Blackjack: The Complete Strategy
Second Edition
Blackjack: The Complete Strategy
Second Edition

Money Making Secrets Revealed

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

Infinite Odyssey
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.
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
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 can assist the student in learning a particular concept.
# Table of Contents

| I. Introduction | 9 |
| II. The Seven Pre-requisites to Becoming a Winner at Blackjack | 12 |
| a. Knowledge of the Rules | 13 |
| b. Ability to Keep Records | 14 |
| c. Mental Readiness | 14 |
| d. Physical Readiness | 15 |
| e. Self-Control | 15 |
| f. Basic knowledge of the Odds | 16 |
| g. An Integrated Game Plan | 16 |
| III. A Brief History of Blackjack Methodology | 18 |
| a. The Pioneering Work of Herbert Maisel, Roger Baldwin, Wilbert Cantey and James McDermott | 19 |
| b. Edward O. Thorp’s “Beat the Dealer” | 19 |
| c. The Blackjack Boom | 20 |
| d. Modern Blackjack | 20 |
| IV. Basic Rules | 21 |
| a. The Blackjack Area | 22 |
| The Blackjack Table | 22 |
| The Chips | 22 |
| b. Mechanics of Play | 23 |
| c. The Cards | 24 |
| d. Your Goal | 24 |
| e. Getting Started | 25 |
| f. Player’s Options | 26 |
V. Some Losing Strategies 29
   a. The No-Bust Strategy 30
   b. Imitate the Dealer Strategy 30

VI. Basic Strategy 32
   a. Overview of the Charts 33
   b. Hard vs. Soft Totals 37
   c. Hard Total Strategy 37
      i) Dealer Upcard of 7, 8, 9, 10 or A 37
      ii) Dealer Upcard of 2, 3, 4, 5, or 6 41
   d. Soft Total Strategy 44
   e. Splitting Pairs 49
   f. Insurance 53
   g. Surrender 53

VII. Beyond Basic Strategy 54
   a. Introduction 55
   b. Composition Sensitive Hands 55
   c. Board Conditions 57
   c. Renzey’s Ace/10 Front Count 60

VIII. Card Counting: Mechanics 61
   a. Introduction 62
   b. Counting: Single Deck 62
   c. Counting: Multiple Decks 64

IX. Card Counting: Altering Play Based on Count 66
   a. Introduction 67
   b. Betting Variations: Effect of Count on Betting Denominations 68
X. Game Management

a. Introduction
b. Calculating Your Bankroll
c. How Much am I Going to Win
d. Choosing a Favourable Game
   i) Betting Range
   ii) Shuffle Point
   iii) Number of Decks
e. Managing Your Money
   i) Quick Comebacks?
   ii) Riding a Winning Streak
   iii) Tipping the Dealer
   iv) Other Players
f. Playing Multiple Hands
g. Managing Yourself
   i) Mental Readiness and Self-Control
   ii) Physical Readiness
   iii) Going to the Bathroom
h. “Managing” the Dealer

XI. Camouflaging Your “Skill”

a. Introduction
b. Develop a “Low Key” Blackjack Persona
   i) Don’t Attract Attention
   ii) Dress Appropriately
   iii) Hide Your Pen and Pad
   iv) Minimize Talk at the Table
c. Disguising Your Bets
   i) Vary Your Opening Bets
   ii) Avoid Radical Jumps
   iii) Use a Betting Progression
   iv) Avoid Varying Your Bet When Supervisors are Present
d. Disguising the Fact that You are Counting
   i) Don’t Move Your Lips
   ii) Don’t Move Your Head
   iii) Look Away From the Table Occasionally
   iv) Do not Pass up a Bet
   v) Don’t Always Wait for All
Table of Contents

Cards to Be Dealt to Place a Bet
vi) Drink if you Can 92
vii) Make “Terrible” Mistakes 93

XII. Progressive Betting (Optional) 95
   a. Mechanics 96
   b. Advantages of Progressive Betting 96
   c. Dis-advantages of Progressive Betting 97
   d. Should You Bet Progressively? 99
   e. Effect of Card Count on Progressive Betting 100

XIII. Summary of System 102

XIV. Conclusion 105

Master Charts 107

Blackjack Journal 110

About the Author 113

Notes 114
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
II. The Seven Prerequisites to Becoming a Winner at Blackjack

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.
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:

- White Chips $1.00
- Pink Chips $2.50
- Red Chips $5.00
- Green Chips $25.00
- Black Chips $100.00
- Purple Chips $500.00

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

IV. Basic Rules
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.

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 player's 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
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.

### 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

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>9</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>10</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>12</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>13</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>14</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>15</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A2</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A3</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A4</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A5</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A6</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A7</td>
<td>S</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>S</td>
</tr>
<tr>
<td>A8</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
<tr>
<td>A9</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
</tbody>
</table>

H = Hit  S = Stand  D = Double Down

### Chart 2: Splitting Pairs

*VI. Basic Strategy*
### Chart 3: Northern Nevada Casinos

#### VI. Basic Strategy

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>2's</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>3's</td>
<td>P</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>4's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>5's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>6's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>7's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>8's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
</tr>
<tr>
<td>9's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
</tr>
<tr>
<td>10's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
</tbody>
</table>

P = Play without Splitting  
Sp = Split
VI. Basic Strategy

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.

### Chart 3

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>9</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>10</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>12</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>13</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>14</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>15</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A3</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A4</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A5</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A6</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A7</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>S</td>
</tr>
<tr>
<td>A8</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
<tr>
<td>A9</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
</tbody>
</table>

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.
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.

1) **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.
VI. Basic Strategy

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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>9</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>10</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
</tbody>
</table>
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.
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 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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>10</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>D</td>
</tr>
</tbody>
</table>

### 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
original wager. This explains the following portions of the following chart as shaded below.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>9</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>12</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>13</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>14</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>15</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
</tbody>
</table>

**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**
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 favour. 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.

<table>
<thead>
<tr>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>D.</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>9</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>10</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>12</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>13</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>14</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>15</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
</tbody>
</table>

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.

### 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.
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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>12</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>13</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>14</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>15</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A2</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A3</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
</tbody>
</table>

VI. Basic Strategy
VI. Basic Strategy

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.

<table>
<thead>
<tr>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>A7</td>
<td>S</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A8</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
<tr>
<td>A9</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
</tbody>
</table>

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 let's 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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>A6</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A7</td>
<td>S</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>S</td>
</tr>
<tr>
<td>A8</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
</tbody>
</table>

**Soft 17**

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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>A5</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A6</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A7</td>
<td>S</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>S</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A2</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A3</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A4</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A5</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A6</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Chart 2: Splitting Pairs</th>
</tr>
</thead>
<tbody>
<tr>
<td>2's</td>
</tr>
<tr>
<td>3's</td>
</tr>
<tr>
<td>4's</td>
</tr>
<tr>
<td>5's</td>
</tr>
<tr>
<td>6's</td>
</tr>
<tr>
<td>7's</td>
</tr>
<tr>
<td>8's</td>
</tr>
<tr>
<td>9's</td>
</tr>
<tr>
<td>10's</td>
</tr>
</tbody>
</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, lets 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
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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>7's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>8's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
</tr>
<tr>
<td>9's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>3's</td>
<td>P</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>4's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>5's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>6's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
</tbody>
</table>

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 were experimented with given certain combinations.
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.

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>2's</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>3's</td>
<td>P</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>4's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>5's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>6's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>7's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>8's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
</tr>
<tr>
<td>9's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
</tr>
<tr>
<td>10's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
</tbody>
</table>

Resplitting Pairs

What about resplitting pairs? What do I mean by this? Lets 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. Lets say the dealer has an upcard of 8. Recall that the proper course of action is to hit. Now lets 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:

VI. Basic Strategy
VI. Basic Strategy

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.
VII. Beyond Basic Strategy

a. Introduction
b. Composition Sensitive Hands
c. Board Conditions
c. The Ace/10 Front Count
a. Introduction

You have now learned one of the most important tools of a successful blackjack player, basic strategy. This tool alone allows you to reduce the casino’s advantage to less than a half a percent. Pretty powerful tool, wouldn’t you agree? With just basic strategy alone, blackjack becomes pretty close to a 50/50 proposition.

At this stage of a blackjack player’s education, they naturally want to add a tool or technique that takes them over the top. That tool is unequivocally the technique of card counting. Card counting will give the player an edge over the casino of as much as 2%. Unfortunately, the level of skill, dedication and practice to become proficient at card counting is a huge step from that involved in learning basic strategy itself. A lot of players falter at this stage of their blackjack training.

Most other programs or blackjack resources jump directly from basic strategy to card counting. There is no middle ground. For those players who are unwilling to devote the time and energy to learning to count cards, this marks the end of their blackjack education. They continue to play the game as underdogs to the casino. Fortunately, there are certain techniques short of counting cards that will allow a player to gain some additional percentage points back from the casino. These techniques are not nearly as technical and demanding as card counting, yet they can reduce the casino’s advantage over the player and are a good way of slowly introducing the blackjack player to some of the skills that will eventually be needed when the player makes the jump to a full card counting technique.

This section of the course will highlight three techniques that you can use to further reduce the casino’s advantage over the player. They are relatively simple techniques that anyone can learn with a bit of practice.

b. Composition Sensitive Hands

When you learned basic strategy in prior sections of this program, you were told that the plays dictated by the charts were always the best way to play the cards given a dealer upcard and player hand. For the most part, this is correct. Given a player’s hand and dealer upcard, there is always a mathematically correct way to play the hand. What this means is that in the long run, the player will maximize his winnings and/or minimize the houses advantage if he or she plays his cards according to the basic strategy tables. The charts don’t, however, distinguish between how the totals for the player hand are composed. For instance, a total of 14 can be made from any of the following hands: 10/4, 9/5, 8/6, 7/7, 4/4/6, etc. Exactly how much of an advantage a player gains from playing basic strategy depends on the particular dealer upcard and the actual cards in the player’s hand. For instance, hitting a 16 against a dealer Ace is significantly more advantageous than standing under such circumstances. The player reduces the casino’s
advantage from 83% to 76% under such circumstances. This is a difference of 7%! It matters not how the player obtains the total of 16. It will always pay to hit that hand.

Other hands are not quite so lopsided. The advantage in playing according to basic strategy may be much less. There is in fact an advantage, but the advantage is very slim. For example, basic strategy suggests to hit a player’s 16 against a dealer 10. This is sound basic strategy. However, the advantage the player gains by hitting according to basic strategy in this circumstance gains him less than half a percent. Although this is small, it is still advantageous to play this hand by hitting according to basic strategy. Herein lies the rub. In hands such as these, the advantage of using basic strategy is so borderline that the best way to play the hand will depend on the specific cards in the player’s hand. After all, the cards in the player’s hand that make up the total are no longer in play and this will affects the odds of making a successful hand by hitting or pushing.

Again, the key concept to understand in this section is that basic strategy charts do not distinguish the ways in which a player’s total is obtained. A player can have a total of sixteen by having a 10/6, a 9/7 or an 8/8. We will look at two such borderline hands in this section and show you how to play them depending on the actual cards in the player’s hand. When we look at these borderline hands, the most advantageous way to play the hand will actually depend on the cards the player was dealt to create the hand.

**Sixteen Against a Dealer Ten**

Let us examine the case of a sixteen against a dealer ten in detail. If a player is dealt a 16, basic strategy says to hit against a 10. The player hopes that he will pull a four or a five to make a winning hand. Anything over a four or five will bust the hand. Anything less doesn’t really improve his hand into a winner in the long run. Therefore, only 4’s and 5’s are important to the player. This is where the actual way in which the player’s hand totals a 16 becomes important. If the player has a 10/6 for 16, the best strategy is to hit. But, if the player has built up the hand of 16 using any number of 4’s and 5’s, the correct strategy is to stand. The reason for this is because the player has actually burned some of the cards that he is looking for to better his hand in making his total of 16. With such hands, the slim advantage which normally exists in hitting a 16 against a 10 is lost because we know that some of the cards we need are no longer in play, namely, 4’s and 5’s. This is what we mean when we say that this is a composition sensitive hand. Depending on the way in which the player totals 16, it may be better to stand rather than hit.

**Twelve Against a Dealer Four**

The next composition sensitive hand is a player’s hand of twelve against a dealer four. All blackjack basic strategy charts suggest that you stand on this total. What they don’t tell you is
that the advantage you gain by standing instead of hitting is less than a quarter of a percent. Again, it is in fact advantageous to stand, but the advantage is only slight.

In fact, the advantage is so slight that the most optimal way to play your cards will depend on the cards used to make up your total of 12. A total of 12 can be composed in one of four ways: 10/2, 9/3, 8/4 and 7/5. Lets compare the difference between holding a 10/2 twelve total and a 7/5 twelve total. If you hold a 7/5 total, those cards are no longer in play. Yet getting a 7 would make your hand a 19, and getting a 5 would make your hand a 17. Neither hand is particularly strong. Yet the dealer who has a 4 showing will probably be able to make better use of either a 7 or 5 than the player. In fact, the dealer will statistically be able to make better use of a 7 or 5 compared to a 10 or a 2. This information combined with the fact that basic strategy advantage of standing on a 12 against a 4 is so slight, the best way to play your cards in this situation is to hit a 10/2 against a 4 up, but stand with any other hard 12 against a 4 up.

The above two composition sensitive hands are easy to identify and if you play them properly, you can reduce the casino’s advantage by another small fraction of a percent. This technique will not actually result in you gaining an advantage over the casino, but they will add to your blackjack arsenal to ensure you obtain the best odds possible over the casino.

c. Board Conditions

The previous section demonstrated how knowledge of the actual cards in a player’s own hand can be used to make better blackjack decisions and reduce the casino’s advantage over the player. The next logical step is to look beyond just your own hand to those of your players. In his excellent book, “Blackjack Bluebook II”, Fred Renzy outlines a variety of hands for which proper play will depend on board conditions. The student is encouraged to read Mr. Renzy’s book as it is an excellent modern day reference to the game of blackjack. We will borrow from some of his knowledge here and teach you how to make use of ALL of the cards on the table during one of these given hands to make better playing decisions. We will refer to this process of using information on all of the cards on the table as “evaluating the board conditions”.

There are seven hands for which information as to board conditions will be useful:

- 9 against a dealer 2
- 11 against a dealer ace
- 12 against a dealer 4
- 13 against a dealer 2
The reason why board conditions may assist with all of the above hands is because the advantage gained by playing according to basic strategy is very small for all of these hands. As such, if a player is able to use information about which cards have been discarded, i.e., the board conditions, he or she will be able to make better playing decisions.

So, let’s take a close look at exactly what kinds of board conditions would merit a deviation from basic strategy. As you will discover when you begin your study of card counting, 10 value cards are more advantageous to the player than to the casino. On the flip side, small cards such as 2’s, 3’s, 4’s and 5’s are advantageous to the casino and not the player. You will note here that there are 16 ten value cards in the deck and 16 “small cards” in the deck. This represents a balance and for the most part, when the cards are in balance like this, the best strategy is to stick to basic strategy. After cards have been dealt from the shoe, however, a situation may develop where ten value cards and small cards remaining in the deck are no longer in balance. During such board conditions, the proper play for any of the above hands may not be that prescribed by basic strategy.

So now comes the task of determining the extent of the imbalance between ten value cards and small cards. The procedure is simple in theory, however, may require a bit of practice to master. Simply add all of the ten value cards on the table for a given hand and then add together all of the small cards. Take the difference between these two numbers to determine the imbalance. For instance, if during a given hand of play with 7 players at the blackjack table, a total of eleven 10-value cards are showing and a total of six small cards are showing. The board conditions in this case show that five more 10-value cards have been dealt compared to small cards (eleven minus 6). Under such circumstances, we know that the remaining shoe is slightly unfavourable to the player because it is relatively depleted in 10-value cards which are to the player’s advantage. As another example, suppose a total of six 10-value cards are showing with fourteen small cards present. The board conditions in this case show that 8 more small cards have been dealt compared to 10-value cards. This represents very favourable board conditions. As you can see, the process of determining board conditions is simply to count high cards and low cards on the table and perform a simple subtraction.

Now that you are able to ascertain the board conditions, you need to know what to do with this information. The following chart outlines how to play the seven hands given above under the stated board conditions.
Hand | Board Conditions | Advanced Play
--- | --- | ---
12 against dealer 4 | 10-value cards equals or exceeds small cards | Hit
13 against a dealer 2 | Five more 10-value cards than small cards | Hit
16 against a dealer 10 | Small cards exceeds 10-value cards | Stand
9 against a dealer 2 | Five more small cards than 10-value cards | Double
A/7 against a dealer 2 | Five more small cards than 10-value cards | Double
A/8 against a dealer 6 | Five more small cards than 10-value cards | Double
11 against a dealer ace | Six more small cards than 10-value cards | Double

If the above board conditions are not satisfied, continue playing according to basic strategy.

The above table applies to six or eight deck shoes. Slightly different rules apply when playing with one or two deck shoes, however, we will not explore such in this program given the prevalency of six and eight deck shoes in most casinos today.

As discussed with composition sensitive hands, the above technique of altering basic strategy play based on the board conditions will again add to your blackjack arsenal. Again, it will not amount to you gaining an advantage over the casino but will ensure that you are minimizing the house’s advantage to a bare minimum.

The chapter which follows begins your study of blackjack’s most powerful tool - card counting. Up until now, you have not really touched upon this, the most important of tools to actually give you an advantage over the casino... or have you? The reality of the matter is that the above board conditions technique has been included in this program as a pre-cursor to full-fledged card counting. When you are ascertaining the condition of the board for a given hand, what you are actually doing is counting cards. You are keeping track of the ratio or balance of high cards to low cards. When you begin your study of card counting shortly, you will realize...
that it is nothing but an extension of the above technique. Instead of counting just cards from one hand, however, you will be carrying over your count from one hand to the next to keep a running count at any given moment in time. It really is that simple.

c. Renzey’s Ace/10 Front Count

In his book, “Blackjack Bluebook II”, Fred Renzey, prior to engaging in a discussion of card counting, proceeds to outline another tool for gauging the favourability of a shoe short of actual card counting. He calls this technique the “Ace/10 Front Count”. It is actually a simple and effective technique and he professes that it will actually give the player a slight advantage over the casino. Of this I have no doubt.

The technique is simple and straightforward. The player keeps a running count of all of the 10-value cards and ace’s that have been dealt from the shoe. This count is maintained for the first two decks of the shoe, hence the name “front count”. Once the first two decks have been dealt, the player stops counting. He will then use the front count he just calculated to gauge how favourable the deck is for the balance of the shoe. Again, this information as to the count after two decks will be sufficient to give you an advantage over the casino.

Renzey’s Ace/10 Front Count is a simple and straightforward technique that you can use to finally turn the tables on the casino. I do not, however, recommend it. The reason for not recommending it is not because it is ineffective or in some way flawed. On the contrary, it is simple and does in fact work. The reason I don’t recommend it is because a player who is able to count into two decks of a shoe has already mastered most of the skills necessary to become a full-fledged card counter. Yes, there are some additional things you must do to count cards successfully that go beyond the skills required under an Ace/10 front count, but the plain and simple fact is that once you have developed to the level of being able to count into two decks, you are only a hop, skip and a jump away from being a full-fledged card counter. So why stop at the Ace/10 Front count when you can learn a few more skills and be counting cards like a pro and more importantly enjoying a much larger advantage over the casino that comes with full card counting. For this reason, we do not delve into the details of how to keep an Ace/10 Front Count.

For those students who are interested, I invite them to purchase Fred Renzey’s Blackjack Bluebook II for an in-depth analysis of this technique. Mr. Renzey’s book is an excellent blackjack resource and contains much more than just this Ace/10 Front Count that the player will find useful. It is highly recommended.
VIII. Card Counting: Mechanics

a. Introduction
b. Counting: Single Deck
c. Counting: Multiple Decks
a. Introduction

If one wants to get a real advantage over the house, card counting is without question the way to go. What is card counting? Exactly what you would imagine it is: keeping track of cards already dealt and out of play. Why is card counting so valuable to a player? Simply because it allows him to play based on a revised set of odds which reflect how many cards of a particular denomination remain in the deck. Many players who have mastered the art of card counting have been so successful in the casinos that they have been barred from playing at some.

The basic concept behind counting cards is as follows. A shoe in which a high proportion of 10-value cards has already been dealt is disadvantageous for the player. Conversely, a shoe in which a high proportion of "little cards," 2's, 3's, 4's, 5's and 6's has already been dealt is advantageous to the player. Why is this? Well, to understand this, let's think about the basic assumption behind all of the strategies we have studied so far. Throughout this program, I constantly remind you that 10-value cards are the most plentiful denomination in the deck. Based on this fact, we assume that the most likely card to be dealt is a 10-value card. This has been the "rock" upon which all our strategies have been based.

Now, if through card counting, we notice that a high proportion of 10-value cards has already been dealt, then our rock crumbles. The basic premise upon which our strategies are based is no longer true, that is, that the most plentiful card remaining in the shoe is a 10-value card. If, on the other hand, you notice that a high proportion of little cards has been dealt already, our "rock" becomes even tougher. Now, the proportion of 10-value cards to other cards is even greater and our strategies are even stronger.

How do we use this knowledge? The answer to this question will come later. For now, it is important to understand how to go about counting cards.

b. Counting: Single Deck

Counting cards with the system I will shortly describe in detail is relatively simple. The player is not actually keeping track of individual cards. Instead, he is keeping track of a single running count. More specifically, the player is keeping track of low cards in relation to high cards. Low cards are defined as 2's, 3's, 4's, 5's and 6's. High cards are defined as 10's, J's, Q's, K's and A's.

The system operates as follows:

Low cards are assigned a value of +1
High cards are assigned a value of -1

<table>
<thead>
<tr>
<th>Cards</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Cards</td>
<td>2, 3, 4, 5, 6</td>
</tr>
<tr>
<td>High Cards</td>
<td>10, J, Q, K, A</td>
</tr>
</tbody>
</table>

To understand the mechanics of counting, consider the following examples:

Example 1

The dealer deals A, 10, 7, 6, 10, 4, and 10.

Q: What is the card count?

A: Initially, the running count is 0. After the A is dealt, subtract one from the running count of 0 for a new count of -1. After the 10 is dealt, subtract one from the running count of -1 for a new count of -2. The 7 does not affect the count. After the 6 is dealt, add one to the running count of -2 for a new count of -1. After the 10 is dealt, subtract one from the running count of -1 for a new count of -2. After the 4 is dealt, add one to the running count of -2 for a new count of -1. After the 10 is dealt, subtract one from the running count of -1 for a new count of -2. Therefore the card count after the 10 is dealt is -2.

Example 2

By now, we can no doubt dispense with the long-winded explanation as in the previous example and summarize in chart form.

<table>
<thead>
<tr>
<th>Card Dealt</th>
<th>10</th>
<th>10</th>
<th>A</th>
<th>2</th>
<th>4</th>
<th>A</th>
<th>7</th>
<th>A</th>
<th>6</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>-1</td>
<td>-1</td>
<td>-1</td>
<td>1</td>
<td>1</td>
<td>-1</td>
<td>0</td>
<td>-1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Count</td>
<td>-1</td>
<td>-2</td>
<td>-3</td>
<td>-2</td>
<td>-1</td>
<td>-2</td>
<td>-2</td>
<td>-3</td>
<td>-2</td>
<td>-1</td>
</tr>
</tbody>
</table>

Example 3

<table>
<thead>
<tr>
<th>Card Dealt</th>
<th>2</th>
<th>7</th>
<th>8</th>
<th>10</th>
<th>4</th>
<th>3</th>
<th>5</th>
<th>7</th>
<th>10</th>
<th>6</th>
</tr>
</thead>
</table>

VIII. Card Counting: Mechanics
Consider the following: On average, 3 cards are dealt per hand per player. Therefore, if there is only one player at the table, 6 cards will be dealt per hand on average. (Remember, the dealer also gets 3 cards). If there are 2 players, on average 9 cards will be dealt. If 3, 12 cards, etc. Given this information, in a one player game, if 6 cards are dealt per hand, it will take approximately 9 hands to exhaust one deck. In a two player game, if 9 cards are dealt per hand, it will take approximately 6 hands to exhaust one deck. The following chart summarizes this analysis:

<table>
<thead>
<tr>
<th># of players</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td># of hands to exhaust 1 deck</td>
<td>9</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>&lt;3</td>
<td>&lt;2</td>
</tr>
</tbody>
</table>

One can use this information to estimate the number of decks that have been dealt. For example, if you know that 8 hands have been dealt on a table with 3 players, then approximately 2 decks have been exhausted. (8 hands / 4 hands per deck = 2 decks dealt). Therefore, 6 decks remain if an 8 deck shoe is being used.

What Does This All Mean?

Recall that when a high proportion of high cards has been dealt, the deck is disadvantageous to the player. In terms of our count, this translates to a disadvantageous deck when the running count is negative. Alternatively, recall that when a high proportion of low cards has been dealt, the deck is favorable to the player. In terms of our count, this means an advantageous deck when the count is positive. For now, this is all that will be said on the meaning of the count. How the count affects both playing strategy and betting strategy will come later. For now, concentrate on becoming proficient in counting.

c. Counting: Multiple Decks

The previous counting method must be augmented for multiple decks. Why is this? Because the greater the number of decks, the less each card affects the remaining count of the shoe. A count of +4, for instance, is very significant if a single deck is being used, but becomes trivial if 8 decks are remaining in the shoe. As such, the running count must be augmented to reflect the remaining decks in the shoe of cards. This augmented running count will be herein referred to as the Real Count.

How will we augment the running count? We will divide the running count by a divisor reflecting the remaining decks in the shoe. The value of the divisor depends on the number of decks remaining in the shoe. The divisor for a single deck is 1, for 2 decks it is 2, etc. The divisor for any number of decks is simply the number of decks remaining in the shoe. The augmented running count will be equal to the running count divided by the number of decks remaining in the shoe.

Estimating the Number of Decks Remaining in the Shoe

Consider the following: On average, 3 cards are dealt per hand per player. Therefore, if there is only one player at the table, 6 cards will be dealt per hand on average. (Remember, the dealer also gets 3 cards). If there are 2 players, on average 9 cards will be dealt. If 3, 12 cards, etc. Given this information, in a one player game, if 6 cards are dealt per hand, it will take approximately 9 hands to exhaust one shoe. In a two player game, if 9 cards are dealt per hand, it will take approximately 6 hands to exhaust one deck. The following chart summarizes this analysis:

<table>
<thead>
<tr>
<th># of players</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td># of hands to exhaust 1 deck</td>
<td>9</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>&lt;3</td>
<td>&lt;2</td>
</tr>
</tbody>
</table>

One can use this information to estimate the number of decks that have been dealt. For example, if you know that 8 hands have been dealt on a table with 3 players, then approximately 2 decks have been exhausted. (8 hands / 4 hands per deck = 2 decks dealt). Therefore, 6 decks remain if an 8 deck shoe is being used.
VIII. Card Counting: Mechanics

shoe. The divisor will be equal to the number of decks remaining in the shoe. How do you know the number of decks remaining in the shoe? The simplest method is simply to eyeball the shoe.

The more you play, the more accurate you will become at estimating the remaining number of decks in the shoe. For those of you who want a more reliable method of estimating the number of decks remaining in the show, see inset on the this page.

Once you estimate the number of decks remaining in the shoe, divide the running count by this divisor to get the real count.

\[
\text{REAL COUNT} = \frac{\text{RUNNING COUNT}}{\text{# OF DECKS}}
\]

Now you know how to calculate the Real Count given any size shoe the casino may be using. You are now ready to understand how the Real Count affects each of a) Blackjack Strategy and b) Betting Denominations.
IX. Card Counting: Altering Play Based on Count

a. Introduction
b. Betting Variations: Effect of Count on Betting Denominations
a. Introduction

At this point in your blackjack education, you have hopefully become an expert in basic strategy. You have also just learned how to count the cards and keep an accurate real count. The next and perhaps most important part of your blackjack education is learning what to do with the real count that you have calculated.

We know that the real count that you calculated tells us how favourable or unfavourable a shoe of cards is. Generally speaking, if the count is relatively high, we have a favourable shoe. If the count is relatively negative, we have an unfavourable shoe. We will use this information as to the condition of the shoe in two ways:

1. We will change the amount of our wagers, i.e., betting variations, and
2. We may deviate from basic strategy in the way we actually play our hands, i.e., strategy variations.

Before we get into the details of how exactly we alter play based on the count, it is important to understand why we will change our play accordingly.

First, let's look at the question of why we would change our betting denominations depending on the real count. The answer is really quite intuitive. We know that a positive true count translates into a favourable shoe. We will discover that when there is a high positive count, we will raise our bets. The reason for this is because we want to be wagering more money during such a favourable shoe. Conversely, when the true count is very negative, we have an unfavourable shoe. Again, you will discover that under such circumstances, you will lower the amount of your bets. Obviously, you want to be wagering less money during these unfavourable conditions.

To summarize,

**Card counting allows you to wager more during favourable conditions and less during unfavourable conditions.**

In doing so, you will win more money when conditions are good and lose less money when conditions are bad. The end result of this method of altering your betting denomination is profound. Instead of being an underdog to the casino, you will have actually secured yourself as much as a 1.5% advantage from these betting variations alone.

Now, in addition to varying your betting denomination, you will learn how to alter your
normal basic strategy plays for various hands depending on how favourable or unfavourable the
deck has become. As you learned in a prior section of this program, the rules of basic strategy
have been developed under the assumption that all is normal, i.e., the proportion of high cards
and low cards remaining in the deck is balanced. The farther the true count becomes positive or
negative, the more this assumption becomes false. As such, there are several hands for which the
optimal play may not be that prescribed by basic strategy when the true count is positive or
negative. In altering your play to deviate from basic strategy recommendations under these
conditions, you will effectively secure yourself an additional 0.5% of an advantage over the
casino.

The above describes exactly how the use of a true count combined with both betting
variations and strategy variations can result in an exceptional advantage for the blackjack player.
Some students have asked the question as to which is more important, betting variations or
strategy variations. The answer should be obvious given the percentage advantages quoted
above. Betting variations will secure you the most advantage over the casino when using card
counting. In fact, they account for three quarters of the gains to be realized from using card
counting. The author knows several very successful blackjack players that use betting variations
alone without altering play from basic strategy. For them, they do not want to learn any
additional strategy plays other than basic strategy and are content to enjoy a smaller advantage
gained solely from betting variations. This is perfectly acceptable. Of course, your author
recommends that you learn to both vary your bets and alter your playing strategy to enjoy the
maximum advantage card counting can provide, but ultimately the choice is yours.

b. Betting Variations: Effect of Count on Betting Denominations

Recall that when there is a high positive count, the shoe is favorable to the player. When
there is a high negative count, the shoe is disadvantageous to the player. Therefore we will want
to increase our bets when there is a high positive count and decrease our bet when there is a high
negative count. The above rationale is at the heart of the following betting chart:

<table>
<thead>
<tr>
<th>Real Count</th>
<th>-3</th>
<th>-2</th>
<th>-1</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leave Table?</td>
<td>Table Min</td>
<td>Half</td>
<td>Normal</td>
<td>2X Normal</td>
<td>3X Normal</td>
<td>4X Normal</td>
<td>5X Normal</td>
<td>6X Normal</td>
<td>7X Normal</td>
<td></td>
</tr>
</tbody>
</table>

Thus, when the count reaches +1, double your bet. When it reaches +2, triple your bet, etc.
When the count reaches -1, however, decrease your bet to half of its original amount. When the
count reaches -2, go down to the table minimum. If the count reaches -3 or lower, you may want
to consider leaving the table to avoid playing under extremely unfavourable conditions.

Example:
You are playing at the $2 minimum table betting a normal bet of $10 per hand. The Real Count climbs to +1 after a few hands. Therefore, you begin to bet double your normal bet: $20. Later the Real Count returns to 0. Therefore you will drop back down to your normal bet of $10. Still later the count drops to -1. Therefore you will bet half of your normal bet: $5. High cards continue to be dealt and the count drops to -2. Now you will drop down to the table minimum and bet $2.


Depending on the Real Count, the player will deviate from Basic Strategy. Some card counting systems suggest numerous changes to basic strategy depending on the true count. In fact, many create whole new strategy charts with true count figures replacing the entries in the normal basic strategy chart. The player will then hit, stand, double down, etc. depending on the true count. While such systems are technically accurate, they become exceptionally difficult to remember and master. Furthermore, a great many of the entries in these revised charts will only occur in actual play a very small percentage of the time. As such, the time and effort required to learn and master strategy variations for all of the possible hands the player could encounter will only result in a tiny additional percentage advantage for the player. Lastly, remember that strategy variations account for less than a quarter of the advantage to be gained by employing card counting. Most of the advantage from card counting comes from betting variations anyway.

A better approach, therefore, is to focus on those strategy variations that will give the player the most bang for their buck. We will focus on those hands which come up more frequently and for which a strategy variation will reap the most reward. For the student that wants to explore and learn ALL of the possible strategy variations, two excellent works are recommended: “Professional Blackjack” by Stanford Wong and “The World’s Greatest Blackjack Book” by Lance Humble and Carl Cooper.

Again, for purposes of keeping your blackjack system simple and workable while at the same time reaping a sizable advantage over the casino, we will limit our strategy variations to a select few. Let us examine each of these deviations in turn.

i) REAL COUNT OF +1 OR -1

When the Real Count is either a positive or negative one, do not stray from Basic Strategy. Although the shoe may be either slightly favorable or slightly unfavorable, it will not be so great as to merit deviating from Basic Strategy. Stick with Basic Strategy even when the count is plus or negative one. This, of course, does not mean that you shouldn’t alter your betting denominations strategy. See section on Effect of
**Count on Betting Denominations.**

**ii) REAL COUNT OF -2 OR LESS**

When the Real Count is -2 or less, the deck is relatively unfavorable to the player. You will use this information by doubling down less. Specifically, when the count is -2 or less, only double down under the following circumstances:

<table>
<thead>
<tr>
<th>[a]</th>
<th>Player Total: 9 or 10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dealer Upcard: 5 or 6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>[b]</th>
<th>Player Total: 11</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dealer Upcard 3, 4, 5, 6, 7, 8, 9, or 10</td>
</tr>
</tbody>
</table>

**iii) REAL COUNT OF +2**

When the Real Count is +2, the shoe is quite favorable to the player. He will therefore bet more. *See section on Effect of Count on Betting Denominations.* Additionally, recall that a Real Count of +2 means that there are a relatively high proportion of 10-value cards remaining in the shoe. Based on such, the player will deviate from Basic Strategy as follows:

<table>
<thead>
<tr>
<th>[a]</th>
<th>Player Total: 15 or 16</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dealer Upcard: 7, 8, 9, 10, 11</td>
</tr>
<tr>
<td>Strategy:</td>
<td>Stand</td>
</tr>
<tr>
<td>Rationale:</td>
<td>There are so many 10-value cards remaining in the shoe that it is unwise to draw and risk busting.</td>
</tr>
</tbody>
</table>

| [b] | Strategy: Purchase Insurance when dealer shows an Ace upcard. |
|     | Rationale: There are so many 10-value cards remaining in the shoe that it is likely that the dealer’s hole card is a 10-value card giving him Blackjack. |

**iv) REAL COUNT OF +3 OR GREATER**

Here, the deck is even more favorable than in the case of a +2 count. Based on the same reasoning as the previous section, the player will stray from Basic Strategy as follows:
<table>
<thead>
<tr>
<th></th>
<th>Player Total:</th>
<th>Dealer Upcard:</th>
<th>Strategy</th>
<th>Rationale</th>
</tr>
</thead>
<tbody>
<tr>
<td>[a]</td>
<td>14, 15 or 16</td>
<td>7, 8, 9, 10 or 11</td>
<td>Stand</td>
<td>There are so many 10-value cards remaining in the shoe that it is unwise to draw and risk busting.</td>
</tr>
<tr>
<td>[b]</td>
<td>12</td>
<td>2 or 3</td>
<td>Stand</td>
<td>There are so many 10-value cards remaining in the shoe that the odds of busting are too great to hit.</td>
</tr>
<tr>
<td>[c]</td>
<td>Insurance</td>
<td></td>
<td>Purchase Insurance when dealer shows an Ace Upcard.</td>
<td>There are so many 10-value cards remaining in the shoe that it is likely that the dealer’s hole card is a 10-value card giving him Blackjack.</td>
</tr>
</tbody>
</table>
X. Game Management

a. Introduction
b. Calculating Your Bankroll
c. How Much am I Going to Win
d. Choosing a Favourable Game
   i) Betting Range
   ii) Shuffle Point
   iii) Number of Decks
e. Managing Your Money
   i) Quick Comebacks?
      Not a Good Choice
   ii) Riding a Winning Streak
   iii) Tipping the Dealer
   iv) Other Players
f. Playing Multiple Hands
g. Managing Yourself
   i) Mental Readiness and Self-Control
   ii) Physical Readiness
   iii) Going to the Bathroom
h. "Managing" the Dealer
a. **Introduction**

Game management is without a doubt the most neglected skill for proper blackjack play, yet it is arguably the most important. Without proper game management, even playing perfect Blackjack will not be enough to consistently walk out of the casino with money in your pocket. What do I mean by proper game management? Simply, the use of one's skills, knowledge, discipline and monetary resources in the most intelligent and resourceful manner possible. Blackjack can be a very emotional game to play. There are a lot of different things to consider when one seeks to play blackjack for profit. Many distractions exist which can rob you of your hard earned blackjack winnings. From choosing a favourable game to disguising the fact that you are a skilled player, managing your game can be the most critical aspect of a profitable blackjack career.

This section of the program is aimed at canvassing some of the more important game management issues necessary for successful blackjack play. We will begin by showing you how to calculate the bankroll that you will need to begin your blackjack business. Once you know how much funds you will require, it becomes important to be able to identify a favourable game. There is no point in playing if the casino is offering unacceptable rules. This will be followed by a detailed section on managing your financial resources. In addition to managing your money, it is important that the player be able to manage his own temperament to be successful at blackjack. This skill will be discussed next. We will then canvas simple ways in which the player can have a hand in controlling the conduct of the actual blackjack dealer. In the next section, a critical component will be presented on techniques that the player must utilize to disguise the fact that he is counting cards.

b. **Calculating Your Bankroll**

How much money do you need to start off with to successfully start your blackjack career? That is a question that all novices to the game ask. In the end, how much money you choose to gamble with is a personal decision. In essence, it is a function of how wealthy you are, how much money you are willing to risk, and how much money you need to bet to enjoy the game of Blackjack. Always remember though that Blackjack is not just a game, it is gambling. Gambling can be very addictive. Therefore, a general rule is to enter the casino with only as much money as you are willing to lose. Don't bring your credit cards or automated teller cards with you if you cannot afford to lose that money.

While I did say that how much money you enter the casino with is a personal decision, there is a minimum amount which you should have in order to play Blackjack. Don't forget, you will often need to absorb a lengthy losing streak before your fortunes change. For instance, if
you walk into a casino and sit down at a table with a $5 Blackjack minimum and with $5 in your pocket, the odds of winning any money are negligible. If you lose your first hand, you are done for the day. Even if you win your first hand, you will need to be able to go down a few bucks and absorb a short losing streak. What minimum amount do you need?

There is no amount which is written in stone. As a general rule of thumb, your bankroll will depend upon three factors:

1. The amount of your “normal” bet.
2. The accuracy of your play.
3. The power of your blackjack system.

The larger your “normal” bet, the larger bankroll you will need. The more powerful your blackjack system, the smaller the bankroll that will be required. Finally, the more accurate you are at implementing your system, the smaller the bankroll you will need.

Using the card counting system implemented in this program, the absolute minimum bankroll is twenty times the minimum bet. For instance, if you play at the $2 minimum table, you should have $40 to play. This is the absolute minimum, however. The optimal amount to start off with is 40-50 times the minimum bet. For instance, at a $2 table, you should have $80-$100 to start off with. This amount will usually be sufficient to keep you going in the event you start off with a streak of losing hands. The possibility of exhausting your entire bankroll before the cards turn in your favour is referred to by blackjack mathematicians and probability scholars as the “risk of ruin” inherent in the game.

By implementing the simple but powerful blackjack system of this program, the blackjack student will eventually achieve an advantage over the casino of approximately 1.0% to 2.0%. For those of you who may be thinking that this is an awful small advantage to be investing so much time and energy for, keep in mind that the casino enjoys this advantage over the average player in blackjack and makes millions of dollars per year with this “small” advantage. In fact, with a mere 1% advantage and a 100 unit bankroll, you should successfully double your money approximately five out of six attempts. These statistics have been mathematically proven by dozens of mathematicians during the past thirty years.

c. How Much Am I Going to Win?

The next question you must ask yourself before sitting down at the Blackjack table is what amount of winnings you will be content with for the night. A million dollars you say? Good luck to you!! One of the most tragic and unfortunately most common mistakes that players make is that they refuse to leave the table winners. Greed sets in and distorts the rational
decision making process of individuals. DON’T LET THIS HAPPEN TO YOU!!! Decide beforehand how much money you will be content with for the night. When you reach this amount, leave the table a winner. Don’t let greed cheat you out of leaving the table a winner for that night.

How much money should you be happy with? This is largely a personal decision. There are two factors which must guide your judgment, however. First, you want to make a reasonable return on your investment. For instance, if you start with a bankroll of $500, say, you should not be content with winnings of $50, say. It simply is illogical to risk $500 at the casino to make a mere $50 or 10% given the risks involved. On the opposite side of the coin, you do not want to set goals which are unrealistic. If your initial bankroll is $500, say, and you are playing at the $10 table, the odds of winning $10,000, for instance, in one sitting is extremely low. You are quite simply asking for an extreme display of luck in order to win so much. Again, don’t get greedy.

So what is a reasonable amount? Again, the matter is largely personal, but don’t forget to perform the above balancing exercise. For the author, the general rule of thumb is that he will leave the table when he has achieved winnings of 100% to 200% of his initial bankroll. For instance, if the author walks into the casino with $500 to wager, the author would be content to leave the casino with winnings of $500 to $1,000. As soon as he hits the $500 winning mark, he will begin to think about leaving. Under no circumstances would he stay and try to win more than the agreed upon $1,000. The author simply feels he is “pushing his luck” in trying to win more.

You must take the above advice with a grain of salt, however. There may be times when you will stray dramatically from the above rules of thumb. For instance, I recently had the following experience at the casino. I arrived with my typical $500 bankroll and began playing at the $10 table. Over the next three hours, I very slowly began to lose my money. The cards were not disastrous, but I was consistently going down a few dollars every half hour. After about two and a half hours, I found myself down $400.00. Then came the shoe from heaven. Halfway through the shoe, the true count began to escalate above plus 5. I began to bet hard and before I knew it, I had regained my four hundred dollars and an additional $100 for my troubles. When the end of the shoe came, I felt quite content to be leaving a winner, albeit a small winner, after being down several hundred for most of my playing session. So you see, it is by no means wrong to deviate from your rules of thumb. Use your discretion.

d. Choosing a Favourable Game

A critical component of your successful blackjack strategy is choosing a favourable game.
Not all games are created equally. Some casino’s offer a more favourable game than others. In fact, the conditions offered by the casino are more important than actually playing proper basic strategy and card counting. If the conditions offered by the casino are not favourable, you can play perfect basic strategy and can count cards flawlessly and in the long run, you will lose your money. Conversely, if you play at a casino with exceptionally favourable conditions, even if you make some occasional errors in your blackjack play, you will still be successful. This section will canvass all of the factors involved in choosing a favourable game.

I) Betting Range

You have seen that card counting gives you an edge over the casino in two separate ways. First, depending on your knowledge of the true count, you can vary your play from that prescribed by basic strategy. Second, when your true count tells you that the deck is favourable, you will increase your bet amount to take advantage of these favourable conditions. There may be times when you would like to increase your bets from one unit to ten or more units. The trouble with ranging your bets in this fashion, however, is that it is a telltale signal that the casino is looking for to identify card counters. If you are consistently ranging your bets from one to ten or more units, you run the risk of being barred from play as a card counter. Unfortunately, if you do not range your bets as much as possible, you cannot take full advantage of favourable conditions dictated by your card counting. Therefore, it is very important that you be able to range your bets as much as possible without running any serious risk of being barred.

You must therefore seek out a casino that will allow you to range your bet as much as possible. As a general rule, casino’s which offer one or two deck games will be very cautious about players who are ranging their bets drastically. In such casino’s, you will be very lucky to be able to range your bets from one to three units without being discovered. If you begin to range your bets by four or more units, the casino will likely discover your tactics and take countermeasures to prevent you from taking advantage of the favourable conditions.

What countermeasures are we talking about here? The first and most common countermeasure is to subject you to casino “heat”. This refers to the more mild intimidation techniques that the casino can employ to dissuade you from playing your game properly. This typically takes the form of sending several supervisors or pit bosses to watch you closely. If you have never been subjected to this, rest assured that this is an effective technique that affects the way you play. Imagine trying to count cards and vary your play from basic strategy when you have three supervisors breathing down your neck. You will definitely be intimidated and the end result is that you will often have to relax your high bets and play more conservative until the heat cools off.

A second and quite most common countermeasure is to have the dealer re-shuffle the deck when the player begins to increase his bets by several units. Casino’s are not obliged to
continue dealing from a shoe to any particular point in the deck. If the dealer or pit boss suspects you are counting, they can reshuffle at any time. This is the worst possible thing that can happen to a card counter. If you are constantly being reshuffled, you cannot take advantage of favourable conditions. In fact, the situation is even worse than it appears at first. If you are constantly being reshuffled, then the only time you will end up playing your hands are during unfavourable conditions.

The most drastic countermeasure is for you to be asked to leave the casino. This is a rare occurrence, but it can and will happen if the casino sees its money quickly disappearing to a skilful card counter.

It is therefore important that you be able to find a casino that will allow you to vary your bets to some extent without subjecting you to countermeasures. As stated, this is a difficult task with one or two deck games. At casino’s where six or eight deck shoes are utilized, you will typically be able to range your bets much more without being subjected to heat. Ranges of eight to twelve units will typically go unchallenged at such casinos.

ii) Shuffle Point

The shuffle point employed at the casino will have a dramatic effect on the player’s advantage. The shuffle point is a measure of how far into the shoe a dealer is willing to go before shuffling. The reader may also have heard this concept referred to as “deck penetration”. A dealer who deals far into the shoe will result in a much larger players’ advantage than one who shuffles with a great portion of the shoe remaining.

In a one deck game, mathematicians have estimated that a dealer who will shuffle after about forty cards as opposed to about thirty cards will result in a full one percent additional advantage for the player. You can see how important deck penetration is to your chances of success.

In six deck shoes, the typical dealer is instructed to place the plastic card signifying the end of the shoe approximately two full decks from the end. In eight deck shoes, it is typically inserted two and a half to three decks from the end. The player will find that deck penetration varies both from casino to casino and from dealer to dealer. Occasionally, you will find a dealer that deals well into the shoe. When you find such a gem, your advantage will be at its maximum.

The player in a one deck game will seek to play where the dealer is dealing out anywhere from 35 to 45 cards before reshuffling. In a six deck shoe, the player wants to find a dealer who
will shuffle with less than two full decks and closer to one and a half full decks remaining. With eight deck shoes, you would like to see a penetration into the last two to two and a half decks. Any game that does not penetrate into the shoe this favourably is not one that you should be playing at.

Speaking of shuffle penetration, this is an additional tool that the casino can use against you if they suspect that you are counting cards. Specifically, if a pit boss begins to suspect that you are a card counter, he or she may instruct the dealer to shuffle up in a one or two deck game or to place the cut card at least three decks from end of the shoe. When this begins to happen, walk away from that table. You cannot possibly gain a sufficient advantage to turn a profit.

iii) Number of Decks

The number of decks that the casino uses at a blackjack table is a critical determinant of the advantage you will enjoy over the casino. Very simply, the more decks are utilized, the smaller your advantage over the casino. Casino’s offering one-deck blackjack present the most advantageous games for players. Casino’s offering six or eight deck shoes are the most disadvantageous.

The loss in players advantage from playing at a six or eight deck game as opposed to a one or two deck game can be as great as 1 to 1.5%. Therefore, the player will prefer to play at casinos offering the smallest shoes, namely, one or two deck games.

Unfortunately, with each passing year, it is becoming more and more difficult to find casino’s offering one or two deck blackjack games. The majority of casinos utilize at least six and often times eight decks to a shoe. This does not mean that you cannot have a sizeable advantage over the casino, however. You can still enjoy an edge of well over 1.5% if you utilize all of the techniques of this program efficiently.

All of the above analysis can be boiled down into one simple rule. Look for blackjack games with the fewest number of decks to obtain the maximum advantage.

Because the great majority of casinos utilize six or eight deck shoes, all of the charts and strategy in this program have been designed for a six deck shoe. The charts, while designed for a six deck shoe, work equally well if you are playing at a casino using eight decks. The margin of error introduced by not presenting separate strategy charts for eight decks is so minimal that it does not merit confusing the blackjack student with extra charts to learn solely to gain a tiny fraction of a percent advantage from having a separate chart.
e. Managing Your Money

I) Quick Comebacks?: Not a Good Choice

Consider the following turn of events. You have just lost 5 hands in a row while wagering $10 per hand. You say to yourself, "I can't lose 6 in a row!" So you bet $20 on the next hand. You lose again. So again you say to yourself, "Seven in a row is really unlikely!" You bet $40 this time. Again you lose. This time, 8 in a row seems impossible to you! You bet $100. A sure bet! You lose again. You have lost $130 more than you should have lost. (You would have lost $30 if you had continued to bet $10 per hand. Instead you lost a total of $160). DON'T GET CAUGHT IN THIS PATTERN. It is the easiest way I know to drop all of your Blackjack funds in a matter of minutes. Avoid trying to make a quick comeback. Long losing streaks are not rare. They happen often. A cool and collected player recognizes them for what they are. Try to minimize the damage by staying cool and betting your original amount. You'll make up for such losses on a winning streak.

ii) Riding a Winning Streak

Everyone will want to ride a winning streak for as long as possible. This is not a bad thing. In fact, when you are on such a streak, do keep the ball rolling as long as possible. Be careful, though. Eventually, every winning streak will end. You can count on it! You don't want to give everything you earned right back to the house. After a good streak, if you notice your fortunes are changing, leave the table. Try another table. Get a drink. Go see a show. The Blackjack tables will be waiting for you when you come back. There is no need to simply play through a dry spell simply for the sake of staying at the table. Remember, your goal is to win.

iii) Tipping the Dealer

Just like you tip a waiter or waitress at a restaurant, it is proper to also tip your dealer. There are generally two ways to tip the dealer. The simplest way is to slip him a casino chip. This is not the preferred way, however. The best way to tip the dealer is to place a bet for him. To do this, place a casino chip above your box where insurance bets go. Then play your hand as usual. If you lose your hand, the dealer also loses his tip. If you win, the dealer wins also. He receives twice the amount which you bet for him.

Tipping is discretionary. You don't have to tip. Treat the dealer the same way you would treat a waiter or waitress. If he has been friendly and has served you well, tip him. If he has been
rude or gives you the impression that he wants you to lose, do not tip him.

Remember, however, that the more tipping you do, the less money you take home from the casino. Even if you play perfect Blackjack, you will only enjoy a small edge over the house. Excessive tipping can completely eat away this edge.

iv) Other Players

Here is perhaps one of the most disappointing realities of Blackjack. Most people don't know how to play properly. Fortunately, their poor blackjack play will not affect your own blackjack performance. Let me make this perfectly clear from the outset:

Whether the other players at a blackjack table play their hands according to basic strategy or not WILL NOT affect your advantage over the casino in any way, shape or form.

The above statement may not seem very intuitive or believable to many players who have had a good hand spoiled by a player making illogical decisions at the blackjack table. The mathematical reality of the matter, however, is that the other players’ decisions have absolutely no effect on your own odds of winning in the long run. Yes, it may in fact be true that but for a particular player’s decision to take a card or forego a card on a particular hand, the dealer may have busted, obtained a 17, etc. and you would have won, but the opposite reality is true just as often and but for the player’s decision, the hand would have been a loser. In the end, a poor player’s strategy decisions will result in as many additional wins as losses.

I am sure that many readers are still not totally convinced of this basic proposition that other player’s play will not affect their own odds of winning or losing. After all, we can all remember numerous occasions where someone at the table botched up a perfectly good round by taking the dealer’s bust card. The simple fact of the matter, however, is that we humans have selective memory. We remember the bad hands that resulted in us losing money, but we conveniently forget all of the bad decisions that ended up coincidentally saving us money. In the end, the basic proposition remains that your odds of winning depend upon which card comes out of the shoe next, not which cards have already been dealt. The moral of the story? Quite simply, don’t fret or worry about how others are playing their hands. It is irrelevant to your own play and odds of winning.

f. Playing Multiple Hands

You will often see “good” players playing two or more hands at a blackjack table. It is
thought by many of these players that playing multiple hands offers some sort of leverage or protection against losing because one losing hand will be cancelled out by a winning hand. Unfortunately, the reasoning is faulty. Statisticians have shown that if you are going to lose a single hand, the odds are very great that you will lose the second hand as well. Likewise, if you are going to win a single hand, the odds are very great that you will win the second hand as well. In the end, it really doesn’t matter how many hands you play as each hand enjoys the same advantage (or disadvantage) as the others.

Notwithstanding the above comments, it may be advantageous to play multiple hands. This occurs when the count is high. To understand why, remember what it means to have a high card count. It means that there are a disproportionately high number of 10-value cards remaining in the shoe resulting in an favourable situation for the player. Under such circumstances, you want to have as much money on the table as possible. In the sections on card counting, we discovered that we will get more money on the table under such favourable conditions by increasing our bet. Another suitable way of getting more money on the table during these favourable conditions is to play a second or third hand. After all, if the count is very high and you are enjoying, say a 5% edge over the casino at that particular moment in time, you would rather have two $100 bets on the table rather than one.

g. Managing Yourself

It has already been said a few times in this program and we will say it again, blackjack can be an extremely emotional game and is often both physically and emotionally challenging and draining. It is vitally important that you be able to control yourself physically and emotionally when at the casino in order to remain a winner.

1) Mental Readiness and Self-Control

Playing blackjack properly so as to secure yourself an advantage over the casino involves playing the game with a certain level of skill. As you have discovered, this skill is developed through an integrated utilization of several blackjack techniques from basic strategy to card counting. The ability to implement all of these techniques involves a high level of mental alertness. You must be able to concentrate on the cards regardless of what is happening around you. As such, you must be alert and prepared for the task at hand.

There may be times at the casino where you feel your mental alertness waning. For instance, if you have been playing for hours and are becoming tired, you may begin to lose some of your alertness. The usual consequence of this is that you begin to introduce errors into your card counting and this begins to compound into errors in betting and errors in how you play the cards.

When you find yourself getting tired or losing your ability to concentrate, it is time to leave.

X. Game Management
A completely different issue is your ability to keep control of your emotions while at the casino. As we continue to remind you, blackjack is a potentially emotional game. While we have made it perfectly clear that you can develop powerful techniques to hone your skill and secure an advantage over the casino, the fact remains that there is a substantial element of chance to any single blackjack session. Sometimes, the cards will simply not be flowing in your favour. During such losing sessions, it is imperative that you be able to keep calm and collected and not deviate from your sound strategy. Recognize the losing session for what it truly is - a single losing session in the context of a successful blackjack career. You are going to lose occasionally and should accept that as a reality of the game.

I can recall a session at the casino where I had been playing for hours and was basically even. I had been waiting for a favourable shoe, but it seemed that almost all of my shoes started and ended off with a negative count. Finally, I began to count into a positive shoe. During this particular session, the true count had reached +11 which is an outrageously high positive true count. I began to raise my bet from $25 per hand to $250 per hand. I was very excited as the moment I had been waiting for had finally arrived. To my dismay, the next few hands saw me obtain nothing but stiff hands with everyone else at the table getting twenties and blackjacks. I lost over $1,500 in four hands during that session and was extremely upset. How could I be getting all of these stiff hands with so many good cards in the deck. The answer is I was simply unlucky during that session. I calmed myself down at the end of that shoe, got myself a drink and laughed it off. In the end, what else could I possibly do! Again, it is imperative that you be able to keep control of your emotions and not stray from your sound blackjack techniques, even in the face of the most terrible luck. You will not develop into a winning blackjack professional if you cannot do that.

**ii) Physical Readiness**

While blackjack play does not rise to the level of being a physical sport, it will be somewhat taxing on your body if you are not prepared. You will often times be sitting at the blackjack table for literally hours in a row. It is important that you feel comfortable and be well rested. If you are tired, this will undoubtedly affect your mental readiness and as discussed above, you cannot be an effective blackjack player without the mental aspect of the game.

As such, it is important that you understand your own body. When you begin to feel fatigue, stop playing and get some rest. If your back is hurting from sitting at the table for the past two
hours, take a walk and stretch your body. If you are hungry, go for dinner or lunch. Listen to the signals your body is giving you and take action. Again, the blackjack table will be right there waiting for you when you get back. This section is really just about common sense, yet you would be surprised at how many gamblers sit at a table, roulette wheel or slot machine for literally hours without taking a break, getting something to drink or eat, going to the bathroom or just getting up to stretch.

iii) **Going to the Bathroom**

When nature calls, you must respond. Whether your body hears the call of the bathroom or your stomach feels the pangs of hunger, you should not delay long before appeasing the senses. This does not mean, however, that the moment you feel like going to the bathroom, eating something or resting, you should leave the table. On the contrary, you should time your departures from the blackjack table in the most opportune manner.

For instance, you should try to avoid leaving the table at all costs when the count is very positive. The reason for this is obvious - the deck is favourable and you want to be wagering large amounts during such times rather than leaving the table altogether. Therefore, try to time your departures for times when the count becomes very negative. After all, if you are going to have to leave the blackjack table, leave when things are not favourable.

In fact, a common strategy employed by many professional blackjack players is to immediately leave the table and go to the bathroom, get something to eat, etc. as soon as the count reaches a certain prescribed level, say a true count of -5. The player will then try to time his return to coincide with the beginning of the next shoe when things will hopefully be a bit more favourable.

g. **“Managing” the Dealer**

In addition to managing oneself, it may become important for them to be able to manage the dealer. Many students of blackjack, particularly during the early stages of their training, complain that certain dealers are so quick that it is nearly impossible to count cards accurately. Fortunately, there are simple ways in which you can control the tempo of the game at any blackjack table.

Blackjack dealers can be quite intimidating at times. Many are specifically instructed to be as intimidating as possible. One common way in which they do this is to gradually increase the speed at which they deal the cards. Often times, they will start slowly and build up the pace with each passing hand and shoe. What ends up happening with many players is that they begin to feel rushed and under pressure. This results in player mistakes. Players begin to lose their count. They begin to deviate from proper basic strategy. Their betting begins to deviate from proper form because of the inaccurate count. The end result of all of this is that the player begins playing an inferior brand of blackjack in which the casino again has an advantage.
The player must never allow the above to happen and fortunately, has within his power, the ability to control the pace of the game to some extent. How can you control the dealer? Very simply! One very powerful fact remains when playing at the blackjack table, namely, the dealer cannot continue dealing cards until he or she has a decision from YOU as to how you want to play your hand.

You have the ability to halt the game every time you play your hand.

This is a very powerful ability that you have. When the time comes for you to play your hand, the dealer cannot proceed to the next player until you have made a decision on how you want to play your hand. Herein lies your “control” over the dealer.

To slow down the game, simply slow down the speed at which you make decisions as to how to play your hand.

So, to slow down the game, take your time in making your decisions as to how to play your hand. Be very methodical and calm about your play. This gives you an opportunity to casually glance at all the cards on the table and keep the most accurate count possible. It also allows you some time to calculate the true count. After you have done all that, then proceed to give the dealer the hand signal as to how you want to play your hand. You will notice thereafter that the dealer will slowly begin to adjust to “your” speed. He or she will know that you will not allow yourself to be rushed and will slow things down.

TIP: Another useful technique that you can employ to give you more time to analyse and count the cards is to sit down in the last two seats on the table to the dealer’s right. Third base is preferable for this purpose. By sitting at these final seats, you will have an opportunity to view all of the cards that come out of the shoe as they are being played by the other players. You will have more time to review the cards at this position as you watch the other players contemplate and play their hands.
XI. Camouflaging Your “Skill”

a. Introduction

b. Develop a “Low Key” Blackjack Persona
   i) Don’t Attract Attention
   ii) Dress Appropriately
   iii) Hide Your Pen and Pad
   iv) Minimize Talk at the Table

c. Disguising Your Bets
   i) Vary Your Opening Bets
   ii) Avoid Radical Jumps
   iii) Use a Betting Progression
   iv) Avoid Varying Your Bet When Supervisors are Present

d. Disguising the Fact that You are Counting
   i) Don’t Move Your Lips
   ii) Don’t Move Your Head
   iii) Look Away From the Table Occasionally
   iv) Do not Pass up a Bet
   v) Drink if you Can
   vi) Don’t Always Wait for All Cards to Be Dealt to Place a Bet
   vii) Make “Terrible” Mistakes
XI. Camouflaging Your Skill

a. Introduction

A concern of any blackjack player who begins to win consistently is the possibility of being discovered. While counting cards and playing the game of blackjack “skilfully” is not illegal in most jurisdictions around the world, the fact remains that if you are consistently taking money from the casino and are discovered, you will eventually be barred.

It is important that you be able to camouflage or disguise the fact that you are counting cards and are a skilful player. In order to be able to successfully do this, however, you must understand how the casino can identify you as a card counter or skilful player. Basically, the casino identifies you as a card counter in three ways: 1) By the way you appear and act, 2) by the way you bet, and 3) because you somehow tip off the casino that you are counting.

The remaining sections of this part of the course highlight techniques that you can use to mask or camouflage the way you count cards and play skilfully.

b. Develop a “Low-Key” Blackjack Persona

Merriam-Webster’s online dictionary defines “low key” as “having or producing dark tones with little contrast”. In a very real sense, this is the type of personality that you want to develop at the blackjack table - one with little or no contrast. In other words, you want to blend in with every other patron of the casino and be as invisible as you possibly can. You do not want to stand out in any way. The techniques which follow will all tend to make you blend in with everyone else at the blackjack table making you less conspicuous.

1) Don’t Attract Attention

It may seem obvious, but we will say it anyway. If you want to be invisible, don’t do things that will attract attention to yourself. Don’t wear a tee-shirt with a nude woman on the front. Don’t talk loud and in an obnoxious manner. Don’t yell “Bingo” at the top of your lungs every time you get a blackjack. Don’t curse and swear every time you lose a bet. Again, this may seem obvious, but you would be surprised at how many “good” players are constantly attracting the eye of the supervisors by their antics.

The above, again, seems obvious. Other things, however, may happen that are more subtle. I was recently at a casino playing blackjack and after counting into a favourable deck, began raising my bet. I had been betting $25 per hand and now had raised it to $150.00. During my next hand, I had an opportunity to split a pair and doubled down. A total of $450 was on the table. The dealer busted and began paying the players. After being paid, I discovered that the dealer had paid me short by exactly $90. I looked up at him and gestured to my chips calmly.
telling him that he had made a mistake. He denied such. I again explained that he had shorted me $30 on each of my three bets. He again denied the error and even had the nerve to suggest that I had placed additional chips on the bet after he had paid me. I raised my voice at him asking him what he was accusing me of. At that point, three other players at the table took my side and explained that he had made a mistake. By this time, four supervisors had come to the table as we discussed the dealer’s error. I was eventually paid my proper amount after discussions with all the players and the dealer. The terrible thing about the incident was not that I had almost been taken for $90, but that from then on, I had at least two supervisor’s watching my play. I could no longer play my strategy because of this “heat” and was forced to leave the table. Again, it is imperative that you remain low-key in order to be successful in the long run at the table.

ii)   **Dress Appropriately**

The same way that you want to be low-key with your actions, you want to be inconspicuous in your attire. Dress like the locals. If you are in Las Vegas, this means dressing like a tourist. If you are gambling in the old downtown, you should stick to jeans and a shirt or some other casual outfit. The typical dress at strip casinos is a little more upscale and you would not be out of place in more formal attire such as a sports jacket or dress.

The point we are making here is that you don’t want to stand out from the crowd. Don’t wear that bright banana shirt that can be spotted from a mile away. Don’t wear your Rolex watch. Keep your $700 Italian snakeskin loafers in the closet. Get the picture!

iii)   **Hide Your Pen and Pad**

In this program, you have learned that it is important to keep records of your blackjack sessions so that you can spot trends and identify which casinos, dealers, etc. are most advantageous. This program even includes a blackjack player’s log which you can use to keep track of your sessions.

Do not let the dealers or supervisors see you with this log or with a pen and pad. This tips them off that you are a serious player. After all, losers do not record their sessions. They simply lose their money time after time without a care in the world as to where their money is going. The minute the casino sees you with a pad and paper, they know instantly that you are a methodical player and someone to be reckoned with. Don’t tip them off by showing your pen and blackjack log.

iv)   **Minimize Talk at the Table**
Don’t become a social butterfly at the blackjack table. Keep your chatting and socializing to a healthy minimum. You simply have too much mental work to do to be engaging in secondary conversations, chit chat or discussions.

This does not mean that you never engage in conversation with anyone. On the contrary, if you are completely detached from the rest of the world, this will work to your disadvantage as the dealer or supervisor may suspect that you are at the casino not to have fun but to make money. Don’t given them that impression. As a general rule, be cordial and friendly with all and allow yourself to engage in simple conversation. Try not to become too involved with others, however, as this will ultimately detract from your blackjack concentration.

c. Disguising Your Bets

You have learned that one of the most important techniques the card counter can utilize to gain an advantage is to vary the size of his or her bets during favourable situations. This may entail betting swings from one to ten or more units. If these swings are performed indiscriminately, this will be a tell-tale signal to the casino that you are counting cards and you will eventually be discovered and barred from further play.

Fortunately, there are a variety of techniques you can employ that will disguise the fact that you are counting cards. This section will highlight four such techniques.

1) Vary Your Opening Bets

Many inexperienced card counters will start off a shoe with a standard bet. They will then begin their count into the shoe and vary their betting according to how favourable the deck has become. At the beginning of the next shoe, they then return to their standard bet and repeat the process over and over again. In doing so, they announce in no uncertain terms to the casino that they are counting cards.

The reason why you bet low at the beginning of the shoe is that the casino has a built in advantage at this stage - when the count is zero, the casino enjoys a built in edge of 0.5% to 2.0% depending on how you play your cards. As a card counter, if you don’t take steps to disguise your betting, the only time you will be betting big is during a high count - which typically takes place towards the end of a deal. When the dealers and supervisors see you varying your bets with low bets at the start of a shoe and high bets at the end, they will pretty much know that you are counting cards. You know what will happen next.

Therefore, in order to disguise the fact that you are counting cards, vary the amount you bet at the beginning of a shoe. Instead of always starting off with the minimum bet, bet two or three units instead. While you will admittedly be putting up more money than you would have
liked during a point when the casino has the distinct advantage, you will have disguised the fact that you are counting cards to some extent. This loss in your advantage over the casino of a tiny fraction of a percent may be an acceptable price to pay to camouflage the fact that you are a skilful player.

ii) **Avoid Radical Jumps**

There will be times during your play where the true count will change drastically from one hand to the next. Under such circumstances, you will want to respond by drastically increasing your wager on the next hand. Unfortunately, dealers and supervisors have learned to watch erratic betting more closely than any other single technique in order to identify card counters. If you are varying your bets from one hand to the next by more than two or three units, you run the risk of being identified as a card counter.

The remedy for this is to avoid radically varying your bets. When you encounter a drastic change in the true count which merits a radical jump in betting unit, simply increase your betting unit by two or three units instead. It is true that you will not be taking full advantage of a favourable situation, but better to enjoy a smaller advantage than to be easily identifiable as a card counter and run the risk of becoming a banned player.

Fortunately or unfortunately, depending on how you look at it, you will only rarely encounter situations requiring radical jumps in betting amount in today’s casinos. This is because the vast majority of today’s casino’s offer only six or eight deck shoes. With such shoes, the count will typically gradually increase from hand to hand and you can increase your bets accordingly with little or no suspicion from the dealer or supervisor.

iii) **Use a Betting Progression**

Part XI of this program describes a simple but optional method of betting progressively. While progressive betting has both advantages and disadvantages, one notable advantage is worth mentioning here. If you bet using some sort of betting progression, you will avoid the large jumps in your betting that you might make without progressive betting. Casino’s have absolutely no problem with those who bet progressively and as such, varying your bets using some sort of a progression is a good way to mask the fact that you are counting cards.

In addition to the more formal method of betting progressively presented in Part XI of this program, there are other ways of utilizing betting variations to camouflage the fact that you are card counting. Lance Humble and Carl Cooper in their book “The World’s Greatest Blackjack Book” describe some reasonable methods of varying your bets and the student may want to pick up a copy of their book. Although your author does not agree with everything in
their book, it is generally sound and is a good overall blackjack resource.

**iv) Avoid Varying Your Bet When Supervisors are Present**

Again, during a favourable shoe when the deck becomes favourable as evidenced by a high count, you will want to raise your bet to take advantage of these favourable conditions. This is essential if you are going to secure an advantage for yourself in the long run. Unfortunately, there are times where you will want to play conservatively and refrain from varying your bets. Specifically, if you are experiencing some “heat” from the pit bosses or supervisors, you would be well advised to keep your bet level until they heat is off. In other words, when the supervisors are looking at you for any extended period of time, regardless of what the true count is, keep your bets level. You do not want to confirm any suspicions that they may have that you are card counting by playing into their worries. While you will not be taking full advantage of a high card count under these circumstances, at least you will not be supporting any notion the casino may have that you are a card counter. Better to accept less profits and keep playing than to be labelled a card counter by the casino.

c. Disguising the Fact that You are Counting

In addition to the way you appear and the way you bet, there may be other things you are doing that could tip off the dealer or pit boss that you are counting cards. These can be physical things such as the way you move your body or other things such as whether or not you make mistakes in your blackjack play. This section will highlight some of the more common things that you need to do or avoid doing to disguise the fact that you are counting cards.

i) Don’t Move Your Lips

We have iterated many times during this program that counting cards can involve the utmost level of concentration. It is very easy to forget what you are doing in such a deep state of concentration. This can include forgetting the physical signals your body is giving out as you count.

A common and unfortunately damning thing that many beginning card counters do is to physically move their lips as they consciously count the cards. While this may seem totally ridiculous and almost impossible to believe this could happen to you, you would be surprised how often this happens if you are not experienced or consciously aware of how you move your lips. I was once sitting at a table where a young man sat down to play at the beginning of a new shoe. In just a few minutes, it became crystal clear to me that the gentleman was counting cards - he was literally moving his lips as he was counting each card. It was so bad, I could often lip read the count from his lip movements. I am sure he was not aware he was doing it, but was simply inexperienced and unaware of his own physical movements.
You must be aware of the physical signals your body is giving out when you play. With respect to lip movement, this is easy to solve. Simply keep your mouth closed and be conscious of how your lips and tongue move. Another excellent trick to cure this problem is to chew gum while at the table. This will keep you from moving your lips. This is particularly important during your first few months as a card counter. Once you develop a sound physical presence at the table, it will become a habit and you will not have to worry about giving out unconscious physical clues to the casino.

ii) Don’t Move Your Head

The same way that you might move your lips as you are counting, you may find yourself also inadvertently moving your head from side to side as you follow the movement of the dealer as he deals cards to the various players at the table. You would like to avoid such head movements if possible. They again send a signal out to the dealer and pit boss that you are concentrating heavily and following the movement of every card. This supports any notion the casino may have that you are counting cards.

If you can, you should keep your head from constantly moving in tune with the dealing of the cards. Keep your head still or better yet, look away from the table constantly as suggested in the subsequent section.

The above is sound advice, but it must be conceded that even if you do follow play with your head, this is not an extremely tell-tale signal that you are counting. You will note at any blackjack table that ALL the players are constantly following play and moving their heads accordingly. As such, just because a player moves his head in concert with the dealer’s play does not mean he or she is a card counter. In combination with other signals you may be giving the casino, however, it may add to the supervisor’s suspicions that you are counting cards.

iii) Look Away From the Table Occasionally

Supervisors and dealers are constantly looking for players who are concentrating hard and are watching every card that comes out of the shoe. As such, you want to somehow give them the impression that you are not concentrating on the cards. An obvious way for you to do this is to look away from the cards occasionally. But how can you keep track of the cards if you are not looking at them, one might ask. With experience, you will learn to count the cards quickly. This will give you an opportunity to look away from the table at various times. Opportune times are when other players are playing their hands and taking some time to make a decision, when chips are being coloured up, or when money is being exchanged. Another
important skill that you will eventually develop is the ability to use your peripheral vision to count the cards. Instead of looking directly head on at the cards that are being dealt, you may be able to look out of the corner of your eye. This gives the impression that you are not really counting at all but instead are interested in other things happening at the casino. You will be able to constantly look away from the table without missing a single card. This is excellent playing technique, particularly if a supervisor is watching you as it suggests to them that you have other things on your mind than card counting.

iv) Do not Pass up a Bet

Some blackjack players will occasionally pass up on a hand when the deck becomes unusually unfavourable. After all, why wager your money when the true count is, say, negative five and the dealer has a huge advantage. While this may be true, the simple fact is that there is no greater tipoff to a dealer or pit boss that a player is counting cards than to see him come into and out of the game depending on the favorableness of the shoe. Avoid this strategy like the plague. It will surely get you noticed as a card counter.

v) Don’t Always Wait for All Cards to be Dealt to Place a Bet

A strong tipoff that the player is counting cards occurs when the player always waits until all of the other players’ hands and the dealers hand has been dealt at the table before the player will make his bet. Many novice players, unfortunately do just that. They wait until all of the cards have been dealt so that they can have the most accurate true count upon which to make a betting decision. While this is desirable from an accuracy perspective, the fact remains that it is a tell-tale clue to the dealer that you are counting cards. As such, occasionally place your bet well prior to seeing all of the cards dealt. For instance, what the author often does is to immediately place another bet after he has busted and his original bet has been removed from the table. Any supervisor or dealer who is watching would expect the bet to be made only after all cards have been dealt. As such, attention is drawn away from the player betting in this fashion.

vi) Drink if you Can

Card counters are serious players that engage in the utmost level of concentration, we have learned. They surely would not do something as silly as drink alcohol to impair their senses and disrupt that necessary level of concentration. For most of us, this statement is accurate and advisable. There are those, however, who are able to have a drink or two without any loss in performance. In fact, I have a few colleagues who, to my great disbelief, are able to drink heavily and still be razor sharp in their counting efforts at the table.

If you are one of these few who can drink without it impairing your ability to count cards accurately, by all means, drink alcohol at the blackjack table. It is an outstanding way to draw
attention away from yourself as a potential card counter. After all, the casino does not fear the happy drunk who normally loses his pants at the casino. They encourage such and that is why you get your alcohol for free in most casinos.

**vi) Make “Terrible” Mistakes**

One of the most frustrating things you can encounter at the blackjack table is a novice who makes terrible mistakes in his play by deviating from sound basic strategy. Such person is neither a card counter nor a successful blackjack player . . . OR ARE THEY? Could it be that such players are simply masking their skill with an occasional mistake to throw the dealers and pit bosses off? While for the most part, these players are in fact just bad blackjack players, it stands to reason that if a good player wants to camouflage the fact that they are skilful and counting cards, they can do so by making an occasional mistake.

I am sure many readers must be questioning the wisdom of deliberately making mistakes. Such mistakes will lead to poor play which will erode the player’s advantage over the casino, right? Well, to some extent, this is correct . . . BUT . . . if you make the right mistakes, you will not suffer much of a loss of performance. On the flip side, your errors will look poorly upon you and will dissuade all but the most observant pit bosses from branding you a skilful player.

The key is to make bad plays that seem terrible, but that are really not that bad from the point of view of loss of performance. There are a variety of plays dictated by basic strategy that are really only a tiny bit more advantageous than the alternative play. For instance, basic strategy dictates that a player must hit a total of 11 against a dealer ace. If the player always doubles down instead of hitting, this would technically be wrong in terms of basic strategy, yet the loss of performance would amount to less than four one thousandths of a percent. Clearly, while this mistake may seem terrible to the average player, it is really not so costly a mistake from the point of view of loss of performance. As such, if you want to throw the dealers and supervisors off, this is a strategic mistake that you may want to make on occasion.

What follows is a list of blackjack hands that are all tolerable mistakes for the player to make. In fact, if the player makes all of these mistakes every time the hand presents itself, the cumulative loss of performance would be less than four one hundredths of a percent.

<table>
<thead>
<tr>
<th>Hand</th>
<th>Basic Strategy Play</th>
<th>Camouflage Play</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 against a 6</td>
<td>Hit</td>
<td>Double</td>
</tr>
<tr>
<td>9 against a 2</td>
<td>Hit</td>
<td>Double</td>
</tr>
<tr>
<td>11 against an ace</td>
<td>Hit</td>
<td>Double</td>
</tr>
</tbody>
</table>

**XI. Camouflaging Your Skill**
<table>
<thead>
<tr>
<th>12 against a 2</th>
<th>Hit</th>
<th>Double for $1</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 against a 3</td>
<td>Hit</td>
<td>Double for $1</td>
</tr>
<tr>
<td>12 against a 4</td>
<td>Stand</td>
<td>Double for $1</td>
</tr>
<tr>
<td>15 against a 10</td>
<td>Hit</td>
<td>Double for $1</td>
</tr>
<tr>
<td>A/7 against an Ace</td>
<td>Hit</td>
<td>Stand</td>
</tr>
<tr>
<td>A/6 against a 2</td>
<td>Hit</td>
<td>Double for $5</td>
</tr>
<tr>
<td>A/7 against a 2</td>
<td>Hit</td>
<td>Double</td>
</tr>
<tr>
<td>2/2 against an 8</td>
<td>Hit</td>
<td>Split</td>
</tr>
<tr>
<td>3/3 against an 8</td>
<td>Hit</td>
<td>Split</td>
</tr>
<tr>
<td>7/7 against an 8</td>
<td>Hit</td>
<td>Split</td>
</tr>
<tr>
<td>9/9 against an ace</td>
<td>Stand</td>
<td>Split</td>
</tr>
<tr>
<td>Insurance with a 20</td>
<td>No Insurance</td>
<td>$5 of insurance</td>
</tr>
</tbody>
</table>
XII. Progressive Betting (Optional)

a. Mechanics
b. Advantages of Progressive Betting
c. Dis-advantages of Progressive Betting
d. Should You Bet Progressively?
e. Effect of Card Count on Progressive Betting
a. Mechanics

The author is a proponent of progressive betting. In simple terms, progressive betting means adding increments of money to one’s bet during a winning streak. The system which the author uses is extremely simple involving three rules of thumb:

1. After every winning hand, add an amount equal to the minimum bet you are playing with to the next hand. For instance, if you are playing with a normal bet of $10, add an extra $10 to your bet after every winning hand. If you win one hand, your next bet should be $20. If you win again, your next bet should be $30, etc.

2. Once you lose a bet, drop down again to the normal minimum bet. In the example above, drop down to a bet of $10 again.

3. NEVER leave the table during a winning streak! You should never walk away on a winning hand. For all you know, you could continue a winning streak for several more hands. Only walk away after a losing hand!

b. Advantages of Progressive Betting

Many critics of progressive betting will tell you that betting strategies do not work. They say that regardless of how you bet, the probabilities and odds remain unchanged. Therefore, in the long run, they argue that regardless of whether one is betting systematically with some species of betting system or betting randomly, the player’s winning percentage will remain unchanged. While this is in fact true, this does not end the inquiry.

Progressive betting will give you an edge in three different ways. First, progressive betting capitalizes on a phenomenon which manifests itself on almost any given night at the Blackjack table: streaks. Second, progressive betting will, on occasion, keep the player at the Blackjack table longer than he normally would have stayed. The player will not dare leave until a winning streak is over. With other betting schemes, a winning streak will come and go. Progressive betting ensures that the player capitalizes on each and every winning streak. Third, as discussed in a previous section, progressive betting is an excellent means of camouflaging the fact that you are counting cards.

Let us explore the second of these advantages more fully with an example. Lets assume the game of Blackjack is a 50-50 proposition. In actuality, you can hold a slight edge over the house, but for simplicity, let's disregard this edge and assume the odds of winning are 50%. Does this mean you will necessarily win one hand and lose the next with the process repeating indefinitely? Not
likely! On any given night, you will experience several winning streaks and several losing streaks. Streaks of 6-7 wins or losses are very common. In fact, on any given night, depending on how long you sit at the Blackjack table, you can expect to experience several streaks of 6-7 hands. Streaks in excess of 7 hands are a little rarer, but not at all unusual.

To illustrate how progressive betting can be helpful, let us consider a Blackjack session where we play several hands, winning 50 percent and losing 50 percent. Let us also assume that during this session where we played 50-50 Blackjack, there was a losing streak of 7 hands and a winning streak of 7 hands. Given this scenario, how much can a normal bettor betting $10 per hand expect to win? (Disregarding doubling down and splitting, for simplicity). The answer is that he can expect to win nothing. He is playing 50-50 Blackjack and will win as many as he loses for a total payoff of zero.

The progressive bettor, however can expect to win $130 playing 50-50 Blackjack. How is this possible, you ask? The explanation is as follows: First, consider only the streaks. The rest of the hands balance themselves out for a return of zero. During a losing streak of 7, the player loses $70: he loses 7 hands at $10 per hand. During a winning streak, however, the player does not win a mere $70. On the first hand, the player bets $10 and wins. He increases his bet to $20 and wins again. He again increases his third bet to $30 and again wins. He again increases his bet to $40 and wins again. He again increases his bet to $50 and wins again. He again increases his bet to $60 and wins again. He again increases his bet to $70 and wins again. Up to this point, he has won $280 on this streak. He will lose $80, however, on the next bet when the streak ends. Therefore he won a total of $200 on the winning streak and lost $70 on the losing streak for a net profit of $130 where a normal better would have broken even.

The other way progressive betting will help is by keeping you at the table longer than you would normally have stayed. Consider a player whose goal is to win $400 playing at the $10 minimum table. After a couple of hours, say, he is up $370. He places a $10 bet and wins. He increases his bet to $20 and wins. Although he now has winnings of $400 and would normally leave, he will continue to play until the winning streak is over. He will not dare leave the table until he loses a hand. He hits a streak of 7 wins and wins a total of $200 during this streak. After the losing hand he leaves the table with $570. Progressive betting has “forced” him to win $170 more than he would have won had he left as planned when $400 had been won.

c. Disadvantages of Progressive Betting

Progressive betting, while potentially a powerful way to make very quick positive shifts in your blackjack fortunes has a couple of drawbacks that the reader should be aware of.

Winning Streaks vs. Alternating Wins and Losses
First, on days when play is not streaky, you will tend to make less or lose more money than you would if you were not betting using progressive betting. The simple reality of progressive betting is that you are re-investing a portion of your winnings after each successful hand in future hands. When play is streaky, this is a good thing as you will continue to win progressively more with each successful hand in the streak. When play is not streaky, however, the re-invested winnings are lost.

As an example, consider the fourteen hands that were played earlier using progressive betting. Instead of experiencing sevens wins in a row followed by seven losses in a row, however, imagine a run where you win one hand and lose the next with wins and losses alternating in this fashion for fourteen hands in a row. The following chart demonstrates the results obtained:

<table>
<thead>
<tr>
<th>Hand</th>
<th>Amount Bet</th>
<th>Win/Loss</th>
<th>Amount Won</th>
<th>Cumulative Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10</td>
<td>Win</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>2</td>
<td>$20</td>
<td>Loss</td>
<td>-$20</td>
<td>-$10</td>
</tr>
<tr>
<td>3</td>
<td>$10</td>
<td>Win</td>
<td>$10</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>$20</td>
<td>Loss</td>
<td>-$20</td>
<td>-$20</td>
</tr>
<tr>
<td>5</td>
<td>$10</td>
<td>Win</td>
<td>$10</td>
<td>-$10</td>
</tr>
<tr>
<td>6</td>
<td>$20</td>
<td>Loss</td>
<td>-$20</td>
<td>-$30</td>
</tr>
<tr>
<td>7</td>
<td>$10</td>
<td>Win</td>
<td>$10</td>
<td>-$20</td>
</tr>
<tr>
<td>8</td>
<td>$20</td>
<td>Loss</td>
<td>-$20</td>
<td>-$40</td>
</tr>
<tr>
<td>9</td>
<td>$10</td>
<td>Win</td>
<td>$10</td>
<td>-$30</td>
</tr>
<tr>
<td>10</td>
<td>$10</td>
<td>Loss</td>
<td>-$20</td>
<td>-$50</td>
</tr>
<tr>
<td>11</td>
<td>$10</td>
<td>Win</td>
<td>$10</td>
<td>-$40</td>
</tr>
<tr>
<td>12</td>
<td>$10</td>
<td>Loss</td>
<td>-$20</td>
<td>-$60</td>
</tr>
<tr>
<td>13</td>
<td>$10</td>
<td>Win</td>
<td>$10</td>
<td>-$50</td>
</tr>
<tr>
<td>14</td>
<td>$10</td>
<td>Loss</td>
<td>-$20</td>
<td>-$70</td>
</tr>
</tbody>
</table>

As you can see, under the above circumstances, the use of progressive betting would
result in a net loss of $70 over the fourteen hands while betting a constant amount each hand would result in neither a loss nor a gain. This is one of main drawbacks of progressive betting. When play is not streaky, you will lose more.

The end result is that progressive betting will result in substantially better results than using a straight betting progression under circumstances where play is streaky and will end up producing inferior results when play is not streaky. Do not forget, however, how progressive betting can result in unexpected gains during a winning streak as illustrated earlier.

**Mental Preparedness and Nerves**

The use of progressive betting can be an extreme mental challenge. It takes nerves of steel to continue adding funds to your bet during a successful streak. Some players find it exceptionally difficult to continually increase their bets in this fashion. After all, in a few short hands during a streak, you may end up betting many times your normal bet as a result of progressive betting. This is unnerving for some players and becomes even more stressful when you factor in situations where you will need to split pairs or double down.

For instance, a player who normally bets $10 per hand may find himself betting $70 on a bet after six consecutive wins. Imagine the next hand produces a split situation. Now the player will have $140 on the table. Imagine another split being required on one of the already split hands and a couple hands requiring doubling down. Now the player will have $350 on the table. For someone who comfortably bets $10 per hand, this can be extremely stressful. It takes some getting used to be able to stick to your guns under these circumstances and bet appropriately. It also may require a substantial bankroll.

d. **Should You Bet Progressively**

As we have illustrated, there are both advantages and disadvantages to betting progressively. Opponents of progressive betting state that it will have no effect on your ultimate bankroll as the odds of the game remain the same. While this is true to some extent, the simple way in which progressive betting will keep you playing during a winning streak will result in a small advantage in the long run. As such, the author often uses this technique personally. Notwithstanding this comment, however, it is recognized that this type of betting can be stressful and nerve wracking. The player can ultimately take it or leave it. In the end, it is the technique of card counting that will give you your biggest edge on the casino and as such the player can be exceptionally successful at the game of blackjack even in the absence of progressive betting.

The remainder of this program will illustrate an integrated system of playing the game of blackjack both using progressive betting in addition to that already presented without its use. This way, the player can decide for himself or herself whether to employ progressive betting in
their blackjack strategy. The author’s recommendation for beginners is to play without progressive betting while they are learning blackjack strategy. Once the student becomes proficient, he may wish to add the use of progressive betting to his blackjack arsenal.

e. Effect of Card Count on Progressive Betting

The Real Count will affect how the player implements progressive betting. The reason for this is that the player will not want to increase his bet by large amounts when the count is unfavorable and will want to increase it in larger amounts when the count is advantageous. Here is how you will implement this rationale:

Rule: During a streak, the general rule is to add an amount equal to the minimum bet you are playing with to the next hand. This remains the rule so long as the Real Count is 0. If the count drops to -1, and you win the next hand, only increase your bet by 50% of the amount you are normally betting. If the count drops to -2, only increase your bet by the table minimum. If, on the other hand, the Real Count reaches +1 and you win the hand, increase your bet for the next hand by 150% (instead of 100%). If the Real Count reaches +2, increase your bet for the next hand by 200%. This rule is summarized in the chart below:

<table>
<thead>
<tr>
<th>Real Count</th>
<th>-2</th>
<th>-1</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increment</td>
<td>Table Min</td>
<td>50%</td>
<td>100%</td>
<td>150%</td>
<td>200%</td>
<td>250%</td>
</tr>
</tbody>
</table>

Example:

You are playing at the $2 table betting $10 as your normal bet. The count is 0 and you win a bet. Therefore you increase your next bet by 100% or $10. You now have $20 on the table. You win your next bet. Unfortunately, the count has now fallen to -1. Therefore you increase your next bet by only 50% or $5. You now have $25 on the table. You win your next bet. The count has now fallen to -2. Therefore you increase your bet by only the table minimum of $2. You now have $27 on the table. You win your next bet. The count has now returned to 0. Therefore you increase your next bet by 100% or $10. You now are betting $37 on your next bet. You win that bet also. The Real Count has now become +1. Therefore you increase your bet by 150% or $15. You are now betting $52 on your next bet.
XIII. Summary of System
The following is a checklist incorporating all that has been discussed.

1. **Decide how much money you have to wager.** Keep in mind the following:
   
a) How much money you are willing to part with;
   b) What table minimum you are happy playing at.

2. **Decide how much money you are content with winning for this particular session.**
   Rule of Thumb: Be content with 100% to 200% of the initial bankroll decided upon instep one.

3. **Observe several tables and choose one for which you like the dealer and the other players.**

4. **Try to sit down at a table just as a shoe is being reshuffled.** This way you can begin counting a fresh shoe.

5. **Begin wagering and at the same time begin counting cards.**

6. **Remember the following during play:**
   
a) Always play your hands according to Basic Strategy;
   b) Optional: After a win, increase your bets progressively; After a loss, return your betting denomination to your normal bet;
   c) If the card count becomes negative: augment your Basic Strategy accordingly and decrease your normal bet and betting denominations for progressive betting) accordingly.
   d) If the card count becomes positive: augment your Basic Strategy accordingly and increase your normal bet (and betting denominations for progressive betting) accordingly.

7. **If you encounter a bad day, leave the table when you have lost your original bankroll.** Do not dig into your pocket and risk more.

8. **If you encounter a good day, leave the table when you have achieved your pre-determined winnings for the day.
9. Enjoy yourself!
XIV. Conclusion
XIV. Conclusion

You now have all you need to know to beat the casino at Blackjack. Follow the charts religiously. Memorize them! They will serve you well each and every time you step up to that Blackjack table. Also, remember the helpful hints on game management. They are as important as the strategies. Also, if you really want to gain a big edge over the casino, remember to employ the advice on card counting.

Most of all, remember to enjoy yourself in the casino. In the end, Blackjack is a game. Remember to treat it as such and you will never be disappointed at your fortunes. With this system, your fortunes should definitely change. GOOD LUCK!!!!
### Master Charts

#### Chart 1: Las Vegas Casinos

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>9</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>10</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>12</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>13</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>14</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>15</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A2</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A3</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A4</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A5</td>
<td>H</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A6</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A7</td>
<td>S</td>
<td>H</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A8</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
<tr>
<td>A9</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
</tbody>
</table>

**Legend:**
- **H** = Hit
- **S** = Stand
- **D** = Double Down
## Chart 2: Splitting Pairs

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>2's</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>3's</td>
<td>P</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>4's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>5's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>6's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>7's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>8's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
</tr>
<tr>
<td>9's</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
<td>Sp</td>
<td>Sp</td>
<td>P</td>
</tr>
<tr>
<td>10's</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
</tr>
</tbody>
</table>

P=Play without Splitting  
Sp=Split
### Chart 3: Northern Nevada Casinos

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>9</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>10</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>11</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>12</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>13</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>14</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>15</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>16</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A3</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A4</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A5</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A6</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>A7</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>S</td>
<td>S</td>
<td>H</td>
<td>H</td>
<td>S</td>
</tr>
<tr>
<td>A8</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
<tr>
<td>A9</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
</tbody>
</table>

H = Hit  S = Stand  D = Double Down
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.

<table>
<thead>
<tr>
<th>Date</th>
<th>Casino</th>
<th>Bankroll</th>
<th>Min. Wager</th>
<th>Amount Won/Lost</th>
<th>Balance</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Date | Casino | Bankroll | Min. Wager | Amount Won/Lost | Balance | Notes
-----|--------|----------|------------|-----------------|---------|-------
<p>| | | | | | |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |
|        |          |            |                 |         |       |</p>
<table>
<thead>
<tr>
<th>Date</th>
<th>Casino</th>
<th>Bankroll</th>
<th>Min. Wager</th>
<th>Amount Won/Lost</th>
<th>Balance</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.
“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