



See the Edge in Every Race
LOS ALAMITOS QH 06/13/2026

How to Use Smart Sheets → <https://horseracingtoday.net/wp-content/uploads/2026/03/HRTSmartSheetsExplanations.pdf>

Race	Distance	Surface	Race Type	Purse
Race 1	4 1/2 Furlongs	Dirt	Claiming	\$8,500
Race 2	300 Yards	Dirt	Maiden Claiming	\$8,595
Race 3	300 Yards	Dirt	Maiden Special Weight	\$9,000
Race 4	300 Yards	Dirt	Maiden Special Weight	\$9,000
Race 5	300 Yards	Dirt	Maiden Special Weight	\$9,000
Race 6	300 Yards	Dirt	Allowance	\$13,000
Race 7	300 Yards	Dirt	Maiden Claiming	\$8,595
Race 8	350 Yards	Dirt	Stk 75k	\$75,000
Appendix			Smart Sheets Reference Guide	

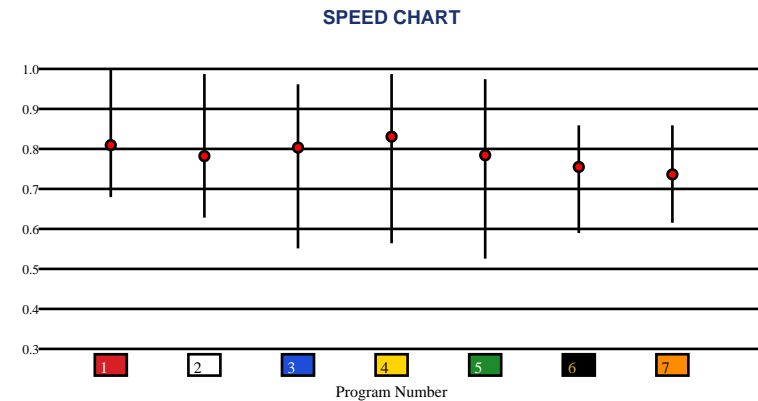


LOS ALAMITOS QH | 06/13/2026 | Race 1 | 4 1/2 Furlongs | Dirt | Claiming | Purse: \$8,500

Speed # Edge (>=3)	SIM Odds		SIM Speed #		1st Call Leader		Early Pace		Late Pace		Total Pace	
4	8/5	4	69.7 (+7)	5	34.3%	4	93.0	6	72.0	6	156.7	
5	7/2	5	63.2	4	29.4%	3	92.0	2	69.5	4	156.0	
3	6-1	2	63.0	3	29.2%	5	90.0	1	68.0	3	155.5	
2	8-1	6	62.5	6	4.5%	1	86.7	3	63.5	1	154.7	
6	13-1	3	61.9	7	1.6%	6	84.7	4	63.0	5	151.0	
1	22-1	1	60.4	1	1.1%	7	83.0	7	61.3	2	150.5	

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	JAGER ANGEL	9/2	22-1	YES	21.3%	▲			▲		→	0.0					0.32	0.66	0.18	0.39
2	SURF STAR	15-1	8-1	YES	32.2%	▲		▲	▲		→	0.0					0.20	0.37	0.30	0.49
3	OUR AGENDA	9/2	6-1	YES	32.1%						▲	0.8					1.00	1.00	1.00	1.00
4	BREVILLE	7/2	8/5	YES	51.3%						→	0.0					0.50	0.85	0.14	0.60
5	SWEET ELLA RAE	6-1	7/2	YES	37.2%	▲			▲		→	0.0					0.59	0.60	0.43	0.65
6	FIRE ILE	4-1	13-1	MAYBE -2	25.7%	▲			▲		→	0.0					0.73	0.82	1.00	0.95
7	MIA FORZA	5/2	47-1	MAYBE -2	10.9%						▼	-2.4					0.59	0.69	0.43	0.65

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
3	35.9%	1 (5.2%)		2 (1.1%)	5 (7.7%)	6 (14.6%)			
4	22.4%	3 (35.9%)		4 (22.4%)					
6	14.6%	7 (3.9%)							
5	7.7%								
1	5.2%								
7	3.9%								



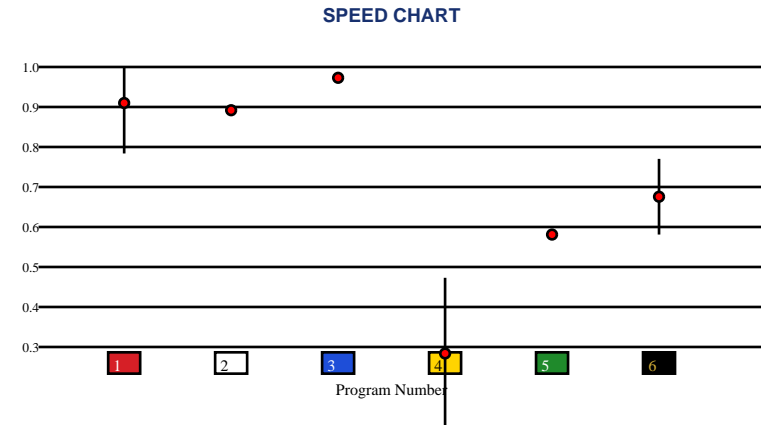


LOS ALAMITOS QH | 06/13/2026 | Race 2 | 300 Yards | Dirt | Maiden Claiming | Purse: \$8,595

Speed # Edge (>=3)	SIM Odds		SIM Speed #		1st Call Leader		Early Pace		Late Pace		Total Pace	
3	5/2	3	67.5	6	18.2%	3	3	3	3	3		
2	5/2	2	67.4	5	17.3%	2	2	2	2	2		
5	3-1	1	67.4	1	16.3%	1	1	1	1	1		
1	4-1	5	67.0	4	16.3%	5	5	5	5	5		
6	499-1	6	50.2	3	16.1%	4	4	4	4	4		
4	1001-1	4	21.2	2	15.7%	6	6	6	6	6		

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	LUNA SOFIA	9/5	4-1	NO	0.0%												1.00	0.83	0.88	0.90
2	ABOVE GROUND	9/2	5/2	NO	0.0%												0.58	1.00	0.93	1.00
3	SCHEMER	2-1	5/2	NO	0.0%												0.78	0.87	0.74	0.90
4	JETSWEEP DASH	10-1	1001-1	NO	0.0%												0.79	0.77	0.83	1.00
5	GOLDEN MIST	8-1	3-1	NO	0.0%												0.51	0.65	1.00	0.83
6	JB KOOL IDEA	9/2	499-1	NO	0.0%												0.81	0.70	0.56	0.65

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
1	0.0%							1 (0.0%)	
2	0.0%							2 (0.0%)	
3	0.0%							3 (0.0%)	
4	0.0%							4 (0.0%)	
5	0.0%							5 (0.0%)	
6	0.0%							6 (0.0%)	



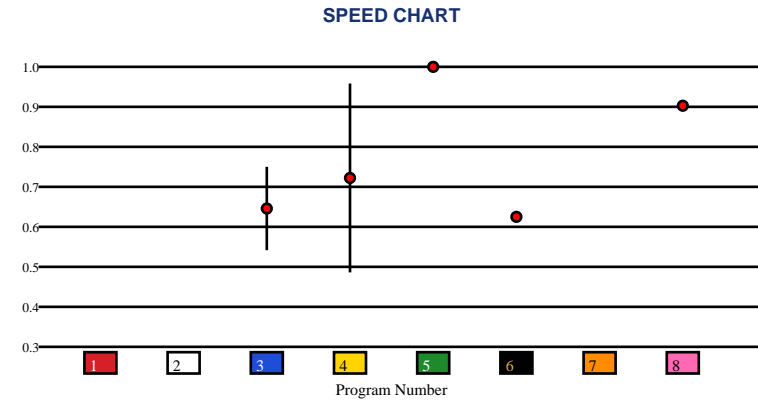


LOS ALAMITOS QH | 06/13/2026 | Race 3 | 300 Yards | Dirt | Maiden Special Weight | Purse: \$9,000

Speed # Edge (>=3)		SIM Odds		SIM Speed #		1st Call Leader		Early Pace		Late Pace		Total Pace	
5	7	1	5-1	8	71.0	5	13.4%	5		5		5	
		8	5-1	6	70.5	4	13.0%	8		8		8	
		6	5-1	2	69.9	7	12.8%	1		1		1	
		7	5-1	1	69.8	1	12.7%	2		2		2	
		2	5-1	7	69.5	6	12.1%	7		7		7	
		5	6-1	5	69.0	8	12.1%	6		6		6	

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	PYC FUNCY N SALTY	6-1	5-1	NO	0.0%								0.33				0.79	0.86	0.50	0.65
2	HENOSHEIS FIRE	10-1	5-1	NO	0.0%								1.33				0.66	0.88	0.56	0.63
3	THE KING EAGLE	15-1	999-1	NO	0.0%												0.79	0.85	0.75	0.99
4	NO SON OF MINE	6-1	33-1	NO	0.0%												0.97	1.00	1.00	1.00
5	AP FIRST TO ROCKET	5/2	6-1	NO	0.0%												0.77	0.84	0.62	0.56
6	L A RAVIN	5-1	5-1	NO	0.0%												1.00	0.92	0.79	0.89
7	D REVENANT	20-1	5-1	NO	0.0%								0.33				0.27	0.42	0.73	0.79
8	SIXTH SENSE	9/5	5-1	NO	0.0%												0.51	0.71	0.90	0.83

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
1	0.0%							3 (0.0%)	1
2	0.0%							4 (0.0%)	2
3	0.0%							5 (0.0%)	7
4	0.0%							6 (0.0%)	
5	0.0%							8 (0.0%)	
6	0.0%								



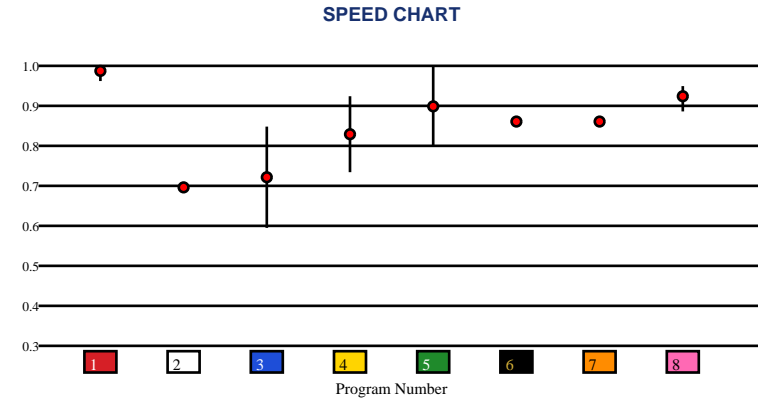


LOS ALAMITOS QH | 06/13/2026 | Race 4 | 300 Yards | Dirt | Maiden Special Weight | Purse: \$9,000

Speed # Edge (>=3)		SIM Odds		SIM Speed #		1st Call Leader		Early Pace		Late Pace		Total Pace	
5	3	7	7/2	1	78.0	3	13.4%	1		1		1	
		2	4-1	7	75.7	8	12.8%	7		7		7	
		6	4-1	6	75.3	5	12.7%	6		6		6	
		1	5-1	2	75.3	7	12.6%	5		5		5	
		5	5-1	8	73.0	2	12.4%	2		2		2	
		4	47-1	5	70.9	6	12.2%	3		3		3	

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	GETTING HIGHER	8/5	5-1	NO	0.0%												0.95	1.00	0.74	1.00
2	VERSSACE	12-1	4-1	NO	0.0%												0.96	0.92	0.88	0.99
3	J LA PODEROSA	20-1	1001-1	NO	0.0%												1.00	0.70	0.29	0.60
4	RR GARAVANI CARTEL	8-1	47-1	NO	0.0%												0.97	0.89	0.94	0.98
5	BROWNIE FOOSE	5-1	5-1	NO	0.0%												0.95	0.88	0.72	0.54
6	TYNASTY	4-1	4-1	NO	0.0%												0.99	0.81	1.00	0.92
7	GL HOLD ON LOOSELY	15-1	7/2	NO	0.0%												0.80	0.92	0.63	0.71
8	MAS FORTUNA	3-1	332-1	NO	0.0%												0.97	0.90	0.90	0.84

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
1	0.0%							1 (0.0%)	
2	0.0%							2 (0.0%)	
3	0.0%							3 (0.0%)	
4	0.0%							4 (0.0%)	
5	0.0%							5 (0.0%)	
6	0.0%							6 (0.0%)	
								7 (0.0%)	
								8 (0.0%)	



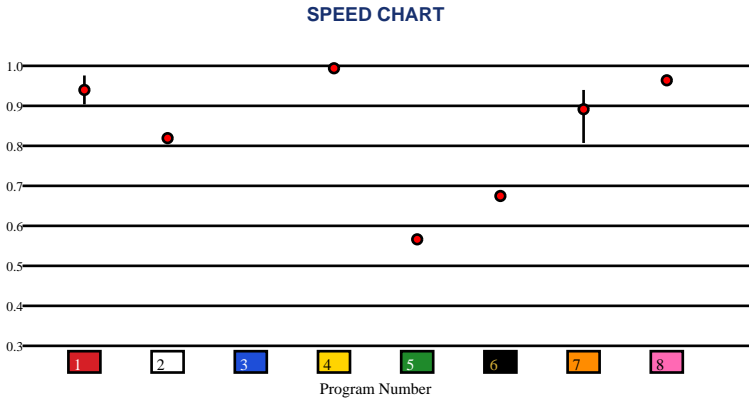


LOS ALAMITOS QH | 06/13/2026 | Race 5 | 300 Yards | Dirt | Maiden Special Weight | Purse: \$9,000

Speed # Edge (>=3)	SIM Odds	SIM Speed #	1st Call Leader	Early Pace	Late Pace	Total Pace
4	1/4	4 82.5	5 13.3%	4	4	4
1	6-1	1 78.2	3 13.0%	8	8	8
7	13-1	6 74.2	1 12.9%	2	2	2
8	1001-1	2 74.1	4 12.9%	3	3	3
3	1001-1	7 74.0	6 12.4%	1	1	1
2	1001-1	5 74.0	2 12.4%	6	6	6

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	SHE LOOKS FAST	3-1	6-1	NO	0.0%												0.86	0.81	0.86	0.70
2	SHES DIFFICULT	6-1	1001-1	NO	0.0%												0.56	0.81	0.88	0.92
3	SWEET AGUILA MERE	15-1	1001-1	NO	0.0%								0.33				0.78	0.85	0.51	0.84
4	QUEENSHIP	2-1	1/4	NO	0.0%												0.83	1.00	0.71	0.83
5	LIKE TO SHINE	15-1	1001-1	NO	0.0%												1.00	0.93	1.00	0.79
6	GL END OF THE LINE	30-1	1001-1	NO	0.0%												0.52	0.56	0.60	0.59
7	TEXAS COWGIRL 123	5-1	13-1	NO	0.0%												0.84	0.90	0.80	1.00
8	KISSALLTHECOWBOYS	3-1	1001-1	NO	0.0%												0.83	0.92	0.90	0.81

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
1	0.0%							1 (0.0%)	3
2	0.0%							2 (0.0%)	
3	0.0%							4 (0.0%)	
4	0.0%							5 (0.0%)	
5	0.0%							6 (0.0%)	
6	0.0%							7 (0.0%)	
								8 (0.0%)	



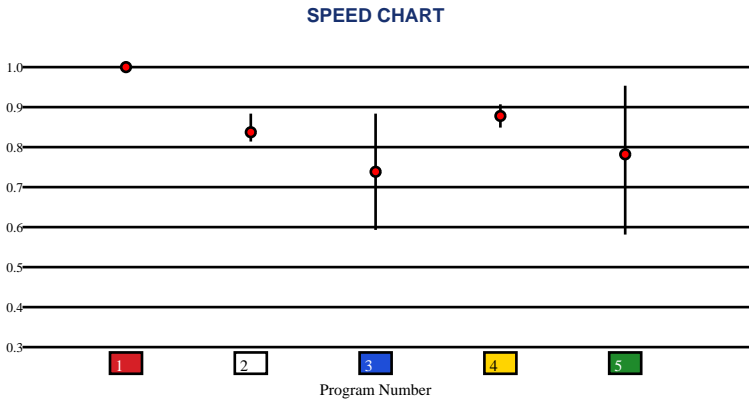


LOS ALAMITOS QH | 06/13/2026 | Race 6 | 300 Yards | Dirt | Allowance | Purse: \$13,000

Speed # Edge (>=3)		SIM Odds		SIM Speed #		1st Call Leader		Early Pace		Late Pace		Total Pace	
1	4	5	5/2	4	75.4	1	20.9%	1		1		1	
		4	3-1	2	72.1	2	20.8%	4		4		4	
		1	4-1	1	70.7	5	20.3%	5		5		5	
		3	6-1	5	69.6	4	19.5%	3		3		3	
		2	11-1	3	63.1	3	18.5%	2		2		2	

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	GORGEOUS GUY	1-1	4-1	NO	0.0%												0.83	1.00	0.51	0.71
2	MR LIO	8-1	11-1	NO	0.0%												0.86	0.81	1.00	1.00
3	EMPERADOR D	6-1	6-1	NO	0.0%												1.00	0.93	0.20	0.43
4	RECUPERATE	5/2	3-1	NO	0.0%												0.56	0.81	0.64	0.79
5	EXECUTIVE ONE	6-1	5/2	NO	0.0%												0.52	0.56	0.43	0.50

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
1	0.0%							1 (0.0%)	
2	0.0%							2 (0.0%)	
3	0.0%							3 (0.0%)	
4	0.0%							4 (0.0%)	
5	0.0%							5 (0.0%)	



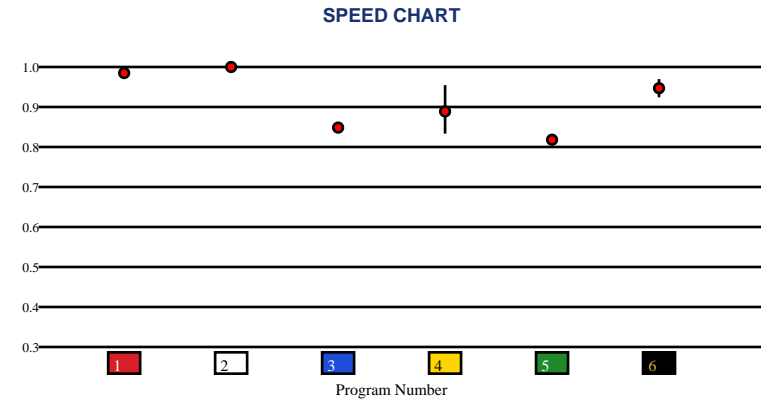


LOS ALAMITOS QH | 06/13/2026 | Race 7 | 300 Yards | Dirt | Maiden Claiming | Purse: \$8,595

Speed # Edge (>=3)	SIM Odds		SIM Speed #		1st Call Leader		Early Pace		Late Pace		Total Pace	
	2	1/4	2	66.1	1	18.0%	2		2		2	
	6	7-1	6	62.5	6	17.8%	6		6		6	
	4	23-1	1	58.7	5	16.5%	3		3		3	
	1	90-1	5	58.7	2	16.4%	1		1		1	
	5	110-1	4	58.6	4	16.3%	4		4		4	
	3	166-1	3	58.6	3	14.9%	5		5		5	

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	POINT MUGU	7/2	90-1	NO	0.0%												0.53	0.71	0.93	1.00
2	MATHILDE	3-1	1/4	NO	0.0%												0.78	0.87	0.29	0.54
3	CORONELA ROSE	5/2	166-1	NO	0.0%												1.00	0.83	0.88	0.90
4	VIKINGA DEVINE	5-1	23-1	NO	0.0%												0.58	1.00	0.56	0.65
5	SASSY ANA	10-1	110-1	NO	0.0%												0.79	0.78	1.00	0.84
6	CYBER DREAMS	3-1	7-1	NO	0.0%												0.78	0.80	0.94	0.88

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
1	0.0%							1 (0.0%)	
2	0.0%							2 (0.0%)	
3	0.0%							3 (0.0%)	
4	0.0%							4 (0.0%)	
5	0.0%							5 (0.0%)	
6	0.0%							6 (0.0%)	



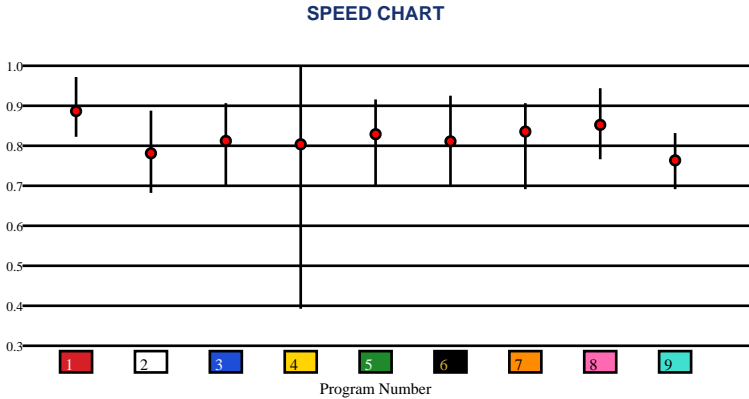


LOS ALAMITOS QH | 06/13/2026 | Race 8 | 350 Yards | Dirt | Stk 75k | Purse: \$75,000

Speed # Edge (>=3)	SIM Odds		SIM Speed #		1st Call Leader		Early Pace		Late Pace		Total Pace	
5	5/2	5	94.8	9	12.1%	7	7	7	7	7	7	
7	5-1	1	92.1	3	11.9%	5	5	5	5	5	5	
2	7-1	7	91.2	4	11.7%	1	1	1	1	1	1	
8	8-1	8	90.2	7	11.3%	8	8	8	8	8	8	
1	8-1	6	88.8	2	10.8%	2	2	2	2	2	2	
6	11-1	2	88.6	8	10.8%	6	6	6	6	6	6	

Pace / Improvement / Times																				
No.	Horse	ML Odds	SIM Odds	PAR	PAR+	Early	Mid	Late	1/4	1/2	Class Move	Move by Lengths	1st Timer (3 Max)	Bullet & Go	Back Bullet	2nd Race Parability	Jockey Win	Jockey ITM	Trainer Win	Trainer ITM
1	IMM BEYOND THE STARS	20-1	8-1	NO	0.0%												0.81	0.77	1.00	1.00
2	JO LEE	20-1	7-1	NO	0.0%												0.66	0.88	0.43	0.50
3	OHANA SPIRIT	12-1	82-1	NO	0.0%												0.94	0.89	0.51	0.63
4	ONE SWEET DUCK	10-1	18-1	NO	0.0%												0.79	0.86	0.51	0.63
5	AJ FLAWLESS	6-1	5/2	NO	0.0%												0.49	0.53	0.59	0.48
6	TERRA FINA	20-1	11-1	NO	0.0%												0.77	0.84	0.48	0.44
7	SHAKEN GOIN ON	1/2	5-1	NO	0.0%												0.97	1.00	0.77	0.80
8	BOLD N BEAUTIFUL	5-1	8-1	NO	0.0%												0.51	0.71	0.51	0.63
9	VAL BABY	30-1	55-1	NO	0.0%												1.00	0.92	0.50	0.39

No.	CZone %	E (CZ%)	EP (CZ%)	P (CZ%)	PC (CZ%)	C (CZ%)	ANY (CZ%)	N/A (CZ%)	1st
1	0.0%							1 (0.0%)	
2	0.0%							2 (0.0%)	
3	0.0%							3 (0.0%)	
4	0.0%							4 (0.0%)	
5	0.0%							5 (0.0%)	
6	0.0%							6 (0.0%)	
								7 (0.0%)	
								8 (0.0%)	
								9 (0.0%)	



SMART SHEETS

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Data Guide & Structural Interpretation Framework

DATA FOUNDATION

All Smart Sheets metrics are derived from up to the horse's 10 most recent races, where applicable. Calculations are structured to emphasize recent form, reflect demonstrated performance patterns, and reduce distortion from outdated efforts.

More recent races carry greater interpretive weight within projections and structural evaluations. This ensures current condition and form cycles are prioritized over distant historical performance.

PERFORMANCE STANDARD

PAR (Race Standard)

PAR indicates whether a horse has previously run a speed figure equal to or greater than today's race standard.

Designations include:

'YES' – Has met or exceeded today's PAR

'MAYBE' -1 to -5 – Finished within 1 to 5 speed points of today's PAR

'NO' – Has not approached today's PAR level

The MAYBE designation identifies horses that have demonstrated competitive proximity without fully qualifying.

PAR+

PAR+ represents the percentage of simulations in which the horse meets or exceeds today's PAR standard. Higher percentages indicate more frequent projected competitiveness at today's performance level. PAR+ reflects projected probability rather than past qualification alone.

Performance Context

Approximately 5 Speed or Pace points equate to 1 length. This conversion provides scale when interpreting speed separation, PAR proximity, pace advantage, and structural positioning. Small numeric gaps may represent marginal positional differences, while larger separations may reflect more meaningful competitive distance.

SPEED & VALUE STRUCTURE

Speed # Edge (Minimum Threshold: 3 Points)

Speed # Edge highlights meaningful separation between projected top speed figures. An edge is recognized only when a horse holds a minimum 3-point advantage over the next highest projected figure.

Using the structural scale:

3 points ≈ slightly more than half a length

5 points ≈ approximately 1 length

This threshold filters out normal figure variance and isolates measurable separation.

SIM Odds

SIM Odds represent fair-value odds derived from simulation probability. They reflect the model's internal estimate of each horse's likelihood of winning relative to the field.

When compared to Morning Line or live wagering odds, differences between projected probability and market pricing may help identify potential mispricing or value discrepancies.

Smart Sheets does not make wagering recommendations. SIM Odds provide a structured framework for evaluating probability versus price.

SIM Speed

SIM Speed is a projected performance figure generated from race simulations. It estimates how fast the horse is expected to run today under modeled pace and race-flow conditions. The number is most useful when evaluated relative to the field rather than in isolation.

Speed Chart

The Speed Chart visually displays each horse's recent speed range:

'**Top**' of line – Maximum figure

'**Bottom**' of line – Minimum figure

'**Red Dot**' – Average figure

This allows evaluation of ceiling, floor, consistency, and volatility.

PACE PROJECTIONS

1st Call Leader Projection

This metric estimates the likelihood a horse will be on the lead at the first call. It helps define projected early race structure and potential pace pressure.

Early & Late Pace

These columns reflect performance strength in the front half and finishing phase of the race. Evaluating these collectively helps visualize projected race flow and potential positional advantages.

Total Pace

Total Pace represents combined early and late performance strength. Separation within this column may indicate in-race structural advantage when evaluated relative to the field.

POSITIONAL PROFILE

C-Zone (Comfort Zone)

C-Zone measures how closely today's projected race conditions align with the pace environment under which the horse produced its best competitive finish. It evaluates race fit rather than raw speed. Higher percentages indicate stronger alignment between projected structure and demonstrated success conditions.

Pace View

Pace View categorizes horses based on positional tendencies during competitive finishes.

'E' – Front-runner

'EP' – Lead or press

'P' – Tactical stalker

'PC' – Versatile stalker/closer

'C' – Closer

'ANY' – Demonstrated multiple effective styles

'N/A' – No competitive finish within 5 lengths

'1st' – First-time starter

The percentage displayed next to each horse represents its C-Zone score, combining positional tendency with projected structural fit.

DEVELOPMENT & MOVEMENT SIGNALS

Class Move

Indicates whether a horse is moving up in class, moving down in class, or remaining at a similar level. Class shifts may influence competitive positioning within today's race structure.

First-Time Starter Rank

Ranks debut runners using internal evaluation metrics for comparison within the field. The maximum First-Time Starter score is 3, representing the strongest relative rating among debut runners in the race.

Workout Indicators

Bullet / Bullet & Go indicators reflect strong recent workouts relative to the field and may signal preparation sharpness.

2nd Race Parability

Applies to lightly raced horses making their second start. Indicates whether projected development meets or exceeds today's PAR standard.

This metric may carry increased relevance when few or no horses have previously met today's PAR threshold.

CONNECTION STRENGTH

Jockey and Trainer ratings are scaled within the field and color-coded to reflect relative strength.

COLOR FORMATTING & STRUCTURAL EDGE IDENTIFICATION

Smart Sheets uses color formatting and structured layout to visually identify potential structural advantages, including meaningful speed separation, PAR qualification or proximity, projected pace leadership, connection strength, and simulation pricing disparities.

Interpretation of how these elements interact remains the responsibility of the user.

DISCLAIMER

Smart Sheets data is compiled using information derived from reputable industry sources and publicly available racing data. All data is used in good faith and presented for informational and educational purposes. While every effort is made to ensure accuracy and completeness, errors, omissions, or data inconsistencies may occur and are unintended.

Smart Sheets is a decision-support tool and does not guarantee outcomes.

RESPONSIBLE WAGERING NOTICE

Horse racing wagering involves financial risk. Users should never wager more than they can afford to lose. If you cannot afford to lose anything, you should not gamble.

If you believe you may have a gambling problem, seek assistance immediately through a licensed professional or recognized responsible gaming organization.

All wagering decisions are solely the responsibility of the user.