# Martin J. Silverthorne

# Ten Steps to Beat Blackjack!



# SILVERTHORNE PUBLICATIONS



# **Ten Steps to Beat Blackjack!**

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# Introduction

Can blackjack be beaten? One of the difficulties in answering this question is determining the skill level of the player who is trying to beat the game. The average player probably plays at a 3 to 5% disadvantage to the house, and the answer for these players is that blackjack is not likely to be beaten. Other more skillful players will play at a 1 to 2% advantage over the house, and, for these players, the answer is a definite "yes."

Blackjack is a game of skill rather than pure chance. Blackjack and poker are the "skill" games offered by the casinos while roulette, craps, and slots are considered games of chance. I consider skill equally important in roulette, craps or slots; however, by defining these games as games of chance, we are noting that the probabilities of winning are based on independent trials, with fixed probabilities of each trial occurring. Blackjack has the distinction of probabilities changing throughout a deal as cards are dealt.

How does blackjack measure up against roulette, craps, slots and baccarat?

Roulette gives the house an advantage of 5.27% in the United States games using wheels with double zeros. With single zero European wheels the house advantage is cut to 2.70% for inside bets, and with the *en prison* rule, 1.35% for outside bets.

The odds in craps vary from highs of almost 17% against the player on proposition bets to lows of .8% on pass, don't pass, come and don't come wagers with single odds. With double odds, the house edge is reduced to only .6%.

The odds against the player in Baccarat is between 1.36% for player wagers and 1.17% on banker hands.

The odds with the video poker machines are very good for the skilled player, and the player's degree of success will vary with his level of skill, the payout schedule offered, and the version of the game played.

#### **CASINO HOUSE ADVANTAGES**

Keno	About 25%
Slot Machines	3 to 25%
Video Poker	10% to player advantage of 1%
Big Six	About 50%
Roulette	Double zero 5.27% Single zero 2.70% Single zero and en prison 1.35%
Craps	Place, field, proposition bets 1.5% to 16.7% Pass, don't pass, come, don't come 1.4% Bets with single odds .8% Bets with double odds .6%
Baccarat	Player 1.36% Banker 1.17%
Blackjack	3-5% disadvantage for typical player, to 1 to 5% for a player with a winning strategy

Baccarat is similar to blackjack in that it is played with cards, and the probabilities of winning will change throughout a deal as the composition of cards changes.

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Keno and Big Six are strictly sucker games. The player's degree of success with slots depends on knowing your slot machine type, the likely payout schedule, and the best way to play the machine.

With the exception of baccarat, the only one of these games which is primarily dependent on the level of the player's skill is blackjack. For example, if you are a slots player, the fixed payout schedule of the slot machine will have more to do with how likely you are to win than any player influences you may bring to bear.

With blackjack, knowledge of the game and how to play each hand correctly has a major bearing on your chance of winning. We suppose that if your strategy was to continue to hit (draw cards to) every hand until it busted, then you would have a 100% loss rate, losing every wager. Even if your strategy was to lose every play on a slot machine, the machine would pay off occasionally, and you would have winning wagers.

With blackjack, it is possible to win if you have the skills, the patience, the self control and the bankroll to properly play the game.

Why do people play blackjack or gamble in general? The answer is not a simplistic one, such as the desire to win. It has been estimated that in the long run only about one person in a hundred wins money gambling. People continue to gamble over and over even those most of them lose. The answer must be that people gamble for psychological reasons rather than purely monetary ones.

Gambling is a form of adult play. Winning is secondary to being in the action and atmosphere of gambling. When we are gambling, we are "playing," and gamblers are "players." When you are playing blackjack, you will make your next "play."

My informal surveys of persons I have met gambling indicate that people who gamble are in it for the "thrill" and for the feeling of "being alive" when they are in the midst of the action. Gambling makes us feel worthwhile and promotes our self esteem. Gambling will put us through the full gauntlet of emotions, from excitement and happiness when we win, to depression, consternation and even shock when we lose. We experience an emotional roller coaster while gambling, which is probably the reason for gambling becoming addictive for many people.

If you want to gamble and win, you must become aware of the strong attraction the influence of gambling has on your state of mind. People who will save coupons so that they can save \$5 on a load of groceries will drop \$200 in an hour or two gambling. They do not seem to have any problem reconciling the irony of these two situations.

Surprisingly, dedicated gamblers who spend at least some time every week pursuing their gambling interests are some of the happiest and most enterprising persons I have even met. Gambling can become a successful, integrated part of one's life, so long as the emotional aspects and the strong psychological influences are reined in. This is not to say that gambling should not be fun. It is. I experience emotional highs every time I walk into a casino. But I control these feelings so that when I sit down to play, I come equipped with a strong game plan, thorough preparation, and the knowledge that even if I don't win this particular session, I can return and win the next time.

With experience and some guidance, you will find that it is possible to combine the emotional aspects of gambling with a solid plan for winning, and the planning not only will not distract from your sensory experience at gambling, but will actually enhance it.

The time you spend reading this book, and practicing the techniques presented will pay you in spades, both in terms of enjoyment and in your pocketbook.

# 1. Learn How to Play 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 = 106, 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 totalling 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 totalling 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 10valued 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 a 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 Silverthorne 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 totalling 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!

# 2. Understand the House and Player Edges in the Game

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 a 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

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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 Silverthorne 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.

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 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.

#### 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 totalling 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.

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

Who Has the Advantage

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 an 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.

## 3. Learn About the Dealer, the Table and the Casino

I have often been asked, "Where is the best place to play blackjack?" My answer is invariably the same. "Wherever you can win."

Evaluating blackjack games is not a simple arithmetic operation. You may be inclined to think that the best place to play is the casino with the most favorable rules for the player. Sometimes this is true, but small percentage differences in player advantage can more than be offset by poor playing conditions. Thus, while the Atlantic City game offers a higher **potential** player advantage than the Northern Nevada games, this does not mean that you are more likely to win in Atlantic City. The Boardwalk features crowded playing conditions, high minimum wagers and a higher pressure environment. These conditions can more than offset the slightly higher advantage a Basic Strategy player will have.

The philosophy of card counters is that the more decks that are used, the harder the game is to beat. After the furor caused by Dr. Thorp's book, the casinos retaliated by increasing the number of decks to four. Today, four, six and eight deck games are common.

We now know that the multiple deck game cuts about .50% (one-half of one percent) off of the player's advantage because in the multiple deck game the dealer will not bust quite as often.

Conventional wisdom is to play against as few decks as possible. I don't buy this. Single deck games may offer the best statistical chance of winning, but only if they are played using the same ground rules as the multiple deck games, and they aren't.

Single deck games typically come under much more scrutiny from pit personnel because they know that these games are easier for card counters to beat. In the 1990s, when you find a single deck game (and there are plenty in Nevada), the dealer is likely to shuffle after every round of cards, and may shuffle anytime a player raises his bet. Even if you are not a card counter, these playing conditions are frustrating.

In most multiple deck games, between one-half and two thirds of the cards will be dealt before a shuffle. The casinos feel safer from counters, and these games may provide better winning opportunities than the shuffle-every-round single deck situations.

Another "feature" of single deck blackjack is that the games are dealt face down with the cards being held by the dealer. The multiple deck games are dealt from a box holding the cards called a "shoe."

The principle advantage to the player of the shoe game is that it is much harder for a dealer to cheat than it is in a hand held game. If you have ever seen a magician practice sleight of hand tricks with cards, you understand what I mean.

I also prefer the face up games. There is less heat from the pit as the players do not touch the cards; therefore the casinos do not have to worry about players cheating by card marking or switching. The game is easier to follow as all the player cards are visible, making it much easier to track the cards being dealt.

One of the most important aspects of finding a beatable blackjack game is the number of cards which are dealt before each shuffle, called the "**penetration**." This may be the single most important factor in beating any blackjack game.

Blackjack is a very streaky game. What is currently happening may continue to happen for some time. If you are winning more hands than losing, this trend very well may continue for several more hands. Frequent reshuffling will tend to break up these winning streaks and make it much more difficult to put together a nice string of wins.

The best games to play are the places where the dealer shuffles as infrequently as possible. An ideal playing situation, which is difficult to find, is one in which the dealer deals nearly all the cards before shuffling. However, penetration levels of two thirds to three quarters are certainly acceptable and will offer you a much better chance of keeping a winning streak going.

The type of dealer may have a very direct bearing on your ability to beat the game. My experience has been that young female dealers are the easiest to beat, while older dealers in general, and especially older tough looking males are the most difficult. The best overall dealers to play against are novice dealers who are still in training. I am not alone in these experiences. Other players will agree that older pug faced males are the very hardest dealers to win against, while the young females offer the best chances of winning.

Believe it or not, it always makes sense to join a game where the players are winning. If you find a table where the chip piles are growing on the player side of the table, jump in because this table will fill up fast. You may find a situation where a very large bettor is playing at a table and winning. By all means sit down. You may be witnessing a skimming operation where the player is being allowed to win, or just a fortunate player having a good run of luck. In either case, this may present a short term opportunity to join in the winning.

On the other hand, empty tables with full racks of chips may be a sign that the dealer is just too tough to beat. At any rate, why take a chance? I tend to avoid these tables and join tables where the players seem to at least be holding their own, or I will pick an empty table with less than full stacks of dealer chips.

Where you sit at the table has been the subject of much discussion over the years. Most card counting books will recommend that you sit in the last chair to the dealer's right, known as "third base." In this spot, you will be the last player to act on each round, and you will be able to see the results of the other players' actions and cards before you have to play out your own hand.

I prefer the first or second seats at the table. If you are keeping track of cards, you will have to work a little faster from the first base or second base positions. On the other hand, the other players' cards are easily visible from these positions, and some of my computer studies of the game have shown that the first and second hands dealt may be slightly better than the later hands dealt. At any rate, pit bosses know that the third base position is a favorite with card counters, and if you can perform just as well, or even slightly better, from the other end of the table, it makes sense to prefer these positions.

One of the most important criteria for me is how well I have done in this casino, or against this dealer before. There are some casinos that I can't seen to win in. The Sahara on the Stotal is one of these. I always keep careful records when I play blackjack, and my

records show that my loss rate is always higher at the Sahara. On the other hand, I have done consistently well in The Golden Nugget in downtown Vegas.

I want you to understand that I am not saying that the Sahara game is less honest than The Golden Nugget game. All I am saying is that for me, at least, my results are better at the Nugget, and that makes it preferable over certain other casinos.

Your degree of psychological comfort is extremely important is choosing your casino, your table and your dealer. If the table where you are playing is next to the huge line waiting to see a show, and this makes you uncomfortable, then this may be enough of a reason to switch tables.

I am always willing to change tables if any of the following events occur:

1. I am generally uncomfortable for any reason. My fellow players may be particularly annoying, the dealer may be a jackass, or I may just have an uneasy feeling about the whole situation.

2. If I lose several bets in a row after first starting to play, or if the dealer has a larger than normal number of blackjacks (about one blackjack ever twenty hands is normal). Before you sit down to play, you must have a good idea of how much you are willing to lose at this table before calling it quits. My experiences have been that if you lose the first three bets, or the first three out of four wagers, this portends a lousy session, and I am better off changing tables right then rather than sticking it out at the same table.

3. If a winning streak suddenly turns south and I lose a predetermined amount of money. Let's say that I am up \$1,000 at a table. I will typically set aside most of this, say \$800, as "untouchable." If I lose the "extra" \$200 I have kept in play, my session at this table is over.

4. If the dealer engages in any motions or actions that are commonly associated with cheating. I will tell you more about these later.

Notwithstanding the above reasons to change tables, I will not change tables in the middle of a winning streak. I don't care if the person next to me is bleeding on the table, the dealer is coughing my direction and the casino air conditioning is on the fritz. If I am in a good winning streak, I will stick with it until it ends. There is a good reason for this. Regardless of the betting strategy you use, it will benefit from and depend on the occasional winning streaks to perform satisfactorily. If I am enjoying one of these streaks, I will put up with quite a bit of distraction, and even discomfort, before I will change tables.

#### **Do Casinos Cheat?**

The most common thinking among players is that casinos would not dare to cheat. The average player believes that the state gaming commissions have under cover agents all over the place just looking to shut down a cheating casino and protect the public.

The truth is, that the state agencies do not have enough personnel to police the casinos for possible cheating, and that in most disputes involving casino patrons and casinos, the state agencies will side with the casinos. This makes sense if you pause to consider that the casinos pay the bills for the state agencies in the form of licensing fees and high taxes and that the states do not want to kill the goose that lays the golden eggs.

I do not believe that cheating is as widespread or as prevalent now as it was fifteen years ago. For one thing, casinos have found that they don't have to cheat players in order to win; the players are their own worst enemies. Another reason for the decline of casino cheating in blackjack is the shift to the multi deck blackjack games which are dealt out of shoes. It is much more difficult for the dealer to deal seconds or engage in other sleight of hand tricks using a shoe than it is with a hand held game. A final reason that I believe casino cheating in the United States has declined is that the number of "mobbed-up" dealers working for the casinos has declined.

However, even though casino cheating has declined, it has not disappeared from the casinos. Unfortunately, there is no one or group of known cheating casinos that I can warn you about. Cheating when it does crop up seems to be sporadic and will vary from casino to casino over time.

Now, when cheating does occur it is usually because of partnerships formed between dishonest dealers and players, which hurts the casino more than anyone else. One of the reasons casinos have pit personnel watching dealers and the one-way "eye-in-thesky" mirrors over the tables is to watch for dealer-player collaborations. Probably every major casino has at least one of these illegal partnerships going on all of the time, and it is a major problem for the casinos.

I believe that some casinos still have employees who are mobbed-up and run skimming operations from inside the casinos. The closest a player is likely to get to these operations is to observe a skimming operation at a blackjack table. Casinos operate under a highly developed accounting and regulatory structure. Casinos typically operate as large diversified corporations (which are often publicly held) with significant disclosure requirements. A casino today would not likely risk running a large scale skimming operation from the counting room; the risks of getting caught are simply too great. However, certain casino interests can skim cash from casinos by winning it is a seemingly "legitimate" game. And the best game for this type of operation is blackjack.

If you see a blackjack game where the player is playing \$500 or more per hand, is playing two or more hands, and is winning, you should stop to observe. Normally this situation will draw considerable interest from the pit, and a pit boss and floor manager will be watching the play. If you see this occurring, and the dealer seems relaxed and the pit personnel unconcerned, you may be observing a skimming operation that at least involves the player, the dealer and one or more of the pit personnel.

The dealer is probably helping the player win. This can be done by signaling the player the value of the dealer hole-card or by dealing seconds from the deck (cards other than the top card in the deck). Chances are, if the game is played with multiple decks which are dealt from a shoe, that the dealer and the player have worked out a partnership where the dealer is using hand signs or other predetermined signals to cue the player as to the value of the dealer's hole-card.

If you find one of these games in progress, by all means join the table. You may benefit from the generosity of the dealer, at least while the big player is at the table. There is no doubt that many of the older more experienced dealers know how to cheat, especially in games where the dealer holds the cards. One way to avoid the most common sleight of hand cheating, such as dealing seconds, is to only play the multiple deck games dealt out of shoes.

I have found a number of criteria which I use to help me avoid tables which may or may not have cheating dealers, but which are more likely than not to be detrimental to my financial well being whether the dealer is cheating or not.

1. Avoid the \$100 minimum tables. You can make \$100 wagers at \$25 tables or even \$5 tables so that you don't have to play at the exclusive black chip tables to make larger wagers. Look at it this way. Most experienced dealers are capable of cheating. If a casino was to sanction a limited amount of cheating (to its own benefit), where would the cheating occur? At the tables with the most action (highest wagers). If you avoid playing at these tables you will at least eliminate one source of risk of being cheated.

2. Avoid playing with tough looking older dealers. My experience has been that it is much tougher to win at the tables with older dealers (either male or female) who look like they would be at home in a pub featuring bar brawls. Try to pick a younger, less experienced dealer (young female is best). If you can find an apprentice dealer so much the better. You can spot apprentice dealers because there will be an older dealer helping them, or pit personnel watching the table and helping the dealer make decisions. The younger dealers probably do not have the skills to cheat you.

3. If you seem to lose a large number of doubled down hands, change tables. This is a favorite hand for a cheating dealer to do his thing as it minimizes his risk. He only has to cheat on hands with larger amounts wagered in order to develop a devastating edge over the players. If you change tables because of losing too many doubled hands, and this problem persists at the next table, change casinos. You may have just had a run of bad luck, but why chance it. 4. The dealer never seems to bust. Most of the time when this situation occurs, it is simply due to the way the cards are running. But why stick around. Whether the dealer is cheating or not, the effect on your bankroll is the same. Change tables.

#### 5. The dealer shuffles every time you increase your wager. The dealer is not cheating you in the sense of illegal play, but you are certainly being cheated in terms of having a decent chance of winning.

One of the best ways to increase your enjoyment of playing blackjack and to increase your chances of winning is to get the dealer on your side. As far as the casinos are concerned, the dealers could be mindless card dealing machines.

In reality, the dealer is just like you and me. The dealer is working at a tough job serving the public, and he sees more than his share of less than cordial players.

One thing I will never do is complain to a dealer unless the complaint is warranted, such as a bet incorrectly paid off. Even then, there is a right way and a wrong way to go about it. The best way is to always treat the dealer respectfully just like you would want to be treated if you were on the other side of the table.

The easiest thing to do to break the ice with dealers is to talk to them. Most dealers are interested in sports, events affecting their town, or just in finding out where you are from. I always initiate a conversation with a dealer. I figure that if we both have something in common, the whole experience will be a lot more pleasant for both of us.

Some blackjack professionals advocate not tipping the dealer. Their reasoning is that whatever you tip the dealer is coming off your winnings, so why help the opposition.

I have found that just the opposite is true. If you tip a dealer who is doing a good job and making your playing time as enjoyable as possible, you will usually come out better (money wise) than not tipping. After talking to a dealer as a fellow human being and tipping for the dealer occasionally, I have had dealers save me money by pointing out playing errors, and help me make money by not shuffling up every time my wagers become sizable.

One of my favorite strategies is to place a wager for the dealer when my wager has increased substantially. I want the dealer rooting for me to win this wager, and it can't help when he has a direct financial interest in the wager.

I believe that many players do better with dealers of the opposite sex. Men will tend to do better with female dealers, and females will do better with male dealers.

Some players will only tip occasionally, tipping larger amounts when they tip. I prefer to tip more frequently (so that the dealer doesn't forget that I am a tipper) and tip smaller amounts.

Dealers will expect winners to tip, and not expect losing players to tip as much. It works out to one and the same when I play. If I can't get something going in several hands, I will probably change tables. If I stay at a table for a while, it is because I am winning or at least holding my own, and I will start tipping the dealer.

## 4. Learn the Five-Minute Playing Strategy

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 totalling 16, versus the dealers 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 totalling 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
Double deck	+0.35%
Four decks	+0.52%
Six decks	+0.58%
Eight decks	+0.61%
Dealer hits soft 17	+0.20%
Double on 10 and 11 only	+0.25%
Double down after splitting	-0.13%
Conventional surrender	-0.05%
Early surrender	-0.62%
No splitting of pairs	+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 Stotal 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:

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

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:

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

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 totalling 10 and 11 only. The casino advantage in these games is:

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

Las Vegas Stotal	<ul> <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 widwly available</li> </ul>	
Downtown Las Vegas	<ul> <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> <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> <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> <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> <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 hands</li> <li>Mostly 6 and 8 deck games</li> <li>Surrender is not available</li> </ul>	finish

### **TYPICAL CASINO PLAYING RULES**

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 Silverthorne 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 upcard 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 Stotal, 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, I recommend using only one strategy, which can be used in single as well as multiple deck games, with nearly every rule variation.

If you are strictly a casual player, I don't want you to become discouraged by the time investment in learning the complete version of Basic Strategy. 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 Five-Minutes Playing Strategy.

## Five-Minute Playing Strategy

 If conventional surrender is offered, always surrender any 16 against a dealer 9,10 or Ace and any 15 against a dealer 10.
 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.

 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.

 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.
 Split any pairs of 8s unless 8s are surrendered.

. . .

6. Never take insurance.

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 a sound betting system you will have a good chance of winning.

If you want to learn the complete playing strategy which can be used for play against all versions of blackjack, a Playing Card which you can take with you in on the next page.

# **General Playing Strategy**

General Blackjack Playing Strategy
• • • •
Surrender:
16, except 8,8(split) vs. Dealer 9-A, 15 vs Dealer
10
<u>Splitting:</u>
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

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# 5. Pick the Right Betting System

There are a number of strategies you can employ in making blackjack wagers using only these best blackjack wagers. Some of the betting strategies are flat betting, increasing wagers as you win, increasing wagers as you lose, using betting progressions, and using the concept of parlays.

Flat betting is the most common type of betting you see at the blackjack table. Flat betting means that each wager is the same as the previous wager. If you are a \$10 bettor, then when flat betting each wager will be for \$10.

Many people believe that the safest way to ensure a high number of winning games is to increase wagers after losses. The advantage of this method of betting is that you only have to win a small number of your wagers in order to show a profit. For example, if your betting plan was to bet \$10, \$20, \$40, and \$80, with your wager to increase after a losing bet, then you would only have to win one wager in four in order to show a profit. Assuming that you lost your first three bets, you would have lost a total of \$70 (10+20+40), but won \$80 on the fourth wager for a profit of \$10.

The disadvantage of increasing wagers after losing bets is that you must wager larger and larger amounts of money in order to win a small amount. Assuming that we carried the above betting sequence further, we might have bets of 10, 20, 40, 80, 160, 320, 640, and 1,280 for a total of eight wagers. So long as we win these wagers everything is fine, but what happens when we are called on to wager \$1,280 in order to win \$10, and we lose the wager? Undoubtedly when this occurs, as it will eventually, we will find that we have not won enough when things were going well to make up for the loss of the entire betting sequence. For this reason, progressions like this (which are called Martingale systems) are not recommended, at least not in the form presented here.

Many professional gamblers advocate the up-as-you-win approach as the soundest approach for winning at gambling. The primary advantage of increasing wagers only after winning is that the bankroll required is much lower than with the up-as-you-lose systems. For example, you might try a betting series of 10, 10, 10, 10, 10 and only increase your wager after a win. Thus, if you won \$10, your next wager would be for \$20. If this bet also won, you next wager would be \$40. Whenever you are able to win three bets in a row with the system, you will have total winnings of \$70 (10+20+40), with a total risk of only \$50 (10+10+10+10+10).

In general, the up-as-you-lose approach will provide more frequent winnings, but the losses, though occurring less frequently, will be larger than the wins. With the up-as-youwin approach, the opposite will be true. There will be many small losses, and the less frequent wins will be larger.

To compare the effects of flat betting, and increasing wagers after wins or losses, let's assume that we are \$10 bettors, and we are faced with two wins and three losses, like this: LLLWW.

With flat betting we will lose a total of \$10 in this sequence of dice decisions (-10-10-10+10=-10). If we increase our wagers after losses, our wins and losses would look this: -10-20-40+80+10, for a total win of \$20.

If we increase our wagers only once after a winning wager, our wins and losses will be -10-10-10+10+20 and we will break even on the sequence.

As we can see from this truncated example, with either method entailing increasing our wagers, we do better than with flat betting. For this reason, the majority of gambling experts recommend one or both of these strategies involving increasing wagers, rather than flat betting.



An extremely effective betting method is the parlay wager. With a parlay wager, winning wagers together with the winnings are left up for one more wager. The purpose of the parlay approach is to win two wagers back to back, which will win an amount equal to three times the basic wager. For example, if you are wagering \$10 and win the bet, your next wager will be \$20 consisting of your \$10 wager and your \$10 win on the bet. If the second wager wins, you will have won a total of \$30 in two wagers, with a total risk of only \$10, your initial wager.

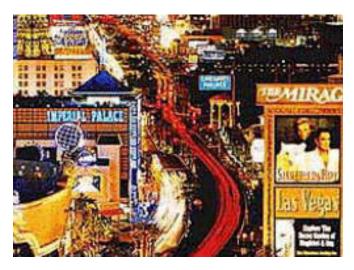
There are a number of betting progressions which utilize these concepts. A betting progression is simply defined as a series of numbers which govern the amounts wagered according to the rules of betting employed.

The D'Alembert System requires that bets be raised one level after each loss and lowered one unit after each win. Thus winning bets will always be larger than losing bets, and if the player wins about half of his wagers, the system will produce a profit.

This system can be applied to betting pass line, don't pass, come bets and don't come wagers at blackjack. The progression used should have no more than ten numbers in it, spaced so that two consecutive wins will offset any previous losses and produce a profit. A sequence like 1 2 3 4 7 12 19 fits this requirement. Here the first wager would be a 3 unit wager. If this wager wins, then the next bet will be a 2 unit wager. If the first wager loses, then the next wager will be for 4 units. The units can be any size chip you wish, whether \$1, \$2, \$5 or even \$25 chips.

The Ascot System is similar to D'Alembert except that winning bets are raised one number in a series of numbers, and losing bets are lowered one number. A typical sequence of numbers for the Ascot System would be 2 3 5 8 15 22 35. While D'Alembert will provide a steady stream of small profits, Ascot will produce a stream of losses until a win is made. An Ascot sequence is completed whenever all of the bets are either won or lost. The first wager is usually the third or fourth number in the sequence, in this case a 5 unit or an 8 unit wager.

The Martingale System is one of the more insidious of the old time systems. As you will recall, this is the system where wagers are doubled after losing bets, thus assuring that when the wager eventually wins, a profit equal to the first wager will be made.



While a Martingale System is too risky for continuous play, it can work well for spot situations. Let's say that you are playing pass line. You will wait for a situation to occur where either four consecutive losses. At this point, you will begin betting against the continuance of this trend. Using a short Martingale series, you might decide to wager 10 20 40 and 80 against the loss streak continuing. As soon as you win, you will ensure yourself a win of \$10, so long as the trend of losses doesn't continue for four more consecutive decisions. Betting sequences like this can be good risks when limited to spot situations, like the one discussed here.

Labouchere, sometimes called the cancellation system, is another of the old time roulette systems which can be used for the even money wagers at blackjack. With Labouchere, a series of four numbers is used for a betting series, such as  $1 \ 2 \ 3 \ 4$ . These units can represent \$1, \$2, \$5 or any other denomination wager. The object of this betting progression is to win an amount equal to the total of the units, in this case ten units. To begin a series, the total of the two outside numbers are wagered. This first wager will be 5 units (1 + 4). If this wager wins, then the two outside numbers (1 and 4) will be crossed out and the next wager will be the total of the two remaining inside numbers of 2 and 3, for a total of 5 units. If this wager wins also, then the series is completed and a total of 10 units has been won.

When a bet is lost, the amount lost is added to the series, and the next wager is the total of the outside numbers including the lost wager. If the first wager of 5 units was lost, this amount would be added to the series which would now look like this: 1 2 3 4 5. The

next wager would be the sum of the two outside number for 6 units. If this wager wins, the two outside numbers will be canceled, and the series will be:  $1 \ 2 \ 3 \ 4 \ 5$ . The next wager will be 2 + 4 for six units, and assuming this bet wins, the last wager will be 3 units. In this series, we won 6, 6, and 3 and lost 5 for a net win of 10.



Labouchere can be a useful winning system so long as limits are set on the size of the wagers made. This system has a way of escalating to large amounts in a short time period, and it is important to limit the exposure to losses in using it.

We have now covered some basics on system development. Many gamblers disparage systems players believing that the typical system player will continue to pursue a system regardless of the amount of money required and will eventually lose all of his money. We do not recommend system play without reasonable limits set up in advance of beginning to play. However, we do believe, and this has been proven time and time again, that the methodical player with a plan and a method for executing the plan will nearly always win more money more consistently than the hunch player.

# 6. Practice and Record the Results of Your Play

Aspiring baseball players spend hours practicing their skills. They would not think of jumping into a game without having honed their basic skills. Yet every day, people lose thousands of dollars playing casino games like blackjack with no real understanding of the game, no game plan for beating the game, and no practice of the skills necessary before walking into the casino.

Most of these people believe that no real skill is required to win at blackjack and that winning and losing are purely a matter of luck.

Professional gamblers will tell you otherwise. Winning at gambling is a lot more than a matter of luck. In fact, many successful professional gamblers will tell you that their luck is only average, or even below average. Yet they are able to win on a fairly consistent basis.

The difference is that the professional will practice his skills until he knows exactly what he will do and not do in every situation which may arise at the tables. He will have a goal in mind for reasonable winnings at a table. He will also know the maximum amount of a loss which he will accept before quitting. And, he will know the betting strategy to use at a table before even starting to play a game.

Wagering with real money is not the time to try out different systems and "experiment" with methods which might work. The alternative is to do the experimenting at home where the losses only cost a little time.



We recommend that anyone serious about beating the blackjack game purchase and use a blackjack layout and a couple of pairs of dice. This paraphernalia is readily purchased in any of a number of stores in Las Vegas for just a few dollars. With a simple layout spread out on the dining room table, it is possible to replicate the action of a real blackjack game and to practice and perfect different systems for beating the game.

An alternative to practicing with on a blackjack layout with cards is to practice in an online casino in free practice mode. You can practice at Bovada (<u>http://www.bovada.lv/</u>) without having to download the system or give them your email address.

Another benefit of home practice is building the discipline needed to win in a real casino atmosphere. It is one thing to try out a system at home, and it is quite another to try it in a casino. Playing with real money creates a tremendous amount of pressure, and it's a rare person who can muster the discipline to win under real casino conditions without having thoroughly mastered and practiced his winning approach prior to entering a casino.

#### **Record the Results of Practice Games**

It is not likely that you will master a winning strategy without examining the results of your play in a critical manner. The first step to doing this is to record the results of all of your home practice sessions in a careful and accurate manner.

The minimum information you will want to record for each home session is: the date played, the bankroll used for the session, the betting strategy used, the time spent playing, the net win or loss for the session, and the cumulative amount won or lost playing in this particular manner.

The easiest way to estimate the amount of time played is to record the number of decisions affecting a pass line or don't pass wager. As a rule of thumb, about 80 decisions occur per hour in a live casino blackjack game. With online play you will have 200 to 300 decisions per hour dependent upon how fast you can play. You can use the number of decisions to estimate the amount of time you would have to spend at a casino blackjack table. If you finish a session in 25 decisions, this equates to about 20 minutes in a land-based game and five to eight minutes online.

You will find that by recording your results several things will happen. First, you will become more serious about sticking with a particular system because you will be curious about just how well it will hold up. Without recording the results, you will be more likely to stray from your system or even fudge the results, something the unforgiving casino blackjack table will not let you do.

Secondly, you will begin refining your play. You may presently have a number of superstitions about casino blackjack, such as the common ones that lady shooters are lucky, or that it is bad luck to have a die fly off the table. In short order, after recording the results of home practice sessions, you will start to see the dice rolls as endless patterns of random dice decisions which is what they really are. With this attitude, you will more calmly examine your own playing habits and strategies, and your play will begin to improve.

# 7. Setting and Using the Right Bankroll

# **Use the Correct Session Bankroll**

The most important thing to remember about a session bankroll is that the amount used for one session is the maximum amount that you can lose at a session of blackjack.

If your session bankroll is \$300, this is the total amount of money you will use at that blackjack table for that blackjack session. If you lose this money, you will immediately quit playing and take a break. Actually, the loss when experienced, should be somewhat less than the table stake as the professional player will quit when his stake has been reduced to the point that there are not enough chips left to play the system or strategy correctly. If you are a \$5 pass line bettor who takes odds, and your table stake has been reduced to less than \$10, you cannot make both a pass line wager and back the bet up with odds. It is time to quit.

The importance of quitting and leaving the table after a loss cannot be overly stressed. It is when losing that otherwise disciplined persons take leave of their senses and end up losing much, much more than they intended. As one casino executive expressed it, "People are willing to lose more money than they are willing to win."



On the other side of the coin, when you are winning, it is important to set aside some of your winnings so that you never give back all that you have won. If you are playing with \$300, and you have won \$150, you should set aside all of your winnings and a portion of your original stake if you wish to continue playing. With this strategy, you will be assured that you will not give back all of your winnings.

One trap you must never fall into is to start increasing your wagers when you have been losing. This is a prescription for disaster. If you have an adequate total bankroll, as we have described, there is no reason to panic after a loss. Take a break away from the tables, and, when you resume playing, you will have a better outlook and realize that one loss cannot defeat you.

#### Setting the Correct Total Bankroll

Money management is one of the most important aspects of winning at blackjack. Expert gamblers with even "so-so" luck will tell you that they are still able to win because of their money management skills, even when their luck is poor.

The time to begin thinking about money management is at home before even setting foot in a casino. The amount of money required to win is dependent upon your style of play, the length of time you intend to gamble, and, of course, how much you can afford.



Scared money should never be used for gambling. If you need this money for food, shelter, or other basic needs, it is not a good idea to risk it in a gambling contest.

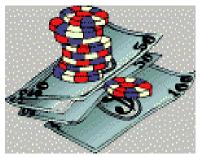
The first rule in determining the amount of money needed for a gambling total is to decide how much money you will need per gambling session. A session is defined as the normal amount of time which you expect to play at a table before taking a break. A normal session time is from thirty minutes to an hour and a half.

The amount of bankroll needed for a session is based on the size of your minimum wagers and your style of play. For example, if you are a pass line bettor, and the only wager you make is a pass line bet with a single odds wager after the point is established, then this defines your style of play.

If you normally make \$5 wagers the size of your play is known. With these "knowns" we can determine the session bankroll needed. As a general rule of thumb, the session bankroll needed is an amount equal to thirty to forty times the size of your minimum wager. If you make \$5 bets, then your session bankroll will be \$200 to \$250. To provide for extra money for doubling and splitting you should use a session bankroll of \$300

If you use a progressive system, your session bankroll is an amount equal to the total amount of the bets in your progression. For example, if you are using Quick Strike Blackjack (www.gamblersbookcase.com/QuickStrikeBlackjack), which has a superb win record, you can get started with a session bankroll as low as \$40.

The amount needed for a total bankroll is based on the size of the session bankroll. For a short total of two to three days, the total bankroll should be five times larger than the session bankroll. For a longer total, increase the total bankroll to seven times the session bankroll.



For a \$5 blackjack bettor taking odds and planning a five-day total to Las Vegas, the minimum total bankroll would be \$1,500 with a session bankroll of \$300

If these amounts seem high, consider that blackjack is a game where you must be willing to lay down a large amount of money in order to have a reasonable chance of winning. Many bettors who do not adhere to this maxim find themselves tapped out before they ever have a large winning streak.

If you find that the total bankroll requirement is too large for your pocketbook, you must reduce the size of your minimum wagers so that you can live within your bankroll. If you have only a \$500 total bankroll, you must confine your wagering to \$2 bets until you have a larger bankroll. Too many persons who do not understand blackjack try to stretch a small bankroll beyond its capabilities and find themselves losing all of their money in a very short time. It is far better to adhere to these money management guidelines and plan the total bankroll to match the size of wagering in advance so that this will not happen to you.

If you decide to play online you can get started with much lower bankroll requirements. Online casinos offer many \$1 games where all you need is a game bankroll of \$50 to \$80.

The good news is that by limiting your wagering to only the best blackjack wagers, and by using a betting system which you have practiced and mastered at home, you will have an excellent chance of winning. Even with a small bankroll, you can gradually increase the size of your wagers as your bankroll increases. A \$2 bettor with a \$500 total bankroll can become a \$5 bettor after his bankroll has been increased to \$1,000. The key in this endeavor is to have the patience to increase the bankroll to the correct level needed before increasing the size of your basic wager

# 8. Learn to Manage Yourself

### Manage yourself.

Many players lose because they become emotionally involved in the game. A typical money losing emotional reaction is to become angry when losing and to play even more aggressively to show those "so and sos." The problem with chasing losses this way is that they will usually catch you before you catch them. Hardly any blackjack games are won with the power of hormones.

One of the best ways to control your emotions is to plan in advance exactly how much you are willing to lose, and then stop when you reach this target. If your stop loss is three units, you must stop when you reach this limit.

There is another technique you can use to control your emotions. **Pay attention to them.** As soon as you feel yourself becoming emotionally aroused, just **stop playing**.

Reading "Dear Abbie" I came across an idea which could be used by gamblers to stick to a game plan and keep wayward emotions in focus. A letter to Abbie suggested a cure for nail biting. Put a rubber band around your wrist, and when the urge to bite arises, snap the rubber band. This procedure would probably work equally well for controlling gambling impulses. Whenever you are about to violate part of your game plan (like going over your stop loss limit), snap the old rubber band. I'm sure that this will get the pit boss's attention too, as he tries to figure out what new player gimmick you have introduced into the game.

There are variations of this theme to help improve self control. One is to select a point on your body to press when you desire some help in control. Let's say that you have decided that you will press your right ear whenever your emotional signals are going off. If you plant this idea firmly in your mind before entering a casino, it will work!

In addition to sticking with stop losses and controlling your emotions, you should **never quit playing when you are winning.** This concept will even supersede the emotional control aspects of the game. If a drunk sits down next to you and is almost unbearable, put up with him so long as you are winning.

# If a cigar smoker lights up next to you and you can't stand cigars, **stick it out so long as you are still winning.**

Control your alcohol consumption. Casinos learned a long time ago that inebriated players are easy to beat. Enough said.

Don't play when you are tired (unless you are winning). I know I have experienced periods when I seemed chained to the table. This happens to everyone sometimes. If you are winning, stay a little longer, but don't forget that fatigue, like alcohol, impairs your senses, and it is much better to take a break and go for a walk, take in a lounge show, or go to your room and take a nap, than it is to continue playing.

Never go to bed and then get back up and play all night in the casino. I have done this, my friends have done this, and you may have done this. Ask yourself, did I win when I played all night? I don't. If you are tired enough to go to bed, don't get up in thirty minutes and rejoin the casino action. Stick with your plan and get a decent night's sleep. We all sometimes forget that the tables will all be waiting when we wake up.

### Execute your game plan

To execute a game plan, you must first have one. Write everything down on paper. Schedule your gambling events on a daily basis. Start each day with the time you will arise and end with your bed time. Schedule meals, breaks, shows and other activities.

Limit your gambling sessions to no more than two hours. If you find yourself getting weary, or if you are losing control (or money) you can stop before your session is up. **Don't force yourself to play two hours if conditions are not favorable for you.** 

You will record the results of play at every table. As a minimum you will want to record the starting table bankroll, the approximate length of time played, the amount won

or lost, the system used, the size of your basic wager, and any other comments you wish to make about the table, the dealer, the casino or just general impressions.

When I play, I will record my table results immediately after leaving a table. If you put it off and join another table before recording anything, you will find that the system breaks down.

You will find that record keeping is invaluable. It will improve your ability to win. I promise you. And it will increase your enjoyment of the game. I have never known a successful blackjack player who was not a record keeper. As the old television commercial said, "Try it, you'll like it."

If you follow these suggestions, you will find that you treat your blackjack playing like a business. And like a business that is well managed, it will pay you handsomely.

# 9. Treat Blackjack Like a Business

### Know When to Quit

There are two good times to quit playing. The first is after a loss. The second is after a win.

When you have decided to quit play, you must remove yourself from the casino atmosphere for at least a couple of hours. You can take a swim, go for a walk, eat, sleep, go to a shopping center, or take in a show. But you must leave the casino floor. You cannot spend your entire break time thinking about gambling.

The purpose of this break is to remove the casino influence from your mind. Even the most single-purposed, iron-willed of us are susceptible to casino psychology, and, especially after losing money, we must clear our heads so that our game plan for winning is not destroyed.

In addition to winning or losing a session, there are other good times to quit. You should quit when you think the table is too hot or too cold, you are tempted to overbet, other players are making decisions or bets which upset you, you are losing track of or losing faith in your system, or you are tired and are subconsciously waiting to lose so that you can quit.

The approach we are advocating is one of limiting losses when they occur and protecting wins.

### **Record Every Session**

The first thing you will do after every session is to record the results of that session. A notebook should be purchased and used for record keeping. The information you will need to record is the date, the location, the casino, the system used, your session bankroll, the time spent playing, the amount won or lost for that session, and your cumulative win or loss position. There are several benefits in recording this information. The first and foremost is that it is part of the discipline required to become a consistent winner. The very act of writing down the results of your craps sessions enhances your ability to apply the other disciplines needed to win. Perhaps it is because numbers don't lie. It is hard to kid yourself about how you are doing when the actual results are in black and white.



Another benefit of recording this information is that you will find that it is easier to reach winning goals. After you have practiced a system or strategy at home, you will have a good idea of the system's capabilities and limitations. If you have found that it is reasonable to expect to double your session money every four hours of play, recording your playing results will help you reach this goal

In addition, recording win and loss information will help you adjust your play to fit the circumstances. If you have doubled your trip bankroll, you may decide to increase the size of your basic wagers. On the other hand, if you have had a string of losses, it may be time to reduce the size of your wagers. With all of your wins and losses recorded, it will be much easier to make his kind of decision.

Finally, you will find that recording your playing experiences will increase your enjoyment and actually help you become a better gambler. By focusing some of your energy on recording results of play, you will find that the goal of winning becomes much more focused, and that because of your awareness of your cumulative wins and losses, you will improve your play.

# 10. Leave a Winner

You are now going to realize the fruits of all of this labor. You are going to leave the casino a winner. The satisfaction you will feel after you have left the glamour of the glittering lights with much more money in your pocket than you brought when you arrived is sweet indeed.

To accomplish this, you will need to make the ten steps to beating the craps game a natural part of your play. These steps are:

### 1. Learn How to Play the Game

As we have seen, the basics of the game are easy to master. Ten minutes worth of play is worth ten pages of explanation, and you will find that the game is fairly easy to master once you have begun playing.

### 2. Understand the How and Player Edges in Blackjack!

If you thought that the house only had the edge then you don't understand the player advantages in blackjack. The table below summarizes dealer and player edges.

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

### Who Has the Advantage?

### 3. Learn About the Dealer, the Table and the Casino

I want you to remember three critical things from this chapter:

a. Blackjack is very streaky. When you play blackjack you are going to encounter long losing streaks and occasional long winning streaks. The best betting system is one designed to handle each of these situations. I highly recommend Quick Strike Blackjack. It automatically adjusts its betting system to match the game and copes well with both winning and losing streaks. You can learn more about it here - www.gamblersbookcase.com/QuickStrikeBlackjack..

b. Don't be afraid to play against multiple deck games, games dealt out of continuous shuffling machines or online blackjack. Card counters rant against these games. However, these games are actually easier to beat with a betting system like Quick Strike Blackjack.

c. If you are uncomfortable in a playing situation, trust your instincts and quit playing. If a new dealer makes you uncomfortable or you just get this bad feeling about the game, other players or even your own luck, trust your instincts. If you are right you could save yourself from some serious losses. If you are wrong, you lose at most a few minutes of playing time.

### 4. Learn the Five Minute Playing Strategy

Last week I played early in the morning in a local casino. There were four other players and not a one of them knew a thing about how to play their hands. Basic Strategy has been available for a long time and the only excuse for not knowing it if you play blackjack is that it might take you a couple of hours to memorize it. I realize that you may not want to spend two hours learning how to play blackjack hands. That's why I've included the "Five-Minute Playing Strategy." If all you do is learn this strategy, you will be able to play close to even with the house and you will play better than 95% of the other players.

### 5. Pick the Right Betting System

The best system for you is one that you understand and that fits your pocketbook. We favor the low risk systems for most persons as we feel that it is always better to win some money, even if it is a small amount, than to lose a large amount of money with whatever glory that implies. Quick Strike Blackjack fits this bill to a "T."

### 6. Practice and Record the Results of Your Play

There is no better place to take losses than in your living room playing for fun. The benefit of home play is that you can experience and master a particular system without the pressures of casino play. Pros always practice and master a system before ever trying it in a casino with real money at stake.

You will accomplish several things when you develop the habit of recording the results of your testing at home. First you will have a good approximation of the results you will realize under actual casino conditions. Any money you lose at home on a test basis cannot hurt your pocketbook. Secondly, by writing down the results of your craps play, you will develop a stronger feel for your system. With results in writing, you cannot "fudge" the results of your play, and this will keep your testing honest. Finally, by getting into the habit of recording every craps session, you will have laid the groundwork for doing the same thing when you are playing in a casino with real money at stake.

# 7. Set and Use the Right Bankroll

The benefits of planning your gambling money in advance are enormous. By determining in advance the exact amount to be used for gambling purposes, you are much less likely to get into trouble by risking money which should not be risked.

As we have seen, our total bankroll also governs the size of bets which you can make, and by establishing



your total bankroll, you are also setting the stage for your style of play. This is important as your whole purpose in playing craps should be to win. Each additional building block you add to your preparation is one more factor you bring to your side in your battle to relieve the casino of its money.

A logical extension of controlling your money is to limit the amount to be risked in any single session at the blackjack table. This is what setting the session bankroll is all about. No matter what happens to you, you will never lose more than your session bankroll in a single contest with the casino. If your trip bankroll is at least five times your session bankroll, then no single loss at the tables can seriously jeopardize your ability to win. Using the correct session bankroll is part of the discipline that you need to make an automatic part

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of your play.

### 8. Learn to Manage Yourself

One of the best ways to control your emotions is to plan in advance exactly how much you are willing to lose, and then stop when you reach this target. If your stop loss is three units, you must stop when you reach this limit.

There is another technique you can use to control your emotions. **Pay attention to them.** As soon as you feel yourself becoming emotionally aroused, just **stop playing**.

Before you start playing set up a game plan. Write everything down on paper. Schedule your gambling events on a daily basis. Start each day with the time you will arise and end with your bed time. Schedule meals, breaks, shows and other activities.

### 9. Treat Blackjack Like a Business



Know When to Quit. The bane of most gamblers is not that they never get ahead, but that they never seem to quit while they are ahead. On the downside, you will never lose more than your session bankroll in a single contest with the casino. If you lose your session stake, you will immediately take a break from the tables.

The purpose of this break is not to let the cards become luckier for you, it is for you to clear your own mind so that you are relaxed and alert and ready to re-apply all of your winning tools against the tables. If you win a session, either quit while you are ahead or, if you continue to play, set aside all of your winnings and a part of your session bankroll.

### Record every session.

You will not become a consistent winner unless you adopt a business-like approach to your gambling. Few businesses with poor record keeping survive, and the same may be said for gamblers. Since you will have started the practice of recording every craps session at home, you will find that recording comes very easily in a casino as well. The first thing you will do after a craps session is to take a few minutes and record the results of your play. You will find in short order that you will enjoy recording the results of your play almost as much as the actual games (especially after a big win).

### 10. Leave the casino a winner

The ten steps described in here are not a magic formula to guarantee success. However, the author has used these exact steps to become a consistent winner at casino craps. There is no doubt that if you take the time to apply the discipline inherent in this program, you will most likely find yourself emerging from the casinos a consistent winner. The time investment is minimal to reach this level of play, and this level of play will literally put thousands of dollars in your pocket.