

THE TIPSTER EXPERTS  
**SMART BETTING CLUB**  
SPECIAL REPORT

# REVEALED: HOW MUCH WE MADE BETTING LAST YEAR

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COPY**



**THE RESULTS FROM OUR  
TIPSTER PORTFOLIO UNCOVERED**

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# SMART BETTING CLUB

## SPECIAL 2020/21 BET DIARY PROFIT REPORT

INTRODUCTION FROM SBC EDITOR PETER LING

Welcome to this special Smart Betting Club Profit Report, featuring an update from our tipster blogger, Rowan Day on the performance of his tipster portfolio in 2020/21.

Rowan has been blogging about the performance of the tipsters he follows on a weekly basis via the free [SBC Bet Diary](#) and this report helps to summarise their performance.

**The good news is that during 2020/21, Rowan has made a Return on Investment (ROI) of 11.27% and a Return on Capital (ROC) of 41.78%.**

You can read more from Rowan every week on the [SBC Bet Diary](#).

So, without further ado, I will hand over to my colleague, Rowan Day and his 2019 performance.

*Pete Ling*



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## ABOUT THE BET DIARY

### INTRODUCTION

The SBC Bet Diary was introduced in 2015 with the goal of helping to communicate some of the practical realities of following tipsters to make money betting.

It's penned by profitable punter, and SBC writer, Rowan Day who, each week discusses his ongoing betting journey including the tipsters he follows, and his performance, using their advice (win or lose – he is always refreshingly honest!).

The idea behind the Bet Diary is to provide some real-life, genuine, experiences of just how the tipsters we rate and recommend can actually make you a realistic extra income stream.

### READ EVEN MORE IN THE BET DIARY PRO

If the Bet Diary whets your appetite, then you can gain access to Rowan's more detailed, professional betting blog (**Bet Diary Pro**) as a [Smart Betting Club member](#).

First introduced in early 2015, the Bet Diary Pro provides even more from Rowan on the practical realities of following tipsters to make money betting including:

- Exclusive extra analysis on his betting portfolio and his ongoing betting journey;
- The EXACT identities of each of the tipsters he follows;
- Access to all SBC tipster reviews, ratings & recommendations;
- Access to several major SBC-member only discounts on many recommended tipsters.

### KEY TERMS EXPLAINED

Throughout this report, we reference a number of key terms such as ROI, ROC and Points Profit. Below you can find explanations as to what they mean.

#### What is a point?

Most tipsters will advise staking in terms of 'points' and this can be anything from 0.25 point up to 100 points. Each point will have a monetary value based on the size betting bank you use. E.g. If you staked £5, then for every point advised, a 5 point bet would be £25 (5 X £5).

#### What is a betting bank?

A betting bank is an amount of money you have in order to follow a tipster, which is illustrated by Rowan in points. E.g. for the Bet Alchemist service, he has a 100 point bank. The size of the bank varies for each tipster depending on the profile of bets they take up. As a rule of thumb, the bigger the odds you are betting on, the bigger the bank you will need. Betting banks prevent you from going bust and keep your staking consistent.

#### What is Return on Capital? (ROC)

The ROC figure gauges just how profitable a service is in relation to the betting bank you would need to follow a tipster. For example, if Rowan has made a 43% ROC in 12 months, this would mean a profit of £430 on a £1000 bank or £860 profit on a £2000 bank. Simply multiply the ROC figure by the bank size. ROC is also sometimes referred to as Betting Bank growth.

#### What is Return on Investment? (ROI)

The ROI figure outlines just how much you would have staked in order to make a profit. It is very important as it puts profit into context.

The ROI calculation is a simple figure of profit divided by total amount staked. E.g. If you staked £100 and made a £10 profit, your ROI would be 10%.

### INTRODUCTION

2020/21 will without doubt, go down as being a very, very tough year. Not just of course, in a betting related context, but from a general 'life' perspective. It will be a period marked in history as representing the most challenging of times for many millions of people. A year that has created job insecurity, mental health issues, and sadly, personal loss for so many. What Covid has done, is to affect society across the globe in a fundamentally important way, shaking it to the very foundations.

Thankfully – and this is a real good news story of clinical research excellence and an example of humanity striving to avoid being bullied by Mother Nature – we have a light at the end of a tunnel that is slowly growing brighter. There is still a long way to go in many countries across the world, particularly those which don't yet have easy access to the vaccine, but we have hope and belief that before too long, we will return to something strongly resembling a "normal" way of life.

This is quite a heavy and somber introduction to a Bet Diary Report, but it places our betting and what has been achieved this year by so many of the tipsters we follow, into context.

Undoubtedly these past 12 months or so will have tested their skill and professionalism more than at any other time. All racing and sport closed down totally for over two months and when it returned it was impossible to fail to acknowledge that the basic dynamics had been altered. Football without crowds suddenly saw home advantage almost completely eroded. How do you assess the extent and the impact this has on the markets if you're a football tipster? Who knows which racing yards were able to continue to keep their horses fit through the enforced break, and which ones couldn't? Golf was suspended – how do we judge whether the golfers with hot putters and fine form prior to the halting of the European and US Tours would pick up again from where they left off when the tournaments started up again?

From a personal point of view, I was forced to stop betting during the first lockdown imposed just after the 2020 Cheltenham Festival, and then chose not to resume my gambling until July. From reports I received from many other bettors, June proved ridiculously difficult for many tipsters when sport/racing resumed, and I think on balance allowing some extra time for form to settle played to my advantage.

Then, in late August, my father passed away and I took close to another month out and then as usual over Christmas, fortunate to beat the third lockdown by the matter of a couple of days, I took my usual holiday and spent the time with family and not in front of my laptop placing bets.

### STRONG PORTFOLIO PERFORMANCE, DESPITE THE UNIQUE CHALLENGES

When we take all the above into consideration, the results posted below delight me. To show a profit this past year (January 2020 – March 2021) is, I believe, testament to the skill of the tipsters. Remember, that bank growth figure is calculated on the basis of no leverage at all being applied. With the various breaks last year, under the circumstances, I feel the final figures demonstrate that with patience and focus, betting remains a very worthwhile means of investment.

I've based this report on results achieved between the start of 2020 and the end of March 2021. With the Covid-imposed halt to sport and racing, this left roughly 12 months' worth of betting to review.

It is worth noting that if you follow any of the same services (which is inevitable), you may find your results differ from mine. I no longer stress about getting on every bet, as I once did. I adopt

a much more laid back approach now. Don't forget too, that I chose to take a break from betting for a total of five weeks more than those weeks we had taken away from us during the first lockdown.

## PORTFOLIO PERFORMANCE

And so, to the bottom line figures. In the context of these past 12 months or so, I have to be absolutely delighted with an ROI of greater than 10%.

The ROC figure is based on no leverage, with risk levels set to "minimum" in terms of individual bank set ups and diversification.

### **Return on Investment (ROI) of 11.27%, Return on Capital (ROC) of 41.78%**

I deliberately don't put an exact financial figure on my profits, because my own stake size may well be different to yours and this is not about the size of my or your bankroll.

**It is about the amount of profit you can make in percentage terms and the bank growth you can achieve.**

Too many times I find bettors, especially new ones are put off by the size of a bankroll and think to achieve big sums is impossible.

Yet the reality is that I have been betting for several years and run a very low-workload, low-maintenance portfolio that suits me and my lifestyle. I have therefore built up my bankroll and bet with amounts that suit me – often based on profit accumulated over the years.

I have no doubt you can likely increase or better these figures with a portfolio made up of tipsters that bet with greater volume and frequency.

To put these figures into context, here are a few examples of how the 41.78% ROC would have helped with different size starting banks:

**£10,000 Starting Bank in Jan 2020: Profit of £4,178**

**£20,000 Starting Bank in Jan 2020: Profit of £8,356**

**£35,000 Starting Bank in Jan 2020: Profit of £14,623**

**£50,000 Starting Bank in Jan 2020: Profit of £20,890**

## INDIVIDUAL TIPSTER BREAKDOWN

### **1. Bet Alchemist**

[Bet Alchemist | Smart Betting Club](#)

*Discounted First Month: Smart Betting Club Members can sign-up for Bet Alchemist for as little as £1 in your first month.*

A quieter year than many that have come before, Bet Alchemist still managed to turn a decent profit. The ROI figure is a little lower than perhaps we are used to, but it is notable that 2021 to date has seen a definite uptick.

With bets now coming through at 9.00 on race day morning as opposed to the previous night before racing 'window', I've found the prices steadier and easier to match, and I feel less

uncomfortable about striking the bets with over sensitive bookmakers. This has been, in my opinion, a real step forward for the service.

**Staked 404pts, +27.61pts, ROI 6.83%, ROC 27.61%.**

## 2. Racing Service 1

Really, the only genuine disappointment.

2020 started off ok, and at the end of February RS1 was running more or less at break even. What happened then though, surprised me somewhat. A run of five straight losing months saw confidence drain, but what really did for me was when emails emerged suggesting changes in strategy and approach. Always something to get alarm bells ringing, I decided in October to draw a line. In all honesty, I've no idea how they've performed since. I hope they've managed to rediscover their mojo.

**Staked 267pts, -68.83pts, ROI -25.77%, ROC -34.41%.**

## 3. Golf Insider

[Golf Insider | Smart Betting Club](#)

*38% discount: Smart Betting Club Members can enjoy a discount of 38% on the usual cost of an annual Golf Insider subscription.*

Regular readers of the Bet Diary and listeners to the SBC Podcast will be well aware of how golf as a betting medium has really grown on me. I've been following Golf Insider for quite some time now and never fail to be impressed. One significant change this year came in January, when as a result of a piece of detailed analysis from GI showed that performance to level stakes provided better returns than when following the variable staking plan.

The figures below, therefore, show results using the GI staking plan throughout 2020, and then the adopted level staking from the beginning of this year. An ROI of what is essentially 40% is clearly outstanding, and although 2021 has got off to a little bit of a sticky start, I have every confidence we'll soon be pushing the profit line forward again.

**Staked 460.3pts, +254.88pts, ROI 39.99%, ROC 54.51%.**

## 4. Northern Monkey

<https://www.northernmonkeypunter.co.uk/>

*Trial: Smart Betting Club Members can enjoy an exclusive 2-week trial to this service.*

Sometimes you just have to hold your hands up and say you got something wrong. My dropping NMP from the portfolio was a mistake, no doubt about it. Once you've admitted your error, it's important not to allow pride or stubbornness get in the way of putting things right, and so it was when it came to replacing Cleeve Racing, there was really only one option – a reinstatement for NMP.

It got off to a cracking start with the first month of its return to the fold being one in which it comfortably outperformed every one of the other services. A fantastic Cheltenham last month turned around a tricky beginning to 2021 too, so now the results are looking very impressive indeed.

Wayne's a genuine fella, the ultimate pro, and very obviously works exceptionally hard. I hope he can forgive me for my earlier misdemeanor!

**(Nov. 2020 – Mar. 2021): Staked 192.25pts, +37.36pts, ROI 19.43%, ROC 37.36%**

## 5. Sports Service 1

30 Day Trial: Smart Betting Club members can enjoy a 30 day trial of this tipping service,

Another to reintegrate itself into the portfolio, this one at the beginning of 2021, so only three months' results.

Never prolific – sadly the bookmakers have become a lot more efficient in their darting market-making – returns to date have been exceptional. I've said this before, but Richard, the tipster, is something of an old-timer when it comes to tipping (I hope he will forgive me for saying so). He knows his markets like the back of his hand, knows when the bookies have made a pricing rick, and knows how to roll with the ups and the downs. In short, he has proven over the years he has what it takes to make money, and really, what else matters?

***(Jan 2021 – Mar 2021): Staked 14.25pts, +5.27pts, ROI 36.94%, ROC 15.79%.***

## 6. Sports Service 2

A second service introduced at the start of this year and it's fair to say I've yet to see the best of it. A difficult start to proceedings but if there's one thing I've learnt over the years, it is to give services time. It's always nice of course, when you follow a new tipster, to get off to a good start. It allows confidence to build quickly and overcomes the very natural reservations it is easy to feel when trying someone new out for the first time. Conversely, it's a very easy trap to fall into if you suffer a difficult first couple of months or so to lose faith, and belief can dwindle away in the blink of an eye. This is why you must trust your process in picking a new tipster to follow. Read the reviews, go with the independently tried and trusted. That's what I've done with SS2, and although it's not been the ideal start, I'm happy and confident that over the long term, adding it to the portfolio will prove to be a good move.

***(Jan 2021 – Mar 2021): Staked 23pts, -6.26pts, ROI -27.23%, ROC -15.66%.***

## 7. PGA Profit

[PGA Profit | Smart Betting Club](#)

*£30 off: Smart Betting Club Members can enjoy savings up to £30 on the cost of joining PGA Profit*

The second golf tipster and another that is performing well. I believe I missed a winner last year that would have added significantly to the profit made but nonetheless my bottom line is healthy enough.

Furthermore, 2021 got off to a blistering start. Although one or two of the "usual suspect" bookies have now started to restrict my stakes on the golf, generally speaking getting on remains straightforward. The odds do not tumble, and the bookies are generally happy to take a bet. I can see that as we move forwards, we may need to look to the Exchanges more frequently than I have up to this point, but that's no disaster as the odds on the win part of an each way bet are often bigger than advised on Betfair, and there are a couple of options too in approach to replicating the place part of the bet.

Onwards and upwards...

***Staked 1,156pts, +337.23pts, ROI 29.17%, ROC 67.44%.***

## 8. Precision Value

[Precision Value | Smart Betting Club](#)



This is a service that for the period covered by this report has underperformed in relation to its long term levels. I do genuinely feel however, that this is simply a natural part of the ebb and flow of betting. The core system from which the bets originate has been proven over more years than I care to remember, and output is consistent, and the strategy remains unchanged.

There's not much more to write about this one. Let's just keep on carrying on...

**Staked 837pts, +33.891pts, ROI 4.04%, ROC 16.94%.**

#### 9. Racing Invest

<http://www.racinginvest.co.uk/>

*Save 50%: In a special time-limited deal, SBC members can save 50% on the cost of their first month subscription to Racing Invest*

Sadly, this service endured a bit of a horror run towards the back end of 2020 which gave back a big chunk of the profit it had collected previously. I had already made the decision that this was not a service I was to continue following through 2021 prior to the start of this drawdown, but at the time I felt it made sense to continue until the end of the year. Hindsight, eh? In my opinion, this was a classic case of right decision, wrong outcome.

My issue was never one of performance, rather I wanted to keep right on top of my workload and minimize the amount of time invested placing bets. Like so many of us, I lead a busy life, and its important to gain and then maintain a balance. Sure, odds on these guys' selections were often cut sharply by the bookmakers, but that wasn't preventing a decent ROI from being attained. I'm sure RI will continue to rack up the profits.

**(Jan 2020 – Dec 2020): Staked 1,639pts, +8.88pts, ROI 0.54%, ROC 4.44%.**

#### 10. Scottish Football Income Booster

[Scottish Football Income Booster | Smart Betting Club](#)

After a 2019/20 season that more or less broke even, this season's loss position is a little worrying. I have every sympathy for having to work under incredibly tough conditions these past 12 months with Covid clearly having a big impact on teams, player fitness levels, market dynamics, etc. It must be a nightmare for any tipster working under such trying circumstances.

However, betting is a hard game. There is nowhere to hide and if something isn't working, a line in the sand has to be drawn at some point. I am prepared to make some allowances bearing in mind the unique challenges thrown up by 2021, but this is a service I really need to see starting to make decent progress again before the calendar year is out. Fingers crossed they can do just that.

**Staked 210pts, -9.68pts, ROI -4.61%, ROC -9.68%.**

#### 11. The Poacher

[The Poacher | Smart Betting Club](#)

*£30 off: Smart Betting Club Members can enjoy savings up to £30 on the cost of joining The Poacher.*

What an addition this has been to the portfolio this year! To be honest, what we've seen over the first three months of 2021 is something of an overperformance when we examine the long term figures, with the ROI at a level twice as high as we might reasonably expect. No complaints from this quarter, however.

The beauty of this service is its Betfair-friendly nature. I occasionally miss a bet because my price hasn't been matched, but 9.5 times out of ten, I'm fine, especially as for those bets 'To Win' or



on the negative side of the Asian Handicap line, or in the 'Overs' on the goal line, I'm happy to leave my request running in-play.

It will be fascinating to see if this high ROI line becomes the new norm, or if a reversion to the mean will kick in.

***(Jan. 2021 – Mar 2021): Staked 125pts, +13.18pts, ROI 10.54%, ROC 32.95%.***

## **12. Racing Service 2**

A service that just continues on its merry way, seemingly making 25-30% ROI year in, year out. This past season saw A. make some changes in his approach in terms of how and when he released his bets and in the concentration on the better class of racing only. My wish is that we had a bookmaker industry that was prepared to take a bet and markets that were strong enough to withstand some extra action, because if RS2 could tip every day, we'd make a killing! As it is, A. has to operate in the way he does in order to give his members every chance to get on without crashing the prices for others, and all credit to him for that. But it's frustrating that we can't enjoy the fruits of his knowledge and insight that we might.

***Staked 125pts, +22.57pts, ROI 29.31%, ROC 45.14%.***

## **13. Weekly Golf Value**

[Weekly Golf Value | Smart Betting Club](#)

*£10 first month: Smart Betting Club Members can join Weekly Golf Value for just £10 in the first month.*

You know what? I'm not going to say too much at this stage about WGV, other than in the three months I've been a member, the results have been absolutely outstanding. In fact, I keep telling myself that it can't continue to run at such a high level of return, and then they go and find another winner! It is of course, very early days for me with this service and I do need to be mindful not to get too carried away. I really am sure that there will be a period of "correction"; we just don't know when that will be. But in the meantime, I'm just enjoying the good times.

***Staked 2,223pts, +1,336.09pts, ROI 60.1%, ROC 133.6%.***



## EXPLORING ROWAN'S NUMBERS FURTHER

### PUTTING HIS PROFIT INTO CONTEXT AS A FORM OF INVESTMENT

In this follow-up article, I hope to provide some additional context as to just how well Rowan's tipster portfolio has performed and how that translates to real world profits.

First of all, it is important to note that Rowan only currently actively follows a handful of tipsters in a fairly low maintenance portfolio, so the time it takes to place his bets is relatively small.

Making it an ideal portfolio for those of you striving to find a balance between your betting and other commitments.

Some of the racing tipsters Rowan follows only provide advice during specific times of year, whilst the football and golf tipsters he follows do not tip every day. Their advice often comes in one email ahead of any relevant football fixtures or golf tournaments. Again, keeping the workload down when following.

Rowan has also chosen tipsters whereby there is no great pressure to obtain the odds in the instant each tip is sent out. Avoiding the problems this can throw up – both in terms of getting worse odds and the bookmaker restrictions associated with backing a popular tip.

Overall performance wise, Rowan has been blogging about his portfolio of tipsters since April 2015, since which time he has made a **245.59% Return on Capital** (or as some call it Betting Bank Growth) in 6 years.

### HOW THESE FIGURES EQUATE TO REAL PROFITS

The 245.59% figure is of great interest as it indicates just how a betting bank will have grown in relation to these profits.

If for example, Rowan began with £2,000 in April 2015, then 245.59% ROC would have made him a £4,911 profit by early 2021.

Here are a few more examples of how the 245.59% ROC would have helped with different starting points:

**£5,000 Starting Bank in April 2015: Profit of £12,279.50**

**£15,000 Starting Bank in April 2015: Profit of £36,838.50**

**£25,000 Starting Bank in April 2015: Profit of £61,397.50**

**£50,000 Starting Bank in April 2015: Profit of £122,795**

So whatever size bank you start with, there is an exceptional return available to you, especially when you compare this profit to other forms of making money.

### 'TRADITIONAL' INVESTMENT METHODS

If we compare betting with tipsters to more traditional investment methods, then the 245.59% ROC that Rowan has achieved in this 6 year period stands up very well indeed.

### **Savings: 0.45 to 1.25 %**

Interest rates remain very low across the board and according to the UK based [Money Saving Expert site](#), the best bank easy-access savings in the UK available currently offer just 0.45% on up to £1million. For every £1000 invested, you would make just £4.50.

You can get 1.25% with one firm, although this is only for the first £10,000 deposited.

If willing to lock away your funds for up to 3 years then you can up that rate to 1%, yet again the returns are pitiful with just £10 for every £1000 invested.

### **Stock and Shares: 58% growth in 5 years (with caveats)**

Moving onto stocks and shares, if selecting to follow the Portfolio+ from stockbroker [Hargreaves Lansdown](#) and choosing a balanced growth approach, this fund has made a 38.1% return in 5 years between January 2016 and January 2021.

This 38.1% profit doesn't tell the whole story though and does come with an element of risk, because a swathe of this performance is based on backtested statistics.

You won't want to miss on reading some of the small print either as whilst the biggest drop is 17.7% from peak to trough, they do add a handy asterisked section explaining that "*Larger falls would have been seen during the financial crisis and depending on the portfolio, falls of up to 40% could have been possible.*"

You shouldn't forget either that there is also an annual 'management fee' of 0.45% and a further 'investment charge' of 1.41% from you to Hargreaves Lansdown for this portfolio access, which again eats into your overall profits.

This might not sound like much but £5000 without that charge over 5 years would have turned into £6269.76, yet with it applied, this reduces to £5,650.48.

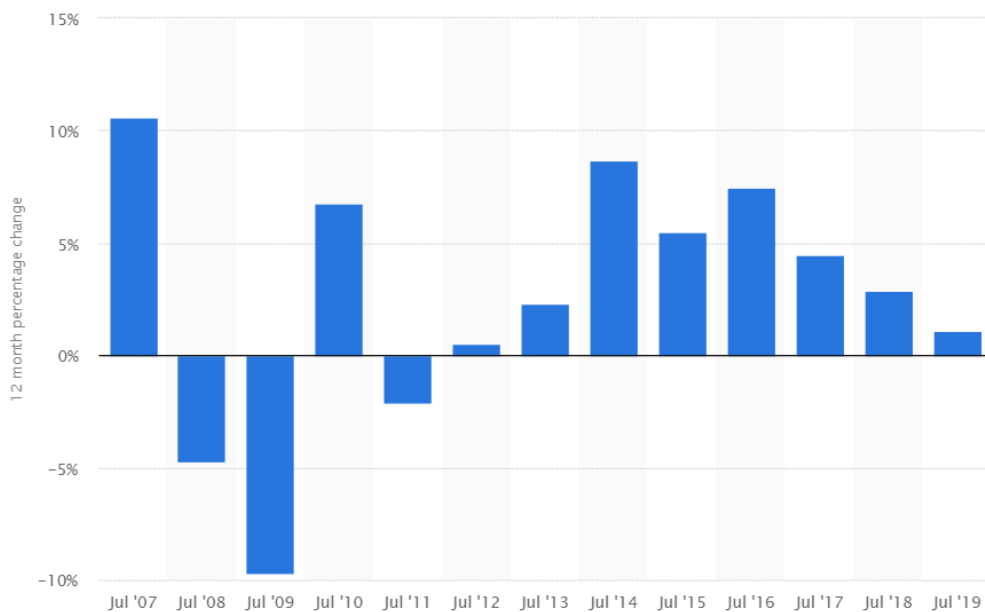
This is one of the hidden dangers of brokers – the fees, as whilst 1.41% and 0.45% doesn't sound like much – it is over time and in the £5000 example above, it accounts for about half the profit you made.

### **Housing: Always Grows But Larger Funds Needed**

Another more traditional investment is housing, yet investment in bricks and mortar requires a long-term approach and you can be vulnerable based on the timing of your purchase.

The graph below shows **the 12 month percentage change in house prices in the UK between July 2007 and July 2019.**

Although over the long-term, there has been significant growth, the timing of this does vary. Had you invested in July 2007, you would have lost the best part of 15% and you would have only have made this back and into profit by July 2014.



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## STOCKS, SHARES & HOUSES – ALL EFFECTIVELY ‘GAMBLING’

Although investment vehicles such as the stock market and housing are considered more traditional forms of making money, in many ways they are also a form of gambling and often at very high stakes.

You are gambling that it’s the right market to invest in or that some unforeseen event won’t take place such as the 2008 crash, Brexit, Trump or Coronavirus. All of which were very much unexpected by the majority of experts (and betting markets!) and it’s ultimately a gamble you are investing at the right time.

This is before you consider that there are often significant fees, penalties and taxes on these more ‘traditional’ forms of investment. You also often need large sums to get started.

Betting, however, is a great leveler as you need very little money to get started, no qualifications, solicitors, estate agents, stockbrokers or lawyers.

The only consideration you need to make when comparing betting as a means of investment to say, buying a property, is that there is a certain level of ongoing daily workload.

You can tailor your portfolio to reduce or increase the amount of day to day involvement you need to dedicate to betting, but you will need to spend some time both placing bets and recording your results.

What I would say however, is that little extra effort can often pay handsome dividends if taking a sensible, patient approach to betting and selection of the right tipsters.

### Following Tipsters To Make A Profit Betting

For those of you looking for some inspiration on how to follow tipsters, we have plenty to help you here at the Smart Betting Club.

Not only do we provide independent reviews and ratings on all the very best tipsters, but you will also gain full access to Rowan's Bet Diary Pro, which features ALL the details on the tipsters he follows to make the profits outlined in this report.

Visit [www.smartbettingclub.com](http://www.smartbettingclub.com) today and see how we can help you.

## HOW THE SMART BETTING CLUB CAN HELP YOUR BETTING

Established in May 2006, the Smart Betting Club is a **100% independent** source for reporting upon, reviewing and monitoring the world of betting advice.

We can help point you in the direction of the **best tipsters, systems and methods for making money betting** via the following:

- [SBC Magazines](#) – Gain full access to regular SBC magazines, which feature our independent tipster reviews – famed for their detail and for uncovering the very best betting tipsters out there.
- [SBC Tipster Profit Reports](#) – Published several times a year, these unique reports contain our latest tipster ratings, including 'Hall of Fame' recommendations and at a glance comparative league tables on over 60 different of the most profitable tipsters.
- [Pro Betting Fundamentals](#) – Get your betting off to the best possible start with these expert guides: *'The Pro Gambler Blueprint'* and *'Get The Betting X-Factor'*. Designed to help you get the winning betting mindset needed to make it pay long-term and bet like a professional.
- [Bet Diary Pro](#) - Looking for real-life guidance on how to make a profit betting? Follow the 'Bet Diary Pro', which is a weekly blog penned by profitable punter, Rowan Day on the tipsters he uses and the money he is making following them in.
- [Free Tipsters](#) – SBC membership brings exclusive, free access to several top performing betting tipsters who provide their advice via both the members-only tipping forum and via direct email.
- [Massive Tipster Savings](#) - Benefit from huge savings deals on many of the best tipsters exclusively to SBC. Save more than the cost of SBC membership in the first place!

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