, TrackMaster will attempt to post any such changes on the Web Site as soon as possible.

7- LIMITATION OF LIABILITY

TrackMaster is not responsible for any incorrect or inaccurate information, whether in any data supplied hereunder or caused by Web site users, or tampering or hacking, or by any of the equipment or programming associated with or utilized in the Harness Handicapping Challenge and TrackMaster assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to the Web site.

TrackMaster is not responsible for injury or damage to participants or to any other person's computer related to or resulting from participating in the Harness Handicapping Challenge or downloading materials from or use of the Web site. If, for any reason, the Harness Handicapping Challenge is not capable of running as planned by reason of infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which, in the sole opinion of TrackMaster, could corrupt or affect the administration, security, fairness, integrity or proper conduct of the Harness Handicapping Challenge, TrackMaster reserves the right at its sole discretion to cancel, terminate, modify or suspend the Internet portion of the Harness Handicapping Challenge and select the winners randomly.

IN NO EVENT WILL TRACKMASTER, ITS LICENSEES AND/OR THEIR PARENTS, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, THEIR ADVERTISING OR PROMOTION AGENCIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS TO AND USE OF TRACKMASTER'S WEB SITE OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM THE WEB SITE, INCLUDING, BUT NOT LIMITED TO, TRACKMASTER® PRODUCTS AND OTHER TRACKMASTER-ProvidED DATA. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THE WEB SITE IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NONINFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

TrackMaster will not be responsible for any late, lost, garbled, misdirected, incomplete or damaged entries.

Links to the Harness Handicapping Challenge provided by other Internet sites are provided as a service, and those sites are not responsible for the content that appears on the Web Site. TrackMaster is not responsible for any claims and/or guarantees made on other internet sites.

8- DISPUTES

As a condition of participating in the Harness Handicapping Challenge, you agree that any and all disputes which cannot be resolved between us, and causes of action arising out of or in connection with the Harness Handicapping Challenge, shall be resolved individually, without resort to any form of class action, exclusively, before a court located in the County of Santa Clara, State of California having competent jurisdiction, which Court shall apply the laws of the State of California without regard for principles of conflicts of law. Further, in any such dispute, under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than your actual out-of-pocket expenses (i.e. costs associated with entering the Harness Handicapping Challenge), and you further waive all rights to have damages multiplied or increased.
Appendix B

Meadowlands Racetrack
National Harness Handicapping
Championship Qualifier
Official Rules and Registration Information
**PRIZE STRUCTURE**

- The total purse is $30,000 based on 150 entries. Prize awards will be adjusted according to the actual number of entries. All entry fees will be refunded as prize money.
- Order of finish is based on highest accumulated pari-mutuel earnings.
- In the event of a tie, prize money for those positions will be equally divided among entrants involved in the tie.
- Top three (3) win free $800 entry into the 2010 NHHC at the Meadowlands.

1st ........................................... $12,000
   (40% of entry fees)
2nd ........................................... $7,500
   (25% of entry fees)
3rd ........................................... $4,500
   (15% of entry fees)
4th ........................................... $2,250
   (7.5% of entry fees)
5th ........................................... $1,125
   (3.75% of entry fees)
6th thru 10th ............................. $525
   (1.75% of entry fees)

**REGISTRATION/ CHECK-IN**

- Walk-ups accepted only from 5:00 to 6:00 p.m. on Saturday, February 20, 2010. **Pre-registration is strongly recommended.** Players may choose to pay the non-refundable entry fee one of two ways: (1) cash or (2) money order/cashier’s check made payable to Meadowlands Racetrack. Personal checks will not be accepted. Registrations should be sent to:

  Meadowlands Racetrack
  50 State Route 120
  East Rutherford, NJ  07073
  Attn:  Marketing Department, NHHC

- Mail-in registrations must be received by 10:00 p.m., Friday, February 19, 2010. **NO EXCEPTIONS.** The Meadowlands is not responsible for lost mail or money orders. We strongly suggest players mailing money orders or cashier’s checks use the Track & Confirm service from the U.S. Postal Service, or send their entries via Fed-Ex or UPS.

- Tournament check-in begins 5:00 p.m., Saturday, February 20, 2010 in Raceworld Teletheater on the Paddock Level.

- Top three (3) finishers win free $800 entry into 2010 NHHC Final on April 24 at Meadowlands Racetrack

For more information, call 201-842-5015 or 201-842-5014
CONTEST RULES & REGULATIONS

- $200 entry fee is non-refundable and required with entry form. An additional $200 “betting card” purchase is required. Players may choose to pay the non-refundable entry fee one of two ways: (1) cash or (2) money order/cashier’s check made payable to Meadowlands Racetrack. Personal checks will not be accepted.
- Entrants keep all pari-mutuel winnings.
- Entrants cannot add additional cash to tournament bankroll; doing so results in automatic disqualification.
- Limit two entries per person.
- Entries accepted on a first-come, first-served basis.
- Entrants must bet exactly 10 Meadowlands live races. Betting more or less than 10 races results in automatic disqualification.
- The minimum bet is $20 per race; $100 maximum.
- Win and Place wagers only [or any combination of Win, Place, Show, Win-Place, Win-Show, Place-Show, Win-Place-Show].
- One horse per race.
- Contest wagering allowed on Meadowlands live races only.
- Using your NHHC Qualifier betting card to wager is allowed. Bet on your horse or any other exotic pools or on any other simulcast signal results in automatic disqualification.
- Withdrawing money before the last race is official or without Tournament Director approval results in automatic disqualification.
- Players must place all wagers personally. No person shall directly or indirectly act as an intermediary, transmitter or agent in placing wagers for the Player.
- All tournament wagers must be made on self-service terminals (SST’s) using your betting card and pin number.
- In case of cancellation of a contest race or track due to inclement weather or other circumstances beyond our control, the Meadowlands reserves the right to end the contest or designate alternate contest race(s) or track(s).
- Inclement Weather Plan: If the Meadowlands cancels the February 20, 2010 card, in part or in its entirety, players must choose races from Woodbine to complete their required 10 wagers.
- No cancellations on any wagers for any reason after post time. In the event of a late scratch, contestants must follow NJRC cancellation procedures.
- All official track rulings apply to horses selected for tournament play.

- Meadowlands and Scientific Games Racing, LLC., are not responsible for “shut-outs,” incomplete transactions or for the mechanical failure of any tote machine used for contest wagering. No exceptions under any circumstances. All wagers should be placed early to avoid being shut out.
- Raceworld Teletheater is the home base of the contest; all announcements will be posted here.
- All questions or problems should be immediately reported to Tournament Directors [Amy Silver or Rachel Ryan] in Raceworld Teletheater.
- Meadowlands is not responsible for lost or mutilated betting cards.
- The decisions of the judges and the NJSEA in all matters or disputes relating to this handicapping challenge are final.

GENERAL RULES

- Must be 18 years of age or older by February 20, 2010 and have a valid ID to register and participate in the NHHC.
- Winners are responsible for all applicable state and federal taxes and may be required to complete Form 1099.
- All participants agree to have their name or image appear in any publicity material (posters, newsletters, programs, etc.) and be printed in any publication.
- Employees of the NJSEA, Scientific Games Racing, LLC and NJRC are not eligible.
- Licensed horse owners and trainers are eligible to participate, but are required to identify themselves in writing by completing and submitting the enclosed licensing form to tournament officials and identify any vested interest(s) they have in any tournament race(s) by completing and submitting the provided horsemen’s declaration form. All horse owners and trainers are ineligible to wager, for tournament purposes, on any race in which they have a horse(s) competing, and/or any other vested interest.
- Failure to notify tournament officials of any vested interest in race(s) eligible for wagering in this tournament, or wagering on any race where said entrant has an interest, will result in automatic disqualification with no entry fee refund.
- The NJSEA reserves the right to make changes to the contest rules and format as necessary.

ENTRY FORM

2010 NHHC QUALIFIER
Saturday, February 20, 2010

Name __________________________________________
Address __________________________________________
City __________________________ State _______ Zip _______
Phone ___________________________________________
E-mail: __________________________________________
Date of Birth: _________________________________

Signature ________________________________
Date __________________________________________

Limit two entries per person.
$200 non-refundable entry fee required with entry form; additional $200 “betting card” purchase required at check-in

Return this form to the Marketing Office, Ground Floor
by February 19, 2010, 10:00 p.m.
or mail to: Meadowlands Racetrack
50 State Route 120
East Rutherford, NJ 07073
Attn: Marketing Department, NHHC Qualifier

For further information, call
Rachel Ryan • 201-842-5015 or
Amy Silver • 201-842-5014
Appendix C

Bloodhorse.com Internet Article
“TwinSpires to Cover Handicapping Contest”
January 22, 2010, Bloodhorse.com
TwinSpires to Cover Handicapping Contest
by Blood-Horse Staff
Date Posted: 1/21/2010 3:01:23 PM
Last Updated: 1/22/2010 9:07:30 AM

TwinSpires.com announced that it will again provide online video coverage of the DRF/NTRA National Handicapping Championship from Red Rock Casino in Las Vegas Jan. 29 and Jan. 30th.

“We are delighted TwinSpires.com will again give horseplayers an inside look at the richest, most prestigious handicapping tournament in the world,” said Keith Chamblin, senior vice president of the NTRA, in a statement. “The video coverage not only keeps fans well informed, it showcases the NHC in a way that makes it an even more coveted goal for fans throughout the country.”

TwinSpires’ Jill Byrne will be on-site providing live video coverage of Thursday night’s reception, exclusive insider scoring updates, and interviews throughout both days including reaction from the winners and coverage of the awards ceremony. Horseplayers with or without a TwinSpires.com account can access the free NHC coverage by visiting www.twinspires.com.

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Appendix D

PublicHandicapper.com
2010 Prep Official Rules and Information
2010 PublicHandicapper.com Prep

1st Place wins $500!
Plus a three-month standard subscription to Daily Racing Form Online PPs (in Formulator 4 *or* PDF versions), and a Public Handicapper T-Shirt!

(The first place cash prize is graciously donated by handicapper extraordinaire, Len Friedman of The Ragozin Sheets.)

1st–20th place win a Coveted Public Handicapper T-Shirt!

Monthly Contest
The player with the best record at the end of each calendar month wins a 30-day subscription to Daily Racing Form Online PPs (in Formulator 4 *or* PDF versions). (You must play every race in a calendar month to be eligible.)

Weekly Prize
Pick all four winners any given week and win a 10-card monthly subscription to Daily Racing Form (in Formulator 4 *or* PDF versions).

For complete details, read the Official Rules below.
In the meantime, sign up to play!

How To Play

There are just four easy steps necessary to participate in the PublicHandicapper.com Prep

1. Go to the Sign Up To Play page, fill out the form, and submit it.

2. Go to the Make Your Picks page, use your new user name and password, and just follow the directions. (See the How To Play section of the Official Rules below.)

3. After you submit your picks, check out the Standings page to see who the other players like and to see how you’re doing.

4. Come back next week to play again and prove to the rest of us that you really know what you’re doing. You might just win...

How To Win

To win the PublicHandicapper.com Prep, you must:

1. Play at least 28 races and be 18 years of age or older.
2. Show the highest profit at the end of the contest. In each race you play, you automatically bet a hypothetical $2 to win. If your horse wins, you earn the profit, if your horse does not win, you lose $2 (e.g. If the horse pays $8.40 you get $6.40 credited to your account. If the horse loses, you get $2 subtracted from your account). NOTE: No winning horse will pay out at odds of more than 30-1. Any horse paying more than $62 to win at the track, will pay exactly $62 in the Prep.

3. Choose your races carefully. You are allowed to pass races. The only requirement is that you make picks on 28 races by Sunday, April 25, 2010. (And of course that you meet all eligibility requirements outlined in the Official Rules below.)

4. Know what you’re doing...

The Official PublicHandicapper.com Prep Rules

1. ELIGIBILITY

NO PURCHASE NECESSARY. The PublicHandicapper.com Prep ("Contest") is a game of skill sponsored by PublicHandicapper.com and open to legal residents of the United States and Canada, 18 years of age or older. Employees, officers, directors, shareholders, agents, representatives, and immediate family members of PublicHandicapper.com, and its parent companies, affiliates, subsidiaries, and advertising and promotion agencies, are not eligible to participate. CONTEST IS LIMITED TO PEOPLE WHO HAVE ACTIVE E-MAIL ADDRESSES DURING THEIR PARTICIPATION IN THE CONTEST. VOID WHERE PROHIBITED OR RESTRICTED BY LAW. NO PLAYER MAY HAVE MORE THAN ONE PLAYER ID AND PASSWORD.

2. HOW TO ENTER

Entry into the Contest is FREE. All entries for the Contest must be received by 1 p.m. EST, Saturday, March 13, 2010. All entries become the exclusive property of PublicHandicapper.com. There are two ways to enter.

Entry by Computer: You can enter via computer by filling out the online registration form. Once you have submitted the completed registration form, PublicHandicapper.com will confirm your entry via electronic communication. Each individual player may only enter the Contest once. In other words, NO PLAYER MAY HAVE MORE THAN ONE PLAYER ID AND PASSWORD.

Entry by Mail: You can enter via regular postal mail, but you must have an e-mail address to do so. If you do not have an e-mail address, one can be obtained for free through any number of online businesses, including but not limited to YAHOO! (http://www.yahoo.com) and EXCITE (http://www.excite.com). To enter by mail, hand print your name, postal address, e-mail address, and telephone number on a 3 1/2” X 5” card and mail it to: PublicHandicapper.com, 594 Broadway, Suite 1202, New York, NY 10012. Each individual player may only enter the contest once. NO PLAYER MAY HAVE MORE THAN ONE PLAYER ID AND PASSWORD.

You may not enter online if you enter via postal mail. You may not enter via postal mail if you enter online.

Contest entries will be disqualified at the sole discretion of PublicHandicapper.com if you attempt (i) to enter the Contest through any means other than those outlined in these Rules; or, (ii) to disrupt the Contest or circumvent the terms and conditions of these Official Rules. And, if either of the above occurs, PublicHandicapper.com reserves the right to remedy any such action, disruption, or circumvention in a manner, determined solely by PublicHandicapper.com, that is fair and equitable to Contest participants. PublicHandicapper.com reserves the right to remove any player whose account has been inactive for six or more weeks.

By playing the Contest, you will receive a minimum of two Contest announcements each week via e-mail. All contestants agree to receive Contest announcements as a condition of entering.

If your e-mail address changes mid-game, do NOT register again under the new address. Rather, send email with your user name, password, and new email address to horseplayers@publichandicapper.com. Type NEW ADDRESS in the subject line.

3. DURATION

The Contest will begin with a race(s) run on Saturday, February 6, 2010. Entries for the first race will be posted on PublicHandicapper.com on Friday February 6, 2010. The Contest will include a total of 52 races (four races each week), the last of which will be run no later than Sunday, April 25, 2010. Contestants must play a minimum of 28 races in order to qualify for prizes. Note that if there are any race cancellations, the minimum number of races played will be reduced by that number. New registrations made after Saturday March 13, 2010 will not be eligible for prizes, except for the monthly and/or weekly prize. All of the rules contained in these “Official Rules” apply to the 2010 edition of the Contest only, and not any past or future contests featured on PublicHandicapper.com.

4. HOW TO PLAY

Each week, usually but not always on Friday morning, “This Week’s Race(s)” (“Race(s)”) will be announced via email to all active players, and on the PublicHandicapper.com Web site. The Race(s) will be a thoroughbred horse race(s) scheduled to take place on the following day(s) at a racetrack of the editors’ choosing. The Race information will include the names of the horses scheduled to run, the jockeys, and estimated track odds. PublicHandicapper.com accepts no responsibility for the accuracy of the pre-race information.
Each player in the Contest will review and handicap the Race(s) and decide whether or not to play in that week’s Contest. (Players must participate in a minimum of 28 races in order to qualify for prizes.) If opting to play the Race(s), a player will then choose the horse he or she believes will finish first, second, and third in each race, and, using the “Player Picks” form, post those picks live on the Public Handicapper Web site. (On days with multiple races, players may play all, some, or none of the races.)

For each Race handicapped, the player will place a hypothetical $2 bet using PH Money (the bet is made automatically when the picks are posted). If a player’s first place selection wins the Race, he or she will have his or her player account credited with PH Money equivalent to the track price on a $2 win bet for that horse, minus the $2PH initial hypothetical wager. If the player does not pick the winner, his or her account will show a loss or debit of $2PH ($2.00). The credits and debits will accrue from week to week. The player with the most PH money in his/her player account at the end of the Contest (“Winner”) will win. Only first place (“Win”) selections count in the Contest.

In the event that a player’s first place horse scratches out of the Race, it will be replaced by the second place horse. If the first and second place horses scratch, they will be replaced by the third place horse. If all horses scratch, the player will have no selection that week.

**Coupled Entries**

In the event that a player picks a horse that is part of a coupled entry, if both halves of the entry run and the other half of the entry wins, the player will win, just as he or she would win at the racetrack. If however their part of the entry gets scratched, their second place horse will be the contest play. If that is the other half of the entry, then they will win. But if it is another horse, the player does not get credit for the other half of the entry winning, since the player’s second place horse is used as the official contest entry.

PublicHandicapper.com reserves the right to remove any play whose account has been inactive for six or more weeks.

**5. ODDS CAP**

No winning horse will pay out at odds of more than 30-1. High priced longshots can skew results, putting true handicappers at a disadvantage. Any horse paying more than $62 to win at the track, will pay exactly $62 in the PublicHandicapper.com Prep.

**6. PRIZES AND WINNER**

The player finishing in first place (the player with the most money in his or her Public Handicapper account) will win $500. The prize money for The Public Handicapper Prep has been graciously donated by Len Friedman, a handicapper at The Ragozin Sheets.

In addition, the player finishing first will also win:

- A three-month standard subscription to the Daily Racing Form Online PPs (in Formulator 4 *or* PDF versions)
- A Public Handicapper T-shirt

Players finishing 2nd thru 20th will receive:

- A Public Handicapper T-shirt

In the event of a tie (two or more players, that are both eligible to win, have the same amount of PH money in their PH accounts), the player that has selected more winning horses will win the first prize package. In the event that two or more players are tied in both PH money AND winners, the players will split the prize money, and the winner of the DRF subscription will be chosen at random.

Winners are responsible for any expenses related to the prize, including any applicable tax, insurance, etc. The total of all prizes is valued at $900. PublicHandicapper.com reserves the right to substitute different prizes of equivalent value.

The Winner will be notified in an email on or before Wednesday April 28, 2010. The Winner will be announced on the PublicHandicapper.com Web site and in an email to all registered players on or before Wednesday April 28, 2010. Interested parties may also find out who won by sending a stamped self-addressed envelope after Wednesday April 29, 2010 to: Winners List, PublicHandicapper.com Challenge, 594 Broadway, Suite 1202, New York, NY 10012.

PublicHandicapper.com is a game of skill. Odds of winning are determined by the number of valid entries received and by the skill of the individual contestants. To be eligible to receive prize, winners must play a minimum of 28 races in the Contest and may be required to sign and return an Affidavit of Eligibility and Release within 7 days of notice of winning. By entering, each entrant agrees to be bound by the Official Rules and grants PublicHandicapper.com the right to use his/her name, voice, picture and likeness, without compensation, for the purpose of publicizing his/her winning and acceptance of prize. Entrants release PublicHandicapper.com, its employees, directors, officers and agents, subsidiary and affiliated companies from any and all claims or liability resulting from the Contest and his/her acceptance of the prize. Noncompliance may result in an alternate winner being chosen.

**7. MONTHLY CONTEST**

During the Contest, PublicHandicapper.com will award prizes to the players with the best record at the end of each calendar month. Monthly prizes will be award for February, March, and April, 2010.

Eligibility rules for the monthly contest are the same as for the Contest, with the additional requirement that players must play every race in the calendar month to be eligible for the monthly prize.

There will be one winner in each monthly contest. The winner will be determined by the same methods as these.
rules outline for the Contest. The winner of the monthly contest will be awarded a one-month standard subscription to the Daily Racing Form Online PPs (in Formulator 4 *or* PDF versions).

The winner will be notified by email, and the winner’s name will be announced on PublicHandicapper.com, in the first week of the month following the month in which the monthly contest took place.

8. WEEKLY CONTEST

Any player who correctly selects the winner in all featured races in a given week will win a 10-card monthly subscription to Daily Racing Form online PPs (the “Weekly Prize”).

There will be a minimum of four races featured each week. In the event that more than four races are featured, players will have to select winners in all races to be eligible for the Weekly Prize. (For example, if six races are featured, players must select winners in all six races to be eligible.)

9. CONDITIONS

By entering, participants agree to be bound by these complete Official Rules and the decisions of PublicHandicapper.com, which shall be final. All federal, state, and local laws apply.

PublicHandicapper.com, Contest sponsors and the employees, officers, directors, shareholders, agents, and representatives of PublicHandicapper.com and its parent companies, affiliates, subsidiaries, and advertising, promotion and legal advisors are not responsible for and shall not be liable for: (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries; (ii) telephone, electronic, hardware, or software program, network, Internet, or computer malfunctions, failures, or difficulties; (iii) errors in transmission; (iv) any condition caused by events beyond the control of PublicHandicapper.com that may cause the Contest to be disrupted or corrupted; (v) any injuries, losses, or damages of any kind caused by a prize or resulting from acceptance, possession, or use of a prize, or from participation in the Contest; or (vi) any printing or typographical errors in any materials associated with the Contest.

PublicHandicapper.com may prohibit any player from participating in the Contest, if at the sole discretion of PublicHandicapper.com, a player repeatedly shows a disregard for the these Rules, or acts (1) in an unsportsmanlike manner; (2) with an intent to annoy, abuse, threaten, or harass any other player or PublicHandicapper.com representative; or (3) in any other disruptive manner. PublicHandicapper.com may terminate the Contest early at its own discretion; provided that all prizes will still be awarded.

Winners will be chosen by current player standings in the Contest at the time of termination. Computer entries will be deemed to have been submitted by the authorized account holder of the e-mail address submitted at the time of entry. “Authorized account holder” is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. NO PLAYER MAY HAVE MORE THAN ONE PLAYER ID AND PASSWORD.

8. CONTACT US

You can contact PublicHandicapper.com at horseplayers@publichandicapper.com, or by writing to PublicHandicapper.com, 594 Broadway, Suite 1202, New York, NY 10012.
Appendix E

2009 Woodbine Racetrack Thoroughbred Handicapping Challenge Official Rules
(changes from 2008 are highlighted)
The 2009 Woodbine Racetrack Thoroughbred Handicapping Challenge (the “Challenge”) will run on Saturday, August 29, 2009 and Sunday, August 30, 2009, from 11:00 am (EST) to the end of the race card on Woodbine, Saratoga, Fort Erie and Arlington Park Racetracks (“Challenge Racetracks”) at approximately 7:00 pm (EST). The Challenge will be held in the Trackside Tent at Woodbine Racetrack (the “Venue”). Each paid entrant (“Contestant”) will be required to wager with a Handicapping Challenge Account Card (the “Card”) loaded with a set starting balance. The Contestant who can increase their account balance (their “Challenge Balance”) the most by the close of the Challenge is the winner.

Deadline for Challenge entries is for payment to be received by no later than 4:00 pm (EST) on Friday, August 28, 2009.

1. The Challenge
2. Eligibility
3. How to Enter
4. How to Play
5. Scoring
6. Winners & Prizes
7. Standings and Updates
8. General Terms and Conditions

1. THE CHALLENGE

The Challenge will be run over a two-day period. Bets can only be placed on full race cards from the Challenge Racetracks. In the event that a Challenge Racetrack cancels, an alternate track, determined by the Woodbine Entertainment Group (the “Sponsor”), will be substituted.

All Contestants must be present at the Venue to participate in the Challenge. It is strongly recommended that Contestants remain on-site for the duration of the Challenge to be aware of all Challenge updates and any changes that may occur. Each day’s bets must be placed on that specific day of the Challenge. No bets will be carried over from Day 1 to Day 2. The Challenge is bet live through the tote-system and all bets are subject to the individual Challenge Racetrack’s rules (e.g. if a bet is placed on Saratoga the rules of pari-mutuel wagering and racing in New York State will apply to that bet & race).

Contestants must use Card to play which will be provided by the Contest Sponsor upon registration on both Challenge Days. The Card will be registered to the Contestant and bankroll will be loaded, as per Section 3: How to Enter, upon arrival at the Venue. There will be a separate Card issued to each Contestant for Day 1 and Day 2 of the Challenge. Contestants will use their Challenge Balance to make real Win and/or Place bets of at least S2 on Challenge Racetrack races at specially marked self-service wagering terminals (“Terminals”). Only Win
and/or Place bets from these Terminals will be accepted. Contestants must place a bet on a minimum of five (5) different races per Contest day. If this minimum requirement is not met for both days of the Challenge, the Contestant is not eligible for any prizes. There is no maximum requirement on how many races each Contestant must wager on. All bets and payouts are real and placed into the appropriate pari-mutuel wagering pools. The ten (10) Contestants with the highest Challenge Balances on their Card after the combined two (2) Challenges are eligible for the Final Prize Pool (see Section 6). The three (3) Contestants with the highest Challenge Balances on their Card after Day 1 will be eligible for the “Day 1 Prize Pool” (see Section 6).

At the completion of each Challenge day players must cash the Challenge Balance from their Card.

2. ELIGIBILITY

All Contestants must be at least 18 years of age to participate in the Challenge. Officers, employees, agents, and contractors of the Sponsor and its subsidiaries are not eligible to enter the Challenge.

If a Contestant is a National Handicapping Challenge (“NHC”) Tour Member, it is the Contestant’s responsibility to notify the Challenge officials on registration that he/she is a Member of the Tour. There is a space for the NHC Tour PIN number on the registration form.

Eligibility rules for finalists in the National Handicapping Championship shall be established by the National Thoroughbred Racing Association (“NTRA”) and the Daily Racing Form (“DRF”) and shall apply to this National Championship event.

The three qualifiers must be in attendance at the National Championship on each day of the event. If one of the top three finishers cannot attend, the next highest placing qualifier will earn a place.

Contestants must be at least 21 years of age to participate in the DRF/NTRA National Handicapping Championship in Las Vegas, and will, therefore, only be eligible for the Challenge’s cash prizing.

3. HOW TO ENTER

Entry fee for the Challenge is C$250 plus a C$80 bankroll for the 2-day Challenge (C$40 on Day 1 and C$40 on Day 2). The C$250 will be distributed as the prize pool (the “Prize Pool”). The C$80 will be used for the purpose of wagering into live pools during the Challenge and any resulting net Challenge Balance is the property of the Contestant, and should be withdrawn at the end of the Challenge. A maximum of two entries are allowed per person. Each entry can only be registered to one name. Total cost of entry, including both entry fee and bankroll, is C$330 per entry.

Each Contestant will receive their Card at the start of each Challenge Day upon presentation of their valid government issued photo identification at the registration table at the Venue.
The Challenge is limited to 275 entries. The Challenge is a two-day event that will be held on Saturday, August 29 & Sunday, August 30, 2009. Deadline for Challenge entries is for payment to arrive by no later than 4:00 pm (EST) on Friday, August 28, 2009. If payment is made by cheque, it must arrive no later than 4:00 pm (EST) on Friday, August 21, 2009.

To enter, Contestants must submit a registration form (per entry) with payment either by mail, fax or phone to Sue Clark, or in person, to Woodbine Entertainment Group Customer Service at Woodbine Racetrack or Greenwood Teletheatre. Accepted payment methods are cash, credit card, cheque or money order. For more information regarding registration or any questions on entries, Contestants can call 416-675-3993 (or 1-888-675-7223), extension 2513.

The receipt of a registration form with payment signifies the Contestant’s acceptance of the Official Rules and conditions stated herein. No refunds will be given to entries unable to attend the Challenge.

4. HOW TO PLAY

Contestants use their Card to place Win and/or Place bets only, of at least $2, using their Challenge Balance. Contestants must place a bet on a minimum of five (5) different races per Contest day. If this minimum requirement is not met for both days of the Challenge, the Contestant is not eligible for any prizes. There is no maximum requirement on how many races each Contestant must wager on and a bet can be placed on more than one horse in a race. All betting will occur through the Terminals at the Venue. Only bets placed through the Terminals will be eligible for the Challenge. All bets are real and placed into the live pari-mutuel wagering pools. All payouts are real and the Challenge Balance on the Card will be adjusted accordingly. No deposits are permitted on the Card after the initial $80 bankroll has been deposited by Sponsor on behalf of the Contestant. Failure to comply with this requirement will result in immediate disqualification of the Contestant from the Challenge and no refund of registration fee will be provided. No HPI rewards points or take-out adjustments (TOA) will be earned on the Challenge. The Contestant can continue to place as many bets as he/she wants during the Challenge as long as there is a positive Challenge Balance on the Card equal to or greater than $2.

Once the Contestant’s Challenge Balance falls below $2 there is no option available for a re-entry into the Challenge.

Any Contestant withdrawing money from their Card during the Challenge will NOT be permitted to redeposit any money later onto their Card. However, for purposes of the Challenge and leaderboard, the Contestant’s Challenge Balance will remain unchanged and standings will not be affected.

A Card is required for placing Challenge bets and loss of the Card may result in disqualification. At the conclusion of the Challenge, Contestants will be notified of their Challenge Balance. The tote system will track each Contestant's Challenge Balance. When a wager is made the amount is automatically deducted from the Contestant's Challenge Balance. When a bet wins the payout amount (the “Payout”), as per the tote system, is added to the Challenge Balance when the race results have been declared official (“Official Results”). Contestants are urged to check their
Challenge Balances and bets for accuracy before leaving the Terminal. As the Challenge will be run through the HPI account wagering system, no tickets will be printed for your live wagers. A paper receipt of the wager can be printed by pressing “Finish with Receipt” on the Terminal. A bet can be cancelled and/or changed all the way up to post time of the race by logging into the account on the Terminal and cancelling the bet.

Contestants must place all bets personally. No person can directly or indirectly act as an intermediary, transmitter or agent in placing wagers for the Contestant.

Challenge bets will only be accepted at designated Terminals at the Venue.

Bets can be placed up until post time as per host track rules for each Challenge Racetrack race. It is the responsibility of the Contestant to place their bet early on any race to avoid being shut out because of line-ups.

**ONLY WIN AND/OR PLACE BETS OF AT LEAST $2 AT DESIGNATED TERMINALS ARE PERMITTED. CONTESTANTS MUST PLACE A BET ON A MINIMUM OF FIVE (5) DIFFERENT RACES PER CONTEST DAY TO BE ELIGIBLE FOR ANY PRIZING.**

As all Challenge bets are placed into the live wagering pools, racing and pari-mutuel rules of the host racetrack will apply. Links to host racetrack regulator’s can be found at http://www.woodbineentertainment.com/commonpools/rules.html

5. SCORING

Contestants retain the Challenge Balance of their live bankroll excluding withdrawals made during the Challenge.

Pari-mutuel wagering payoffs are based on on-track payoffs as per the tote system at the Venue (no conversion will be applied). There are no restrictions on pay-outs. Entries and fields are considered a single wagering interest, as defined under the regulations of the CPMA.

6. WINNERS & PRIZES

If the Challenge is fully subscribed, there will be C$68,750 (275 entries x C$250 per entry) in the Prize Pool. One hundred percent (100%) of the Prize Pool will be paid out to Contestants in prizes.

Two separate pools will be created from the Prize Pool. There will be five thousand dollars (C$5,000) distributed to the first three finishers after the first day of the Challenge (the “Day 1 Prize Pool”). The Contestant with the highest Challenge Balance at the end of racing at Challenge Racetracks on the first day of the Challenge will receive C$3,000, the second highest Challenge Balance will receive C$1,500, and the third place highest Challenge Balance will receive C$500.

In the event of a tie, the prize money will be awarded to the Contestant with the greater number of race winners after the first day of the Challenge. If a tie remains, the prize money for both
positions will be divided equally by the tied Contestants.

The remaining Prize Pool (the “Final Prize Pool”) will be distributed to the top 10 finishers at the end of racing at Challenge Racetracks on the second day of the Challenge. The order of finish will be determined by adding each entry’s Challenge Balance from Day 1 and Day 2 to create a final balance (the “Final Challenge Balance”). The Final Challenge Balance becomes official following a 48-hour audit period. Official Standings will be posted on-line on Wednesday, September 2, 2009. Winners will be notified following the audit.

The Final Prize Pool will be divided as follows in order of finish of the Final Challenge Balance using the example of the fully subscribed Challenge (e.g. $63,750) as follows:

<table>
<thead>
<tr>
<th>Position</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>$28,687.50</td>
<td>45%</td>
</tr>
<tr>
<td>2nd</td>
<td>$14,025.00</td>
<td>22%</td>
</tr>
<tr>
<td>3rd</td>
<td>$7,012.50</td>
<td>11%</td>
</tr>
<tr>
<td>4th</td>
<td>$4,462.50</td>
<td>7%</td>
</tr>
<tr>
<td>5th</td>
<td>$3,187.50</td>
<td>5%</td>
</tr>
<tr>
<td>6th</td>
<td>$1,275.00</td>
<td>2%</td>
</tr>
<tr>
<td>7th</td>
<td>$1,275.00</td>
<td>2%</td>
</tr>
<tr>
<td>8th</td>
<td>$1,275.00</td>
<td>2%</td>
</tr>
<tr>
<td>9th</td>
<td>$1,275.00</td>
<td>2%</td>
</tr>
<tr>
<td>10th</td>
<td>$1,275.00</td>
<td>2%</td>
</tr>
</tbody>
</table>

In the event of a tie, the prize money will be awarded to the Contestant with the greater number of race winners over the two days of the Challenge. If a tie remains, the prize money for both positions will be divided equally by the tied Contestants.

In addition, the top three finishers of the Final Prize Pool will earn a seat in the 2010 DRF/NTRA National Handicapping Championship in Las Vegas, provided that they are eligible, together with air fare and hotel accommodations. In the event that Contestants are still tied for any of the top three positions, a draw will be held to determine which of the tied participants will earn a place in the DRF/NTRA National Handicapping Championship.

To be eligible for the berth into the NHC, the top three finishers must be able to confirm attendance at the National Championship for each day of the event. If one of the top three finishers cannot confirm attendance to the entire event, the next highest placing qualifier will earn a place.

All winners will be unofficial pending the verification that all wagers were made in accordance with the rules and that minimum betting requirements have been met. Final Challenge Balance becomes official following a 48-hour audit period. Official Standings will be posted on-line on Wednesday, September 2, 2009. Winners will be notified following the audit. The decision of the Sponsor in all matters related to the Challenge is final.

7. STANDINGS AND UPDATES

Provisional standings will be updated in near real-time from the tote system using the Challenge
Balance on Contestant’s Cards. A leader-board displaying the Contestants’ registration name and Challenge balance will be posted, and updated after the results from each Challenge Race have been processed throughout the Challenge to broadcast standings. The leader-board remains unofficial until the final results have been audited and are posted on Wednesday, September 2, 2009.

Only when the standings have been audited and deemed final after the 48 hour audit period, will any prizing be awarded

8. GENERAL TERMS AND CONDITIONS

All Contestants agree to have their name or image appear in any publicity material (posters, newsletters, programs, etc.) and to be printed in any publication.

The Sponsor reserves the right to terminate, withdraw or modify this Challenge at any time without prior notice. In this event, all entry fees will be refunded in full.

If a tote system malfunction occurs during the Challenge, the Challenge will be terminated. All entry fees will be refunded, and the remaining Challenge Balance on Contestants’ Cards will be kept on the Cards for withdrawal. If a tote system malfunction occurs before the Challenge begins, all entry fees paid will be refunded to the Contestants.

Amtote is not responsible for shut outs or incomplete transactions. No exceptions under any circumstances.
Appendix F

2009 Woodbine Racetrack Thoroughbred Handicapping Challenge Entry Form and Information
August 29 & 30, 2009
Limited to 275 players
Top Prize $28,687.50 *

New Format!
Place real bets through the tote system using a live bankroll. Each Contestant makes Win and/or Place bets of at least $2. The races will include full cards from Woodbine, Saratoga, Fort Erie and Arlington Park and you must bet on a minimum of five different races per day.

$5,000 total will be distributed to the top three finishers after the first day of the contest. The Contestant in 1st place will receive $3,000, 2nd place $1,500 and 3rd place $500.

The remaining $63,750* will be distributed to the top 10 finishers after the two day event.

In addition, the top three finishers will earn a place in the 2010 DRF/NTRA National Handicapping Championship.

*If the contest is fully subscribed, there will be $68,750 in prize money. 100% of entry fees will be returned as prize money.

C$250 Entry Fee plus C$80 bankroll

If you have any questions or would like a copy of the complete rules call 416-675-3993 x 2513 or go to www.WoodbineEntertainment.com.

e-mail sck@WoodbineEntertainment.com

Hotel Accommodations:
Holiday Inn - Book before August 7 to receive special contest rate $112/night + taxes. Call 416-240-7511 or 1-800-491-4656 and ask for in-house reservations and mention Woodbine Racetrack.

Send in your entry form and C$330 payment today!

To: Woodbine Racetrack
   Sue Clark
   Box 156
   Toronto, Ontario
   M9W 5L2

or fax: 416-213-2126

Name: ____________________________
only one name per entry

Street: __________________________

City: ____________________________

Province: ______ Postal code: ______

Phone: __________________________

Email: __________________________

HPI Account #
Note: HPI members will be entered in a draw for a chance to win one ofthree $250 deposits to be made on Monday, August 31, 2009.

NHC Tour PIN ____________________

☐ Redeem 60,000 HPI Rewards Points for $250 entry fee only. $80 bankroll will need to be paid separately.
☐ cash (payable at Woodbine/Greenwood)
☐ cheque or money order payable to Woodbine Entertainment
☐ Visa
☐ Mastercard
☐ American Express

Card # ____________________________

Exp. Date _________________________

Verification code __________________

Signature _________________________

☐ one entry ☐ two entries

Deadline for entries 4:00 p.m. EST on Friday, August 28, 2009.

additional prizes and complimentary gifts courtesy of

brisnet.com the handicapper's edge
Appendix G

Del Mar Thoroughbred Club
“For Fun” Handicapping Contest Rules
For-Fun Contest Rules

Contest participants can place mock wagers on one designated race per day during the course of the Oak Tree at Santa Anita meet, September 30 through November 8.

Only Win, Place and Show wagers are available. Users may place as many wagers in as many different combinations in as many different values as possible up to a total of $100 per race. THERE IS A PAYOFF ODDS CAP OF 35-TO-1 ON ALL WAGERS.

Participants may change or cancel their plays at any time up to the closing time of the race - generally 1 minute before the scheduled post time (click 'Wager Refunds' on the left menu).

When players are logged in, they will see "Wager Refunds" listed on the left-hand menu. Players may go there to cancel open wagers. Players can then return to the contest race and make new plays.

At any time while logged in, a player may click on "Wager Summary" to view open and past wagers.

Note that no currency will ever change hands. This is "for fun" only and any wagers accepted in the contest are for contest participation only. They do not constitute a valid claim to any actual wagering pools whatsoever. Standings reflect the players' NET – "winnings" less amount "wagered."

There are no big prizes during Del Mar's off-season contests, just the chance to compare your skills with some of the top handicappers in the United States and around the world. (We'll try to come up with some token prizes for the top ten for the season.)

Del Mar Thoroughbred Club and SelectNet Internet Services bear no responsibilities for any errors, whether human or machine. In the event errors are detected, the providers agree to do whatever possible to correct mistakes.
Appendix H

Del Mar Thoroughbred Club
Sample of Online Handicapping Contest
User Wager Results
<table>
<thead>
<tr>
<th>Event Name</th>
<th>Event Date</th>
<th>Horse Name [Horse Number]</th>
<th>Wager Type</th>
<th>Wager Amount</th>
<th>Wager Payoff</th>
<th>Amount Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race 7 - Eddie Logan S - 2yo - 1 M (T)</td>
<td>12/28/2009</td>
<td>Alfarabi [1]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 8 - Clmg $12.5K - 3yo &amp; up - 6 F</td>
<td>12/30/2009</td>
<td>Phanom Strike [2]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 5 - Clmg $40-35K - F&amp;M 3yo &amp; up - 1 M (T)</td>
<td>12/31/2009</td>
<td>Van Brit [2]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 5 - Mdn/Clmg $32-28K - 3yo Fillies - 5 1/2 F</td>
<td>1/1/2010</td>
<td>Tiz Folly [1]</td>
<td>Win</td>
<td>100.00</td>
<td>1470.00</td>
<td>1370.00</td>
</tr>
<tr>
<td>Race 8 - San Gorgonio H - F&amp;M 4yo &amp; up - 1 1/8 M (T)</td>
<td>1/2/2010</td>
<td>TreatGently [3]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 7 - Monrovia H - F&amp;M 4yo &amp; up - 6 1/2 F (T)</td>
<td>1/3/2010</td>
<td>Pasar Silbano [6]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 7 - Alw/Clmg $40K - 4 yo &amp; up - 1 1/2 M</td>
<td>1/6/2010</td>
<td>Romy [4]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 7 - Alw/Clmg $40K - F&amp;M 4yo &amp; up - 6 F</td>
<td>1/7/2010</td>
<td>Maroma [8]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 6 - Alw/Clmg $25K - 4yo &amp; up CA-Bred - 6 1/2 F</td>
<td>1/8/2010</td>
<td>Mark the Bench [8]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 7 - MSW - 3yo - 6 1/2 F (T)</td>
<td>1/9/2010</td>
<td>Kuro [4]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 6 - Alw/Clmg $25K - 4yo &amp; up CA-Bred - 1 1/16 M</td>
<td>1/10/2020</td>
<td>Renegade Storm [6]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 6 - Alw/Clmg $25K - F&amp;M 4yo &amp; up - 1 M (T)</td>
<td>1/13/2010</td>
<td>Party With Brando [3]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 6 - Mdn Clmg $32-28K - 3yo fillies - 6 1/2 F</td>
<td>1/14/2010</td>
<td>Lana's Lovely [2]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 7 - Alw/Clmg $40K - 4 yo &amp; up CA Bred - 1 1/6 M</td>
<td>1/15/2010</td>
<td>Brenchurst [5]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 8 - Alw - F&amp;M 4yo &amp; up - 6 1/2 F (T)</td>
<td>1/16/2010</td>
<td>Burnt Dette [2]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 8 - El Encino H -4yo Fillies - 1 1/16 M</td>
<td>1/17/2010</td>
<td>Pretty Unusual [2]</td>
<td>Win</td>
<td>100.00</td>
<td>3070.00</td>
<td>2970.00</td>
</tr>
<tr>
<td>Race 8 - Palos Verdes H - 4yo &amp; up - 6 F</td>
<td>1/23/2010</td>
<td>Paul's Hope [4]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 5 - Mdn/Clmg $50-40K - 3yo Ca-Bred - 6 1/2 F</td>
<td>1/27/2010</td>
<td>Sabi Storm [3]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 5 - MSW - 4yo &amp; up CA-Bred - 1 M (T)</td>
<td>1/29/2010</td>
<td>Top Feeling [7]</td>
<td>Win</td>
<td>100.00</td>
<td>220.00</td>
<td>120.00</td>
</tr>
<tr>
<td>Race 7 - Alw/Clmg $80K -</td>
<td>1/29/2010</td>
<td>Forbidden Paradise [9]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 8 - Sunshine Millions Classic - 4yo &amp; up CA/FL Bred - 1</td>
<td>1/30/2010</td>
<td>Wicket Style [10]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 8 - Santa Monica H - F&amp;M 4yo &amp; up - 7 F</td>
<td>1/31/2010</td>
<td>Proviso [7]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 6 - Clmg $12.5K - F&amp;M 4yo &amp; up - 1 1/16 M</td>
<td>2/3/2010</td>
<td>SaintCindy [6]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 6 - MSW - F&amp;M 2yo - 1 M (T)</td>
<td>2/4/2010</td>
<td>Warren's Jitterbug [6]</td>
<td>Win</td>
<td>100.00</td>
<td>220.00</td>
<td>120.00</td>
</tr>
<tr>
<td>Race 7 - Alw - 4yo &amp; up - 7 F</td>
<td>2/5/2010</td>
<td>Mobilized [2]</td>
<td>Win</td>
<td>100.00</td>
<td>480.00</td>
<td>380.00</td>
</tr>
<tr>
<td>Race 7 - San Antonio H - 4yo &amp; up - 1 1/8 M</td>
<td>2/7/2010</td>
<td>Richard's Kid [8]</td>
<td>Win</td>
<td>100.00</td>
<td>260.00</td>
<td>160.00</td>
</tr>
<tr>
<td>Race 7 - Alw/Clmg $80K - 4yo &amp; up - 1 M</td>
<td>2/10/2010</td>
<td>Cigar Man [9]</td>
<td>Win</td>
<td>100.00</td>
<td>1246.00</td>
<td>1140.00</td>
</tr>
<tr>
<td>Race 8 - Clmg $8K - F&amp;M 4yo &amp; up - 1 1/16 M</td>
<td>2/11/2010</td>
<td>Palora's Flight [1]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 7 - Wishing Well H - F&amp;M 4yo &amp; up - 6 1/2 M (T)</td>
<td>2/12/2010</td>
<td>Dreamt [10]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 9 - Strub S - 4yo - 1 1/8 M</td>
<td>2/13/2010</td>
<td>Misremembered [1]</td>
<td>Win</td>
<td>100.00</td>
<td>1000.00</td>
<td>900.00</td>
</tr>
<tr>
<td>Race 8 - La Canada S - 4yo Fillies - 1 1/8 M</td>
<td>2/14/2010</td>
<td>Miss Silver Brook [10]</td>
<td>Win</td>
<td>100.00</td>
<td>0.00</td>
<td>-100.00</td>
</tr>
<tr>
<td>Race 9 - Buena Vista H - F&amp;M 4yo &amp; up - 1 M (T)</td>
<td>2/15/2010</td>
<td>Tuscan Evening [5]</td>
<td>Win</td>
<td>100.00</td>
<td>210.00</td>
<td>110.00</td>
</tr>
</tbody>
</table>

Total: 3200.00  8170.00  4970.00

(Note: Total Amount Net = Total of Wager Payoff - Total of Wager Amount)
Appendix I

Canterbury Park Claiming Crown Super Satellite Handicapping Contest Official Rules and Regulations
Summary: On Saturdays beginning January 2, 2010 Canterbury Park will offer Super Satellite handicapping contests that will qualify the winning entrant for a $100 entry fee in one Claiming Crown Ultimate Handicappers Open $100 Satellite Contest. Each Super Satellite contest requires a $10 entry fee. One winner for every 10 entries will receive a $100 entry to a Claiming Crown Ultimate Handicappers Open Satellite of choice (one $100 satellite will be held each month from February - July). The Super Satellite contest format requires entrants to select one horse in each contest race at the designated contest track and submit the selections before the posted entry deadline. Points will be awarded for selections based on the official mutuel payoffs based on a mythical $20 across-the-board wager. One entry per person. Entrants must be 21 years of age or older. A minimum of eight entries is required for the contest to be conducted. Fewer entries will result in a refund of entry fee and that contest will be cancelled. If there are 18 or 19 entries, two winners will receive $100 entries; 28 or 29 will result in three $100 winners etc.

Duration: The contests will be offered on Saturdays, beginning January 2 through July 10, 2010.

Entry: Official entry forms will be available at the third level Information Center each contest day. Entrants must complete the entry form and submit it along with the $10 fee prior to the entry deadline.

How to Play: Each entry form will contain the contest races. Players pick one horse in each race. Players will be awarded the amount of points that equals the total dollar amount of the official mutuel return on their selections based on a mythical $20 across-the-board wager. No changes will be allowed once entries have been submitted.

Awarding Points: Points will be awarded based on the official outcome of the race card at the contest track. Players will be awarded the amount of points that equals the total dollar amount of the official mutuel return on their selections based on a mythical $20 across-the-board wager. For example: If a player’s selection finishes first and the official mutuel results are as follows: $6.00 to win; $4.00 to place; $2.40 to show, the player will receive 124 points. If a player’s selection finishes second and returns $15.00 to place; and $8.80 to show, the player would receive 238 points.

The maximum point payoffs per race for win, place, and show will be capped in the following manner. The maximum points possible for win will be 600 points, for place 400 points; and for show 200 points.

The contest winner will be the player accumulating the most points.
Prize Structure: The contest winner(s) will receive a $100 Claiming Crown Ultimate Handicappers Open Satellite Contest* entry and can enter one of the satellites. One player for each ten entries will receive a $100 entry. If there are 11 – 17 entries, the winner will receive 60% of the extra entry fees and the second place finisher will receive 40%. If there are 18 or 19 entries there will be two $100 satellite entry winners. With 21-27 entries there are two $100 entry winners and they divide the extra entry fees. 28 – 29 entries results in two $100 entry winners and so on.

Ties: In the event of a tie, the prizewinner will be the player selecting the most first place horses. If a tie still exists, the winner will be determined by drawing.

Scratch: In the event of a scratch, selections will be replaced with the wagering favorite.

Cancellation: In the event a card is canceled the following will apply: all races prior to the cancellation will be valid and points will be distributed accordingly. If the card is canceled for the entire day, the contest will also be canceled for the day.

Posting Of Results: Results will be posted at the 3rd level Information Center the day following the contest.

Deadline: All entries must be submitted prior to first contest race.

Eligibility / Ineligibility: The following are ineligible to participate in this tournament: anyone under the age of 21; employees of Canterbury Park; anyone forbidden to play the horses at Canterbury Park.

Judging and Disputes: The management of Canterbury Park reserves the right to interpret all questions and conditions in regard to this event, without claim for damages or recourse of any kind. All questions and definitions not covered explicitly in these rules will be decided by the management of Canterbury Park, with those decisions to be final.

Affidavits: Affidavits confirming compliance with contest rules will be required of all winners. Any winner found to be in violation of contest rules will be considered ineligible for the giveaway and the prize will be returned to inventory for distribution to an eligible patron in a consolation drawing.

Taxes: Contestants are responsible for taxes resulting from prize winnings. Canterbury Park will provide a 1099 at the end of the year. Note: a social security number is required with signature on affidavit.

Handicapper of the Year Points: The player scoring the most points will receive one Handicapper of the Year point. For more information on Canterbury’s Handicapper of the Year contest visit the Information Center.

*winners of the Ultimate Handicappers Invitational Satellite contests will receive a $2,000 entry to the July 24 Claiming Crown Ultimate Handicappers Open.
Appendix J

YouBet.com Handicapping Contest
Terms and Conditions
CONTESTS ARE INTENDED FOR VIEWING IN THE UNITED STATES ONLY, AND SHALL BE CONSTRUED IN ACCORDANCE WITH UNITED STATES LAW (I.E., FEDERAL LAW AND THE LAWS OF PARTICULAR STATES, AS APPLICABLE). DO NOT PROCEED IN THIS SITE IF YOU ARE NOT A LEGAL RESIDENT PRESENTLY RESIDING IN THE UNITED STATES.

THERE IS NO COST TO ENTER, WIN OR PARTICIPATE.

1. VOID IN ALASKA, ARIZONA, DISTRICT OF COLUMBIA, GEORGIA, HAWAII, MISSISSIPPI, MISSOURI, NEVADA, NEW JERSEY, NORTH CAROLINA, SOUTH CAROLINA, UTAH, PUERTO RICO, U.S. VIRGIN ISLANDS AND WHERE PROHIBITED BY LAW. OPEN ONLY TO LEGAL RESIDENTS OF THE UNITED STATES WHO ARE 21 YEARS OR OLDER AS OF THE FIRST CONTEST DATE FOR EACH CONTEST. Employees, directors, contractors or agents of Youbet.com, their respective parents, affiliates, subsidiaries, advertising/promotion agencies, members of their immediate families (parents, siblings, children, spouse) and members of the same households of such employees (whether related or not) are not eligible to participate or win prize(s). Only members of Youbet.com who have an account in good standing during the course of the Contest period are eligible to participate.

2. Players must be at least 21 years of age to participate in all contests.

3. Players must place all wagers personally. No person shall directly or indirectly act as an intermediary, transmitter or agent in placing wagers for the Player, unless authorized and for good reason shown.

4. Only one entry per person. Multiple entries are cause for disqualification of all involved entries and decisions regarding disqualification are made at the sole discretion of Youbet.com. Entries generated by script, macro or other automated means are void.

5. How to play; place contest wagers using real money by checking the "Enter this wager in contest" check box whenever you want to enter a wager in a contest. For specific contest rules and prizes, please refer to the Official Rules section on the home page for each contest.

6. Contest results are based only on official, final results for races, as certified by the track steward at each contest track. Official results are made at the sole discretion of Youbet.com. Entries generated by script, macro or other automated means are void.

7. Youbet.com and its agencies are not responsible for incomplete, inaccurate or incorrect capture of betting information or for computer, telephone, cable, network, electronic or Internet hardware or software malfunctions, failures, connections, availability or garbled or jumbled transmissions, service provider/Internet/web site/use net accessibility or availability, traffic congestion or unauthorized human intervention. Youbet.com reserves the right, at its sole discretion, to disqualify any individual it concludes, in its sole discretion, to be tampering (or attempting to tamper) with the betting process or the operation of the contest or web site; to be in violation of the Official Rules and/or the Terms of Service of the web site; or to be acting in an un-sportsman-like or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person. Youbet.com will prosecute any fraudulent activities to the full extent of the law.

8. Contestants agree to abide by the Official Rules and the decisions of Youbet.com, which are final and binding in all respects. Winners will be notified by regular (postal) mail or e-mail within 14 days of the end of the last contest period and will be required to complete and return an Affidavit of Eligibility, a Liability Release and a Publicity Release (where legal) within 14 days of receipt of prize notification. In the event of noncompliance with this requirement, prize may be forfeited. Prizes will be awarded after the conclusion of the last contest period, within 30 days of receipt and verification of completed Affidavit/Release. Except where prohibited by law, by accepting prize, winner consents to the use of his/her name and/or likeness for advertising/publicity purposes, and any and all rights to said use, without notice or additional compensation, and further agrees that he/she will not use the name of Youbet.com, or any logo, trademark, slogan or other mark associated with Youbet.com, without the express written permission of said company.

9. Youbet.com Online Handicapping Contests are contests of skill subject to United States law (i.e., federal law and the laws of particular states, as applicable) and void where prohibited by law. By participating, contestant agrees to release and hold harmless Youbet.com and any sponsor, their parent companies, affiliates, subsidiaries, advertising/promotion agencies, and the directors, officers, agents, representatives, shareholders, and employees of any of the above organizations from any and all liability associated (directly or indirectly) with his/her participation in the contests and/or receipt, acceptance, possession or use/misuse of any prize(s).
10. Limitations of Liability: Youbet.com is not responsible for any incorrect or inaccurate information, whether caused by web site users or by any of the equipment or programming associated with or utilized in the contests and assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to the web site. Youbet.com is not responsible for injury or damage to any person’s computer related to or resulting from participating in the contests or downloading materials from or use of the web site. If, for any reason, a contest is not capable of running as planned by reason of infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Youbet.com which, in the sole opinion of Youbet.com, could corrupt or affect the administration, security, fairness, integrity or proper conduct of the contest, Youbet.com reserves the right at its sole discretion to cancel, terminate, modify or suspend the contest and select winners in a manner, which in the sole judgment of Youbet.com, is fair, appropriate and consistent with these Official Rules.

IN NO EVENT WILL YOUBET.COM AND ANY SPONSOR, THEIR PARENT COMPANIES, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS TO AND USE OF THE INTERNET SITE http://www.youbet.com OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID SITE. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THIS SITE IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSIONS OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

Log in and get your own PPs right now.

Not a member?
With our introductory offer there's never been a better time.

Have a question?
Youbet Player Services at 1-888-YOUBET8 (1-888-968-2388)
Appendix K

BetAmerica.com Player-Made Tournament Rules and Regulations
TOURNAMENT HELP

General Help

Overview

BetAmerica tournaments are user-generated, putting our customers in charge of the action. Unlike a traditional handicapping contest where the fee, tracks, bet types, prize pool, etc. is decided ahead of time, with BetAmerica tournaments, any current BetAmerica player can create their own tournament from scratch.

The prize pool consists of the entry fee multiplied by the number of players who join the tournament. So, if the creator sets the entry fee at $10 and has 9 players join, then the total prize pool would be $100 ($10 per player x 9 players = $90 total prize pool). BetAmerica does not keep ANY of the entry fee/prize pool money. All the entry fees are distributed amongst the winners based on the payout schedule selected by the tournament creator.

Joining a tournament

To join a tournament, look in the list of available tournaments under "All Tournaments" on the tournaments page. You will only be able to join a tournament that has a Status of "Open" (tournaments that have already commenced will have a status of "In Progress" while a completed tournament will have "Closed" status).

Once you've found a tournament that you wish to join, click the "join tournament" button at the bottom of the screen (you will be prompted a second time to ensure that you have read all the tournament details before confirming you wish to join). Please note: once you join a tournament, your tournament fee is non-refundable. So please make sure you read all the tournament requirements before joining a tournament.

Creating a tournament

Creating a tournament is easy, and any active player at BetAmerica.com can create one.

To create a tournament, click on the "create new tournament" link on the main tournaments page. This will bring you to the tournament creation page, where you will choose the parameters of the tournament you'd like to create.

To get a detailed description of what each of the parameters mean, read through the "Understanding Tournament Settings" area of the tournament help section.

Do, however, remember that the goal of creating a tournament is to get people to join. The more people that join your tournament, the bigger the prize pool will be. So when naming the tournament try and come up with a descriptive name that lets someone quickly recognize the type of tournament you're creating, such as "Bill's ROI Harness Tournament". The fee, bankroll, and complexity will also all have an effect on the number of people that join your tournament, so keep each in mind as you begin creating your tournament.

Understanding Tournament Settings

Each tournament has a variety of options that the tournament creator can choose from, and the tournament participants need to understand prior to joining a tournament.

FAQ's

Where does the prize pool for a given contest come from?

Why can't I create a tournament?

Why was my entry fee deducted from my BetAmerica account?

How do I view my tournament settings?

When I try to create a tournament, it asks for a password but I can't create the tournament without it.

What happens if a selected tournament track/race is cancelled or unavailable during a tournament?

Can I change a tournament track/race after I've submitted it?

Can I add a tournament track/race after I've submitted it?

Can I remove a tournament track/race after I've submitted it?

Can I change the order of the tracks in a tournament?

What happens if there are fewer players than the prize allocations outlined in the tournament settings?

What happens if I fail to make a required tournament wager?

What happens if a required tournament track/race is cancelled or unavailable during a tournament?

The tournament page is showing me as disqualified, why?

It says I won the tournament, but why I have not yet received my winnings?

Can I cancel a tournament?

Can I be removed from a tournament?

What happens if all players in a tournament are disqualified?

What happens if a player in a tournament is disqualified?

Rules and Regulations

Overview

Tournament Terms and Conditions

Overview
**FAQ's:**

- **Where does the prize pool for a given contest come from?**
  
  The prize pool is made up of the entry fees of each contestant, multiplied by the number of contestants. So if the entry fee is $20 and there are 10 contestants, then the prize pool will be $200 ($20 x 10 contestants). The prize pool will then be divided among the winners based on the prize allocation located in the tournament settings. 100% of the entry fees are paid back to the winner(s).

- **Can anyone create a contest?**
  
  Yes! As long as you are an active member of BetAmerica.com you are able to create your own contest and invite others to join!

- **Why are funds removed from my wagering account and placed into my tournament account(s)?**
  
  A: Prior to the start of a tournament the entry fee and bankroll for a given tournament will be removed from your account. The entry fee is non-refundable and will be paid out to the winner(s) of the tournament. The bankroll will be used to make your wagers during the duration of the contest. At the end of the contest any remaining funds you have in your tournament account will be transferred back to your wagering account.

- **What happens if there are fewer players than the prize allocations outlined in the tournament settings?**
  
  A: If the number of contestants at the start of a tournament are less than the number of prize finishers outlined in the tournament settings, then the tournament will default to a “winner takes all” tournament where the top player will get 100% of the winnings.

- **How do I make a contest wager?**
  
  Once you have joined a contest, the ability to make contest wagers will become available in the wagering pad. A drop down box will appear in the wagering pad when a particular race qualifies for a contest wager. You need to choose the contest you wish to submit the wager for from the drop down, and then hit submit.

- **What happens if I fail to make a required tournament wager?**
  
  A: If you fail to make a wager that is required under the tournament settings then you will be disqualified from the tournament. Once all tournament wagers have settled, the remaining funds in your tournament account will be returned to your primary wagering account. Your entry fee will not be refunded under any circumstances.

- **What happens if a required tournament track/race is cancelled or unavailable during a tournament?**
  
  A: If a track or race, that is part of the tournament gets cancelled during the tournament, then the minimum wager requirements are removed for that tournament and the tournament continues with these new parameters.

- **The tournament page is showing me as disqualified, why?**
  
  A: If you fail to meet the requirements outlined in the tournament details section, then you will be disqualified from the contest and the end of the contest. However, prior to the contest prizes being awarded, a review of the contest will be conducted to ensure that disqualifications are correct and justified.

- **It says I won the tournament, but why have not yet received my winnings?**
  
  A: At the end of the contest all bankrolls will be immediately returned to customers. A review of the tournament will then be conducted by the BetAmerica.com team prior to prizes being awarded. Generally, however, you should receive your prize money within 24hrs of the tournament completing.

- **Can I cancel a tournament?**
  
  A: Once you have created a tournament, and others have joined, you cannot cancel the tournament. If you create a tournament incorrectly, and no one has yet joined your tournament, please call customer service immediately and they will assist you in canceling your tournament.

- **Can I be removed from a tournament?**
  
  A: As a general rule we do not allow you to remove yourself from a tournament once you have joined. However, if there are exceptional circumstances that are making you unable to participate, please call customer service and they will attempt to remove you.

- **What happens if all players in a tournament are disqualified?**
  
  A: If all players in a tournament are disqualified, and therefore there is no winner, then all funds will be returned to the players accounts and the tournament will effectively be cancelled.

- **What happens if there is a tie for first place?**
  
  A: In the event of a tie, the winners would split the first and second place prizes, and then the second place finisher would take the prize for third place (this is providing the contest has 3 prizes to begin with). If it is a “winner takes all” tournament, the winners would simply split the total prize pool.
BetAmerica.com reserves the right, at its sole discretion, to disqualify any individual it concludes, in its sole discretion, to be tampering (or attempting to tamper) with the betting process or the operation of the contest or web site; to be in violation of the Official Rules and/or the Terms of Service of the web site; or to be acting in an un-sportsman-like or disruptive manner; or with the intent to annoy, abuse, threaten or harass any other person. BetAmerica.com will prosecute any fraudulent activities to the full extent of the law.

3. Contestants agree to abide and be bound by the tournament rules of the given tournament they have chosen to join, and the decisions of BetAmerica.com, which are final and binding in all respects. Winners will be notified by e-mail within fifteen (15) days of the end of the last contest period. Except where prohibited by law, by accepting prize, winner consents to the use of his/her name and likeness for advertising and publicity purposes, and any and all rights to said use, without further or additional compensation, and further agrees that he/she will not use the name of BetAmerica.com, or any logo, trademark, slogan or other mark associated with BetAmerica.com, without the express written permission of said company.

4. BetAmerica Online Handicapping tournaments are contests of skill subject to United States law (i.e., federal law and the laws of particular states, as applicable) and void where prohibited by law. By participating, contestant agrees to release and hold harmless BetAmerica.com and any sponsor, their parent companies, affiliates, subsidiaries, advertising/promotion agencies, and the directors, officers, agents, representatives, shareholders and employees of any of the above organizations from any and all liability associated directly or indirectly with his/her participation in the contest and/or receipt, acceptance, possession or use/misuse of any prize(s).

5. Limitations of Liability. BetAmerica.com is not responsible for any incorrect or inaccurate information, whether caused by web site users or by any of the equipment or programming associated with or utilized in the tournaments and assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to the web site. BetAmerica.com is not responsible for injury or damage to any persons computer related to or resulting from participation in the tournaments or downloading materials from or use of the web site. If, for any reason, a tournament is not capable of running as planned by reason of infection by computer virus, worm, bug, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of BetAmerica.com which, in the sole opinion of Betamerica.com, could corrupt or affect the administration, security, fairness, integrity or proper conduct of the tournament, BetAmerica.com reserves the right at its sole discretion to cancel, terminate, modify or suspend the tournament and select winners in a manner which in the sole judgment of Betamerica.com, is fair, appropriate and consistent with these Official Rules.

About Us | Terms & Conditions | Wager Responsibly | Help/FAQ'S | Contact Us | Privacy Policy | Affiliates
Appendix L

BetAmerica.com Player-Made Tournament Setup Screen
As a promotional bonus for the launch of tournaments, you are eligible to receive a cash bonus, directly into your wagering account, based on the number of players that you have join your tournament!

All you have to do is create a tournament with a minimum bankroll of $20, and then once the tournament is completed*, your cash bonus will be deposited into your wagering account!

Check out the table to the right to see how you can get a $200 cash bonus!

*BetAmerica.com will determine whether or not all tournaments are completed properly and without abuse before awarding cash bonus to tournament creators.

<table>
<thead>
<tr>
<th>Players</th>
<th>Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>$10</td>
</tr>
<tr>
<td>10</td>
<td>$25</td>
</tr>
<tr>
<td>25</td>
<td>$75</td>
</tr>
<tr>
<td>50</td>
<td>$200</td>
</tr>
</tbody>
</table>

Bonuses are based on the number of players that join your tournament:

Create New Tournament Tournament Help

TOTAL PAYOUT - 100%

TOURNAMENT FEE ($): $20 $50 $100 $200 $500

BANKROLL: $20 $50 $100 $200 $500

SELECT TRACKS & DATES

BET TYPES: Win Place Show Exacta Trifecta Superfecta Daily Double Pick 3 Pick 4

MINIMUM TOTAL NUMBER OF WAGERS: 1

MAXIMUM TOTAL NUMBER OF WAGERS: 1

MINIMUM AMOUNT PER WAGERS: 1

MAXIMUM AMOUNT PER WAGERS: 1

MINIMUM NUMBER OF WAGERS FOR EVERY RACE: 0

MAXIMUM NUMBER OF WAGERS FOR EVERY RACE: Unlimited

I WISH TO PARTICIPATE IN THIS TOURNAMENT

Back Create Tournament Restore Defaults
Appendix M

Sample survey used for report
Handicapping Contest Survey

Name of track or organization: ____________________________________________

Name of contact person for this survey: _____________________________________

Phone: __________________________________________________________________

Email: __________________________________________________________________

Does your organization offer handicapping contest(s)?        Yes_____  No _____

If no, what are the reasons? _______________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

If yes, list and describe the contests offered and for each contest indicate how long you have been offering it: ________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

How many contests does your track offer per year on average? ________________
________________________________________________________________________
________________________________________________________________________

What is your organization’s annual budget for handicapping contests? ____________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

How many times per year is the contest(s) offered? __________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
Is there an entry fee for the handicapping contest(s) and what do entrants receive? _______
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Which races are involved in the contest(s)? Are they live, simulcast, or both? Explain.
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Is there a real or simulated bank roll used? How much “money” is used for betting in each contest? __________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

How long does each handicapping contest last? __________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

What is the average number of entrants involved in each contest? __________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

How are bets placed and records kept? __________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
How many places are awarded prizes for each contest? ___________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

What are the prizes awarded for each contest? ___________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

What costs are associated with operating the contest(s)? ___________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

How many employees are needed to operate the contest(s) and what are their duties? 
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Please rank in order of importance the following categories with five being the most important aspect for hosting handicapping contests and one being the least.

_____ Create customer loyalty
_____ Profitable enterprise
_____ Expand customer base
_____ Grow handle
_____ Entertainment for existing customers
_____ Other ___________________________
Do you feel that your handicapping contests have achieved the following? Check each blank that your organization has achieved through the contests.

_____ Create customer loyalty
_____ Profitable enterprise
_____ Expand customer base
_____ Grow handle
_____ Entertainment for existing customers
_____ Other ________________________________

Additional details: _______________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________

What are your organization’s goals for the handicapping contests and do you believe they have been met? _____________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________