

**Martin J Silverthorne**

***Packer Progression***  
**Betting System**



“The World’s Fastest  
Winning Betting System!”

**Silverthorne Publications, Inc.**

# **Packer Progression**

## **By Martin J Silverthorne**

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## **Introduction**

### **\$35 Is All The Bankroll You Need to Win \$1,110 an Hour With the Packer Progression!**

Revealed for the First Time the Packer Progression Pulls In Sky-High Wins Off Tiny Bankrolls!

Developed For Kerry Packer, an Australian Millionaire, for his Exclusive Use, It Is Now Being Released to a Few More Players!

Called the “world’s simplest betting strategy” it is also the fastest winning strategy. Breaking all records, it returns 369% an hour on every dollar of bankroll used. Every \$100 “invested” wins \$369 an hour in net profits, every hour the system is used!

This is the First Release of the Unstoppable Packer Progression – the System of Millionaires!

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I thought I had seen it all.

I have used just about every betting system ever created.

I have developed several outstanding systems myself, and I have been fortunate to have some of the world’s smartest system creators working with me to develop the best gambling systems available today!

I thought I had seen it all until I discovered the system used by Kerry Packer to win millions off the biggest casinos in Las Vegas.

Last year I attended a reunion of MGM Grand old timers, mostly employees who worked at the MGM Grand in the 1990s.

Charlie W. was one of the baccarat dealers at the MGM Grand when Kerry Packer won close to \$20 Million in three days. He passed the system on to me and after I learned it I was astounded by the raw power of the Packer Progression!

### **The Awesome Power of Packer Progression**

Let me tell you a little bit about the Packer Progression:

It uses from six to nine bets and is a very low bankroll system. It only takes \$35 to get started.

It is a low bet spread system. The highest bet is only twice as large as the smallest bet.

It wins at a blazing fast rate. For instance, it takes two minutes to hit a win online and about nine minutes to win in a land-based game.

There is no card tracking, bet tracking or counting decisions entailed.

And, it wins like no other system I have ever seen. Anyone with \$35 can win \$1,110 an hour with this system.

### **The Packer Progression Uses New Concepts Never Seen Before in a Winning Betting System**

It is not a progressive betting system. In fact its bets are almost flat.

It does not use the Martingale, Labouchère or Ascot betting system, nor does it use a Simple Regression, Parlay bets or any other old-time betting system.

It relies on small bets to set up unique opportunities for a High-Profitability Bet called the Corner Bet.

And, it uses a never-before-released bet selection system that wins on trending, counter-trending and choppy tables at the highest win rate ever documented!

## **The Packer Progression Is Not Like Any Betting System Ever Created -**

It uses only six to nine Special Bets.

And the bets are not in a traditional progression.

These are special bets designed to set up the High-Profit Corner Bet.

The Corner Bet is a special timing bet set up by wins using the Packer Progression.

While the Progression Bets are a strong winning system in themselves, when the Corner Bet is added something extraordinary occurs –

Packer Progression becomes the fastest and highest winning betting system ever tested!

When I welcome you to the world of Packer Progression, I am inviting you to become one of the few players who will gain access to the system developed for a billionaire that wins like crazy for players using just \$35!

### **How I Found the Packer Progression!**

Charlie W. was a dealer in the baccarat pit at the MGM Grand Casino when Kerry Packer won \$20 million in four joints on the Las Vegas Strip.

Charlie got Packer's system down pat. Recently, I met Charlie at an informal reunion of MGM Grand employees. I was invited because in the 1990s I worked as a consultant to the MGM Grand and got to know a number of their employees.

The subject of Kerry Packer's big win at baccarat came up and Charlie recounted his experiences with Packer.

“Most of the casino bosses never caught on to Packer's System because he would increase his bets so quickly that they focused more on their potential losses than how Packer was settling up his wins.

“I watched him play enough to figure out that he was using a very powerful betting Progression to set up his jumps in bet sizes.

“While he usually started with \$500 bets and moved to up \$25,000 or even \$100,000 bets, his system works just as well for \$5 bettors.

“With the Packer Progression the key to winning is to follow a simple set of betting rules to beat the house.

“I’ve used his system myself and in five months I won enough to retire.”

”The Packer Progression is simply the best way ever created to beat the bastards casinos.”

I asked Charlie W. if he would be willing to share the system and he agreed to share it.

### **Kerry Packer - The Ultimate Gambler!**

Kerry Packer began his gambling career after he inherited his family’s fortune. When his father passed away in the 1970’s, he left \$100 million in assets to Packer, including television and casino investments that were made outside of government regulations

In the 1990’s, Packer had a long streak of bad luck and lost \$28 million in less than a month. He was, however, an expert in horseracing and cricket. Good fortune found him again during a one week stay at the MGM Grand Casino, during which he walked away with more than \$33 million from various table games and slots. He’s also known for winning twenty hands of baccarat in just 20 minutes, of which each hand was worth \$115,000.

Kerry Packer was a risk taker in both gambling and business. He was fortunate that his risks usually ended with good payoffs. One of his biggest risks was selling off his father’s business and biggest moneymaker, Nine Network, in 1987. This turned out to be a very wise move as the man he sold it to couldn’t manage it properly, just as Packer had predicted.

A mere three years after he sold it, he bought it back for a quarter of the price, re-invested his profit and reaped great benefits from his 25% share in the Foxtel Pay TV Consortium.

Gambling was Kerry Packer's passion in the way that other men of great means develop big-budget obsessions with yacht racing or art collecting. Fitting for one with enough cash to roll as high as the moon, Packer wagered at the largest stakes the casinos would allow. But because he gambled for so much money-and had a tendency to quit while he was ahead, garnering the reputation on the Strip for being a "hit and run player"-the timing of Packer's passing brought some relief: he did not die on the heels of a big Vegas score, which would have suddenly been unrecoverable by the casinos. After all, following one of the Aussie billionaire's eight-figure wins, a gaming corporation's quarterly numbers sometimes ended up in the toilet.

Unlike high rollers who make casino bosses jump through hoops with outrageous demands, Packer's requests were minimal: he wanted nice rooms for himself and his entourage (which often included renowned golf coach Butch Harmon, actor Anthony Perkins and a clutch of polo players and cricketers), an on-call masseuse and, most critical of all, monstrously high limits and a guarantee that a vacant table would be waiting for him to gamble at. "Usually, Kerry would start out betting in the \$500 range; he wasn't always pushing in money with both fists," remembers the casino executive. "But, if he began winning, it could quickly ramp up to \$300,000 per hand at baccarat.

Probably the most extravagant taker Vegas has ever known, Packer routinely doled out six-figure gratuities that would be pooled among the dealers. "When Packer was in town, you could count on splitting \$1 million 20 ways," says the former casino executive.

On one memorable occasion, Packer paid off a waitress's mortgage. Another time, after noticing that a blackjack dealer had been moved from the high-limit area to the regular pit, he placed \$20,000 bets on each spot and told the dealer that he could keep all winnings from that round. Casino executives silently cringed at these shows of generosity because they knew the money he tipped would never make it back to the house's coffers. No doubt, Packer took some pleasure in stressing them out.

However, all the worry and hand-wringing was not without warrant. One New Year's Eve in the mid-1990s, Packer was betting \$150,000 per hand at the Las Vegas Hilton. "I was



in line to get a \$40,000 bonus because we had cleared the \$50 million mark in winnings," remembers veteran casino host Steve Cyr. "Going into that night we were at \$58 million. But then Packer won \$9 million and we got no bonus. He tipped \$1.3 million to the dealers and gave \$100,000 to the lounge singer."

More recently, following a particularly brutal cash-grabbing rage through Vegas-which, according to Cyr, "ended with Packer winning \$20 million at four joints and \$13 million at another one"-several casino bosses tried to minimize the danger of going up against an inveterate gambler who seemed to have bottomless resources, no qualms about dropping millions of dollars, and an understanding of variance swings. "Everyone finally said, 'To hell with this guy,'" recalls Cyr. "And they decided to keep him at 25 grand per bet."

Whether the casinos were successful in leashing Kerry to that relatively paltry limit remains highly doubtful. Undeniable is that he did not let anybody get between him and his God-given right to wager mind-boggling sums of money. When a member of Australia's Parliament, onetime Labor Party leader Mark Latham, described one of Packer's big casino losses (thought to be around \$25 million) as "morally offensive," the billionaire became incensed. First, he pointed out, the losses were actually only about \$7.5 million, an amount that was less than his annual contribution to just one children's hospital. Then Packer tersely added, "This is not someone else's money. This is my money. I am entitled to spend it in any way."

He did. And he did it with the kind of exuberant gumption and panache that will surely be missed from one end of the Las Vegas Strip to the other.

### **Winnings Like You Have Never Seen Before!**

Before I worked out a deal with Charlie to share the Packer Progression with a few more players, I wanted to see how his system performed. The first thing I noticed in reviewing the system was how simple and compact it was with just six to nine bets.

My first step was to see if this system could really do anything with just a small bankroll.

While Kerry Packer used his system with basic bets of \$500 to \$100,000 a hand the system could be used with much lower bets.

I decided to see how I could do with a \$35 bankroll making \$5 Bets!

I logged on to my favorite online casino and played for an hour or so in practice mode. I won \$236.

After the warm up I decided to risk some real money.

I played about thirty minutes steadily building up my winnings.

Besides the low bankroll, the first thing I noticed using this system is its lightning fast wins.

I was wrapping up a winning game every two minutes.

This was almost too fast. It would seem like I was just getting another game started when I hit another win.

I quickly developed my routine. After each two-minute win I would reset my bets to the start-up mode and just keep playing.

As my winnings grew I gradually increased the size of my bets.

I quickly moved from making \$5 bets to \$10 bets which only requires a bankroll of \$70.

I played three hours my first night ending up making \$25 bets.

My net win was \$3,231 using Packer Progression.

I was averaging over \$1,000 an hour off my \$35 bankroll!

I decided to try the system out the next day in my favorite “brick and mortar” casino.

## **The Packer Progression Levels Mini-Baccarat in My Favorite “Brick and Mortar” Casino**

I arrived at the casino about 8:30 in the morning and visited with the pit boss in charge of the mini-baccarat games. I was asking for a favor.

I wanted to try out the Packer Progression with a \$35 buy-in making \$5 bets. The only problem was the lowest bet they would accept was \$10 at their tables. The boss relented and reduced the minimum bet to \$5 after I pointed out that no one was playing at that moment anyway and that he would be better off having me making \$5 bets than staffing an empty table.

He gave me one hour at the lower betting level. I bought in for \$35 at 9:05. He shook his head and walked away. I heard him muttering, “He’s not going to last long.”

The boss didn’t reappear until about 10:15. I was making \$25 bets by then and had a stack of black chips on my side of the table.

He looked at my chips and asked the dealer, “How much more did he buy in for?”

The dealer sort of shrugged. “He didn’t buy any more chips. All of his winnings are off the original \$35.”

The boss looked at me and asked, “How much did you win?”

I counted my chips and replied, “I am up over \$1200 at this point. And, by the way, thanks for letting me try this system with \$5 bets.”

He looked at the \$25 bets I was currently making, gave me a crooked smile and growled, “You’re welcome. Now if you’ll just be kind enough to lose it back.”

He walked off. He checked back with me a little after 11:00. I was up over \$4,600 by then and was making \$50 bets.

The last time I saw him that day was about noon when I had colored up my chips and was on the way the cashier's window to convert them to cash.

He walked next to me. "So what are the final damages from this \$35 system?"

I acted very nonchalant. "About \$11,000. I'll buy you a cup of coffee if you are on break."

He declined the offer and suggested that I try my system out at a different casino.

### **The Incredible Power of Packer Progression**

The Packer Progression is probably the easiest betting system I have ever used.

But, it is more than a winning baccarat system.

Because it is designed for even-money bets it can be used to beat roulette, craps, mini-baccarat, baccarat and Sic Bo. And, there it can even be used to win at blackjack!

The Packer Progression is easy to use and is very powerful.

You don't have to keep track of decisions.

You never have to write anything down. (I used two chips to guide me through all of my play.)

It doesn't take much money. As you know, \$35 is all you need for \$5 play.

It is not hard to use. Can you count to six? Then you have half of the system down.

And, it has a couple of secret weapons I haven't told you about.

They are the Corner Bet and the Packer Progression Coup!

## **Corner Bets Kick The Winnings Into Overdrive!**

Knowing how to set up the Progression Bets are all you need to win with the Packer Progression. However, under certain circumstances you will change one of these bets into a Corner Bet!

When the time is right you will turn a regular bet into the more powerful Corner Bet.

Corner Bets are bets that are higher than normal. Certain circumstances “set up” each Corner Bet.

I am not talking about parlaying a win or a simple progression-regression move.

The Corner Bet is only made when it is favored to win!

This bet provides much of Packer Progression's ability to bring in wins so quickly!

Think of it this way –

The Progression Bet Set Ups are enough to win. When the Corner Bet is added, you not only win but you win at blazing fast speed!

The Corner Bet is designed to kick up the win rate. And it does this with proven efficiency!

## **Locking Up Wins With Packer Progression Coups!**

The other secret weapon used by Packer Progression is the Packer Progression Coup!

The Progression Bets are designed to quickly set up and win Packer Progression Coups.

A Packer Progression Coup is a profit goal easily reached by combining the Progression Wins with the high winning power of the Corner Bet.

Tested over thousands of rounds of play in real-life games, we determined that it takes just 9.3 rounds of play to win a Packer Progression Coup.

Now, that may sound like a lot of wagers to win one coup.

Except for one thing I forgot to mention –

Winning one Packer Progression Coup is all it takes to wrap up a winning game!

Now let me put this together for you –

You will play craps, roulette, mini-baccarat, baccarat, Sic Bo or blackjack using Six to Nine Special Bets.

Then, when the time is right you'll add the High-Profit Corner Bet.

And, the object of all of this firepower is to win the Packer Progression Coup.

And, each coup win is the same as winning a game.

Remember when I told you that I was winning a game every two minutes playing online?

Now you know how I was doing this.

Each time I won another Packer Progression Coup, I put another winning game away.

And, I won a Packer Progression Coup every 9.3 rounds of play on the average.

Impressed? I know I am. But, I still haven't told you about how Packer Progression wins a majority of its bets and takes control of the game!

## **Where To Place Each Wager . . .**

Charlie W. knew that Kerry Packer only bet Banker at baccarat because it had a slighter lower house edge than Player bets.

But he also knew that for short-term play being on the side of a winning trend is more important than gaining a few thousands of a percentage point in house edge.

From years of dealing and playing he knew that the best players always played the streaks.

But he also knew that baccarat, craps, roulette and even blackjack would have long periods of non-trending wins and losses that would defeat a player trying to play a streak.

That's why he came up with his own modification of Packer's system.

He called it ***Trend-Chop Bet Selection!***

## **TC Bet Selection Zeros in on Every Zig, Zag or Wiggle in Casino Games!**

Charlie W.'s TC Bet Selection Method is the best method I have ever seen on zeroing in on card chops, dice flops and all of the other variations in casino games.

Let's start with baccarat. While Packer always bet Banker, TC Bet Selection is a much better system of picking where to bet.

We ran a long-term test comparing TC Bet Selection with other Bet Selection Systems and the results were incontestable!

TC Bet Selection is the best method of determining where to bet in casino games!

Let's start with baccarat –

Our testing showed that TC Bet Selection produces higher winnings than betting Banker, Player or simple trend following.

It produced sensational results at craps, picking winners better than any other system!

And, it was a stunner at roulette! At times it was so accurate that we almost couldn't believe the results.

We even applied TC Bet Selection to blackjack and found a way to increase our winnings by modifying our betting to match TC Bet Selection's projections.

After Charlie and I worked out our agreement, I rounded up fourteen volunteers to test the system for me. While I trust Charlie and I am sure that everything he had told me was true there is no substitute for verifying that a system will perform with a variety of players playing in a variety of games.

We tested the system for 3,925 games in both online and land-based casinos. Here's what we discovered –

The Packer Progression won 92% of the games played. While this is outstanding, winning statistics only tell part of the story.

The most exciting part of this long-term test documented how much the system would win over very short time periods.

We found that it took only 9.12 decisions to wrap up a winning game. This is unbelievably fast.

Online, our players wrapped up a winning game every 2.18 minutes!

In land-based games it only took 9.12 minutes to pull in a win!

You are probably wondering how much the wins are.



Here is the part that leaves other gambling experts dumbfounded.

Each winning game averaged about 57% of our buy-in.

**Let me put this in perspective –**

If you buy in for \$35, you are going to win an average of \$20.02 every time you win.

And, you are going to win a game 6.5 times an hour in a land-based casino and over 27 times an hour in an online casino!

On a net basis (all losses deducted) you are going to win 368% of your bankroll every hour you play online.

Five-dollar bettors easily win \$129 an hour using a \$35 bankroll!

And, \$25 bettors rake in \$644 an hour off a \$175 bankroll.

**We Expanded Our Testing to Craps, Roulette and Even Blackjack!**

Several of our players tried the Packer Progression at roulette. They won at roulette just as easily as they did at baccarat

Then they started playing craps and blackjack using the system.

They found that Packer Progression easily beat every one of these games!

We now have used the system enough in these other casino games, that I can make this statement with no qualms whatsoever –

Packer Progression beats every casino game offering even-money bets, including blackjack!

**Players Using This System Are Winning Millions of Dollars!**

## **Using Packer Progression Betting at Games Other Than Baccarat**

The focus of this book is using the Packer Progression at baccarat. However, the system can be applied in exactly the same manner at the games of roulette, craps, Sic Bo and even blackjack.

With craps, roulette and Sic Bo you can apply the system exactly as presented using the even-money bets in each game. For example with craps you will use pass line and don't pass instead of player and banker to use the system.

With roulette, I recommend using the colors red and black to use this system.

To apply this system at Sic Bo, wager on Big and Small.

With blackjack you should use a simplified version of basic strategy to reduce the number of doubling situations. I recommend that you use the following version of Basic Strategy for Packer Progression Betting:

### **Packer Progression Betting Version of Blackjack Basic Strategy**

1. If the dealer has an up-card of 7 or higher, keeping hitting until you have a hard hand of 17 or higher.
2. If the dealer shows an up-card of 4, 5 or 6, stand at a hard hand of 12 or better. You will only hit if your hand is 11 or lower.
3. If the dealer has a 2 or 3, stand at a hard hand of 13 or higher. You will only hit if your hand is 12 or lower.
4. Only double down as follows:  
11 vs a dealer 2-9  
10 vs a dealer 4-7

9 vs a dealer 5-6

5. Splits are handled as follows:

- Split pairs of 2s, 3s and 7s versus a dealer up-card of 2 to 7.
- Split pairs of 4s against dealer up-cards of 5 and 6.
- Split 6s against dealer up-cards of 3 to 6.
- Split 9s against dealer up-cards of 2 to 9 except for when dealer shows a 7.
- Always split aces and 8s

6. Never take insurance.

## Player Card

<p><b>Nine Count Blackjack Strategy</b></p> <p><b><u>Splitting:</u></b></p> <p>A,A 8,8 vs All dealer hands 9,9 vs 2-9 except 7 6,6 vs 3-6 4,4 vs 5-6 2s, 3s and 7s vs 2-7</p> <p><b><u>Doubling Down:</u></b></p> <p>11 vs 2-9, 10 vs 4-7, 9 vs 5-6</p> <p><b><u>Hitting &amp; Standing:</u></b></p> <p>Hard 11 or lower always hit Hard 17 or higher always stand Hard 12-16 stand vs dealer 4,5, or 6 Hard 13-16 stand vs dealer 2 or 3 Soft 17 Hit till Hard 17 or better Soft 18 Stand 2-8, otherwise hit Soft 19-20 Always stand</p> <p><b><u>Insurance</u></b></p> <p>Never take insurance.</p>
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The Packer Progression is creating new millionaires every day. It's your turn to become a Packer Progression Betting Millionaire!

Warmest regards,

**Martin J. Silverthorne**

# How to Play Baccarat

Baccarat was originally a European game, which was invented and first played in Italy. The game developed a large following in France and is still a major game in Europe, with a number of casinos specializing in the European version of the game, known as chemin de fer. There is also another version of the game, called baccarat en banque.

The word "baccarat" is the French term for the Italian word baccara (which means zero), which refers to the value of zero given to the face cards as well as the 10 in this game of chance.

The t in baccarat is silent (bah-cah-rah). The original game in Las Vegas was introduced on the Strip in 1959. Originally the game was played using the chemin de fer rules, in which the gambler holding the bank plays against the other players; but, the game was changed to baccarat in the 1960s. In the American version of the game, which is the version used by the Internet casinos, the casino plays against all players, regardless of how they wager.

There are now two styles of baccarat in American casinos: the more formal full-pit version, played at a long table with 12 to 14 players, two dealers, a croupier and one or more house skills, and its little brother, mini-baccarat, played on a standard sized blackjack table, with six players and one dealer.

The rules are the same in either version of baccarat. The formal version of baccarat has more rituals, and generally has higher playing limits. It is typical for baccarat in a Las Vegas Strip casino to have a minimum wager of \$25 with maximum wagers of up to \$4,000. The house will usually raise the maximum wagers for high rollers, and it is not unusual to see wagers of \$10,000 or more. Many Asian high rollers prefer this game, where the casino will cater to just about every whim. You can eat a banquet style gourmet meal while you play and if you like, the casino will provide you with a female companion, known as a shill, who will play the game along side of you as long as you wish.

More formal dress is often required for baccarat and with the combination of tuxedoed croupiers, a roped off pit, and higher betting limits, many players are a bit in awe of the game.

If you want to try your hand at this game in a land-based casino, the mini-version is the informal way to do so. The betting limits are much lower, with \$2 to \$5 minimum wagers common and \$1,000 to \$2,000 maximum wagers available. I tried my first game of mini-baccarat some years ago at Rio. The dealer was extraordinarily nice and a lady companion and I whiled away several hours at this very enjoyable game.

Baccarat is a card game with only two hands dealt. One hand is designated the "player" hand the other is for the "banker." Each hand initially receives two cards. You can bet on either the banker, the player or for a tie. All playing decisions are made, according to a standard set of rules, by the baccarat dealer or croupier.

In baccarat, aces are valued as one, and cards 2 through 9 are valued according to their numerical values, i.e. a deuce is valued as 2, a 5 as 5 and so on. Tens and face cards count as zero. If the total value of two cards is greater than 10, you will drop the first digit. For example, a hand of 8, 5 totaling 13 would be valued as 3, a hand of 9, 2 and 7 would total 18, with a point value of 8. A card totaling 10 is valued as zero.

The object of the game is to come as close to a total of 9 as is possible. A two-card hand totaling either eight or nine is called a natural. If either hand has a natural, no more cards are dealt and the play is settled. A hand of eight is le petit natural and a nine is le grande natural. As you might expect, le grande natural beats le petit natural as nine is higher than eight.

After the first two cards are dealt to each hand, strict rules determine how the cards are played; nobody makes any decisions. The rules of play are the same for baccarat, mini-baccarat and in the e-casinos where I have played baccarat.

If, after dealing the first two cards, either the banker or player hand has a total of eight or nine, the natural hand wins and the game is over.

If both hands total eight or nine, le grand natural wins. If they are both equal in value, the game ends as a tie.

If neither hand has a natural, both hands are played out according to a set of rules printed on the land casino's baccarat layout and available in the e-casinos. The player's hand is always played first. The rules for completing the player's hand are listed below:

### **Rules for Completing the Player Hand**

If the Player's first two card total	The Player's hand must do the following:
0, 1, 2, 3, 4 or 5	Draw another card
6 or 7	Stand
8 or 9	This is Natural - no cards are drawn

The banker's hand is always played last. Play of the banker's hand is dependent on how the player's hand was played. If the player hand does not draw a third card the banker hand follows the procedures following:

### **Rules for Completing the Banker Hand When the Player Hands Stands with Two Cards**

When the Banker's first two cards total:	Banker will:
0, 1, 2, 3, 4 or 5	Draw
6, 7, 8 or 9	Stand

Whenever the player hand has a natural of eight or nine, the player does not draw any additional cards and neither does the banker.

When, according to the rules, the player hand draws a third card, the banker hand is always played according to the rules following.



## Rules for Completing the Banker Hand When the Player Hand Receives a Third Card

When the Banker's first two cards total:	The Banker draws only when the Player's third card is:	The Banker stands only when the Player's third card is:
0, 1 or 2	1 2 3 4 5 6 7 8 9 10	
3	1 2 3 4 5 6 7 9 10	8
4	2 3 4 5 6 7	1 8 9 10
5	4 5 6 7	1 2 3 8 9 10
6	6 7	1 2 3 4 5 8 9 10
7		1 2 3 4 5 6 7 8 9 10

No more than three cards are ever drawn for either hand. When both hands have completed their draws, the hand closest to nine wins. The dealer pays those who bet on the winning hand. In the event of a tie, all bets on banker and player are pushes, neither winning nor losing. Banker and player bets are even-money wagers, paid 1 to 1, although a 5% commission is taken from winning banker hands. Tie bets are paid at 8 to 1.

Odds are some of the most favorable in the casino. Using the elaborate rules determining standing and drawing, the banker hand always has a slight edge over the player hand. Banker hands win 50.7% of the time and player hands 49.3% of the time, when the tie bets are excluded.

If both hands paid even-money, a smart player would only play banker and enjoy a 1.4% advantage over the casino. However, the 5% "tax" the casino charges on winning banker bets evens the field. With this house vig, the house has a 1.17% advantage over banker bets and 1.35% over player bets. These odds are just about the lowest of all casino wagers except for line bets with odds in craps which only give the casino an edge of 0.80%.

Tie bets usually pay off at 8 to 1. I have found a few land-based casinos which pay at 9 to 1 for ties, but none on the Internet that do. At any rate, the question is strictly academic for us as we will never wager for a tie. With an 8 to 1 payoff, the house edge is 14.5%; with a 9 to 1 payoff the edge is still a healthy 4.5%.

Here are some examples of baccarat hands.

**Hand No. 1**

Player hand:  $10-7 = 7$

Banker hand:  $5-2 = 7$

Under the rules neither player nor banker can draw with a two-card total of 7. This is a tie.

**Hand No. 2**

Player hand:  $4-2 = 6$

Banker hand:  $10\text{-king} = 0$

Player must stand with a total of 6. Banker draws a card and gets a 3. Player wins 6 to 3.

**Hand No. 3**

Player hand:  $2-2 = 4$

Banker hand:  $\text{king}-5 = 5$

Player must draw a card. Player draws a 7 and now has  $2-2-7 = 1$ .

Even though Banker would win by standing, it still must take a card according to the rules.

Banker draws a 7 and now has a hand of  $\text{king}-5-7 = 2$ . Bank wins 2 to 1.

**Hand No. 4**

Player hand:  $3-4 = 7$

Banker hand:  $10-3 = 3$

The player will stand with a 7. Banker draws and gets an ace. Banker has  $10-3-A$  for a 4.

Player wins 7 to 4.

**Hand No. 5**

Player hand:  $\text{jack}-8 = 8$

Banker hand:  $4-3 = 7$

The player has a natural and wins automatically without banker having a chance to improve his hand. When a player or banker hand shows either an 8 or 9 with the original two cards, the game is over. Draws to an 8 or 9 are not naturals.

### **Hand No. 6**

Player hand: ace-2 = 3

Banker hand: 3-queen = 3

Both hands start off equally, but it is too early to declare a tie. Player draws first and receives a 9 for an ace-2-9 or 2. The banker would love to stand with his total of 3 but is not allowed to. Banker draws an 8 for a 3-queen-8 hand worth 1. Player wins 2 to 1.

### **Hand No. 7**

Player hand: 10-4 = 4

Banker hand: 6-9 = 5

Player must draw a card. He draws a 9 for a 10-4-9, valued as 3. Banker, with a 5 doesn't draw a card and stands with a 5. Banker wins 5 to 3.

### **Hand No. 8**

Player hand: 4-ace = 5

Banker hand: 3-king = 3

Here the player would like to stand with a total of 5 versus a banker 3. But, since the rules of play are always followed, player draws and gets a 10. With a 4-ace-10, his hand is still valued at 5. Banker draws and gets a 6 for a 3-king-6 or 9. Banker wins 9 to 5.

### **Hand No. 9**

Player hand: 4-10 = 4

Banker hand: king-jack = 0

Again the player would prefer to stand and take a chance on banker improving his hand. But the rules must be followed. Player draws a card and gets a 10, for a 4-10-10 or 4. Banker draws to his zero and gets a 5. The result is banker wins 5 to 4.

**Hand No. 10**

Player hand: 8-queen = 8

Banker hand" 9-jack = 9

Both hands have naturals. Le grande natural beats le petit natural. Banker wins 9 to 8.

Even though I have given you some examples of how different hands are played, you don't have to know anything about these rules to successfully play the game. There are no complicated strategies to learn, cards to count or any additional rules to learn. Many baccarat players like to write down every decision on score keeping cards supplied by the casinos. In land-based casinos, there are often electronic displays showing the outcomes of the last 30 or so baccarat plays.

## Rules for Online Baccarat

Online Baccarat is played using the same rules that are used in the land-based versions of the game. Below are the baccarat rules used by Oceans Casino ([www.oceansonlinecasino.com/game-tutorials/baccarat.html](http://www.oceansonlinecasino.com/game-tutorials/baccarat.html)) for their online baccarat game.

Baccarat is an exciting card/table game found in most casinos around the world. To begin, you have 3 selections on where to place your wager: bet the player's hand will win; bet the banker's hand will win; bet the game will result in a tie.



### Object

The winner is the hand with the point value closest to 9. In the event of a tie, any wagers placed on the player or the banker are returned. If you wager on a tie and the two hands result in a tie, your payoff is 8 to 1.

### Rules

To play, place your wager on the player's hand, the bank's hand, or on a tie. Once your wager is placed, click "DEAL". The player and the banker are each dealt their two-card

hand. According to standard baccarat rules outlined below ["Third Card Rules"], a third card may be dealt to the player and/or the banker.

### Card Values

- Ace = one [1]
- Face cards and 10's = zero [0]
- All other cards count as their numbered value; for example, the seven [7] of hearts has a value of 7

If the cards in either hand have a combined value of ten or more points, subtract ten. The remainder is the baccarat point value of the hand. For example: 6+7=13, which counts as a 3 in baccarat; 9+9=18, which counts as 8. Face cards and 10's count as 0, so for example 9+King=9.

### Third Card Rules

In baccarat, the player always goes first, and draws a third card if the hand total is 0-5, otherwise another card is not drawn and play proceeds to the banker.

If the banker's first two cards total 0, 1 or 2, then the banker draws one card, otherwise the banker draws according to this table:

<b>VALUE OF FIRST TWO [2] CARDS:</b>	<b>DRAWS WHEN THE PLAYERS THIRD [3] CARD IS:</b>	<b>DOES NOT DRAW WHEN THE PLAYERS THIRD [3] CARD IS:</b>
3	0, 1, 2, 3, 4, 5, 6, 7, 9	8
4	2, 3, 4, 5, 6, 7	0, 1, 8, 9
5	4, 5, 6, 7	0, 1, 2, 3, 8, 9
6	6, 7	0, 1, 2, 3, 4, 5, 8, 9
7	Always stands	
8, 9	Player cannot draw	Player cannot draw

## Betting and Limits

Select a chip value using the left mouse button. Then, with the left mouse button, click the area on the baccarat table where you wish to place your wager. If you wish to change your bet, click on the chips you have already placed on the table using your right mouse button to remove them, or click on "CLEAR" to remove all bets from the table.

Baccarat offers three separate betting ranges: \$1 - 100, \$5 - 500, and \$25 - 1,000. Each of these three betting ranges has separate limits for the lone tie bet and the tie bet that is accompanied by a player or banker bet:

<b>BETTING RANGE</b>	<b>\$1 - 100</b>	<b>\$5 - 500</b>	<b>\$25 - 1,000</b>
Minimum bet	1	5	25
Maximum bet	100	500	1,000
Minimum lone tie bet	1	5	25
Minimum tie bet	1	1	5
Maximum tie bet	10	60	120

## Winnings

Even money is paid on all winning wagers placed on the player or banker. However, if you win by betting on the banker, the bank receives a 5% commission. If you wager on a tie and the two hands result in a tie, your payoff is 8 to 1.

## Game Buttons

DEAL	When you have placed your wagers, this deals the cards
CLEAR	Clears the table of bets
LAST BET	Places the same bets as in your previous hand
NEW GAME	Starts a new hand

## The Player's Edge

As powerful as the casinos may seem to be, you can walk into a casino knowing that you have an edge over the house. As a successful gambler you have to be able to win more than you lose. What are the tricks you will use to gain an edge over this formidable adversary?

Your edge will consist of the following actions:

1. When you are losing, you can quit.
2. When you are winning, you can walk out with the casino's money.
3. You can vary the size of your wagers.
4. You can pick where to play.
5. You can modify your strategy based on table results and conditions.
6. You can use discipline to develop a winning plan and then stick to it.

Most players never realize what an advantage these offer. The casino cannot be flexible. It must continue to offer the same games, with the same rules, without the ability to react to changing conditions. The nimble player can weave and dodge and even choose not to play a particular game. Let's elaborate on the player's edge:

**1. When you are losing, you can quit.** You can always control your losses while the casino must continue to offer its games regardless of the outcomes. I have seen hot baccarat tables where the casino lost over a hundred thousand dollars in less than an hour. All the casinos can do is order in more chips and hope that the hot streak will end.

**2. When you are winning, you can walk out with the casino's money.** As a player you can always control when you stop playing. While the casino must continue offering its games twenty-four hours a day, you can jump in, grab a win and pull off. You have ultimate flexibility while the casino does not.

**3. You can vary the size of your wagers.** One approach a player can use is to increase the size of his wagers when he is winning and reduce them when losing. He may also choose to raise his wagers after losses so that only a win or two out of many wagers will put him ahead. A player can set up options where he doesn't have to win the majority of his bets.



Using these techniques effectively goes a long ways towards minimizing the house edge and even turning it into a player edge!

**4. You can pick where to play.** You can play at tables offering the best situations for you. You can choose to play at tables that are almost empty by playing during slack periods. This can significantly increase your hourly win rate. You can also make it your business to know where the best payoffs are. The casinos, which pay triple on a field roll of 12, turn this wager from a weak one to one with acceptable risk.

If you are looking for certain table conditions, you can scout for the right table before you play. You have numerous options while the house must offer the game to anyone who is old enough to play, conforms to fairly lax casinos standards and has some money to begin play.

**5. You can modify your strategy based on table results and conditions.** Every table develops different trends at different times. Some tables favor bettors who play numbers, while others favor players who bet from the dark side, wagering on the don't Pass or don't come. Most tables are choppy, favoring neither right nor wrong betters. You can adjust to the changing playing conditions as they occur. If the table is repeating numbers, you can modify your strategy to take advantage of this trend. If the table is ice cold, you can make still different moves. In short, you have the ability to bob and weave, duck and thrust, parry and counter punch. The table can't react to anything. Every baccarat table is like an inanimate object that must endlessly grind out numbers, while you circle and pounce.

**6. You can use discipline to develop a winning plan and then stick to it.** The house has ultimate discipline. The very structure of the casino games and atmosphere exhibit a carefully planned approach designed to transfer funds from the players' pockets into the casino coffers in the shortest time possible. Of course, to a large extent this relies on most players' lack of discipline. Once you gain the discipline to set up a winning game plan and then follow it, you can effectively neutralize much of the casino's edge over the crowd of players.

I played a couple of hours of baccarat in a local casino last night. I played for low stakes, buying in for \$500. I used the Baccarat Attack Strategy. The table varied from choppy to cold the whole time I was there. I don't believe that anyone else at the table won any money but me. The difference between the rest of the players and me was that I had a

plan for the evening and I stuck to it. With a \$500 buy-in, I set \$350 as my profit goal. After less than two hours of play I checked my chips, found I was up \$361 and cashed in.

The player's edge comes from all of the points listed above, plus the ability to hide your wins from the casinos. There is really no reason that anyone other than you and your significant other should know about your casino prowess. There are people who would kill you for fifty bucks. Casinos really don't like winners. That's why a number of Las Vegas casinos still bar blackjack card counters. It may not be fair, but even with all of its advantages, if you somehow manage to win, the casino can deny you access to their games.

The book *How to Survive and Prosper as a Professional Gambler* offers some excellent suggestions on how to consistently beat the casinos and still stay on the bosses' good side. I recommend it to you.

The net effect of applying all of the elements of the player's edge is to neutralize and even overcome the casino's advantage. Your biggest edge will come from your discipline. Interestingly, this is the same kind of discipline the casinos expect from their dealers, floor bosses and staff. If it works for them, you know that it will work for you too!

## Selecting Your Bets

With Packer Progression Baccarat you will only bet on Player or Banker. With roulette you will bet on red or black. At craps you'll bet on pass line or don't pass.

You will bet on every round of play. This system doesn't require that you refrain from betting and just observe some rounds.

Where you bet is determined by which bet won the previous round of play.

There are two patterns used for bet selection:

**Same** – With this pattern you will bet that the previous decision will repeat. If banker won the last round, you will bet banker. If player won, you will bet on player.

**Opposite** – With this pattern you will bet the opposite of the last decision. If banker won, you will bet player. If player won you will bet on banker.

If a tie occurs, you will ignore the tie in terms of determining where to bet. If you are betting the Same Pattern and you have the decisions P (player) T (tie), you will bet P the next round, ignoring the Tie decision.

That's all there is to bet selection. You will bet the Same as the last decision or the Opposite of the last decision. We will refer to these pattern selection methods as Same (S) or Opposite (O).

Now that you have our bet selection method, let's go over how you will use it.

We usually start a game using the S pattern, that is betting that the previous decision will repeat. If Player won the previous round, then using the S pattern we will bet on Player to repeat.

If player wins we will continue to bet for a repeat using the S betting pattern. The S pattern is excellent for catching long strings of repeating decisions and it will put you in the position of winning every wager.

We will always continue to follow the S bet selection pattern until we lose a wager. As soon as we lose a bet we will change our pattern of bet selection to betting the Opposite of the last decision.

Assume we have been betting on Player using the S pattern. Banker wins a round. We change our pattern to betting the Opposite of the last decisions and we bet on Player. If our wager wins, we will continue with the O betting pattern until we lose a wager.

Let's sum up our rules so far:

1. We will continue using a bet selection method until we lose a wager.
2. If we lose a bet using the S bet selection method, we change to the O method for the next round of play.
3. If we lose a bet using the O bet selection method, we will change to the S method for our next wager.

There is only one additional rule to add.

If we lose three wagers in a row, we will continue the current betting pattern for another round of betting.

If we use "S" to represent betting the Same as the previous decision and "O" to represent betting the opposite of the previous decision, our bet selection method for a series of bets is as follows: S S O S, etc.

If we use "W" to stand for a wager we win and "L" to represent a wager we lose, then we can match up our bet selection method and the outcome of each bet as follows:

Bet Pattern	S	S	O	S	S	O
Bet Outcome	W	L	L	W	L	W

If you look at the bets represented in the previous table, you will notice that we continued with a bet selection method until we had a loss which triggered a change in our bet selection method. In the previous example we never lost three bets in a row. You can follow our bet selection method easily. If we won, we kept the same method, and if we lost, we changed it.

This is the methodology we will follow nearly all of the time. However, if we lose three bets in a row, we will stick with the current bet selection method for one more round.

Here is an example of this rule coming into play.

Round	1	2	3	4	5	6
Bet Pattern	S	S	O	S	S	S
Bet Outcome	W	L	L	L	W	W

In this example, we use the standard method of bet selection up through round 4. The loss in round 4 gives us three consecutive losing wagers. The standard rule is to change bet selection methods following a loss. If we had followed this rule, we would have changed to the O method for round 5. However, using our special three-loss-in-a-row rules, we repeat round 4's bet selection method with the third loss and use the S pattern again in round 5. In this example we won round 5. If we had lost this bet, we would have reverted to our standard method of changing our bet selection method following a loss and we would have changed to the O pattern for round 6.

Please note that whenever you use the special “three-losses-in-a-row rule” you will start your count of the number of losses needed with the round following the one where you applied this rule. Since we used the rule in round 5, we would start counting from round 6 on to see if we needed to use this rule again. If we lost our wagers in rounds 6, 7 and 8, then we would use the three-losses-in-a-row rule for selecting our bet for round 9.

## The Nine-Bet Betting Series

We have been successful using two different betting series at baccarat. These betting series consist of a Nine-Bet Betting Series and a Packer Progression Betting Series.

For games with five-dollar minimum bets, the wagers used in the Nine-Bet Betting series are:

5 6 7 8 9 10 11 12 13

There are nine bets in this group of numbers. This constitutes the Nine-Bet Betting Series. For now, we will concentrate on this betting series and save the Packer Progression Betting Series for another chapter.

The total of all of these bets equals \$81 computed as follows:

$$5 + 6 + 7 + 8 + 9 + 10 + 11 + 12 + 13 = 81$$

These amounts will determine the amount of each wager playing baccarat.

Here are the betting rules:

1. Always start with the lowest bet in the series, in this case 5.
2. If your wager loses, move up one level to the next bet. If you bet on 5 loses, you will wager 6 on the next round of play.
3. If your wager wins, move down one level if possible. If you win a wager on 5, your next bet will still be on 5 because there are no lower bets in this betting series. However, if you win a wager on 7 you will drop your next bet to 6.
4. If you win two bets in a row, you will drop your next bet two levels in the betting series. If you win a bet on 8 and then win a wager on 7, you will drop two levels to 5 for your next wager.

5. If you win two bets in a row, as described in Rule 4 above, after you drop two levels you will increase the size of your bet by 50%. For example, if you drop to a 6 after winning wagers on 9 and 8, you will wager 9, which is  $6 + 3$  (50% of 6). This bet is called the *Corner Bet*.

Here are the Corner Bets you will use for this level of betting

<b>Original Bet</b>	<b>Corner Bet</b>
5	7
6	9
7	10
8	12
9	13
10	15
11	NA
12	NA
13	NA

You will notice that Corner Bets only go to the \$10 bet in the Nine-Bet Betting Series. Here's why –

In order to make a Corner Bet you will have had to have won the previous two bets. The highest bet in this betting series is a wager of 13. If you win this wager you will bet on 12 next. If you win this wager also, you will drop to 10 next, which is the highest level Corner Bet platform for this betting series.

If we compare the lowest bet in the series of 5 with the highest bet in the series, which is a Corner Bet of 15, using the \$10 wager as its platform, you will see that our bet spread is only 3 to 1 comparing the Corner Bet of 15 to the lowest wager of 5.

This is a very low bet spread. Most successful baccarat betting series use much higher bet spreads ranging from 5 to 1 to as high as 25 to 1.

Let's look at the theory behind using this betting series and the Corner Bet.

The theory behind this system is that if you increase your bet one level after a loss and reduce it one level after a win that as the wins and losses balance out you will win

Here is an example of how this works. We will use the Nine-Bet Betting Series for \$5 bets as follows: 5 6 7 8 9 10 11 12 13

Here is an example of how the basic series generates wins:

Ref No	1	2	3	4	5	6	7	8	9	10
Outcome	L	L	L	W	L	L	W	W	W	W
Bet	5	6	7	8	7	8	9	8	7	6
Win (-Lose)	-5	-6	-7	+8	-7	-8	+9	+8	+7	+6
Cumulative Win	-5	-11	-18	-10	-17	-25	-16	-8	-1	+5

In this example, we made a total of ten bets winning five and losing five. However, we made a profit of +5 for the series.

You can do variations of the above and arrange wins and losses any way you like. So long as you have five wins and five losses you will win five units. If you lose six and win four you can make up this loss when the wins and losses balance out.

In the previous example we ignored the Rules 4 and 5. Specifically, we did not drop our bet two levels after two consecutive wins and set up a Corner Bet. If we had then for bet #9 we would have dropped to a platform bet of 6 and made a Corner Bet of 9.

Let's replay this series this time using the Corner Bet:

Ref No	1	2	3	4	5	6	7	8	9	10
Outcome	L	L	L	W	L	L	W	W	W	W
Bet	5	6	7	8	7	8	9	8	9*	6
Win (-Lose)	-5	-6	-7	+8	-7	-8	+9	+8	+9	+6
Cumulative Win	-5	-11	-18	-10	-17	-25	-16	-8	+2	+8

\* Platform bet of 6 with a Corner Bet of 9.



When we used Rules 4 and 5 and made a Corner Bet of 9 on bet #9, our winnings increased to +8 from the original +5. This may not seem like much until you compute the gain as a percent and realize that using the Corner Bet has increased your winnings 60% (Net Gain of 3 divided by original win of 5).

As presented, this is a winning approach to playing baccarat. However, the risk of using this system consists of getting into a long game where the wins and losses don't balance out. While using Corner Bets gives the system a kick with its additional winnings, the system still needs one more element. And that is playing for a *Target Win*.

## Playing for Target Wins

We will add one more rule to the betting rules we have learned so far.

Our objective for each game is to reach our *Target Win*. As soon as we reach it or exceed it, we will call the game completed.

Each Target Win can also be thought of as a *Winning Coup*.

Stopping a game after reaching a Target Win is one of the most important rules in this system. It is designed to prevent us from getting involved in long marginally profitable games.

Each level of betting has its own Target Win. The *Nine-Bet Five Dollar Betting Series* of 5 6 7 8 9 10 11 12 13, has a Target Win of \$18.

Let's put this in perspective. You will use a Game Bankroll or Buy-in of \$81 for the Nine-Bet Betting Series. Your objective is to win \$18, which is 22.22% of the amount of money risked.

That's it. It may seem like we have set our Target Win too low. If this was our win objective and it took a long time to reach it, this complaint might be valid. However, using the Nine-Bet Series your typical game will average just 13.28 decisions.

A mini-baccarat game in a land-based casino will average about 60 baccarat decisions an hour. If you hit your Target Win every 13.28 decisions, your average game will only take about five minutes.

Online baccarat games are played much faster. If we use 250 decisions an hour as the average rate of online play, then our system will win almost 19 games an hour at the rate of one win in a little over three minutes.

Now you can see the power of this system. It wins small amounts very quickly so that you can win multiple games every hour you play!

This is a very powerful concept. A \$25 bettor playing online can easily make \$1,110 an hour with this strategy (based on long-term documented play).

In the next chapter we will take a look at how the complete system performs in real games.

## The Nine-Bet System in Action

We are going to take a look at how the Nine-Bet System has performed in actual games.

The Betting Series used in the following games is:

5 6 7 8 9 10 11 12 13

Here are our parameters of play:

Game Bankroll (the amount needed to play a game) - \$81

Total Bankroll (the total bankroll needed to play this system) - \$405

Target Win (our win objective for each game or coup) - \$18

The following games will all use this format:

**Ref** – Reference to the number of the round of play.

**Actual Decision** – The decision for the round of play. P = Player, B = Banker and T = Tie.

**Pattern Used** – This is the method we use to determine where to place a bet. S = bet the same as the preceding Actual Decision. O = bet the opposite of the previous Actual Decisions. R = repeat the last pattern used. This is used only after losing three consecutive bets where we keep the same betting pattern instead of changing it following a loss.

**Bet on** – This is where we place our bet for each round of play.

**\$ Bet** – The amount of each wager. Corner Bets have “St” next to the amount bet.

**W/L** – The outcome of each round of play. W = a winning bet, L = a losing bet.

**Balance** – This is a running balance of our wins and losses for the game. We need to watch this amount so that we will know when we have reached our Target Win.

### Sample Game 1

Ref	1	2	3	4	5	6
Actual Decision	B	P	B	P	B	P
Bet Pattern	S	O	O	O	O	O
Bet On	P	P	B	P	B	P
\$ Bet	5	6	5	7St	5	5
W/L	L	W	W	W	W	W
Balance	-5	+1	+5.75	+12.75	+17.50	+22.50

This is a game where our betting pattern perfectly caught the rhythm of the table which was alternating decisions in the pattern P B P B P.

Let's go through each round of play.

1. We start the game using the S betting pattern and bet the lowest amount in the betting series. We lose the round.
2. Following a loss, we change to the O pattern and bet on the opposite of the last decision. We raise our bet one level. We bet 6 on P and win.
3. Since we won, we stick with the O bet selection pattern. We reduce our bet one level. We bet 5 on B and win.
4. Since we won, we won't change our bet selection pattern. We stick with the O pattern. Since we have won two bets in a row we will make a Corner Bet. Our platform bet is 5 and our Corner Bet is 7. We wager 7 on P and win.
5. We stick with the winning pattern of O. We wager 5 on B and win again. We notice our winnings are now +17.50. With a Target Win of 18 we could call the game over at this point as 17.50 is close enough to 18 to consider it a winning coup. However, we decide to play another round.

6. We stick with the O bet selection pattern. We make another 5 wager and bet on P. Our bet wins and we have won +22.50 for this game. We call the game completed.

We make a Corner Bet following two consecutive wins. Once we make a Corner Bet we will start our count over with the play following the Corner Bet. In this game, since we made a Corner Bet in Round 4, we will start counting for another Corner Bet in Round 5. We won rounds 5 and 6 and if we had played another round we would have made another Corner Bet in Round 7.

Let's take a look at a more difficult game.

Game 2 lasted 10 rounds but could have been kept shorter.

### Sample Game 2

Ref	1	2	3	4	5	6	7	8	9	10
Actual Decision	B	B	B	B	B	B	P	T	P	P
Bet Pattern	S	O	S	S	S	S	O	O	O	S
Bet On	P	P	B	B	B	P	P	B	B	P
\$ Bet	5	6	7	6	7 St	6	7	6	6	7
W/L	L	L	W	W	W	L	W	T	L	W
Balance	-5	-11	-4.35	10.00	16.65	10.65	17.65	17.65	11.65	18.65

Here is a review of Game 2:

1. We start with the S bet selection pattern and bet 5 on P. Our bet loses.
2. Since we lost, we change our bet selection pattern to O and bet on the opposite of the previous decision. We move our bet up one level. We bet 6 on P and lose.
3. Since we lost our last bet, we change back to using the S bet selection pattern. We increase our bet one level. We wager 7 on B and win.
4. Following a win we keep the same bet selection pattern of S. We drop our bet one

level and bet 6 on B. We win.

5. With a win, we stick with the S bet selection pattern. We have had two consecutive wins, triggering using a Corner Bet. Our platform bet is 5 and we make a Corner Bet of 7, betting on B and win.

6. We keep the same bet selection pattern of S. We drop our bet one level and wager 6 on P and lose.

7. After losing a bet we change our bet selection pattern to O, betting the opposite of the last decision. We raise our bet one level. We bet 7 on P and win. Our winnings are now 17.65. With hindsight, we should have stopped this game here. However, this is an actual game and in real life games are not always played perfectly. In this case we decided to continue playing.

8. Keeping the O bet selection pattern we bet 6 on B. The decision is a Tie.

9. Following a Tie we repeat the same bet. Our bet loses.

10. Since we lost our last bet we change our bet selection pattern to S. We raise our bet one level and wager 7 on P. We win and our winning hit 18.65. We stop the game with a winning coup.

In Game 3 we used the “Repeat the last pattern procedure” following three consecutive losing bets. Let’s see how it worked out.

### Sample Game 3

Ref	1	2	3	4	5	6	7	8	9	10
Actual Decision	P	P	B	P	B	B	B	B	P	B
Bet Pattern	S	S	S	O	S	S R	S	S	S	O
Bet On	P	P	P	B	P	B	B	B	B	B
\$ Bet	5	5	7 St	6	7	8	7	7 St	5	6
W/L	W	W	L	L	L	W	W	W	L	W
Balance	+5	+10	+7	+1	-6	+1.60	+8.60	+15.80	10.80	16.50

Ref	11
Actual Decision	B
Bet Pattern	O
Bet On	B
\$ Bet	5
W/L	W
Balance	21.25

Let's review each round of play for Game 3.

1. We start with a minimum wager of 5 using the S bet selection pattern. We bet 5 on P and win.
2. With a win we stick with the S bet selection pattern. We bet 5 on P and win.
3. Keeping the S bet selection pattern we notice we have had two consecutive winning bets, signaling the timing to make a Corner Bet. Our platform bet is 5 and our Corner Bet is 7. We bet 7 on P and lose.
4. We change our bet selection pattern to O following the loss. We raise our bet one level from the platform bet of 5. We note that even though our Corner Bet was for 7, we use the amount in the original betting series to determine our next bet. Since we lost a platform (original) bet of 5 we raise our bet one level and bet 6. We bet 6 on B and lose.
5. Once again we change our bet selection method, reverting to the S pattern. We raise our bet one level. We bet 7 on P and lose.



6. We have now lost three consecutive wagers. Accordingly, we use the *Repeat method of bet selection* and repeat the previous method which was S. We raise our bet one more level to 8. We bet 8 on B and win.
7. We keep the same bet selection process of S. We drop our bet one level to 7. We bet 7 on B and win.
8. We continue using the S bet selection pattern. Since we won two consecutive wagers, we make a Corner Bet. Our platform bet is 5. Our Corner Bet is for 7. We bet 7 on B and win.
9. Continuing with the S bet selection pattern we make a 5 bet on B and lose.
10. Following the loss we change to the O bet selection pattern and increase our wager to 6. We bet 6 on B and win.
11. Sticking with the O bet selection pattern we reduce our bet to 5. We wager 5 on B and win. Our net win for this game is now +21.25 exceeding our Target Win of 18. We have won another game!

## Performance of the Nine-Bet Series

The Nine-Bet Series is a strong performer. To test it we recruited a number of volunteer system testers who used the system in actual play.

This system was tested in both online and land-based versions of baccarat. Most of the games played in land-based casinos were played on mini-baccarat tables, although two of our players used the system in the regular baccarat games making \$100 base bets.

We had players playing at all levels of play from \$5 base bets to \$100 base bets. Since each level's wins and losses are proportionate, we converted all of the results of play to the equivalent of \$5 base betting for purposes of comparability.

All of the test games were played to the following adjusted playing parameters:

### Testing Parameters

Betting Series: 5 6 7 8 9 10 11 12 13

Game Bankroll: \$81

Total Bankroll: \$405

Target Win: \$18

Starting Bet: 5

We also allowed some discretion on when to stop a game. We stopped a game when one of the following conditions was met:

1. We lost the highest bet in the betting series.
2. Our winning reached or exceeded the Target Win. Here we used the *close enough rule*. If our winnings were close to the Target Win of \$18, our players could stop the game.

3. The game was becoming too long and the player called the game over at his discretion even if the Target Win was not reached.

We tested the Nine-Bet System for a total of 3,925 games. The results of these games are summarized in the following table.

### **Results of Long-Term Testing of Nine-Bet Series**

Total Games	3925
Games Won or Broken Even	3611
Games Lost	314
Win Percent	92.00%
Total Rounds Played	52,124
Net Won	\$46,283.60
Average Winnings per round of play	\$0.888
Average Winning per game (all games)	\$11.79
Total Won excluding losing games	\$50,051.60
Number of Winning Games	3611
Average Winnings per winning game	\$13.86
Average Loss per losing game	\$12.00
Average Rounds per Game	13.28

Our players logged 3,925 games. Of these they won or broke even in 3,611 of the games. Break even games were generally long games with very small wins or losses. Games with larger losses were counted as losing games.

There were 314 games counted as losing games. However, even for these losing games the average loss was just \$12 per losing game, much smaller than the bankroll of \$81. This indicates that this system is very good at keeping losses small. Even if its win rate of 92% is not as high as some other systems, we must give some weigh to how small the losses were.

Let's look at some different ways of evaluating this system.

It took just 13.28 rounds of play to complete the average game. In a land-based casino with a game speed of 60 decisions per hour, a game would be completed every 13.3 minutes. This is a very fast win rate!

In online casinos, with the games played at the rate of 250 decisions per hour, our average game would take just 3.18 minutes to complete!

Here's another way to look at the speed of the wins –

In land-based play you could play 4.5 games an hour.

And, in an online baccarat game, you could complete almost 19 games an hour!

Another important win statistic is the amount won per decision of \$0.888 per decision.

With this information we can estimate hourly winning for any level of play in either land-based or online play.

For example, let's say we decide to play with \$25 base bets in a land-based mini-baccarat game played at 60 decisions per hour.

Our win rate per decision for \$5 Base Bets is \$0.888 per decision.

For \$25 play, it will be five times larger or  $5 \times 0.888 = \$4.44$  per decision.

If we play at the rate of 60 decisions an hour, then we can multiply our win rate of \$4.44 per decision  $\times$  60 decisions per hour and compute hourly winnings of  $(4.44 \times 60)$  \$266.40 per hour.

The table below summarizes winnings, Game Bankrolls and Total Bankrolls for both land-based and online play with base bets ranging from \$5 to \$1000.

### Nine-Bet Baccarat Wins Rates and Bankroll Requirements

Base Bet	Amount Won Per Round	Land-based Game (60 Rounds per Hour)	Online Game (250 Rounds per Hour)	Game Bankroll	Total Bankroll
5	0.888	\$53.28	\$222	\$81	410
10	1.776	106.56	444	162	820
15	2.664	159.84	666	243	1230
20	3.552	213.12	888	324	1640
25	4.44	266.40	1110	405	2050
35	6.216	372.96	1554	567	2835
50	8.880	532.80	2220	810	4100
75	13.320	799.20	3330	1215	6150
100	17.76	1065.60	4440	1620	8200
200	35.52	2131.20	8880	3240	10250
300	53.28	3196.80	13320	4860	12300
400	71.04	4262.40	17760	6480	14350
500	88.80	5328.00	22200	8100	16400
1000	177.60	10656.00	44400	16200	32800

As you can see using the Nine-Bet Series is very profitable. With its low bet spread of 3 to 1 you can use fairly high base bets in low bet-limit casinos. Many online casinos offer games with betting limits from \$1 to \$100. Normally these low bet limits serve to hold down the hourly win rates of players. However, with its low bet spread of 3 to 1, you can use a betting series with a base bet of \$33 and a maximum wager of \$99 in the \$1 to \$100 bet limit games. You can easily use a series with \$25 base bets in these games. The win rate for this level of play averages \$1,110 an hour for online play. If you like you could create your own custom betting series with a base bet of \$33 and win an average of \$1,465 an hour in the low bet limit games!

## The Packer Progression Betting Series

So far all of the examples in this book have used the Nine-Bet Betting Series as follows:

5 6 7 8 9 10 11 12 13

This was our original optimal betting series. However, as we played, many of our players reported good results using a shortened version of the Nine-Bet Betting Series.

We determined through testing (more on this later) that very good results could be obtained using a Packer Progression version of the original Nine-Bet Betting Series.

To turn the Nine-Bet Betting Series into a Packer Progression Betting Series, we left off the three highest bets so that the Packer Progression Betting Series consists of:

5 6 7 8 9 10

The total of all of these bet is just \$35 which becomes the *Game Bankroll* or *buy-in* used for this series.

All other parameters of the Nine-Bet Betting Series are retained.

Here is a comparison of the Packer Progression and Nine-Bet Betting Series

<b>Betting Series</b>	<b>Bets</b>	<b>Game Bankroll</b>	<b>Total Bankroll</b>	<b>Target Win</b>
Packer Progression	5 6 7 8 9 10	\$35	\$175	\$18
Nine-Bet	5 6 7 8 9 10 11 12 13	\$81	\$405	\$18

As you might expect each Betting Series has a different win rate.

The Nine-Bet Betting Series had a game win rate of 92%, while the game win rate for the Packer Progression Series is 64%.

With only this information, you would choose to use the Nine-Bet Betting Series.

But, that's not the whole story.

The fair way to compare these series is to calculate how much each system wins per hour as compared to the amount of money at risk.

You probably noticed that the bankroll requirements for the Packer Progression Betting Series is only \$35 per game, \$46 less than the \$81 needed to play the Nine-Bet Betting Series.

Before we compare the performance of the two betting series, let's first take a look at how the Packer Progression Betting Series performed in long-term testing.

## **Performance of the Packer Progression Series**

After a number of players had started using a shorter betting series, we decided to test the Packer Progression Betting Series by replaying the same games we had played using the Nine-Bet Betting Series.

This was possible because we had records of every bet for 3,925 baccarat games played using the Nine-Bet Series.

We replayed these games as if a Packer Progression Betting Series had been used and then analyzed the results.

All of the test games were adjusted to the following test parameters:

Betting Series: 5 6 7 8 9 10

Game Bankroll: \$35

Total Bankroll: \$175

Target Win: \$18

Starting Bet: \$5

As with testing the Nine-Bet Series we allowed some discretion on when to stop each game. We stopped a game using the same criteria that was used with testing the Nine-Bet Betting Series.

The results of “replaying” 3,925 games using the Packer Progression Betting Series are summarized in the following table.



### Results of Long-Term Testing on Packer Progression Series

Total Games	3925
Games Won or Broken Even	2512
Games Lost	1413
Win Percent	64.00%
Total Rounds Played	35,796
Net Won	\$18,471.05
Average Winnings per round of play	\$0.516
Average Winning per game (all games)	\$4.71
Total Won excluding losing games	\$50,287.10
Number of Winning Games	2512
Average Winnings per winning game	\$20.02
Average Loss per losing game	\$22.52
Average Rounds per Game	9.12

Our win rate dropped from 92% of the games played when using the Nine-Bet Series to 64% for the Packer Progression Series.

This is to be expected as reducing the number of bets in the betting series will reduce our win rate. However, before we can evaluate the relative effectiveness of the two systems, we have to compare several more items

The next table compares all of the data for the Nine-Bet and Six Bet Betting Series games:

**Comparison of Long-Term Testing of Nine-Bet and Packer Progression Betting Series**

	<b><u>Nine-Bet Series</u></b>	<b><u>Packer Progression Series</u></b>
Total Games	3925	3925
Games Won or Broken Even	3611	2512
Games Lost	314	1413
Win Percent	92.00%	64.00%
Total Rounds Played	52,124	35,796
Net Won	\$46,283.60	\$18,471.05
Average Winnings per round of play	\$0.888	\$0.516
Average Winning per game (all games)	\$11.79	\$4.71
Total Won excluding losing games	\$50,051.60	\$50,287.10
Number of Winning Games	3611	2512
Average Winnings per winning game	\$13.86	\$20.02
Average Loss per losing game	\$12.00	\$22.52
Average Rounds per Game	13.28	9.12

The next table compares the most important attributes of each betting series

### Comparison of Attributes of Nine-Bet and Six Bet Betting Series

<u>Attribute</u>	<u>Nine-Bet</u>	<u>Packer Progression</u>
Smallest Bet	5	5
Largest Bet	Platform 10	Platform 7
	Corner Bet = 15	Corner Bet = 10
Bet Spread	15/5 = 3 to 1	10/5 = 2 to 1
Game Bankroll	\$81	\$35
Winnings per Round	\$0.888	\$0.5160
Average Length of Game	13.28 decisions	9.12 decisions
Rate of Return Calculations:		
<b>Land-based Games (60 decisions per hour)</b>	4.51 wins per hour	6.58 wins per hour
Average Winnings per hour	\$53.17	\$30.99
Return on Bankroll:	\$53.17/\$81 = 65.6% per hour	\$30.99/\$35 = 88.54% per hour
<b>Online Games (250 decisions per hour)</b>		
Average Winnings per hour	\$221.89	\$129.10
Return on Bankroll:	\$221.89/\$81 = 273.9% per hour	\$129.10/\$35 = 368.86% per hour

The comparisons shown in the preceding table give us a much clearer picture of the strengths and weaknesses of the Nine-Bet and Packer Progression Betting Series.

The most obvious difference is the bankroll requirements. For \$5 base betting the Nine-Bet Series requires a bankroll of \$81 while the Packer Progression Series can be played with just \$35. We can play with the Packer Progression Series with a bankroll 57% smaller than the Nine-Bet Series bankroll.

Playing online we can expect average winnings of \$221.89 an hour using the Nine-Bet Series and \$129.10 an hour using the Packer Progression Series.

If you are thinking that the Nine-Bet Series is superior because it wins more per hour, you are forgetting to consider the differences in bankroll.

We can play with the Packer Progression Series using a bankroll 57% smaller than the bankroll used by the Nine-Bet Series.

Now, let's compare the differences in hourly win rates.

### **Comparison of Effectiveness of Betting Series**

	<b>Nine-Bet Series</b>	<b>Packer Progression Series</b>
Game Bankroll	\$81	\$35
Reduction in bankroll using Packer Progression Series		57%
Hourly Winnings (Online)	\$221.89	\$129.10
Reduction in hourly winnings using Packer Progression Series		42%

As shown in the above table, our hourly winnings using the Packer Progression Series are 42% less than the Nine-Bet Series' hourly winnings. However, this is accomplished with a bankroll that is 57% lower. Therefore the Packer Progression Series is more efficient.

Here's another way to compare the win rates. Let's take a look at what each betting series wins per \$100 of bankroll in online games.

### **Win Rates Per \$100 of Bankroll in Online Play**

	<b><u>Nine-Bet Series</u></b>	<b><u>Packer Progression Series</u></b>
Hourly Winning per \$100 of bankroll	\$273.92	\$368.85
Percentage Increase		34.65%

When we compare the hourly win rates per \$100 of Game Bankroll we can clearly see that the Packer Progression Series is the stronger performer.

This may be tough for some players to accept because so many players focus just on win rates. The Nine-Bet Series is clearly the winner when it comes to win rates as its win rate of 92% is clearly higher than the Packer Progression Series' 64%.

However, we think that computing the return per hour based on the money at risk is a better measure of performance.

Still not sure? Take a look at the following table where we compare winnings using a Game Bankroll of \$100 for different time periods.

### **Comparison of Online Winnings Using a \$100 Game Bankroll**

	<b><u>Nine-Bet Series</u></b>	<b><u>Packer Progression Series</u></b>
Winnings for one hour	\$273.92	\$368.85
Daily (4 hours play)	\$1095.68	\$1475.40
Weekly (20 hours a week)	\$5,478.40	\$7377.00
Yearly (45 weeks at 20 hours a week)	\$246,528	\$331,965

If you use the Packer Progression Series with a \$100 Game Bankroll and play four hours a day, you will win about \$380 a day more using the Packer Progression Series.

On a weekly basis, you will be almost \$1,900 a week ahead using the Packer Progression Series.

And, on a yearly basis, playing baccarat 46 weeks a year, you'll make \$85,467 more using the Packer Progression Betting Strategy.

Bankroll is critical to your success. You must have an adequate bankroll to be successful with this system. That said, using the Packer Progression Series gives you another huge advantage –

You can play at a higher betting level using the same bankroll.

Let's assume you have \$200 available as your Game Bankroll. What can you do with it?

Using the Nine-Bet Series you have a large enough bankroll to make \$10 bets. If you play online, you will win an average of \$444 an hour at this level of play.

However, with a Game Bankroll of \$200 you can play at the \$25 level using the Packer Progression Series. As a \$25 Base Bettor, using the Packer Progression Series, you will win an average of \$645 an hour.

Once again, we see that you are getting a higher return for your money at risk when you use the Packer Progression Series.

## Summary

You can use either the Nine-Bet or the Packer Progression Betting Series with confidence. Here are the major trade-offs:

1. The Packer Progression series has the advantage in terms of bankroll. You can use this series with a much lower bankroll than is required for the Nine-Bet series.
2. The Nine-Bet Series has a higher win rate. If you are in a situation where you will be playing for a short time period and want a higher chance of winning, you may want to use the Nine-Bet Series.
3. You can play at a higher level in low-bet limit games (such as the \$1 to \$100 games which are so common online) using the Packer Progression Series as it has a lower bet spread. The bet spread gives you an indication of the largest bet you might make using the betting series.

The table below shows the largest betting series you can use in games with \$1 to \$100 betting limits.

	<b>Nine-Bet Series</b>	<b>Packer Progression Series</b>
Bet Spread	3 to 1	2 to 1

Maximum Bet Allowed	\$100	\$100
Minimum Size of Base Bets with allowed maximum bet	$\$100/3 = \$33$	$\$100/2 = \$50$

Thus, the largest betting series in \$100 maximum bet limit games is a betting series using a \$33 base bet for the Nine-Bet Series and a \$50 base bet for the Packer Progression Series.

4. Overall we prefer using the Packer Progression Series. Once you learn to live with the more frequent losses, you will appreciate the higher average win rate for the dollars risked.

## Summary of the Strategy

### Placing Your Bets

With the Packer Progression you will only bet on Player or Banker. You will never bet on tie.

You will bet on every round of play. This system doesn't require that you refrain from betting and just observe some rounds.

Where you bet is determined by which bet won the previous round of play.

There are two patterns used for bet selection:

**Same** – With this pattern you will bet that the previous decision repeats. If banker won the last round, you will bet banker. If player won, you will bet player. Another way of describing this method is to say that you will bet for the last decision to continue.

**Opposite** – With this pattern you will bet the opposite of the last decision. If banker won, you will bet player. If player won, you will bet on banker.

If a tie occurs, you will ignore the tie in terms of determining where to bet. If you are betting the Same Pattern and you have the decisions P (player) T (tie), you will bet P the next round, ignoring the Tie decision.

If you are playing with no previous decisions to observe, as with the start of a shoe or in an online game, you should just pick a pattern and pick where to bet. I usually start betting the Same (S) on Player.

Here are the betting rules for betting Same (S) or Opposite (O):

1. Continue using a bet selection method until you have a losing bet. On the next round of play change patterns. Example: You are betting using the S pattern and lose a wager. On your next wager, you will use the O pattern.



2. If you lose three wagers in a row, repeat the current bet selection pattern for the next row.

### **Using a Betting Series**

You will use either a Nine-Bet or Packer Progression Betting Series. Here are the rules for using the betting series (examples below are based on Packer Progression Five Dollar Betting Series):

1. Always start with the lowest bet in the series, in this case 5.
2. If your wager loses move up one level for the next bet. If your bet on 5 loses, you will wager 6 for the next round of play.
3. If your wager wins, move down one level if possible. If you win a wager on 5, your next bet will still be on 5 because there are no lower bets in this betting series. However, if you win a wager on 7 you will drop your next bet to 6.
4. If you win two bets in a row, you will drop your next bet two levels in the betting series. If you win a bet on 8 and then win a wager on 7, you will drop two levels to 5 for your next wager.
5. If you win two bets in a row, as described in Rule 4 above, after you drop two levels you will increase the size of your bet by 50%. For example, if you drop to a 6 after winning wagers on 9 and 8, you will wager 9, which is  $6 + 3$  (a 50% increase in the platform bet of 6). This bet is called the *Corner Bet*.

Here are the Corner Bets used with the \$5 Base Bet Nine-Bet Betting Series:

<b>Original Bet</b>	<b>Corner Bet</b>
5	7
6	9
7	10
8	12
9	13
10	15
11	NA
12	NA
13	NA

### **Playing for Target Wins**

The objective for each game is to win an amount equal to or greater than a Target Win. Once we win this amount the game is completed.

Each Target Win can also thought of as a Winning Coup.

Stopping a game after hitting a Target Win is one of the most important rules in this system. It is designed to prevent us from getting involved in long, marginally profitable, games.

Each level of betting has its own Target Win. The Nine-Bet Five Dollar Betting Series of 5 6 7 8 9 10 11 12 13, has a Target Win of \$18.

The Packer Progression Five Dollar Betting Series of 5 6 7 8 9 10 has the same Target Win as the Nine-Bet Series - \$18. If you hadn't noticed it before, each of these betting series can win the same amount. The Packer Progression Series just goes about it with a lower bankroll.

Target Wins are reached very quickly. The Nine-Bet Series averages just 13.28 decisions to complete a game. (Completion of a game occurs whenever the Target Win is hit, the game is lost or the game is stopped by the player short of reaching the Target Win.)

The Packer Progression Series takes just 9.12 decisions on the average to complete a game.

Thus you will be able to complete games faster using the Packer Progression Betting Series.

The following two tables show the Base Bets, Betting Series, Target Wins, Game Bankrolls and Total Bankrolls for both the Nine-Bet and Packer Progression Betting Series.

You should be able to find the level of play that matches your bankroll and the minimum wagers where you will be playing.

### **Nine-Bet Baccarat Betting Series**

<b>Base Bet</b>	<b>Nine –Bet Betting Series</b>	<b>Target Win</b>	<b>Game Bankroll</b>	<b>Total Bankroll</b>
5	5 6 7 8 9 10 11 12 13	18	\$81	410
10	10 12 14 16 18 20 22 24 26	36	162	820
15	15 18 21 24 27 30 33 36 39	54	243	1230
20	20 24 28 32 26 40 44 48 52	72	324	1640
25	25 30 35 40 45 50 55 60 65	90	405	2050
35	35 42 49 56 63 60 77 84 91	126	567	2835
50	50 60 70 80 90 100 110 120 130	180	810	4100
75	75 90 105 120 135 150 165 180 195	270	1215	6150
100	100 120 140 160 180 200 220 240 280	360	1620	8200
200	200 240 280 320 360 400 440 480 520	720	3240	10250
300	300 360 420 480 540 600 660 720 840	1080	4860	12300
400	400 480 560 640 720 800 880 960 1040	1440	6480	14350
500	500 600 700 800 900 1000 1100 1200 130	1800	8100	16400
1000	1000 1200 1400 1600 1800 2000 2200 2400 2600	3600	16200	32800

### **Packer Progression Baccarat Betting Series**

<b>Base Bet</b>	<b>Six–Bet Betting Series</b>	<b>Target Win</b>	<b>Game Bankroll</b>	<b>Total Bankroll</b>
5	5 6 7 8 9 10 11 12 13	18	35	175
10	10 12 14 16 18 20 22 24 26	36	70	350
15	15 18 21 24 27 30 33 36 39	54	105	525
20	20 24 28 32 26 40 44 48 52	72	140	700
25	25 30 35 40 45 50 55 60 65	90	175	875
35	35 42 49 56 63 60 77 84 91	126	245	1225
50	50 60 70 80 90 100 110 120 130	180	350	1750

75	75 90 105 120 135 150 165 180 195	270	525	2625
100	100 120 140 160 180 200 220 240 280	360	700	3500
200	200 240 280 320 360 400 440 480 520	720	1400	7000
300	300 360 420 480 540 600 660 720 840	1080	2100	10500
400	400 480 560 640 720 800 880 960 1040	1440	2800	14000
500	500 600 700 800 900 1000 1100 1200 130	1800	3500	17500
1000	1000 1200 1400 1600 1800 2000 2200 2400 2600	3600	7000	35000

Whichever betting series you use, you will hit your Target Win very quickly. Once you hit or exceed your Target Win, the game should be considered completed. If you want to keep playing at the same table or in the same online casino, you should skip a decision and then start a new game. With online casinos you may want to close the baccarat game window and then reopen it to start a new game.

If you are unclear on how to use this system, you should review the chapter “The Nine-Bet System in Action.” Several games are reviewed in detail and you can see exactly how each of the system rules is used.

## Winning With the Packer Progression

Here are the rules you need to follow to be successful using this strategy.

1. Practice before you play. Learn the system by following the examples in this book. Your next step should be to try it in free practice mode in one of our recommended online casinos.

2. Develop good record keeping habits. When you practice you should write down each decision as you play. I like to use the format used for the example games in this book which is repeated below for your use:

Ref	1	2	3	4	5	6	7	8	9	10
Actual Decision										
Bet Pattern										
Bet On										
\$ Bet										
W/L										
Balance										

Ref	11	12	13	14	15	16	17	18	19	20
Actual Decision										
Bet Pattern										
Bet On										
\$ Bet										
W/L										
Balance										

Ref	21	22	23	24	25	26	27	28	29	30
Actual Decision										
Bet Pattern										
Bet On										
\$ Bet										
W/L										
Balance										

3. Decide which betting series you will use and where you will play. Set up the bankroll needed for your level of play. Assume that you decide to play online using the Packer Progression Series for \$5 play. Referring to the bankroll summary in the previous chapter you can see that you need a Game Bankroll of \$35 and a total bankroll five times this amount or \$175. If you decide to play online, you can use the casino's sign up bonus as part of your bankroll. For example, if the casino offers a 100% sign-up bonus, you could deposit \$88 and be credited with an \$88 bonus and have a total bankroll of \$176.

4. Always abide by the stopping rules for a game. You should stop a game if you reach or are near to reaching the Target Win for your level of play. If you are using the \$5 Betting Series and your winnings just hit \$19, you will stop this game since your Target Win is \$18.

5. If you wish to continue playing after stopping a game I suggest the following:

a. If you stopped the game because you hit your Target Win or because the game was becoming too long, you can continue playing. In land-based games you will sit out a round or two of play and then start another game. There is no need to wait for a new shoe. For online play you should log off and on the baccarat game screen.

b. If you stopped a game because you lost the highest bet in the betting series, you should take a break before resuming play. In a land-based game you need to leave the baccarat table and head for the coffee shop or take a walk. Online, you will sign off the online casino and take a break for a while.

6. In addition to keeping a record of each game, you should keep records of all of your games. A good record keeping form follows:

### Baccarat Game Record

Date	Location	Betting Series	Game Bankroll	Amount Won or Lost	Total Winnings	Comments

7. As your winnings grow, increase the size of your betting series. If you start with a \$5 betting series, you should move up to \$10 bets once your bankroll is large enough to support this level of play. You should continue to move up until you reach the highest level of your betting comfort zone. This level may be using a \$25 betting series or you may go all the way to making \$1000 bets. Before you increase the size of your bets, you should practice the higher level bets in free practice mode before risking money at a higher level.

## **Using Packer Progression Betting at Games Other Than Baccarat**

The focus of this book is using the Packer Progression at baccarat. However, the system can be applied in exactly the same manner at the games of roulette, craps, Sic Bo and even blackjack.

With craps, roulette and Sic Bo you can apply the system exactly as presented using the even-money bets in each game. For example with craps you will use pass line and don't pass instead of player and banker to use the system.

With roulette, I recommend using the colors red and black to use this system.

To apply this system at Sic Bo, wager on Big and Small.

When using the Packer Progression System at blackjack, the bankroll requirements should be increased by 25% to allow for doubling and split bets. Wins and losses of doubled and split bets will not affect the next level of betting. For example, using the \$5 Packer Progression Betting Series (5 6 7 8 9 10), let's assume you win a bet on 10 and drop to wagering a 9 on your next bet. You double the bet and win. For your next bet you will drop two levels to 7 and make a Corner Bet. Winning the doubled bet will not affect your next bet. If you had lost the doubled bet on 9 instead of winning, your next wager would be on 10. In either case, winning or losing a doubled or split bet will not affect how you use the betting series.

With blackjack you should use a simplified version of basic strategy to reduce the number of doubling situations. I recommend that you use the following version of Basic Strategy for Packer Progression Betting:

### **Packer Progression Betting Version of Blackjack Basic Strategy**



1. If the dealer has an up-card of 7 or higher, keeping hitting until you have a hard hand of 17 or higher.

2. If the dealer shows an up-card of 4, 5 or 6, stand at a hard hand of 12 or better. You will only hit if your hand is 11 or lower.

3. If the dealer has a 2 or 3, stand at a hard hand of 13 or higher. You will only hit if your hand is 12 or lower.

4. Only double down as follows:

11 vs a dealer 2-9

10 vs a dealer 4-7

9 vs a dealer 5-6

5. Splits are handled as follows:

- Split pairs of 2s, 3s and 7s versus a dealer up-card of 2 to 7.
- Split pairs of 4s against dealer up-cards of 5 and 6.
- Split 6s against dealer up-cards of 3 to 6.
- Split 9s against dealer up-cards of 2 to 9 except for when dealer shows a 7.
- Always split aces and 8s

6. Never take insurance.

## Player Card

### **Nine Count Blackjack Strategy**

#### **Splitting:**

A,A 8,8 vs All dealer hands  
9,9 vs 2-9 except 7  
6,6 vs 3-6  
4,4 vs 5-6  
2s, 3s and 7s vs 2-7

#### **Doubling Down:**

11 vs 2-9, 10 vs 4-7, 9 vs 5-6

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

Hard 11 or lower always hit  
Hard 17 or higher always stand  
Hard 12-16 stand vs dealer 4,5, or 6  
Hard 13-16 stand vs dealer 2 or 3  
Soft 17 Hit till Hard 17 or better  
Soft 18 Stand 2-8, otherwise hit  
Soft 19-20 Always stand

#### **Insurance**

Never take insurance.

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The Packer Progression Betting Strategy is a strong proven winner. If you follow the suggestions in this manual you should do very well with this strategy.

Good luck!