BLACKJACK
The Complete Strategy
second edition

Money Making Secrets Revealed

Pat Filice
J.D., B.A., B.Sc.
Blackjack: The Complete Strategy
Second Edition
Preface to the Second Edition

It has now been five years since the original version of Blackjack: The Complete Strategy began selling over the Internet. The original version has met with much praise and was once a five star download with the prestigious CNet.com. Over the past five years, the author has had the pleasure of instructing hundreds of eager blackjack students as they move from being losers at the casino to perennial winners. As part of that process, the author has learned a lot about how to better present certain key blackjack concepts and topics. As well, the benefit of hindsight allows one to see other topics of great interest to the serious student which had not been discussed at any length in the original version.

This completely reworked second edition is the culmination of 5 years of revisions. All of the exceptional commentary received from past students have been incorporated into this most recent version. Some concepts that were difficult to grasp have been re-written with the students’ concerns in mind. Other topics that students wanted to hear about have been added from scratch.

Some of the new sections that have been added are:

A. The Seven Prerequisites to Becoming a Winner at Blackjack – This section now outlines all of the skills, tools and personal attributes that you will need to become a proficient blackjack professional. It sets the stage for what will be developed in detail throughout the course.

B. A Brief History of Blackjack Methodology – This new section gives the student a brief glimpse into the origins of basic strategy and card counting. It is instructive to know how the current blackjack systems developed and what tools were used to bring about this evolution.

C. Some Losing Strategies – Some of the most common losing strategies employed by the masses are discussed. It is instructive to study those systems and why they are bound to fail. This is contrasted with basic strategy as the cornerstone of a successful integrated blackjack strategy.

D. Beyond Basic Strategy – Most blackjack programs jump right from basic strategy to card counting. There is no middle ground. In this new chapter, the student is exposed to some simple yet powerful techniques that will reduce the house’s edge to almost nothing.
when combined with basic strategy. These techniques are also great stepping stones to full-fledged card counting schemes.

E. **Game Management** – The previous edition of Blackjack: The Complete Strategy included only some brief sections on money management. This section has been substantially added to and goes beyond mere management of money but deals with the whole concept of managing your blackjack business. Literally dozens of additional pages of current material has been added, much of which is the direct result of the comments and questions that previous students have raised on the topic.

F. **Camouflaging Your “Skill”** – A good number of previous students have become so proficient at the game that they began experiencing casino heat from pit bosses and supervisors. A whole new section has been added at the request of such students dealing with techniques and tricks that must be utilized if a good player is going to keep from being barred at the casino.

In addition to the above additional sections, another major change has occurred with the program. Progressive betting has been relegated to an optional tool in the system. This is as a result of many students who have been concerned with some of the difficulties of implementing a progressive betting technique and also a result of some of the more prominent disadvantages of progressive betting. While progressive betting does have its distinct advantages, the technique is not essential for the blackjack player to enjoy a sizeable advantage over the casino and as such, this technique has been moved to the end of the program and is available as an optional technique for those students who are inclined to bet progressively.

Finally, the second edition has been completely re-worked in a more esthetically pleasing manner. The layout is simpler and easier to read and we have included the use of icons and visuals to alert the student to key concepts and other resources of interest.

At Infinite Odyssey, we are constantly striving to improve our product and this second edition represents our commitment to our customers by bringing them the most current techniques and methodologies available in the game of blackjack.

As part of our ongoing commitment, we are currently developing a Student Companion to this second edition which will include a variety of tools and resources to assist the student in developing his blackjack skills and techniques. Blackjack strategy cards and a video series is also planned for the future. Keep checking out our web site at [www.blackjackcourse.com](http://www.blackjackcourse.com) for news on these exciting additions to the Complete Blackjack Center’s product line.

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**Preface to the Second Edition**
Countless books have been written on the game of Blackjack. Most deal with what has become known as “Basic Strategy”: fundamental Blackjack strategy based on statistics and computer simulation. Some books discuss related concepts such as money management and betting systems. Additionally, there are other programs and private seminars throughout North America dealing with card counting. In short, there is an extensive literature on the game of Blackjack. Given such extensive literature, the reader must be wondering what purpose another book such as this could possibly serve. The answer to this question is simple. This book is necessary to remedy some major shortcomings in the present literature.

The author of this book has surveyed a relatively large sample of the aforementioned Blackjack sources. In doing so, one thing has become abundantly clear. While material can be found discussing any Blackjack related topic imaginable, to the author’s knowledge, there remains no simple and concise work which contains all of the following:

1. Introductory concepts of Blackjack for the beginner;
2. Basic Strategy;
3. Money Management Strategies;
4. A Progressive Betting System; and
5. A simple Card Counting System.

As already mentioned, indeed, there are countless books which deal with any one or two of these concepts. None, however, incorporate a workable system involving all of these elements.

As far as card counting is concerned, the present literature available is particularly lacking. It seems that in North America, the only way to learn a card counting system is to enroll in a private course or seminar. Such courses or seminars have two basic drawbacks: First, all involve exorbitant sign up fees, many in the thousands of dollars. Second, the systems being implemented, while effective, are quite simply too complicated for the average layperson to implement. Clearly, there must be a simpler, more cost effective method of employing card counting as a tool in Blackjack.

As well, the betting strategy known as “Progressive Betting”, while discussed sporadically in the literature, has been largely an underutilized and ignored strategy. This is most unfortunate since, in the author’s opinion, once Basic Strategy and Card Counting have been mastered, Progressive Betting represents the single most important piece of arsenal available to the Blackjack player.
This book proposes to provide the following:

1. An introduction to the game of Blackjack;
2. Detailed analysis of Basic Strategy;
3. Detailed analysis of a simple, easy to implement Card Counting System;
4. Detailed analysis of Progressive Betting; and

Two aspects of this book make it unique. First, this is the only book of its kind which details a simple, easy to use card counting system without the usual thousand dollar price tag. Second, to my knowledge, this is the only book which makes any effort whatsoever to integrate all of the tools of Blackjack into one comprehensive Blackjack system.

Pat Filice

The author

Original Preface
Icons and Visuals

You will see a number of icons in the sidelines; each has a standard meaning. The standard icons are:

**Key Concept** – The key symbol is used to highlight key rules and concepts that the student should have committed to memory. This icon is particularly useful for study purposes and for reviews of the material. The student can browse through the program quickly stopping at all key concepts as opposed to reading the whole program again.

**Caution** – The caution symbol alerts the student to potentially problematic or difficult subject matter. In other cases, there may be a potential pitfall or problem to be overcome. This symbol marks subjects or issues that the player must be particularly careful about as they can result in a significant loss of performance or get the player in trouble with the casino.

**Tips** – The tips icon marks comments from your author on how to best approach a particular task or issue. There may be a variety of ways to do various things. Tips are suggestions about how to best accomplish a particular task.

**Resources** – Occasionally, your author will point out other books, tools, web sites or other resources that are can assist the student in learning a particular concept.
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*Table of Contents*
I. Introduction
Blackjack is perhaps the most exciting casino game. Nothing can match the exhilaration of a crowd of people surrounding a blackjack player who is on a role. It is, therefore, not surprisingly one of the most popular casino games. Unfortunately, too many players lose too often. They do not understand the nature of the game. They are not playing correctly to maximize their chances of winning. This is a shame, since Blackjack is one of the easiest games to understand and there are proven techniques which can be used to maximize ones chances of success. This program will provide you with everything you need to know to maximize your chances of winning at Blackjack. It is not a magical system which guarantees winnings, however. Such a system is simply impossible. One should be very weary of anyone who proposes to sell them such a foolproof system on Blackjack. This program provides a set of rules which, if followed, will reduce the houses odds to a bear minimum. Combine these rules with proper game management and basic card counting and you can actually have a noticeable edge over the house. Always remember, though, luck will still be the major player in Blackjack. But if one follows this system, at least he will not be battling both lady luck and the advantage of the house.

This program is the culmination of many years of effort. The author of this program has an Honours Bachelor of Science in Statistics, a Bachelor of Arts in Economics and a Juris Doctor in Law. He has drawn upon all of these areas of expertise in devising this program. This system, along with many of the helpful hints and advice on money management and casino etiquette is based predominantly on three sources.

First and foremost, the Blackjack strategy and charts are based in large part on research and study into the laws of probability and combinatorics, both during the course of the authors university education and through independent research following graduation. Second, some of the strategies found herein were devised via statistical modelling and computer simulation. Third, the author has built upon the authoritative works of blackjack scholars such as Edward O. Thorp and his progeny. A full bibliography is provided at the end for the student that wants to delve further into this exciting subject. Last, a great deal of the information on money management and casino etiquette comes from the authors own experiences at the casino.

The system which follows is easy to learn and can be mastered in a few hours. This program makes extensive use of charts. While this may appear clumsy at first, with a little getting used to they will serve our purpose well. To facilitate memorization of the two main charts, each chart has been broken down into several sub-charts and each entry of these charts and sub-charts is explained in detail.

A good way to learn the system is to pull out a deck of cards with a friend and start dealing. Keep the charts provided by your side to act as a reference. Eventually, through
practice you will have memorized all the charts. You will then be well on your way to winning at Blackjack.
II. The Seven Pre-requisites to Becoming a Winner at Blackjack

a. Knowledge of the Rules
b. Ability to Keep Records
c. Mental Readiness
d. Physical Readiness
e. Self-Control
f. Basic knowledge of the Odds
g. An Integrated Game Plan
Gamblers have been studying the game of blackjack for many years now. A lot of literature has been written about the game and it has become mathematically clear that the player can have a distinct advantage over the casino. Sound blackjack systems are available from a variety of sources and thousands of people the world over have become so good at consistently taking money from the blackjack tables that they have become a thorn in the side of the casinos. Many have been banned altogether from casinos.

Despite the above reality, the fact remains that the casinos continue to be extremely successful at turning a profit from their blackjack tables. While card counters are finding ways to take money from the casino, the blackjack tables continue to produce literally billions of dollars every year for the casino industry. How could this be so if blackjack is in fact a game where the player has an advantage over the casino as we so claim? The answer is simple:

Not everyone is able to do what is required to obtain that advantage we speak of over the casino.

There are several requirements that are essential for a player to be able to realize a mathematical advantage over the casino. Some are relatively straightforward. Others are more subtle. In this program, we highlight seven essential requirements that must be met for a player to secure a mathematical advantage. If the player is not able to satisfy all of these requirements, it will be difficult, if not impossible, to consistently win. It is like a fine puzzle with many different pieces. One cannot hope to assemble the big picture without all of the pieces of the puzzle.

Fortunately, this program is designed to identify and foster the development of all of the requirements necessary for success in the casino. It is important to identify the requirements for success at the outset, however, so that student is aware of the challenges involved and can begin to prepare himself or herself for the exciting journey of becoming a winning blackjack player. The following sections highlight all of the requirements in turn.

**a. Knowledge of the Rules**

It is imperative that a player learn all of the rules of the game. One should not even approach a blackjack table if they don’t understand ALL of the rules applicable at that casino. This is so basic a requirement that we will not elaborate further.
This program contains a detailed examination on how the game is played and all of the rules of blackjack. Of course, the player will always need to educate themselves on the specific rules for the particular casino they will be playing at.

b. Ability to Keep Records

It is important that you keep accurate records of your gambling sessions. A Blackjack Journal has been provided at the end of this program for this purpose. With this journal, you will keep track of information such as the casino, the amount won or lost, the minimum bet for the table and any other notes of relevance. You need to keep these important statistics so that you can use them in the future to fine tune your blackjack strategy. For instance, if you are at a casino on a particular occasion and you notice that a particular pit boss is watching you closely, it may be that he suspects that you are counting cards. You should make a note of this so that the next time you encounter this pit boss, you avoid sitting down at one of his tables if possible.

As well, your amount won/lost column is particularly important. Often times, you may discover that you are particularly successful in a particular casino and unsuccessful in others. This is invaluable information when deciding where to play.

c. Mental Readiness

You will read in this program and discover through your own play that playing blackjack skilfully and counting cards requires a high level of concentration. At any given moment, you will need to ascertain the cards that make up your hand, size up the dealer’s hand, count all the cards on the table, keep an accurate running count, estimate the remaining decks in the shoe, calculate the true count given the number of remaining decks in the shoe, play your hand based on basic strategy and the current true count, etc. If this all sounds a bit overwhelming, do not fret. It all comes together quite nicely by the end of this program. The point that is being made here is that there is definitely a high level of concentration that is involved.

It is imperative that any successful blackjack player be alert and have the ability to concentrate on the cards despite extremely distracting conditions around them. When you are at the casino, you will have numerous distractions to potentially throw your concentration off. There will be the dealer and pit bosses to deal with, other players, waiters and waitresses, the sound of slot machines and all kinds of other visual and auditory stimuli. If you do not have the ability to shut those external stimuli out, you will have no chance of succeeding at blackjack.

II. The Seven Pre-Requisites to Becoming a Winner at Blackjack
d. Physical Readiness

Your mental alertness is keenly tied to your physical well-being. You must first be physically alert and ready before you can be mentally sharp. This means that you must be in good physical condition and most importantly be well rested.

While this requirement may seem straightforward, the reality of the matter is that most of the times you are in Las Vegas or other gambling jurisdiction, you will be on vacation. At such times, you typically sleep little, eat too much and drink heavily. It is very easy to show up at the blackjack table poorly rested and sluggish. This leads to poor concentration and even poorer blackjack play. It is important that you do not let this happen.

e. Self-Control

Blackjack can be an extremely emotional game. Potentially lots of money could be at stake. As well, because blackjack is a combined game of skill and chance, every player, no matter how skilful, is at the mercy of lady luck. There are many times when the player will be playing perfect blackjack strategy and still lose. At these times, it is important that the player be able to remain composed and collected.

All blackjack players must be disciplined and remain in control at all times. It doesn’t matter how bad the tables turn, the player must not let his emotions get the better of him. When a player starts to play emotionally, the end result is a deviation from sound blackjack strategy, a loss of performance, a loss of money and utter frustration. The emotional player then begins to question his own strategy and begins to compound error upon error until he or she has lost all his money and leaves the casino dejected.

On the other side of the coin, bad things can also happen when the player is on a winning streak. The player begins to lose concentration, give outrageous tips to the dealer, drink heavily or a variety of other irresponsible things.

It is important that any blackjack player have the utmost self-control, both during successful and unsuccessful blackjack sessions. You will not will all of the time and it is best you understand that from the get go. You are training to become a professional blackjack player and as such must act like one, even during frustrating times. Without this skill, despite a mastery of the technical aspects of blackjack play, you don’t stand a
II. The Seven Pre-Requisites to Becoming a Winner at Blackjack

f. Basic Knowledge of the Odds

You must understand a bit about the odds involved in the various blackjack hands. There are several reasons why you need a basic understanding of odds. First, it will be necessary for you to obtain a basic understanding of why you will play certain hands the way you do. Your confidence in your blackjack system will be much greater if you understand why you play in a particular fashion, rather than just memorizing basic rules. Second, you will need to know a bit of odds information to determine which strategies you want to employ.

For those of you who are terrified that this means you must become a mathematician, rest assured, such is not required. All that is necessary is that you understand what outcomes are more favourable than others in specific situations. This program teaches you these basics in non-mathematical terms that anyone can understand. We do not bog you down with complex mathematical and statistical methods and calculations. For the student who is interested in a more scholastic study of the game of blackjack, you are strongly encouraged to review Stanford Wong’s “Professional Blackjack” which is an excellent book on blackjack. You should also check out the website www.bjmath.com.

g. An Integrated Game Plan

I am sure that most readers have heard the saying “those who fail to plan, plan to fail.” This statement is particularly true for blackjack players. A blackjack player who learns a few key concepts and heads for the casino without an integrated game plan is a dangerous thing. Such players almost always fail and often conclude that blackjack cannot be beaten.

An integrated blackjack system is much more than simply learning one or two techniques and then heading out to the casino to test your luck. You cannot simply learn basic strategy, for instance, and hope to be a consistent winner. As well, counting cards is ineffective if you don’t tie it to basic strategy. Further, you can implement perfect basic strategy and count cards like a pro and still come out a loser if your game management is poor. Finally, you can play perfect basic strategy, count cards like a pro, manage your money properly and still fail at blackjack because you failed to take precautions to camouflage your skill and were banned from the casino.

Blackjack involves an integrated system of ALL of the tools of the trade including basic strategy, card counting, game management and skill camouflaging. If you cannot integrate all of these tools, you don’t stand a chance of succeeding.
II. The Seven Pre-Requisites to Becoming a Winner at Blackjack
III. A Brief History of Blackjack Methodology

a. The Pioneering Work of Herbert Maisel, Roger Baldwin, Wilbert Cantey and James McDermott
b. Edward O. Thorp’s “Beat the Dealer”
c. The Blackjack Boom
d. Modern Blackjack
As we alluded to earlier, Blackjack has become one of the most popular games in any casino. This was not always the case, however. Prior to the second world war, Blackjack ranked behind both roulette and craps at the casinos. Gamblers consistently found that the best odds of winning at a casino were with those games. This was obviously because of a lack of understanding of the true nature of blackjack at the time.

a. The Pioneering Work of Herbert Maisel, Roger Baldwin, Wilbert Cantey and James McDermott

In 1953, four entrepreneurs stationed at an army base in Maryland began a project which would ultimately lead to the development of modern day blackjack methodology. Herbert Maisel, Roger Baldwin, Wilbert Cantey and James McDermott began an analysis of the game of blackjack using desk calculators. Their analysis lasted for over three years and culminated in the first systematic method of playing a blackjack hand - the precursor of what we know today as “basic strategy”. Their work entitled “The Optimum Strategy in Blackjack” was published in 1956 in the *Journal of the American Statistical Association*. Being the more scholarly work that it was, it failed to attract the attention of the masses, however.

b. Edward O. Thorp’s “Beat the Dealer”

Fortunately, the work of Maisel, Baldwin, Cantey and McDermott did not go unnoticed. Professor Edward O. Thorp, eventual author of the famous *Beat the Dealer* contacted the above authors to inquire as to the methods used to devise their optimum blackjack strategy. He took this methodology and re-purposed it in the form of a computer simulation program. He then ran hundreds of thousands of blackjack simulations at high speed at MIT labs to produce a comprehensive study of his own on the optimal strategies for blackjack. What he discovered was truly profound – an unused portion of a blackjack deck with a disproportionately high percentage of 10-value cards was advantageous for the player and an unused portion of a blackjack deck with a disproportionately low percentage of 10-value cards was advantageous for the casino. This revolutionary discovery led to both a refinement of Maisel, Baldwin, Cantey and McDermott’s optimal strategy and the development of modern card counting. His work was published in his legendary book *Beat the Dealer* in 1963.

Unlike the work of Maisel, Baldwin, Cantey and McDermott, Thorpe’s book was aimed at the layperson and quickly became a New York Times best seller. The realization that the
game of blackjack could be beaten led to an unprecedented interest in the game. It also sent shockwaves through the casinos in both Las Vegas and around the world. The initial responses from the casinos was to change their rules to make it less favourable for the gambler. This met with disastrous consequences as gamblers refused to play at these casinos. Those that did not change their rules in a panic reaped the rewards as gamblers jockeyed to attend those casinos with the most favourable conditions. Eventually, all the casinos returned to their old rules so as to bring back the public to their blackjack tables.

c. The Blackjack Boom

The casinos subsequently discovered that Thorpe’s book was in reality a blessing in disguise. On the face of it, it seemed as if Thorpe’s book should ultimately lead to blackjack players winning more money at the blackjack tables and even possibly beating the casino. The reality of the matter was that blackjack players were losing money at essentially the same rates as before. Why was this happening? Quite simply, because the average blackjack player who purchased Thorpe’s book could simply not implement the difficult counting system it employed while others simply could not invest the necessary time to master the program. Notwithstanding this failure to implement Thorpe’s teachings, players began to flock to the blackjack tables in ever increasing numbers. All the while, the casinos continued to watch their profits soar.

Since Thorpe’s initial publication in 1963, numerous books have been printed based on his work. Casinos stopped fearing such works as they ultimately resulted in greater interest for the game of blackjack with little or no increase in the winning percentage among gamblers.

d. Modern Blackjack

With the advent of the powerful personal computer came more and more computer simulation of blackjack strategy. Basic strategy has been perfected and with it, a knowledgeable blackjack player can now reduce the casinos advantage to less than half of a percent. Furthermore, the complicated counting methods initially introduced by Thorpe have been refined and simplified to create some incredibly powerful yet straightforward systems for beating the casino. The casino’s response to this trend has been the introduction of multi-deck shoes making card counting more difficult.

Notwithstanding the casino’s introduction of multi-deck shoes, simple card counting systems such as that discussed in this program continue to be exceptionally successful in securing an advantage to the gambler.
IV. Basic Rules

a. The Blackjack Area
   The Blackjack Table
   The Chips
b. Mechanics of Play
c. The Cards
d. Your Goal
e. Getting Started
f. Player’s Options
a. The Blackjack Area

Most casinos will have their Blackjack tables arranged in a circular or rectangular area. The central area will usually be the area where casino personnel work. This area is known as The Pit. There will be one dealer per table and often times another person who supervises 4 or 5 of the tables. This supervisor is called the Pit Boss or Supervisor. While this is the general setup, each casino is different. Some may not have a pit at all.

The Blackjack Table

The Blackjack table itself will usually accommodate 5, 6 or 7 seats. All the seats are arranged in somewhat of a semi-circle with players sitting on the outside of the circle and the dealer standing facing the players on the other side. The seat to the dealer’s immediate left is referred to as first base. The seat to the dealer’s immediate right is referred to as third base.

On any Blackjack table, there will be several discernable areas. First, directly in front of the dealer will be a rack of casino chips. To the dealers left usually will be a box known as the Shoe. This rectangular box holds the multiple decks of cards. To the right will also be a thin slot in the table. This is used by the dealer to deposit money when players’ exchange such money for casino chips. In front of each player will be a rectangular or circular box marked out on the felt. This is the area where players’ place their bets and where the player's cards are dealt. Between the players and the dealer, there will be a large area used by the dealer during play. This area will usually have printed on it the following two rules: Blackjack pays 3-2 and Dealer stands on all 17's. There will also be a semicircular strip which reads Insurance pays 2-1. Nothing else will appear on the table. One immediately notices how simple a Blackjack table is in comparison to a complicated Craps table.

Very Important: On or at the side of any table will be a sign stating minimum or maximum allowable bets or both. Choose a table with a minimum which will not be too burdensome on your pocket. See section on Game Management.
The Chips

Blackjack, like most games at a casino, is played using the casino’s chips as opposed to real money. When you first enter the casino, you will exchange your money for casino chips at a cashier’s window. Alternatively, you can make the exchange at the blackjack table when you first sit down. The casino chips are fairly consistent from casino to casino. The chips are manufactured using strict security measures to ensure that counterfeiting is difficult if not impossible.

Each chip has its denomination printed on its face. The colour of the chip also indicates its denomination. The following colour scheme is standard in the industry:

<table>
<thead>
<tr>
<th>Chips</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>$1.00</td>
</tr>
<tr>
<td>Pink</td>
<td>$2.50</td>
</tr>
<tr>
<td>Red</td>
<td>$5.00</td>
</tr>
<tr>
<td>Green</td>
<td>$25.00</td>
</tr>
<tr>
<td>Black</td>
<td>$100.00</td>
</tr>
<tr>
<td>Purple</td>
<td>$500.00</td>
</tr>
</tbody>
</table>

Casino's often payout in silver dollar coins as well as opposed to white $1.00 chips.

b. Mechanics of Play

Generally, in most casinos, play will begin whenever a single person sits down at a table. Some casinos, however, will close a table down if there are not at least two or more players. Some times, it is advantageous to choose a table which is empty or has only one other player sitting there. See section on Game Management.

Once all players are seated and have placed bets, the cards are dealt by the dealer in a clockwise fashion beginning with the player to the dealer's immediate left. The person on the far left of the dealer is known as the First Baseman. The player on the far right of the dealer is referred to as the Third Baseman.

c. The Cards

A standard deck of 52 playing cards is used in Blackjack. Casinos will fill their shoes with as little as 4 decks and as many as 8. Some casinos actually use a single deck or two decks, but such
casinos are rare. This program assumes you play in a casino with a multi-deck shoe. As you are no
doubt familiar already, the standard deck contains 4 suits: hearts, diamonds, clubs and spades. In
the game of Blackjack, however, the suits have no significance. The only thing of importance is the
value of a particular card.

In Blackjack, the value of a card is ascertained by the number of spots on the card. For
example, the value of the 5 of hearts is 5, one for each heart on the card. This rule is true for all
cards ranging from twos to tens. Kings, Queens and Jacks are all valued as ten. The Ace is a very
special card in Blackjack. It is the most powerful card. It can be valued as either 1 or 11. An Ace
can be valued as 11 so long as it does not force the player to Bust. A player busts if the total of his
cards exceeds 21. For example, if a player has an Ace and a 4 of hearts, his total will be 15, i.e., the
Ace will be valued as 11 since it does not force the player to bust by being so valued. On the other
hand, say the player has an 8/6/Ace. That player's total value will be 15. The Ace will be valued
as 1. As a result, if the Ace was valued as 11, the players combined total would be 25, a bust.

<table>
<thead>
<tr>
<th>Card</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2, 3, 4, 5, 6, 7, 8, 9</td>
<td>The face value of card</td>
</tr>
<tr>
<td>10, Jack, Queen, King</td>
<td>10</td>
</tr>
<tr>
<td>Ace</td>
<td>1 or 11</td>
</tr>
</tbody>
</table>

**d. Your Goal**

"To Win"

In order to win at the game of Blackjack, your hand must beat the dealer's. In order to beat the
dealer's hand, the player's hand must be closer to 21 than the dealer's hand without having gone over
21. The player will also win if the dealer busts while the player does not. If both the player and
dealer have identical totals, there is a tie, or a Push. When there is a push, neither the player nor the
dealer wins.
e. Getting Started

The game begins when each player has placed his bet in the rectangular or circular area directly in front of his chair. The dealer begins a game of Blackjack by dealing out two cards to each of the players, as well as two cards for himself. More specifically, the dealer deals one card to each player in a clockwise fashion, then deals himself a card face down. He then deals a second round of cards to each player, again in clockwise fashion, and then deals himself a second card, this time face up. This face up card is known as the dealer's Upcard. (There are in fact variations in how the dealer does this at various casinos. For our purposes, we will work with the above method. The variations will have no effect on the way you play the game, so do not fret if the casino you play in deals slightly differently.

In most casinos, cards dealt to the players will be dealt face down. In other casinos, the players' cards are dealt face up. There really is no difference whether they are dealt face up or face down, since the dealer's knowledge of the players' total will be irrelevant. The dealer has no discretion in how he plays his cards. That is, he has no decision to make. He must proceed according to the following rule at all times: If the dealer's total is 16 or less, he must hit. If the dealer's total is 17 or above, he must stand. These terms will be explained shortly. For now, the point which is being made is that the dealer's knowledge of a player's total has no bearing on how he plays the game; he must hit on 16 or less and stand on 17 or greater, regardless of what the players totals are.

<table>
<thead>
<tr>
<th>Total</th>
<th>Dealers Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 or less</td>
<td>Hit</td>
</tr>
<tr>
<td>17 or greater</td>
<td>Stand</td>
</tr>
</tbody>
</table>

While there is no difference to the dealer whether the cards are dealt face up or face down, some players will prefer the cards dealt face up. This gives players the opportunity to see which cards have already been dealt and which cards remain in the deck. Players can then incorporate this knowledge in their decisions on whether to hit or stand. See section on Card Counting: Mechanics and Card Counting: Altering Play based on Count.

Once the original hand is dealt, a player must then decide what he will do with that hand. If
the player has a Blackjack, he will do nothing and will be paid off at 3-2. A player has Blackjack if he has a 10-value card and an Ace for a total of 21. He will be paid at 3-2 odds, which means that for each $2 wagered, he will be paid $3. For example, if he wagered $10, he will be paid $15 if he has a Blackjack. There will, of course, be a push if the dealer also has a Blackjack.

f. Players Options

If the player does not have a Blackjack, he will then have to make a decision. Some or all of the following options will be available to the player.

**HIT:** A player has the option of hitting. When a player hits, he receives another card from the dealer. Generally this is done in order to improve a weak hand.

In deciding whether to hit, a player must consider the value of cards in his hand. If he has 11 or less, then he cannot go over, or bust no matter what card is dealt. Therefore, it always pays to hit on a hand of 11 or less.

If the players original hand is 12 or greater, however, the player runs the risk of busting by taking another card. For example, if the player is dealt an 8 and a 4, his total is 12. If he hits, he runs the risk of drawing a ten-value card and having a total of 22, thus busting.

If the player is dealt an 18, 19 or 20 he will not usually choose to hit. These represent relatively strong hands. The odds of hitting and not busting given one of these hands is low.

A player hits by doing one of two things. First, he can verbally tell the dealer to hit. Alternatively, he can scrape the surface of the table towards his body with his cards thus informing the dealer that he wishes to hit or simply point to his cards with his index finger. The mechanics of hitting may vary depending on the particular rules of each casino. Most casinos no longer accept verbal cues alone. They will want you to give the appropriate hand signals. This is because there are camera’s above the table that are recording their actions and for purposes of dealing with disputes, the decisions of the players need to be visible to these cameras.

**STAND:** A player has the option of standing. This means that he will play with the cards that he was originally dealt and not request an extra card. As mentioned above, for example, if the player is dealt a 20, his best option will be to stand. That is, he will not request an extra card but will choose to play with a total of 20.
A player stands by either verbally telling the dealer that he wishes to stand or by simply waving his hand with his palm down over his cards. Again, the mechanics of standing may vary depending on the particular rules of each casino.

**DOUBLE DOWN:** A player has the option of doubling down. By doubling down, the player is doubling his original wager and is required to take a single additional card. If a player doubles down, he cannot refuse this extra card, nor can he request more than this one card. Depending on the casino, doubling down will only be allowed on certain initial hands such as 10 or 11 totals. Others allow doubling down on hard 10's or 11's. Still other casinos allow doubling down on any total. As you will see later, it is to the players advantage to be able to double down on any total, not just totals of 10 or 11.

A player doubles down by placing an amount equal to his original wager next to his bet thus signalling the dealer to give him one and only one extra card.

**SPLIT:** A player has the option of splitting pairs. Any time a player is dealt two of a kind, he has the option of splitting them. The player places a bet equal to his original bet beside one card with the original bet beside the other card and the dealer then separates the cards. He then proceeds with the split cards as two hands. For example, a player wagers $10 and is dealt a pair of 6's. If he chooses to split, he separates the two 6's and places an additional $10 beside one of the cards with the original $10 bet beside the other. A card is then dealt for each hand in turn. He then has the option of hitting, standing, doubling down, etc for each of the two hands as though it was an original hand. Any two 10 value cards are considered a pair. For example, a 10 and a queen is considered a pair of 10's and can be split.

**INSURANCE:** If the dealer's upcard is an ace, the player has the option of purchasing insurance. Under such circumstances, the dealer will ask if there is anyone who wishes to purchase insurance. A player purchases insurance to guard against the possibility that the dealer’s hole card is a ten value card, thereby giving him Blackjack and an automatic win. If a player wishes to purchase insurance, he places a bet of any amount up to half of his original bet on the insurance line. If the dealer does indeed have a 10-value hole card, he has Blackjack and the insurance bet pays 2-1. Of course, the original wager loses, so that the end result is a standoff. If the dealer does not have a 10-value hole card, and therefore does not have Blackjack, the insurance bet loses and the dealer takes this wager immediately.

For example, if originally the player wagers $10 and the dealer's upcard is an ace, the player can buy insurance. He places $5 on the insurance line. The dealer then turns over his hole card if it is a 10. The $5 insurance bet wins at 2-1 odds and therefore pays $10. Of course, the player loses...
on the original $10 wager. Therefore, the player has neither gained nor lost on this round. If the dealer does not have a 10-value card, the insurance bet loses. The dealer takes the $5 wager. The original $10 wager is still intact and the player proceeds as normal.

SURRENDER: Some casinos allow a player to surrender. If a player, after viewing his hand and the upcard of the dealer, wishes to surrender, he so tells the dealer that he wishes to surrender. The dealer then takes half of his original wager and removes his hand from the table. In doing this, the player forfeits half of his original wager but does not risk the remaining half on what he believes to be a weak hand.
V. Some Losing Strategies

a. The No-Bust Strategy
b. Imitate the Dealer Strategy
We will shortly begin to learn about the optimal strategy for blackjack, namely, “basic strategy”. Before we do this, however, it is instructive to review a couple of the most common losing strategies employed by unsuccessful blackjack players. In studying unsuccessful strategies, one can more fully appreciate the power of basic strategy.

a. **The No-Bust Strategy**

One approach adopted by many beginners is the no-bust strategy. This strategy is a very simple one. The player will take a card whenever there is no risk of busting and stand on any hand which could potentially bust. What this means as a practical matter is that the player will hit any hand whose value is 11 or less and stand on any hand that is greater than 11.

The theory behind this strategy is that the player will never bust his hand. Instead, he will win when he or she has a good hand and hope that the dealer busts when he has a bad hand.

This strategy is a losing strategy. The simple explanation is that the dealer just does not bust often enough to merit standing on low totals. Computer simulation shows that this is clearly a losing proposition and will result in the player losing his bankroll very quickly. Thorpe, in his seminal work discussed earlier, identified the casino’s advantage using a no-bust strategy as being between 5 and 8 percent. You are essentially better off employing no strategy at all and playing haphazardly than using a no-bust strategy.

b. **Imitate the Dealer Strategy**

Another popular strategy that is utilized by both novices and “experienced” blackjack players alike is the “imitate the dealer” strategy. The reader may have heard proponents of this strategy utter words like “if its good for the dealer, its good for me too.” Using this strategy, the player will mimic the way a dealer plays his cards. He will draw to 16 and stand on anything greater.

The reality of the matter is that this is not an illogical strategy and our intuition suggests that it should be successful. After all, if we play our cards exactly the same way a dealer would play his cards, we should be able to win the same number of hands. The game of blackjack should be a 50/50 proposition.

Unfortunately, the above analysis is flawed. The flaw lies in a failure to realize the differences in how bust hands are handled for the dealer as compared to the player. When you bust your hand, you **always lose your bet**. When the dealer busts, however, he does not always “lose” – he does not always have to pay the player. If the player has busted before the dealer completes playing his hand, **even if the dealer busts**, he does not have to pay the player. Because the player must play his hand first, he will always bust first and this is the reason why the casino will always have a
distinct advantage of the player utilizing an imitate the dealer strategy. Thorpe calculated the casino’s advantage against an imitate the dealer strategy at 5.7 percent.
VI. Basic Strategy

a. Overview of the Charts
b. Hard vs. Soft Totals
c. Hard Total Strategy
   i) Dealer Upcard of 7, 8, 9, 10 or A
   ii) Dealer Upcard of 2, 3, 4, 5, or 6
d. Soft Total Strategy
e. Splitting Pairs
f. Insurance
g. Surrender
a. Overview of the Strategy Charts

At this point, a player knows everything he needs to know to play Blackjack. Unfortunately, the player knows nothing yet about winning at Blackjack. The remaining part of this program is devoted to Blackjack strategy, Progressive Betting, Card Counting and Game Management. If one is to win consistently at Blackjack, he must play his hands so as to maximize his chances of success and minimize the houses odds. The following charts outline all the possible decisions which a Blackjack player could encounter and the appropriate response. By following these charts religiously, you will maximize your chances of success at Blackjack.

At this time, look over the charts and make sure you understand how they work. As alluded to earlier, some casinos, such as those in Northern Nevada, allow doubling down only on totals of 10 or 11 (and sometimes 9). Others, in fact, most of those in Las Vegas, allow a player to double down on any total. Chart 1 applies only to those casinos which allow doubling down on any total. For casinos which allow doubling down only on totals of 10 or 11, consult chart 3. These charts are reproduced at the end of the program so that you can view them without the distraction of the following explanations.

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**Reading the Charts**

The charts are read by moving down to the row on the left corresponding to the player’s original hand. Then follow this row horizontally until you reach the column whose heading represents the dealers’ upcard. That cell in the chart will provide the right decision given that combination of the player’s original hand and the dealer’s upcard.

**Chart 1: Las Vegas Casinos**
## VI. Basic Strategy

<table>
<thead>
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<th>Pair</th>
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</tr>
</tbody>
</table>

- **H** = Hit
- **S** = Stand
- **D** = Double Down

---

**Chart 2: Splitting Pairs**
### Chart 3: Northern Nevada Casinos

#### VI. Basic Strategy
VI. Basic Strategy

Note that there is no need to actually memorize chart 3. When in a casino which allows doubling down only on 10 or 11, simply use chart 1 except that where a player would double down on a total not 10 or 11, hit instead.

<table>
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H = Hit  S = Stand  D = Double Down

Note: Again, remember that Chart 1 is to be used where doubling down is permitted on any original hand. Chart 3 is only to be used when doubling down is only allowed on original hands of hard-10 or hard-11.

Tip on Using Chart 3

Note that there is no need to actually memorize chart 3. When in a casino which allows doubling down only on 10 or 11, simply use chart 1 except that where a player would double down on a total not 10 or 11, hit instead.

Do all these charts seem
overwhelming right now? Don't be overwhelmed. Each and every entry in these charts will shortly be explained. By practising with a deck of cards and keeping the charts conveniently by your side, you will find that you are memorizing the strategies with very little effort.

b. Hard vs. Soft Totals

Before we begin to explain the charts, it is necessary to distinguish between hard and soft totals. Any original hand which has an Ace valued as 11 is called a soft total. For example, a hand consisting of a 5 and Ace is referred to as a soft 16. Any hand containing either no Aces or an Ace valued as 1 is a hard total. For example, a hand consisting of a 5 and a 9 is a hard 14. Contrast this with a hand consisting of a 3 and Ace which is a soft 14. A further example of a hard total is a hand consisting of a 10, 8 and Ace. This is a hard 19 because, although the hand contains an Ace, the Ace is valued as 1 and not 11.

Why is it important to distinguish between hard and soft totals? Simply put, because the strategies of play are different depending on whether a total is hard or soft, particularly where doubling down on soft totals is allowed. Let us begin our analysis with hard totals.

c. Hard Total Strategy

There are two factors which determine whether the player should hit, stand, double down, etc. These two factors are the dealer’s upcard and the player’s original hand.

I) Dealer Upcard of 7, 8, 9, 10 or A

17 or Higher Original Hand

Let us begin our explanation of hard totals by considering the situation where the dealer has an upcard of 7 or higher, i.e., where the dealer has a 7, 8, 9, 10 or A. Under such circumstances, the odds are great that the dealer has a total of at least 17. The dealer likely has a 10-value card as his hole card. Why is this? Because 10-value cards are the most plentiful denomination in any deck of cards. In fact, 16 of 52, or 31% if the cards in a deck are 10-value cards. What do we do if the dealer's upcard is a 7 or higher? Well, that depends on our original hand. A general rule is that if our original hand is a hard 17 or higher, we should definitely stand as the odds of busting if given another card are very high. This is such a basic proposition such that rows for original hands of 17 or greater are not even included in the charts.
General Rule:
Given an original hand of hard 17 or greater
Stand

Original Hand Less Than 17

If the player instead has an original hand less than 17, and the dealer’s upcard is 7 or greater, the player will either hit or double down. The reason why the player must hit or double down is perhaps obvious. With the dealer having at least a 17, which is what we must assume given the odds, the player will lose if he stands on a total less than 17. Therefore the player must hit (or double down) in order to improve his total.

Some players will be reluctant to hit an original total of say 15 or 16 given a dealer upcard of 7. They feel the odds of busting are too great. Indeed, the odds of busting on an original hand of 16 are great but the simple fact of the matter is that a 16 does not beat a 17 and that is precisely what the dealer will usually have. Original hands of 12-16 are not generally winning hands. Accordingly, our goal, given such hands, is damage control as opposed to winning. Let’s not fool ourselves, there will be situations in which the dealer has a 7, say, as an upcard and a hole card of 8, say, for a total of 15. The dealer will have to hit on this total and will likely bust. Therefore, if one stands on a 16, he might have won the hand. Herein lies the risk of playing Blackjack. There is no magic formula which will always give the correct decision. Therefore, one must play the odds. Here, the odds are that the dealer has a 17. Therefore, on a hard total of 16 or lower, with a dealer upcard of 7 or greater, the players’ best bet is to hit or double down. In summary, while sometimes, it might have been better if the player had stood on the 16, in the long run, the player will be better off, given the odds, if he hits on 16 with a 7 or greater upcard.

This reasoning explains the shaded part of the following chart.

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VI. Basic Strategy
VI. Basic Strategy

The next question becomes, when do we hit and when do we double down under the circumstances described above? The answer is that we want to double down when the odds are good that we will win the hand. Therefore, the next question is, when are the odds of winning the hand in our favour?

**Original Hand of 11**

Well, let's begin by looking at an original hand of 11. Under such circumstances, always double down! Why? Because the odds of getting a 10-value card are great. Remember that 10-value cards are the most plentiful in the deck. Since the odds are so great, we want to maximize our profits given an original hand of 11, therefore, we double down. Although we will not always get a 10 dealt, the odds are in our favour. In the long run, we will definitely be ahead by always doubling down on an original hand of 11. This explains the highlighted section of the next chart.

**Original Hand of 10**

Now let's look at an original hand of 10. Under such circumstances, if the dealer has an upcard of 9 or less, double down. If the dealer has a 10 or A as an upcard, hit, but do not double down. Why the difference if the dealer has a 10 or A? Because under such circumstances, the dealer likely has a total of 20 or 21. Remember, we will play the odds and assume he has a 10-value hole card. Therefore, the odds of us beating him given a 10 or A upcard are not good. Therefore, we want to hit to improve our hand, but we don't want to wager any extra money given these circumstances. Hence, we hit but do not double down. This explains the shaded row of the following chart.
VI. Basic Strategy

Original Hand of 9

If the player has an original hand of 9, he will double down on dealer upcards of 8 or less and hit on dealer upcards of 9, 10 and Ace. Why? If the dealer has a 7 or 8, he will likely draw a 10-value card and get a total of 17 or 18. But, we will also likely draw a 10-value card for a total of 19. This beats a 17 or 18. We therefore want to maximize our potential winnings under such favourable conditions. Therefore double down on dealer upcards of 7 or 8. If the dealer's upcard is a 9, 10, or ace, however, he will likely draw a 10-value card for a total of 19, 20 or 21. Since our likely total of 19 will not beat such totals, simply hit and do not risk any further funds by doubling down. (Remember, this only applies to casinos which allow doubling down on totals other than 10 or 11. If the casino does not allow doubling down on other totals, simply hit.) This explains the shaded part of the following chart.

Original Hands of 8 or less

If the original hand is an 8 or less, simply hit. Do not double down. One might think that it would be wise to double down if the dealer has an upcard of 7. While this is not an illogical decision by any means, in the long run it will be a loser. You are playing the odds that you will get 18 and the dealer 17. This may happen frequently, but the odds are that this will be a losing strategy in the long run. An 18 total, while not bad, is simply not good enough to be betting double your

VI. Basic Strategy 41
original wager. This explains the following portions of the following chart as shaded below.

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**Original Hard totals of 12, 13, 14, 15 or 16**

What about if the original hand is a hard 12 or greater up to a hard 16? Never double down!!! Why? Simply because the player is risking busting by hitting. Recall that the most plentiful card is a 10-value card which would bust a hand of 12 or greater. Simply hit such hands! Why not stand? Because our hand is weak and we must try to improve our hand so as to beat the 17 or greater that the dealer likely has. This explains the shaded section of the chart below.

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**ii) Dealer upcard of 2, 3, 4, 5 or 6**

If the dealer has an upcard of 2, 3, 4, 5 or 6, the player's optimal strategy will be different than if the dealer has a 7, 8, 9, 10 or A. In this section, we will be discussing the following highlighted section of the following chart:

**Chart 5**

*VI. Basic Strategy*
VI. Basic Strategy

Original Hands of 9, 10 or 11

Let's begin by looking at an original hand of 11. Under such circumstances, always double down. Why? Because the odds of getting a 10-value card are great. Remember that 10-value cards are the most plentiful in the deck. Since the odds are so great, we want to maximize our profits given an original hand of 11. Therefore, we double down. Although we will not always get a 10 dealt, the odds are in our favor. In the long run, we will definitely be ahead by always doubling down on an original hand of 11. Precisely the same reasoning applies to an original hand of 9 or 10, given a dealer upcard of 2, 3, 4, 5, or 6. This explains the highlighted section of the next chart.

Original Hand of 8

VI. Basic Strategy
Now consider the situation where the player's original hand is 8. Recall from the previous section that the proper course of action there was to hit and never double down. This is also the general rule here given an original hand of 8. There are two exceptions though. If the dealer has an upcard of either a 5 or 6, double down given an original hand of 8. Why? Because the odds of the dealer busting are great. If the dealer has a 6, we assume he will have a total of 16. Therefore, he must draw. Any card of 6 or higher will cause the dealer to bust. Since the odds of busting are so great, we will want to double down. In the long run, we will maximize our winnings by doubling down in such a situation. If the dealer has a 5, the same reasoning applies. We will assume he has a 15 total. He will again have to draw. Any card of 7 or higher will cause him to bust. Again, the odds are great that he will bust. Therefore, in the long run it pays to double down under this situation also.

Now, if the dealer has a upcard of 4, wouldn't we want to double down as well? The answer is no. Under such circumstances, we will assume the dealer has a 14 total. Therefore he will draw. Any card of 8 or more will force him to bust. As you have probably noticed, this is the same analysis as that for a 5 or 6 upcard. Then why not double down? Simply because as the dealer's upcard lowers from 6 to 5 and then 4, the odds of him busting by drawing diminish. At some point, it will no longer pay to double down and gamble that the dealer will bust. Statistical simulation dictates that that point is reached when the dealer's upcard is a 4. In the long-run, doubling down in such circumstances will be a losing proposition. Therefore, given an original hand of 8 with a dealer upcard of 4, simply hit and do not double down. For the same reasons, hit and do not double down with a dealer upcard of 2 or 3. This explains the highlighted part of chart 5 shown below.

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**Original Hand Less Than 8**

Of course, if the player has an original hand of less than 8, there is only one option, to hit: You simply have to try to improve your hand. This explains the following shaded part of the chart.

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VI. Basic Strategy

Original Hands of 12, 13, 14, 15 or 16

Now let's look at the situation where the player's original hand is a 12, 13, 14, 15 or 16. Under such circumstances, with the dealer having an upcard of 2, 3, 4, 5 or 6, the player should always stand. This is because the odds are that the dealer will bust. Remember, the dealer must hit on hands less than 17. Since the dealer is likely to bust, there is no point risking busting ourselves in order to try to improve our hand. In the long run, it will pay to stand on such totals and hope for a bust by the dealer. The only exceptions to this rule are to hit a 12 against a dealer upcard of 2 or 3. This explains the shaded section shown below.

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d. Soft Total Strategy

Remember, a soft total is any hand which has an ace valued as 11. Soft totals are more desirable than hard totals. This is because the player can hit on a soft total with no peril of busting. Therefore, the player must make a decision whether to stand on his original hand or try to improve this hand without the risk of busting. Remember, however, that although the player does not risk busting if he hits on a soft hand of say 18, he does risk actually weakening his hand. This section will explain the following shaded area of chart 1.

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**Basics of Soft Total Strategy**

Let us begin by looking at a general rule. Stand on all soft totals of 19 or 20. These occur when the player's original hand is an Ace and 8 or an Ace and 9. The general rule is to always stand on such totals. Why? Because 19 and 20 are very strong hands. The odds of improving such hands are small. This explains the following shaded section of the previous chart.

**Soft 18**

Next, we will look at a soft total of 18, that is an original hand of an Ace and 7. This is perhaps the most confusing hand in Blackjack because a total of 18 is neither a strong hand, nor a weak hand. Therefore, depending on the dealer's upcard, different courses of action are appropriate.

Let us start with a dealer upcard of 4, 5 or 6. Under such circumstances, as before, we will assume the dealer has a total of 14, 15 or 16 respectively. Remember, we play the odds and assume the dealer has a 10-value hole card. The dealer must therefore hit. Playing the odds, the dealer is likely to bust. Since the dealer is so likely to bust, we would like to have as much money on this bet as possible. Therefore, we will double down. Remember, we do not risk busting on a soft 18.

Now, consider a dealer upcard of 3. Here we do not double down but simply hit. Why, you might ask, do we not wish to double down, hoping that the dealer will bust? The reasoning for this...
VI. Basic Strategy

distinction is the same as that mentioned earlier for the case where the player has an original hand of 8 with a dealer upcard of 2, 3 or 4. Recall that as the dealer's upcard lowers from 6 to 5 to 4 to 3, the odds of him busting by drawing diminish. At some point, it will no longer pay to double down and gamble that the dealer will bust. That point is reached when the dealer's upcard is a 3. In the long-run, doubling down in such circumstances will be a losing proposition. Therefore, given an original hand of a soft 18 with a dealer upcard of 3, simply hit and do not double down.

If the dealer has an upcard of 2, the situation changes. This is a very bad situation for the dealer. He not only risks busting, but the odds of him drawing for a strong hand are small. In order to beat a soft 18, he must draw either a 7, 8 or 9. The odds of this happening are not great. Therefore, a soft 18 represents a good hand under such circumstances. Therefore the player's best option is to stand. In the long run, the dealer will very often either bust or simply have a hand lower than an 18. This explains the highlighted part of the chart shown below.

Now lets look at the situation where the dealer has an upcard of 7. As always, we will assume he has a 10-value hole card and therefore has a 17. The dealer must stand. Since we have a soft 18, we will beat the dealer under such circumstances. Therefore we will definitely stand. What if the dealer has an 8. Again, we assume he has an 18. With a soft 18 as our original hand, we will push. The question thus is, do we want to risk improving our hand? The answer is no. The odds of improving upon an 18 are not good. Furthermore, although a push is not a win, it is better than a losing hand. Therefore stand on a dealer upcard of 8 with a soft 18.

Now consider a dealer upcard of 9 or 10. The dealer likely has a total of 19 or 20 respectively. Since a soft 18 will not beat this, we want to hit and try to improve our hand. The situation is different if the dealer has an upcard of an Ace. Here, the dealer will likely have a Blackjack, a 21. There is no way we can improve upon this. Therefore the best option is to simply stand and hope that the dealer has a card lower than an 8. Why not try to improve your hand to get a 21 you might ask? Simply because the odds of getting a 21 are very low. Also, there is the possibility that the dealer does not have Blackjack. In the long-run, the best option is to stand. The previous two paragraphs explain the shaded section of the following chart.
VI. Basic Strategy

Now lets look at an original hand of a soft 17, that is, an Ace and 6. If the dealer has an upcard of 7 or greater, that is, if the dealer has a 7, 8, 9, 10, or A, the rule is to always hit. Why? Because, as before, we assume the dealer has a 10-value hole card. Therefore, he will have a total of 17, 18, 19, 20 or 21. We must therefore try to improve our hand. Therefore, hit. This explains the shaded section of the following chart.

Now, consider the situation where the dealer has an upcard less than 7, i.e., a 2, 3, 4, 5, or 6. Under such circumstances, given an original total of a soft 17, the player should always double down. Why? Because the dealer will likely bust. Recall that the dealer must hit on hand lower than 17. Furthermore, we cannot bust ourselves by taking an extra card. Therefore, we want as much money riding on this bet as possible, given the odds. Therefore we double down. This explains the shaded section of the following chart.
VI. Basic Strategy

Soft 13's, 14's, 15's and 16's

Now, let's look at soft 13's, 14's, 15's and 16's. With a dealer upcard of less than 7, that is, a dealer upcard of 2, 3, 4, 5, or 6, the player should always hit or double down. Herein lies the difference between hard and soft totals. Recall before that given a dealer upcard of 7 or less and a hard total of 16 or less, the general rule is to stand and hope the dealer busts. Instead, with a soft total of 16 or less, we hit or double down. Why the difference? Because with a soft total, we can hit and not risk busting.

Consider the difference between a soft 13 and a hard 13. Given a hard 13 and a dealer upcard of less than 7, we stand as we don't want to risk busting and instead are content to try and let the dealer bust. With a soft 13, however, we will hit and try to improve our hand. There is no way we can bust. For example, if we have a soft 13 and are dealt a 10-value card, our total will be a hard 13 since the Ace will be valued as 1. Therefore, it pays to try to improve our hand given a soft total.

The question thus becomes, when do we hit and when do we double down? As before, the answer is that we double down when the odds are in our favour. Again, as before, we must recognize that as we go from a dealer upcard of 6 to 5 to 4 to 3 and finally 2, the odds of the dealer busting diminish. Therefore, we will want to double down on dealer upcards of 4, 5 or 6. If the dealer has an upcard of 2 or 3, the odds of him busting are good, but not so great as to merit doubling one's original bet. In summary, hit on a dealer upcard of 2 or 3 and double down on dealer upcards of 4, 5 or 6 when the player's original hand is a soft 12, soft 13, soft 14, soft 15 or soft 16. This explains the following shaded section below.

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At this point, the player knows how to deal with any situation presented in the game of
VI. Basic Strategy

Blackjack except the proper strategy to deal with paired cards. The following section will address just this situation.

e. Splitting Pairs

Anytime a pair is dealt to the player in his original hand, the player has the option of splitting them into two hands. Don't forget that any two 10-value cards are considered a pair which can be split. This was explained in an earlier section. The question to be answered, therefore, is when should you split the pair and when should you not split. The simple answer to this question is that we want to split hands which are weak or disadvantageous and not split hands which are relatively strong. We will look at the different pair possibilities one by one and in doing so, completely explain the entries of chart 2. For convenience, chart 2 has been reproduced here.

### Chart 2: Splitting Pairs

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</table>

P=Play without Splitting  Sp=Split

### Splitting 4's, 5's, 8's, 10's, and Aces

Let's begin by looking at the easiest pairs to deal with. First, let's consider an original hand of a pair of Aces. In this situation, always split. Why? Because you will recall that an Ace is the strongest card in Blackjack. By splitting, you will have two hands with totals of 11. Now remember, when you have a total of 11, regardless of the dealer's upcard, double down. Therefore, the proper strategy for dealing with a pair of Aces is to split the pair and then double
down on each hand. To illustrate, say the player bets $10 and is dealt a pair of
Aces. He puts another $10 on the table and instructs the dealer that he wishes to
split the pair. Once he splits, he must play his first hand. He places another $10 on
the table and doubles down. He then plays his second hand by placing another $10
on the table and doubling down on it also. Therefore, an original bet of $10
becomes a $40 proposition. Don't be concerned about betting four times what you originally
started with. This is the best possible scenario in Blackjack. Remember, now you have two
hands of 11, the best original hand in Blackjack. While occasionally you will lose the full bet, in
the long run, you will come out on top by employing this strategy. This explains the following
shaded section of chart 2.

Unfortunately, this is such an advantageous hand that most casinos have
altered their rules so that you cannot take full advantages of such a scenario.
Specifically, most casinos will allow you to split aces, however, you will
receive one and only one card per hand thereafter and you cannot double down. Again, this is
done so as to take away a portion of your advantage on this excellent hand. In any event, the
proper play is still to split aces even at casinos with these rules.

The next hand which is equally straightforward is a pair of 10's. When dealt an original
hand of a pair of 10's, always stand, i.e., do not split. Why? Because a pair of 10's gives a hand
of 20, the second most valuable hand in Blackjack. The odds of splitting and getting a hand as
good or better are very slim. This explains the following section of the chart.

The final easy hand to deal with is a pair of 8's. Given a pair of 8's, always split. Why?
Because a 16 is a very weak hand. A 16 is very easy for the dealer to beat and is also very hard
for the player to improve upon without risking busting by taking another card. Furthermore, by

\[ VI. \text{ Basic Strategy} \]
splitting, you now have 2 hands of 8, a reasonable total upon which to base another hand. In summation, always split a pair of 8's. This explains the following row of the chart below.

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**Splitting Other Pairs**

Now let's look at pairs of 4's and 5's. When dealt a pair of 4's or a pair of 5's, never split. The reason for this is very simple. An original hand of a pair of 4's or a pair of 5's means an original total of 8 or 10 respectively. These represent fairly good hands. By either hitting or doubling down, there is a good chance of getting totals of 18 or 20 respectively. These represent relatively strong hands. If one splits, he will have two hands of either 4 or 5. These are weaker starting hands. If one hits on a 4 or 5, he will likely get a 14 or 15 respectively. Remember, we assume that he will draw a 10-value card, given the odds. Hands of 14 or 15 are weak. Therefore, in summation, never split pairs of 4's or 5's. This explains the shaded section of the following chart.

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Now we have explained all of the relatively straightforward and easy sections of chart 2. The remaining entries are not quite so obvious. In fact there is really no compelling rationale to these entries. One cannot simply explain why it’s best to split or to play without splitting in these situations. How were these entries generated then? Did I simply pull them out of a hat or make them up? No, I didn't make them up. These entries are the product of computer simulation. Through a very simple computer programming, different strategies where experimented with given certain combinations.
VI. Basic Strategy

of original hands and dealer upcards. For those of you who are technically inclined and want to run statistical simulations of your own, reasonably priced software designed specifically for the serious blackjack player is available at Casino Verite Blackjack’s website at www.qfit.com.

The entries in the chart below represent the most advantageous strategy based upon such computer simulation. In essence, you must simply take it on faith that these entries are the most optimal decisions given a particular situation. These entries are those shaded in the following chart.

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Resplitting Pairs

What about resplitting pairs? What do I mean by this? Let’s say you are dealt a pair of 8’s. As chart 2 suggests, the proper course of action is to split. So the player splits the pair. Now the player has two hands of 8. Let’s say the dealer has an upcard of 8. Recall that the proper course of action is to hit. Now let’s say the player is dealt another 8. So again the player has a hand with a pair of 8’s. What should he do? The same thing as before. In other words, chart 2 is valid regardless of whether the pair is being split for the first time or has already been split once. In this case, the proper choice, as before, is to split this second pair of 8’s.

f. Insurance

The rule for insurance is simple and easy to remember:
Don’t buy insurance unless you are counting cards!

Statistical simulation has shown that insurance bets in the absence of card counting are a losing proposition. See section on Effect of Card Count on Playing Strategy for more on insurance.

g. Surrender

Surrender is not allowed in all casinos. Where available, however, definitely utilize it. It will save you money. Surrender is mainly used as a means of damage control. You will surrender hands which are relatively weak and hopeless. The surrender strategy which the author employs is relatively straightforward:

i) Surrender 15's and 16's against a dealer upcard of 10;
ii) Surrender 16 against a dealer upcard of A.

Note: Never surrender a 16 comprised of tow 8's. Split them instead.
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1. **REGISTER TODAY for immediate access to ALL of the tools, tricks and secrets of the Serious Blackjack Player.**

   "Basic Strategy" is the cornerstone of any successful Blackjack system, but even if you play PERFECT Basic Strategy, the House will still have a small edge. What does this mean? Quite simply, it means that in the long run, **YOU WILL loose MONEY** if all you do is play Basic Strategy.

   Did you know that . . .

   **You can have a MATHEMATICAL ADVANTAGE OVER THE CASINO!**

   Yes, it's true, you can actually have a better than 50/50 chance of winning at Blackjack. But you MUST learn to use ALL of the tools available to you including proper **money management**, a structured **progressive betting** technique and proper **card counting**.

   **As a Registered User . . .**

   You will have access to the complete set of Blackjack tools which will allow you to:

   **Manage Your Money Like a Pro**

   Utilize your monetary resources in the most intelligent and resourceful manner possible

   Decide before you even sit down at a Blackjack table how much money you are going to try to make and have the willpower to stick with your strategy

   Choose a proper table based on your bankroll and how much money you want to WIN

   Avoid killer mistakes that can drain your pocket such as Quick Comebacks

   Ride a winning streak to its utmost potential

   **Use a Simple yet Powerful Game Management System to maximize your**
VI. Basic Strategy

winnings

Take your maximum profit from the casino during a winning streak

Minimize your losses during a losing streak

Discover an amazing way in which Progressive Betting can actually keep you winning even after you have reached your target winnings for the night

**Count Cards to give you an actual ADVANTAGE over the House**

Discover a simple way to count cards and discover when a Blackjack table is favorable and when it is unfavorable

Generate maximum profit when the deck is favorable.

Optimize your betting strategy and fine tune your Basic Strategy based on how favorable the deck is at any given moment

**Integrate all of the tools of Blackjack in one COMPREHENSIVE GAME PLAN to maximize your odds of winning**

You can get on the fast track to finally winning at the game of Blackjack by REGISTERING your copy of BLACKJACK: The Complete System TODAY.

The cost of this course is a mere spit in the bucket compared to what you lose each and every time you go to the casino! REGISTER NOW!

**THE GUARANTEE**

**What kind of guarantee am I offering, you ask?**

Well, I am NOT going to tell you that you are going to win $50,000 a week or $2,000 ever time you step at the Blackjack table or any ridiculous claim like that. Anyone who is making statements like that to try to get you to buy his product is simply . . .

. . . a **SCAM ARTIST.**

**NO ONE** can promise you a specific winning percentage or even that you will win at all. I am no exception. I don't know anything about you. I have no idea what your individual learning skills are, what your motivations are, whether you are disciplined, or even whether you are capable of digesting the tremendous knowledge and secrets found in BLACKJACK: The Complete Strategy.
What I can promise you is this . . .

You will absolutely love Blackjack: The Complete Strategy or I will give you your money back. Period! It's as simple as that.

Here is our GUARANTEE TO YOU . . .

If you feel that Blackjack: The Complete Strategy does not deliver everything that you had hoped for in your gambling effort, ask me for your money back.

I will refund your money immediately. There will be no questions asked.

Pat Filice, B.Sc., B.A., J.D.

REGISTER NOW!

Decide later whether you want to keep it . . .

I am so confident that you will love our product and begin to win money at the Blackjack table that I am willing to keep my guarantee open to you for a full year.

You don't have to be rushed into deciding whether to keep the system. Try it out!! Not for 10 days! Not for a month! Not for 90 days! . . .

Try it out for a full year!

If at any time, you are not completely satisfied, just ask for your money back and it shall be done. YOU HAVE ABSOLUTELY NOTHING TO LOSE!!

Think about it . . . YOU LOSE MORE THAN THE PRICE OF THIS SYSTEM EACH
AND EVERY TIME YOU GO TO THE CASINO, DON'T YOU . . .

Why not invest some of those losing dollars in a proven strategy instead!! The price of this system is a painless drop in the bucket compared to the money you are losing time and time again at the Blackjack table. Look at it this way...

You really cannot afford *NOT* to invest in this system.

**REGISTER NOW!**

*Sincerely,*

**Pat Filice, President**  
The Complete Blackjack Center
A good practice to get into is to document all of your casino trips and how much you win or lose on each particular occasion. Of particular importance is for you to note down anything unusual in the Notes column that happen on a particular occasion so that you can look back at a later time and see if you discover any patterns or tricks that seem to be bringing better returns.

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**Blackjack Journal**
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*VI. Basic Strategy*
About the Author

Pat Filice is a barrister and solicitor in Ontario and an attorney at law in New York. He completed his legal training in the United States and is a partner in the law firm Gatto, Filice & Associates.

Prior to attending law school, he completed his Bachelor of Arts in Economics at McMaster University in Hamilton. His first undergraduate degree was an Honours Bachelor of Science in Statistics, also at McMaster University where he graduated Magna Cum Laude.

Mr. Filice first became interested in the game of Blackjack from a mathematical point of view during his statistics studies at McMaster. Heavily influenced by one of his professors teaching probability theory, who happened to use Blackjack teaching examples at every available opportunity, Mr. Filice became quite versed in all of the probability and odds calculations associated with the game of Blackjack.

Later, with the aid of both statistical and computer simulations and his own experiences at the casinos, he began to put his knowledge down on paper. This marked the beginning of Blackjack: The Complete Strategy. Since the first drafts of this system back in 1994, this system has been re-written and refined several times resulting in this latest version.

Mr. Filice lives in Hamilton, Ontario with his family. He is currently completing a masters degree in Law in e-Business from Osgoode Hall Law School in Toronto.

If you have any questions or comments about this program, please address them to:

INFINITE ODYSSEY
762 Upper James St., Suite 144
Hamilton, Ontario, Canada
L9C 3A2
Tel: (905) 928-5693  Fax: (905) 383-0828
Website: http://www.blackjackcourse.com
Email: mailto:webmaster@blackjackcourse.com

Your comments and suggestions are greatly appreciated and will be incorporated in future editions of this program.
VI. Basic Strategy
VI. Basic Strategy
“You can have a mathematical advantage over the casino . . . . . . Discover the secrets of the Banned Ones to finally win at Blackjack.”

The Author

BLACKJACK: The Complete Strategy -- Second Edition is a new e-book which utilizes all of the essential techniques used by successful Blackjack players and is immediately available via electronic download.

In addition to a detailed exposition of Basic Strategy, BLACKJACK: The Complete Strategy includes a step by step system for counting cards and a simple and easy to understand money management scheme using progressive betting. For the beginner, it also includes a basic introduction to the game complete with all rules. As well, it includes detailed Strategy Charts that you can print and keep with you when you gamble.

BLACKJACK: The Complete Strategy will allow you to:

Learn Basic Strategy the Easy Way
Count Cards to give you an actual ADVANTAGE over the House
Manage Your Money and Your Blackjack Business Like a Pro
Integrate ALL of the Tools of Blackjack in one COMPREHENSIVE GAME PLAN to Maximize Your Odds of Winning

INFINITE ODYSSEY
762 Upper James St., Suite 144
Hamilton, Ontario, Canada
L9C 3A2
Tel: (905) 928-5693 Fax: (905) 383-0828
Website: http://www.blackjackcourse.com
Email: webmaster@blackjackcourse.com