



Cloakbook LLC

House Rules

Version: 1.00



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The method for the calculation and payment of winning wagers

A wager is a winning wager when the outcome is a non-losing outcome. In case of a Straight bet the calculation is simple, the amount of the wager multiplied by the odd.

A 'parlay' bet is a bet placed on multiple outcomes to occur. For a parlay bet to win, all outcomes within the parlay must be set as non-losing outcomes. The odds for each pick are multiplied by one another to determine the multiplier odd for the pay-out. For example, New England at -150 odds, parlayed with New York at +200 odds, would result in +400 odds. Wager \$20 on the above two picks, New England, and New York BOTH wins, would result in a 100\$ pay-out. Considering the following formulas:

- True Odds Multiplier for Negative Odds: $(-1) \times (100/\text{Money Line}) + 1 = \text{True Odds Multiplier}$
- True Odds Multiplier for Positive Odds: $(\text{Money Line} / 100) + 1 = \text{True Odds Multiplier}$

In the example previously mentioned:

New England @ -150 -> $(-1) \times (100/-150) + 1 = 1.6667$

New York @ +200 -> $(200/100) + 1 = 3.0000$

True Odds Multiplier for Parlay = $1.6667 * 3.0000 = 5.00$

Pay-out = $20\$ \times 5.00 = 100\$$

The effect of schedule changes

All the scheduled changes and their effects are explained in detail for each sport in the following chapters

Rules by Sport

Soccer

Article 1

The outcome of a bet is based on the result at the end of the regular playing time plus the injury time. Unless otherwise specified, extra time and subsequent penalty kicks do not affect the outcome of the bet.

Article 2

In case of friendly matches, The Operator will communicate on the bet durations of less than 90 minutes. If this does not happen, all friendly matches that last at least 80 minutes are considered valid. If a friendly match lasted less than 80 minutes and it was not reported, the bets are declared refund. If a friendly match was played in ways different from the canonical 2 halves (e.g. 3 halves of 30 minutes each) but still lasted the expected minutes, bets on the final result will be reported, while those on the 1st or 2nd half will be declared void. If the duration of a friendly match is different from the cases highlighted above (e.g. a friendly match is played in three 45-minute halves), bets will be declared refund.

Article 3

If a match is not played by midnight (CET) on the day following the date published in the official program, the linked bets will be refunded.

Article 4

If a match is played in neutral, the home team will be considered as first, while the away team as second.

Article 5

To determine the payment of particular bet types (for example the minute in which a goal is scored, the number of fouls made and suffered or possession of the ball) the data reported by the following reference websites will be valid:

- Italy - www.legaserieA.it,
- UEFA - it.uefa.com,
- Spain - www.rfef.es,
- Germany - www.bundesliga.de,
- England - www.premierleague.com,
- France - www.ligue1.com

Soccer specials

Article 1

The bet types in the "Football/Coach/Player Specials" category can be related to a single team, to a single day of a competition, to the final ranking of a tournament or to a football world persona (footballer, coach or other).

Article 2

For the outcome of the bet the header of the offered market set will be valid, both as an indication on the bet object and, if present, as the end date of the event.

Article 3

The outcome of a special bet is based on the results published on the official websites of the tournament or the teams (e.g. A bet on the scorer of a Serie A match will be based on the scoresheet published by the website www.lega-calcio.it, while a bet on exemption of the Juventus coach will be based on the date/time of publication of the official club statement on its website). Additional reference websites will be specified in the single market type. The outcome of a bet related to the performance of a match is based on the result obtained at the end of the regular game time plus injury time. Unless otherwise specified, extra time and any penalty shootouts will not affect the outcome of the bet.

Article 4

Unless otherwise specified for some particular types, if in a special bet related to several matches one match is declared void (according to the Operator regulation), also the special bet will be declared refunded. In a bet on scorers of a match, unless otherwise specified, in case of suspension resulting postponement past midnight on the scheduled day, all bets will be declared refunded even if some goals have already been scored.

Article 5

"Fantasy Bets" are special bets that concern matches between teams that will not really face each other. The result of the bet will be obtained considering the number of goals scored by the teams in question in a real played match (therefore it does not count whether in reality a team has won, tied or lost, it only counts how many goals it has scored). For all the offered market types refer to the general rules of the pregame football section.

Tennis

Article 1

If a tennis match is officially postponed or suspended, the bets connected to it will remain valid if the match is resumed and completed within three days from the official start date. If it is not played or completed within the aforementioned term, all bets connected to it will be declared refunded.

Article 2

If in a tennis match one of the participants does not coincide with those initially planned for the match itself, the bets connected to it will be declared refunded.

Article 3

If one of the players withdraws before the start of the match, all bets connected to it will be declared refunded. For the Head to Head and H2H 1st Set markets, if a player withdraws after the completion of the first set, the opponent will be considered the winner. For all other markets offered, bets will be declared refunded, except in cases where the outcomes of certain bet types are already acquired during the match as per specific regulation of the related markets.

Article 4

If one of the players is disqualified, the bets connected to him in the Head-to-Head market will be considered lost. If the results of certain bet types are already acquired during the match, the related bets will be paid as won or lost, while in the markets where it is impossible to determine a winner, the related bets will be paid refunded as per specific regulation of the related markets

Article 5

Bets related to the performance of a player in a tournament or in a certain phase of it will be declared refunded, if the player in question retires before the first match of the tournament, while if the player retires after the start of the first match, bets will remain valid.

Basketball

Article 1

The outcome of a bet on a basketball match is based on the result obtained at the end of the regular playing time, including any over time that may have been disputed as a result of a tie at the end of the regular time.

Article 2

If a basketball match is officially postponed or suspended, the bets related to it will remain valid if the match is resumed and completed within three days from the date published in the official program. If the match is not played or completed within the aforementioned term, all bets connected to it will be declared refunded.

Rugby

Article 1

The outcome of a bet on a rugby match is based on the result obtained at the end of the regular playing time plus any extra time.

Article 2

If a rugby match is officially postponed or suspended, the bets related to it will remain valid if the match is resumed and completed within three days from the date published in the official program. If the match is not played or completed within the aforementioned term, all bets connected to it will be declared refunded.

Boxing/Mixed Martial Arts/UFC

Article 1

The outcome of a bet on a boxing match or on a martial arts event is based on the first official published results.

Article 2

If a fight is officially postponed or suspended, the bets related to it will remain valid if the fight is resumed and completed within three days from the date published in the official program. If the fight is not disputed or completed within the aforementioned term, all bets connected to it will be declared refunded.

Article 3

If a fighter withdraws before the start of the match, all bets connected to it will be declared refunded. If the withdrawal occurs after the start of the match, the opponent will be considered the winner.

Olympic Games

Article 1

To determine the outcome of the bet, reference will be made exclusively to the results of the official ranking published by the official website of the competition at the time of the award ceremony. Participants assigned with the gold, silver and bronze medals will be considered relevantly for the 1st, 2nd, and 3rd places. Any disqualifications after the awards will not be considered. In case of a suspension of the event, bets will remain valid until the event is considered completed or cancelled. In case of a cancellation of the event, bets will be paid only if the official order of arrival is published by the organizer.

Ice Hockey

Article 1

The outcome of a bet on an ice hockey match is based on the result obtained at the end of the regular playing time. Unless otherwise specified for some bet types, extra time and following penalties will not affect the outcome of the bet.

Article 2

If an ice hockey match is officially postponed or suspended, the bets related to it will remain valid if the match is resumed and completed within three days from the date published in the official program. If the match is not played or completed by the aforementioned term, all bets connected to it will be declared refunded.

Golf

Article 1

The outcome of a bet on a golf tournament is based on the first official published results. If a tournament is reduced in duration or interrupted due to adverse weather conditions, bets will be paid according to the official published results, on terms that at least 36 holes have been completed. In case 36 holes were not completed, all bets related to the tournament in question will be declared refunded, regardless of the official results.

Article 2

If a tournament is officially cancelled, all bets related to it will be declared refunded. If a tournament is postponed or suspended, all bets related to it will remain valid until its conclusion or cancellation.

Article 3

Only the ranking published on the official related website of the tournament in question will be considered for betting purposes.

Cricket

Article 1

Bets on a cricket event are based on the result obtained at the end of the match. The result of a match is considered as “tie” when the score is tied at the end of the match and only if the team that strikes last completed its innings. In competitions for which the winner is determined by a bowl-out or a coin toss, the related bets will be reported based on the official result.

Article 2 - Interruption/Referral

In case of an interruption of a cricket match due to adverse weather conditions, the outcome of the bets on the match will be determined by the official regulations of the competition. If a match is interrupted due to external factors, bets will be considered refunded, unless the winner team is determined according to the official competition rules. External factors do not include meteorological events. If a cricket match is officially postponed or suspended, bets will remain valid if the match is resumed and completed within three days from the date published in the official program. If the match is not played or completed within the aforementioned term, all bets connected to it will be declared refunded.

Article 3 - Matches not played according to the scheduled program

If a venue for a match is changed, bets already placed will remain valid (if the home team is still the one indicated in the program). If the home team and the away team of the scheduled match are reversed, all placed bets based on the original program will be declared refunded. If a team replaces the originally planned one, all bets will be declared refunded.

Cycling

Article 1

The outcome of a bet on a cycling race is based on the first official published results. If a race is reduced in duration or interrupted due to adverse weather conditions, bets will be paid according to official published results.

Article 2

If a race is officially cancelled, all bets related to it will be declared refunded. If a stage race is suspended, all bets related to it will remain valid until it is completed or cancelled. When a single race is postponed or suspended, the bets related to it will remain valid if it is resumed and completed within three days from the date published in the official program. If the race is not disputed or completed within the aforementioned term, all the bets connected to it will be declared refunded. If a race is reduced or "neutralized" for a part of the track, the bets will remain valid.

Baseball

Article 1 (winner and the 36-hour rule)

The winner of a baseball game is determined by the result obtained at the end of the regular playing time including any extra innings, unless otherwise specified for some bet types.

The game must be completed and there must be a winner declared within 36 hours of the scheduled start time, regardless of venue, for all "full game" wagers (includes money line, game totals and run line wagers) to be settled.

In the event that a game is still considered "suspended", by the governing body, 36 hours past the scheduled start time, then all wagers on the full game will be refunded.

In the event an extra inning game is suspended prior to its conclusion and is not completed within 36 hours will have all "full game" wagers refunded.

EXCEPTION

All playoff wagers are considered action for 30 days after the scheduled start time.

Examples:

- Game is called complete by the governing body after 8 complete innings with the home team leading 9-0. All "full game" wagers are refunded.

- Visiting team is leading 7-4 in the middle of the 11th inning. Game is suspended until later in the season by the governing body. All “full game” wagers are refunded.
- Game is suspended in the 8th inning but resumes and completes within 36 hours of the originally scheduled starting time. All wagers are settled on the official final score after the game is completed.
- Game is rained out on the scheduled day but is played as a double header the next day. All wagers are action as long as the game completes within 36 hours of the originally scheduled starting time.
- Game is rained out and re-scheduled for later in the season. All wagers are refunded.

Article 2 (action)

Unless otherwise noted, all baseball wagers (to include money line, totals, run lines, first five inning and “by inning” props) included in Pregame and In Play markets, are considered “action” or team versus team wagers. Wagers have action at the confirmed price regardless of the starting pitcher(s).

Article 3 (completeness)

For “full game” wagers (including money line, game totals and run line wagers), a game will be considered official after eight and one-half innings if the home team is leading or nine innings if the visiting team is leading or the game is tied.

Article 4 (double headers)

“Game 1” will always be the first game played. “Game 2” will always be the second game played. In the event only one game concludes within 36 hours from the start of “Game 1”, the concluding game will always be considered “Game 1”. All wagers on “Game 2” will be refunded.

In the case when a game is postponed and rescheduled on a day with a previously scheduled game, creating a double header, the previously postponed game will always be “Game 1” of the double header.

Any wagers on “Game 2” will only have action if 2 games, designated as part of the double header, are played by the same teams within 36 hours of the start of “Game 1”.

Example:

- A day/night double header is scheduled. The earlier starting game is rained out, and only the night game is played. Wagers on Game 1 will apply to the game that gets played and wagers on Game 2 will be refunded.

Auto Racing

Article 1

The outcome of a bet on a Formula 1/Nascar/Indy Car/MotoGP/WRC race is based on the first official published results. Any decisions made by the competent sports authorities (such as, for example, the FIA) to modify or amend the results of the competition will not be considered.

Article 2

If a race is officially postponed or suspended, the related bets will remain valid if the race is resumed and completed within three days from the date published in the official program. If the competition is not disputed or completed within the aforementioned term, all bets connected to it will be declared refunded.

Article 3

If a race is for any reason abandoned before 75% of the total distance are completed (rounded down to the number of completed laps) the event and the bets related to it will be considered refunded, even if the competent authorities (such as, for example, the FIA) evaluate the race as completed and assign points to the teams and to the drivers.

Article 4

If one or more drivers retire before the start of the first free practice round, and at least one of them has a winning share of the race equal to or less than 5, The Operator reserves the right to declare all bet types affected by this event refunded. If a driver is unable to take part in at least one lap of the qualification session, all bets related to his/her performance will be declared refunded. If a driver, after completing the qualification session, is unable to take part in the race, all bets related to his/her performance during the race will be declared refunded, without affecting the validity of the bets related to the qualification session. Participation in the warm-up lap is valid as participation in the race. In case of withdrawal (due to a boycott/strike) during or before the start of the GP, carried out unanimously or with the consent of 25% of drivers + 1, the bets on the Class/No Class market type will be declared refunded. Bets concerning the drivers' withdrawn will be considered refunded, all the others will remain valid.

Article 5

If a driver is unable to take part in at least one lap in the free practice session, all bets related to his/her performance specifically in this session will be declared refunded.

Article 6

If a decision taken by the match officials or by the FIA after the free practice or the qualification sessions affects the outcome of the race, The Operator reserves the right to declare all the bets affected by this event refunded.

American football

Article 1 (Outcome & Official Results)

The outcome of a bet on American football is based on the result obtained at the end of the regular playing time plus any over time. The reference websites to view the official results are:

- www.nfl.com
- www.ncaa.com/sports/football/fbs
- www.cfl.ca
- www.arenafootball.com
- www.theusfl.com

Article 2 (Completeness)

For wagering purposes, unless otherwise stipulated on display boards or printed sheets, games are official after 55 minutes of play. If an event is suspended prior to the completion of 55 minutes of play, the wagers on that event will be refunded.

Article 3 (Schedule & Venue)

All football games must be played within 8 days of originally scheduled date and take place within a 100-mile radius of the originally scheduled venue/site.

Article 4 (Quarters, Halves & Overtime)

- When wagering on a quarter or a half, the quarter or half must be completed to be “official” for wagering.
- When wagering on total scores, overtime periods are counted in the final score.
- For halftime wagers, overtime periods are included as part of the second half.
- Fourth quarter wagers do not include overtime unless noted otherwise.

Australian Rules Football

Article 1

Pay-outs will be based on the official declared result. Regular season Home and Away matches are settled at 'Normal Time' with no extra time played. In the event of a 'draw' where no draw option is offered, the 'dead heat rule' will apply and all wagers will be paid at half face value of the ticket. For any Finals matches or any other Competition which includes extra time, markets will be settled on the completion of extra time, unless the draw is offered in the market.

Article 2

Where the draw option is offered, the bet is decided on the result at the end of normal time (i.e. extra time - an extension of normal time is not included.) For Margin betting, the Draw option is always offered, although in other betting options where the draw option is not offered, The Dead Heat Rule applies. In Quarter-by-Quarter markets for the purposes of betting the 'Draw at the end of any Quarter' market is one competitor only. Tribets are settled as any team under in the case of a draw when no extra time is played.

Article 3

Where a match is abandoned or postponed and played within 7 days of the original scheduled date, all bets stand. Once the 7 days have expired, all single bets are void and wagers will be refunded while affected parlays will be recalculated excluding that event or leg.

Article 4

For match winners and goal kicking options, statistics used by the AFL website (www.afl.com.au) will be the statistics used for pay-out purposes. For 1st Goal Scorer (Game/1st Quarter only), if the selected player is not in the starting 22 all wagers on that selection will be refunded. For bets on first goal scorer of the

match, goal does not need to be scored in 1st quarter. For quarter first goal scorer markets, if no goal in that quarter, then bets refunded.

Article 5

Premiership/Minor Premiership/Make Grand Final: All In Betting. Any team which has points deducted due to breaches of rules and regulations will be deemed a starter for resulting purposes. Any loss of Awards/Premierships after the completion of the Grand Final will be deemed null and void and all bets will stand.

Article 6

Top 4/Top 8: For Betting purposes any team which has points deducted due to breaches of rules and regulations will be deemed a starter for resulting purpose i.e. All In Any decision made by the AFL regarding penalties is final.

Article 7

Least Wins (Wooden Spoon): is paid on the team which has the least wins for the season. A draw is considered as half a win. In the event of more than one team having the same number of wins the position will be determined by the worst % as per official AFL Ladder. Points deducted because of breaches of rules and regulations are excluded for resulting purposes. All In. Win Only

Article 8

Miss 4/Miss 8: For betting purposes any team which has points deducted due to breaches of rules and regulations will be deemed a starter. If at the time a breach is announced, the loss of points means only one outcome can occur (ie Miss the 8 must occur) then all bets on that competitor are void and monies refunded. All decisions made by the AFL regarding penalties are final.

Darts

Article 1

All games must be played on the originally scheduled date, at the originally scheduled site to be considered action.

Article 2

If one of the players withdraws before the start of the match, all bets connected to him/her will be declared refunded. If the withdrawal takes place after the start of the match, the opponent of the withdrawn player will be considered the winner.

Lacrosse

Article 1

If 60 minutes is not completed then all bets will be void, except those that have been unconditionally determined. If an official result is declared by the relevant governing body, all bets will stand.

Should a match be abandoned all markets will be void unless the outcome of that market has been unequivocally decided.

Other sports

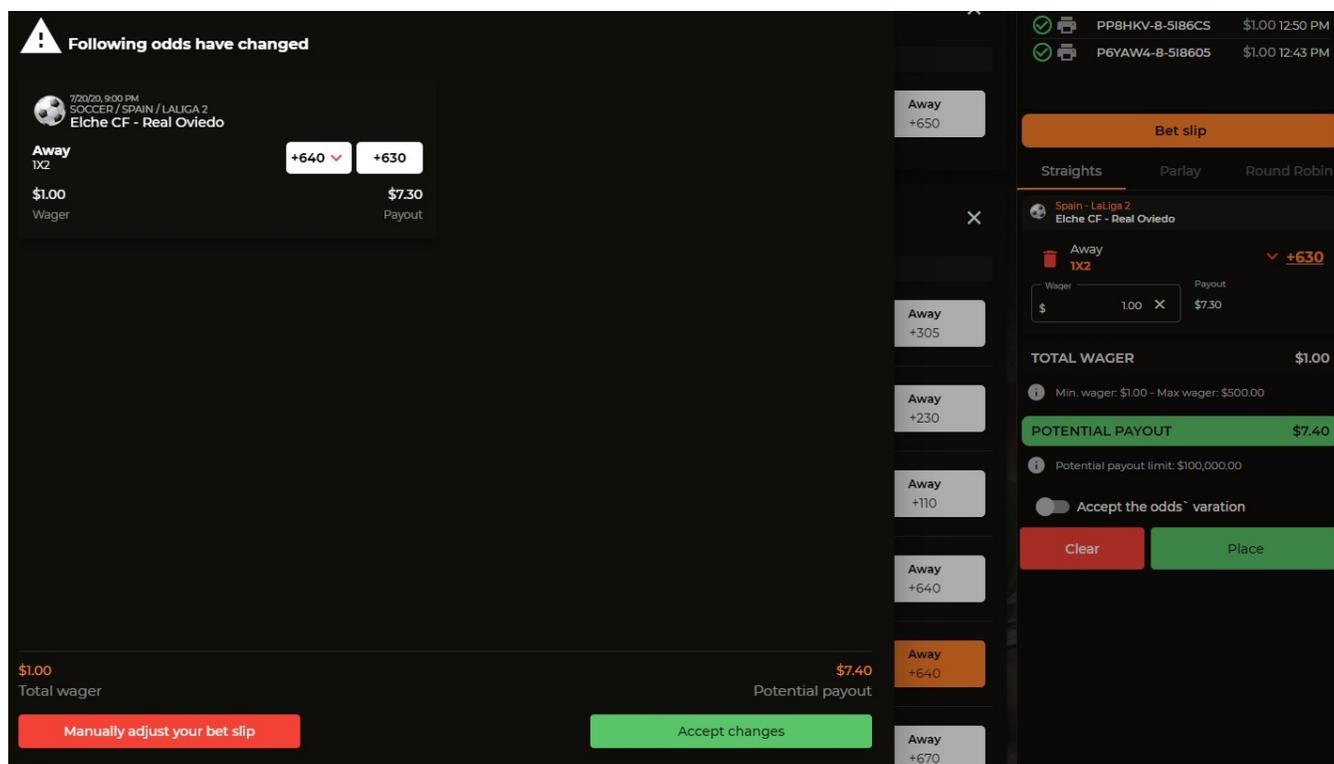
Article 1

The Operator reserves the right to offer, at any time, and without prior notice to customers, additional sports categories and bet types, immediately after regulatory approval. In this circumstance the regulation will be consequently modified and integrated with the rules provided for the new sports categories and/or bet types.

The method of notifying players of odds or proposition changes

Pregame

When placing a bet at a Self-Service Betting Terminal or with a Ticket Writer, if the odds change before the bet is confirmed, the system will display a notification of the change in odds and will ask the player how to proceed: accept the changes and place the bet, or go back and adjust the bet manually. Illustrated below:



In-play

Since InPlay betting odds changes are more frequent, the system will allow the player to see changes in real time by using two coloured arrows which identify increase (green arrow) and decrease (red arrow) of the odds.

Giappone

Main

Search

Main Spread Innings

Asian Handicap Live Inc. OT (-1.5)	Asian Handicap Live Inc. OT (-2.5)	Asian Handicap Live Inc. OT (1.5)	Asian Handicap Live Inc. OT (2.5)
1 -1.5 +160 ↓	1 -2.5 ↓	1 1.5 -286 ↓	1 2.5 -370
2 -1.5 -238 ↑	2 -2.5 ↓	2 1.5 +185 ↑	2 2.5 +225

Moneyline	Total (7.5)	Total (8.5)	Total (9.5)
1 -143 ↓	Over 7.5 -175 ↑	Over 8.5 -118 ↑	Over 9.5 +130 ↑
2 +100 ↑	Under 7.5 +120 ↓	Under 8.5 -125 ↓	Under 9.5 -192 ↓

As with PreGame betting, before bet confirmation, a pop-up alert will be displayed.

Following odds have changed

7/21/20, 11:00 AM
BASEBALL / GIAPPONE / PROFESSIONAL BASEBALL
Hanshin Tigers - Hiroshima Toyo Carp

Over 8.5 8.5
Total for whole match, inc. OT (8.5)

\$2.00 **\$3.80**
Wager Payout

-118 ▲ -111

Bet slip

Straights
Parlay
Round Robin

Giappone - Professional Baseball
Hanshin Tigers - Hiroshima Toyo Carp

Over 8.5
Total for whole match, inc. OT (8.5) ▲ -111

Wager Payout

\$ 2.00 X \$3.80

TOTAL WAGER **\$2.00**

Min. wager: \$2.00 - Max wager: \$1,000.00

POTENTIAL PAYOUT **\$3.70**

Potential payout limit: \$10,000.00

Accept the odds' variation

Clear
Place

\$2.00
Total wager

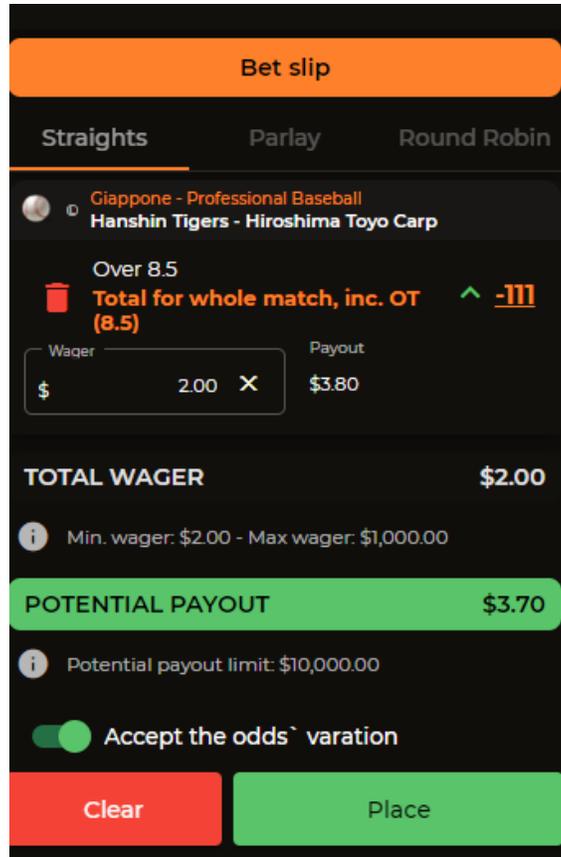
\$3.70
Potential payout

Manually adjust your bet slip

Accept changes

IMPORTANT

This notice is displayed ONLY if "accept odds changes" switch is **disabled**. If it is **enabled**, the bet will be automatically placed including the odds changing.



Winning Pregame Wagers

All winning "Pregame" wagers, to include any wager made in the Pregame section of the platform, will be made payable after the conclusion and official result of the event. Under normal circumstances this should occur within 45 minutes of the conclusion of the event. Extenuating circumstances may delay this process.

Winning In Play Wagers

All winning "In Play" wagers, to include any wager made in the In Play section of the platform, will be made payable as soon as official results for that particular market are available. Under normal circumstances this should occur within 10 minutes of the conclusion of the market. Extenuating circumstances may delay this process.

Acceptance of wagers at terms other than those posted

There is no acceptance of wagers at terms other than those posted.

Expiration of any winning ticket three hundred sixty-five (365) days after the date of the event

All winning tickets are valid for 365 days after the date of the last event inside the ticket.

The method of contacting the Operator or MSP for questions and complaints

As per regulation, a Sports Wagering Manager will be on duty at all times while the sports wagering operation is active. The manager on duty's name will be posted in the facility. The manager on duty will have a set of contacts for the operation and will be able to provide information and guidance to resolve all issues.

A description of prohibited sports participants

All players participating in sports wagering, wagering or cashing tickets/vouchers, must be at least eighteen (18) years of age. If proof of their age is requested, players must present a valid government-issued identification document, including a driver's license, passport, or military ID, that includes the person's name and date of birth.

Individuals identified as Prohibited Sports Wagering Participants are not permitted to place wagers at the facility, and this includes:

- any individual under the age of eighteen (18);

- Any athlete, coach, referee, team owner, employee of a sports governing body or its member teams, and player and referee union personnel from wagering on a sporting event overseen by their sport's governing body;
- any individual who is prohibited pursuant to any self-exclusion;
- any individual who is listed on the OLG's Involuntary Exclusion List;
- any individual who is listed on any Sports Wagering Facility exclusion list;
- any individual who is an employee of OLG, Cloakbook, or US Bookmaking, or any family member who resides with one of the individuals identified above.

The method of funding a sports wager

Players can wager at the kiosks or at the point of sales inside the facility using cash. Kiosks issue change as vouchers at the conclusion of a session. Vouchers can only be redeemed at a point of sale (POS) terminal. The maximum voucher amount that can be issued by a kiosk is \$3,000.

The circumstances under which the Operator will void a wager prior to the event outcome

Bets are considered void and therefore to be refunded in the following cases:

- in case of non-sports bets, if the event does not occur, unless the object of the bet is the failure to verify the event
- if due to technical problems it is not possible to check the placed bets
- if the bet was placed somehow after the expiry of the applicable time limit (for example if it's a pregame bet and the event has already started).

Customer Initiated wager cancellation Policy

The following policy will be enforced concerning customer requests for cancelling wagers made anonymously and through accounts;

Wagers made in the PreGame section of the platform;

- Requests to cancel a wager will be decided at management's discretion and,
- Only until the start of the event and,
- Only within 24 hours of when the wager was made.

Wagers made in the InPlay section of the platform will not be allowed to be cancelled.

The treatment of errors, late bets, and related contingencies

In case of obvious errors in the publication of shares/spreads/handicaps/totals, the Operator reserves the right to cancel all bets containing incorrect values even after the start of the event. In case of multiple bets (parlay\round robin), the bet will be settled according to the remaining selections (odds).

The minimum and maximum wager amounts accepted

Minimum bet is \$1.00 - Maximum bet is \$100,000. The maximum bet can be lowered depending on the sport or event. The choice to lower the Maximum wager limit is decided by the Risk department on a case-by-case basis. The Operator has the right to limit the maximum potential pay-out per bet or per combination within a bet. Should a Player exceed this limit, an automatic message will inform the player of this circumstance. If the player confirms it anyhow, the player will lose the right to collect winnings above the set limit.

A description of all types of wagers that may be accepted

See the document *Cloakbook - Wager Type Rules*.

Unrecoverable malfunctions of hardware/software

Bets are considered void and therefore to be refunded in the case of unrecoverable malfunctions of hardware/software that make the placed bets, untraceable.

Discontinuity of data flow from the network server during an event.

The software is capable to intercept the discontinuity of data flow from the network server during an event and should be able to close the acceptance of the bets, but in the case of malfunctions of this process the rules to follow are the one listed under the chapter *“The treatment of errors, late bets, and related contingencies”*