

# ***POWER*** **BLACKJACK**

**"\$5 Bettors Make \$154 an Hour!  
*No Other System Comes Close!"***

**Roger L. Ford**

**[www.powerblackjack.com](http://www.powerblackjack.com)**

**SILVERTHORNE**  
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## **POWER BLACKJACK**

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The material contained in this book is intended to inform and educate the reader and in no way represents an inducement to gamble legally or illegally.

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**\$5 Bettors Make \$154 an Hour!**

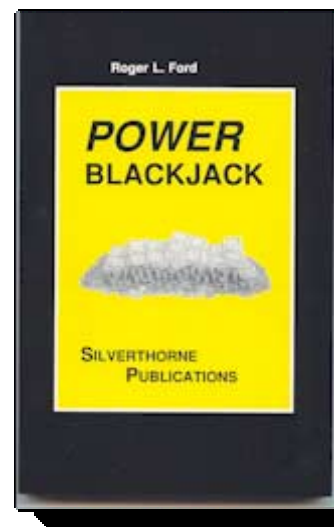
***No Other System Comes Close!***

***Power Blackjack*** is unlike any previously published blackjack strategy!

It does not rely on card counting.

The system is not a theoretical system like most blackjack strategies. This strategy has been thoroughly tested by real players in real casinos and it really works!

This strategy is so powerful that a player using \$5 as his base bet can make \$154 an hour at a fairly slow table with other players. In a fast game, playing one-on-one against the dealer, Power players betting with \$5 chips, make over \$400 an hour!



This manual has been called the "**complete winner's guide.**" Here is just some of the valuable information covered —

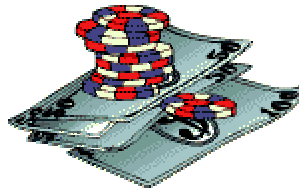
- You will learn the **six critical rules** you must know to find the best tables. Knowing these rules can double your winning rate!
- You will find out the **exact steps you must take** to win using proven "hit and run" tactics.
- This manual will reveal the **special methods you will use** to limit losses to small amounts and let your profits soar!

- You will even learn how to **double your bankroll every 6 to 7 hours** and rapidly move up to playing with black \$100 chips.

- A special bonus chapter describes how you can put this knowledge to work and even **beat the Internet casinos!**

This manual contains everything you need to start winning consistently at blackjack using this tested and proven approach. But there's more. By special arrangement, \$40 worth of Valuable Coupons are included free with this book.

**The success enjoyed by others using *Power Blackjack* can be repeated. You too can win thousands off the casinos. Here is your complete guide to future profits!**



## 1. Introduction

For years blackjack experts have told the public that blackjack is a beatable game. When the news that blackjack can be beaten by card counting became public knowledge in the early 1960's, the casinos almost went into hysteria. Their first reaction was to change the rules of the game, so that no one except the dealer was likely to win. The public rightly avoided this muddled up game. Because of the adverse public reaction to the rule changes, the casino bosses were forced to reinstate many of the original rules. However, in the intervening years, the casinos have made a number of more subtle but highly effective changes to thwart card counters.

As a result, blackjack is not the same game that it was when card counting was first created as a viable winning strategy for playing blackjack. Today, beating the dealer by using card counting techniques is an extraordinarily involved and difficult process, and most players don't have the time nor the bankroll needed to become successful card counters.

First, let me assure you, this is not another book about card counting. There are many, many books you can read about card counting. If you want to learn the easiest card counting system, let me modestly suggest another book I have written about blackjack which does employ a highly simplified card counting system — *Advantage Blackjack*. This is the only card counting system I would recommend. It is effective, practical and easy to use.

However, it is not necessary to learn card counting to beat blackjack. I have used a number of different systems to win at blackjack, craps, roulette and baccarat, and I have won consistently for over ten years.

The paucity of reliable published information on effective betting strategies for these games probably is the result of the blind acceptance of most gambling experts that in the long run no system can ever overcome a game where the casino has an advantage. The crux of this issue is how we define "long term." Any system will fail at some point if it is followed blindly to the bitter end regardless of the cost. However, if we break the "long run" into a series of many short runs, over which we have substantial control, then I believe the premise is false.

In a contest between the casino and a player using a really good system, I am convinced that the player can gain a definite edge, especially if the house edge is less than 2 percent.

Characteristic of all would be reputable books on casino gambling are discussions of the so-called gambler's ruin. These discussions are used as a basis of the assertion that in the long run it is impossible to overcome a negative expectancy, meaning a game where the odds favor the house.

A puzzling aspect of all of the analyses I have seen is that any system player will continue to blindly pursue his system until he loses all of his bankroll. It is on this premise that most systems are generally dismissed as being useless.

However, the proof that any system is bound to fail is based on a computerized betting simulation of possible outcomes. These simulations are unrealistic in that they can't test what skillful handling of a gaming contest will entail



Individuals have a number of options that simulations do not consider. A player may quit at the "right time." He may adjust or change his bet selection methods to respond to changing conditions in the game he is playing. He may raise or lower his bets as circumstances indicate.

He has the option of pulling off losing tables, with only modest losses. Conversely, he may go for blood during winnings sessions. He may lock up profits and limit losses.

The Power Blackjack Strategy combines many of these "player strengths" to reduce the house edge to close to zero. Then, using specific betting strategies, the player can actually gain an advantage over the house. The result is that the player can win far higher amounts much more consistently than conventional analysis of blackjack would predict.

After you learn how to use correct strategy to play the game, you will learn to apply a set of betting rules. These rules may seem a little complicated when you first read them, but they are easy to use and highly effective.

Once you have absorbed how to play and what to do under different circumstances, and practiced your skill to make sure that you can play under casino conditions, you will be ready to take on the casinos.

If you are a successful card counter, you will want to keep an open mind while you take a hard look at this system. You can substantially increase your winnings and reduce your risk at the same time.

If you are a flat bettor, a failed card counter, or one of the millions who plays with no rhyme or reason and usually loses, then I urge you to give this system some serious consideration.

You don't have to learn card counting to beat blackjack. You will have to learn to play the game properly including using the proper playing strategy. If you only want a "quick and easy" system for weekend blackjack, I will even show you a playing strategy you can learn in five minutes which will allow you to play better than 95% of the other players.



Neither this system, nor any other strategy is a "sure thing." Life doesn't offer many guarantees like that. However, if your experience is like mine, you will have many pleasurable hours playing and beating the casinos at blackjack.



## 2. Playing the Game

Blackjack is played on a semi-circular table. The game usually has six or seven spots for the players to sit. Only the most basic of rules, such as the payoff on blackjacks, dealer drawing rules and insurance payoffs, are shown on the layout. The small plaque, usually displayed next the dealer's right hand, shows the table betting limits, such as \$5 minimum, \$500 maximum.



## Objective

The objective in the casino game of blackjack is to beat the dealer. Although as many as six other players may play at your table with you, each player competes individually against the dealer. You can beat the dealer in two ways. You can have a hand total greater than the dealer's without exceeding 21. Or, the dealer can bust his hand by drawing cards to a total greater than 21. The objective is not, as is described in many casino brochures, to get as close to 21 as possible without going over (*busting*). In many hands you won't even try to get close to 21.

If either the player or the dealer has an ace and a 10-valued card as his first two cards, then this hand is called a blackjack or *natural* and is usually paid off at three to two for a player. If both the dealer and player have blackjacks, the hand is a standoff or *push*, and neither the dealer nor player wins.

If you tie the dealer with a total of 21 or less, you neither win nor lose your bet for that hand. This is called a "push." The term originated from the time when a dealer would push a player's wager out of the betting area whenever there was a tie. Now, the dealer usually "knocks" on the table in front of a push indicating that a payoff or loss was not overlooked and that instead there was a tie.

## Card Values

Cards numbered 2 through 10 are valued at face value. Picture cards count as 10. An Ace equals either 11 or one, at the discretion of the player. Card suits have no meaning in blackjack.

Examples: Q, 5 = 15                      10, 4 = 14  
              Ace, 2 = 3 or 13              2, 3, 10, 2 = 17

## Hard Hands and Soft Hands

Hands with an Ace counted as 11 are called soft hands.

Examples: Ace, 5 = 16                      3, Ace, 4 = 18  
              Ace, 10 = 21                      Ace, 2, 2, 5 = 20

A hard hand is any hand which does not have an Ace or in which the Ace is counted as one to avoid exceeding a total of 21.

Example:    Ace, 6, 9 = 16                      Ace, 9 = 10  
                 6, 9 = 15                            10, 9 = 19

## The People

Each blackjack game is conducted by a dealer who has been trained to run the game.



Blackjack tables are grouped together in an area designated a blackjack pit. Individual blackjack tables are supervised by floor personnel, called floormen, who report to pit bosses, who are supervised by shift managers, who must answer to casino managers.

A player may enter a game by sitting down at an unoccupied chair and converting cash to chips or, if playing on credit or against money deposited with the casino, signing a casino form, called a *marker*, in exchange for chips.

## Wagers

The size of your bet must conform to the table's maximum and minimum limits. This range varies and is posted at each table. Some casinos allow cash wagers played inside the betting area, but normally cash must be converted to chips before playing.

Before any cards are dealt, each player must decide on the amount of his wager and place it in the designated betting area in front of each player, known as the *betting box* or

*spot*. If several different chips are bet, they must be neatly stacked. Different denominations of chips must be arranged with the larger-valued chips on the bottom of the stack and the lesser-valued chips on top. For example, a wager of \$70 might consist of two \$25-valued "green" chips on the bottom, with four \$5-valued "red" chips stacked neatly on top.

Chips placed beside the betting area normally indicate to the dealer that the player wishes them *colored up* or *colored down*, i.e., exchanged for chips of higher or lesser value.

If you wish to make a bet for the dealer, a common tipping practice, you may place the dealer wager between the betting area and the dealer to show that a separate bet is being made for the dealer instead of an outright tip. The dealer's bet will suffer the same fate as the player's hand: if the player's hand wins, the dealer wins the *toke* or tip as well. If the hand loses, the dealer loses his tip.

### **Two Different Styles of Blackjack**

Two different styles of blackjack are played in casinos. Single or double deck *pitch* games are dealt directly from the dealer's hand. Games with four to eight decks of cards are dealt from a shoe rather than being held by the dealer.

### **Playing Procedures**

The dealer will convert the player's cash or marker into chips. The usual colors for chips are:

\$1.00 = white or metal token

\$25.00 = green

\$2.50 = pink

\$100.00 = black

\$5.00 = red

\$500.00 = purple

The rules that the particular casino uses are not posted anywhere on the table. If you are in Atlantic City, every casino uses the same basic rules as set by the Casino Control Commission. In Nevada, the rules vary from casino to casino and may even be different in the same casino. The Mississippi casinos use yet a different variation of playing rules, as do most international casinos. The only way to be certain of the exact rules is to ask about the rules.

To begin a new round of play, the dealer will shuffle the cards and, after the shuffle, will ask a player to cut the deck by placing a plastic *cut card* in the deck.

The dealer finishes the cut and places the cut card in a position usually two-thirds to three-fourths from the top card. The depth of the placement is known as the *penetration*. This means that from two-thirds to three-fourths of the cards will be put into play before the dealer reshuffles.

After the shuffle, the dealer will take the top card and place it in the discard tray. This card is called the *burn card* and the procedure is called *burning a card*.

Each player who wants to wager must place a bet in the circle in front of him on the table. The dealer will deal cards starting from his left to right. Each player, as well as the dealer, will receive a card in turn until each person has two cards.

The first card dealt the dealer is placed face down so that it is not visible to the players. This is called the dealer's *hole card*. The second card dealt the dealer is dealt face up and is called the dealer's *up-card*.

When casinos deal either single or double deck games, the cards are usually dealt face down. In these games, the player is permitted to pick up his cards. In games using multiple decks dealt from a box called a *shoe*, the player's cards are dealt face up. In these games players are not permitted to touch the cards.

After all the players and the dealers have received two cards, the dealer will ask each player, starting from his left and moving clockwise to the right, if he or she wants additional cards. A player may decide to just keep the two original cards and *stand*. He may ask for as many additional cards as he wants, called taking a *hit*. He also has other options such as *surrendering*, *doubling down*, *splitting pairs*, or in some instances, *taking insurance*.

If a player's hand exceeds 21, it is an automatic loss and his wager loses. After all the players have played out the hands, the dealer will complete his hand. Players who bust in drawing to their hands will have lost their wagers prior to the dealer completing his hand. Those players who did not *bust*, or exceed a total of 21, will win or lose depending on whether their card totals exceed the dealer's hand. Ties are pushes with neither the dealer nor player winning.

### Signaling a Dealer

Casino blackjack is played at a rapid pace with very little conversation between the dealer and the player. Hand signals are used by players to communicate with the dealer. The only player option which is signaled verbally by the player is surrender.

In games where the cards are dealt face up and no touching or handling of the cards is permitted, the player will signal taking a hit (drawing more cards) by making a beckoning or scratching motion with his finger on the table. If he wants to stand, he will signal the dealer by waving his hand over the cards.

To split a pair in a face up game, the player will simply place the same value wager next to (not on top of) the original wager. The dealer will separate the cards, indicating a split.

To Double down, the player will place an equivalent bet or less behind his original bet.

Usually when a player splits or doubles, he will wager an amount equal to the original bet. However, if he chooses, a player may wager less than his original bet. For example, if a player has bet \$25 and receives a pair of 7s, he may decide to split the pair into two different hands. He can wager any amount up to \$25 on his second bet. If he wanted to wager only \$10 on the second hand created by splitting, this is permissible.

In games where players hold the cards, they will signal for a hit by scratching the table with their cards. To stand, a player will place his cards under his wager.

To split a pair in a hand held game, the player places the cards face up on the table above his wager and makes his second wager by placing the chips next to the original wager.

To double down in the hand held game, the player will toss his cards face up on the table and make a wager equal to or less than his original bet by placing the chips next to the first bet.

### **Peeking**

If the dealer's up-card is a 10-valued card or an Ace, in order to save time which would be lost by playing out all hands and then having to return additional player bets made because of the players' decisions to double down or split pairs before the dealer checked to see if he had a blackjack, most casinos require the dealer to "peek" at his hole card immediately, being careful not to allow any of the players to see the card. If the hole card provides the dealer with a blackjack, the dealer exposes it at once and quickly collects all of the losing bets around the table. If you or any of the other players also has a blackjack, it is a push.

If after peeking the dealer finds that he has no blackjack, the round continues with players exercising their normal options, including making additional wagers of splitting or doubling down.

### **Playing Options**

The dealer must play his hand in accordance with the house rules even if he has the players beaten without drawing any more cards. The dealer must draw until he has a total of 17 to 21. In some casinos, most notably in downtown Las Vegas and northern Nevada, the dealer will hit a soft 17 (A,6) or any other soft hand totaling 17 such as A,A,5 or A,4,2. This rule is disadvantageous to the players. If the dealer does not bust, he will compare his total with each of the player totals, paying the winners and collecting bets from the losers.

### **Player Options**

In addition to making decisions to stand or hit, players have certain other options for playing out their hands. Depending on the rules of the game played, they may split any pair, double down after receiving the first two cards, surrender if this option is offered or take insurance under certain circumstances. How these options are exercised are major contributors as to whether a player has a successful winning strategy or not.



## Pair Splitting

Virtually all casinos allow the player the option of splitting the first two cards if these cards have the same value (eg. 7,7, 10,10 Q,K).

By splitting a pair, the player is changing one initial hand into two separate hands. In order to do this, the player usually doubles his initial bet. If, after splitting, he receives another card of like value, most casinos will allow him to split again, up to a total of four splits. Of course, each split requires adding an additional wager.

A player may ask for as many draw cards (hits) as he wants on a split hand. The exception to this rule occurs with split aces. In this case, nearly every casino allows only one additional draw card to each split ace. Probably the most frustrating hand in blackjack is to split a pair of Aces and then receive another Ace, for a hand totaling 12. This outcome turns one of the most promising hands into one of the most dismal.

Splitting pairs may be advantageous to a player for two reasons. First, it offers the option of turning a weak hand into two potentially stronger ones. It is always advantageous to split an 8,8, as a hand valued at 16 is the weakest possible hand. Two hands with starting totals of 8 each are better starting hands than one hand totaling 16.

Another reason a player will split pairs is to exploit a dealer's weakness as revealed by his up-card. A hand of 9,9 will be split versus a dealer's up-card of 6. With an up-card of 6, the dealer has a potential *stiff hand*, a hand to which the dealer must draw, but which can be busted with a draw if the hole card is a 6 through 10. To take advantage of the dealer's weakness, a player would split the 9,9 to get more money on the table.

## Doubling Down

Doubling down is a valuable player option in that a player may double his wager in favorable situations. The only disadvantage to the player is that when he doubles down, he may draw only one additional card. Doubling down is used in two ways to increase the player's prospects of winning a hand. A player will double down when the dealer's up-card is weak, and the dealer has a high probability of busting. Here, the purpose of doubling is to take advantage of the dealer's weakness. A player may also decide to double down if his first two cards are so strong that he is likely to win against the dealer by beating his total outright.

## Surrender

The player option of *surrender* was first seen in 1958 at the Continental Casino in Manila. After a dealer determined that he didn't have a blackjack, a player could throw in his hand after any number of cards, so long as he hadn't busted. By surrendering his hand, the player would lose only half of his original bet.

In 1978, Resorts International in Atlantic City offered players the chance to surrender after receiving the first two cards, before the dealer checked for a blackjack. This option became known as early surrender and the version first used in Manila as late surrender.

Early surrender offered too much of an advantage to knowledgeable players and was discontinued after a short trial period. It has not been offered anywhere since.



Late surrender, which is also called conventional surrender or just "surrender," is now common in Las Vegas, Atlantic City and other gambling meccas. It now consists of giving up your hand and losing half of your wager after seeing the first two cards. Surrender is permitted only if the dealer has no blackjack.

After viewing your first two cards and the dealer's up-card, you may decide that your hand is so poor that you have little chance of winning it. At this point, casinos offering surrender will allow you to give up your card and lose half of your bet, after the dealer peeks and determines that he doesn't have a blackjack. In a shoe game, you may announce your intention to surrender by simply saying aloud, "I surrender." In a single or double-deck game dealt face down, tossing your first two card face up onto the table will signal the dealer that you are surrendering the hand.

## Insurance

After dealing the first round of two cards to himself and each of the players, the dealer will momentarily stop the game if his up-card is an ace. The dealer will ask the players if they wish to take insurance.

A player may insure his hand against the prospect of the dealer having a 10-valued card as his hole card and thus a blackjack. This bet is made by placing a bet in an amount up to one-half of the original wager. A winning insurance bet pays two to one and wins if the dealer does indeed have a blackjack.

Dealers will check their hole cards by peeking at them in such a way that no players can see the cards.

Here's how insurance works. Assume that a player's wager is for \$10.00 and he is dealt a 10,10. The dealer's up-card is an Ace. Before any player has the chance to complete his hand, the dealer will ask "insurance?" To make the insurance bet, the player would place up to \$5 in front of his original bet. Assume he makes the insurance wager and bets \$5.00. After all the insurance bets are made, the dealer will peek at his hole card. Let's assume it was a ten. The dealer will turn over the ten to show the players his blackjack. The player will lose his original \$10 wager. However, his insurance wager will win and will be paid 2 to 1, for \$10.00. The net result is that the player breaks even.

If the dealer's hole card is not a ten valued card, the insurance bet is lost and the round continues with the usual player and dealer playing options.

## Back-Playing

Back-playing is much more common in international games than with games in the United States. It is especially common in locales with many Asian players such as Australian casinos.

When the tables are crowded, some casinos allow players standing behind the seated players to place additional bets in the same betting boxes. The seated players must consent to this arrangement, and the back betting player is forced to abide by any decisions the seated player makes. It is customary to politely ask a seated player if you may bet with him before attempting to make a wager.

The seated player may split or double down on a hand and the back bettor may either match his original bet accordingly, wager a lesser amount, or simply refrain from making an additional wager and abide by the results of the original hand. Allowing these outside players to play in the seated players' boxes often creates confusion, especially in situations where one player will take insurance and not the other, or in situations where one player doubles or splits and the other forgoes these options.

### Disputes

If your hand signal to hit or stand is misunderstood by the dealer and you are either passed over when you wanted another card or given a card when you signaled *no cards*, you may have a dispute. If the dealer does not resolve it to your satisfaction, a floor person or pit boss will be called over to mediate a resolution.

If there is genuine doubt and the wager is small, the pit bosses tend to side with the player. In a rare case, the videotape recorded by the "eye in the sky" may be consulted. I have only seen this done once, and it was for a very large wager made by a very insistent player.

Decisions made by the casino bosses are final regarding the settlement of various playing controversies.

### "No-Peek" Devices

Many casinos do not allow a dealer to peek at his hole card whenever he has a 10-valued card or an Ace showing. Instead, an electronic device is used which scans the hole card and signals the dealer. The dealer simply slides the card into this device. If the dealer has a blackjack, a tiny red light comes on signaling the hand is over. If a green light shows, there is no blackjack and the hand proceeds.

The gadget is simply a safeguard designed to protect the dealer from dealer-player collusion. Since the dealer does not see the hole card, it also protects the house from dealers who inadvertently give subconscious signals called *tells* to players, and also protects the house against players who get a look at the hole card when the dealer exposes it enough for the player to see the card. Obviously, any player who knows the value of the dealer's hole card gains an edge over the casino, and use of the no-peek device prevents this.

## European Rules

In most European casinos, the dealer will not take a hole card until after all players have completed their hands. In a game played this way, if you split pairs or double down against the dealer's Ace or 10-valued card, and the dealer ends up with a blackjack, you will lose all of your wagers. This is a major disadvantage for the players.

## Mid-Shoe Entry

Normally entering a game of blackjack is as simple as finding an open spot at a table and making a wager in the appropriate betting box. After finishing a hand in process, the dealer will accept the newcomer into the game for the next hand.

Some casinos, especially in Atlantic City, are requiring that players enter a game only after a shuffle. Similarly, if a seated player does not play a hand, he may not be allowed to reenter the game until after the next shuffle is finished.



These procedures are implemented to thwart card counters, who may observe a game and enter it only when the count is favorable. This technique is also known as *Wonging* after Stanford Wong who first wrote about it.

## Multiple Action Blackjack

In the mid-1990s, the Tropicana casino in Atlantic City introduced a twist to the blackjack game by allowing a player to make up to three separate wagers on an upcoming hand. In this game, the dealer starts with an up-card against three consecutive player bets. The player keeps the same cards versus all three dealer's hands. The hands are played like regular blackjack hands. If a player goes bust, all three bets are lost. Splitting, doubling and insurance are available although surrender is not. This game is not recommended for players using the Power Blackjack strategy.

## Spanish 21

You can find a version of blackjack in Las Vegas casinos called *Spanish 21*. Upon first encounter it sounds terrific. A player's blackjack beats a dealer's blackjack. A player's 21 beats a dealer's total of 21. You can surrender half of a doubled down bet after you double if you don't like the card dealt. You can take extra hits on split Aces. There are even bonuses for special hands like 7-7-7 and five card hands totaling 21.

This sounds like a wonderful version of blackjack. The only obviously disadvantageous rules for the player are that the dealer is required to hit all soft 17s and that six decks are used. So what's not to like? *They have removed all of the 10-spots from the deck!* The Jacks, Queens and Kings remain, but the deck has been depleted of 25% of its 10-valued cards. And this is enough to turn the game into one with very negative expectations for the player. Don't play Spanish 21. It can be deadly for your bankroll!

## Exposed Hole Cards

Bob Stupak's Vegas World introduced a blackjack version known as *double exposure*. Although Vegas World is gone, replaced by the Stratosphere Tower, double exposure still appears from time to time. In this version of the game, the dealer's cards are dealt face up with the hole card exposed. In exchange for knowing exactly what the dealer's first two cards total, the player loses a lot. No soft doubling is allowed. Pairs may only be split once. Players win blackjack ties but lose all other ties. Blackjacks comprised of a Jack and the Ace of Spades pay double as does a total of 21 consisting of a 6, 7 and 8 of the same suit. However, normal blackjacks only pay even money. Like Spanish 21, this is an insidious version of blackjack and should be avoided.

Incidentally, I have had some of the best craps games in my career at Stupak's version of craps called *Crapless Craps*. In this version of the game, all of the craps numbers of 2, 3, and 12 were turned into point numbers along with the 11. I can still vividly recall a lovely lady shooter establishing such points as 2, 3, 11 and 12 and then rolling number after number without any sevens appearing before hitting her points. Although, like Double Exposure Blackjack, Crapless Craps was a sucker game, it was an enjoyable one and for a shooter who could avoid rolling sevens except on come out rolls, a true delight.

The landmark casino which replaced the old Vegas World, the Stratosphere Tower, is, at 135 stories, the tallest structure in the United States west of the Mississippi. Unfortunately, Bob Stupak is no longer a fixture of this establishment, and I for one will miss his creative and often innovative variations of casino games as well as his unending and often outlandish self promotion.

### **Additional Player Information**

1. Before sitting down to play, check the small placard to the left of the dealer for the minimum bets on the table. Don't assume that because you have previously played at the table the table minimums are the same. The \$5 minimum table you played at this morning may have become a \$10 or \$25 minimum bet table by evening.

2. To convert your cash to chips, wait until the dealer has finished a round of play, then lay your cash on the table and tell the dealer, "Chips please." The dealer will stack your chips in front of you.

3. Wagers can only be made before the dealer starts to deal.

4. You should never touch your wager after it has been made and the dealing started. If you do, you will look like a cheater, and you may come under additional casino scrutiny.

5. Never touch your cards in a game where the cards are dealt face up.

6. Be clear with your hand signals. Your hands should be kept behind your wager except when putting down an insurance bet. Remember to use hand signals at all times rather than stating "hit" or "stand." You may say "surrender" when you are surrendering a hand.

7. You may usually play up to two hands. You must make the minimum wager on each hand.

8. If you are playing and need to take a break from the table, you may ask the dealer to hold your place. The dealer will place a plastic marker in your betting circle indicating that your place is taken. Breaks of up to fifteen minutes are acceptable. If you do take a break, take your casino chips with you!

Now, we'll move on to using the correct playing strategy. This is an important step in becoming a skilled Power Blackjack player and taking the casinos' money! I invite you to read on, even if you think you know Basic Strategy.





### 3. The House Edge

Blackjack is different from other casino games. Games like craps, roulette and baccarat are games of chance, where each play is an independent event, which is the mathematician's way of saying that whatever occurs in previous rounds of play has no bearing on the current outcome.

With roulette, the house will maintain a constant edge against the player. American roulette wheels have 36 numbers colored red or black, and zero and double zero spots colored green. If the color red has come up ten times in a row on an American wheel, what is the probability of the next spin of the wheel landing on a red number? Regardless of the previous outcomes, the odds of rolling a red number on the next spin of wheel, there are 18 chances out of 38 numbers or 47.37%.

Blackjack is unique among casino table games in that the odds change after every hand is played. How well the player does is also dependent on the player's skill at playing his hands and his betting strategy.

Before we talk about the nature of the house edge in blackjack, let's take a look at the odds facing a player in some other casinos games.

With Keno, the house enjoys about a 30% advantage over the players. This game should only be played for fun as it is almost impossible to win consistently at Keno.

Slot machines hold anywhere from 25% to 30% to less than 1% of the player's money. It is possible to beat slot machines with skillful play although most players don't even try. Las Vegas casinos make more money from slots than all of the table games combined. There are over 115,000 machines in Clark County alone.

Craps, following World War II, was the most popular casino table game. Blackjack has since surpassed craps in popularity if not excitement. Not only is craps an exciting fast action game, it is an excellent game for applying betting systems and money management techniques.



With a low 1.4% house edge for line bets, and less than one percent for line bets, come bets and don't come bets with odds, craps offers the best bets in the casino besides blackjack. A major difference between craps and blackjack is that at blackjack a bettor can realize house odds less than one percent by judicious use of numerous player options, whereas, in craps, a house edge close to zero is achievable by simply knowing the correct bets to make.

The house edge in roulette varies from 5.26% for the American wheel with its two green numbers of 0 and 00, to only 1.35% for the single zero European game using the *en prison* rule. Like craps, it is an excellent game for using betting systems and can be beaten by those who know how.

Baccarat is the least known casino table game, which is a shame because of its low house edge of only 1.17% for banker bets and 1.37% for player bets. Many casinos now offer a mini baccarat, which is played on blackjack sized tables and offers lower minimum wagers than the full sized baccarat games, which are often played in special roped off areas and are the domain of strictly high rollers.

Many people believe that it is impossible to win in any casino game and that winning is just a matter of luck. Luck may be a factor in winning or losing in any game of chance; however, blackjack is primarily a game of skill, not chance.

While most casino patrons have heard that blackjack can be beaten, they believe that only certified mathematical geniuses can master the skills necessary to beat the game. This is almost a valid criticism with many of the complex card counting strategies, but it certainly cannot be applied to the Power Blackjack strategy.

First, let's consider the relative advantages and disadvantages the dealer and the player face in the game of blackjack.

### **The Dealer's Advantage**

The only advantage the dealer has over the player is that the player must play out his hand before the dealer plays his. If both the player and the dealer bust (go over 21), the dealer will win. Considering that a player will bust on the average about 28% of the time, this advantage is not insignificant.

The easiest way to assess a dealer's chance of busting is with the information revealed by turning over one of his cards. The following chart shows the dealer's chance of busting depending on his up-card. The chart also shows the player's win/loss rate with each dealer up-card.

The dealer's worst up-cards are 2 through 6, which may be possible stiff hands. The dealer must hit these hands regardless of the value of his hole card, and the probability of busting is high.

On the other hand, if the dealer shows a 7 through Ace as his up-card, the dealer is more likely to have a *pat hand* — a hand on which he can stand without drawing

Dealer's Up-card	Player Win/Loss	Dealer Bust Rate
2	9.8%	35.30%
3	13.4%	37.56%
4	18.0%	40.28%
5	23.2%	42.89%
6	23.9%	42.08%
7	14.3%	25.99%
8	5.4%	23.86%
9	-4.3%	23.34%
10	-16.9%	21.43%
Ace	-36.0%	11.65%

### **The Player's Advantages**

While the dealer's advantage is formidable, the player has several potential advantages over the dealer:

1. The player will receive a payoff of 3 to 2 on his blackjacks while the dealer will not. The players do not have to pay the dealer 3 to 2 when the dealer has a blackjack (a natural).
2. The player has flexible playing options while the dealer does not. Thus a dealer must hit a stiff hand (a hand totaling 12 through 16) even if he has the players beaten by standing.

3. The player has the option of doubling down so that he can get more money on the table during favorable situations.
4. The player can split pairs, allowing him to improve poor hands or to take advantage of the dealer's potentially weaker hands.
5. The player can take insurance, while this option is not available to the dealer.
6. When offered, the player can surrender a poor hand, forfeiting only one-half of his wager. The dealer never has this option.

The table on the next page outlines the differences in the rules between the player and the dealer showing who has the advantage for each difference.

As you can see, the house's sole edge arises from the fact that the player must play first. Because of this, if the player breaks, the house wins immediately, *even if the dealer would have busted had he been forced to play his own hand out!* It has occurred to more than one player than mimicking the dealer may be the best way to play. However, if you decided to do this, you would give the house an edge of about 8%. This is the house's initial edge in blackjack.

So what can you do about this? You will notice that except for the dealer's advantage in acting first, every other rule favors the player. The dealer has no options whatsoever and must follow a fixed set of rules in a robot-like fashion. As a result, the ultimate edge the house has against a player is dependent upon how well the player exercises his options.

## Who Has the Advantage

Player	Dealer	Who Has the Advantage?
<b>Acts first</b>	Acts last	Dealer
<b>Paid 3 to 2 for Blackjack</b>	Even money	Player
<b>May hit or stand at will</b>	Must hit 16 & stand on 17	Player
<b>May double Down</b>	No doubling allowed	Player
<b>May split pairs</b>	No splitting allowed	Player

From a house edge of about 8%, the house's edge may be reduced by a player's use of his options. The next table shows how much of an edge each player option is worth if it is used correctly. However, in order to gain the edge offered by each option, a player must learn how to use each option, otherwise the player may lose all of the edge offered by each option, or worse, even increase the house's edge to an amount greater than 8%!

## Optimal Use of the Player's Options

Blackjack bonus of 3 to 2	Gives the player	2 1/4%
Proper hitting and standing	May regain as much as	3 1/4%
Proper doubling down	May regain as much as	1 1/2%
Proper pair splitting	May regain as much as	1/2%

If you learn how to hit and stand properly, you will reduce the house edge by another 3 1/4%. Proper use of doubling down will gain you another 1 1/2%, and finally, proper pair splitting will chip away at another 1/2% of the house's edge.

If you can just learn to hit, stand, double down and split pairs properly, you will reduce the house advantage to about 1/2% in a multi-deck shoe game with typical blackjack rules.

### **The Ten Factor**

The dominant cards in blackjack are the 10-value cards. With tens, jacks, queens and kings all valued as 10, a player is four times as likely to draw a 10-value card as any other card. Out of a deck of 52 playing cards, 16 are 10-value cards for a total of almost one-third of the deck.

Because of the preponderance of 10-value cards, there is a tendency for a hand to increase by ten points when the player or dealer draws a card. Likewise, it is useful to think of a dealer's hidden or hole card as having a value of ten because of the dominance of 10-value cards.



In blackjack it is possible to almost completely eliminate the house edge by learning how to play each hand correctly. By using special betting strategies and exercising other player options, a player using the Power Blackjack strategy can gain an edge over the house and win consistently.

Putting the complete strategy together will come later. For now, let's learn how to play well enough that the house edge is reduced to an almost negligible margin.



## 4. Proper Playing Strategy

There are several aspects to becoming a winning Power Blackjack player. Obviously, the first thing you must do is learn how to play the game. The second is to learn the best playing strategy for each combination of cards you are dealt in a game.

Basic Strategy is a system of rules for playing against every dealer up-card in the best possible manner. The strategy differs slightly, depending on the rules the casino uses for the game and on the number of decks used in a game.

The concept of a basic playing strategy began in 1953 when Roger Baldwin and his associates did the first scientific analysis of the game of blackjack. Using hand calculators, they completed voluminous calculations and derived optional playing strategies which were published in the *Journal of the American Statistical Association* in 1956. Subsequently, Baldwin and his associates published the first book describing basic strategy, *Playing Blackjack to Win*, in 1956.

If you are interested in learning how to play perfect basic strategy for any number of decks or combination of rules, you are referred to the late Dr. Peter Griffin's *The Theory of Blackjack*.

The modern playing strategy was first developed by removing the three cards shown by the players first two cards and the dealer's up-card from a "computerized" deck(s) of cards. Then every possible combination of cards that can be drawn were played, with the results evaluated and tabulated to show the most efficient way to play each hand. Later, as computers became more powerful and easier to use, high speed computer simulations verified the accuracy of those earlier calculations, and a correct basic strategy



of play was created. With it, the casino's edge in a typical multi-deck game falls to about 1/2%.

Without counting cards, player decisions are based on two pieces of information. You know the value of the hand dealt you and you know the value of the dealer's up-card. Suppose you are dealt a hand of 10,6 totaling 16, versus the dealer's up-card of 10. Should you hit or stand? You might make this play on a hunch, but the correct answer is to hit, even though you are likely to bust. Subsequent to Baldwin's work, numerous computer studies have confirmed that even though you are likely to bust by hitting, in the long run, you will lose less money taking the hit and running the risk of busting than you will by standing against the dealer ten.

Many players reason that since the house usually wins, mimicking the dealer and always hitting a hand totaling less than 16 is a viable strategy. The casino will have an edge of 5.5% over this "mimic the dealer" strategy. Blackjack players playing on hunches may give the casinos as much as a 10% to 15% advantage.

Casino playing rules also effect the casino's advantage in blackjack. The table below summarizes the effects of different rules on the casino's advantage over the player, assuming the player always plays perfect Basic Strategy (positive signs indicate the casino advantage over the player).

Single deck	No advantage
<i>Double deck</i>	+0.35%
<i>Four decks</i>	+0.52%
<i>Six decks</i>	+0.58%
<i>Eight decks</i>	+0.61%
<i>Dealer hits soft 17</i>	+0.20%
<i>Double on 10 and 11 only</i>	+0.25%
<i>Double down after splitting</i>	-0.13%
<i>Conventional surrender</i>	-0.05%
<i>Early surrender</i>	-0.62%
<i>No splitting of pairs</i>	+0.18%

With this information, it is possible to compute the casino's advantage against a basic strategy player for each different set of rules. For example, for a four deck Las Vegas Strip casino where the dealer stands on a soft 17, where any two cards may be doubled, and with no surrender allowed, the casino advantage is the same as that for a four deck game, as shown in the previous table, of 0.52%.

Playing in Atlantic City against six decks with conventional surrender, we have:

<b>Six deck game</b>	<b>+0.58%</b>
<b>Double down after splitting</b>	<b>-0.13%</b>
<b>Conventional surrender</b>	<b><u>-0.05%</u></b>
<b>Casino Advantage</b>	<b>+0.40%</b>

Playing on a Mississippi dockside river boat, we might face a two deck game with doubling after pair splitting allowed. The casino's advantage is:

<b>Two deck game</b>	<b>+0.35%</b>
<b>Double down after splitting</b>	<b><u>-0.13%</u></b>
<b>Casino Advantage</b>	<b>+0.22%</b>

In Northern Nevada as well as Laughlin, single deck games are available, but the dealers will hit on soft 17s and doubling down is restricted to hands totaling 10 and 11 only. The casino advantage in these games is:

<b>Single deck</b>	<b>-0-</b>
<b>Dealer hits soft 17</b>	<b>+0.20%</b>
<b>Double on 10 and 11 only</b>	<b><u>+0.25%</u></b>
<b>Casino Advantage</b>	<b>+0.47%</b>

## TYPICAL CASINO PLAYING RULES

Las Vegas Strip	<ul style="list-style-type: none"> <li>• Dealer stands on soft 17</li> <li>• Doubling allowed on any two cards</li> <li>• Multiple pair splitting allowed</li> <li>• Doubling after pair splitting</li> <li>• Single and multiple decks</li> <li>• Surrender widely available</li> </ul>
Downtown Las Vegas	<ul style="list-style-type: none"> <li>• Dealer hits soft 17</li> <li>• Doubling allowed on any two cards</li> <li>• Multiple pair splitting allowed</li> <li>• Doubling after pair splitting allowed</li> <li>• Many single deck games</li> <li>• Surrender widely available</li> </ul>
Atlantic City	<ul style="list-style-type: none"> <li>• Dealer stands on soft 17</li> <li>• Doubling allowed on any two cards</li> <li>• Multiple pair splitting allowed</li> <li>• Doubling after pair splitting allowed</li> <li>• Mostly 2, 6 and 8 deck games</li> <li>• Surrender is available in some casinos</li> </ul>
Mississippi Gulf Coast	<ul style="list-style-type: none"> <li>• Dealers stands on soft 17</li> <li>• Doubling permitted on any two cards</li> <li>• Multiple pair splitting allowed</li> <li>• Doubling after pair splitting allowed</li> <li>• Mostly 2, 6 and 8 deck games</li> <li>• Surrender is available in some casinos</li> </ul>
Northern Nevada	<ul style="list-style-type: none"> <li>• Dealer hits soft 17</li> <li>• Multiple pair splitting allowed</li> <li>• Doubling on totals of 10 and 11 only</li> <li>• Mostly 2, 6 and 8 deck games</li> <li>• Surrender is not available</li> </ul>
International - Typical	<ul style="list-style-type: none"> <li>• Dealer stands on soft 17</li> <li>• Doubling on totals of 9, 10 and 11</li> <li>• Multiple pair splitting allowed</li> <li>• Dealer takes hole card after players finish hands</li> <li>• Mostly 6 and 8 deck games</li> <li>• Surrender is not available</li> </ul>

The preceding chart summarizes the typical playing rules for a number of different casino locations. The blackjack games you must avoid are games in which the dealer wins all ties. This rule will give the casino more than a 9% advantage over you — an insurmountable advantage to try to overcome, even using the Power Blackjack Strategy!

These playing rules are accurate as of the date of this publication, but you are advised that casinos can change the rules, and different rules may apply when you play.

The optimal way for a player to play each hand against every possible dealer up-card was derived by playing millions of blackjack hands on a simulated basis using computers. Because of differences in playing rules between different locales, such as the difference in the way the game is played in northern Nevada and the Las Vegas Strip, and because the number of decks used in a game can affect playing strategy, most experts present a slightly different playing strategy for each variation in rules, with adjustments for multiple decks versus single deck play.

It is far too complicated to memorize pages of different charts, trying to learn slightly different strategies for each rule variation. It is simply not necessary to take this approach to beat blackjack. Learning every possible difference in how to play your hand will, at best, improve your mathematical probability of winning by 0.03%. If you make a couple of mistakes in playing strategy, because of the complexity of the rules, these will more than negate the slight advantage learning the many variations in playing strategy gives you.

For these reasons, the Power Blackjack Basic Strategy uses only one strategy, which can be used in single as well as multiple deck games, with nearly every rule variation.

We shall review the applications of this strategy under the different playing options available to the player.

If you are strictly a casual player, I don't want you to become discouraged by the time investment in learning the complete Power Blackjack Playing Strategy. For me to tell you that it is much simplified, as compared to learning variations in playing strategy for each slight change in rules, may seem condescending at best. If you want to play blackjack occasionally and still want to have an excellent chance of winning, you can do so without even learning the much simplified Power Blackjack Playing Strategy.

## Down and Dirty Strategy

- 1. If conventional surrender is offered, always surrender any 16 against a dealer 9,10 or Ace and any 15 against a dealer 10.**
- 2. Hard hand hitting and standing rules are:**
  - Always stand on 17 or higher
  - Always hit on any hand of 11 or less
  - With a hand of 12 to 16, hit against an up-card of 7 or greater, otherwise stand.
- 3. Soft hand hitting and standing rules are:**
  - With a soft hand of 18 or more, always stand.
  - With a soft hand of 17 or less, always hit.
- 4. Double down on any hand of 10 or 11 if your total is greater than the dealer's up-card, eg. double on 11 versus a dealer 10 or lower, double on 10 versus a dealer 9 or lower.**
- 5. Split any pairs of 8s unless 8s are surrendered.**
- 6. Never take insurance.**

I am presenting a very condensed strategy you can use called the **Down and Dirty Strategy**. You can probably learn this strategy in less than thirty minutes, and for playing blackjack occasionally, you will not sacrifice much. Using this strategy, you will be playing at less than a 1% disadvantage in most casino games. If you combine this with the Power Blackjack Betting Strategy, which I will explain a little later, you should be an overall winner in blackjack.

If you are unfamiliar with basic strategy or you simply don't have the time or inclination to learn the complete basic strategy, just learn the Down and Dirty Playing Strategy. You will play better than 95% of all blackjack players, and you will have an excellent chance of winning.

After you have mastered the Down and Dirty Strategy, you may want to learn enough to cut the house edge down to a measly 3/4% using our **Advanced Down and Dirty Strategy**. This strategy has more explicit rules than the first condensed playing strategy. You will notice that there are more hands to double down and more pairs to split. Just learning this strategy will give you better odds than taking pass line and single odds in craps or playing baccarat. The house edge using this strategy is about one-half of the best odds you could find on European single zero roulette wheels and is about three times lower than playing perfect Caribbean stud. Gaining this additional 1/4% is just a matter of learning a few more pairs to split, another hand to double and an additional card to hit.

You if only play blackjack once in while and don't have the time or inclination to play perfect basic strategy, you don't need to go beyond the **Advanced Down and Dirty Strategy**. However, when you are ready to gain as much advantage over the house as you can with the best playing strategy, you will need to memorize the complete Power Blackjack Basic Strategy.

## Advanced Down and Dirty Strategy

- 1. If conventional surrender is offered, always surrender any 16 against a dealer 9,10 or Ace and any 15 against a dealer 10.**
- 2. Hard hand hitting and standing rules are:**
  - Always stand on 17 or higher
  - Always hit any hand of 11 or less
  - With a hand of 12, stand if the dealer has an up-card of 4, 5, or 6, otherwise hit.
  - With a hand of 13, stand if the dealer has an up-card of 2, 3, 4, 5, or 6, otherwise hit.
- 3. Soft hand hitting and standing rules are:**
  - With a soft hand of 18 or more, always stand.
  - With a soft hand of 17 or less, always hit.
- 4. Double down on any hand of 10 or 11 if your total is greater than the dealer's up-card, eg. double on 11 versus a dealer 10 or lower, double on 10 versus a dealer 9 or lower.**
- 5. Double down on any hand totaling 9 if the dealer shows a 6 or lower.**
- 6. Split any pairs of 8s unless 8s are surrendered.**
- 7. Split a pair of 7s if the dealer shows a 7 or lower.**
- 8. Never take insurance.**

As you go through the pages which follow, I will present the basic strategy in several different ways. I will also go through each part of the strategy showing the reasoning behind it and giving you clues which will help you remember the strategy.

Even though different basic strategies have been developed for single deck, 2 deck, 4 deck, 6 and 8 deck games, as well for different rule variations, there is not that much difference in the strategy and the version which follows contains a complete basic strategy you can use for games in the United States.

The chart on the next page contains the complete Power Blackjack Basic Strategy. This strategy is optimal for games with four to eight decks where the dealer stands on a *soft 17*. It is excellent for a game which allows doubling down on any *first* two cards, and allows doubling after splitting. If the dealer's up-card is a 4 and you receive a pair of 3s, you should split the 3s into two hands. If you receive an 8 on the first hand for a total of 11, you should double down on this hand where doubling after splitting is allowed.

The strategy presented here is also optimized for games where you can re-split pairs out to four hands *except for Aces*.



## The Power Blackjack Basic Strategy

The DEALER is showing a:

<i><b>YOU have:</b></i>	<i><b>2</b></i>	<i><b>3</b></i>	<i><b>4</b></i>	<i><b>5</b></i>	<i><b>6</b></i>	<i><b>7</b></i>	<i><b>8</b></i>	<i><b>9</b></i>	<i><b>T</b></i>	<i><b>A</b></i>
<i><b>5-8</b></i>	H	H	H	H	H	H	H	H	H	H
<i><b>9</b></i>	H	D	D	D	D	H	H	H	H	H
<i><b>10</b></i>	D	D	D	D	D	D	D	D	H	H
<i><b>11</b></i>	D	D	D	D	D	D	D	D	D	H
<i><b>12</b></i>	H	H	S	S	S	H	H	H	H	H
<i><b>13 or 14</b></i>	S	S	S	S	S	H	H	H	H	H
<i><b>15</b></i>	S	S	S	S	S	H	H	H	G	H
<i><b>16 (not 8s)</b></i>	S	S	S	S	S	H	H	G	G	G
<i><b>17-21</b></i>	S	S	S	S	S	S	S	S	S	S
<i><b>17 (soft)</b></i>	H	H	H	H	H	H	H	H	H	H
<i><b>18 (soft)</b></i>	S	S	S	S	S	S	S	H	H	H
<i><b>A, 2 or A, 3</b></i>	H	H	H	D	D	H	H	H	H	H
<i><b>A, 4 or A, 5</b></i>	H	H	D	D	D	H	H	H	H	H
<i><b>A, 6</b></i>	H	D	D	D	D	H	H	H	H	H
<i><b>A, 7</b></i>	S	D	D	D	D	S	S	H	H	H
<i><b>A, 8 or A, 9</b></i>	S	S	S	S	S	S	S	S	S	S
<i><b>2, 2 or 3, 3</b></i>	P	P	P	P	P	P	H	H	H	H
<i><b>4, 4</b></i>	H	H	H	P	P	H	H	H	H	H
<i><b>6, 6</b></i>	P	P	P	P	P	H	H	H	H	H
<i><b>7, 7</b></i>	P	P	P	P	P	P	H	H	H	H
<i><b>8, 8</b></i>	P	P	P	P	P	P	P	P	P	P
<i><b>9, 9</b></i>	P	P	P	P	P	S	P	P	S	S
<i><b>A, A</b></i>	P	P	P	P	P	P	P	P	P	P

H = Hit   S = Stand   P = sPlit   D = Double Down   G = Give up (surrender if allowed, otherwise Hit)   T = Ten-valued card

1. Never take insurance
2. Never split 5s or Ts
3. Always hit soft hands of 17 or less when doubling is not an option.

### **Basic Strategy — Hitting and Standing with Hard Totals**

A player with a hard hand has a hand without any Aces or a hand in which an Ace must be valued as a 1 to avoid going over 21. A player will always hit a hard hand with a total of 11 or less, as there is no single card which can bust the hand.

If a player's hard hand totals 17 through 21, he will always stand, as the risk of busting is too great to draw to these hands.

If a player's hand totals 12 to 16, the player's strategy will depend on the dealer's up-card. If the dealer shows an up-card of 2, 3, 4, 5 or 6, the player is more likely to stand as these are the dealer hands with a greater chance of busting. If a dealer shows a possible pat hand with an up-card of 7, 8, 9, 10 or Ace, the player is more likely to have to draw, knowing that he faces the possibility of busting, but recognizing that the dealer's possible high total has forced him to draw and face the risk of busting.

The Power Blackjack rules for hitting and standing are fairly simple:

1. If the dealer shows an up-card of 2 or 3, the player should draw until a total of at least 13 is reached. For example, if the player has a 12 versus a dealer's 2, he will draw.
2. If the dealer has an up-card of 4, 5 or 6, the cards with the highest probability of a dealer busting, the player will draw until at least a 12 is reached. In these cases, a total of a hard 12 is high enough and the player will stand. In recognizing the dealer's risk of breaking 21, the player is willing to stand on a lower total. The dealer has over a 40% chance of busting with a 4, 5 or 6 showing. In these instances, the player is going to win a high percentage of his wagers by standing on a lower total, rather than risking busting the hand by taking a hit.

### **Hitting and Standing with Soft Totals**

With soft hands, which are hands containing an Ace valued as 11, the Power Blackjack rules for hitting and standing are:

1. If the dealer's up-card is a 2, 3, 4, 5, 6, 7 or 8, the player will stand on any total of at least 18. For example, if the dealer's up-card is an 8, the player will stand on an A,7. As we shall see later, if the dealer was showing a 6 as his up-card, the player would double down on this hand.

2. If the dealer's up-card is 9, 10 or Ace, with a soft hand the player must draw until he has a total of 19. If the dealer's up-card is 10 and the player has an A,7, totaling 18, he must draw. Notice that when he draws to a soft hand, it may become a hard hand. If the player draws to an A,7 and receives a 7, he now has A,7,7, for a total of 15. Here the Ace must be counted as having a value of 1 to avoid busting. With his soft hand converted to a hard hand, the player will now use the rules for hitting and standing for hard hands. Since his total is now 15 versus a dealer's 10, he must draw again, even though his chance of busting is high.

3. The player will always either hit or double down on a soft hand totaling 17 (an A,6). Even though 17 qualifies as the minimum acceptable pat hand, it is still a weak hand, and the player should always try to improve a soft 17 regardless of the dealer's up-card.

### HITTING AND STANDING RULES

HARD HANDS	
<u>Dealer Up-card</u>	<u>Player Minimum to Stand</u>
2, 3	Hard 13
4, 5, 6	Hard 12
7 to Ace	Hard 17
SOFT HANDS	
<u>Dealer Up-card</u>	<u>Player Minimum to Stand</u>
9, 10, A	Soft 19
2 to 8	Soft 18

## **Doubling Down**

Doubling down is a valuable player option in that a player may double his wager in favorable situations. The only disadvantage to the player is that when he doubles down, he may draw only one additional card. Doubling down is used in two ways to increase the player's prospects of winning a hand. A player will double down when the dealer's up-card is so weak and the dealer so likely to bust that the player wants to take advantage of the dealer's weakness to try to double his winnings. A player may also wish to double down if his first two cards are so strong that he is likely to win against the dealer by beating the dealer's total.

The most important thing to consider in doubling down is the high probability of drawing a 10-value card. Thus, the player will double very aggressively when his totals are hard hands of 10 or 11, as by drawing a 10-value card his totals will become 20 and 21. With a hard 9, he will double less aggressively, as the prospect of drawing to a total of 19 does not give him as strong a hand as a 20 or 21.

The player will never double on hard hands of 12 or more as drawing a 10-value card will bust his hand.

The ten factor affects doubling against the dealer stiff. The player will double very aggressively against the dealer up-cards of 4, 5, or 6 as the dealer's probability of busting is high.

In contrast to doubling with the hard totals of 9, 10, and 11, where the player expects to beat the dealer's total, with soft hands he will double with the expectation of exploiting a dealer's stiff hand, and doubling his winnings when the dealer busts. Consequently, the player will double certain soft hands only against the dealer's stiff of 3 to 6.

Soft hands of A,2 and A,3 are the weakest soft hands for doubling, and they will be doubled only against a dealer's weakest cards of 5 and 6.

Soft hands of A,4 and A,5 are slightly stronger candidates for doubling in a multiple deck game, and the player will double these hands when the dealer shows an up-card of 4, 5, or 6.

A,6 and A,7 are the best soft hands for doubling. Because of the high probability of drawing a ten, these hands have a good chance of becoming 17 and 18 respectively. The player will double these hands against any dealer up-cards of 3, 4, 5, or 6.

A,8 totaling 19, and A,9 totaling 20, are powerful totals in themselves. They will never be doubled as the risk of destroying a good hand is greater than the possibility of improving the profit picture by doubling.

### **DOUBLING DOWN RULES**

<b>Dealer Up-card</b>	<b>Double Down On</b>
<b>2-10</b>	Hard 11
<b>2-9</b>	Hard 10
<b>3-6</b>	Hard 9
<b>3-6</b>	A 7 (18)
<b>3-6</b>	A 6 (17)
<b>4-6</b>	A 5 (16)
<b>4-6</b>	A 4 (15)
<b>5-6</b>	A 3 (14)
<b>5-6</b>	A 2 (13)

### **Soft Doubling**

There are probably more player mistakes made with soft doubling situations than any other hands in blackjack. Many players will double down on any soft hand whenever the dealer shows a potential stiff hand, with an up-card of 2, 3, 4, 5, or 6. However, as we can see in the table above, the only soft hands which should be doubled against any dealer stiff are hands of A,7 and A,6. Here are three simple rules to help your remember when to double down with soft hands:

1. Never double a soft hand versus a dealer's 2.
2. Always double a soft hand against a dealer's 5 or 6.
3. When the dealer shows a 3 or 4 up, use the "**rule of 9**" to determine when to double.

Here's how the rule of 9 works. Whenever you have a soft hand and the dealer's up-card is a 3 or 4, just add the card in your hand which is not an Ace and the dealer's up-card together. If the total is less than 9, hit your hand. If the total is 9 or greater, then double down. Let's try a few examples. Assume the dealer's exposed card is 6 and you have an A,5. Add the dealer's 6 and your 5 for a total of 11. Since 11 is greater than 9, you will double.

Let's try another one. The dealer shows a 4 and you have an A,4. We add the dealer's 4 plus your 4 and get an 8. The rule of 9 says we should hit. But this conflicts with the Doubling Down Rules shown in the previous table. This is the one hand not covered by the rule. You will either have to remember this exception or just hit an A,4 versus a dealer 4.

4. This slight error in playing strategy is not worth worrying about.

### **Splitting Pairs**

Virtually all casinos allow the player the option of splitting pairs. In Nevada, pairs may generally be split and re-split (if a like-valued card is dealt to a pair already split), up to a total of four hands. In Atlantic City, pairs may be split only once, although a split pair may be doubled down, an option which is not offered in most Nevada casinos.

Splitting pairs may be advantageous to the player for two reasons. First, it offers the option of turning a weak hand into two potentially stronger ones. It is always advantageous for a player to split an 8,8, as a 16 total is the weakest possible hand. Two hands with starting totals of 8 each have a good possibility of becoming hands totaling 18 each.

Another reason a player will split pairs is to exploit a dealer's weakness as revealed by his up-card. A pair of 9s will be split versus a dealer's up-cards of 2 to 9, except for 7. The reason is that in each of these cases, the dealer most likely has a weaker hand than the hands the player is likely to be dealt by splitting his 9s. As in this situation, when the dealer shows a weaker up-card, the player will split his pair in order to double the amount of money bet.

Millions of computer simulated hands have shown that the real reason to split pairs in accordance with the Power Blackjack Basic Strategy is that this move will produce superior profits.

Some pairs will never be split. Pairs consisting of 10,10, and 5,5, will never be split regardless of the dealer's up-card. The reason should be self evident. In each of these situations, the card total dealt is powerful enough that the player has more to lose by splitting than he is likely to gain. A 10,10 totals 20 which gives the player a high likelihood of winning. Likewise, a 5,5, for a total of 10, is an excellent starting hand, while two 5s split may give totals of 15, which are stiff hands.

### PAIR SPLITTING RULES

Dealer Up-card	Split Pair
<i>Any up-card</i>	A,A
<i>Any up-card</i>	8,8
<i>2 to 9 except for 7</i>	9,9
<i>2 to 7</i>	7,7
<i>3 to 6</i>	6,6
<i>4 to 7</i>	3,3
<i>4 to 7</i>	2,2
<i>Any up-card</i>	Never split 4,4 5,5 10,10

## Insurance

The correct Power Blackjack Basic Strategy rule for insurance is to never take it. If the player is not counting cards, then he would not normally take insurance, as he will be giving the house an edge of 7.7%.

Later on, I will present a case for insuring your blackjack under certain circumstances.

The insurance bet is an additional bet only on whether the dealer has a natural. Since the Ace is already showing, the player is wagering on whether the dealer's hole card is a ten.

Making the insurance bet does not increase or decrease the chance of winning the main bet. It is strictly a side bet and the main bet will be played to its completion regardless of the outcome of the insurance wager. If the dealer has a blackjack, then insurance pays 2 to 1. If the dealer doesn't have a ten as his down card, and therefore a blackjack, then the insurance bet loses.

It is possible to compute the disadvantage of the insurance bet. If the player is not counting cards and has no knowledge of the card played, then he can assume that the remaining cards are in the same proportion as a full deck. With tens, jacks, queens and kings all valued at 10, the proportion of 10-valued cards compared to non 10-valued cards is: 16 ten valued cards/52 total cards or 4/13. Thus the chance of winning the insurance bet is 4/13. The chance that the dealer's hole card is not a ten is computed as:  
36 non ten valued cards/52 total cards, or 9/13

The expected value of an insurance wager is calculated by adding the probabilities of the outcomes multiplied by the payoffs, for:

Expected Value of Insurance =  $4/13(2) + 9/13(-1) = -1/13$  or -7.7%.

## Surrender and Early Surrender

Surrender, sometimes called "conventional surrender," and early surrender are options not available to the player in most blackjack games.



Early surrender was offered in the early days of Atlantic City blackjack and has not been available for years. With early surrender, a player can choose the option of surrendering half of his wager before the dealer checks to see if he has a blackjack. This option significantly reduces the house advantage. The following chart shows how to correctly use the early surrender option.

### EARLY SURRENDER

Dealer Up-card	Surrender (Hard Totals)
<i>A</i>	5-7
<i>10</i>	14-16
<i>9</i>	16*
<i>* Split 8,8 instead of surrender.</i>	

With conventional surrender, the player may surrender and thereby lose half of his wager only after the dealer has ascertained that he does not have a blackjack. With conventional surrender, the surrender option is removed from the player if the dealer has a blackjack, and for this reason is not as advantageous to the player as early surrender. The chart below shows the correct strategies for conventional surrender.

### CONVENTIONAL SURRENDER

Dealer Up-card		Surrender (Hard Totals)
<u>Single Deck</u>	<u>Multi Deck</u>	
<i>10, A</i>	9, 10, A	16*
<i>10</i>	10	15
<i>10</i>	-	7 7
<i>* Split 8,8 instead of surrender.</i>		

## **Review of the Complete Basic Strategy**

If you haven't done so already, take a look at the Power Blackjack Basic Strategy table on page 37. Let's review the reasoning behind each decision shown in the table line by line.

### **Player's Hand is a 5-8**

The smallest two-card total you can have is a 5 if we exclude a pair of 2s which are covered further down the chart. If you want to count an A,A as a 2, then you've got me on this, but you would normally think of this hand as a 12. At any rate, you can't possibly bust by hitting any hands totaling 5 to 8 and you can usually improve your position by taking any card. You will note that none of these totals is strong enough to warrant doubling down. Even though you may be tempted, don't double on a 8 when the dealer shows a 6.

### **Player's Hand is a 9**

Whenever you see a 9, or a 10 or 11, a little alarm should go off saying "Check to see if I can double on this hand." The hard two-card total of 9 represents a chance to get some more money on the table by doubling down, but only if the dealer is at his weakest.

If you will refer to the Power Blackjack Basic Strategy chart again, you will notice that there is a wider border drawn vertically between the dealers group of up-cards of 2 through 6 and 7 through Ace. This is to highlight the dealer's stiff up-cards of 2 to 6. Every soft doubling is done only when a dealer shows a stiff as an up-card, and doubling on the 9 falls into this group.

You will double down with a hard 9 against every dealer stiff except a 2. Dealers will tend to draw stronger totals when showing a 2, and this hand is just potentially strong enough with a 2 up that we will not double against it with a hard 9.

The Ten Factor has a strong influence on this doubling decision, as it does on every doubling decision. The Ten Factor suggests that you should always assume that the next card will be a 10-valued card. With this consideration, we assume that a 9 could end up being a 19, while a dealer showing a stiff hand total of 13, 14, 15, or 16, will be forced to draw and will likely bust.

Taking advantage of the dealer's weakness is an important aspect of basic strategy in order to help reduce the casino's built-in edge.

### **Player's Hand is a 10**

This is one of the strongest hands you can get. Starting with a total of 10, your total will gravitate towards a 20, a strong hand.

However thrilled we may be when the first two cards in our hand total 10, we still must be cautious if the dealer's up-card is a T or A. With a T showing, the dealer's total will tend towards a 20. We would be foolish to put down more money hoping for a push. A dealer showing an Ace as an up-card is usually the start of a very strong hand, too strong for us to risk doubling against.

So, when you have a T and the dealer is showing anything except a T or A, go for it and double down.

### **Player's Hand is an 11**

Next to an outright blackjack, this is the best possible starting hand you can get. This hand is so strong that in a single deck game you will even double against the dealer's Ace. Our strategy calls for doubling against every dealer up-card except an Ace. A dealer's Ace is just too powerful to risk more money against it. Whenever a dealer has an Ace as his exposed card, he will win about two-thirds of the time and only bust about 12% of the time.

Many players wimp out against doubling an 11 versus a dealer 10 and miss a game doubling opportunity. They reason that the dealer may have a pat hand of 20 and don't want to risk putting more money in play against this powerful hand. But if you do this you will be wrong. The dealer's chance of having a made 20 is smaller than your chance of making 20 or 21 with your next draw card. Go ahead and double against a dealer 10. It is the best move for long term profits.

### **Player's Hand is a 12**

A hand of 12 is basically a losing hand as are the hands totaling from 13 to 16. No matter what you do with these hands, you are most likely to lose the hand. These are the hands where your best plays are designed to minimize losses.

The basic strategy for your stiff hands is to stand against a dealer's stiff hands. The dealer will bust on hands showing a 2, 3, 4, 5 or 6 up about 40% of the time, which means you will win 40% of your stiff hands by just standing.

The exceptions to this rule occurs when the dealer is showing a 2 or 3 up and you have a 12. With a 2 or 3 up, the dealer is not as weak as when he shows a 4, 5 or 6, which are the only times you do better with a 12. So, with dealer up-cards of 2 or 3, you will hit. Otherwise, stand versus the dealer stiffs.

### **Player's Hand is a 13 or 14**

A hand totaling 13 or 14 is not a wonderful hand to start with. You will stand against any of the dealer's stiffs of 2, 3, 4, 5 or 6. Understand that you will lose most of these hands, but you will reduce the number of times you lose by standing rather than hitting versus the dealer stiff. Of course, if the dealer shows a potential *pat hand* with a 7, 8, 9, 10 or Ace up, you must take a chance and hit.

### **Player's Hand is a 15**

If surrender is allowed, here's a chance to use it. Surrender your 15 versus a dealer exposed card of 10. I know that it goes against the grain to give up half of your wager without a fight, but it has been proven that hitting a 15 versus a 10 results in a higher loss than just giving up one-half of the bet. If surrender is not offered, then hit the hand.

### **Player's Hand is a 16**

This is another thrilling total to start a round with. If you can surrender, then by all means give up this hand if the dealer shows a 9, T or Ace. This is the worst possible starting hand, and you shouldn't expect to win with it. If surrender is not available, bite the bullet and take a hit versus a dealer's potential *pat hand* with an exposed card of 7, 8, 9, 10 or Ace. If a dealer has a stiff, you will stand with this hand. A hand totaling 16 versus a

dealer's 10 is a close call, and I will have some more to say about this situation in a few pages.

### **Player's Hand is a 17 to 21**

These are considered "pat hands" and the rule is simple. Never hit a pat hand versus any dealer up-card. You will only win with a 17 if the dealer breaks; otherwise, you are hoping for a tie at best. However, your chance of busting is greater if you hit a 17 than your odds of winning if you stand with the hand.

### **Player's Hand is a soft 17**

If your first two cards consist of A,6, for a total of 17, you will double down versus a dealer up-card of 3 through 6. A dealer's 2 is not quite weak enough to double on, so you will hit if the dealer shows a 2.

Many players are reluctant to hit an A,6 when the dealer shows a 6. They reason that since they have the dealer beaten with a 17, they'd be better off to stand. If you stand, your odds are about even that you will beat the dealer's hand; however, if you hit, your odds improve to about 9 to 7. By taking one more card, you go from an even-money proposition to becoming a 9 to 7 favorite. And, when you double down, you have the chance to get twice the amount wagered when the odds favor you winning.

If your first two cards are other than an A,6 and you draw to a soft 17, the opportunity to double down is gone. With a soft 17, you will always hit as there is no card which can bust this hand. You will always hit a soft 17 because this is basically a weak hand. If you stand, you will beat the dealer only if he busts, otherwise the best you can hope is to tie him. Any hand totaling 17 is a poor hand, but you will rarely hurt yourself by hitting when it is a soft total.

### **Player's Hand is a Soft 18**

The soft 18 consisting of three or more cards (as compared to a two-card soft 18 consisting of an A,7, where doubling down is an option) is one of the hands players routinely misplay. The correct way to play this hand is to hit when the dealer shows an up-card of 9, T or A and stand otherwise. If you consider the Ten Factor, this makes sense as

dealer hand with up-cards of 9, T or A will tend towards totals of 19, 20 and 21, and you must hit your soft 18 for a chance to improve it.

On the other side of the coin, if the dealer shows a 2, 3, 4, 5, 6 or 7, you probably have it beaten with a hand totaling 18 and it makes sense to stand in these cases.

Even though some players may feel that a hand totaling 18 is strong enough to stand on, even against the dealer up-card of 9, T and A, it is worth the gamble to hit until you either bust or get a pat hand.

### **Player has an A,2 or A,3**

These are basically weak hands which you will hit against any dealer up-cards except 5 and 6. When the dealer shows either a 5 or 6, you will swing into action and double down. You will have no chance of busting with this move while the dealer has a high risk of busting. Go for it. This is a time to take advantage of the dealer's weakness!

### **Player has an A,4 or A,5**

These are slightly better starting hands than an A,2 or A,3 as soft 15s and 16s tend to become higher totals than soft 13s and 14s. Again you will double against the dealer's weaker hands of 4, 5 or 6.

### **Player has an A,6**

Remember, you will never stand with a soft 17. However, an A,6 gives you the opportunity to get more money down when the odds favor you. If the dealer shows a 3, 4, 5 or 6, you will double down. As with a starting two-card hand of 9, the 2, sometimes called the "dealer's Ace," provides the dealer with too many ways of making a pat hand and you will not risk doubling against it. When the dealer shows a 2, hit the A,6 as you will versus the other dealer up-cards of 7, 8, 9, T or A.

### **Player has an A,7**

This is one of the trickier hands to play correctly. I commonly see players misplay this hand. However, this is a hand you want to learn to play correctly as doing so will put extra dollars in your pocket for the effort.

If the "dealer's ace" of 2 shows, we will consider this too strong a card for us to double against, yet too weak for us to hit, so we will stand. If a dealer has either a 7 or 8 showing, we will also stand. A soft 18 beats the dealer's potential 17 when he shows a 7, and we will stand versus the 8 as we can tie the dealer's potential 18 and the risk of hitting is too great in this situation.

If the dealer show a 9, T or A, he probably has us beaten if we stand. Therefore we will hit the soft 18 and continue to hit until we either bust or get a pat hand. Standing with such a soft hand versus the dealer's strongest cards is a common playing error.

Against the dealer's weakest up-cards of 3, 4, 5 and 6, we will seek to take advantage of the dealer's weakness and we will double our bet.

### **Player has an A,8 or A,9**

What's not to love about these hands? With the strong starting totals of 19 and 20, all you do is sit back and wait for the dealer to play out his hand, as the odds gods favor you when you start with these totals.

### **Player has a 2,2 or 3,3**

Just as they do for the dealer, hands starting with 2s and 3s tend to make strong hands for the player. If the dealer shows a 2 to 7, you will split these hands. Splitting even against the dealer's 2 makes sense because of the strong possibility that you will draw to two-card totals of 9, 10 or 11, giving you the chance to double down. Splitting against the dealer 7 is not as obvious as splitting against his stiff, but a dealer 7 is a fairly weak hand. The dealer will tend to make a pat hand of 17, while you, starting with a 2 or 3, enjoy the possibilities of additional splitting or doubling opportunities with a good chance of beating the dealer's total.

A dealer's up-card of 8, 9, T or A is too formidable and you will hit rather than split against these up-cards.

### **Player has a 4,4**

The possible gain from splitting is just great enough when a dealer shows his weakest up-cards of 5 and 6 to make splitting the right decision rather than starting with the

fairly weak total of 8. This decision is a close one. This decision is actually optimal for situations where the house allows doubling after splitting as a number of doubling opportunities will arise when splitting a pair of 4s versus a dealer's 5 or 6. If you draw to a total of 9, 10 or 11, you will double down. In the casinos which do not allow doubling after splitting you are slightly better off to just hit versus any dealer up-card. The small gain is not worth memorizing as a strategy difference, as the Power Blackjack Playing Strategy is to always split a 4,4 versus a dealer's 5 or 6.

### **Player has a 6,6**

This is one of my least favorite starting hands. No matter what you do, you are likely to lose with a 6,6, so our strategy calls for making the best of it. If the dealer shows a 2, 3, 4, 5 or 6, we will split the pair of 6s and hope we draw a 3, 4 or 5 giving us a decent starting total and the possibility of doubling down versus the dealer's stiff hand. I often will lose one hand and win or tie with the other when splitting 6s.

If the dealer shows a 7, 8, 9, T or A, bite the bullet, hit the hand and hope for the best.

### **Player has a 7,7**

The hand is almost as bad as a pair of 6s. When you split a pair of 7s, you will tend towards getting two hands totaling 17 — which are winners only if the dealer busts. However, if the dealer's starting hand is weak enough, splitting is worth the risk. Split versus a dealer 2, 3, 4, 5 or 6 hoping he will bust. You will also split against the dealer 7 looking to tie the dealer at worst.

### **Player has an 8,8**

Trust me. It is a lot more fun when a dealer turns over his 8 up-card and has another 8 in the hole than when you are dealt a pair of 8s. This is the worst possible total you can start with. The correct strategy is to always split a pair of 8s even if surrender is available. There is one exception to the splitting rule. If you are playing internationally where the dealer does not take a hole card until the players have played out their hands, just surrender your 16 against a dealer T or A if surrender is allowed.



Getting a 16 against a 10 is the worst possible blackjack situation. Hitting the 16, you will win three times out of thirteen. However, if you split the 8,8 into two hands starting with 8 each, you will lose less in the long run than just hitting the 16.

### **Player has a 9,9**

You will split a pair of 9s against any of the dealer's stiff hands of 2, 3, 4, 5 or 6. This is obviously a good move as you will want to get more money wagered when the dealer is most likely to bust, and splitting this hand accomplishes that. If the dealer shows a 7, you will stand as your hand totaling 18 is likely to beat a dealer's hand tending towards a total of 17. The correct strategy is to split the pair versus a dealer's 8 or 9 and stand if a dealer shows a T or A. Splitting hands against a dealer's T or A is not likely to beat the dealer, so standing with your original pair of 9s is the right move. Splitting the pair against the dealer's 8 also seems logical as the split 9s will gravitate towards two hands totaling 19, beating anything up to a dealer's 9.

Splitting the pair of 9s against the dealer's 9 is a close call, but it is the right move. There is always the possibility of drawing a 2 as the second card on each 9, setting up ideal doubling situations.

### **Player has an A,A**

The best starting hand you can have in blackjack, other than a blackjack, is a hand totaling 11. Splitting a pair of Aces changes one mediocre hand totaling 2 or 12 into two starter hands totaling 11 each and is therefore always the right move, even against a dealer's Ace. The only exception to always splitting a pair of Aces is when playing against European rules where the dealer does not take a hole card until all player options are exhausted. Here, as with splitting a pair of 8s, you will change the main rule and just hit the pair of Aces when the dealer shows an Ace. The risk of losing your split bets is too great and, as we have seen earlier, a hand totaling 2 is not such a bad beginning total.

### **Player has a 5,5 or a 10, 10**

You will never split pairs of 5s or 10s under any circumstances. You are always better off doubling the pair of 5s against dealer cards of 9 or less.

Unless you are a card counter, it never makes sense to split a pair of 10s totaling 20, a hand too powerful to split.

### **Playing Correctly is Still no Guarantee of Winning**

Now that you have seen an explanation of correct playing strategy, you may feel like you know what to expect in a blackjack game. If you double down on an 11 versus a dealer's 3, you should win, right?

While the playing rules I have given you are the correct ones, on individual hands anything can happen. Assume your first two cards are 9,2, for a starting total of 11. The dealer's up-card is a 6, his worst possible up-card. You just wagered \$100, a large bet for you, and now you sigh with relief as you have the dealer backed into a corner. You place another hundred dollar wager on the table signaling the dealer you want to double down.

You watch in disbelief as you are dealt an Ace for a total of 12, while the dealer turns over his hole card revealing a 10,6 and then draws a 5 for a perfect 21. "What the hell happened here?" you might mutter, "This hand should have been a slam dunk win!"

You are supposed to win this hand. In fact, the odds are 2 to 1 in your favor! You should have won two out of three bets. Well, in the long run you will, but you just lost that one bet in three. It has to happen. This is the nature of gambling. Even when you have an edge, there is never any guarantee you will win any particular bet.

Have you ever hit a 16 and beat the dealer's 10-valued up-card? Of course you have. The odds are 10 to 3 against you winning this hand, but you still have a chance of winning some of the time. Most of us tend to think of low probability wins like this one as due to skill, while dealer wins of low probability plays as bad luck or even deceit.

The truth is, luck can run either way in any given hand. The key to long term success is to play each hand optimally using the correct Power Blackjack Playing Strategy.

The table below lists some of the most common hands and your odds of winning

<i><b>Hands</b></i>	<i><b>Player's Odds</b></i>
<i><b>20 versus dealer 8</b></i>	8 to 1 favorite
<i><b>20 versus dealer 4</b></i>	5 to 1 favorite
<i><b>19 versus dealer 10</b></i>	8 to 7 favorite
<i><b>19 versus dealer 3</b></i>	5 to 2 favorite
<i><b>18 versus dealer 10</b></i>	7 to 5 underdog
<i><b>18 versus dealer 5</b></i>	8 to 5 favorite
<i><b>17 versus dealer 9</b></i>	5 to 2 underdog
<i><b>17 versus dealer 7</b></i>	5 to 4 underdog
<i><b>17 versus dealer 2</b></i>	4 to 3 underdog
<i><b>16 versus dealer 10</b></i>	10 to 3 underdog
<i><b>15 versus dealer 10</b></i>	3 to 1 underdog
<i><b>15 versus dealer 2</b></i>	9 to 5 underdog
<i><b>12 versus dealer 5</b></i>	7 to 5 underdog
<i><b>11 versus dealer 6</b></i>	2 to 1 favorite
<i><b>10 versus dealer 2</b></i>	3 to 2 favorite
<i><b>A,5 versus dealer 3</b></i>	even money
<i><b>A,3 versus dealer 5</b></i>	9 to 7 favorite

### **Making Basic Strategy Decisions**

Making the correct basic strategy decisions is critical to learning to use the Power Blackjack Basic Strategy. At this point, basic strategy may seem a little daunting. Especially confusing is knowing when to apply the hit or stand rules and when to consider splitting pairs or doubling down.

The next chart shows the correct order in which these decisions are made. As shown on the left side of the chart, the first thing a player will do is to compare his first two cards with the dealer's exposed or up-card. The player's decisions will flow from this point.

If the casino offers surrender, the first player decision will be whether to surrender. If surrender is not indicated or not available, the next player decision concerns splitting a pair. If the player does not have a pair, or if no splitting is indicated, the following decision will be about doubling down on the player's hand. If the player does split a pair and receives another identical card, he will re-split if allowed. If the rule allows it, the player may double down a split pair. He must check his totals of split pairs to see if a doubling down situation has developed.

After making a decision about splitting a pair, the next decision is whether or not to double down. If a doubling down situation exists, the player should by all means do it.

After reviewing the opportunities to split pairs or double down and acting accordingly, the player will be faced with the basic hit or stand rules. If no splitting or doubling is indicated, the player will immediately play out his original hand in accordance with the hitting and standing rules. This is what occurs on the majority of hands, as it is only a minority of hands which offer splitting or doubling down opportunities.

## Basic Strategy-Player Decision Making

<b>Player's Hand</b>	<b>Surrender?</b> (If applicable)	-----YES-----	<b>Surrender</b> (Lose 1/2 of bet)
	<i>NO</i>		
<i>COMPARE</i>	<b>Split Pairs?</b>	-----YES-----	<b>Split Pairs</b>
	<i>NO</i>		
<b>Dealer Up-card</b>	<b>Double Down?</b>	-----YES-----	<b>Double Down</b>
	<i>NO</i>		
	<b>Hit or Stand Rules</b>		

### Decision Making Using Power Blackjack Basic Strategy

The next chart summarizes the playing decisions using the Power Blackjack Basic Strategy.

The player's first decision concerns surrender. The chart is read this way: If the total is 16, except for 8,8, the player will surrender versus a dealer 9, 10, or A. If the total is 15, surrender against a dealer 10.

Pairs will be split as shown in the chart. A,A and 8,8 will always be split. Split 9,9 against dealer up-cards of 2-9 except 7. Split 2,2 and 3,3 versus dealer up-cards of 4-7, and split 6,6 only against 3-6. A pair of 4s will be split only versus a dealer's 5 and 6.

The only hard totals considered for doubling are 9, 10, and 11. Double on 11 versus any dealer card except an Ace. Double on 10 versus 2-9. With 9 only double versus 3-6.

With soft hands, the player will double an A,2 or A,3 versus a dealer 5 or 6, double an A,4 or A,5 versus 4-6, and double A,6 or A,7 versus a dealer 3-6.

After making doubling or splitting decisions, all final decisions are made using the hit or stand rules. For hard hands, the player will stand on a total of 13 or more versus a dealer 2 or 3, stand on a total of 12 or more versus a dealer 4-6, and stand on any total of 17 or more versus the dealer pat cards of 7, 8, 9, 10, or A.

With soft hands (where an Ace is counted as 11), the player will stand on totals of at least 18 versus a dealer 2-8. He will stand on totals of at least 19 versus a dealer 9, 10, or A.

Let's see how this works in practice. We will assume the player is playing where conventional surrender is offered. His first hand is 6,10 versus a dealer Ace. The dealer checks his hole card and does not have a blackjack. The player surrenders, losing one-half of his wager.

The next hand is a 10,7 versus a dealer 5. Since there is no pair here and this hand has no doubling possibilities, the player will use the hit or stand rules. The player has a hard 17 total versus a dealer hand tending towards a 15 (a stiff), so he stands.

## Player Decision Making Using the Power Blackjack Basic Strategy

<b>Player's Hand</b>	<b>Conventional Surrender</b> 16 x 8,8 vs. 9,10,A 15 vs 10	<b>-----YES-----</b>	<b>Surrender</b>
Compare	<b>NO</b>		
<b>Dealer Up-card</b>	<b>Split Pairs</b> A A vs all 8 8 vs all 9 9 vs 2-9 x 7 7 7 vs 2-7 6 6 vs 3-6 4 4 vs 5-6 3 3 vs 4-7 2 2 vs 4-7	<b>-----YES-----</b>	<b>Split Pairs</b>
	<b>YES</b>		
	<b>Double Down</b> 11 vs 2-10 10 vs 2-9 9 vs 3-6 A 9 NO A 8 NO A 7 vs 3-6 A 6 vs 3-6 A 5 vs 4-6 A 4 vs 4-6 A 3 vs 5-6 A 2 vs 5-6	<b>-----YES-----</b>	<b>Double Down</b>
	<b>NO</b>		
	<b>Hit/Stand Rules</b>		
<u>Hard Hands</u> Stand 13 vs 2,3 Stand 12 vs 4-6 Stand 17 vs 7-A		<u>Soft Hands</u> Stand 18 vs 2-8 Stand 19 vs 9-A	
<b>Never take insurance</b>			

The next hand is 2,2 versus a 6. The player will split this hand and he draws another 2. He splits this new pair also, so he now has three hands. The first hand is dealt an 8 for a 2,8. If the house allows doubling on split hands (which is the case in Atlantic City), the player would double down on this hand. Playing by typical Las Vegas rules, he will not be allowed to double on the 2,8; he will draw again. He draws a 5 for a hand of 2,8,5 totaling 15. He now stands on this hand. With the second split hand, he draws a 4 and an Ace. He now has a soft 17 (2,4,A), and he will ask for another card, as he will never stand on a soft 17. A 5 is dealt for a total of 12 (2,4,A,5). Using the basic hit and stand rules, the player will stand on this hand versus the dealer 6. On the third hand, he is dealt a 4 and 8, for a total of 14 (2,4,8), and he stands.

The next hand is an A,7 versus a dealer 5. Here, with a soft hand totaling 18 versus a dealer stiff, the player may be tempted to stand. However, he is in a perfect doubling situation as he wants to maximize his potential profit against a weak dealer hand. He doubles his bet and receives a 10. His total is now 18 (A,7,10).

### **Learning the Power Blackjack Basic Strategy**

For your convenience, a "pocket size" version of the Power Blackjack Basic Strategy is presented on the next page. You may make a photocopy of this chart and carry it in your pocket while you are learning basic strategy. This way, you can pull the chart out and study it for a few moments at a time. Most persons learn better by exposing themselves over and over to the same information for short time periods rather than by trying to spend a large amount of time memorizing everything in one session. The pocket card will be a handy reference tool for you.

After you have become very familiar with the playing strategy, you should try writing it down from memory. Another good learning tool is to create a set of index cards. The cards should have the dealer up-card and the player cards on one side and the correct play on the reverse. For example, you might show:

"Dealer — 6 Player — A,3 on the front side," and "Double on A,3 vs. a dealer 6 on the reverse of the card."



## Power Blackjack Strategy Pocket Card

### **Power Blackjack Strategy**

#### **Surrender:**

16, except 8,8(split) vs. Dealer 9-A, 15 vs Dealer 10

#### **Splitting:**

A,A 8,8 vs All dealer hands

9,9 vs 2-9 except 7

7,7 vs 2-7

6,6 vs 3-6

4,4 vs 5-6

2,2 & 3,3 vs. 4-7

#### **Doubling Down:**

11, 10 vs. any lower Dealer card

9 vs 3-6

A,7 & A,6 vs 3-6

A,5 & A,4 vs 4-6

A,3 & A,2 vs 5-6

#### **Hitting & Standing:**

Hard 11 or lower always hit

Hard 17 or higher always stand

Hard 12-16 stand vs dealer 2-6,

except 12 hit vs Dealer 2,3

Soft 18 stand vs Dealer 2-8

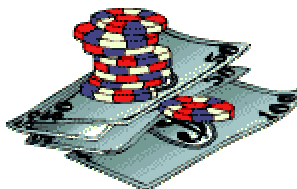
Soft 19 always stand

#### **Never take Insurance**

Once you have the cards prepared, you can go through them looking at the dealer up-card and player cards and then describe the strategy. Put the cards you answered correctly aside and spend more time reviewing the cards you missed until you are able to give the correct answer for every playing option.

You can also practice with a deck of cards. I learned basic strategy many years ago practicing with cards. Deal one card as the dealer's up-card and two as the player cards. Decide on the correct strategy. If you are not sure, check the strategy card above.

If you wish, you can take a copy of the pocket card with you and refer to it as necessary. However, this is not recommended procedure if you are using the full Power Blackjack Strategy which entails using a set of betting rules to determine your bet size. There is no substitute for learning the Power Blackjack Basic Strategy.



## 5. Blackjack Myths and Player Errors

Many gamblers focus on events which have no bearing on the real outcome of a game. Gambling does many things to people. It changes otherwise rational people into somewhat irrational, superstition ridden players. Superstition tends to generate myths. Two of the most common ones which come instantly to mind are the belief shared by craps players that if one die flies off the table during the shooter's roll, a seven will show on the next roll. It is easy to see how this superstition turned into a bona fide belief. Since a seven appears once every six dice rolls anyway, it is easy to remember the times it appeared immediately after one of the dice left the table.

The second gambling myth, which is very common, is the belief that the order of cards in blackjack is affected by the players errors; hence, you should avoid a table of amateurs, since they make the most playing mistakes.

Gambling is full of myths and if you want to become a serious, winning blackjack player, you need to forget the myths and instead focus on the concepts which really can affect your ability to win or lose the game.

### The Negative Expectancy

There is a widespread belief that many gamblers adhere to. How many times have you seen a gambler start out making \$5 or \$10 bets. Then, after losing four or five bets in a row, he will raise his bets to \$25 or even \$50 a bet. Why does he do this? Many players feel like they are due to win a bet.

If the bettor continues to follow this line of reasoning, he may end up losing all of his gambling bankroll in short order because the hoped for string of winning bets never showed.

Many experts like to use examples like this to disparage any types of betting progressions, smugly opting that they all must fail because it is impossible to predict the outcome of the next decision in a casino game. The experts will point out that having lost four or five bets in a row is no guarantee that you will win the next bet or even one of the next four or five bets.

There are many different ways that it can be proven that previous decisions in games of chance like craps, roulette and baccarat have no bearing on the outcome of future decisions. Even card counters would argue that in blackjack a loss of four or five consecutive decisions does not increase the probability of winning unless the dealer has used an abundance of low-valued cards leaving the unplayed cards with a surplus of high cards. This condition tends to favor the player and could influence the outcome of future hands.

The experts' argument can be boiled down to a simple statement: If you are a gambler and consistently raise your bets after losses, hoping that fate will intervene and give you a winning streak to counter the losses, you will be doomed to lose.

This statement, when made by proponents of card counting, is considered a *quid pro quo* type of damning statement against any type of betting system other than card counting ever having any chance of winning at blackjack. These experts believe that it is impossible to win consistently over the long-term against any games of chance where the house has an edge over the player.

The expert argument then concludes with the reasoning that the only way that blackjack can be beaten is by learning to count cards.

The premise that the player's negative expectancy must always catch up with him and cause him to lose is based on the player playing nonstop until infinity. Players don't play that way. Our focus is on short term play using the player's options of leaving a table with winnings intact, or stopping play under certain circumstances.

Let's assume that losing four bets in a row at blackjack is a sign that this particular table may be too tough for us to beat. We could opt to simply walk away and look for a different table. We may not chose to act the way our critics chose to portray us. We may decide to quit rather than fight a decidedly negative trend.

On the other hand, after a couple of losing bets, we may decide to raise our wager using the reasonable expectation that most trends in blackjack are short lived, and raising our bet after a losing wager may be one of the smartest moves we can make if we want to win consistently.

One of my favorite examples refuting the experts claim that games with negative player expectancies can't be overcome was give by Frank Barstow in *Beat the Casino*. He presented an example of using a simple arithmetic betting system to win at a game offering the opportunity to wager on even-money bets. He used craps for his example, but he just as easily could have used roulette, baccarat or even blackjack. However, using blackjack for a test of wagering on even-money bets is a little less clear because of the effect of doubling down and splitting pairs on the amount wagered.

Here's the system. You will start wagering \$1, betting only on the pass line at craps. After each bet, you will raise the next bet by \$1 regardless of whether you have won or lost the previous bet. You will stop each game when you have a profit.

Barstow picked an extreme case to test this betting strategy. He found a sequence of craps decisions starting with only four pass line decisions in the first 27 decisions. He had to continue wagering for some time, eventually investing almost \$13,000 in wagers, with his bets reaching \$160 before he won.

He concludes with the observation that in a trial of 500 or more decisions, it would be virtually impossible to lose using this progression. I wouldn't go so far as to state that it would be virtually impossible to lose, as even this progression could run into the house limits on the maximum size bet allowed, and therefore, not be allowed to continue.

The point here is that a progression can be used to over-come games with negative expectancies and win on a consistent basis.

There are other strategies with better risk-reward ratios than this "foolproof system." Interestingly, this "increase each bet by \$1" system was being sold some years ago as a "foolproof" way to win at Blackjack.

### Don't Change the Order of Cards

Many players object to a new player joining a blackjack game in the middle of a shoe. I have been asked to please wait until the next shuffle before beginning to play. The player's request that I stand by until a new shuffle is based on the superstition that the order of cards in this particular round of 200 to 300 cards has been set and that my entry will disrupt the order of cards.

Winning players are more likely to be concerned about keeping the order of cards than losing ones. Losing players may very well welcome my entry, hoping that I will change the order of cards for the better.

There is no substance to this belief. Even expert card counters have no idea whether the next card will be favorable or unfavorable to them. They only know that the remaining undealt cards may be neutral, may favor the dealer, or may be favorable to the player. Having this information still gives no clue as to what the next card, or even the next two or three cards might be.

Let's take a little test here. If the dealer spreads out the undealt cards in a fan shape face down and offers to let you pick your next card, do you think that you could do better than merely accepting the next card normally dealt? Unless you are clairvoyant, it is not likely that your guess would improve your odds of winning. Why, then would it make any difference whether another player joins the table.

If a new player joins the table and changes the order of cards, might not it work against the dealer instead of the players? The answer is that there is no basis in fact for believing one way or the other.

If you want to believe that your luck, karma, or fate is tied up in the order of cards, then you have to consider that my joining a game may very well be part of this plan, and that by objecting to my entry, you are setting up the very series of events which will cause you to lose.

Many casinos today, especially in Atlantic City, are posting signs on the tables reading "No Mid-shoe Entry." This, in effect, bars you or me from entering a game before the next shuffle. You are most likely to see these signs at higher stake games. Superstitious players believe that this rule was implemented to protect the seated players against new players taking *their cards*, and changing the order of cards.

The casino bosses have probably justified this rule to pacify their high rollers, but this rule also has the effect of preventing card counters from standing back and counting and then "Wonging in" or jumping in when the count is favorable to the players.

Casinos enacting this rule have little to lose as they can thwart a card counting strategy while placating some of their higher betting players.

### **Bad Players at the Table Can Hurt You**

Imagine that you are seated at a table with three other players at the last spot at the



table, at third base. The dealer's up-card is a 3. The three other players have stood with a 13, 16 and 14. Two of the three players have monster bets out. Now all eyes are on you. You are trying to remember the correct basic strategy rule.

"Should I hit or stand with a 12 against the dealer's 3." You are aware of the pressure. You finally decide to stand (the correct basic strategy is to hit until you have a total of at least 13). The dealer turns over his hole card revealing a 10 for a total of 13. Next he draws a 8 for a perfect 21. Everyone at the table groans. If you had followed basic strategy, you would have hit and gotten the 8. The first card dealt on the next round is a Jack. This would have been the dealer's bust card if you had taken a hit instead of standing.

Two of the players make some pointed comments to you about learning how to play and leave the table. The third player remains, seething. Meekly, you decide to leave the table after the next round of cards is dealt.

Has this ever happened to you? Many players are convinced that if a player misplays his hand the other players are hurt. This becomes especially obvious if the player is in the hot seat at third base, making the last hitting or standing decision before the dealer completes his hand.

If the other players disagree with the third baseman's play, they often make their objections known, sometimes loudly and crudely. Have you ever been one of the accusers in this type of display?

What if you were the one who stood with a 12 versus a dealer 3? Obviously, the table is expecting you to take a hit. Does your decision really have any effect on the next card? What if the dealer suddenly reached into the deck and reversed the next two undealt cards? What should you do now? Does this have any affect on your decision? The other players are still watching you, hoping that your decision will be the one that gives the dealer the bust card. But what should you do now?

The truth of the matter is that you should play your hand in the best way possible for yourself. You can never know when the next card will be the dealer's bust card or will make his hand. The feeling that bad players somehow hurt good players is another superstition. A player's error is just as likely to help another player as is his playing perfect basic strategy.

Don't worry about playing with bad players. Sometimes they improve the game and at other times their mistakes may hurt you. It all averages out.

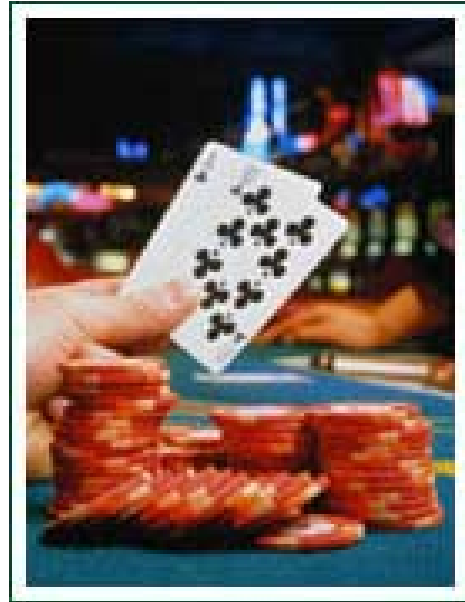
If you are on third base? Just shrug off any heat you get from other players. For various reasons, I prefer to play in the first seat at the table, called *first base*, or in one of the middle chairs. However, I usually have more choices because I play at tables with \$100 or higher minimum wagers. If you are playing at \$5 or \$10 minimum wager tables, you may face more crowded conditions and be forced to sit at third base. My advice is to use the correct Power Blackjack Basic Strategy, which, as you will see in a few chapters, will sometimes vary from basic strategy. If the other players don't like your play, they can play elsewhere. You can take some satisfaction in that it is usually players who are losing themselves who make the most noise, and you can observe your own stacks of chips won, smile at the losers, and just shrug your shoulders. The proof is in the pudding as they say.

### **Insure a Good Hand?**

In general, the only relevant factor in deciding whether or not to take insurance is the probability that the dealer has a 10-valued hole card with the Ace showing. Insurance is only a proposition or side bet, and should be considered a totally separate event from the cards dealt the player.

For a non card counter, the general rule is to never take insurance. Many players, and even casino personnel, will advise you to insure a hand with a high total such as 20, but not a low totalled hand such as one totaling 6. This really makes no sense at all. In fact, insuring a 20, when you just took two tens out of circulation (assuming you don't have an A,9), would be the worst time to take insurance, since you just reduced the probability that the dealer has a 10-valued card in the hole.

If you are dealt a blackjack and the dealer has an Ace as his up-card, he will ask you if you want "even money." Many players will accept this proposition without realizing that this is the same as insuring the blackjack. Consider three players each receiving a blackjack with \$10 bets up with the dealer showing an Ace up. The dealer offers insurance and the first player accepts, putting a five dollar chip in the insurance betting area of the table. The second player says "I'll take even money," while the third player declines the wager.



The dealer turns over his hole card and has a 9 — not a blackjack. The first player, who took insurance loses his insurance bet of \$5 but is paid \$15 for the blackjack, netting \$10. The second player, who took even money, gets \$10. Only player three, who refused insurance, receives \$15 as full pay for the blackjack. The first and second players received \$10 each, showing that there is no difference between insuring a blackjack and taking even money.

There is one series of events when I advise insuring a blackjack. When we progress to using defined betting sequences in our play, there are times when the wager made is large enough that we will take "even money" simply because we don't want to risk not winning the wager. I will explain this situation in a few chapters.

In general, the insurance rule for the Power Blackjack player is simple. Don't take insurance. Especially avoid the temptation to insure high hands, regardless of advice you receive from others.



### **Doubling Down for Less Money**

When you double down, you don't have to match your original bet when you decide to "double." Instead you can make a wager for a lesser amount.

Players may decide to double for less whenever they are either unsure whether they should double, or even if they know doubling is the correct procedure, but they are concerned about the size of the bet required, usually because the original bet is large compared to the size of their average bets.

Consider this sequence. You have two cards totaling 11 versus a dealer 10. You are wavering whether you should double at all because the dealer has a strong up-card and your wager is large.

Let's assume your wager is \$100. If you hit, you should win 56 times out of a hundred. On a \$100 wager, this works out to winning \$1,200 for every hundred hands played. If you double, you will win only 54 times out of a hundred. This is the trade off for being allowed to double the size of your wager. Since you are only allowed to draw one card, your winning rate is slightly reduced. Nonetheless, because you have now wagered \$200, winning 54 times out of 100 will win you \$1,600 for every 100 bets made, a nice return on the doubling proposition.

Let's assume that instead of wagering an additional \$100, you wagered only \$50. You will still win 54 times out of every 100 wagers for a net of \$1,200, the same amount as when you just hit!

It never makes sense to increase the amount wagered when the payoff is not proportionately increased. Let's assume that instead of wagering an additional \$50, you decided to only risk \$25 more. Here you would win only \$1,000 for every 100 bets, even less than if you had hit the hand without doubling!

You will want to remember that all doubling situations recommended as part of the Power Blackjack Basic Strategy are based on doubling for the full amount allowed, an amount equal to your original bet. If you decide not to double down for the full amount, you are better to take a hit rather than doubling for a lesser amount.

### **Always Play Your Hand So That You Win More Often**

This sounds like one of those trick questions and to some extent it is. You are probably thinking, "Of course I should play my hands so that I win more often, what is this guy thinking of anyway?"

Well, believe it or not the Power Blackjack Basic Strategy sometimes will ask you to reduce your chance of winning a hand in exchange for the possibility of winning more money on the hand.

Assume you have an A,7 facing a dealer 6. By now, a light bulb should light up and you should be thinking "double down." That's the right move alright, but would you still want to do it if I told you that you reduce your chance of winning in this situation when you double down?

Here's how we analyze this example. If we stand with our soft 18, we will beat the dealer 63% of the time. If we double, we reduce our winning rate to only 59.5% of the time. Do you still want to double. Sure you do. Here's why.

If you stand, you will win 26% of the amount of your bet (63% win rate - 37% loss rate). If you wager \$100, you are favored to win \$26. By doubling, you will win only 19% of the amount wagered (59.5% win rate - 40.5% loss rate). However, when you double, you will have more money up. Assuming you double down for the full amount, you will have \$200 up after doubling, which multiplied by the win rate of 19% gives you an expected win when doubling of \$38.

Now, let me rephrase the question. Instead of asking whether you should always play your hand to win more often, let me ask you if you would rather have an average expected win of \$26 or \$38? I thought you might like \$38 better.

In many doubling and pair splitting situations, we will reduce the percentage of the time we win the betting proposal in exchange for the chance to win more money. In this trade off, winning more money will always win out, even if it means reducing the percentage of times we will win.

## **Surrender is for Suckers**

Surrender is a valuable option many players don't know how to use. I remember one particularly bad set of hands where I had surrendered every other hand for the past eight hands. In other words, I had surrendered four of the previous eight hands. The disgruntled player next to me kept making wise cracks about whether I had come to surrender or play. I finally told him to compare the results of his past eight hands with mine. I had won two, lost two and surrendered four. He had lost seven out of eight hands. I ended by quoting "You got to know when to hold 'em and know when to fold 'em." He sheepishly smiled and then kept quiet.

When early surrender was first offered by Resorts Inter-national in Atlantic City in 1978, it was so favorable to the army of card counters which descended on the city, that some of the players called it the "candy store." By the time the casinos changed their surrender rules from early to late or conventional surrender in September, 1981, they had lost millions of dollars to knowledgeable players who knew when to hold 'em and when to fold 'em.

It is always painful to have a 15 versus a dealer's T, or a 16 facing a dealer's 9, T or A. You are never going to win a high percentage of these hands no matter what you do. You aren't giving anything up when you are surrendering, you are simply making a little more by "giving up" than you would by playing the hand out. No machismo is needed here, just the facts ma'am. And we always go with the money.

## **Commonly Misplayed Hands**

Playing some hands correctly seems to defy common sense or they are at least more difficult for players to play correctly than others. I have listed some of the hands I have observed other players having the most difficulty playing correctly.

**Player has a 12 vs. a dealer's 3.** Many players who have learned basic strategy can't remember whether to hit or stand on this hand. They remember that a dealer showing a 2, 3, 4, 5 or 6 has a potential stiff hand, but they can't quite remember whether to hit or stand in this situation. So they stand. The correct move is to hit against a dealer's 2 or 3 until you have at least a 13. Here, the correct move is to hit.

**Player has an 11, vs. a dealer's 10.** Many players fear doubling against the dealer's strong 10 up-card, since the dealer may have another 10 in the hole, for a total of 20. The correct move, however, is to double down (making sure to double for the full amount). If you hit, rather than double, you will win on the average 56 times out of 100, while you will only win 54 times by doubling. But, when doubling you will have more money out, making this the more valuable option. Remember though, if you don't have enough chips to double down for the full amount, you are generally better off to just hit rather than doubling for a lesser amount.

**Player has a 16 vs. a 7.** Most players recognize that you have no choice but to hit this stiff hand against a dealer's 9 or 10. But when the dealer is only showing a 7, many players wimp out and stand with a 16. This is actually "bass backwards" as my Dad used to say. You have a better chance hitting a 16 versus a dealer's 7 than a high card such as 9 or 10. Hitting against the higher cards, if you avoid busting, you are still likely to lose if you catch a 2 or a 3. Against a 7, that same deuce may turn you into a winner!

**Player has an A, 6 vs. a 6.** Are you tempted to stand with this hand? After all, with a 17, you most likely have the dealer beaten. If you stand, you have an even money hand here. Surprised? Your next logical step would be to hit the hand. Good move. Now your odds of winning have gone from even money to a 9 to 7 favorite. But there's an even better move you missed. Try doubling down. This is one of those hands where you won't ever want to take another card once you decide to hit. Think about it for a minute. Can you think of another card you would want after hitting a soft 17 against a dealer's 6. There ain't one. So as long as you are a 9 to 7 favorite by hitting, you might as well double down and get more money on the table.

**Player has a 3,3,A vs. a dealer's 4, 5 or 6.** Wow, a 17 against a dealer's worst stiff cards. Time to stand, no? Actually I just threw another soft 17 at you but with several cards. Dealers should call out both totals when you have a soft hand. This hand is a 7 or a 17. Most likely the dealer will only announce a 17 and you, seeing the dealer's stiff card will

stand. But this would be the wrong move. With a multi-card soft 17, you no longer have the opportunity to double against a dealer's 3 to 6, so you will hit. As you will recall, you will always hit a soft 17 as there is no single card which can bust you, and 17 is a very weak hand to stand on.

**Player has a 9,9 vs. a dealer's 9.** Are you tempted to stand with a hard 18? If you do, you will only win four times out of ten. But a player's 9 versus a dealer's 9 is almost an even money bet. It may go against your better instinct, but the correct move is to split the pair of 9s versus the dealer 9.

**Player has 8,8 vs. a dealer's 10.** This is blackjack's worst possible hand. You may be tempted to surrender the hand where surrender is offered, but the correct strategy is to split the pair of 8s. Even though you'll have to put more money down to split the pair, over the long term splitting loses less than half the money as hitting the 16 against the 10. Another way of stating this, is that even though this is a losing hand, you will lose less in the long run by splitting instead of either hitting or standing.



## 6. Betting Strategies

Nearly every gambler uses some kind of system even if his system merely consists of guessing what to do next. In July 1891, Charles Wells, an Englishman, arrived at the casino at Monte Carlo with 10,000 francs. Within a few days he had won over a million. He retired for a few months to relish his accomplishment, then returned and proceeded to win another million francs. His exploits inspired the song "The Man Who Broke the Bank at Monte Carlo."

Unfortunately, he would not quit while he was ahead. He returned the next year and lost it all. Later he resorted to illegal shenanigans, was imprisoned and eventually died in poverty. But his play gave Monte Carlo worldwide fame. Many studied his play and tried to emulate him. He finally confessed before he died that he had no system. His winnings were attributable to an amazing run of luck!

Betting systems or betting progressions have been devised for every gambling game. Many of them had their origins in eighteenth and nineteenth century roulette played on the French Riviera. While the particulars of different betting systems vary greatly, the systems fall into three broad categories:

1. **Flat: Keep bets constant, waiting for a streak of successes.**
2. **Negative progressions: raise bets after losses, trying to recover an eventual win.**
3. **Positive progressions: raise bets after wins, hoping to use the "house money" to create a large win.**

Each of these systems has positive and negative characteristics, but perhaps the approach which catches the most flack from gaming experts is the negative progression. The advocates of positive progressions don't think much of increasing your wager after a loss. By their thinking, increasing a bet after you have lost amounts to throwing good money after bad, with the probable outcome being that you will just lose more money. However, as we shall see, in the short run just the opposite is likely to be true. Assume that we are going to play eight hands of blackjack. For the sake of simplicity, we will assume that there are no blackjacks and all hands pay even-money. Three different players will help us in this illustration.

Player A does not believe in ever changing the size of his bet. He bets *flat*, that is the same amount, on every hand, regardless of the outcome of his preceding hand. In our example, he will bet \$10 a hand.

Player B likes to follow the system many experts recommend and he will *press* or double his bet after each win, gradually betting more and more as he uses the house's money. He will start with a \$10 bet, increase it to \$20 after a win, then wager \$40 if he wins again. If his bet reaches as high as \$160, he will stay at this level until he loses a wager. After any loss, he will drop back to betting \$10.

Player C has heard that increasing his bets after losses is the "surest way to win." He will start with a \$10 bet. If he loses this bet he will wager \$20. If this bet loses, he will increase his bet to \$40, then \$80, followed by \$160 if this wager also loses. His maximum wager is \$160. If he reaches this level he will continue to wager \$160 until he has a win. After any win, he will regress to a \$10 bet.

The table below compares the results of eight decisions, consisting of six losses and two wins.

## Comparison of Bet Selection Methods

<i>Decisions</i>	<i>L</i>	<i>L</i>	<i>W</i>	<i>L</i>	<i>L</i>	<i>L</i>	<i>L</i>	<i>W</i>
<b>Player A</b>								
<i>Bet</i>	10	10	10	10	10	10	10	10
<i>Win (loss)</i>	-10	-10	+10	-10	-10	-10	-10	+10
<i>Net Win</i>	-10	-20	-10	-20	-30	-40	-50	-40
<b>Player B</b>								
<i>Bet</i>	10	10	10	20	10	10	10	20
<i>Win (loss)</i>	-10	-10	+10	-20	-10	-10	-10	-20
<i>Net Win</i>	-10	-20	-10	-30	-40	-50	-60	-50
<b>Player C</b>								
<i>Bet</i>	10	20	40	10	20	40	80	160
<i>Win (loss)</i>	-10	-20	+40	-10	-20	-40	-80	+160
<i>Net Win</i>	-10	-30	+10	-0-	-20	-60	-140	+20

W= Win, L= Loss of wager

In this series of wagers, Player A loses \$40, Player B loses \$50, while Player comes out \$20 ahead. I purposely set up this example to illustrate some of the characteristics of each of the betting strategies.

For a given session, flat betting leads to sessions with the narrowest, most balanced range of expected wins and losses. In this series, we lost 75% of our wagers; therefore, we expect to have a loss.

Positive progressions, like the progression used by Player B, offer more likelihood of an adverse than a favorable session, with intermittent large wins. In this example, increasing wagers after wins caused this player to lose \$50, a greater loss than the one realized betting flat.

Negative progressions, like the one used by Player C, offer a greater chance of winning any given session but have the characteristic of generating many small wins with occasional large losses.



The exact result of sessions played in casinos depends on the details of each game and on variations applied to systems by individual players. However, by ignoring variations, using each system in its rawest form, we can test how each system performed against the same set of decisions and comment on general characteristics of each approach to wagering.

A test was created assuming that wagers are made on the color red at double-zero roulette. Each game was 100 decisions long. Limits on the progressions were imposed which required any progression to end immediately if the next bet required in the series exceeded 256 units.

The first approach is to gain a mathematical edge over the game. This is the strategy card counters hope to use at blackjack. At roulette, wheel watchers hope to gain an edge by finding an unbalanced wheel where the ball lands in one section of the wheel a higher percentage of the time than chance would explain. With craps, advantage seekers look to precision shooting to alter the casino's edge against the players.

The second approach to gambling almost universally recommended by the experts is to use a positive betting progression. That this is the best system for capitalizing on winning streaks is the number one reason cited for using this system. Almost never mentioned by the experts is that this system has a dismal winning rate, losing about 9 out of every 10 sessions.

As we have seen, the betting strategy with the greatest chance of winning is the negative progression. With an adequate bankroll, the risk of loss can be reduced to a reasonable amount

The following systems were tested. Please note that these are not presented as practical systems but are used to emphasize the differences you can expect in each approach to wagering.

**1. Flat Betting:** Single units are bet and the amount never varies.

**2. Positive Progression:** In this parlay type of progression, bets are doubled after every win and reduced to one unit after every loss. Assuming a string of nine consecutive wins, this progression would be: 1, 2, 4, 8, 16, 32, 64, 128, 256.

**3. Negative Progression:** A *Martingale* type of progression is used where bets are doubled after every loss and reduced to a single unit after any win. Assuming a string of nine consecutive losses, this series would consist of the following wagers: 1, 2, 4, 8, 16, 32, 64, 128, 256.

The results of a 2,000 session computer run using each technique are presented in a table on the following page.

This table shows some of the trade offs among the systems. Notice that while the average size bet for flat betting was 1 unit, it increased to 3.8 units using a positive progression, and was highest at 5.2 units for the negative progression. The average size bet was larger for negative than positive progression because runs of losing bets were longer, and therefore, required higher wagers than runs of winning bets. In this contest, which is also analogous to blackjack, the losing streaks tended to be longer than the winning streaks.

Flat betting won 38.70% of the games and lost 59.85% of them. The positive progression showed the lowest win percentage of all, winning only 9.60% of the games while losing over 90% of them.

The negative progression won over 85% of the games and lost only about 15% of them. This strategy was clearly the winner in terms of the number of individual games won.

The last column in the table "Equivalent Amount Won or Lost" shows how much the amounts would have been if the flat and positive betting strategies' wagers had been raised so that the averages were the same as with the negative progression.

## 2,000 Session Computer Run Testing Flat, Positive and Negative Betting Systems

Betting System	Outcomes	Percent of Sessions	Average Amount Won or Lost	Equivalent Amount Won or Lost
<b>Flat</b> (1 unit is the average size bet)				
	Break even	1.45%		
	Won	38.70%	7	37
	Lost	59.85%	9	48
<b>Positive</b> (3.8 units is the average size bet)				
	Break even	0.05%		
	Won	9.60%	56	56
	Lost	90.35%	412	412
<b>Negative</b> (5.2 units is the average size bet)				
	Break even	0.00%		
	Won	85.35%	359	492
	Lost	14.65%	43	59

There are a number of variables which affect your ability to avoid losing your bankroll. These variables include the type of betting system used, the size of your bankroll, the games you play, the length of time you play, and your luck at winning any given gaming contest.

Let's compare the effects of using different betting systems on our ability to play without losing our bankroll. The betting systems we will use are:

- 1. Flat betting.** We will bet \$25 regardless of previous outcomes.

**2. Positive Progression.** We will start with a \$10 base bet. After each win we will double our bet with a maximum wager of \$80. If we reach the \$80 betting level we will continue to wager \$80 until we lose a wager. After any losing wager we will drop back to betting \$10. The bets we would make in a winning streak would be: \$10, \$20, \$40, \$80, \$80, until we have a loss.

**3. Negative Progression.** Again we will use a \$10 base bet. After each loss we will double our bet, with our maximum bet to be \$80. If we reach the \$80 bet, we will continue to wager \$80 until we have a win. After any win we will drop back to betting \$10. A losing series would consist of: \$10, \$20, \$40, \$80, \$80, until we have a win.

Here's the game we will face. We will play in a coin tossing contest and we will always wager heads. Heads wins even money less a 2 percent house commission. When tails shows we lose the wager. The chances here are 50-50 and the house edge is 1 percent.

The next table shows how each betting system fares, varying the size of our bankroll and the number of games played. Each game consists of 100 bets.

Flat betting offers the least chance of losing your bankroll. If you are willing to use a bankroll of \$2,000 in playing this coin-tossing game, you will have a 99% chance of not losing your bankroll if you flat bet.

Using a positive progression gives you almost as good a chance of keeping your bankroll intact as flat betting. A \$500 bankroll offers a 94% chance of not losing all of your bankroll as compared to 96% for flat betting and only 83% for the negative progression at this level.

## Computer Run Testing Different Betting Systems Versus Bankroll Used and the Length of Time Played

<u>Bankroll Size</u>	<u>Number of Games Played</u>	<u>Chance of Not Losing Bankroll</u>		
		<u>Flat Bets</u>	<u>Positive Progression</u>	<u>Negative Progression</u>
250	100	69%	66%	56%
500	100	96%	94%	83%
750	250	93%	87%	80%
1,000	500	90%	81%	76%
2,000	750	99%	98%	94%

Increasing your bets after losses greatly increases your chance of losing all of your bankroll. Using the negative betting progression, the chance of keeping your bankroll is only 56% using a \$250 bankroll, playing for 100 games. The pattern of much higher risk of losing your bankroll with a negative progression continues until we increase our bankroll to \$2,000. With a \$2,000 bankroll, we can play the coin-toss game for 750 rounds with only a 6% chance of losing our bankroll (94% chance of keeping it as shown in the table). This compares favorably with the flat bettor's percentage of 99% and the positive progression bettor's percentage of 98% at this level.

The moral of this comparison should be obvious. Using a negative betting progression greatly increases your likelihood of losing your bankroll unless you increase your bankroll to an adequate level. In this example, by increasing our bankroll to \$2,000, we only give up 5% of the chance of losing our bankroll using a negative progression as compared to betting flat (94% as compared to 99%).

All gambling strategies involve compromises. Betting flat offers the greatest likelihood of keeping your bankroll, but the poorest chance of winning. You may recall in the earlier table comparing betting strategies that flat betting only won about 39% of its games.

Using a positive betting progression wins only 9.6% of its games (shown in earlier table), but you won't risk losing your bankroll much more using this system than with betting flat.

Referring again to the earlier table, we notice that using a negative progression gave us a win rate over 85%. At first glance at the table on the preceding page, it would seem that this high win rate came only by increasing our risk of losing our bankroll by a large factor. But please note the following. Once we increase our bankroll to a larger amount, \$2,000 in the example here, our risk of losing our bankroll using a negative progression is only 6%, not much greater than the 2% chance of losing with a positive progression, or the 1% chance of losing our bankroll betting flat.

If we are willing to use a somewhat larger bankroll, using a negative progression gives us the best of all worlds: A high probability of winning and a low possibility of losing our bankroll. This is something that almost no gambling experts will ever tell you. Experts invariably recommend only two approaches to win any gaming contest.

The first approach is to gain a mathematical edge over the game. This is the strategy card counters hope to use at blackjack. At roulette, wheel watchers hope to gain an edge by finding an unbalanced wheel where the ball lands in one section of the wheel a higher percentage of the time than chance would explain. With craps, advantage seekers look to precision shooting to alter the casino's edge against the players.

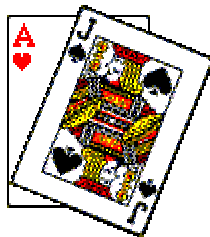
The second approach to gambling almost universally recommended by the experts is to use a positive betting progression. That this is the best system for capitalizing on winning streaks is the number one reason cited for using this system. Almost never mentioned by the experts is that this system has a dismal winning rate, losing about 9 out of every 10 sessions.

As we have seen, the betting strategy with the greatest chance of winning is the negative progression. With an adequate bankroll, the risk of loss can be reduced to a reasonable amount.

The examples and simulations used in this chapter were for games of chance, rather than a game of skill like blackjack. The examples also assumed games where the house had an edge over the player. As we have seen, using the Power Blackjack Playing Strategy virtually eliminates the house edge in blackjack. Thus our examples are not directly applicable to the approach we will take to playing blackjack. However, our examples do serve to illustrate the varying characteristics of betting flat versus using either a positive or negative betting progression.



In the next chapter we will take a look at what all the hoopla about card counting is all about. After that, we will continue with the issues entailed in creating a winning blackjack betting strategy. Please read on. I believe the next few chapters will be some of the most enlightening you will ever read. Stay with me and I will hope to change your whole approach to gambling and blackjack in particular



## 7. Card Counting

Casinos did not know their actual edge over the players in blackjack even as late as the 1930s. A blackjack book by Joe Treybal *Handbook on Percentages*, published in 1930, has some very vague and mostly inaccurate statistics about blackjack.

This is quite understandable as blackjack did not develop a more standardized set of rules until after World War II. In the 1930s, some clubs paid bonuses for 21 totals made up of certain cards such as a 6, 7, and 8 of the same suit, three 7s and seven card totals of 21, to name just a few of the variations.

In the early 1950s four U.S. soldiers, Roger Baldwin, Wilbert Cantery, Herbert Maisel and James McDermott, defined a "correct" way to play blackjack. Using only simple desk calculators, they examined every play option at blackjack and came up with a suggested playing strategy. They published an article "The Optimum Strategy in Blackjack" in 1956 which became the basis for today's basic strategy play. This group had developed for the first time a reasonably accurate strategy that allowed the player to play even with the house. This event marked the beginning of systematic study of blackjack.

A professor at New Mexico State University, Edward O. Thorp, followed the Baldwin study by developing a computer program which would analyze the composition of the remaining cards after certain cards were removed during play. Thorp discovered that the player could gain an advantage over the casino after certain cards had been removed from play. Thorp published his findings in the famous *Beat the Dealer*, published in 1962.



Thorp's new basic strategy was good enough to eliminate any house advantage at all, allowing the basic strategy player to gain an edge over the house. By using this basic strategy with several card counting systems that Thorp developed, a player could gain a significant edge over any single-deck game in Las Vegas. Blackjack was changed forever.

The way blackjack was played before Thorp's publication had many liberal rules favoring the player. The house dealt from a single deck and the cards were hand held. Many times, every card was put into play. This would allow a counter to know the exact composition of the remaining cards in the deck and be able to make considerable money using this knowledge in skillful *end play*. Players were allowed to double down on any two cards, split Aces repeatedly, and take as many cards on split Aces as they wanted. Some casinos offered bonuses in addition to the 3 to 2 payoff for player blackjacks. Some casinos paid higher bonuses for blackjacks. Bonuses or automatic wins were offered for a player drawing more than a specified number of cards without busting, and many casinos offered generous surrender options. Casinos also had to put up with cheats who would mark the cards or switch their own cards into the game. Players were allowed to handle their own cards and to scrape the table surface when a hit was desired.

Overall, the casinos were racking in large profits from blackjack. Only a small group of players had the skill to take advantage of the casinos' liberal rules. The average person did not understand the game well enough to win very often, and as yet there was not a consensus on the correct playing strategy.

Thorp's book hit the casino bosses like a bomb shell. They had visions of armies of card counters, armed with the knowledge imparted by Dr. Thorp, invading the casinos and cleaning up at the blackjack tables. The obvious defenses were to shuffle cards more often, to eliminate end play and to change some of the more player favorable rules. Still the bosses were not satisfied that the threat was contained. On April 1, 1964 the bosses acted yet again. The Las Vegas Resort Hotel Association announced that two major rules of blackjack were being changed. Aces could no longer be split and doubling down was restricted to hard 11s only. The blackjack playing public had had enough. They reacted by staying away from the blackjack tables in droves. Blackjack revenues plummeted. Dealers were upset over the

drastic rule changes because the major source of their income, tips, had disappeared. Within a couple of weeks, the casinos caved into the pressure and abandoned these two rule changes.

However, the casinos were not finished with changing the game of blackjack. Multiple deck games were introduced which devastated the card counters chances of winning. With multiple decks, used the number of cards seen by the counters was reduced. In addition, a new cutting procedure was used with the plastic insert card inserted cutting off the last one quarter to one third of the cards from being dealt. This virtually eliminated the profit from end play. The combination of multiple decks and a large number of unseen cards effectively reduced the significance of the running count used by card counters.

Many casinos eventually terminated the player's ability to double down on any two cards and restricted them to doubling on tens and elevens only. Many casinos also removed the surrender options as well as the bonus payoffs for different hands as previously discussed.

Following Thorp, the correct playing strategy was refined even more. Most notably, Julian Braun of IBM developed computer software which played every possible blackjack hand randomly against every possible dealer up-card for millions of hands. He then compared the different rule changes with how they effected the outcome of different hands. By extensively analyzing his results Braun came up with a very accurate playing strategy with variations for each change in playing rules. Thus, different playing strategies were developed for single-deck games versus multiple deck games and for different casino rules, such as the rule regarding whether a dealer would hit or stand with a soft 17. Braun's work formed the basis for virtually every card counting system which has arisen since then (including the Power Blackjack Playing Strategy).

In 1970, Lawrence Revere published *Playing Blackjack as a Business* and presented a simplified card counting system as well as easy to read basic strategy charts. His count, called the High-Low count, is still popular and is used by card counters.

## Counting Systems

### Thorp's Five-count Strategy

Using a computer to analyze millions of different possible blackjack situations, Edward Thorp showed that the removal of all four 5s from a single deck of cards improved the player's chance of winning and would give the player an edge over the casino of 3.6%. He developed a Five-count Strategy to track the number of fives remaining undealt. He suggested using Basic Strategy until all four 5s had been dealt and then he recommended a modified playing strategy.

As a modern counting strategy, the Five-count is not very effective. It loses its ability to predict player advantage in multi-deck games as the removal of a small number of cards has much less effect on the player's chance of winning. Also, the player must change the size of his bets too drastically to take advantage of rare situations when no 5s are left. Another drawback is that other players at the table can just as easily benefit. Finally, the Five-count offers no information about the other most important cards for the player, Tens and Aces.

### Thorp's Ten-count Strategy

Thorp also discovered that a deck with proportionately more 10-valued cards offered a greater advantage to the player and devised a count to keep track of tens. Since in every deck there are four times more 10-valued cards than cards of any other value, this allowed for much greater deviations from the norm when Ts were tracked instead of 5s. Such variations offered players the chance for even bigger advantages than the Five-count offered and Thorp's Ten-count is a much more powerful strategy.

Another advantage of the Ten-count was that it would tell the player when it was advantageous to take insurance. However, like the Five-count, it ignored Aces forcing counters to keep separate track of them along with the number of 10-valued and non 10-valued cards, resulting in three different counts.

Besides juggling the different counts, the player also had to memorize complex implementation tables and perform complicated mathematical calculations in order to determine which values to use in the tables.

Although Thorp's Ten-count strategy could still be used with single-deck games today, its calculations are simply beyond most players abilities, especially under real playing conditions.

### **Thorp's Point-Count System**

In his second edition of *Beat the Dealer* published in 1966, Thorp presented a point count system which has formed the basis for innumerable variations which have been developed since then. Harvey Dubner's similar system appeared slightly before this publication and primarily utilized modifications of Thorp's original presentation.

Using Braun's sophisticated computer programs, Thorp determined that the player's advantage was greatest when there were fewer small valued cards (2s, 3s, 4s, 5s, and 6s) left undealt, leaving relatively more 10-valued cards and Aces available. He logically concluded that the player's advantage increased when the deck was "rich" in Tens and Aces.

Thorp's original point count is still a relevant count today. The count works by assigning a value to each card and keeping a running count of the cards as they are dealt. The low cards of 2s, 3s, 4s, 5s, and 6s are assigned values of +1 each, while 10-valued cards and Aces are valued as -1 each. The neutral cards of 7, 8 and 9 are simply ignored. By keeping a running total of cards as they are dealt, a counter can easily tell the composition of the remaining pool of undealt cards.

### **Card Counting Today**

Using increasingly complex computer simulations, the trend throughout the 1980s was to create more complex counting systems. Some of these systems, such as Ken Uston's Advanced Point Count System, assigned three different values to cards and was extremely difficult to use.

Most of the card counting strategies developed are balanced systems. With a balanced system, the total of all of the values assigned different cards will equal zero when all of the cards in a deck have been counted. Hi Opt II is an example of a balanced count.

Values of +1 are assigned the cards 3, 4, 5 and 6 of which there are 16 per deck of cards. A value of -1 is assigned the 16 10-valued cards. Whenever a deck of cards has been counted using this system, the total will be zero if the count was done correctly. This is an example of a balanced count where the sum of the number of cards assigned positive values times the number of cards with positive values assigned is exactly equal to the sum of the values of cards with negative values times the number of cards with these values. While keeping a *running count* with a system like Hi Opt II may not be extremely difficult, the running count must be adjusted to the *true count* before a playing decision can be made. The true count can be roughly defined as the running count adjusted for the number of decks left to be dealt.

If you think using a system like this under real conditions is challenging, you are right. Imagine doing the following with the dealer talking, the cocktail waitress jiggling, other players chatting, the floorman coming by to see if you want to be rated, with the constant background noise assorted with any modern casino - bells and clanging noises coming from the all pervasive slot machines, screams from the craps pit, while your companion interrupts you to see if you are ready to go shopping.

Let's assume you are playing in a six deck game. Your running count is +8. It is time to make your bet, and the dealer is waiting for you. But before you can decide how much to wager and how to play your hand, your card counting system requires that you first convert the running count to a true count. Without forgetting the running count total, you look at the stack of discarded cards and estimate that three and one-half decks have been played. Now you must subtract the number of decks played from the total number of decks dealt and divide the number of decks remaining to be dealt by the total number of decks used. Got it? Subtracting 3 1/2 from 6 gives you two decks left to be dealt. Quickly now, the dealer is really getting impatient, divide your running count of +8 by 2.5 decks and round the total down. Did you get 3? Good. Now make your bet according to your true count of +3, but don't forget your original running total of +8 because you must continue to use this total to count the cards as they are dealt.

After the dealer has dealt each of the players two cards, you notice the dealer has an Ace showing. He asks if you want insurance? You must go through the calculations all over again, using your new running count total of +11. Whether you take insurance or

decline it depends on the true count. You must be able to recall the exact playing strategy for dozens of hands, as the strategy changes, depending on the true count. Sometimes you will hit a hard 16 versus a dealer 10 and at other times you will stand on the hand.

Now, try to act natural. The floorman has just asked you if you like to take insurance? What do you say? If you are using a multi-level system which incorporates more than one numeral for counting, things can really get exciting. Imagine using the Uston Advance Point Count, with values of 1, 2 and 3 assigned to various cards.

Uh oh. You forgot your side count of Aces. Many counting systems require that you also keep a separate count of Aces. Some experts blithely suggest that you can use chips or the position of your feet to count Aces.

Let's see, right foot in, one Ace; left foot out, two Aces; running count is -6; three and a quarter decks left to be played. Now decide. Do you split a pair of tens or stand with them. Wait, you forgot to adjust to the true count and what was that strategy variation you were supposed to memorize?

I forgot to mention one more detail. Most systems require that you learn over 200 strategy variations matched to different levels of true counts and adjusted because of Ace side counts. This is why you must know the true count before you decide how to play your hand. Your playing strategy changes with the count.

Are you starting to gain a feel why most players are not card counters?

If you want to learn to count cards, I modestly recommend the system I have used with great success. You can learn all about it in *Advantage Blackjack*, published by Silverthorne Publications. Using this approach, it will not take you any time to compute your wager size because the system is greatly simplified. You won't need to make any adjustments to your count. The only numbers you will use for counting are -1, 0 and +1. And your playing strategy will stay the same regardless of the count.

Casinos have made it extremely difficult for card counters. In addition, counters have to contend with a strategy which requires a huge bankroll and allows for huge fluctuations in the bankroll. I would not attempt to earn a living counting cards with less than \$250,000 as my permanent bankroll. I would have to be prepared to see the bankroll decline as much as \$100,000 and still have faith in my system. And, with card counting, I would have to be prepared to play on a daily basis, putting in many hours of play, as card

counting only gains an advantage over long term play, and may not help at all in any individual session. Many persons believe that card counters always win. Just the opposite is true. A very advanced card counter might win 60% of his sessions, losing 40% of the time. In addition, the counter is faced with the possibility of long losing streaks. If you are a week end player using a typical counting system, you might easily lose four weekends in a row.

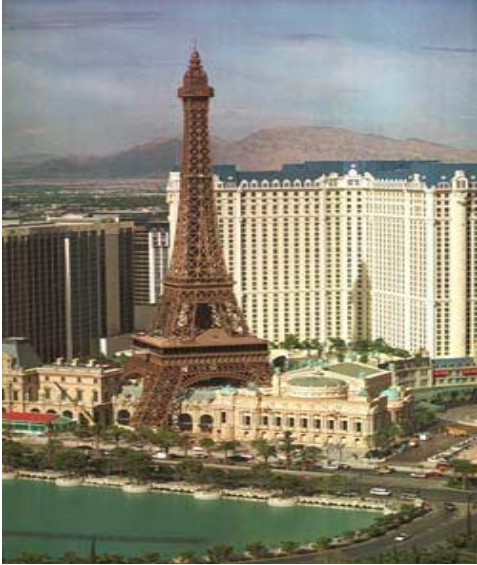
It is hard not to become discouraged about card counting once you know the grim truth. If you become very proficient at counting, you may be asked to leave a casino, or even barred from playing there.

While the casinos have created a number of formidable obstacles for would-be card counters, their latest weapon may spell the end for card counting if its use becomes wide spread.

Many casinos are now using a *continuous shuffling machine* (CSM). This machine is a device that randomly inserts discards back into the deck. When one is used, it is like playing against a freshly shuffled shoe every hand. Please don't confuse this with the automatic shuffler used for shuffling the entire deck or shoe.

Most players don't like the CSM, and at this time, it is mostly being used at tables with lower minimum wagers, so as to not offend high rollers at the higher minimum wager tables. The effect of the CSM on card counting should be obvious. If a CSM is used, card counting is rendered totally ineffective.

In addition to eliminating any risk from card counters, using a CSM actually speeds up the game allowing more hands per hour. Since most players play at a disadvantage to the house, increasing the number of hands played per hour increases the house profit. You can begin to see why casino bosses like CSMs.



However, a computer simulation run on billions of hands showed that using a CSM actually lowers the house edge. This was true regardless of the number of decks used. While the Power Blackjack Strategy has not been tested specifically against CSMs, I believe that its win rate will improve against these tables so that the Power Blackjack player will have nothing to fear playing against CSMs.





## 8. Betting Progressions

Betting systems, as we discussed in chapter 6, fall into the broad categories of betting the same after each decision, known as flat betting, raising wagers after wins, called positive progressions, and raising money after losses, named negative progressions.

There are also systems which have characteristics of one or more of these types, such as the Power Blackjack Betting System which we will encounter in a couple more chapters. Many of the classical betting systems were developed for roulette in the eighteenth and nineteenth centuries, but can be used for other games with even-money wagers such as craps, baccarat and blackjack. Although none of these systems in its pure form is a winning system, it is worthwhile to study the efforts of our not so dumb ancestors as these betting systems are the grandparents of every modern betting system.

### Martingale

Martingale is one of the oldest betting systems using a negative progression. It is named after Henry Martingale, an English casino owner in the 1700s who is reputed to urge losing punters to "double 'em up" with their wagers.

This system is very simple. You will use a betting series where each bet in the series is twice as large as the preceding one, as with 1, 2, 4, 8, 16, 32. So long as you win a bet, you will continue to bet at the lowest level, e.g. wager 1. If you lose a bet, you will move up to the next wager, doubling the amount of the previous wager. Use of the system ensures that whenever your wager eventually wins, you will win the amount of the original wager, in this instance 1.

One of my gambling friends once told me about an amazing system he had developed for craps. He had gone to Las Vegas on two consecutive trips and returned a winner. He was wagering only on don't pass at casino craps using a betting series starting with a \$1 bet and doubling his bet after each loss. He was certain that his risk of loss was very small and planned to continue to use the system. He was reluctant to share the system with me but he finally confessed that he was using the following betting series, increasing his wager one level following a loss: 1 2 4 8 16 32 64 128 256. He correctly pointed out that he would have to lose nine times in a row to lose the betting series, and he just didn't think that this was possible.

I pointed out to him that there was a very real possibility that he could lose nine decisions in a row; in fact, this would happen once about every 500 pass line - don't pass decisions. With craps decisions averaging fifty to sixty per hour, a loss of all nine wagers could happen once every eight to ten hours. I asked him to consider whether he was winning enough to sustain a loss of \$511.00 (the total amount he was risking) in order to win the sum of \$1. This must have impressed him as I don't think he ever used this system again (or at least he didn't tell me about losing with it).

The Martingale system would be just about unbeatable if you could continue to double your wagers until you finally won a bet. Modern casinos are very aware of Martingale, and they know that the easiest way to thwart the system is to narrow the spread between maximum and minimum bets allowed. In other words, the minimum wager must be high enough and the maximum wager low enough that no more than eight or nine doublings can occur. If you find a table with a low minimum, such as \$1 and a high maximum, such as \$3,000, you may wish to try using a Martingale system against the table. You could use the following series of wagers: 1 2 4 8 16 32 64 128 256 512 1,024 2,048. With 12 bets in the series, you would be an odds on favorite to win any weekend gambling contest involving even-money wagers. However, you might want to consider one thing. If you try this, sooner or later you will lose bet number 11, for \$1,024. You will now have lost \$2,047 and will be called on to bet \$2,048 in order to win the grand sum of \$1. Are you willing to risk it? If you win, you will be up exactly one buck for your efforts. However, if you lose your last wager of \$2,048, you will have lost \$4,095 in the gaming contest. While the risk of loss is low, it will happen at some time if you continue to wager this way, and

there is no guarantee that it won't happen during your first casino excursion using this system.

Martingale in its purest form is too risky for the amount of reward offered. Nearly every gambling expert likes to cite Martingale as an example of a losing system and then jump into a gloating mode and proclaim that all betting systems are losers. However, a Martingale system can be used with very good results if it is used on a spot basis. Assume that you are wagering on an even-money game and that you have lost the last four consecutive wagers. Usually, a three-stage Martingale against this trend continuing for three more decisions will be quite profitable and the reward will be reasonable as compared to the amount risked.

### **Grand Martingale**

One criticism of Martingale is that too much is risked compared to the potential return. For example, in the first Martingale series shown, you would have had to wager \$256 in order to win a net \$1. With Grand Martingale, additional chips are added to each increased wager, so that when a win finally occurs, the amount won will be greater than just the amount of the first wager. A typical Grand Martingale series is: 1 3 5 15 35 75.

Martingale in all forms risks a lot to win a little. When the losses come, they will wipe out hours of profits. Another twist to using a Martingale series is to play Martingale in reverse, called an "Anti-Martingale" betting series. With this system, winning wagers will be pressed (doubled). Whenever you encounter a long winning streak this system can produce phenomenal profits. Assume we use the following Anti-Martingale series: 5 10 20 40 80. With five consecutive wins, we will \$155, while our total risk is only the amount of our first wager, \$5. The high risk reward ratio is a major reason while raising your wagers after wins is recommended by many gaming experts. However, as we saw two chapters back, this type of system wins very infrequently, and the many small losses overwhelm most gains, so that over 90% of all games will end with a loss.

## Labouchere

With Labouchere, also known as the Cancellation System, the player sets up a series of numbers which will add up to the profit he will make if he wins this betting series. If he picks 1 2 3 as his series, his expected profit for winning this series is  $1 + 2 + 3 = 6$ . Like the variations of Martingale, this series is used with even-money bets.

To start the series, a player will wager the sum of the two outside numbers, in this case 6 ( $1 + 2 + 3 = 6$ ). If he wins this wager, he will cancel the two outside numbers by scratching them out, and wager the sum of the next two outside numbers. In this simple series, only the single number of 2 is left, so the player would wager 2. If he also wins this wager, he will have won the series, having won 4 on the first round and 2 for the second wager, for a total of 6, the total of all bets in the series.

Any time the player loses a wager, he will add the amount lost to the series and continue to wager the sum of the two outside wagers. Let's assume the player lost the first bet of 4. He would add this wager to the series, which would now become: 1 2 3 4. His next wager would be for 5, the sum of the two outside wagers. We will assume that this bet wins. Having won the bet, our players cancels the outside numbers of 1 and 4 leaving the series as: 2 3. He next wagers the sum of these two numbers, betting 5. If this wager wins the series is completed. If he loses this wager, the losing bet of 5 will be added to the series and he will continue the series.

The principal appeal of this system is that it appears to be a two for one proposition in that each win cancels two numbers while a loss only adds one number to the series. However, this isn't the case as the player is not paid two for one on winning bets.

In testing this system, I have had bets escalate to wagers of hundreds of dollars all too frequently. This is probably the most insidious of the old time roulette systems. It is said to have been responsible for more suicides on the French Riviera than any other system. Part of the problem with this system is that the small stream of steady wins tends to lull the player into believing that the system can't lose. Unfortunately, a long enough losing streak will occur that the wagers called for will either be larger than the player's bankroll or will exceed the house limits and not be allowed. In either case, the series will be over with the end result that the player suffers a substantial loss.

This system can also be played in reverse, known as Reverse Labouchere. With Reverse Labby, as many punters call it, the amount of each win is added to the series, and the two outside numbers are canceled whenever a loss occurs. Each wager is still the sum of the two outside numbers. This system produces many small losses in exchange for an occasional win over 1,000 times the amount at risk.

Use of this approach is recounted in Norman Leigh's fascinating account of his successful effort to beat the casino in Monte Carlo by playing Labouchere in reverse (*Thirteen Against the Bank*, William Morrow & Co., 1976). Norman Leigh theorized that the reason so many players lose with Labouchere is that they run into the house limits or lose their playing capital and are unable to recoup losses. Since the bank has almost unlimited capital in comparison to the players, the bank can out wait most player assaults, knowing that either the house betting limit or the player's own limited financial resources will bring about the player's demise.

In using the reverse betting strategy, Leigh reasoned that this approach would most closely resemble the bank's approach to most other players. *He would wait out the small losses until a large win occurred.* Leigh spent months recruiting and training a team to play against the casino. His trials in pulling off this coup make for fascinating reading. I believe that one of the reasons he was eventually able to beat the casino in Monte Carlo was that his starting wagers were fairly low and the house maximums large in comparison. Consequently, he was able to keep his losses fairly low while his team played on, waiting for the monster win.

It is doubtful that this system could be used successfully now, as the spread between minimum and maximum wagers is not large enough in most casinos. The losses realized while waiting for the large win would be enormous, with the house limits on maximum wagers limiting the systems' ability to ultimately recoup the losses.

### **D'Alembert**

This system was invented by a French mathematician, based on the assumption of *equilibrium* in gaming contests. D'Alembert reasoned that since winning and losing bets must eventually equal one another, a system of adding one chip after each losing bet and

subtracting a chip after a winning bet would ultimately result in a win as winning wagers would always be greater than losing ones.

It is not unusual to win only ten of the first thirty wagers in an even-money betting contest. With d'Alembert's system, the player will wager higher and higher amounts until he eventually runs into our old nemesis, the house limit.

D'Alembert can be fairly successful if it is modified to include no more than nine or ten bets in a series of wagers, so that potential losses are limited. An additional modification to improve the system is to space the bets so that the win of two consecutive wagers will offset prior losses. A series which accomplishes this is 1 2 3 4 7 11 18. With this series, a player would drop back to the lowest bet after winning two consecutive wagers, such as 7 and 4. This system can be fairly successful if used by two partners betting the opposite in roulette, craps or baccarat.

### **Ascot**

This is another of the old time roulette systems which can be adapted to any game offering even-money bets. With Ascot, winning wagers are increased one unit at a time in a predetermined series of wagers while losing bets are lowered one step using the same betting series. An Ascot betting series can be from seven to eleven numbers. A typical series is: 2 3 5 8 13 20 30. The player's first wager would be a middle number such as 8. If this wager wins, the next wager would be 13. If this wager also won, the succeeding wager would be for 20, and so on, with each win followed by an increase of one level in the betting series. The series would end with the win of the last bet in the series. For a win, that would be a win of 30. A losing series would be terminated with the loss of the lowest bet of 2.

The greatest problem with Ascot is that alternating wins and losses at the higher levels of wagers will destroy the profit potential of the series. This can be a serious flaw in any system calling for a large reduction in the amount wagered following a loss.

## The Fibonacci System

Fibonacci was a mathematician who discovered a series of numbers where the sum of each two numbers in the series equals the number which follows. A Fibonacci series with twelve levels of bets would look like: 1 2 3 5 8 13 21 34 55 89 144 233 for a total risked of \$608.

This is a very low risk system for use with even-money bets at craps, roulette and baccarat. To use it, you will increase your bet one level following a loss. After any win, you drop your next wager one level. If you win two bets in a row, or win two out of three bets, you drop back to the first bet in the series.

This system was sold many years ago for \$100 a copy with instructions to use it betting don't pass in craps. This is a good system for partners to use betting opposites. With roulette, for instance, one partner could bet red while the other wagered black. With craps, one would wager on pass line and the other on don't pass. With baccarat, one partner would bet banker and the other on player hands.

An adaptation of this system has been used to successfully win at craps (*The Silverthorne System*, Silverthorne Publications, See order form in the back of this book).

Incidentally, there are a number of derivations of the Fibonacci series of numbers, including ratios of the numbers, which are regularly used in trading stocks and commodity future contracts. This is indeed a versatile and powerful sequence of numbers.

## The Parlay

A parlay or *paroli* is a positive progression method. In its simplest form, it consists of leaving a winning bet plus the winnings up for a second win. If you are betting \$10 on an even-money bet and win \$10, you parlay the wager by leaving \$20 up for the next decision. If this bet wins, you will have won \$30 while only risking \$10.

Probably the most attractive aspect of a successful parlay is that it wins three times as much as the amount risked. However, the probability of winning two bets in a row on even-money wagers is less than one in four. For this reason, one of the better ways to use a parlay is to combine it with a series of bets where the amount wagered is increased following a loss. For example the following parlay progression could be used: 2 2 3 4 6 8 12 16. To use this series, you would normally start with the first wager in the series. If this

bet won, you would parlay it and next wager \$4. If either the original wager or the parlay lost you would move up one level in the betting series. Any time a parlay bet is won, you will start the betting series over. If the series is lost, you may either start the series over or leave the table.

Setting up parlay progressions like the one above can be the basis for some of the best performing betting progressions in gambling. To use such a series in blackjack, which requires additional money in order to handle pair splitting and doublings, requires adjustments to the series. One way to handle this is to modify basic strategy to reduce the number of splitting and doubling plays. However, this is not a wise way to play blackjack as these moves represent one of the player's strongest winning options. A better way to handle the program of developing a winning parlay progression for blackjack is to modify the progression so that it allows for splitting and doubling opportunities.

### **Positive Betting Progressions in Blackjack**

Charles Einstein who originated the Hi-Opt 1 card counting system wrote a book titled *Blackjack Betting* in 1981. In it he advocated a betting system based on the rhythm of blackjack wins and losses. He recommended increasing wagers following losses and decreasing wagers after wins, somewhat similar to the Ascot system described earlier.

Traditional card counting experts and mathematicians who have studied the blackjack game reacted negatively to Einstein's progressive betting system. In general, the advocates of card counting are unwilling to even consider that any betting progression can come close to equaling the results achieved through card counting. Their minds are closed on the subject that anything other than card counting can be used to win at blackjack.

### **Dahl's System**

Donald Dahl in *Progressive Blackjack* (Citadel Press Group, 1993) presents a positive betting progression for use at blackjack. The progression for tables with \$5 minimum bets is: 5 5 7 7 10 10 15 15 25 25 35 35 50 50.

To use this progression, always start with the lowest bet and move up one level after each win. After any loss, you will start the progression over.



Dahl suggests that you skip a level after receiving a blackjack. For instance, if you were at the level three bet of \$25 and won with a blackjack, you would skip the next \$25 bet and wager \$35 on the next hand.

He recommends skipping two levels after winning splits and doubles unless the jump would cause you to risk more money than the amount received on the previous wager. If this is the case, then jump just one level on the next bet.

Dahl's book is interesting, but his system is weak in several ways. No automatic stopping points are suggested and he doesn't have any suggestions for sessions when multiple losses occur.

### **Thomason's System**

Walter Thomason in his *Twenty-first Century Blackjack* (Bonus Books, 1999) develops a positive progression betting system with which he does extensive testing. Thomason plays 5,000 hands of blackjack comparing the results of flat betting, the Thomason System and card counting. We will discuss this fascinating study more in the next chapter.

Thomason's betting progression consists of starting with a bet of \$20. He increases his wager by \$10 each time he is the net winner of a hand and drops back to his original \$20 bet following any loss. In addition, he caps his betting series at a maximum of \$50. A series of six consecutive wins would look like: 20 30 40 50 50 50 for a total win of \$240.

He adds one more item to his betting progression. He suggests that a player quit playing anytime he loses four bets in a row. Dahl calls this is "quit point."

### **Patrick's System**

Another positive betting system was presented by John Patrick, a professional gambler turned writer. In his *John Patrick's Blackjack* (Carol Publishing Group, 1995) he describes his system. He uses a system with both progressive and regressive attributes. With his system, you will start with a wager at least twice as large as the table minimum so that you have room to reduce the size of your bet after wins. After your first win, your next wager will be one-half the size of the first winning wager. For instance, if your base bet is \$10 and you win, you will wager \$5 next. After any net loss you will revert to the original

starting bet. However, if you can manage to win the second bet in a series, you will return to the two-unit bet and increase the amount wagered after any additional win.

A series of six wins at a \$10 minimum table would look like: 20 10 20 30 40 50 for a total of \$170 won.

Like Thomason, Patrick suggests a way to limit losses by quitting if you lose the first four hands in a shoe or deck.



Just how well do these betting system perform under real life casino conditions? Is card counting really superior to using a betting progression? We will take a hard look at these questions in the next chapter. The an answers may astound you.



## 9. Comparison of Betting Systems

We learned in Chapter 6 that the surest way to win a high number of games is to use a negative progression. A 2,000 game computer run comparing flat betting, a positive and a negative progression showed that the negative progression was most likely to win having won 85.35% of its games. The positive progression won the least number of games, winning only 9.6% of its games. Flat betting won 38.70% of the games played.

While this test was instructive for us to gain an overall feel about how each system performs, it was inadequate to test how the positive and negative progressions would perform under real casino conditions. In real play, we can choose to cease playing under certain conditions, such as the number of consecutive losing hands, which the computer simulations do not measure well.

In *Twenty-First Century Blackjack*, Walter Thomason manually played 5,000 consecutively dealt hands of cards and compared flat betting, using the Thomason progression, which was explained in the previous chapter, and using a simple card count. Thomason's form of testing is the same form that I have used to test and evaluate the Power Blackjack System. Each hand was played by hand with the results recorded. I believe that this manually played approach to evaluating a system is much more accurate than computer simulations which fail to allow for such variations as using different types of bet selection and table departure rules.

Thomason's first round of tests on 5,000 hands produced 5,664 bets. The number of bets was higher than the number of hands due to additional wagers made because of pair splitting and doubling down. His test produced 45% winning hands, 47% losers and 8% tie hands.

The results of pitting flat betting against his positive progression system and a card counting system are most instructive. On his initial test, the following results were attained:

Flat Bettor: Won \$6,030, Lost \$6,640, Net Loss of \$610.

Card Counter: Won \$12,930, Lost \$13,470, Net Loss of \$540.

Thomason Progressive System: Won \$8,940, Lost \$8,970, Net Loss of \$30.

I think it is pretty obvious that the progressive system with its loss of only \$30 greatly outperformed both of the other approaches to wagering.

Thomason next applied a *Quit Point* to the same set of hands. A Quit Point is an additional playing rule which states that the player will quit playing, e.g. leave the table, whenever he loses four hands in a row. This rule is to be applied regardless of when the losses occur — at the start, the middle or the end of a deck or shoe.

When the same betting systems were replayed with the Quit Point rule used, the results were quite different:

**Flat Bettor:** Changed from a \$610 loss to a \$1,060 win.

**Card Counter:** Changed from a \$540 loss to a \$1,400 win.

**Thomason Progressive System:** Changed from a \$30 loss to a \$1,890 win.

These are dramatic improvements, and they show the tremendous impact that adding just one rule can have on the results of real play as compared to computer simulated play.

Thomason also compared his progression to both Donald Dahl's and John Patrick's progressive betting systems. His tests were limited to the first 20 shoes (968 bets) of his 5,000 hand run and did not incorporate using Quit Points. Although his progressive betting system fared slightly better than either Dahl's or Patrick's systems, the validity of the comparisons was diminished somewhat by only using 968 bets and by not including Thomason's recommended Quit Point in testing his system. John Patrick specifically recommends that a player leave the table if he loses the first four hands in a shoe or deck,

and I would like to have seen a longer test to see how Patrick's system would have fared if both his and Thomason's systems had used the same Quit Points.

While Thomason's tests are thought provoking, they do not address the issue of how well a negative progression might have fared played against the same hands, using a predetermined stopping point for consecutive losing hands.

I devoted several pages to Thomason's work because it is unique among blackjack books. Most experts who advocate card counting have closed minds when it comes to believing that any approach other than card counting has any validity for winning at blackjack. They typically use computer simulations which are incapable of judging the effects of consecutive winning or losing hands or of additional system rules as may be used by human beings playing in real world conditions. As a result, the card counting advocates invariably come up with simulated results showing that flat betting and using progressions lose at the rate of the house edge multiplied by the amount wagered and that card counting provides the only source of a winning strategy.

Of course, this reasoning also shows that card counting is the only system capable of beating the game. At this point in the book, I hope you are more than a little skeptical of the claims of card counters. Hang onto your hat. I am about to show you how you can back the casinos into a corner using the Power Blackjack Betting Strategy.



## 10. The Power Blackjack Betting Strategy

In playing blackjack, we want to use a system which will give us the greatest probability of beating the game on a fairly reliable and predictable basis. We will want to use a betting strategy which will win a high percentage of the time and will keep our losses as small as possible. The criteria I have used to create a successful blackjack winning system addresses all of the following objectives:

1. The system must allow for making correct doubling and pair splitting decisions as defined in the Power Blackjack Playing Strategy. Too many blackjack strategies only consider playing strategy as an afterthought to the betting strategy. We require that our strategy give equal weight to both aspects of play.
2. The betting strategy must win a high percentage of the time. While gambling may be fun at times, having fun is not our primary objective. We are interested in using a strategy which separates the casino from its money in the simplest and most pleasant manner (for us) possible — and does this frequently!
3. The system must define exactly how we will wager on each hand. We don't want to have to deal with ambiguity or excessive subjectivity in determining how much to wager and how to play each hand. A card counter's bet size and playing strategy is subjective at best and may be influenced by outside pressures. A counter determines the size of his wager by adjusting a running count to a true count. His running count may be off because of unseen cards or counting errors, and in addition, his estimate of the number of cards left unplayed,

used to adjust his running count to a true count, may be in error. He may also decide to adjust the size of his wagers using an additional betting factor called the Kelly Criteria. At best, the determination of his bet size is highly subjective in real world playing conditions. In addition, he may decide to change the amount wagered because of perceived casino heat or other external influences. To say that card counting is scientific is to ignore these very real influences on the card counter's actions. We want to use an approach which is less subjective and is proven to work so that we can use it with confidence.

4. Losses must be strictly controlled. Losses are basically open ended for card counters. Card counting requires a large bankroll and a "hope for the best" attitude. We want to use a strategy to reduce the risk of losses and therefore reduce the risk to our bankroll. The result of this approach will be that we will have much greater predictability on the outcomes of our gambling.

5. Finally, our system must tell us exactly how to bet. If you have to somehow reason or guess the amount to bet on each hand and then use subjective factors to decide how to play each hand, you are going to end up being very frustrated, and you will probably lose. If you have to make the decision of how much to wager each time, you are more likely to become emotionally involved in the game. I have found that emotions can lead to suboptimal decisions in a casino atmosphere. I much prefer using a strategy which constantly guides me rather than having to rely on emotionally charged intuition in a gambling contest with a casino.

As we have seen, both positive and negative progressions have something to offer. Positive betting progressions are attractive because they offer the prospects of playing with the house's money and winning more during a winning streak. Negative betting progressions are attractive because of their high win rate. A key ingredient in the Power Blackjack Betting Strategy is that it uses elements found in both types of betting strategies.

Let's consider the following series of wagers: 5 10 15 20 25 30 40. The total of these wagers is \$145. This is a betting series I have successfully used with \$200 buy-ins, playing at \$5 minimum wager tables. Let me show you how to use it.

I will start out wagering \$5 on one hand at blackjack. So long as my wagers win, I will continue to wager \$5 a hand. However, once I have a loss, I will increase my bet one level to \$10. If this bet wins, I will drop my next wager back to the first level bet of \$5 and continue to play. The general pattern is to move up one level in the series following a loss, and to move down one or two levels in the series after a win.

Our rules for using this betting series are:

1. Always start the betting series at the lowest level wager. This would be the \$5 wager for the betting series used in this example.
2. If a wager loses, the following bet will be for the amount one level higher in the betting series.
3. If a wager wins, the next wager will be for the amount one level lower in the betting series.
4. If two consecutive wagers win, or if two out of three bets win, the next wager is for the amount two levels lower.
5. If we lose the highest level bet in the betting series, we will terminate the game!

Assume that we lose four bets in a row. Our wagers would have been for \$5, \$10, \$15 and \$20. Our next wager is for \$25. At this point we win our wager. For the following wager we will drop down one level in the betting series and bet \$20. If this wager also wins, we drop back two levels and bet \$10. If this wager loses, once again we would raise our next bet one level, this time wagering \$15.



Perhaps the easiest way to gain a feel for using this betting series is by example. Here are ten hands played using this betting progression. After you read each example, you should look at Table 10-1 which shows how the hand affects the amount bet, the amount won or lost and the cumulative amount won or lost using the betting series: 5 10 15 20 25 30 40.

**Hand 1.** You wager \$5 and win the hand. Since you won this hand, you would normally reduce the amount wagered on the next hand. Since this is the first bet in the series, you again wager \$5.

**Hand 2.** You wager \$5. You are dealt a pair and the correct playing strategy calls for a split. You wager an additional \$5, for a total of \$10 wagered. You win one hand and lose the other for a net win of zero. Since there was neither a win nor lose on this hand, you will repeat the same wager on the next hand.

**Hand 3.** You again wager \$5. Oops. Dealer has blackjack. You lose your wager. For the next hand you will increase your bet one level to \$10.

**Hand 4.** You bet \$10. You bust and lose. Using the betting series, you must raise your bet one more level on the next hand and wager \$15.

**Hand 5.** You place three red chips on the table for a \$15 wager. You draw to a hard 17 and stand. Dealer has 18. You lose. You must now increase your wager one more level to \$20.

**Hand 6.** You wager \$20. First card is a 6 and next card is a 5 for a total of 11. Dealer shows a 4 up. Since you play perfect Power Blackjack Playing Strategy you double down and get a 9 for a total of 20. Dealer has a 10 in the hole and draws another 10 for a bust.

**Table 10-1**  
**Ten Hands Played**  
**Using 5-10-15-20-25-30-40 Basic Betting Series**

Hand	Bet	Additional Bets Because of Splits and Doubles	Total Bet	Amount Won or Lost	Cumulative Amount Won or Lost
1	5		5	+5	+5
2	5	S-5	10	-0-	+5
3	5	5	5	-5	-0-
4	10		10	-10	-10
5	15		15	-15	-25
6	20	D-20	40	+40	+15
7	15		15	-15	-0-
8	20		20	+20	+20
9	10		10	+10	+30
10	5		5	+5	+35

Now you can laugh all the way to the bank. With this one win, you have made up for three consecutive losses and are now \$15 ahead for this game. It's now time to drop your bet one level.

**Hand 7.** You drop your bet to \$15. Uh oh. You get a stiff hand of 15. Dealer shows a 3 up. You stand and wait for the dealer to play out his hand. He has a 9 in the hole and draws another 9 for a total of 21. I won't repeat what you say. Your next bet will have to ratchet back up to \$20.

**Hand 8.** You plunk down \$20. Dealer shows a 10 as his up-card. You have a 12 and decide to hit. You draw a 7 and stand with a 19. The dealer's hole card is a 7 and he stands with a 17. You win. Your net winnings are now up to \$20. It's time to lower your bet again, but this time, since you won two out of three hands, you will reduce your next bet two levels to \$10.

**Hand 9.** Your \$10 bet is in place. Dealer shows a 7. You receive a pair of 9s and stand with 18. Dealer turns over his hole card which is a 7, hits and receives an 8 for a bust. You win \$10. You are now up \$10 for this round of play.

**Hand 10.** You drop your bet one more level and wager \$5. Once again the blackjack gods smile down on you and you win. Your cumulative winnings for these ten plays are \$35. Not bad for five to ten minutes of work!

Let's add another facet to this betting strategy. Using parlays can be one of the smartest moves in gambling if the parlays are limited. If you have just won one of your largest wagers, it probably doesn't make much sense to leave it plus all of your winnings in the betting box. Our system strongly favors pulling back after winning bets and increasing the amount wagered following losses, but in a very limited and controlled manner.

We will add the rule that we will parlay wins at wagers at the lowest two levels in the betting series. In the series we have been using in our example, this means the wagers of 5 and 10.

To parlay a wager, just leave the winnings up after a win. If you win \$5, leave the winnings up and wager \$10. If your second wager is successful, you will have won three times the amount of your original wager. This rule has to be adjusted for splits and doubles. If you have a net win in a doubled or split hand, ignore the amount won and parlay the original wager, if it would qualify to be parlayed anyway. If you have a wash on a split or doubled bet, winning one wager and losing the other, you will not parlay your wager, instead you will repeat the original wager. If you have a net loss with a split or doubled hand, you will move your wager one bet higher.

If you attempt a parlay and there are no net winnings from the bet, you will revert to making the original wager. A hand with no winnings occurs either because of a push, or because you played an additional hand either splitting or doubling and the two hands were a wash with one winning and the other losing. At any rate, after any hand which neither wins nor loses, go back to making the original wager.

**Table 10-2**  
**Ten Hands Played Using 5-10-15-20-25-30-40**  
**Betting Series with Parlays**

Hand	Bet	Additional Bets Because of Splits and Doubles	Total Bet	Amount Won or Lost	Cumulative Amount Won or Lost
<i>1</i>	5		5	+5	+5
<i>2</i>	10	S-10	20	-0-	+5
<i>3</i>	5	5	5	-5	-0-
<i>4</i>	10		10	-10	-10
<i>5</i>	15		15	-15	-25
<i>6</i>	20	D-20	40	+40	+15
<i>7</i>	15		15	-15	-0-
<i>8</i>	20		20	+20	+20
<i>9</i>	10		10	+10	+30
<i>10</i>	20		20	+20	+50

Have you got that? It's really very simple. Table 10-2 shows the same hands played as were played in Table 10-1. The difference with Table 10-2 is that we add the rule about parlaying winning wagers at the first or second levels of bets.

We will compare Table 10-2 with Table 10-1. The first hand is identical. We start our betting series with a \$5 bet and win. Hand 2 is different in Table 10-2. We wager \$10 instead of only \$5 because we won the first hand so we parlay the bet.

Hand 3 is also the same for both tables. In Table 10-2 we parlayed the previous wager which was a push. Since we neither won nor lost on the hand, we revert back to the original wager we would have made without the parlay rule and we bet \$5. Hands 3 through 9 are identical in the two tables. With hand 10 we again wager differently. In Table 10-1, since we won our \$10 wager in hand 9, we reduce our bet to \$5 for hand 10. In Table 10-2, however, we use the parlay rule. After winning the \$10 wager in hand 9, we parlay the bet

and wager \$20 for hand 10. Fortunately, this hand won and we ended up winning \$50 in Table 10-2, gaining an additional \$15 because of parlaying our wins on the first two bets in the betting series.

If we had lost the last \$20 parlay wager in Table 10-2, what do you think we should have done? Should we have dropped our bet back to \$5? What about betting \$10 again. Should we have doubled the \$20 losing bet and tried to get even quickly? The answer is simple. Treat any parlay loss the same as any other loss at that level of betting. A loss of a \$20 wager is treated the same as the loss of the base bet parlayed of \$10. With a loss, we use the standard rules for the betting series and increase the next wager to \$15.

You may be starting to see some of the downside of parlays. Betting the original way, as shown in Table 10-1, the loss of hand 10 would have set us back just \$5 and we would have wagered \$10 for the next hand. However, using the parlay strategy, a loss of hand 9 would have cost us \$20, and we would have raised our next bet to \$15. With the parlay bet, we risk not only losing a larger amount, but being forced to wager a higher amount on the next wager because of the betting rules.

Obviously, this places us in greater risk because anytime we are called upon to wager a higher amount, we run a greater risk of losing all the bets in the betting series. However, we do have another built-in safeguard. We will never risk more in a single game of blackjack than the total of the wagers in the betting series. With a buy-in of \$200 required for the betting series we have used in our examples, we have a known, controllable amount of risk in any single contest — the amount of our buy-in of \$200.

Now, you can probably better appreciate why we limit parlays to the first two levels of wagers in the betting series. Parlaying larger bets increases our risk of losing our betting series because of the larger wagers required following the loss of parlay bets, and we don't want to increase our risk that much if we can avoid it.

You are certainly not limited to using the basic 5 10 15 20 25 30 40 betting progression. This progression is ideal for a red chip player playing at a table with five dollar minimum bets. However, this series can be adapted to just about any size of bankroll. Table 10-3 shows the different betting progressions which can be used with different buy-in amounts.

**Table 10-3**  
**Different Buy-in Amounts and**  
**the Betting Progressions Used**

Buy-in Amount	Betting Progression
<i>\$200</i>	5 10 15 20 25 30 40
<i>\$400</i>	10 20 30 40 50 60 80
<i>\$1,000</i>	25 50 75 100 125 150 200
<i>\$2,000</i>	50 100 150 200 250 300 400

There are a few more rules we need to add to complete our basic betting rules. We have added the parlay rule to help us win money a little faster. It performs admirably in this regard. However, we need to consider the other side of the equation — reducing our risk of losses.

Here is one more change we want to make to decrease our downside risk. In developing the Power Blackjack Betting Strategy, I found that losing the first three hands was a strong predictor of having a losing game. To reduce our risk of loss we will require at least one win in the first three hands in order to continue the series. And, to reduce our risk of loss another notch, when we first start a game, we will wager only the amount of our lowest wager, e.g. \$5 in the examples used, until we either have a win, or have lost three consecutive bets and terminate a game.

Here's how we apply this rule. Assume we are just starting a game. We bet \$5 and the bet loses. We wager \$5 again, using our "conservative starting rule" rather than raising our wager. This bet also loses. We again bet \$5. If this bet loses, we are prepared to leave the table. I know this is a tough rule if you have been in line to get a spot at a table. As an alternative, you can sit out the rest of the shoe if you don't want to leave the table, but it is usually best to just change tables.

Let's assume that our third bet wins. Hurray! Not only can we stay at the table, we can parlay our winnings and wager \$10. See how this works?

A different kind of problem occurs when we have been playing a while and have built up our winnings. We may want to continue playing, but at the same time, we will want to reduce the risk of giving up much of our win. One option is always to just quit playing. However, you will find the Power Blackjack Strategy is so efficient that it is not at all unusual to have respectable winnings after just a few hands. Whenever this occurs and you want to continue playing, you can modify the original playing rules and use our *Conservative Betting Rules*. These rules are very good at reducing your downside risk yet allowing you to continue to play.

You should consider modifying the original rules we have covered to this point and applying conservative betting rules under the following circumstances:

1. You have won an amount equal to 25% of your buy-in. For a red chip player, buying in for \$200, this is \$50. A \$25 bettor using \$1,000 buy-in will use \$250 in winnings as his conservative rule trigger.
2. You have had a large winning game, and you want to continue playing.
3. You have had a long game, and are interested in playing just a few more hands with little risk.
4. You have a short amount of time to play, and you want to make sure you don't get "locked into" a longer session trying to win back losses.

Here are the Conservative Betting Rules:

1. Do not parlay wins of the second level bet (\$10 in our examples). Instead reduce the next wager to the first level bet (\$5 in the basic series). You may also decide not to parlay any bets and just use the basic betting series.

2. In addition to limiting or eliminating parlays, you may want to use just the first three bets in the betting series and quit if you lose these bets. I usually apply this rule only if I have large winnings for the session and I don't want to give them back. If I am only up 25% to 30% of my buy-in, I will usually continue to use the entire betting series, but limit the use of parlays.

3. Reduce the size of the next wager the normal betting progression would indicate that you make, to either preserve winnings or reduce a loss during a long game. Assume that you are up over \$75 with a \$200 buy-in (up over 35% of your buy-in is the general rule). Let's further assume that you have just won a \$25 bet and would normally be called on to wager \$20. Remember, you are now up \$75. To reduce the risk of giving back a larger amount of your winnings due to a losing bet, wager \$10 instead of \$20, with the understanding that if the wager loses, the game will be terminated. This is a good way to set up a departure with the possibility of continued play. Usually, once I make the decision to reduce the size of my wager, and I win the wager, I will make that wager level my new maximum bet. In this case, if you win the \$10 wager, you will drop your next bet to \$5 and continue to play so long as you don't lose a \$10 bet.

4. The standard betting rules states that you ignore the effects of winning parlays, splits or doubled down hands in picking the next bet. For example, assume you have just won a doubled down hand where \$30 was your base bet and you doubled for \$30, ultimately winning \$60 for the hand. The amount of your winnings are now \$75. A little light should go off in your head. "Hey, I am now up almost 40%!" Normally I would ignore this "bonus" from doubling and just drop my bet one level or two if I had won two out of three bets. However, considering my level of winnings, I may want to be even more conservative. I will drop all the way down to \$10. Whenever I am in one of these situations, I will usually drop my next bet all the way back to the second level bet, \$10 in this example. Now you can apply the procedure discussed in rule 3. If you win the \$10 bet, you will not parlay it, but drop back to a \$5 bet. If you lose the wager, you depart the table with \$65 in hand.



One of the weakest aspects of most gambling systems is that they do not provide for any means of locking up profits and leaving a winner. Typical computer simulations not only ignore the effects of using special betting rules like we have described, but also assume that any player will continue playing until his winnings eventually turn into a loss. While this is exactly how many gamblers play, it makes more sense to have a known means of determining when it is time to lock up profits and take a break.

We have already provided for two ways to leave a losing table. If you lose the highest bet in the betting series, you will leave the table. Also, if you lose the first three wagers straight up, you will leave the table (or at least sit out the shoe). Now we want to add some rules for departing with a win intact.

The conservative betting rules, given above, provide for several ways of changing your betting pattern to limit losses. Here is a more formal set of rules for departing a table with a profit:

1. After deciding to lock up winnings, you will usually limit the levels of wagers you will make. Let me give you an example. A target win equal to 25% of your buy-in is a very reasonable win. With a \$200 buy-in, this is \$50. Once you hit this level, you should start applying the conservative betting rules. However, you can also chose to go into absolute *lock up* mode. I like to use this method especially after I have won 50% or more of my buy-in in a game. In lock up mode, you will not parlay any winning bets and you will limit your bets to wagers at levels one and two in the betting series. For the \$5 betting series, this means you will only wager \$5 and \$10. If you lose the \$10 bet, you leave, winnings intact.

2. You may decide to quit after winning a large bet, especially if the game has been a difficult one. Here's an example. You have played a game in which you have made more than thirty bets. As you will see shortly, this is a longer than normal game. You have not won any parlays and have been forced to make higher wagers in the betting series several times. Using the \$5 betting series, you have just won the highest bet of \$40. This is the one bet you have won out of the last three wagers. Normally you would drop your bet one level and wager \$30 next. Using the conservative betting rules, you may want to drop all the way back to \$10. However, another alternative is to just call the game as is and depart. You may

be up a few dollars or down some, but in these circumstances, you are usually better off to just back out of this mess and go to another table.

Departure usually means leaving the table. However, after a winning game with a dealer who loses more often than not, it may make sense to continue playing at the same table. In this circumstance, I will set aside all of my winnings and start over as if I have just arrived at the table. If you have played for a while, you may want to take a short break and continue to play against the same dealer. If you want to keep your spot at the table, tell the dealer you need a ten minute break to make a phone call and ask him to hold your spot. You should take your chips with you.

While you have the leeway to continue playing at a winning table, you should never continue playing at a table where you have lost a betting series. This is just asking for disaster. You will always physically leave a losing table.

Power Blackjack has been tested and retested. It has been primarily tested in real casino conditions, which as you know by now I believe is the most valid way to test a system. The table on the next two pages shows the results of 40 games played in several different casinos over a period of several days. In all of these games I used a \$200 buy-in and played strictly using the Power Blackjack Playing and Betting Strategies. The betting series used was: 5 10 15 20 25 30 40. I used the conservative betting rules with nearly every winning game, shifting into this mode after my winnings exceeded \$50 in a given game.

There were several games I terminated after losing the first three wagers. Games 7, 14, 28 and 30 were terminated after losing the first three hands, which in some cases, totalled more than three bets due to splits and doublings.

The first column marked "#" is just for reference so that I can refer to a particular game by number. The second column "No. of Bets" recaps the number of bets in each game. In this series of games, I made a total of 606 bets. Bets are different than hands. You may be dealt a pair of 8s as one hand. However, after you split the 8s (you do want to split the 8s don't you?) you will have two bets down.

**Table 10-4**  
**Power Blackjack Games**  
**40 Games in the Casinos**

#	No.of Bets	Total Bet	No. of Winning Bets	No. of Losing Bets	Average \$ Bet	Won or Lost	Total Won or Lost
<i>1</i>	13	\$165	8	5	\$12.69	+65	+65
<i>2</i>	30	730	14	14	24.33	+30	+95
<i>3</i>	17	200	9	8	11.76	+60	+155
<i>4</i>	13	125	9	4	9.62	+54	+209
<i>5</i>	21	270	9	9	12.50	+55	+264
<i>6</i>	19	175	10	7	9.21	+57	+321
<i>7</i>	3	15	-0-	3	5.00	-15	+306
<i>8</i>	22	380	8	10	17.27	-125	+181
<i>9</i>	14	205	7	5	14.64	+40	+221
<i>10</i>	19	345	7	11	18.16	-68	+153
<i>11</i>	26	575	10	14	20.54	+30	+183
<i>12</i>	14	140	8	6	10.00	+60	+243
<i>13</i>	9	150	8	7	10.00	+77	+320
<i>14</i>	4	20	-0-	4	6.67	-20	+300
<i>15</i>	15	140	10	5	9.33	+60	+360
<i>16</i>	10	115	6	4	11.50	+80	+440
<i>17</i>	8	100	4	2	11.94	+55	+495
<i>18</i>	12	175	6	5	14.58	+65	+560
<i>19</i>	12	195	6	6	16.25	+55	+615
<i>20</i>	10	180	2	7	17.05	-120	+495
<i>21</i>	11	180	2	8	16.25	-120	+375
<i>22</i>	20	395	10	10	19.75	+45	+420
<i>23</i>	24	360	9	13	15.00	-83	+337
<i>24</i>	28	320	16	10	11.43	+90	+427
<i>25</i>	12	140	6	5	11.50	+54	+481
<i>26</i>	22	345	11	9	15.68	+60	+541

#	No.of Bets	Total Bet	No. of Winning Bets	No. of Losing Bets	Average \$ Bet	Won or Lost	Total Won or Lost
27	16	240	9	7	15.00	+50	+591
28	4	20	-0-	4	6.67	-20	+571
29	31	345	18	10	11.13	+90	+661
30	3	15	-0-	3	5.00	-15	+646
31	18	330	7	10	18.33	-98	+548
32	15	130	10	3	8.67	+62	+610
33	7	100	5	2	10.45	+70	+680
34	12	125	8	4	10.42	+67	+747
35	12	165	9	3	12.08	+65	+812
36	22	365	7	12	16.59	-105	+707
37	17	230	9	7	13.50	+50	+752
38	18	295	10	7	16.39	+62	+819
39	7	80	4	1	16.43	+55	+874
40	16	330	7	8	17.83	+60	+934
<b>Total</b>	606	8,910					

In my method of accounting for bets, this equals two bets. However, I did not count doubled down hands as two separate bets. If we received a 3 on one of the split 8s for a hand totaling 11 and decided to double on the split 8, I still counted this as one bet.

The average number of bets per game was 15.15 bets. In a typical casino, it may take from five to fifteen minutes to play 15 bets. After many winning sessions, I would continue to play at the same table without even missing a hand. I would remove all of my winnings from play and start the strategy over. For instance, games 24 and 25 were back to back games played at the same table. In game 24 after 28 bets, I had made \$90. Even using tight table departure rules (I had set my maximum size loss as \$10), this table still looked strong. Instead of leaving with my win, I placed all of the chips representing my winnings in a separate chip stack, effectively removing them from play. On the next hand I started the

betting series over using the rules for starting and continued with the next game, numbered 25 in the table. This game also produced a winner; however, I was forced to stop play in this game because of a losing wager, using the table departure rules.

The third column "Total Bet" recaps the total amount wagered during each game. I wagered a total amount of \$8,910 over these forty games. The average amount wagered per game was only \$222.75. This is a very small amount to risk considering our results.

There are two columns showing the number of winning and losing bets. The total of the amounts in these columns does not equal the No. of Bets because of bets which were pushes.

The third from last column "Average \$ Bet" shows the average size of my bets in each gaming contest. The average size wager for these 40 games was \$14.70, certainly a reasonable amount.

You are probably most interested in the last two columns which show the amount Won or Lost in each game and the Total Won or Lost on a cumulative basis. I won \$934 playing 40 games. A game was defined as each time I started the betting strategy over, so these games do not represent 40 actual changes of dealers and tables. The actual number of changes would be close to half of that.

My average winnings were \$23.35 per game or \$1.54 per bet made. I have played Power Blackjack over many more sessions than this series of games, and the amount won per bet has averaged between \$1.46 and \$1.62. I feel that the \$1.54 net winnings per bet realized in this series of games is quite representative of typical results of using the Power Blackjack Strategy and that it is reasonable to extrapolate additional information using this amount.

How much you can make with this system depends on how many hands you play at once, the size of the betting progression used and the speed of the table. All of the games played in Table 10-4 were played with one hand only. Many times it is advantageous to play two hands simultaneously, and we will take a look at this strategy and its effects on our winnings in the next chapter. However, just considering the variables of the size of the buy-in and the speed of the table, we can compute a number of different possible win rates per hour.

If you are playing at a crowded table, you may play only 60 bets per hour. At a table with two or three other players, you may be able to increase your speed to 100 bets per hour. Playing one-on-one or with one other player who plays quickly, you can play from 200 to 300 bets per hour.

The speed of your play can have a dramatic effect on your win rate. However impressive the win rates are for higher speeds, you should never sacrifice accuracy for speed. When you first start playing, you should probably play with one or two other players, as many dealers may push the speed of the game faster than you are comfortable with if you start out playing one-on-one with the dealer.

The second major contributor to your hourly win rate is the size of your buy-in. The correlation here is obvious and direct: the greater your bankroll, the larger your buy-in can be, which allows you to use a betting series with higher wagers thus increasing your winning rate.

**Table 10-5**  
**Hourly Winnings with Power Blackjack**  
**Playing One Hand**

<b>Bets Made per Hour</b>	<b>\$200 Buy-in</b>	<b>\$400 Buy-in</b>	<b>\$1,000 Buy-in</b>	<b>\$2,000 Buy-in</b>
<b>60</b>	\$ 92.40	\$184.80	\$ 462.00	\$ 924.00
<b>100</b>	154.00	308.00	770.00	1,540.00
<b>200</b>	308.00	616.00	1,540.00	3,080.00
<b>300</b>	462.00	924.00	2,310.00	4,620.00

You can use the information in this table as a rough guide to plan your winnings. Let's say you would like to make at least \$2,000 a month and are willing to play one weekend a month. To average this amount and be reasonably certain that you can do it, you should target winnings about 50% higher than the amount you hope to make. In this case, you will want to equate the hours you are willing to invest, a reasonable number of hands per hour and the amount you are willing to risk.

Let's assume that you have an adequate bankroll to play at the level requiring a \$400 buy-in. Before you rush down to the local casino with \$400 in hand, I want you to realize that \$400 is the amount of money you will need for one game. Your bankroll should be at least five times this amount. Now that we have addressed the money issue, let's take a look at the amount of time you are willing to commit in your new endeavor and the speed at which you can play.

We will assume that this is your fifth time of playing in a casino using the Power Blackjack Strategy. You have both the playing strategy and the betting strategy down cold. At this point, you might be able to go one-on-one with the dealer, but instead you decide to play with another player or two. Based on the playing conditions in the uncrowded casinos where you will play, you believe that you can safely make 100 bets per hour.

Now you can start putting together a plan. If you can play ten hours per month, averaging 100 bets per hour, your winning would compute as: 10 hours x \$308.00 per hour = \$3,080.00. Assuming you have the strategy down cold, I would conservatively cut this amount by one-half and use this level of play as a means of achieving my goal of winning \$2,000 a month using this strategy.

I hope I have not made winning sound too easy. There are a number of other skills you need to acquire and some power moves I will show you in the next chapter; however, I wanted to give you an idea of just how powerful this strategy really is in this chapter. Please don't toss this book in the corner at this point and run out the door to the nearest casino. We still have a few more issues to cover. However, by now you should have a good idea of what this system is all about. At this point you may want to reread the chapters on playing and betting strategies to make sure that you really have a firm grasp on both aspects of this strategy.

Before we move on to some power moves you will want to learn, let's summarize this chapter.

## **Summary of Power Blackjack Betting Strategy**

### **Basic Play**

1. The examples in this chapter were based on using a \$200 buy-in. The amount of your buy-in determines the betting series you can use.
2. The following betting progression is used with a \$200 buy-in: 5 10 15 20 25 30 40. To use this progression, always start with the lowest bet of \$5.
3. If a wager loses, the next bet will be for the amount one level higher in the betting series. If the highest bet in the series is lost, the game is terminated as a losing game.
4. If a wager wins, the next wager will be for an amount one level lower in the betting series except as modified by rule 5 below.
5. If two consecutive wagers win, or if two out of three bets win, the next wager will be for the amount two levels lower in the series. For example, when using the \$5 betting series, if you wager 25 and win, then drop to 20 and lose, then increase your bet to 25 and win, you will drop the next bet down two levels to 15.
6. The effects of blackjacks, splits and double downs are ignored in deciding to move up or down the betting series, unless you are near the end of a game and using either the conservative betting rules or table departure rules. For example, if you bet \$20 and double down, wagering another \$20, and you win the bet for \$40 in winnings, your next wager will still be either \$15, or dropped two levels to \$10 if you have just won two out of three bets.
7. The progression may be started over at any time. However, this option should be used sparingly. It is better to call a game completed and set aside any winnings before starting a progression over.



### **Parlaying Bets**

1. Parlay wagers will only be made with the first two bets in the series. In the betting series we have used in our examples, these bets are 5 and 10. A parlay consists of leaving a winning bet and the winnings up for another wager.
2. If a parlay wins, betting resumes according to the normal rules for the betting series. If a parlay loses, the next wager is based not on the amount of the parlay bet but the amount of the original bet. Assume you win a \$10 wager and parlay this win, leaving \$20 in the betting area. This bet loses. Your next wager will be the next higher wager in the basic betting series of \$15.
3. Losses of parlays from losing split pairs or doublings will not affect the next bet selected in the betting series. Assume you win a \$10 win and parlay it. With \$20 up you decide to double down on the next hand. Your total bet becomes \$40 and you lose. Your next wager will still be \$15, the next level wager following \$10.

### **Conservative Starting Rules**

1. Each game will start with the lowest level wager in the betting series. If the first wager loses, do not immediately raise your wager to the next level in the series. When starting a game, you will repeat the first level bet until you have a win. The maximum number of losses you will tolerate when starting a game is three consecutive losses.
2. If you lose three consecutive hands, the game is over and you will leave the table. Three hands can consist of three or more bets as you may create more than three bets from three hands because of splitting pairs or doubling down.
3. If you have a win before finishing the first three test bets, treat that win like any other win of the first bet in the betting series and parlay the winning wager.

### **Conservative Betting Rules**

1. Change from using the rules described to this point to a more conservative set of rules under the following circumstances:

- a. You have won an amount greater than or equal to 25% of your buy-in.
- b. You have had a long game, and you want to limit your risk.
- c. You have a short amount of time to play, and you want to limit your risk.

2. In conservative mode, do not parlay wins on the second level bets. Instead of parlaying a level two win, reduce your next wager to a level one bet.

3. When you are in conservative betting mode, you may decide to limit your bets to the first three levels of bets in the betting series, with immediate table departure to occur upon the loss of a level three bet.

4. You may decide to switch into conservative mode immediately following the win of a larger level bet. You will then reduce the size of the next bet to a lower level bet in the betting series to either preserve your buy-in or to lock up winnings. Assume you have just won the highest level bet of \$40 in the \$5 betting series. You notice your winnings are now \$70 or 35% of your \$200 buy-in. You immediately switch to conservative mode and instead of wagering \$30 or even \$25, you drop your next wager to a level two or three bet of \$10 or \$15.

5. When you are in conservative mode, you will consider the effects of winning parlays, splits, doubles and blackjacks on your bankroll. Assume (using the \$5 betting series) that you wager \$20. You receive a pair of Aces, split them and win both hands. Your game winnings are now \$55, over 25% of your \$200 buy-in. You immediately switch to conservative mode and drop your next bet down to \$10.



### Departure Rules:

1. You will always leave the table following the loss of the last bet in the betting series.
2. You will always depart if you lose the first three hands when starting a game.
3. When winning, you can either use the conservative betting rules, or, if you like, go to absolute lock up mode to preserve and win and still keep playing. In lock up mode, you will not parlay any winning bets, and you will limit your bets to bets at levels one and two in the betting series (\$5 and \$10 for the \$5 betting series).
3. After a large win you may switch to using the conservative betting rules, go into lock up mode, or just call the game and leave the table, winnings in hand.



## 11. Modifications of the Playing Strategy

There are some blackjack playing strategy moves that deserve a second look. The first case is a borderline hand where the change of just one card in your hand is enough to change the playing strategy.

The second strategy play entails reducing the risk of losing a larger bet in your betting series. Here you will want to give up a slight percentage in theoretical advantage to the house in order to realize a gain in your potential of winning using the Power Blackjack Betting Strategy.

Let's start with the borderline playing situation. Blackjack players are not very happy when they look down at their first two cards and see a 9,7 or a T,6 staring back at them. A hand totaling 16 is the weakest possible starting hand for a player. As is, it can't win anything unless the dealer busts. But, drawing another card is risky in that anything from 6 through 10 causes an immediate bust. Even a lucky draw of an Ace through five doesn't guarantee a win or a push.

A hand totaling 16 is even an underdog against dealer up-cards of 2 to 6. Still, the optimum strategy versus these dealer stiff cards is to stand, hoping for a dealer bust.

The toughest situation with a 16 is facing a dealer's 7 through Ace. Now, the correct move is to take a hit. Many players balk at taking another card, recalling all too well the number of times this move led to a bust.

It turns out that standing with a 16 against a high card isn't always as bad as other basic strategy players, who might fuss at you if you make this move, would have you believe. In fact, standing on a 16 versus a dealer's 10 will only cost you an average of \$0.06 for every \$10 wagered. With a 16 against a 10, you will win 47 times out of 200 if you hit and 46 times if you stand. That's very close by anyone's reckoning. But let's take a look at how the strategy was derived.

The play of hitting a 16 against a 10 up was derived by removing either two 10s and a 6 or a 10 and a 7,9 from the rest of the cards and then playing the hand out with all of the possible combinations of hands made from the remaining cards. Using fast computer simulations, it was determined that a player will win about one extra hand in 200 by hitting rather than standing. Thus, the correct basic strategy move is to hit a starting hand of 16 against the dealer's 10.

I want you to notice something. Every one of the cards removed from the deck to determine this strategy would have busted a 16 if they were still available for a draw. However, they are not available since they have already been played.

Let's consider the times when 16 is not your starting hand. Assume you are dealt a 5,4 totaling 9 and then receive a 7 to make 16. Or maybe you start out with a pair of 4s and draw a 8. Or what about a 6,3 followed by draws of a 2 and a 5? In a situation as close as the strategy for hitting a 16 against a 10, should we still hit?

It turns out that when you have three cards totaling a 16, a different playing strategy may be used versus a 10 up. And this situation occurs all too often. You will find yourself with either a two-card or a multi-card 16 facing a dealer's 10 about once every thirty hands. That makes this the most common situation in blackjack!

The best cards to draw to a 16 are 4s and 5s, creating hands totaling 20 and 21. However, if you have a built up hand totaling 16 you very well may have a 4 or 5 in it. This means you have taken one or two of your key cards out of play.

In addition, with a multi-card 16, you may not have a 10, leaving one more 10 undealt, a card which can clearly hurt you if you draw it to a 16. These slight changes in the composition of the deck are enough to change the basic strategy decision.

Here's a new rule we will add to the Power Blackjack Playing Strategy:

**If you have a multi-card 16 containing any 4s or 5s versus a dealer's 10, stand instead of hitting!**

If you have a hand consisting of 5,5,4,2, you should stand. However, if you have an A,7,7,A, you should still hit because you haven't drawn any card out of play which could do much to help your hand.

I recommend that you make this change in playing strategy all the time.

Now let's consider the second change in playing strategy which is designed to reduce the risk of losing the higher level wagers in the Power Blackjack Betting Progression. Assume that you are a black chip player, buying in for \$2,000 using the following betting progression: 50 100 150 200 250 300 400. You have had a fairly difficult game. You have just wagered \$300, the second to the last wager in the betting series. With a win at this level, you will be up \$550 and you can move into the conservative betting phase and substantially reduce your risk of a loss. If you push the hand, you will be called on to risk \$300 again on the next round of play. Worse yet, a loss will push you to the top bet in the betting series of \$400 and expose you to having a losing game with the loss of this bet.

You smile at the Queen and Ace dealt you. A blackjack — just what you need! Your smile turns to a frown as you notice the dealer's Ace staring at you and the dealer calmly asks if you want even money — another way of taking insurance.

You know that the correct playing strategy is to decline insurance. However, if you do, and the dealer also has a blackjack, you will have a push and be forced to risk \$300 again. If you insure your hand, you will win \$300 and can immediately reduce the size of your wagers and go into the conservative betting mode thereby reducing your risk of loss.

What do you do? Your decision can be the determining point in having a winning or losing game. Do you go with correct playing strategy and decline insurance, or insure your bet to make sure that you have a winning wager?

In this case, the best strategy is to insure your bet. You will give up a theoretical percentage to the house, but it is not as bad as you think. Don Schlesinger, in his excellent book *Blackjack Attack* (Second Edition, RGE Publishing, 2000), estimates the cost of insuring a blackjack versus a dealer Ace as \$1.35 an hour for a player who wagers \$100 per hand. Put in these terms, would you pay \$1.35 to lock up your winning game versus putting more money at risk with another large wager? Of course you would.

The cost of insuring blackjacks is relative. Insuring a blackjack will only cost a person wagering \$20 a hand about \$0.27 an hour. A quarter and two cents, how about that? Because the cost of insuring a blackjack is such cheap insurance for the higher wagers, I recommend that you always insure a blackjack if your wager is one of the three highest in your betting series. The modified Power Blackjack Playing Strategy for player blackjacks versus dealer Aces is:

**If your wager is one of the three highest in the betting series, always insure a blackjack against a dealer's Ace.**

If you are a \$5 bettor, buying in for \$200, you will insure blackjacks on wagers of \$25, \$30 and \$40.

A \$10 bettor, with a \$400 buy-in, will apply this rule to his wagers of \$50, \$60 and \$80.

A \$25 bettor, who buys in for an even \$1,000, will insure his \$125, \$150 and \$200 wagers.

The black chip bettor, buying in for \$2,000, will insure his blackjacks on wagers of \$250, \$300 and \$400.

These changes in playing strategy will also have an additional benefit for you. Since they are departures from the basic strategy used by many players, and known to most casino bosses in blackjack pits, you will appear to the casino to be less skillful than you really are. Using these moves in the presence of a boss will reduce any casino scrutiny you might

ordinarily receive, especially as a black chip player, or even as a green chip player in a sawdust joint (a smaller casino used to players betting lower amounts). In addition, once the casino considers you to be a lower skilled player and less of a threat, you are likely to be offered more comps, as you are exactly the kind of player the casino wants and needs.



If my play was being observed by a casino boss, I would not hesitate to purposefully make a bone head move and stand with a 16 against any of the dealer's higher cards of 7, 8, 9 or 10 or insure any blackjack. This might be a good opportunity to call attention to your "poor" play, especially if you have a larger bet out, and ask the floorman if you should hit your 16 versus the dealer's 8. Whatever he advises, you can use superstition as a reason to stand. Once the floorman has observed this move and you insuring a blackjack, your rating is bound to go up.

.For your convenience, a pocket size Modified Power Blackjack Playing Strategy is on the next page. You can photocopy this card and take it to the casino with you if you like.



**Modified Power Blackjack Strategy****Surrender:**

16, except split 8,8 vs 9, T, A  
15 vs 10

**Split Pairs:**

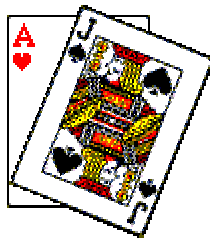
A,A, 8,8 vs 2-A  
9,9 vs 2-9 except 7  
7,7 vs 2-7  
6,6 vs 3-6  
4,4 vs 5,6  
2,2 & 3,3 vs 4-7

**Double Down:**

11 vs 2-T  
10 vs 2-9  
9 vs 3-6  
A,6 & A,7 vs 3-6  
A,4 & A,5 vs 4-6  
A,3 & A,2 vs 5-6

**Hitting & Standing:**

Hard 2-11 hit  
Hard 17-21 stand  
Hard 12-15 stand vs 2-6  
except 12 hit vs 2-3  
Hard 16 - 2 cards Stand vs 2-6  
Hard 16 - 3 cards with 4, 5, hit  
vs 10  
Soft 18 stand vs 2-8  
Soft 19 or 20 stand  
Insure Blackjacks with top three bets



## 12. Power Moves

After you have mastered using the Power Blackjack Strategy, you will want to pursue methods to increase your win rate per hour and learn moves you can make to smooth out draw downs on your bankroll. In introducing how to use the betting strategy, we assumed that you would only be playing one hand at a time. However, in many cases, you will want to play more than one hand of blackjack.

### Playing With Two Hands

Extensive testing has shown that it is nearly always better to start a blackjack game by playing only one hand and to start betting two hands only after you have accumulated winnings. A safe rule to use is to only open a second hand after you have winnings of 25% or more of your buy-in, and only when you will have starting bets on both hands at the lowest level bets in your betting series.

There are a number of advantages as well as disadvantages to playing two hands at once. If the dealer is consistently busting, your winning rate will go up by betting two hands instead of only one. On the other side of the coin, a hot dealer will beat you twice as fast playing two hands instead of only one. And, your bankroll requirement will increase playing two hands instead of one.

We decided to play forty games of blackjack with two hands played instead of one. The purpose of this exercise was to develop comparative statistics on strictly two-hand play so that we could compare the effects of playing with one hand and two.

For playing with two hands instead of one we used the following rules:

1. Our betting series used was the one used for \$5 tables, consisting of: 5 10 15 20 25 30 40.
2. Our buy-in was for \$400, double the normal amount of \$200, so that we would have an adequate bankroll.
3. We used the standard betting rules, except for the following modifications:
  - a. We started each game using the Conservative Starting Rules, which stipulates that we only wager at the first bet level until we have a win and that if we don't have a win within three hands, we terminate the game. This rule was modified for two hand play as follows. If both hands lost the first three wagers, the game was terminated. If one hand lost, we quit playing that hand and continued with only one hand. When this occurred, we would continue playing only one hand until we had winnings of at least 10% to 15% of our buy-in at which point we would open up a second hand.
  - b. We reduced our target profit for determining when we would start using the Conservative Betting Rules from our normal 25% of our buy-in to 20% of our buy-in.

Table 12-1 on the next page recounts 40 games played under these rules. The first column marked "#" is a reference column so that we can refer to a game by number. The second column shows the number of bets we made in a game, while the third column "Total Bet" shows the total dollar amount wagered each game.

**Table 12-1**  
**Power Blackjack Games Playing Two Hands**  
**40 Games in the Casinos**

#	No. of Bets	Total Bet	No. of Winning Bets	No. of Losing Bets	Average \$ Bet	Won or Lost	Total Won or Lost
1	4	\$20	1	3	5	-15	-15
2	38	675	16	14	17.76	+110	+95
3	52	685	26	21	13.17	+165	+260
4	28	350	17	10	12.50	+120	+380
5	25	380	11	11	15.20	-59	+321
6	17	315	3	12	18.50	-160	+161
7	32	450	18	9	14.06	+160	+321
8	16	325	4	11	20.31	-245	+ 76
9	47	975	21	24	20.74	-96	- 20
10	27	305	17	9	11.30	+142	+122
11	16	160	11	5	10.00	+ 99	+221
12	40	575	22	16	14.05	+ 96	+317
13	43	730	20	21	16.98	+ 76	+393
14	50	615	27	20	12.30	+112	+505
15	44	805	20	19	18.30	+ 30	+ 30
16	44	760	18	20	17.27	+ 80	+615
17	22	415	5	16	18.86	-135	+480
18	40	610	18	16	15.25	+89	+569
19	26	310	14	9	11.92	+105	+674
20	29	400	14	13	13.79	+ 52	+726
21	20	300	7	11	15.00	-144	+582
22	38	685	13	21	18.03	- 95	+487
23	24	215	15	8	8.96	+ 80	+567
24	61	630	29	25	10.33	+107	+674

#	No. of Bets	Total Bet	No. of Winning Bets	No. of Losing Bets	Average \$ Bet	Won or Lost	Total Won or Lost
25	34	655	16	17	19.26	+ 85	+759
26	31	305	20	10	9.80	+129	+888
27	64	735	28	29	11.48	+119	+1007
28	88	1380	42	39	15.68	+ 71	+1078
29	51	690	26	25	13.53	+ 90	+1168
30	56	1140	25	27	20.36	+ 31	+1199
31	77	1415	27	46	18.38	-238	+ 961
32	75	1190	35	34	15.87	+ 80	+1041
33	30	425	16	14	14.17	+ 82	+1123
34	49	582	23	21	13.67	+ 99	+1222
35	21	200	13	7	9.52	+ 77	+1299
36	19	200	13	5	10.53	+100	+1399
37	6	40	0	6	8.67	- 40	+1359
38	36	595	19	15	16.53	+ 95	+1454
39	44	630	22	17	14.32	+122	+1576
40	42	920	14	22	21.90	+ 10	+1586
<b>Total</b>	1,506	22,792					

The next two columns "No. of Winning Bets" and "No. of Losing Bets" show the number of winning and losing bets in each game. The total of the bets shown in these columns is sometimes less than the total number of bets made because of tie bets.

The three columns on the right show the average size of our wagers, the amount won or lost in each game, and the final column "Total Won or Lost" is a running total of our net winnings.

Table 12-2 compares several statistics between playing with one hand, which was covered in chapter 10 and playing with two hands, as recapped in Table 12-1.

**Table 12-2**  
**Comparison of One and Two Hands Played**  
**Betting Series: 5 10 15 20 25 30 40**

Description	One Hand Played	Two Hands Played
<i>Total Bets in 40 games</i>	606	1,506
<i>Average Size of Bets Made</i>	\$15.15	\$39.65
<i>Average Winnings per Game</i>	\$23.35	\$39.65
<i>Total Winnings</i>	\$934	\$1,506
<i>Average Winnings per Bet Made</i>	\$1.54	\$1.05

One change we made in our playing strategy when playing two hands had a major effect on our results. We tended to be more conservative with playing two hands than we would have been playing only one hand. For example, assume that our betting rules called for us to wager \$25 on hand one and \$20 on hand two. In this situation, we might have noticed that we already had a win and elected to reduce the wagers on both hands to \$15 and \$10. This introduced bias in our comparison. However, our major purpose was to play a series of 40 games with two hands to determine if any major modifications in strategy were required when playing with more than one hand.

Based on our experiences playing two hands, I can state that playing with two hands tends to smooth out the ups and downs of play. In many situations, we would lose on one hand and win on the other which tends to mollify fluctuations in bankroll. A major drawback to two hand play is the risk of losing larger wagers on two hands at once. This was a major influence in our decision to reduce the amount normally required especially when the amount wagered required betting at one of the three highest levels in the betting series.

A major benefit of two hand play was the ability to reduce the size of wagers normally called for and still generate wins. Our average win per game was \$39.65 which was only about 70% greater than our win of \$23.35 per games played with one hand. I believe part of the reason we didn't increase our winnings 100% over playing with one hand was the tendency to reduce the size of wagers made when larger wagers would normally be called for.

Our conclusion after this test of two-hand play was that spreading to two hands makes the most sense in situations in which you are already winning. There is really no reason to play with more than one hand except in situations where you want to continue a winning streak and win more per round of play. However, being flexible and willing to try playing two hands at once is definitely a power move you want to consider to increase your winning rate when you are in a winning game anyway.

### **Increasing the Size of Your Buy-in**

Another way to increase your win rate per hour is to use a higher level betting series. If you have been successful as a \$5 chip player, you may want to move up to using the betting series designed with \$10 as the minimum wager.

Like everything else in life, increasing the level of the progression you use entails other changes. You should never increase the size of your betting progression in the middle of a game. Changing your betting progression requires buying in for a larger amount, and using a higher buy-in requires having a larger bankroll.

Table 12-3 shows average hourly winnings at different buy-in levels. This table is based on playing one hand, using the information presented in chapter 10. It assumes that you average 100 hands an hour, a fairly slow playing rate.

**Table 12-3 Winning Rates Based on  
Making 100 Bets per Hour**

Minimum Bet Size	Buy-in	Win Rate per Hour	Minimum Suggested Bankroll
<b>\$ 5</b>	\$ 200	\$ 154	\$ 1,000
<b>\$ 10</b>	\$ 400	\$ 308	\$ 2,000
<b>\$ 25</b>	\$1,000	\$ 770	\$ 5,000
<b>\$ 50</b>	\$2,000	\$1,540	\$10,000
<b>\$100</b>	\$4,000	\$3,080	\$20,000

Before you decide to move up from using the \$5 betting series to the \$10 betting series, you have to have an adequate bankroll to support this level of play. As a \$5 bettor, you should have a blackjack bankroll of at least \$1,000. Before you move up to betting with a \$10 minimum bet, your blackjack bankroll should be at least \$2,000.

I suggest that you start out as a \$5 or \$10 bettor and progress to higher levels of betting by using your winnings to increase your bankroll size.

Besides having enough funds to support each level of wagering, there is some sound psychology behind increasing your betting level one step at a time.

If you are used to wagering with red chips and are using the betting series geared to red chip play, you will probably have no difficulty making the higher level bets of \$30 and \$40. These amounts will not seem inordinately large to you. But what if you have just jumped from using the \$5 betting series to the \$50 betting series? The largest bets required for this betting series are \$300 and \$400. Are you going to be skittish about making these top level bets?

The odds are that you are not going to behave in the same way betting at the higher level than you do at the basic level, because the amounts risked will seem too large to you. You may decide not to wager \$300 and just accept a losing game. Walking away from a losing game is always an option, but look what you have done. You have not followed the betting progression correctly. Once you modify how you wager, your results are not going to be comparable to the results you achieved at lower betting levels.



A deer can easily outrun a human, but freezes at night when hit by car headlights. Are you going to freeze when called on to make higher wagers? You probably will unless you have progressed up one level at a time and gotten thoroughly comfortable making the wagers at each betting level before moving up.

Even if you already have a \$20,000 bankroll and can afford to buy in for \$4,000, you must ask yourself, if you are prepared to make the wagers at this level? The betting series for a \$4,000 buy-in is: 100 200 300 400 500 600 800. You have to be sure that you are willing to risk \$500, \$600 and even \$800 on a hand. You must also consider that splitting pairs and doubling down will require even more money to be risked. If you have a \$500 wager down and are dealt a pair of Aces, the correct move is to bet another \$500 and split the pair. If you choke on making the correct play, then you are wagering higher than your ability to cope with the risk entailed.

I suggest that you start at a smaller betting level with \$200 or \$400 buy-ins and gradually move up to higher level wagers. You may find that you are comfortable buying in for \$1,000 and have no desire to move to a higher level. You can stay right there. It is much better to stay at a betting level within your comfort zone than to move to a higher level where you feel compelled to change the bets required because they exceed your comfort level.

### **You Can Always Quit Early**

I have suggested that you target a win equal to 20% to 25% of your buy-in and then modify your betting strategy using either conservative betting rules or departure rules to reduce your risk of loss.

You can be even more conservative if you choose. If you are having a tough game and have managed to build up a 10% profit, you can quit right then. Other events may also trigger an early departure.

If you have to meet someone in ten minutes and you are up at the moment, you should probably quit right then. Playing on short time schedules is usually a recipe for a loss.

Other events may trigger your early departure. There may be a change of dealers. An obnoxious player may join your table. You may be tired. Or, you just feel like quitting.

While aiming for a 25% profit per game is a tested strategy for winning, don't let distractions cause you to turn a winning session into a losing one. It is never too early to lock up a profit.



Should you play in single deck or multiple deck games? Where should you play? Is it better to play alone or with other players? What should you do if you find your play being scrutinized by a casino boss? These are just some of the questions we will address in the next chapter



## 13. Skillful Play

There are a variety of games and playing situations available. Each player has his own preferences. Some prefer single deck games while others like the multi-deck games. Some players like to play at full tables; others prefer to play one on one. The way the games are dealt can affect the player's expectation — sometimes more than rule variations. I will run through a number of these issues, giving you the pros and cons and telling you the options which are best for the Power Blackjack player.

### **Single, Double or Multiple Decks**

As a general rule, the fewer the decks used, the better it is for the player, unless the rules are changed. Single deck games are popular with many players who think they know how to count cards because they have heard that single decks are easier to beat. While single and double deck games offer slightly higher advantages to card counters, many times the advantages are only theoretical as the house counters these slight mathematical advantages with less liberal rules, earlier shuffles, and greater heat for players making larger wagers.

I prefer the multi-deck games for a number of reasons. The first and most important reason is that the constant reshuffling tends to render the Power Blackjack betting progression fairly ineffective in the single and double deck games as there are not enough rounds dealt between shuffles to really use it effectively.

For the Power Blackjack player, the decision of whether to play hand held or shoe dealt games is easy. Always go with the shoe.

A question arises as to what to do when you are in the middle of a betting series and the dealer shuffles. If I have been winning at the table, I will tend to leave my bet alone and continue my current betting series.

Also, by leaving the betting series up when I am in a winning streak, I may be in a good position to continue to take advantage of a player favorable game. In addition, by sometimes keeping my bet sizes at the same level and reducing them at other times, I will look exactly like a gambler playing from hunches or superstitions rather than a skilled player.

### **Playing Alone or With Others**

Playing alone has its advantages. By playing one-on-one against the dealer, I can get in more hands per hour. I also don't have to worry about some other player commenting on my play because I drew some card instead of standing, or stood instead of hitting, or otherwise offended him. I also avoid obnoxious players by playing alone.

The other side of the coin is that I am more visible when I play heads up with a dealer. My play is more likely to attract casino surveillance, especially when I am playing with black chips.

Is there a compromise? Yes there is. Bring a companion with you, preferably one of the opposite sex, who can act as your accomplice or cohort in your mission to relieve the casino of some of its stash.

The perfect gambit is for a fun loving couple to sit down and play a little blackjack, especially if they are friendly to the dealer and floor personnel.

It is not necessary that your partner know the Power Blackjack Strategy. I recommend that he or she at least learn the Down and Dirty Playing Strategy presented in chapter 4. If your partner only learns this strategy, he or she should make small wagers. On the other hand, becoming a skilled Power Blackjack player can substantially increase your earnings as well as your partner's. If you are married, your spouse is much more likely to become an enthusiastic supporter of your gambling activities if he or she is involved. If you are a single man, I can think of worse ploys than to invite an attractive female companion for a trip to Las Vegas. Women love conspiracies, and if you let her in on your

little secret that you beat the casinos and ask her to act as your co-conspirator, who knows what might transpire.

If I don't have a playing partner, my next preference is to play at a table with one or two other persons. Another player or two is enough to provide some cover for my level of skill without my having to tolerate crowded playing conditions.

The number of players at the table will definitely affect the number of hands you play per hour. The table below shows how the hands played per hour will vary with the number of players.

<i>Number of Players at the Table</i>	<i>Average number of Hands per Hour</i>
<i>7</i>	55
<i>6</i>	65
<i>5</i>	75
<i>4</i>	90
<i>3</i>	110
<i>2</i>	150
<i>1</i>	230

### **Casino Heat**

If you bet with nickel and quarter chips, you will not encounter a great deal of casino heat unless you are playing in a sawdust joint where every dollar lost causes the pit boss to grimace and run for his ulcer medication.

Once you move up to black chip play, look out. From the moment the dealer barks out, "Checks play" to announce your hundred dollar or larger wager, until you depart, you will be observed much more than the smaller bettors.

From the casino's viewpoint, this makes perfect sense. They can lose more to one black chip player than to twenty red chip players. So, if you decide to play at this level, you will have to become accustomed to more than average attention.

However, you will be able to sense when you are getting more than normal surveillance. A group of executives standing back and talking to each other in hushed voices while glancing your direction is usually a bad sign.

If the pit personnel disappear for a length of time, it may mean that your play is being monitored more closely by the "eye-in-the-sky" high powered cameras which can watch your every play.

If you hear the pit phone ring and the floorman who answers it is looking your way while talking, with a large wrinkle starting to crease his brow, it is time to make a quick departure.

After a certain amount of play, you will develop a feel for what is "normal" in a casino pit and what strikes you as strange. If you feel like you are the focus of a lot of attention, don't wait until several executives gather around your table to scrutinize your play. Just leave. Don't wait while the dealer colors up your chips. Don't go to the cashier and cash your chips. Tell the dealer you are late for a meeting, get up and immediately leave the casino. You can return later to cash in your chips on a different shift.

If you are ever asked to leave, leave quickly and quietly. Never admit to anything. One reason you want to leave quickly is to avoid being photographed. There is a surveillance service used by many casinos in Las Vegas called the Griffin Agency. Their job is to spot crooks and counters (interchangeable in the minds of many casino executives) and then publish their photos and descriptions in the infamous "Black Book." Once you are in this book, chances are you will be asked to leave casino after casino, almost before you have a chance to play — identified from your Black Book photo. This is an honor I can live without and you can too.

Short of barring you from playing blackjack, or in extreme cases, barring you from the casino altogether, there are a number of things casinos routinely do to harass players who have a lot of money on the table.

Many dealers have been instructed by their bosses to shuffle up whenever a player jumps his bet by more than three or four hundred percent. If you are using a larger betting series geared for green and black chip play, don't be surprised if the dealer shuffles every time you increase your wager to a certain level. If you find a casino which routinely does this, my advice is to take your business elsewhere.

Another way to handle casino heat is to play two hands when you are winning and drop back to one hand the rest of the time. However, even this may not work as many bosses have read the latest blackjack books and are familiar with all of the approaches to disguising spreads.

The good news is that using the Power Blackjack betting strategy, you will not encounter much heat. Your wagers will change at different times dependent on how well your betting is doing. The dealer may even ask you about your betting system. You can explain that you usually increase your bets gradually when you are winning, but sometimes you will raise them after losses to try to recoup a little. This is perfectly true as the Power Blackjack betting strategy incorporates these features. More important though is that counters don't use betting progressions; therefore, when you play this way, it is less likely that you will be labeled a counter and therefor perceived as a threat.

## **Tipping**

If you don't like to tip, most international play will suit you fine. Most casinos in Asia, Europe and Commonwealth countries like England, Australia and New Zealand forbid tipping the dealers.

In the U.S. you really have no choice but to tip. Many counters refuse to tip, arguing that tips come right off their bottom line. I can't argue with the logic, but I will question the results of a no-tipping policy.

I personally have a great deal of respect for most casino personnel and especially dealers. I enjoy tipping them in exchange for good service and once it is established that I am a "George" (slang for a good tipper), the level of service increases appreciably.

When I tip, I never just give the dealer the tip. I only tip by making bets for the dealer. I tip by adding the dealer's tip to the top of my own wager, making the dealer a partner for the bet. If we win the bet and the count is still high, I will leave the dealer wager up and give her the payoff. I want her to become involved in my betting. By tipping the dealer more when I am in a winning streak, I will have a better opportunity to ask for another deal near the cutoff point and get another round of cards dealt before the shuffle.

This can work two ways. If I have been struggling to win a game, I would just as soon get a shuffle. I can signal the dealer by not tipping and saying something like, "I don't feel very lucky, so I am not going to bet for you right now. Maybe after the next shuffle I'll feel better."

Some dealers will respond to tipping and become your silent partners. Many casinos now require that all blackjack dealers on a shift pool their tips, but I have not found that this rule has really reduced my ability to influence dealers. Roughly three out of four dealers will respond positively to the tip partnership concept. The key to pulling this off is to do it in a natural way. If you have not said two words to a dealer or made any eye contact and then you throw out a tip expecting the dealer to help you, don't be surprised if the dealer is unresponsive. Start by making eye contact and small talk. Most dealers are interested in where you are from, what you do for a living, what you think of their casino and so forth. Talking to a dealer is not the time to share your complaints about their casino. I always find something positive to say about the casino and the dealer.

Once you have established some rapport, it is much easier to pull off the tip partnership concept. If you have done your job, tipping will feel almost like one friend helping another, which is exactly what you want.

Some dealers don't react positively to your attempts at conversation. If you get an unfriendly, uncooperative dealer, just change tables. Another advantage of multi-deck play is that you will generally have a good selection of dealers you can choose from.



## **Act Like a Gambler**

If you are black chip player, you ought to look like a black chip player. Casino personnel have preconceived notions of what counters look like — usually based on previous experiences. Many card counters come from academic backgrounds and dress the part — casual to the point of being sloppy. I know that many rich people also dress casually, but you need to dress like you can afford the kind of money you are betting. Wear sharp casual attire for daytime use and a sports coat or suit for the evenings. Some expensive looking jewelry is also helpful. I know a lot of wealthy people don't dress this way to gamble, but they don't have a winning gambling system they are using to reduce the casino's bankroll either.

When you first sit down to play, cash in for less than the required session amount. If you are a black chip player, buy in for \$1,500 or \$2,000, and if you need additional chips, either sign a marker or pull the cash from your pocket to continue to play. This is the way most gamblers play.

Act natural. If you never engage in conversation, you do not look like a casual player out to have a good time. From the pit's perspective, you may look like someone up to no good, and you will be watched more carefully. The easiest way to act natural is to be with a person of the opposite sex. Couples are the least suspicious players from the casino's perspective. I would wager that 95% of card counters are males who play alone, and playing as a couple will deter much of any potential casino heat.

Play like a loser. If you are in a prolonged winning streak, don't rub it in the casino's face by continuing to play at the same table. If you do, make sure that you consistently make the kinds of moves which will throw the pit off. Insure all of your blackjacks. Leave large wagers up after a shuffle. Occasionally make erratic plays which vary from basic strategy. But your best ploy is not to overstay your welcome, especially if you are winning a bundle.

If you have a nice win and a floorman comments on it, you can casually mention that you dropped a bundle at craps last night and you still are not even close to even. But don't do this if you never play craps. Make your story plausible.

## Hide Chips

As a winning player, you will want to look for ways to disguise the amount you are winning. The easiest way to do this is to pocket chips.

This is harder to accomplish if you are playing alone, and is easiest to accomplish if you have a playing partner.

*How to Survive and Prosper as a Professional Gambler*, published by Silverthorne Publications, has some excellent suggestions on chip hiding routines. With a female accomplice, it is easy to slip chips to her and let her hide them in her purse. Sometimes my wife carries a shopping bag with her, which is a great place to stash chips and offers additional cover to help us look just like a happy pair of typical tourists.

If you are a black chip player, you are better off hiding green chips, as the bosses are more concerned with watching your stack of black chips. If you commonly wager \$500 or more, then you can get away with hiding \$100 chips, but don't try to stash the \$500 chips as the bosses may catch on.

## Play for Cash or on Credit?

There are many advantages to establishing credit with several casinos. Once you have established credit, it is there anytime you want to use it. You don't have to carry cash, arrange for wire transfers or try to talk casinos into cashing checks. You generally will not be able to even cash a cashier's check in a casino until it has been verified. If you show up on a Saturday hoping to cash a cashier's check, you will be out of luck until your bank reopens on Monday and can verify the check.

Another advantage to establishing credit is that when you use casino credit, you get to sign markers at the table, and you will look like a gambler, since most gamblers who play with black chips have casino credit lines.

I'll let you in on a dirty secret. Casinos are not in the business of loaning money to gamblers, at least not now. If you have a bad gambling habit and a weak bank account, your local friendly loan shark is more likely to accommodate you than your not-so-friendly casino.

When you establish a credit line, the casino is agreeing to advance you no more than the average balance in your checking account for the last six months.

Your creditworthiness has nothing to do with getting casino credit. These guys don't care whether you are employed, just filed for bankruptcy or are dodging your other creditors. Casino credit is based on how much bread you keep in your checking account.

Do you feel a little better about the high rollers signing the markers? They are signing magnetically coded checks which can be run through their checking accounts. Normally markers are not handled this way, as the casino prefers to be paid by check, but if necessary, the casino markers can and will be deposited by the casino, and will be presented for payment at your bank just like any other check you have written.

If you are a black chip player, casino credit is almost mandatory unless you want to carry a large amount of cash with you, which I don't recommend. If you know where you will be playing, you can arrange to have cash deposited with the casino cashier and sign markers against your own *front money* on deposit with the casino.

The fascinating book, *Gamble for Free* by Martin J. Silverthorne, is most informative on how to get and use casino credit.

### **Rated Players**

Once you start playing with green or black chips, you are going to be asked by a floorman if you want to be rated. Many card counters resent the intrusion of a floorman and answer evasively or even negatively. This is a big mistake. By rating your play, the casino is evaluating your ability to receive comps or freebies from the casino. Comps can really add to your bottom line and can be very profitable once you learn to play the comp game. Another reason to become rated is that being rated and receiving comps from the casino is what gamblers normally do. And you want to look just like another gambler.

Even if you are a low to mid-range player and want to get *full RFB*, which stands for Room, Food and Beverages comped, there are many casinos which will accommodate you.

*Gamble for Free* presents a complete system for getting the maximum amount of comps out of your casino. Using casino comps, you can travel just about anywhere and get

full VIP treatment. Many casinos will even pay your airfare. But you have to know how to work the system to maximize these benefits. I suggest that you learn how to get the maximum amount of comps and let a casino pay for all of your gambling excursions.

As a Power Blackjack player, you are in the perfect position to get and benefit from comps. No matter what your level of play, you can increase your enjoyment and profits by availing yourself of casino comps.

### **Finding the Best Table**

I generally avoid single and double deck games because of more frequent shuffling. In addition, you may find that the rules are more restrictive. Doubling may be allowed only on hands totaling 10 or 11, and you may not be allowed to double after splitting. This leaves us with multi-decks. Most of our testing was done against six-deck games. Streaks may also be more prevalent in multi-deck games because of inadequate shuffling. I have seen tables and dealers lose in streaks lasting several hours at some six-deck games.

Another advantage of only playing at multi-deck tables is that there are many more tables to choose from than single or double deck games. Here are some indicators you can look for to help you find the best tables.

1. Look for a table with the lowest minimum bet, the fewest players, with a slow-dealing, young, friendly female dealer. I can feel the hackles rising from the feminists in my audience. I am not being a male chauvinist pig in making this recommendation. My own experiences show that I have done the worst playing against old rough looking male dealers who look like they have been dealing for at least thirty years and haven't enjoyed the last twenty of it. Next worst, are older female types, although I have had mixed results here. It really depends on the dealer's demeanor. Smiling face and a sunny disposition, okay. Grumpy or disinterested manner, stay away. Continuing from bad to best, I would pick young male dealers next. They tend towards being macho and cocky, but this can be used to your advantage. Because they are so seemingly self assured, as long as you don't challenge their egos, you can get a good game. But the best dealers are young female dealers, preferably of the pleasant looking variety. Studies have shown, and it has been proven

mathematically, that the combination of low minimum wagers, fewer players and (gulp) a young female dealer will give you the best chance of winning. This holds true whether you are a male or female player.

2. Check the dealer's chip rack and the stacks of chips in front of any players. If the dealers' rack is low, this is good because it means the players have been winning. If the players have large stacks of chips in front of them, this will help confirm that this has been a winning table for players. If the dealer's rack is full of chips, this isn't a good sign unless the table just got a fill. The floorman won't let a table run out of chips, so when it drops to a certain level, he will call for more chips to "fill" the table. You can ask the dealer if he just received a fill.

3. Do the players around the table seem to be winning? Two or three players sitting at the table with only four or five chips in front of them is not a good sign. What you want to see is a player or two with a few stacks of chips in front of them. This is a fairly good indicator that they have been winning.

4. How often is the dealer busting? Does the dealer continue to draw to good hands even when he has bust cards showing? You can't expect a dealer to bust every time when he has a 5 or 6 showing, but if he continuously draws to a 20 or 21, watch out! A good part of your winnings will come from dealer busts. If he is not doing it, you probably won't win.

5. Ask the dealer if he is hot or cold. He won't mind telling you. He may not tell you the truth, but if he says he is hot, don't play there. He may have been beating players regularly. You don't want to become another casualty.

6. If you sit down and lose the first three hands, get up! This is why we use the Conservative Starting Rules. My experience has been that if you lose the first three or four hands, your chances of winning a game are severely diminished. Why risk it? If the dealer beats you three hands in a row, he is probably too hot to beat.

## Learn to Play Another Casino Game

I highly recommend that you learn to play at least one other table game besides blackjack. My number one choice of the game to learn is craps.

Craps is still a favorite game of many high rollers. There is no other game in the casino where fortunes can be won or lost as quickly as in craps. Yet many of the bets on the craps table offer some of the lowest odds in the casino. Pass Line and Don't Pass wagers only give the house an advantage of 1.41% and 1.40%, respectively. Odds wagers give the house no edge whatsoever.

Craps is an excellent game for employing hit and run tactics. If you have been playing blackjack and are tired of concentrating on the cards, craps may give you just the break you need. You can stretch your aching legs, as players customarily stand around the table rather than sitting like blackjack players. You can yell, mumble, make many exciting wagers, and in general, look like a degenerate gambler.

This can't hurt your reputation with the casino. Because craps gives the casino a slight edge on some wagers and an enormous edge on others (watch out for the bets in the center of the table called proposition bets), counters normally don't play the game. By mixing a little craps play in with your blackjack games, you will look more and more like another gambler to the casino bosses.

You may be surprised how well you do at craps. On a typical casino visit, I usually make more money playing craps than I do playing blackjack. Silverthorne Publications is the premier publisher for winning craps systems. You can check out some of their fine publications in a listing at the back of this book or by checking their web site at [www.casinogamblersbookcase.com](http://www.casinogamblersbookcase.com).

If your casinos offer roulette, you may want to learn to play the game. Your best chance of winning at roulette is at a wheel with a single zero. Single zero wheels with the *en prison* rule are the standard game in international casinos with house odds of only 1.38%, about the same as the line wagers in craps.

If you play on American double zero wheels, you will be bucking house odds of 5.26%. This is a harder game to beat.

You can play roulette for relaxation, but even when I relax I enjoy winning money. I use an intriguing roulette system which wins over 90% of the time and throws off nice winnings even against the American wheels. It is described in *Target Roulette*, published by Silverthorne Publications.

Have you heard that gambling is growing like mad on the Internet? Are you tempted to try your hand at online gambling? Don't even think about it until you read the next chapter.



## 14. Internet Blackjack

Fueled by the explosive growth of the Internet and by a general acceptance of gambling as a legitimate form of entertainment, online gambling is growing at a torrid rate.

There are now over 1,000 online casinos with software provided by at least 40 suppliers.

There are three celebrity casinos currently operating — Jim Redman, Bubba Smith and Larry Holmes. Three former celebrity casinos are defunct — Kenny Rogers, Evil Knievel and Rodney Dangerfield.

There are millions of people who gamble online:

Caesars.com had 137,000 visitors in January 2001.

Casino-On-Net has had 5 million downloads of its software.

FreeLotto.com had 16 million visitors in January 2001.

Games offered on the Internet range from traditional games like video poker and slot machines, to poker, keno, bingo and other games. Here is a list of games offered by just one online casino: baccarat, blackjack, craps, pachinko, the dragon spirit pachinko, victory poker, Caribbean poker, free ride poker, pai gow poker, red dog, roulette, sic bo, slots, gold rush slots, magic hat sportsbook, video poker, deuces wild video poker, jacks or better video poker, joker wild video poker, king of decks, war and battle royal.

Because of the uncertain legal status of Internet gaming in the U.S., virtually all online casinos that accept wagers are located outside of the United States.



As of July 25, 2001, there are no states in the United States where Internet gambling is legal. Nevada and New Jersey are trying to legalize Internet gambling, while California, Oregon and Iowa are seeking an outright ban.

As an individual, there is little risk of prosecution because of gambling on the Internet as the thrust of prosecutorial power is invariably directed at online casino operators, credit card providers and software providers.

Technologically, many of the casinos are very similar, as there are a relative handful of large software developers who dominate the industry. Each casino using software from the same developer will have a similar appearance to other casinos using the software.

Generally, online gaming sites are one of three types, based on the type of technology used to provide their games.

Many online casinos require that you first download their software before you can play their games. This first category of "downloadable software" has to be first transferred from the host computer to your own computer via downloading and then it must be installed in order to function. Usually these programs are free. The online gambling sites offering this type of software can be good places to start your play as, once installed, the programs offer great graphics, sound, animation, and of course, the chance to play for free.

The second type of software used by online casinos is JAVA software which does not require downloading. JAVA software allows programs to create little programs known as applets which are embedded directly into a web document. When online casinos use JAVA, the programs run right on your web browser.

I am not a fan of casinos using JAVA. With a JAVA casino, you have to load the software every time you play; whereas, with downloaded software, you can begin playing almost instantly once the software has been installed on your computer. I have also had incidences when the JAVA software will freeze my browser. In such a situation, you may not be sure whether your last bet was accepted or not. As a minimum, it is very disruptive to have to start a game over. And, not knowing where you stand is not a lot of fun either. It is sort of like someone turning off all the lights in a land-based casino, and when the lights come back on you are not really sure if you still have all of your casino chips.

The third type of software found uses HTML code which is the standard language used to create web pages. Sites using HTML are fast to play, but they often have cheesy graphics and no sound or animation.

Perhaps the biggest fear most people have is the fear of being cheated out of their money by the next big "scam" and they don't want to be one of these people.

All sorts of government agencies and personnel are anxiously hoping that the prosecution of online gambling will be their ticket to the big time.

Guess what? It is not likely that any of these folks are going to find major problems with online casinos cheating people. Are there any crooked casinos online? I am sure there are. There are not very many, but since there are a few rotten apples in every industry, there are bound to be some in the online gaming group.

If you are interested in playing online let me give you some pointers:

**1. Select on online casino that gives you several ways to reach its personnel.** As a minimum, I would look for a toll free number which is promptly answered by a responsive human being. A simple phone call can be a way to eliminate any unresponsive casinos before you deposit a nickel with them. If the casino's employees don't offer you good service before you become a player, you sure don't want to risk any money with them.

**2. Check to see if the casino is licensed.** The book *Beat the Internet Casinos* by Silverthorne Publications has complete information on how to check licensing. When you call the casino (see item 1 above) you can ask where they are licensed, how long they have been in business and the name that will appear on your credit card statement if you make a deposit there.

**3. Before you play, you should try out the casino's software by playing for free.** If the software is of the downloadable variety, you will have to invest some time downloading and installing the software. If you have any problems downloading and installing the software, call the casino's technical support department. If the casino can't help you, its "So sorry Charlie, no techie support, no playie."

**4. Before you play, decide how much money you are willing to risk.** I suggest you buy in for \$100 to \$200 and get a feel for the game by making small wagers.

**5. Before you start playing, decide how long you will sit in front of your computer playing.** Time spent in an Internet casino can fly by very quickly. You must also set a stop loss before you start playing. I suggest a stop loss equal to 50% of your buy-in. If you buy in for \$100 and lose \$50, that playing session is over. Make sure that you stick with this, even if you hit your stop loss in five minutes. If you are just dying to continue playing, log off from the casino and play in the "fun mode" where you won't be risking any more money.

**6. Many online casinos offer better odds than land-based casinos.** Because it costs much less to construct a virtual casino, and its overhead is but a pittance compared to that of a land-based casino, you may find that an online casino can offer you everything but a free drink. Specifically, many Internet casinos offer sizable bonuses for signing up. Playing at a casino offering a sign-up bonus can be very lucrative if you know how to go about it.

**7. When you win, expect to wait up to two weeks for your winnings.** I have had some casinos take up to a month to send me winnings. The money for payouts comes from offshore banks which seem to operate on "island time." Once you understand this, you can calm down as I have never had a casino refuse to pay me a legitimate win. It just takes them more time. When you call the casino before you play, I suggested you get the name that the credit card charge will appear under. The charges and credits you will receive for winnings hardly ever appear in the casino's name, and if you don't know the name of the bank card processor, you may be in for a difficult time figuring who has paid and who hasn't, especially if you gamble at several online joints.

**8. The backend software that runs the games should be supplied by a major software developer.** Some of these software companies are United Gaming, Starnet, Microgaming, Cryptologic, Boss Media, Real Time Gaming and GamblingSoftware.com.

**9. Make sure that the site is a member of the Interactive Gaming Council.** The sites that are members follow a strict code of conduct as a condition of membership.

**10. Avoid casinos which appear on numerous online "blacklists."** There are substantial Internet resources you can use to investigate an online casino before you play. *Beat the Internet Casinos* gives you complete information on how to do this, as well as a complete system on how to play and win.

Are you interested in playing blackjack on the Internet? You can actually do very well if you pick your casinos well. If you pick the right casino, which also happens to pay a 10% or greater bonus just for playing, you can gain a substantial edge over the casino. However, you must know how to play in such a manner that the casino personal will consider that you have "earned" the bonus and will not try to interfere with your right to withdraw the bonus. As you can well imagine, online casinos offering bonuses to players are not interested in attracting players who sign up just to get the bonus and then try to withdraw it with very little play. There is a way to do this which will keep the casino happy and will still give you a large edge over the casinos.

Online blackjack play can be very lucrative. The manual *Beat the Internet Casinos* focuses on beating the games of craps, roulette and baccarat. However, you can easily combine the information in this manual with the Power Blackjack Strategy and play and win at blackjack on the Internet.

If you want to play blackjack in the online casinos, you can easily make several hundred dollars a day without leaving your home. If your nearest land-based casino is some distance away, you may very well consider playing on the Internet. A coupon worth \$20.00 is enclosed in the back of this book. You can apply the coupon to the purchase of *Beat the Internet Casinos*, which, when combined with strategies and techniques discussed in this manual, will give you all of the information you need to win at Internet blackjack.

The following tables show the blackjack rules offered by some major online casino software providers as of June, 2001. Some software providers allow their licensees to select their own rules. This is true of Real Time Gaming, Unified Gaming and GamblingSoftware.com. The rules shown below for Real Time Gaming used to be standard, but because of a recent software upgrade, they may now be altered by the casino operator.

### **Number of Decks**

Unified Gaming	1 or 6
Starnet	6
Microgaming	1
Cryptologic	8
Boss Media single player	1
Boss Media multi-player	6
Real Time Gaming	Configurable
GamblingSoftware.com	2

### **Dealer Stands on Soft 17**

Unified Gaming	Yes
Starnet	Yes
Microgaming	Yes
Cryptologic	Yes
Boss Media single player	Yes
Boss Media multi-player	Yes
Real Time Gaming	No
GamblingSoftware.com	Yes

### **Doubling Allowed on Any Two Cards**

Unified Gaming	Yes
Starnet	Yes
Microgaming	No
Cryptologic	Yes
Boss Media single player	Yes
Boss Media multi-player	Yes
Real Time Gaming	Yes
GamblingSoftware.com	No

### **Double After Splitting**

Unified Gaming	Yes
Starnet	Yes
Microgaming	No
Cryptologic	Yes
Boss Media single player	Yes
Boss Media multi-player	Yes
Real Time Gaming	Yes
GamblingSoftware.com	Yes

### **Number of Splits Allowed**

Unified Gaming	3
Starnet	1
Microgaming	1
Cryptologic	1
Boss Media single player	1
Boss Media multi-player	1
Real Time Gaming	2
GamblingSoftware.com	1

### **Player May Draw to Split Aces**

Unified Gaming	No
Starnet	No
Microgaming	Yes
Cryptologic	No
Boss Media single player	No
Boss Media multi-player	No
Real Time Gaming	No
GamblingSoftware.com	No

Some online casinos use the European hole card rule, and others are somewhere in between using the European rule and the American rule. In most European casinos, the dealer will not take a hole card until after all players have completed their hands. In a game played this way, if you split pairs or double down against the dealer's Ace or 10-valued card, and the dealer ends up with a blackjack, you will lose all of your wagers. This rule is a major disadvantage for players.

Online casinos can go either way or half and half. For example, at Starnet and GamblingSoftware.com casinos, the player will lose the full amount bet if the dealer has a 10 showing, but only for the original amount wagered with an Ace showing. Boss Media is just the opposite. Microgaming has the full European rule and Cryptologic and Unified Gaming follow the U.S. rule. The following table shows against which dealer up-cards the player is subject to losing all of his wagers if the dealer has a blackjack.



## Casinos Use of European Hole Card Rule

Unified Gaming	None
Starnet	10
Microgaming	10, Ace
Cryptologic	None
Boss Media single player	Ace
Boss Media multi-player	None
Real Time Gaming	None
GamblingSoftware.com	10

## Surrender Offered by Online Casinos

Unified Gaming	Late against 10
Starnet	No
Microgaming	No
Cryptologic	No
Boss Media single player	No
Boss Media multi-player	No
Real Time Gaming	No
GamblingSoftware.com	No

### **Minimum and Maximum Bets Allowed**

	Minimum	Maximum
Unified Gaming	\$1	\$250
Starnet	\$5	\$200
Microgaming	\$2	\$2000
Cryptologic	\$5	\$100
Boss Media single player	\$5	\$500
Boss Media multi-player	\$5	\$500
Real Time Gaming	\$5	\$500
GamblingSoftware.com	\$1	\$100

Assuming that you use the Power Blackjack Playing Strategy, the house edge for each software brand is the amount shown in the following table.

## House Edge

Unified Gaming	-0.16%
Starnet	+0.56%
Microgaming	+0.13%
Cryptologic	+0.49%
Boss Media single player	-0.07%
Boss Media multi-player	+0.46%
Real Time Gaming	+0.58%
GamblingSoftware.com	+0.46%

Most online casinos shuffle after every hand, especially with single deck play. This negates the ability of card counters to gain much of an edge. However, using the Power Blackjack Strategy can be a potent weapon against the online casinos when used in the correct manner.



Whether you gamble online or in a traditional brick and mortar casino, managing your money is a critical aspect of winning. Next we will take a look at the reality of managing your money against the might of a casino.



## 15. Money Management

Most people who are trying to learn how to win at gambling concentrate on learning a particular game and a strategy or system to use at that game. They believe that if they just have a system, then the money will roll their way.

You may feel this way as well. Right now you are thinking "I'll just skip this chapter. I have all of the rules down, and all this money management stuff really isn't necessary."

If this is your feeling, I urge you to stick with me a few more pages. Money management really consists of every part of the game other than how to play your cards correctly and how to wager. Beating the game of blackjack really consists of four parts: learning the correct plays, learning how to wager, managing your money and using discipline to accomplish all of this.

We have already applied a number of money management rules for using the Power Blackjack strategy. We have talked about the cash needed for a buy-in, about changing to more conservative betting rules after we have a win equal to 25% of more of our buy-in. We have covered rules for leaving tables to reduce our risk of losing. On the other side of the coin, we have discussed ways to lock up our profits and leave a winner. In the broadest sense, money management is your overall game plan for beating the casinos and preventing them from beating you!

## **The Need for Money Management**

Proper money management virtually insures that you will win more than you lose, regardless of the cards you receive.

There are players who learn the Power Blackjack Playing Strategy and don't manage to break even. This strategy alone will give anyone the knowledge to play even with the house, yet without managing your money correctly, it is still possible to lose.

Other players will add the Power Blackjack Betting Strategy to their knowledge of playing strategy and still lose. Knowing how to use the betting progression still does not guarantee that a player will win. There is even more needed to beat the game than playing cards correctly while betting optimal amounts.

Winning at blackjack is a matter of attitude and of controlling losses. It is dependent on knowing, like the song says "when to hold 'em and when to fold 'em."

Unless you decide to become a professional blackjack player, you will most likely learn to play the game for entertainment rather than to make huge amounts of money from it. This shouldn't affect your attitude about winning. If you are going to play this game, you need to be playing to win. Many players think of their winnings as the casino's money and develop a casual attitude toward their winnings. This is especially true when the winnings are in the form of chips. Chips don't seem the same as real money. Players will casually lay piles of green and black chips on a table in a casino coffee shop while they wouldn't think of throwing hundred dollar bills around.

Casinos want to encourage this attitude. This is one of the reasons they sell you chips to begin with. Psychologically, chips are not real money — and certainly not your money since the casino's name is on each one of them.

However, the chips are yours and they are real money. Always keep in mind that chips you win represent real dollars in your pocket. They are equivalent to money in the bank — your bank.

Immediately after every playing session is over, I convert my chips back to cash. Part of this is for convenience, as bills are easier to carry than chips. However, there is another reason I do this. I want every chip I have won, or in the event I have had a losing session, every chip I am left with, converted back into currency so that I become fully aware of its real value.

Many times winning players will just hand it all back to the casinos because the extra chips in their pockets are treated like "found money." Instead of looking at winnings this way, the correct way to view any money won from the casino is as money to be added to your bankroll. Guard those little black chips just like you would hundred dollar bills.

## **Bankrolls**

If you want to be a successful winning blackjack player, you have got to be adequately capitalized. If this sounds like the advice I would give an entrepreneur or business person, it is. Becoming a successful winning gambler is much like becoming successful in any other business endeavor.

Adequate capitalization means having enough money available to meet or exceed the money requirements for correctly using the complete Power Blackjack system of playing. I have already given you most of the basic numbers needed. If you have access to a \$2 or \$3 minimum table, you can start playing with an even lower bankroll than the amounts I am going to give you. However, most persons will find the minimum bet available is \$5, and I will assume that you need a large enough bankroll to play at a \$5 minimum table.

As you will recall, a \$5 minimum table requires that you use a \$200 bankroll for each game you play. I have previously suggested that your bankroll be at least five times the size of the funds needed for a game. With a \$200 buy-in amount, you will therefore need at least a \$1,000 bankroll. I want to stress that this is the absolute minimum bankroll you will need. Don't start playing with an \$800 or a \$600 bankroll. The minimum bankroll you will need for successful play at \$5 minimum tables is an amount equal to five times the bankroll required per game, or \$1,000.

However, you really should try to use at least a \$2,000 bankroll. This level of bankroll will give you a 50% cushion. Even though it is unlikely, you could lose five full game buy-ins of \$200 each and still be able to continue to play. This leads us to the next rule I like to use to preserve my bankroll.

## The 50% Rule

When I play blackjack, I usually buy in for double the amounts I have previously shown you. If I am starting a session at a \$5 table, using the basic \$5 betting progression, I will buy in for \$400 instead of \$200. Playing with quarter chips, using the \$25 progression, I will exchange \$2,000 for chips instead of the \$1,000 shown in earlier tables. I buy in for larger amounts because of *the 50% Rule*.

The 50% rule requires that you never lose more than 50% of your buy-in at any playing session. Since the absolute minimum amount required for the \$5 progression is \$200, using the 50% rule dictates that you buy in for double this amount or \$400.

With the 50% rule, you will never have to experience the feeling of walking away from a table broke or with just a few chips left. This can have been an important psychological influence on your playing decisions. Assume that, while playing the basic \$5 betting series, you have worked your way up to a \$30 bet. You get a lousy pair of 8s, which you will have to split. However, the dealer's up-card is a 4, so maybe this will have a happy ending. You split the pair of 8s and receive a 3 on the first hand and a 2 on the second. Now you are faced with a tough decision. Correct strategy says you should double down on each hand. If you do, you will have gone from a \$30 bet before the split, to a total of \$120 wagered after splitting and then doubling. Are you up for this move? Well, you'd better make the bets. You have an excellent opportunity by doubling to beat the dealer on two hands for a nice \$120 win which will virtually assure you of a winning session.

Money shouldn't influence making the correct playing decisions, but it often does. What if making the correct play takes all of your remaining chips? Are you still as willing to make this move? Having all of your remaining game bankroll out on one hand looks awfully risky, doesn't it? Yet this is exactly what you should do.

The 50% rule makes playing and wagering decisions like this much easier. If you buy in for double the minimum amount required, you can easily play this hand correctly and still have adequate chips in reserve. Most of your hesitancy about playing this hand will be gone because you won't feel as stressed if only part of your game bankroll is wagered.



Even though I have presented playing and betting strategy as a set of more or less "cut and dried" rules, they are far from it. Human beings have to implement and correctly follow these rules, and anything we can do to make it easier on ourselves should be considered.

I personally hate to lose. I know that I am going to lose a game occasionally, but this doesn't negate my distaste for losing. However, if I can always walk away with a substantial number of chips, this helps mitigate all of the negative feelings which seem to come with losing a game. And the 50% rule helps me accomplish this goal.

### **Loss Limits**

One of the benefits of using a closed betting procession like the ones used in the Power Blackjack betting scheme is that you always have an automatic signal of when to limit losses. Anytime you lose the highest wager in the betting series, the game is over. This is one rule of table departure that is never compromised. It is time to leave. You gave it your best. The dealer was too tough. However you want to view it, it is time to fold 'em and play another time.

After losing a session due to loss of the betting progression, I always take a break from play. After a loss of most of your buy-in (or almost half of it if you use the 50% rule and buy in for a larger amount), you are likely to be at your lowest. You may question your playing ability or the casino's integrity. You may be a little angry.

My wife tells me that I am antsy the whole time that I am in a casino. I think that is true because the thought is always in the back of my mind that I will have to do battle with the casino. Gambling is not always fun. To gamble and win requires concentration, dedication, discipline and a great deal of self control. After a losing session, I need a break from the casino's influences and you will too.

I will take a walk or take a food break. If it is early in the day, I may decide to walk to another casino. Other options include taking a nap, going for a swim, relaxing in a lounge show or even going shopping with your partner. Whatever you decide to do, don't gamble for at least an hour after losing a betting progression. You have just lost the "whole banana" at least in terms of how this strategy measures these things, and you need a break. Please do yourself and your pocketbook a favor and take one.

There are other rules which can trigger a departure from a table. Perhaps the least costly is a loss of three consecutive hands when starting a game. The Conservative Starting Rules require that you start every game at the lowest bet in a the progression you are using and that you continue to wager at this level until you have a win. If you lose three consecutive bets, it is time to change tables.

This may be tough for you if you are playing in a casino with crowded table conditions. You may be afraid of losing your place at the table. Your best option is to play under less crowded conditions, but you may have no choice because of where you live. If you feel like you just have to keep the spot at the table, tell the dealer you just remembered that you have got to make a phone call and ask if he will hold your place for five minutes. Even under the most crowded conditions you can hold a spot for five minutes. Remember to take your chips with you when you leave.

When you return, you can resume wagering using the conservative starting rules a second time. If for some reason you lose the first three hands again, you are out of there. This table is too tough to beat. You have been warned not once, but twice. This is not your time or place.

I enjoy playing several casino games, and I have winning strategies for craps, roulette and mini-baccarat. If I have received a clear signal from the blackjack pit in the form of a quick loss, many times I will switch games. I will wander over to the craps pit and watch for a few minutes. If a table has the right conditions, I will start a new session at craps. If I do this, I will start with a fresh buy-in required for the craps strategy I am using. I never just take the remaining chips from a blackjack session and start wagering at craps. Each game I play requires the same measured, careful approach. This is part of my secret to beating the games.

A third signal of table departure can come from ending a winning session. I will include a brief discussion of a table departure which results in a net win, but ends on a losing bet.

Whenever you decide to use the Conservative Betting Rules or the Departure Rules, you are setting up a sequence where you will leave the table after a losing bet. You may limit your play to the lowest three bets in the betting procession when using the conservative betting rules. Here, the loss of a level three bet will trigger your immediate departure.

If you have a larger win, you may have moved into Lock Up mode and limited your largest loss to the loss of a level two bet. In either case, you will use a loss limit to trigger your departure and lock up a win.

### **Profit Goals**

I approach each game with an open attitude towards the amount of money I might make. I could buy in for \$1,000 and quit after doubling my buy in. There is nothing in the Power Blackjack betting rules which would prevent this except hitting a table departure loss. My ability to win is virtually open ended, while the amount I can lose is strictly controlled.

The way we go about winning everything we can from the casino is to recognize that we are much more likely to have a small win than a monster win. Part of the source of the downfall of most gamblers is that they won't recognize this truth. It is easier to win small amounts in many sessions than a large amount in one session. A long time ago I learned to be satisfied with beating the casino a little at a time, just like the casino beats most players. With the Power Blackjack strategy, extensive testing has shown that once we hit a win of about 25% of our required buy-in, we need to change our betting modus operandi and become more conservative. Just so I don't confuse you on this, the required buy-in amount is the amount needed before any increased buy-in you may have decided to make using the conservative 50% rule. For a \$5 bettor, using the 5-10-15-20-25-30-30-40 betting progression, the required buy-in amount is \$200, the amount used in previous examples. With a required \$200 buy-in, we will consider our basic profit goal for a game met when we have won \$50 or 25% of a \$200 buy-in. However, we don't have to depart at this point. We can continue to play, but we put the casino on a short string. We refuse to risk higher amounts after we have hit our basic profit target. The casino is allowed to give us as much as we can win, but we refuse to give back more than a limited amount. This is exactly what we are looking for in our gambling sessions: an unequal advantage, where the odds swing our way.

The beauty of using this technique is that our upside is not limited. I have had the pleasure of winning \$100 more after deciding to limit my exposure after amassing a \$50 win. This is what I mean by an unfair advantage favoring us. Once we have reached our minimum profit goal, we have the casino backed into a corner. There is no way we are going to give up much of this win; however, we reserve the right to continue to take the casino's money.

Besides using profit goals for each game, I also like to use daily profit goals. The amount of your daily profit goal is related to the length of time you plan to play and your playing level. As a \$5 bettor, playing up to four hours a day, I suggest a daily profit goal of \$400, which is double your required buy-in. A \$25 bettor, with a required buy-in of \$1,000 could set his daily profit goal at \$2,000.

Using a daily profit goal of double your required buy-in is a realistic, attainable goal you can strive to hit. However, don't end up playing much longer than you planned because you are trying to hit an arbitrary profit target. Prolonging your gambling session can lead to the worst of outcomes and is never recommended.

### **Daily Loss Limits**

While you can leave the amount of profits you can run up open, you must limit your amount of losses. Setting a daily loss limit is another weapon you must use in your constant battle to limit the damage the casino can do to you.

I mentioned earlier taking a break after a loss. The loss of a betting progression can also be used as a signal to quit playing blackjack for the day. I usually consider the loss of a betting progression as my trigger to quit blackjack for that day.

If the loss occurs early in the day, I will quit blackjack and switch to another game like craps. This strategy has proven so fruitful for me that I highly recommend it. Switching games allows you the chance to keep playing but gives you the feeling of a fresh start. I have found this highly effective in limiting losses.

If you have not learned to beat a second casino game, then your options may be more limited. If your loss of a betting series happens late in your scheduled playing time, you should quit. The combination of limited time left to play and a recent loss are not conducive to effective play. In fact, they are prime ingredients for a second quick loss. So, if you lose your betting series late in the day, just bow to reality and quit for the day.

If your loss happens early in the day and you are not prepared to switch games, then you will have other choices to make. You need to set an absolute daily loss limit equal to two of your required buy-ins. As a \$5 bettor, buying in for \$200 (\$400 using the 50% rule) your daily loss limit is \$400. This is the maximum loss you will accept, no exceptions or excuses allowed.

Now repeat after me, "I will never have a daily loss exceeding twice my required buy-in amount." Just accept this. If you ever do manage to have quick losses and hit your loss limit early in the day, you must accept that this is not your day to win at blackjack. Find something else to do.

### **The 90% Rule**

I have had many games when I was only a few dollars from hitting a profit target level, and I continued to play only to end up turning a profit into a loss. This is why I have adopted the 90% rule. With this rule, you admit that during some games and on some days, you are not going to reach your targets and that it is better to hit 90% of a target than to end up letting a win turn into a loss.

Let's assume that you are playing at a \$5 table with a \$400 buy-in, using the \$5 betting progression, requiring a \$200 bankroll. You have been playing for 25 minutes, struggling to get ahead. Finally, you win several critical bets and find yourself up \$43, still shy of your \$50 profit target. Worse yet, the table is changing dealers, which makes you uneasy. The solution? Quit. Leave the table with winnings intact. There is no reason to tempt fate, especially if something about the playing conditions have made you uneasy. Any win is a victory over the casino. Learn to settle for 90%.

This same strategy applies equally well to daily profit targets. Assume you are up \$362 trying to hit a \$400 daily target. Are you tired, or does your intuition tell you its time to quit? Then quit. The 90% rules covers you. You made most of your daily profit goal. You are getting numerous signals that you should quit. Call it a day. The casinos will always be there, waiting for you to remove some of their chips. You have won. It's time to think about something else.

### **Moving Up in the World**

I can almost hear your gears turning. You have been wondering how long it will take you to move up into the wonderful world of black chip play.

Table 15-1 on the next page has some calculations you can use to estimate just how long it will take you to move from making \$5 minimum bets to \$100 bets. The first column shows the minimum bet size of the table. Column two has the required buy-in amounts. The third column, "Expected Win Per Hour," is the winnings per hour you should average based on our testing. The next column, "Minimum Suggested Bankroll," shows the bankroll needed for each level of wagering. "Winnings Required to Move to Next Level" shows the amount of winnings needed before you can move up to the next level of betting. The last column, "Hours Required to Reach Next Level," is the number of hours of play needed to win the amount needed to move up one level.

## Using Winnings to Increase the Size of Your Wagering

<i>Minimum Bet Size</i>	<i>Required Buy-in</i>	<i>Expected Win per Hour</i>	<i>Minimum Suggested Bankroll</i>	<i>Winnings Required to Move to Next Level</i>	<i>Hours Required to Reach Next Level</i>
<b>\$5</b>	\$200	\$154	\$1,000	\$1,000	6.5
<b>\$10</b>	\$400	\$308	\$2,000	\$3,000	9.75
<b>\$25</b>	\$1,000	\$770	\$5,000	\$5,000	6.5
<b>\$50</b>	\$2,000	\$1,540	\$10,000	\$10,000	6.5
<b>\$100</b>	\$4,000	\$3,080	\$20,000	-	-

If you add up the hours in the last column, you will find that they total 29.25 hours. This tells you that if your average winnings are the same as ours, you can move from being a \$5 better to playing with \$100 chips in 29.25 hours of play. I have suggested that you limit your play to no more than four hours a day. However, four hours a day will equal about two hours of play in the table. The reason for this difference is due to the time lost in real world play. If you stay in a casino for four hours, you will probably not play the full time. You will take breaks after winning a game. You will take a rest room break or two. You may take a short walk after a winning game or watch a table for a few minutes before sitting down to play. With all of these little time eaters, your four hours of play may look more like two hours of actual table play. So lets double the amounts shown in the table and reconsider how long it will take to move up.

If you are a \$5 bettor, you will buy in for \$200 (or \$400 using the 50% rule). Your winnings should average about \$154 an hour. You will need to win at least \$1,000 before you will have enough bankroll to move up to making \$10 minimum bets. According to the table, this will take 6.5 hours of play. We have decided that putting in 6.5 hours of play will take twice as long because of numerous small interruptions, so let's say that it will take 13 hours in a casino to double your original \$1,000 bankroll to \$2,000. If you play four hours a day, it will take you a little longer than four days to double your original bankroll. If you decide to play four days a month, then we can safely say that one month of your time is required to move from starting with \$5 chips to using \$10 chips.

Using the same relationships, you could move up another level from \$10 play to starting with \$25 chips in another month and a half. Add another month to that and you can be wagering at the \$50 level. Persevere for another month, and you will be at the black chip level.

Playing four days a month for four hour daily sessions, if you use the Power Blackjack Strategy efficiently, should enable you to move from \$5 red chip play to \$100 black chip play in four and one-half months. Your bankroll should grow from \$1,000 to \$20,000 in this time period!

Now I am not suggesting that you move up this quickly. In fact, I recommend that you don't. We are dealing with minimum bankroll requirements here, and you could easily try to move up too quickly to the black chip level and find yourself in trouble. So let's slow down a little. I know your heart had to be pumping a little faster there thinking of all those black chips. Call me negative or just a realist (not a party pooper please), but I always think of bad things that can happen — like a string of losses. Remember those? Just because Power Blackjack wins on the average doesn't make it immune to losses. Losses can still come, and at times they can come back to back. You can easily lose three out of four games even while doing everything right. Now that's a scary thought. Let's take this moving up to the black chips a little slower and require that you use double the bankroll requirements of those in the table. Now you will have to have \$40,000 to play with black chips. So what? You can move up to this level in nine months instead of four and one-half months. You may decide to play a little more often to accelerate your climb to the heights. You can



almost play at a snail's pace and still go from being a \$5 bettor to a \$100 chip player in a 0-year or a year and a half. In fact I recommend that you go slower than the time periods shown in the table. Give your heart a break.

### **Moving Down in the World**

We have learned how you can control your losses, lock up wins and yet still continue to win even more off the casinos. We have even talked about how you can use your winnings to move up to black chip class. Now I am going to throw a dampener on your enthusiasm. You may be starting to think that this is easy. It is not. The casinos are formidable opponents. They have won billions of dollars from millions of people for hundreds of years. Do you really think you are going to walk in there and consistently beat the tar out of a game they designed to lure you in for the slaughter? Well, maybe you were thinking along those lines until all these gloomy thoughts came along.

I am going to suggest a method of play which will probably slow down your ascent being a peon playing with red chips to being a high roller playing with black chips. However, you will probably sleep better at night following this suggestion.

Every time you lose a game, move your wagering down one level for the next game. If you are a \$100 bettor, drop back to buying in at the \$50 level. A \$25 bettor drops back to \$10. A \$10 bettor drops back to \$5. And the \$5 bettor? Well, you may be stuck if there are no \$2 or \$3 tables. But you can still take a nice break after a loss so that your head is completely clear before you resume gambling.

The idea here is very sound. After any loss, you are going to suffer some anxiety. We all react somewhat differently. I usually have to fight the urge to charge right back in and win back the amount lost. Others may engage in lengthy bouts of self doubt. It is even worse if you lose two or even three games back to back. You may feel devastated. You may want to throw in the towel and give up gambling.

The easiest way I have found to combat negative feelings or making uncalled for and often hazardous changes in your basic battle plan because of losses, is to reduce the size of your wagers. You may have been sweating another loss at the \$100 level, while wagering with \$25 green chips seems almost relaxing. If losing at the green chip level has you blue, moving back down to red chip play will seem almost relaxing.

Here's another suggestion. When you first arrive at a casino, buy in at one level lower than your current level of play. If you are a black chip player, start a game using green chips. It is a great way for you to ease back into the gambling maelstrom while keeping your heart rate down to a manageable level.

### **Record Keeping**

Part of the discipline needed to win entails keeping accurate and detailed records of your wins and losses. These records should not be approximations, but should be accurate and complete accounts of every game you play.

You should purchase a notebook to be used for record keeping. I have a loose leaf notebook I use to keep my permanent gambling records. I set up one sheet for each different game I play and then keep a running tally of the games I have played. The exhibit on the next page shows the format of a record sheet you can use for blackjack play. If you also play other games, such as craps, roulette or baccarat, you should set up a different sheet for each game.

### Daily Record of Games Played

[illegible]



In addition to the records of wins and losses for each game, I also keep a master summary sheet for each gambling excursion, which recaps my wins and losses by day for each game played. In addition, I summarize my expenses so that I have a net profit or loss figure for each casino visit.

In the next chapter, we are going to take a hard look at just what is needed to make your plan to relieve the casino of its money work.



## 16. Discipline and Control

At this point, you should have a good understanding about how to use the Power Blackjack Strategy to win money at blackjack. You should know how to play each hand, how to bet and when to quit. You know about bankroll determining the size of your wagers, using session bankrolls and setting loss limits. You know how using win goals can help you win and how to lock up profits and keep playing when the table is hot. You should have some definite ideas about how you want to interact with casino personnel. You have learned some ways to improve playing conditions by interacting with and tipping the dealer. You also have been introduced to the idea of playing on casino credit and playing for comps.

Now you have to deal with the largest obstacle to your success. The greatest single threat to your success is not the casino personnel. It is not a bad run at the tables. It is not the risk of consecutive losses eating up your bankroll. It is not the wine, the women, the atmosphere. It is not the risk of being banned. The greatest single threat to your playing career will be yourself. Surprised? Read on.

### Self Control

Ultimately, success at casino gambling, business, romance or life, for that matter, largely depends on self control. Winning at gambling is all about self control. It is about controlling the amount of money used for gambling. It's about reducing losses. It's about limiting the amount of money used for any session of play. And ultimately, it's about walking out the door a winner.

Gamblers are a lot like fishermen. They like to talk about the one that got away. How many times have you been in a casino winning and ended up leaving a net loser? In the real world, the only wins which count are the ones you go home with.

Actually, it is no great feat to get ahead playing blackjack. Probably over 75% of all blackjack players are ahead sometime in their play. But do they walk out the door winners? No. Close to 90% of all blackjack players end up losing money. The typical casino hold is about 20% for a blackjack table. *Hold* is a term referring to the amount the casino keeps as its win out of the money dropped at the table — eg. the *drop*. If you buy in for a hundred dollars and play for thirty minutes and leave with \$85, you have lost \$15 out of \$100. Your contribution to the drop was \$100, and your loss gave the casino a hold rate of 15%.

Winning at gambling is first about controlling yourself. It is about accepting responsibilities for your own actions. In the long run, you don't win because you were lucky, and you don't lose because you had a string of bad luck. Using the Power Blackjack Strategy will help you create your own luck. Used properly, you will be able to play at an advantage over the casino and be a net winner.

If you think about the times you were ahead in a casino and ended up giving it all back plus whatever additional cash you scrounged, who is to blame? The casino? The game? The house edge?

Don't get angry with me for pointing this out. What is wrong with setting aside your winnings when you are ahead? And what is wrong with limiting your losses when you hit a losing streak? And what is wrong with leaving a losing table?

I hope you answered "nothing." Doing these things requires self control. They are easy to think about doing but may be much harder to actually accomplish. I am a former smoker. I always thought I could quit smoking when I wanted to. But I failed to quit a number of times. When I finally quit, I realized how difficult the process really was. It was easy to think about quitting smoking but doing it was quite challenging. Now that I have quit, I am out of the woods, right? Well, not quite. I believe that smoking is much like a drug addiction, and as a former addict, I am never cured. I am only one cigarette away from becoming a smoker again.

Control in a casino may require much the same discipline as that of a reformed smoker. Having a large loss only requires a temporary loss of control.

Trust me, winning is habit forming. Losing, especially at a game like blackjack when you know you are using a winning strategy, is tough. Some traditional card counters will lose for months at a time. I am not sure that I could continue to play blackjack under those circumstances. The documented losing streaks for the Power Blackjack Strategy tend to be fairly short. If you play blackjack regularly using this strategy, it is highly unlikely that you will ever encounter two back to back losing weeks. But it can happen.

Once you are in a losing streak, you will be hard pressed to continue with your set game plan. You will begin to question everything about the strategy. How the cards are played will not seem right. If you draw and lose you will feel that the correct play was to stand. When your larger bets lose, you will begin to question the betting strategy. After you have encountered a few dealer biased card clumps, you will even question whether card counting is really worth all of the effort.

Trends are a dominate factor in gambling. Every blackjack table has streaks. If you are in a winning streak, you may begin to feel omnipotent. However, when a losing streak hits, you may start to question every aspect of your playing strategy.

Perhaps the best thing you can do whenever you encounter losing tables is to first change tables. Your next option is to quit playing blackjack for a time. Depending on your feelings, you should either quit gambling altogether during your break, or if you are still in the mood to play, switch casino games. I have found on many occasions that a switch of games was exactly what I needed to improve my mood.

Many players seem to become chained to a particular table at some point in their play. This may be fine when the table is winning, but could spell disaster during a prolonged losing spell.

While losing is tough, winning may be even tougher for some people. Many players feel that gambling winnings are ill begotten gains. Many times persons raised with a strong work ethic cannot adjust to the reality that winning at gambling requires a great deal of effort too. Gambling winnings may not seem real or may even seem shameful. Many people feel guilty when they win. For these people, walking out with some of the casino's money doesn't feel right.

Gamblers never cease to amaze me. Gambling falls into some special category of human behavior that escapes the normal rules we usually live by. People change their behavior dramatically in casinos. Consummate misers can't wait to throw their money away in casinos. People who clip coupons every week to save ten bucks on groceries think nothing of dropping a hundred, five hundred or even a thousand in a casino.

Discipline is all about the ability to develop a winning plan. Control is about being able to follow it.

### **Ego Needs**

We all share a need for recognition. We like to talk about our triumphs. Once you become a successful consistent winner at blackjack, you are going to feel the need to talk about it occasionally.

You need to curb the urge to discuss the fact that you are a winner, especially while you are in a casino. If you have a big win at the craps table, feel free to comment on your success. The casino is not concerned with craps winners, because they do not believe that anyone can gain an advantage over them in this game, at least not without cheating.

Blackjack, however is another matter. It is well documented that a card counter can gain an advantage at blackjack, and you simply need to keep quiet about your winnings. In fact, it is important to disguise that you are a winner as much as possible. We have discussed a number of the techniques you can use. You can hide chips to reduce the amount of your wins as tracked by the pit. You should change tables frequently, especially if you are having a long winning streak and attracting attention from the pit.

Obviously, you should never discuss your blackjack winnings with any casino employees. Your goal is to look as much like another losing gambler as possible. Casinos don't like winners, especially blackjack winners.

### **Act Like a Gambler**

I have given a number of suggestions about looking like a gambler. Everyone has his own style, and I am not suggesting that you disguise yourself physically or change your



identity. However, persons who look serious, never drink, never tip, don't talk to dealers or floormen, and who raise their wagers from \$100 to \$400, will not last long at the blackjack tables.

I have tried to give you as much ammunition as I can, but you can add your own finishing touches. Using casino credit is a must if you are a black chip player. You simply don't want to walk around with fifteen thousand dollars or more on your person. Not only are you literally risking your life should a mugger decide to target you, but you could run afoul of U.S. laws if you leave the country with more than \$10,000 on you and don't declare it. Using the casino's credit and signing markers will make you look much more like a gambler, and it actually is a very convenient way to play.

You should also consider playing for comps. Once you are playing with black chips, you will have comps offered to you and you might as well enjoy them. Even mid-range gamblers and low rollers can avail themselves of substantial comps. *Gamble for Free* is an excellent book showing just about every angle you can employ to maximize your comps.

### **The Casino is Not Your Enemy**

The dealers, floormen, cocktail waitresses, pit bosses, shift bosses and casino hosts are not your enemy. While pit bosses often scrutinize the play of high rollers, they are just doing their jobs. Many of the casino employees are actually rooting for you to win. We have discussed how to get a dealer on your side by being friendly and using your tips advantageously. But your floorman, who, incidentally, is just as likely to be a woman called a floorman, is not against you winning. As long as you are not perceived as a threat to the casino's bankroll and are not engaged in behavior the casino objects to, eg. card counting, you are free to win occasionally. Just don't rub it in their faces.

Floormen are the primary decision makers on the amount of comps you get, and I always chat with the nearest floorman. Starting a conversation is easy. Once you are a credit player, you will interact with the floorman as soon as you buy in, by signing a marker. After establishing some rapport with a floorman, I will occasionally ask him or her for advice on how to play a hand. Most floormen enjoy helping players and like to show off

their own expertise; however, talking to the floorman is a good time to show off some of your worst blackjack plays.

You can stand on a 2 versus a dealer 3, or double down on a 9 versus a dealer 2. If you have modified the Power Blackjack Playing Strategy, you will already be insuring your blackjacks versus dealer aces when wagering your highest level bets. In addition, you will be standing on hard 16s versus a dealer ten whenever your hand contains a 4 or 5.

If your wager is small, you may even want to stand on a pair of 8s versus a dealer's ten or stand on a pair of 9s versus a dealer's 8. If your wager is larger, you can hit an 11 versus a dealer 10 instead of doubling, or hit a ten versus a dealer 7.

Your possibilities of making obviously wrong plays are almost endless, but taking insurance consistently will go a long ways in impressing upon a boss that you are not a counter. Deciding to hit instead of doubling, especially when you have a lot of money out and the deal has been choppy, is a good defensive move to preserve your bankroll. When you make this move in the presence of pit personnel, it can help enhance your reputation as a nice person who doesn't know how to play blackjack correctly.

In dealing with all casino personnel, your goal is to always be a polite, friendly person who likes the casino, enjoys talking to pit personnel, is impressed by the floorman's tremendous knowledge of blackjack, makes large wagers and doesn't know how to play blackjack correctly. This act will buy you a tremendous amount of unrestricted playing time, and your comp rate should go up exponentially. You are the perfect player from the casino's viewpoint, and the casino bosses will be willing to pay to ensure that you play in their casino.

### **Things to Avoid**

There are some things I just won't tolerate when I play blackjack. Top on my list of "the things I like least" is a crowded blackjack table. I don't like playing with more than one or perhaps two players at the most.

One thing I detest when I play blackjack is other players' comments about my play. Let's say the floorman is hanging around my table chatting it up as the Brits say. I may decide to make a purposeful error, like doubling on a 9 versus a dealer 2. While this kind of move does wonders to enhance your reputation as a desirable casino victim, er, I mean guest, other players may comment on your play. If you take a hit when the correct basic strategy is to stand, the players after you very well may comment that your stupid play has changed the order of the cards and affected their hands. You are especially likely to draw player criticisms if, because of your draw, a dealer makes a stiff hand instead of busting.

I don't need this kind of aggravation. When a blackjack table becomes crowded, take a break and play some craps. Crowded craps tables are fun and may be very profitable. As an aside, letting the floorman in the blackjack pit know that you are going to play a little craps won't hurt your reputation as a desirable casino patron either.

I also refuse to play with rude players. I recall sitting at one table when a player sat down next to me and started complaining from the time he arrived. He didn't like the casino and he especially didn't seem to like our dealer. Prior to his arrival I had been having a delightful conversation with the attractive young dealer named Jennifer and getting excellent penetration. With the arrival of Mr. Jerk, Jennifer's mood was rapidly changing from sunny to dark.

I was just getting ready to leave when El Jerko claimed that Jennifer had skipped his hand. He claimed that he had signaled a hit, when, to the dealer and me, it clearly seemed as if he had waived his hand back and forth in the "no more cards" motion. Worse, he had not complained until the dealer had completed her hand, drawing to a twenty and beating Mr. Jerk's 13.

He got louder and louder, demanding that his wager be returned. Jennifer's normally placid and cheerful face had turned bright red with humiliation. Mr. Jerk was not only loud but abusive. When Charlie, the floorman came over, Mr. Jerk lit into him. I could not resist. I told the floorman that Mr. Jerk had clearly signaled to Jennifer to stand and that it was only after Jennifer had played out her hand that he complained. I also told Charlie the exact words Mr. Jerk had used to insult Jennifer. Charlie performed like a prince. He paid off Mr. Jerk's last wager and asked him if he wouldn't be more comfortable playing elsewhere, since he didn't seem to care for Jennifer or the establishment. Mr. Jerk let loose

with another stream of obscenities. This time the situation had gotten so bad that I rose out of my chair and told Mr. Jerk that it was time for him to go. Now his face turned beet red with his neck veins bulging.

Up walked two burly security guards. Mr. Jerk was escorted out of the casino. After the uproar had subsided, Jennifer gave me one of her biggest smiles and thanked me for supporting her. I decided to play for a while longer. As I recall, I had one of my best wins at Jennifer's table, and when Charlie came by to check, I got several thumbs up signals.

### **Where to Sit at the Table**

Nearly every blackjack book will advise you to sit at the last seat at the table, directly to the dealer's right. When you are seated here you will be the last player to finish a hand, and you will have the advantage of seeing every other player's hand before you have to act on your own.

Like robots, nearly every card counter will sit in the last or third base position, as it is customarily called. Casino personnel know that this is the most likely place for a counter to sit. Sitting in third base is one more confirmation of counting if the bosses are suspicious at all. I advise you not to sit at third base.

My favorite spot is the first chair at the table adjacent to the dealer's left hand, commonly called *first base*.

### **Drinking**

You've been waiting for this part, haven't you? I have yet to read a book on blackjack where the author does not admonish the reader not to drink. Card counters, I guess, are too engrossed in counting to even lift a glass to their beleaguered lips. If they do manage a drink, it has to be Evian water. For the bosses and for most players, having a drink while you play is part of the fun. Gamblers do it for sure. And you want to look like a gambler, right?

I generally have a few drinks while I gamble. I also drink straight orange juice, coffee, iced tea and even ice water at the tables. Here's a good ploy. Order your favorite cocktail at the blackjack table. Nurse it along until you are ready to take a break. Wander over to the craps table. Here you can order your non alcoholic beverage.

Drinking something alcoholic at the blackjack table is one more signal to the pit that you are not a counter. I generally go slow on the alcoholic drinks and time my drinks so that I invariably order something with alcohol in it at the blackjack table, and drink coffee or some other non alcoholic beverage at the craps table. Craps pit personnel don't care what you drink. The fact that you play craps is proof that you are a gambler. Meanwhile you look like another fun loving high roller to the blackjack pit, which does take note of the beverages of black chip players, especially if they are suspected of counting.

### **Take Partial Insurance at Times**

Taking insurance is one of the poorest bets for non card counters. That is why basic strategy players never take insurance. However, as we know, when the count becomes favorable, card counters will take insurance. Card counters will make the insurance bet as a wager on its own merit, regardless of the cards in their hand. Thus counters will insure hands totaling 16 versus dealer aces, while gamblers tend to insure blackjacks only. That is why I recommended that you modify the Power Blackjack Playing Strategy and always insure blackjacks.

But you can gain even more mileage out of the insurance bet. Let's say you have two tens for a total of twenty, and the dealer has an ace for her up-card. Charlie, the floorman, is visiting again, discussing the upcoming boxing match at Caesar's. You ask him how to play your twenty. You remind him that you always insure blackjacks so you are thinking that it might not be a bad idea to insure a twenty also. The count is favorable enough that taking insurance is really the right option to take. He suggests skipping the insurance wager. You tell him that you will split the difference and put up an insurance bet equal to only one third of your original wager. No matter how the wager turns out, you have gotten out the correct wager for a favorable count, while managing to look even more like a typical gambler.

## Superstitions

Superstitions really have no effect on the outcome of cards or dice or little balls spinning around inside of larger wheels or do they? Most gamblers and many pit personnel are superstitious. Gambling itself seems to breed superstitions.

What happens is that we remember certain events which occurred prior to, or in connection with other events, and we assume that there is a causal relationship between two seemingly unrelated occurrences.

The dice game is rife with superstitions. Lady shooters are lucky, as are virgin shooters, who have never rolled the dice before. If a die or the dice fly off the table, many old pros call their odds bets and buy bets off on the next roll, as everyone knows that sevens come after the dice fall on the floor.

Blackjack players have their own superstitions. Many of these concern upsetting the natural order of the cards. If you have been playing one hand of blackjack and suddenly spread to two hands, the other players may become unglued at the move. Likewise playing a hand differently than they would have can cause a barrage of negative comments.

Poker players may wear their lucky hats, and where would a slots player be without her lucky charm bracelet?

Many casino bosses have lucky and unlucky dealers. A craps crew, which loses too much money, may find itself fired or at least broken up and the members rotated into different crews. If a blackjack player is winning too much money, a boss may bring in a lucky dealer. In the good old days when Vegas was mobbed up, the lucky dealer may well have been dealing seconds, with a real reason behind the luck. In this day of corporate casinos, a cheating dealer is unlikely as a casino is not willing to risk its license over one winning player. However, many bosses believe certain dealers are lucky for the house, just as other dealers are unlucky. If a boss decides a dealer is unlucky, the hapless dealer is not likely to have a fruitful career with that casino.

Because gamblers and bosses are superstitious, it makes sense for you to at least appear to be superstitious too. If you lose, it is because the dealer is lucky or hot, or in the alternative, if you win, you are on a hot streak. Hot and cold streaks do occur but it doesn't hurt to play them up. Talk of hot shooters and hot rolls helps spice up any conversation with a boss as well.

In addition to enhancing your conversation with bosses, you can use your superstitions to influence dealers as well. More than once I have told a dealer that I feel lucky on the next round of cards, while I placed a bet for her on top of my own chips. If my wager won, I may have asked her for one more lucky round while doubling her wager with a wink or a nod indicating a mutually shared conspiracy, which hurts no one, and may benefit us both. If we are unlucky, I may shrug and comment about some bad karma because of some event such as a loud noise from the slots area or some other event which disrupted our lucky streak.

Use superstitions to justify certain plays when you are talking to the bosses. You can also use superstitions as a bit of friendly persuasion to convince the dealer to deal another round or two. Just don't get caught up in believing too many casino superstitions yourself. Your lucky hat is not likely to have been responsible for your last win, nor is a particular casino necessarily unlucky.

I will admit that I partially subscribe to the "unlucky casino syndrome." There are some casinos where I never seem to do well. I have no rational explanation for this. However, since I tend to play in Las Vegas where dozens of casinos vie for my attention, I will avoid the casinos that are unlucky for me.

### **Moving Up Your Betting Levels**

If you devote much time to blackjack using the Power Blackjack Strategy, at some point you will want to increase the size of base bets — going from \$10 bets to \$25, or from \$25 base bets to \$50 bets. Many players find that an emotional adjustment is required to make this move. The size of the wagers required may intimidate them to the extent that they feel compelled to modify the Power Blackjack Betting Strategy.

Of course, you must adhere to all of the requirements I have described before you decide to increase the size of your base wagers. You never want to overbet your bankroll, and you should only increase the size of your wagers when your bankroll is large enough to justify it. If you are undercapitalized, then you clearly are out of your league to jump from green chip to black chip play.

However, once you have built the prerequisite bankroll, you should be able to increase the size of your wagers. To acclimate yourself to making larger wagers, try moving in steps. You might increase from being a \$20 bettor to \$25. There is no law that says you have to jump to \$50 base wagers next. Create your own betting series using \$35 or \$40 as a base bet if you are uncomfortable in making the leap from \$25 to \$50 wagers.

Probably your biggest hurdle will be moving up to black \$100 chip play. You will receive a great deal more attention from the casino than when you were a red chip or green chip player. Most of the attention will be positive. When you play with black chips, you automatically join an exclusive club with significant casino comps to be made available. However, your play will also be under greater scrutiny and this bothers many players.

In addition to being showered with comps, you will also find that black chip play has other privileges. It is usually much easier to find uncrowded tables as a black chip player.

I suggest that you start wagering at a comfortable level for you. Your comfort level may be as a \$5, \$10 or a \$25 player. Stay at this level until you have thoroughly mastered not only the technical side of playing correctly, but the emotional side of dealing with players, bosses and dealers. When you are ready, both psychologically and with adequate bankroll, try moving up just one step and then playing at this level for awhile. Continue to hone your casino people skills at each new level and don't forget to look and act the part. Black chip players do act differently than nickel chip players.

### **The Casino As Your New Office**

Walking up to a blackjack table the first time can be an intimidating experience. If you have not played much, you will not fully understand the roles of the dealer, the floorman, the pit boss, and the other casino personnel, as well as thinking about the eye-in-the-sky cameras following your every move.

If you are unfamiliar with casino surroundings, you may want to progress into your new role as a winning blackjack player on a step-by-step basis.



Only after you have mastered all the Power elements should you consider moving up to black chip status. At this point, you should feel that the casino is your new office, and the casino personnel are your fellow workers.

Remember that the casino is not your enemy. The primary functions of modern casino personnel, including bosses, are to make sure the casino patrons have a good enough experience that they will become repeat customers.

Once you become known in a casino, you will find yourself interacting with the casino personnel even more. Dealers will welcome you by name. Cocktail waitresses will remember your favorite drink. Bosses will invite you to coffee. A casino host will work with you to make sure that you get all of the comps to which you are entitled.

Once you sense that everyone in the casino is genuinely rooting for you to win, you will know that you have done your job well.

In order to reach this level, there is no substitute for putting in your hours. You will need to demonstrate that you are not only friendly, but reliable, honest and consistent in your fair treatment of all you encounter.

Too many players complain to bosses, dealers and anyone else who works in the casino. Grumpy players are all too common and you want to make sure that you don't present this face to your "fellow workers." If you are tired or grumpy, don't play. It is important to take breaks frequently and use the time to relax. You should be at your peak emotionally when you play, and this includes having a positive mental attitude and interacting with players and casino personnel on a friendly and helpful basis. Eventually the casino will recognize you as congenial, reliable and dependable. And if you decide to make playing blackjack your new profession, your relationship with your new associates will serve as the foundation for your new enterprise.



## 17. Beat the Casinos!

There is one main reason you should want to play blackjack in a casino. It is not to have fun. If you want to play a game for fun, take up checkers. It is not for entertainment, although watching other casino patrons really can be entertaining. If you enter a casino to play their games, then your main object should be to beat the casino!

Can you still have fun playing blackjack? It depends what you consider to be fun. If you want to play like most gamblers with no sense of playing or betting strategy and no money management skills, then you won't enjoy using the Power Blackjack approach very much. However, if you believe like I do, that beating the casinos at their own games is one of the most satisfying things you can do, then you will have a great time taking money from the casinos.

The purpose of this chapter is to review some of the materials we have covered in this book and to try to pull this information together so that you are totally prepared to go out and start winning at blackjack.

Most blackjack books never have chapters like this because they deal mostly in theoretical concepts, and even though the author claims you can win using them, they have only been applied in various computer simulations.

The Power Blackjack Strategy is a real world strategy my students and I have used with a great deal of success against real dealers in real casinos. This strategy will not hold up under the kind of testing usually done to test different card counting strategies for the reasons I have discussed earlier. These simulations are not realistic in that they do not consider the options you can employ when you are using the Power Blackjack Strategy in actual casino play.

If you are ready to proceed to real world play, please read on. If you want more theoretical constructs, then maybe you have the wrong book.

In this final chapter, I will review the concepts and techniques presented throughout this book so that you really will be able to go out and start winning at blackjack.

In presenting the information in this book, I have not assumed that you know anything about blackjack, basic strategy or how to play in casinos. If you are a seasoned blackjack player you may readily grasp the Power Blackjack advantages and be able to start winning in a very short time. If you have never played blackjack, then I suggest that you follow the following steps very carefully to make certain that you are firmly grounded in everything you need to know, before you begin risking money in a contest with the casinos.

### **Learn How Blackjack is Played**

You will want to thoroughly understand the rules of blackjack before you ever try playing in a casino. You can start by first reviewing the rules I have presented in this book. You may want to read another book about blackjack or other casino games, which I encourage you to do. I have listed a group of books I think you will find helpful at the end of this chapter.

Your next step will be to play some blackjack. If you have a computer, you can practice using a casino software package which includes blackjack. Many of these software packages also have study aids on learning basic strategy that you will find helpful. You will also find that card counting is taught by some software packages.



You can read more about card counting if you are curious, but learning how to count cards will not help you beat the game unless you use a sound betting strategy like the Power Blackjack Betting Strategy. If you are interested in learning how to win using the combination of a highly simplified card tracking system and a betting strategy, you may want to read *Advantage Blackjack*, which I also wrote.

If you don't have access to a computer, you can practice playing with a friend, mate or soulmate. I highly recommend sitting down and playing blackjack with at least one other person. If you have access to a casino offering uncrowded low-stake games, this may be a good spot to begin practicing. Prior to your first visit, at least learn a rudimentary playing strategy such as the Down and Dirty Strategy presented in chapter 4. If you plan your visit for an off time, such as a morning in the middle of the week, you are likely to find mostly empty tables. When you find a table you like, tell the dealer you are just learning the game, and ask her (you did pick a young friendly female dealer didn't you?) if she will help you with the game. Under these circumstances, a bored dealer usually has nothing better to do, and if you are friendly and cheerful, she will probably go out of her way to help you.

If you get a dealer who will not interact with you, change tables as quickly as you can.

Be sure to thank the dealer for her help and remember to tip her. You will start your career as a blackjack professional player off right by placing the dealer's tip on top of your own wager, especially when you have a larger wager out.

### **Learn the Power Blackjack Playing Strategy**

If you have already learned basic strategy, then you will have no problem learning the Power Blackjack Playing Strategy. If you are new to blackjack, you may want to start by learning the Down and Dirty Playing Strategy which will cut the house edge to 1%. After you have mastered this strategy, you will want to learn enough to cut the house edge down to 3/4% using our Advanced Down and Dirty Strategy.

## Advanced Down and Dirty Playing Strategy

1. If conventional surrender is offered, always surrender any 16 against a dealer 9, 10 or A and any 15 against a dealer 10.
2. Hard hand hitting and standing rules are:
  - Always stand on 17 or higher.
  - Always hit any hand of 11 or less.
  - With a 12, stand versus a dealer's 4, 5, or 6, otherwise hit.
  - With a 13, stand versus a dealer's 2, 3, 4, 5 or 6, otherwise hit.
3. Soft hand hitting and standing rules are:
  - With a soft hand of 18 or more, always stand.
  - With a soft hand of 17 or less, always hit.
4. Double down on any hand of 10 or 11 if your total is greater than the dealer's up-card. For example, if you have a 10 and the dealer's up-card is a 9, then you will double.
5. Double down on any hand totaling 9 if the dealer shows a 6 or lower.
6. Split any pairs of 8s, unless 8s are surrendered.
7. Split a pair of 7s if the dealer shows a 7 or lower.
8. Never take insurance.

After learning the Advanced Down and Dirty Playing Strategy, you can progress to the more powerful Modified Power Blackjack Playing Strategy. The only way you are going to learn this is to review it and practice it. The pocket sized version of the modified playing strategy, which incorporates changes in play for 16s versus dealers 10s and insuring a blackjack, is shown below.

### **Modified Power Blackjack Strategy**

#### **Surrender:**

16, except split 8,8 vs 9,T,A

15 vs 10

#### **Split Pairs:**

A,A, 8,8 vs 2-A

9,9 vs 2-9 except 7

7,7 vs 2-7

6,6 vs 3-6

4,4 vs 5,6

2,2 & 3,3 vs 4-7

#### **Double Down:**

11 vs 2-T

10 vs 2-9

9 vs 3-6

A,6 & A,7 vs 3-6

A,4 & A,5 vs 4-6

A,3 & A,2 vs 5-6

#### **Hitting & Standing:**

Hard 2-11 hit

Hard 17-21 stand

Hard 12-15 stand vs 2-6

except 12 hit vs 2-3

Hard 16 - 2 cards Stand vs 2-6

Hard 16 - 3 cards with 4,5, hit vs 10

Soft 18 stand vs 2-8

Soft 19 or 20 stand

Insure Blackjacks with top three bets





You can photocopy this card and carry it in your pocket for reference. You also will want to prepare a set of index cards to help you learn how to play each hand you will encounter. These cards should have the player hand and the dealer's up-card on one side and the correct playing strategy on the reverse. For example, you might want to show the following strategy play on a card:

#### Card Side 1

Dealer Up-card = 7

Player Hand = 9,9

#### Card Side 2

Stand

Once you have the cards prepared, you can go through them looking at the dealer up-card and player cards and then stating the correct strategy. Put the cards you answered correctly in a separate stack and spend more time reviewing the cards you missed, until you are able to give the correct answer for every playing option. I would repeat this exercise a couple of times a week until you have the answers down cold.

You can also practice with a deck of cards or with computer software. I learned basic strategy many years ago practicing with cards. Deal one card as the dealer's up-card and two cards as the player hand. Decide on the correct strategy. If you are not sure, check the strategy card or the complete playing strategy chart which you should keep handy for reference.

By the way, I don't recommend that you ever refer to the strategy card when you are playing blackjack in a casino. Some bosses don't like it and even more importantly, you won't have time to refer to a card, keep your betting straight, and keep track of your bankroll, in the few seconds you will have to make all of these decisions.



### Using the Betting Series

The betting series you will use is geared for the size of the bankroll utilized for each game. The following table summarizes the minimum bet for each betting series, the required buy-in amount, the suggested buy-in amount and the betting progression you will use. You will notice that I have included more betting levels in this chart than in the previous examples. This is to give you even more flexibility in your levels of play.

## Game Bankrolls and Betting Progressions

Minimum Bet	Required Buy-in	Suggested Buy-in	Betting Progressions
<b>\$2</b>	\$ 80	\$ 160	2 4 6 8 10 12 16
<b>\$5</b>	\$ 200	\$ 400	5 10 15 20 25 30 40
<b>\$10</b>	\$ 400	\$ 800	10 20 30 40 50 60 80
<b>\$15</b>	\$ 600	\$1,200	15 30 45 60 75 90 120
<b>\$25</b>	\$1,000	\$2,000	25 50 75 100 125 150 200
<b>\$35</b>	\$1,400	\$2,800	35 70 105 140 175 210 280
<b>\$50</b>	\$2,000	\$4,000	50 100 150 200 250 300 400
<b>\$75</b>	\$3,000	\$6,000	75 150 225 300 375 450 600
<b>\$100</b>	\$4,000	\$8,000	100 200 300 400 500 600 800

I recommend that you use the higher *suggested buy-in amounts* when you play. For instance, if you are playing with a \$5 minimum bet, you should use \$400 as your game bankroll instead of buying in for the minimum of \$200. This is an application of the "50% rule" I mentioned as a better way of managing your money. The benefit of buying in for a higher amount is twofold. First, you if you lose the betting series, you will not have to suffer the indignity of losing most of your game bankroll. When you buy in for the larger amount you know that so long as you follow the rules and leave immediately after losing a betting series, you will always leave with chips in your hand.

A second benefit is that by having more chips in reserve you will help alleviate any hesitancy you might have about playing your hands correctly when you have larger bets out. You can safely split pairs, double down, or even double on split pairs, with even your largest wagers when you use the higher bankroll amount.

## Total Bankroll Requirements

<i>Minimum Bet</i>	<i>Required Buy-in</i>	<i>Required Bankroll</i>	<i>Suggested Buy-in</i>	<i>Suggested Bankroll</i>
<b>\$ 2</b>	\$ 80	\$ 400	\$ 160	\$ 800
<b>\$ 5</b>	\$ 200	\$ 1,000	\$ 400	\$ 2,000
<b>\$ 10</b>	\$ 400	\$ 2,000	\$ 800	\$ 4,000
<b>\$ 15</b>	\$ 600	\$ 3,000	\$1,200	\$ 6,000
<b>\$ 25</b>	\$1,000	\$ 5,000	\$2,000	\$10,000
<b>\$ 35</b>	\$1,400	\$ 7,000	\$2,800	\$14,000
<b>\$ 50</b>	\$2,000	\$10,000	\$4,000	\$20,000
<b>\$ 75</b>	\$3,000	\$15,000	\$6,000	\$30,000
<b>\$100</b>	\$4,000	\$20,000	\$8,000	\$40,000

Once you decide to use the higher buy-ins, you should also increase the size of your total blackjack bankroll. The next table shows the size of bankroll you should use for each betting level. This table should be self explanatory. If you are a \$5 bettor and decide to take my suggestion and use a \$400 bankroll for each game, then you should also increase your total bankroll for this level of play to \$2,000.

## **Betting Strategy Rules**

The following rules will be used regardless of the level of play you choose.

1. Always start with the lowest bet in the betting series. When first beginning a game, only wager at the lowest level in the betting series until you have a win. If you lose the first three hands in the betting series, the game is over.
2. After winning a bet at the first or second level of the betting series, parlay the bet for the next wager.
3. Bets are raised one level after losses. They are lowered one level after one win, or two levels after two consecutive wins or wins in two out of the last three plays.
4. Wins and losses from blackjacks, splits and doublings are ignored in picking the level of bet. If, for instance, you are wagering at the third level and have a blackjack, your next bet will be a second level bet unless you have won two out of the last three bets. In other words, winning more on a hand because of a blackjack, a split pair or a double down, will not cause you to reduce your next wager any more than the standard rules call for.
5. If a parlay wins, betting resumes according to the standard rules for the betting series. If a parlay loses, the next wager is based on the level of wager parlayed not the amount wagered with the parlayed bet. If you parlay a winning level two bet and lose the parlay, the next wager will be a level three bet.

Once you hit your target win for a game, the standard betting rules are modified. Parlays are eliminated or reduced and the number of betting levels you will use is reduced. We will have more on this shortly.

## Target Profits

You should never sit down and start playing a game without having a target profit in mind. This profit goal should be about 25% of your required buy-in. A \$5 bettor's required buy-in is \$200. However, I have hinted very strongly that you should consider using the higher suggested buy-in figure of \$400. If you take my advice and use the higher amount, as a \$5 bettor you will have a target profit of \$50 ( $0.25 \times \$200$ ), which is only 12.5% of your actual buy-in. Does this seem easy to hit? Of course it is.

Now your goal will seem even easier to attain. Just make 12.5% of your actual buy-in and then start using our strategies to protect your profits. I am sure you recognize that I am just playing a numbers game here, but doesn't it make your target profit seem even easier to hit? The table below shows the target profit levels for each suggested buy-in amount.

### Target Profit Amounts

<i>Minimum Bet</i>	<i>Suggested Buy-in</i>	<i>Target Profit</i>
\$ 2	\$ 160	\$ 20
\$ 5	\$ 400	\$ 50
\$ 10	\$ 800	\$ 100
\$ 15	\$ 1,200	\$ 150
\$ 25	\$ 2,000	\$ 250
\$ 35	\$ 2,800	\$ 350
\$ 50	\$ 4,000	\$ 500
\$ 75	\$ 6,000	\$ 750
\$100	\$ 8,000	\$1,000

## Rules to Help You Keep Your Winnings

There is no question that if you follow the Power Blackjack Playing and Betting rules you will generate wins. I have even given you the average wins per hour achieved in actual play. Does this mean you can relax? Unfortunately no. Even though there is no question that you will win using this system of play, there is still the issue of leaving the casino with your profits in hand.

One of our most important rules to help you leave a winner is the 90% Rule. This rule says very simply that if you are close to hitting a target profit or a daily profit, that sometimes 90% or so is close enough.

I recall very well an acquaintance of mine who had a monster roll at a craps table. When I walked up to the table, Joe was rolling the dice and playing with \$500 chips scattered all over the layout. By the time he sevens out, he was up over \$48,000. This is not bad considering he bought in less than an hour earlier for a grand. I strongly urged him to come with me and take a break.



I reminded him how badly he needed this score and how good he would feel walking out with his winnings intact. He nodded and smiled and then gave some lame excuse about wanting to bet with just a couple of more shooters.

I had more than made my nut for that day. In fact, catching the last ten minutes of his hot craps roll had put me way ahead. I decided to take a break in the coffee shop and try some of the coconut cream pie which was reputed to be the best in town.

I ran into another friend and talked for over an hour. When I came back out, Joe was still at the same table. I walked up and noticed his pitiful little pile of green chips. Joe gave me a lame look and continued to play. I saw him the next day and asked him how he ended up. "Tapped out," were his words. "You didn't drop the whole 50 grand did you?" I asked.

"It was only 48 thousand," he responded. "The reason I kept playing is because I wanted to hit 50 thousand."

As I walked away, I wondered to myself what in the hell is the difference between 48 thousand and 50 thousand when you are that much ahead?

I think 48 thousand should have been close enough, don't you? Any time you are struggling to hit a target profit, are playing on a short time schedule or just start to hear that little nagging voice somewhere in the back of your skull telling you to watch out, you can remember Joe. He should have known that 48 grand was close enough. Don't ever get hung up on exact amounts. If you are trying to win \$50 and hit \$48, you can call it close enough and take a break. Remember, you will never go broke by taking a break early and walking off with your profits intact.

Whenever you are somewhere near your target profit for a game, you need to make some changes. Obviously you can just call the game over and quit. However, if the dealer has been busting at a high rate and the table is definitely player favorable, it makes no sense to quit. So you do the next best thing. You move into the conservative betting mode.

### **End of Game Rules**

Once you hit your target profit or come close enough, you will change the way you select your bets. There are two approaches you can chose. If you have hit the 25% target profit and want to continue playing, you can shift into the conservative betting mode. If you are ready to prepare for an imminent departure, you will shift to using departure mode betting rules, also called *lock up rules*.



**The conservative betting rules are as follows:**

1. Change from the standard betting rules after you have hit your profit target or if you have had a long game and want to reduce your risk. You can also shift to this mode any time you want to be more conservative, such as when you have a short time remaining to play and you want to limit your risk.
2. Do not parlay wins at the second level bet. Instead of parlaying a win at this level, just reduce your wager to a level one bet.
3. Limit your wagers to bets in the first three levels of wagers. If you lose your third level bet after you have entered the conservative betting mode, you will depart the table.
4. At your option, you may decide to switch to the conservative betting mode after winning a larger level bet and immediately reduce the size of your next wager. Assume that you have won a larger bet in your series and are ready to enter the conservative betting mode. You can immediately drop to a level one or two bet, thereby immediately reducing your risk on the next wager.
5. When you are in the conservative betting mode, you *will consider* the effects on your bankroll of larger wins produced by blackjacks, pair splitting and doubling down. If you win a higher level wager and win more because of one of these circumstances you may immediately switch to the conservative betting mode and reduce your bet to a level one or two bet.

**The rules for betting in lock up mode are:**

1. After hitting a larger profit, such as a 50% profit, it makes sense to initiate even tighter rules to prevent this gain from becoming a loss. You will go into lock up mode typically after a very successful game when you are almost ready to depart but elect to let the table decide when you will leave rather than just calling the game over.

2. In lock up mode, you will not parlay any wins. You will limit wagers to the first and second levels, which is even more restrictive than the conservative betting mode.
4. You may elect to move into lock up mode after winning a large wager, especially if the game has been a difficult one. If you have played a game which has lasted longer than thirty bets, and have just won a larger wager, you may want to move to lock up mode immediately.



Table departure means leaving the table. The only exception to this rule occurs after losing the first three bets which signals the need to change tables. If there are no other seats available, you may elect to sit out a few hands and try wagering again at the same table. If sitting out is awkward, ask the dealer to hold your place and take a short break away from the table.

The other departure rule exception occurs when you decide to end a winning game but continue playing at the same table because of favorable playing conditions. You might have your departure signaled after moving into lock up mode to protect a large win. If you like, instead of leaving, you can sit out a hand or two and then start a new game. It is important to remove your winnings from play when you make this move. If you don't want to remove your winnings from the table, you can separate the chips representing your winnings into a separate chip stack. Just be sure not to use these chips if you start to have a losing session. When you first start playing, it is far better that you rigidly follow the table departure rules until you have played long and successfully enough that you are absolutely certain that your discipline is such that you will never put winning chips back into play.

## Record Keeping

You need to make keeping a record of each game a habit. Whenever I finish a game, my first stop is usually at a seat in front of a vacant slot machine where I can record the results of my game. Recording the results has become second nature to me and an important part of my play.

I also track expenses for each casino visit. The easiest way to do this is to use one credit card for each trip. The only other expenses I will record are cash outlays for tips and cab fares. I write these down on a small card I carry in my pocket.

After I return from a casino excursion, I file my game log in a special notebook. I also record the results of the trip in a master file I keep which shows a running total of my gaming bankroll.

Even though the record keeping is simple, you need to do it for a couple of reasons. The first is that you want to be accurate about your blackjack wins and losses. If you are losing, even though you are using the Power Blackjack Strategy, you need to closely examine what you are doing. If you can't identify the problem from reviewing your own records, you should reread this book. Chances are you have forgotten some aspect of the strategy and that is your problem.

If you have only played for a very short period of time and have a net loss position, it is possible that your loss is just the result of bad luck. However, it could be because you are staying too long at a table. I know that it is hard to leave at times. I was playing roulette yesterday and an interesting woman sat down next to me and starting asking me about the game. I won over \$100 in less than ten minutes and left the table. I could have stayed and talked and played, but the system I used required a "hit and run" approach.

The second reason keeping records is important is for tax reporting purposes. The publication, *How to Survive and Prosper as a Professional Gambler* has complete information on taxes and gambling.

## Living a Life of Ease

When you go to the casino, you need to remember that your one purpose is to win. You can drink, party, visit, flirt and relax on your own time after you have locked up your daily win. After becoming a proficient Power Blackjack player and increasing the size of your minimum wagers, you will be able to travel a good part of the year, courtesy of your favorite casinos. This may become an important part of your retirement plan. You can use your new skills at blackjack to pay for your vacations and pocket a good deal of change as well.

You may consider becoming a full time pro. Before you make this step, I want you to think about it very carefully. Whereas playing several times a month and winning can bring you a great deal of pleasure, having to play every day to make your daily nut is very difficult

Casinos can be glamorous and exciting if you don't have to be in one every day. On a daily basis, I can think of many things I had rather do than go through the repetitive grind of

play needed to hit my daily win goal. Everyone is different. If you think you would like to turn pro, I suggest you take a two week vacation and spend at least ten of the days in a casino playing blackjack four hours a day. If, after two weeks of this, you are still game for more, then maybe you have what it takes to become a full time player. If you are like me, you may have to settle for being a part time pro and playing less frequently.



I hope you find the Power Blackjack Strategy to be a lifetime source of income and satisfaction. I would like to hear about your experiences. You may write me in care of the publisher. I wish you the best in all of your life endeavors. Now go out and beat the casinos!



### Suggested Reading

All of the books which follow are recommended if you want to learn more about blackjack, how to play other casino games, or how to get more comps from the casinos. You will not need to read any other blackjack books to learn how to beat the game, but I have listed the better books so that you can learn more about what others have said about card counting, using betting progressions, disguising their skills and general recommendations for winning play.

I have also listed several books you should consider reading so that you can learn how to win at another casino game, such as craps, roulette, slot machines or video poker.

Ian Andersen, *Burning the Tables in Las Vegas*, 1999, Huntington Press.

Ian Andersen, *Turning the Tables on Las Vegas*, 1976, Vintage Books.

Frank Barstow, *Beat the Casino*, 1979, Carlyle Associates.

Julian Braun, *How to Play Winning Blackjack*, 1980, Data House.

Richard A. Canfield, *Blackjack Your Way to Riches*, 1977, Lyle Stuart.

Bryce Carlson, *Blackjack for Blood*, 1994, Compustar Press.

Donald Dahl, *Progression Blackjack*, 1998, Citadel Press

Andrew Devereau, *Target Roulette*, 1993, Silverthorne Publications, Inc.

Roger L. Ford, *Advantage Blackjack*, 1999, Silverthorne Publications, Inc.

Roger L. Ford, *Advantage Craps*, 2000, Silverthorne Publications Inc.

Roger L. Ford, *Advantage Slots*, 2000, Silverthorne Publications Inc.

Roger L. Ford, *Beat the Internet Casinos*, 2000, Silverthorne Publications, Inc.

Sam Goldsmith, *Super Craps*, 1996, Silverthorne Publications, Inc.

Peter A. Griffin, *The Theory of Blackjack*, 1996, Huntington Press.

John Grochowski, *The Casino Answer Book*, 1998, Bonus Books, Inc.

Lance Humble and Carl Cooper, *The World's Greatest Blackjack Book*, 1980, Doubleday.

Jerry L. Patterson, *Blackjack: A Winner's Handbook*, 1990, Perigee Books.

Mario Puzo, *Inside Las Vegas*, 1976, Grosset & Dunlap.

Fred Renzey, *Blackjack Bluebook*, Chicago Spectrum Press, 1998

T. J. Reynolds, *Complete Book of Blackjack*, 1998, Kensington Publishing Corp.

Max Rubin, *Comp City*, 1994, Huntington Press

Don Schlesinger, *Blackjack Attack*, 1997, RGE Publishing.

Frank Scoblete, *Best Blackjack*, 1996, Bonus Books, Inc.

Martin J. Silverthorne, *Gamble for Free!*, 1998, Silverthorne Publications, Inc.

Martin J. Silverthorne, *Power Slots*, 1999, Silverthorne Publications, Inc.

Martin J. Silverthorne, *The Silverthorne Blackjack Strategy*, 1996, Silverthorne Publications, Inc.

Silverthorne Publications, *How to Survive and Prosper as a Professional Gambler*, 1994, Silverthorne Publications, Inc.

Silverthorne Publications, *Winning with Expert Video Poker*, 1995, Silverthorne Publications, Inc.

Arnold Snyder, *Blackbelt in Blackjack*, 1997, RFT Publishing.

Lawrence Steele, *Super Slots*, 1994, Silverthorne Publications, Inc.

Henry J. Tamburin, *Blackjack: Take the Money and Run*, 1994, Research Services Unlimited.

Walter Thomason, *Twenty-first Century Blackjack*, 1999, Bonus Books, Inc.

Edward O. Thorp, *Beat the Dealer*, 1966, Random House.

Ken Uston, *Million Dollar Blackjack*, 1981, Random House.

Ken Uston and Roger Rappaport, *The Big Player*, 1977, Rinehart and Winston.

Olaf Vancura and Ken Fuchs, *Knock Out Blackjack*, 1998, Huntington Press.

Barney Vinson, *Las Vegas Behind the Tables!*, 1986, Gollehon Press, Inc.

Stanford Wong, *Blackjack Secrets*, 1994, Pi Yee Press.

Stanford Wong, *Professional Blackjack*, 1994, Pi Yee Press.

Bill Zender, *Card Counting for the Casino Executive*, 1990.



