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How to Play Blackjack Like a Pro!



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848 N. Rainbow Blvd., Suite 601
Las Vegas, Nevada 89107
United States of America

Manufactured in the United States of America.

INTRODUCTION

You probably know that blackjack is a casino game where the odds can be turned in your favor. You probably have heard stories about expert card counters winning hundreds of thousands or even **millions** of dollars from casinos!

Do you have any idea how to do this? You may have played blackjack and even read a book or two on the game, but has anyone ever leveled with you on how to really beat the game?

Do you know, without even sitting at a blackjack table, how to tell if you are more likely to win than lose at that table? Or, do you know the blackjack wager you should never make, no matter how enticing? Do you know when to use card counting or when to use other systems that are easier to learn and more effective than card counting?

The thing that amazes me every time I play blackjack is the number of common errors that players make that cost them millions of dollars every year. I have seen high rollers drop thousands of dollars because they did not know what they were doing. And, I have seen \$2 bettors walk away with thousands in winnings because they knew the insider secrets of winning.

Winning at blackjack does not depend on how much money you bring to the table. Even card counting does not guarantee your success and may even hurt your chances of winning.

That's why I am so excited about this book. It is based on practical, real world experience gained over many years of playing blackjack, and it "tells it like it is."

I know that there are many books on blackjack, but most of them only cover the basic game and give you a set of arguments to convince you that the author's pet method of winning is the only way to win. Many of these systems are so complicated that it takes hundreds of hours just to learn one system of play. **And, the saddest thing is that even if the system is good, you are still likely to lose because you didn't have all the information to become a winning player.**

That's what this book is about: Becoming a winning player. I will show you several different blackjack systems, all of which are good and can be used as the basis for becoming a winner.

The truth is that no one magic approach exists for always winning at blackjack. The best systems give you a 2 to 3% edge over the house. And this advantage can be lost in just a few minutes of haphazard play.

My approach in *How to Play Blackjack Like a Pro* is to tell you the things you need to know besides knowing a system for winning at blackjack.

The format of this manual is a set of questions. Each question deals with one aspect of becoming a winning **Blackjack Pro**. I think you will enjoy it and will become a much improved winning blackjack player!



BLACKJACK QUIZ

The following questions are designed to test your **BQ (Blackjack Quotient)**. You might try your hand at answering each question and then refer to the section of this book covering the question to see how you did.

- 1. Why play Blackjack? Is it possible to win?**
- 2. Do you know how to play Blackjack?**
- 3. What is a playing strategy? Why is it important?**
- 4. How can good players lose and bad players win?**
- 5. Do you know the simple rules to play almost even?**
- 6. What is the basic playing strategy, and how can it help?**
- 7. What are the most common playing errors, and how can you avoid them?**
- 8. Does everyone deal blackjack the same way?**
- 9. How important is the dealer? The table? The casino?**

10. Do casinos cheat?

11. What is card counting?

12. Is card counting the best way to win? What are the options?

13. How realistic are my chances of becoming a consistent winner?



1. Why play Blackjack? Is it possible to win?

In the 1930s roulette and craps were about equally popular in Nevada with blackjack running third. Three-dice hazard and roulette were popular in resort areas featuring illegal gambling in Florida, Michigan, and Indiana. Floating craps games could be found in the big cities like New York, Chicago and New Orleans.

We do not know the origin of blackjack. Like many other card games, it evolved from other games.

The first serious study of blackjack was published in the September issue of the *Journal of the American Statistical Association* in 1956 by Messrs. Baldwin, Cantey, Maisel and McDermott. This study was not much noticed by gamblers.

However, one man did notice the study and decided to follow up on it. Professor Edward O. Thorp contacted the authors and then developed a computer program to test blackjack strategies. His computations developed the first card counting approach to blackjack, and he refined a basic playing strategy.

His book detailing these revelations, *Beat the Dealer*, was published in 1963, and the game of blackjack was changed forever. This book was a sensation and even hit the

best seller lists. A number of the casino executives were traumatized at the thought that anyone who read Dr. Thorp's book would "clean up" on the blackjack games.

The casinos immediate reaction was to change the rules of blackjack, restricting the players' ability to split Aces and only allowing doubling on hard hands totaling 11. This only lasted a short time, as with these restrictions, the win rates dropped off dramatically as players refused to play the game.

The casinos' fears subsided. Their win rates returned to normal after reverting to the old rules as the number of players who could understand and use Dr. Thorp's system were few indeed.

The net affect of the publicity was much in the casinos' favor. Blackjack surged in popularity, as it became known as a game where the player could theoretically win.

Since Thorp's book, the number of blackjack books has proliferated. Most of the books on blackjack discuss changes in card counting systems, with each author trying to show why his system is superior to other systems.

I believe that the major reason that blackjack has increased in popularity is that it has become a "smart" game to play. It is considered smart in that the general populace knows that the game can be beaten, and even if individual players don't have the foggiest notion of how to go about it, it is still considered a beatable game.

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 of 1%	10% to player advantage
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.

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.

2. Do you know how to play blackjack?

There has been known, since Dr. Thorp first published *Beat the Dealer*, an optimum way to play each hand of blackjack. This playing strategy is called "Basic Strategy." It is determined based on the information you have available before making playing decisions on each hand: your two cards and the dealer's exposed card called an up-card.

There is only one correct basic strategy for blackjack, for each set of blackjack rules. Because rules vary in each jurisdiction, with Downtown Las Vegas having slightly different rules from the Las Vegas Strip, which in turn varies from Atlantic City rules, Basic Strategy will vary slightly because of small variations in playing rules. These rule variations cause such slight changes in the Basic Strategy that it is safe to learn one Basic Strategy and use it consistently wherever you play.

Most people I talk to about blackjack claim to know Basic Strategy. After I ask them one or two questions about how they play their hands, I can tell if they really know the correct Basic Strategy, and it usually turns out that they don't.

This is a real puzzlement. Virtually every reputable book on blackjack contains the same (or almost the same) Basic Strategy, so that if anyone has taken any time to study blackjack, they must have been exposed to the concept of Basic Strategy.

I suspect that one of the reasons people don't know the correct Basic Strategy for playing blackjack is that the way it was presented was deemed too complicated to learn. Many books on card counting have so many charts that the overall effect is simply overwhelming. Many blackjack writers assume that anyone who buys their book must share their dedication and enthusiasm for the game and also be willing to spend many hours learning Basic Strategy.

Other players have never been exposed to Basic Strategy, or they simply don't believe that there is an optimum playing strategy for blackjack. This strategy was developed by computers, and except for slight variations, every blackjack researcher using computer simulations to test playing strategy has come up with virtually identical playing strategies.

Basic Strategy is the only way to play blackjack hands. This has been proven over and over again, and the key to winning at blackjack is to first learn how to play each hand.

The following table shows the results a typical player, playing with a 3% disadvantage to the house, might experience in a weekend's blackjack play. For comparison, the results of a good player using Basic Strategy plus a winning betting system is shown. No column is shown for a player playing only Basic Strategy, with no betting system, as the Basic Strategy player would expect to break even, neither winning nor losing. The table assumes that 100 hands of blackjack are played per hour, and that the player plays for 12 hours.

EXPECTED RESULTS OF TYPICAL PLAYER VERSUS GOOD PLAYER FOR A WEEKEND		
	Typical Player	Good Player
House Edge	-3%	+2%
Average Bet:		
\$5	\$-180	\$120
\$10	\$-360	\$240
\$25	\$-900	\$600
\$100	\$-3600	\$2400

Many readers think that they know the correct playing strategy, but really aren't quite sure how to play many hands correctly. An important part of learning how to beat blackjack is to be honest with yourself. So regardless of what you tell other people, I have included a test you can take to assess just how well you know the correct playing strategy. In this "test" you can choose to rate yourself on either Las Vegas Strip, multi-deck games or on the Atlantic City version (all multi-decks) of the game.

BLACKJACK QUIZ			
PLAYER HAND	DEALER UP-CARD	LAS VEGAS STRIP MULTI-DECK	ATLANTIC CITY MULTI-DECK
8,8	6	HSDPU	HSDPU
8,3	10	HSDPU	HSDPU
9,7	8	HSDPU	HSDPU
6,6	2	HSDPU	HSDPU
A,A	A	HSDPU	HSDPU
3,6	8	HSDPU	HSDPU
10,6	7	HSDPU	HSDPU
A,6	5	HSDPU	HSDPU
A,10	A	Insurance?	Insurance?
2,2	4	HSDPU	HSDPU
10,2	2	HSDPU	HSDPU
5,5	9	HSDPU	HSDPU
6,4	8	HSDPU	HSDPU
8,7	4	HSDPU	HSDPU
10,10	8	HSDPU	HSDPU
4,4	6	HSDPU	HSDPU
7,7	7	HSDPU	HSDPU
9,9	7	HSDPU	HSDPU
A,7	6	HSDPU	HSDPU
9,7	A	HSDPU	HSDPU

H=Hit S=Stand D=Double Down P=Split Pair U=Surrender

ANSWERS TO QUIZ			
PLAYER HAND	DEALER UP-CARD	LAS VEGAS STRIP MULTI-DECK	ATLANTIC CITY MULTI-DECK
8,8	6	P-Split	P-Split
8,3	10	D-Double	D-Double
9,7	8	H-Hit	H-Hit
6,6	2	S-Stand	P-Split
A,A	A	P-Split	P-Split
3,6	8	H-Hit	H-Hit
10,6	7	H-Hit	H-Hit
A,6	5	D-Double	D-Double
A,10	A	NO Insurance	NO Insurance
2,2	4	P-Split	P-Split
10,2	2	H-Hit	H-Hit
5,5	9	D-Double	D-Double
6,4	8	D-Double	D-Double
8,7	4	S-Stand	S-Stand
10,10	8	S-Stand	S-Stand
4,4	6	H-Hit	P-Split
7,7	7	P-Split	P-Split
9,9	7	S-Stand	S-Stand
A,7	6	D-Double	D-Double
9,7	A	U-Surrender	U-Surrender

You can grade yourself using the answers provided above. If Surrender is not offered by the casino, the answer to the last question is to Hit, rather than Surrender. If you have answered all the questions correctly, you will be able to play even with the house, or at a very slight disadvantage, in games with multiple decks.

If you missed one or two answers, you will still be able to play at a small disadvantage in the range of one percent. You are probably an excellent player, and if you add good betting strategies to your playing strategy, you are most likely a regular winner.

If you made from three to five errors, you are slightly above average, and you will play at a disadvantage to the casino of from 1-3%.

If you missed six to ten of the questions, your play is about average, and you will play at a disadvantage of about 5%.

If you missed more than ten, you don't know basic strategy, and if you have been playing this way in casinos, you need to either learn the correct playing strategy or switch casino games. The house has been clobbering you, and you probably lose regularly when you play blackjack.

After taking a quiz like this, some players will counter that even though their test score is substandard, they still win regularly. I don't have an explanation for this. In the short run anything can happen, and it is possible to win without using the correct playing strategy, or any strategy at all. However, if you continue to play without using correct Basic Strategy, I can almost guarantee that you will lose. My recommendation is to learn to play Basic Strategy before risking any money at blackjack.

4. How can good players lose and bad players win?

It is possible for an excellent player using correct playing strategy and a proven betting strategy to play next to a player who knows nothing about the game, and for the "bad" player to win much more than the expert.

I have had this experience more than once. This can happen because in the short run, anything can happen. The key to this comparison is the term **short run**. As more time passes, the mathematical disadvantage the bad player suffers will catch up with him, and conversely, the advantage enjoyed by the expert player will turn the tables in his favor.

This situation can be illustrated if we think of a coin flipping game. The object of the game is to bet on heads coming up, so that the more likely heads is to show, the better your chance of winning.

We are going to have three versions of the game. The first version will feature an unbalanced coin, so that tails are more likely to show than heads. This particular coin comes up heads on the average of 47 times per hundred tosses, with tails showing the other 53 tosses. This version of our coin toss game is analogous to our average blackjack player who plays at a disadvantage to the casino. By being forced to bet heads, when the coin has been altered to land with tails showing more often, our player is forced to play the game with a built-in disadvantage.

Version two of the game features a standard coin. With this coin we will expect heads and tails to show equally, so that in 100 tosses, we would expect to see 50 heads and 50 tails. This represents fairly the situation of the blackjack player who knows and correctly uses Basic Strategy, without using a recommended betting strategy.

Our third version of the coin toss has a coin biased to show heads on every 52 out of 100 tosses. Since we must always bet "heads," we are favored to win this contest. This is similar to the blackjack game faced by an expert using both Basic Strategy and a proven betting strategy.

COIN TOSS GAME		
Rule: Heads you win, tails you lose.		
VERSION OF GAME	HEADS PER 100 TOSSES	TAILS PER 100 TOSSES
Unfavorable	47	53
Neutral	50	50
Favorable	52	48

In the short run playing this game anything can happen. Players facing the Unfavorable version of the coin toss game can experience winning streaks. Players facing the Favorable version of the game may lose miserably. Players in the Neutral version of the game may win or lose. In fact, for short term play, the results of coin tossing will probably not be the same as the expected percentages shown in the table above, as short term results may vary significantly from the expected long run percentages.

Our second Coin Toss Table shows the results of playing this game for exactly 100 tosses. The player with the least favorable version of the game has come out on top, winning 52 out of 100 tosses. The player facing the unbiased coin, only managed to win 48 out of 100 tosses. And the player with the most favorable version of the coin toss game only managed to win 46 out of 100 tosses.

RESULTS OF 100 COIN TOSSES				
	HEADS	TAILS	EXPECTE D RESULTS	ACTUAL RESULTS
Unfavorable	52	48	-3	+2
Neutral	48	52	-0-	-2
Favorable	46	54	+2	-4

The point of this game is to show that anything can happen if we limit our selection to a very small sample, representing a short playing time. As more and more time was spent playing this game, the player facing the unfavorable version of the game would start to lose, until eventually, the fixed probabilities of the game would overcome his short term run of luck, and he would end up losing. It is extremely difficult, if not impossible, to overcome a built-in house or mathematical advantage, and the longer a game is played, the more likely the results are to resemble the expected mathematical outcome of the game.

The player facing the neutral game has an equal chance of winning or losing. This is the situation faced by the blackjack player knowing how to play Basic Strategy. All that is missing for this player to gain an edge over the casino is the knowledge of how to bet correctly.

The player facing the favorable game will eventually win. He may face short term losses, but if he will stick with the game, he will eventually win **because his version of the game favors the player**. This is the situation of the blackjack player who knows and uses both Basic Strategy and a winning betting strategy.

We should note a couple of items here. If a player facing an unfavorable game (an unskilled blackjack player) is winning heavily, he is experiencing a short term variation in expected results of the game, and he is not likely to continue to win if he continues to play the game.

The player facing the favorable game (the skilled blackjack player) may have individual losing sessions of blackjack, but he will win in the long term. If this player uses money control techniques to control his losses, he can recoup from losing sessions much more quickly, and he will win in the long run.

5. Do you know the simple rules to play almost even?

This section describes eight simple rules that the casual blackjack player can learn that will allow him or her to play close to even with the house. This section is recommended for people who want to play blackjack for fun, and don't expect to win, but want to limit their losses to a very low level. How low? If you are a \$5 bettor, then using only these simple playing rules, you should lose no more than \$10 an hour. If your objective is to have a good time, then \$10 an hour is a low charge for the free casino drinks, conversation, and psychological highs associated with casino gambling.

On second thought, this section is recommended for everyone, even the players whose objectives are to become winning expert players.

It has been my experience that most persons aspiring to become winning blackjack experts will skim on much of the learning necessary to do so. They will not spend enough time perfecting their knowledge of how to beat the game before venturing into a casino, and they will usually end up very disappointed and with a lighter wallet.

So, I am recommending that everyone take the time to learn these simple blackjack rules. There are a couple of reasons that this will be worthwhile for you. First, these rules are a prelude to learning the more complex Basic Strategy and learning the simple version of playing strategy first will help you advance to the more complicated level. Secondly, and this is important, if you learn these simple playing rules, you can always fall back on them if the more advanced set of rules slip your mind. It is very possible to win using the simplified playing rules, and at the worst, you shouldn't get hurt too badly.

These rules are:

- 1. If the dealer shows a 2 or 3, you should hit (draw cards) until your total is 13 or better. If the dealer's up-card is 2 and you have a 10,2 (12), you should draw another card.**
- 2. If the dealer shows a 4, 5 or 6, stand on any hand of 12 or more. Do not hit a 12 versus a dealer 4, 5 or 6.**
- 3. If the dealer up-card is a 7, 8, 9, 10 or Ace, hit until your total is 17 or greater. If the dealer shows a 7, and you have a 9,7 (16) you will hit.**
- 4. Never stand on any soft hand (a hand containing an Ace counted as "11") with a total of 17 or less. Thus, you will always hit hands of A,2 (13), A,3 (14), A,4 (15), A,5 (16), and A,6 (17) no matter what the dealer shows.**
- 5. Always double down on the following hands:**

<u>Dealer Card</u>	<u>Your Hand</u>
2-10	11
2-9	10
3-6	9

If this rule seems a little difficult to remember, then start out by remembering to always double a hand totaling 11 against any dealer up-card except an Ace. This is one of your strongest blackjack plays and even if you don't remember the other doubling rules, remember this one.

6. Always split pairs of Aces and 8s. A hand of A,A (12) is a very weak hand; however, two hands starting with an Ace are very powerful hands. An 8,8 totaling 16 is another weak hand; however, by splitting it into two hands with 8s, you have a much improved hand.

7. Never take insurance. This will be explained in more detail later, but the general rule is never take insurance.

8. If surrender is offered, always surrender any hand totaling 12 to 16 to a dealer Ace, except for 8,8, which will be split. If you have a 6,6 (12), or a 8,7 (15), or a 10,6 (16), and the dealer shows an Ace, these hands will be surrendered.

You should be able to learn these simple rules in less than an hour. If you like, you can write them down on a piece of paper and refer to them when you play. The pit boss will probably not object to this, so long as you are not betting large sums of money, which you should not be doing anyway without a more powerful strategy.

I have summarized these rules in tabular form for your reference. I have also differentiated between hard and soft hands in the hitting and standing rules. You do not have to play soft hands differently with this simplified strategy; however, your chances of winning are improved somewhat if you do play hard and soft hands differently, so I have included both types of hands in the tabular summary.

A hard hand is a hand with no Aces, or if it has Aces, the Aces must be counted as "1" to avoid exceeding a total of 21. Thus, 10,8 (18) and A,9,10 (20) are both hard hands.

A soft hand contains an Ace counted as "11." Soft hands include A,8 (19), A,2 (13) and A,9 (20).

SUMMARY OF SIMPLE STRATEGY	
Hitting and Standing Rules	
Dealer Up-card:	Hit Until:
2,3	Hard 13 or more
4,5,6	Hard 12 or more
7,8,9,10 or A	Hard 17 or more
9,10 or A	Soft 19 (A,8)
2 to 8	Soft 18 (A,7)
Double Down On	
Dealer Up-card:	Double On:
2 to 10	11
2 to 9	10
3 to 6	9
Pair Splitting - Always split 8,8 and A,A.	
Insurance - Never take insurance	
Surrender - Any hand of 2-16 versus an Ace.	

6. What is the basic playing strategy, and how can it help?

Basic Strategy is the computer tested and proven correct playing strategy for blackjack. Before we discuss Basic Strategy and how to apply it, we will review the game of blackjack, in case you are rusty or are learning the game.

Blackjack is a card game with a dealer, representing the casino, who deals the cards, runs the game, collects losing wagers and pays winning ones, and from one to seven players. The object of each player is to beat the dealer. The players are not in competition with each other.

Anywhere from one to eight decks of standard 52-card poker type cards are used in the game.

Each card has a value corresponding to the number on the card, with all tens and face cards counted as "10." Suits are ignored and have no bearing on the game. The Ace is unique in that it can count as either a "1" or an "11" at the option of the player. When an Ace is counted as 11, the hand is considered to be soft; whenever the Ace is counted as 1, the hand is hard.

Any time the total of the player's hand exceeds 21, that hand busts and is an automatic loser. If the player's hand does not exceed 21, then the player will win if the value of his hand exceeds the value of the dealer's hand. If the player and the dealer tie, then the player neither wins nor loses.

The casino's principle advantage in the game is that players must play out their hands before the dealer completes his, so that all player busts (hands exceeding 21) are automatic losers, even if the dealer also exceeds 21 and busts.

All wagers are paid even money except for insurance wagers and blackjacks. If the first two cards dealt a player consist of an Ace and a ten-valued card, the player has a blackjack, which pays 1.5 to 1. If the dealer and player both have blackjacks, it is a tie and considered a "push" with neither side winning nor losing.

Each player is initially dealt two cards. The dealer is also dealt two cards, but one of these cards is always turned face down and is called the hole-card (as in the "hole" and unseen). The player has a number of options with his cards. He can **stand** with the cards he has and receive no more cards. He can **hit** and indicate to the dealer that he wants to draw more cards. He can **split** his hand into two hands if his first two cards consist of a pair (6,6 4,4 10,Jack). He can elect to **double down** (double his wager) in exchange for only being allowed to draw one more card, or he can surrender his hand, losing one-half of his wager (if allowed by the casino).

The dealer has no options available and must play by a fixed set of rules without variation. He must draw to any hand of 16 or less, and he must stand on any hand of 17 or greater. Rules vary by location on whether a dealer will stand on a soft 17 (a hand with an Ace counted as 11). In some casinos, the dealer will stand on any 17, including soft hands, and in other casinos, the dealer will draw on a soft 17.

If the dealer has a blackjack with the first two cards being dealt, the players are not allowed any options. Each hand is settled immediately, with every player who does not also have a blackjack losing his wager and the players also having blackjacks tying the dealer (called a "push").

If the dealer's exposed card (up-card) is a ten-valued card or an Ace, he will check to see if he has a blackjack. In some locales the players are allowed to play out their hands before the dealer checks to see if he has a blackjack. In American blackjack games, if the dealer hand is a blackjack, all player wagers made as a result of players splitting pairs or doubling are returned to the player. In the Nevada version of the game, the dealer checks to see if he has a blackjack **before** players play out their hands.

Doubling down is a valuable player option. If the player's first two cards are strong enough compared to the dealer's up-card, then the player will signal the dealer that he wishes to double down. To double down, the player will place an additional wager in the betting area next to his original wager (the second wager can be any amount up to the amount of the original wager). The player will deal only one additional card to the hand and this card completes the player's hand. If the player's hand wins, he will receive a payoff equal to the amount of the original and the doubling wagers.

Splitting pairs is another valuable player option. If the first two cards dealt a player are a pair (with any two ten-valued cards, such as Jack-King, Ten-Queen, counting as a pair) then the player may elect to split the pair into two hands, with an additional wager equal to the original wager to be made for the second hand. There are no restrictions on the number of cards which may be drawn to each split hand, except for split Aces, in which case the casino will limit each hand to only one additional card.

If the dealer shows an Ace as his up-card, he will ask the players if they want to take **insurance**. Insurance is a side wager equal to one-half of the original wager that the player can make betting that the **dealer does have a blackjack**. If the dealer has a blackjack, and the player has made an insurance wager, the insurance wager will pay off 2 to 1, thus "insuring" the player's original wager. Dealers and pit personnel usually recommend that a player always insure a blackjack as the player can't lose. The reasoning is that if the dealer also has a blackjack, the player's blackjack will tie, but the insurance wager will win. If the dealer doesn't have a blackjack, the player's blackjack will win, although the insurance wager will lose. Either way, the player will win an amount equal to his original wager.

Insurance is a bad wager for the player unless the player is tracking cards and makes the wager based on a card count. Without card tracking or counting, insurance bets should never be made. With an insurance bet, you are wagering that the dealer has a ten-valued card under his Ace. A deck of cards has 16 ten-valued cards representing about 31% of the deck, with non ten-valued cards constituting about 69% of the deck. Since the insurance payoff of 2 to 1 is less than the ratio of non ten-valued cards to ten-valued cards (69:31 or about 2.3 to 1), the insurance wager gives the house about an 8% advantage. If we estimate by card counting that the ratio of ten-valued cards remaining undealt to non ten-valued cards is less than 2 to 1, then the insurance bet is a smart bet for the player. As a general rule, **never take insurance**.

Surrender is an option seen in fewer casinos today than ten years ago. The reason for this is easy to understand, as surrender, if played correctly is always a favorable strategy for the player.

Surrender allows the player to give up one-half of his wager if he doesn't like the first two cards dealt, without having to play out his hand. An obvious surrender situation is the player with a hand totaling 16 (9,7) versus a dealer Ace. Normally the player would have to hit this hand, with a high probability of busting. With the surrender option, the player will surrender just half of his wager and save his money for a better wager.

So long as a seat is available, you can enter a blackjack game at any time. The dealer will take your cash and give you the denomination chips that you request. If you have not done so before, you should check on table betting limits posted on a small placard next to the dealer. If you are a \$5 bettor and just sat down at a \$25 minimum wager table, you should change tables.

The rules that each casino uses for blackjack are not posted anywhere on the table. I will explain common rule variations later. The best way to find out about casino rules is to ask.

Players must make their wagers before the cards are dealt. The dealer deals cards, one at a time starting with the player to his immediate left and continuing in a clockwise direction. The last cards dealt each round are to the dealer.

In single and two deck clubs, the decks will be held by the dealer and generally dealt face down to the players. In the multiple deck games of from four to eight decks, the cards will be dealt from a shoe, and are generally dealt face up.

The dealer will always deal only one of his cards face up with the other card dealt face down. It is important for the casino that the players not see the dealer's hole-card, for if they did, they could play perfect strategy against the dealer and develop a significant edge over the casino. It makes no difference if the players see each others' hands or if the dealer sees their hands, as the dealer must play his hand in accordance with the strict rules of the house.

If, after the first two cards have been dealt, the dealer's up-card is an Ace, then the players will be offered the option of taking insurance. After the insurance bets are settled, or if the dealer does not show an Ace up-card, the round will proceed. If the dealer has a blackjack, all hands will be settled up in the jurisdictions where the dealer peeks at his hole-card before allowing player options.

If the dealer does not have a blackjack, or delays peaking at his hole-card to check for a blackjack, the play continues with the player to the dealer left playing out his hands and so on until all players have played out their hands.

Each player has the option to surrender (if available), stand, hit, double down or split. The dealer will collect bets on busted hands or pay player blackjacks as he moves from player to player. After the last player has acted on his cards, the dealer will turn over his hole-card and play out his own hand. The dealer must play his hand in accordance with the casino rules even if he has the players beaten without drawing any more cards. For example, assume that the two players stood on hands of 14 and 15. The dealer hand shows a total of 16. The dealer must draw (his total is less than 17) even though by standing he has the players beaten.

When this round is completed, the players will place new wagers, and the next round begins.

The correct playing strategy or Basic Strategy was developed by playing thousands, and even millions, of blackjack hands on computers. Some of the Basic Strategy decisions may seem contrary to common sense. Take, for instance, the Basic Strategy of how the player should play a hand totaling 12 versus a dealer's up-card of 2 or 3. The correct play is for the player to hit and draw another card. The decision of hitting a 12 versus a dealer 2 is a close one, and the way this strategy was determined was to play hundreds of thousands of hands **without** hitting, and then play hundreds of thousands of hand **with** hitting, and to compare the results. This is the approach that was used to determine every Basic Strategy recommendation. This strategy is not my strategy but is the most correct way to play every combination of cards.

On any given hand, you can deviate from Basic Strategy and get away with it. However, if you continue to make blackjack playing decisions without using Basic Strategy your chances of winning become very slim.

As players, we have two pieces of information on which we may make our playing decisions. We know our own cards, and we know the dealer's exposed card. This information is all that we have to make our decisions of hitting, standing, doubling, pair splitting or taking surrender.

Because of the high number of ten-valued cards, these cards tend to dominate the game of blackjack. Even though we can't see the dealer's hole-card, it is correct to think of this card having a value of ten, or at least to think of his total, after drawing additional card(s) to be ten higher than the exposed card.

If the dealer shows a 6, we will guess that his hand will be 16. If he shows a 10, we will guess 20. If a 7 shows, we know that this hand will gravitate towards a total of 17.

Basic Strategy is based on this "ten dominance" in blackjack.

If the dealer shows a 2, 3, 4, 5 or 6, we will think of his final hands being 12, 13, 14, 15 or 16. Incidentally, these are the worst hands for the dealer as he will have to hit these hands, and he runs a high risk of busting. For this reason, these hands are called "stiffs."

If the dealer shows a 7, 8, 9, 10 or Ace, he is more likely to have a hand totaling from 17 to 21, which is a "pat" hand, as he will not have to draw any cards.

Basic Strategy dictates that we will adjust our play based on this "card information" we have from our own hand and the dealer's exposed card. We will make plays to take advantage of the dealer's weakness when he shows a potential stiff hand, and we will become more conservative when the dealer has a possible pat hand and is more likely to beat our hand.

The first and most important Basic Strategy rules are for hitting and standing. These rules are unchanged even where the blackjack rules vary slightly.

We have two sets of rules for hitting and standing: rules for **hard** hands and rules for **soft** hands.

Hard hands are hands containing no Aces, or if the hands do have Aces, the Aces must be valued as "1" to avoid exceeding 21. Hard hands are: 10,9, 8,7, 4,4, A,6,8, and 5,5.

Soft hands are hands with Aces counted as 11. Examples of soft hands are: A,10, A,7, A,A,5 and A,3. Any soft hand with a total of 17 or less can be hit without fear of busting. If you are dealt a hand of A,6 (17), there is no single card you can draw which will cause this hand to exceed 21.

The rules for hitting and standing for hard hands are:

- 1. If the dealer shows an up-card of 2 or 3, the player should draw until a total of at least 13 is reached. For example, if the player has a 12 versus a dealer's 3, he will hit.**
- 2. If the dealer shows an up-card of 4, 5 or 6, we will draw until we have a total of 12 or more. These are the riskiest up-cards for the dealer and he is more likely to bust with these hands than any others.**
- 3. If the dealer shows a 7, 8, 9, 10 or Ace, we will hit until we have a total of 17 or better. We recognize that a total of 17 is not likely to beat a dealer's hand showing an Ace, but our risk of busting is too great for us to hit a 17, even facing an Ace.**

The rules for hitting and standing for soft hands are:

- 1. If the dealer's exposed card is 2, 3, 4, 5, 6, 7, or 8, we will stand on any totals of 18 or more. For example, if the dealer up-card was an 7, we would stand on an A,7 or an A,3,4, but we would draw to an A,6 or an A,4.**
- 2. If the dealer's up-card is 9, 10 or Ace, we will draw until we have a soft hand of 19 or more. If the dealer up-card is a 10, we would stand on an A,9, but draw to an A,7.**
- 3. We will always either hit or double on soft hands totaling 17.**

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, he may only draw one additional card. A player will want to double down when the dealer's hand appears weak to take advantage of the dealer's weakness. If the dealer shows a 7 and the player's hand totals 11, the player will want to double down as he expects to draw to a total of 21 which will beat the dealer's expected total of 17.

Like hitting and standing, we will have slightly different rules for doubling hard hands and soft hands. Because of rule variations in Northern Nevada, Downtown Las Vegas and Atlantic City, each jurisdiction has slightly different rules for doubling down with variations also occurring with single and multiple deck games. Because of the pre-eminence of the Las Vegas Strip, we will present a complete set of doubling rules based on Las Vegas Strip Multiple Deck play. We will also follow the Las Vegas Multiple Deck rules for pair splitting.

HITTING AND STANDING RULES	
HARD HANDS	
Dealer Up-card	Player Minimum to Stand
2 3	Hard 13
4 5 6	Hard 12
7 8 9 10 Ace	Hard 17
SOFT HANDS	
Dealer Up-card	Player Minimum to Stand
9 10 Ace	Soft 19
2 3 4 5 6 7 8	Soft 18

The Basic Strategy variations are so slight from single to multiple deck and between the different areas where blackjack is played that we recommend you learn only one set of rules, with the Las Vegas Multiple Deck rules being our first choice.

The only hard hands which should be doubled are hands totaling 9, 10 or 11.

Hands totaling 11 are the strongest candidates for doubling, followed by hands totaling 10, with 9 valued hands being the weakest hard hands we will double on.

The rules for doubling down with hard hands are:

- 1. If the dealer shows an up-card of 10 or less, double down on an 11 valued hand.**
- 2. If the dealer shows an up-card of 9 or less, double down on a 10 valued hand.**
- 3. If the dealer shows an exposed card valued from 3 to 6, double down on a hand totaling 9.**

With soft hands we will only double down when the dealer shows an up-card from 3 to 6, his weakest hands.

The rules for doubling down on soft hands are:

- 1. If the dealer's exposed card is a 3, 4, 5 or 6, we will double soft hands of A,7 (18) and A,6 (17).**
- 2. When the dealer's up-card is a 4, 5 or 6, we will double soft hands of A,5 (16) and A,4 (15).**
- 3. With a dealer up-card of 5 or 6, we will double down on soft hands of A,3 (14) and A,2 (13).**

DOUBLING DOWN LAS VEGAS MULTI DECK RULES	
Dealer up-card	Double Down:
2 to 10	Hard 11
2 to 9	Hard 10
3 to 6	Hard 9
3 to 6	A7 (18)
3 to 6	A6 (17)
4 to 6	A5 (16)
4 to 6	A4 (15)
5 or 6	A3 (14)
5 or 6	A2 (13)

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

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

Another reason to split pairs is to exploit a dealer's weakness against his weakest up-cards. For example, under Las Vegas Strip rules for multi-decks, we will split a 6,6 versus a dealer 3, 4, 5 or 6 (in Atlantic City, split versus a 2, 3, 4, 5 or 6), as these are potentially the dealer's weakest hands and all are possible busting hands for the dealer.

The rules for pair splitting (Las Vegas Strip with multiple decks) are:

- 1. Always split Aces and 8s, regardless of the dealer up-card. With a pair of Aces, our original hand value is 12, while by splitting the Aces, we have two hands with starting values of 11 each, which will tend towards totals of 21. With split Aces, the casinos impose an additional rule: Each Ace may only have one additional card drawn to it. Most clubs will not allow aces to be resplit if another Ace is drawn to a split pair.**
- 2. Split a pair of 9s against any dealer stiff and against a dealer 8 or 9. So, we will split 9s versus a dealer 2, 3, 4, 5, 6, 8, or 9, but not versus a dealer 7.**
- 3. Split 6s versus a dealer up-card of 3, 4, 5 or 6.**
- 4. Split a pair of 7s against dealer up-cards of 2, 3, 4, 5, 6 and 7.**

5. Split a 2,2 or a 3,3 versus an exposed dealer card of 4, 5, 6 or 7.

6. Never split pairs of 10,10, 5,5 or 4,4 (except a 4,4 may be split in Atlantic City versus a dealer 5 or 6).

Surrender is an option not available to the player in most blackjack games today.

A version of surrender called **early surrender** was offered in the early days of Atlantic City play, which offered the player the option of surrendering **before** the dealer checks to see if he has a blackjack. This option significantly reduces the house advantage allowing the player to avoid playing with a weak hand against dealer hands with ten-valued cards or Aces exposed.

The type of surrender seen in the 1990s allows the player the option of surrendering only **after** the dealer has checked his hand to see if he has a blackjack (when the dealer's exposed card is an Ace or 10), and is sometimes called **conventional surrender**.

PAIR SPLITTING LAS VEGAS MULTI DECK RULES	
Dealer up-card	Split Pair
Any up-card	AA
Any up-card	88
2 to 9 except 7	99
2 to 7	77
3 to 6	66
4 to 7	22 33

The rules for conventional surrender are (for games with multiple decks):

- 1. If the dealer shows an up-card of 9, 10 or Ace and your hard hand totals 16, you should surrender, unless your hand consists of 8,8 in which case you will split the 8s.**

- 2. If the dealer shows a 10, you will surrender a hard hand totaling 15.**

In table form these rules are:

CONVENTIONAL SURRENDER MULTIPLE DECKS	
Dealer up-card	Surrender
9, 10 or Ace	Hard 16, except 88 (split)
10	Hard 15

To put all of these Basic Strategy rules together is much easier than it may sound. The way you will apply these rules is in reverse order from the way we have presented the rules. The order for making Basic Strategy decisions is:

- 1. First, compare your hand and the dealer's up-card. You must know what your hand consists of and whether it is a hard or soft hand before making any other decisions.**
- 2. Does the dealer show a high card versus your hard hand totaling 15 or 16. You will make the decision whether to surrender your hand and lose one-half of your wager.**
- 3. Does your hand consist of a pair? If it does, you may want to split the pair and turn your hand into two hands.**
- 4. Does a doubling down situation exist? If so, you should double down.**

5. If you have decided not to surrender your hand, split a pair, or double down, then you will use the hitting and standing rules.

6. Add your card values carefully. More than one player has believed that he has busted hand of 22, when in fact his cards totaled 21.

This may sound complex right now, but these decisions will flow very naturally after playing the game just a short time.

The best way to learn all of the Basic Strategy rules is to take them one step at a time, in the order presented. The hitting and standing rules occur the most frequently and you should learn these first. The next most common players decisions entail doubling down, and you should learn these next. Finally, you should learn the pair splitting and surrender rules.

BLACKJACK DECISION MAKING
Compare your hand with the dealer's up-card.
Is Surrender indicated?
Do you have a pair? Should it be split?
Should this hand be doubled?
Do you hit or stand with this hand?

SUMMARY OF LAS VEGAS MULTI-DECK STRATEGY	
Hitting and Standing Rules	
<u>Dealer up-card</u>	<u>Player minimum to stand</u>
2 3	Hard 13
4 5 6	Hard 12
7 8 9 10 Ace	Hard 17
9 10 Ace	Soft 19
2 3 4 5 6 7 8	Soft 18
Doubling Down Rules	
<u>Dealer up-card</u>	<u>Double Down</u>
2 to 10	Hard 11
2 to 9	Hard 10
3 to 6	Hard 9
3 to 6	Soft 18 (A7)
3 to 6	Soft 17 (A6)
4 to 6	Soft 16 (A5)
4 to 6	Soft 15 (A4)
5 or 6	Soft 14 (A3)
5 or 6	Soft 13 (A2)
Pair Splitting	
<u>Dealer up-card</u>	<u>Split Pair</u>
Any up-card	AA 88
2 to 9 except 7	99
2 to 7	77
3 to 6	66
4 to 7	22 33
Conventional Surrender	
<u>Dealer up-card</u>	<u>Surrender</u>
9 10 or Ace	Hard 16, except split 88
10	Hard 15

An easy way to learn Basic Strategy is to write down on a 3" X 5" card you can carry with you each portion of Basic Strategy, starting with the hitting and standing rules. Look at the card throughout the day. If you use this approach, you will be able to learn Basic Strategy very easily. This is certainly a worthwhile goal, as by just learning correct playing strategy, you will be ahead of 90% of the blackjack players, and you will be able to play about even with the house.

After learning Basic Strategy a step at a time, you will want to put it all together. The preceding summary table shows all of the Basic Strategy rules for the Las Vegas Strip Multiple Deck variation of the game. Remember that you only have to learn this one version of Basic Strategy and use it wherever you play.

7. What are the most common playing errors, and how can you avoid them?

Anyone can make a mistake, even blackjack pros. Errors can not only cause embarrassment, but can significantly reduce your pocketbook. I have described some of the most common player errors and how to avoid them.

One of things that many players forget is to check on the betting limits before sitting down to play blackjack. Most tables have small signs posted next to the dealer which describe the table minimum and maximum wagers. Many players assume that because one table has certain limits the same limits will apply at the next table. This is not always true.

The same casino will have \$2 minimum wager, \$5 minimum, \$25 minimum and even \$100 minimum wager tables. It can be quite embarrassing to sit down at a table expecting to make \$5 minimum wagers and being informed by the dealer (and by the other players too) that this is a \$100 minimum table.

You can't even count on the same table where you played in the morning having the same table limits in the evening. Or on weekends. Casinos commonly boost required minimum wagers for nighttime and weekend play. The rule here is a simple one. Read the table limits before you sit down to play.

Many players make errors involving how they handle their chips, place their wagers, or convert cash to chips.

One bit of player carelessness that is likely to irritate the dealer is to scatter your chips in the betting area when making a wager. All chips that are part of one wager are to be stacked in one stack in the area designated for wagers. The dealers will appreciate your placing the larger denomination chips on the bottom of the stack. For example, if you are wagering \$40, using \$5 and \$25 chips, place the \$25 chip on the bottom of the stack with the three \$5 chips on top of it.

Many players like to handle their chips when playing but this privilege does not extend to touching your wager after the dealing has begun. Dealers will admonish you if you touch your wager. The reason for this is that you are behaving like a cheater. Cheating players will add chips to good hands and remove chips from poor ones.

It is also a bad idea to place a double down or split pair wager on top of your original wager. If you do this, the dealer may assume that you are trying to press the wager to more than the amount legally allowed and therefore cheat the casino. Doubling and split pair wagers are placed next to the original wager so that the dealer can tell if the second wager is equal to the first one.

Another playing error is placing cash in the betting area when requesting that cash be changed into chips. In every casino, cash plays, and cash placed in the betting area is considered a wager (although you will be paid off in chips, if your wager wins).

The correct way to change cash into chips is to wait until the dealer has finished a deal and to tell him "chips, please" while placing your cash on the green felt beyond the betting area so that it is easy for the dealer to reach. You may also wish to request certain denominations of chips, although this is not necessary when you first convert your cash to chips as the dealer will change chips for you at any time. For instance, if a deal is about to begin, and you want to make a \$10 wager but only have a \$25 chip, you may even place the \$25 chip in the betting area so long as you catch the dealer's eye and inform him that your wager is for \$10. The dealer will promptly change your \$25 chip, leaving \$10 as your wager and returning three \$5 chips to you. Many players think that they must miss a deal if they can't change chips before placing a wager, but this technique will work fine so long as the dealer acknowledges your wager before dealing begins.

In a face up game, you are never supposed to touch your cards. If you do, the dealer may assume that it is because you want to mark or cut the card. Cheaters have been known to use sharpened finger nails to make tiny cuts in cards to mark them for identification. Some cheaters will try to bend the cards slightly so that the cards can be spotted (especially Aces).

If you are in a face down game, the pit personnel and the dealer will scrutinize your play carefully to make sure that you are not marking or substituting cards. You should always hold your cards above the table and when requesting a hit. The hitting motion should be made lightly so that the dealer will not reprimand you (cheaters will bend the cards when scraping the table to ask for a hit).

Many players make wagering errors, usually wagering more than they intended. A \$25 green chip will be placed under a \$5 chip for a \$30 wager when the player wanted to wager only \$10. This situation occurs when the player has chips of different denominations commingled. I strongly recommend that you keep your chips of different denominations separated. Not only will this help prevent you from making errors, but it will make it much easier for you to keep a running count of your table bankroll, so that you will know when target wins or losses have been reached.

After more than three cards have been dealt to a hand, many players will make errors in adding up the value of the hand. I have seen players throw in good hands as "busted" because the players did not correctly count the value of the hand. This is more common in the face down game. When cards are dealt face up, the dealer will add the values of your hands and pick up busted hands or pay winning ones, and I believe that the error rate is much less in the face up game.

The hands which give players the most difficulty are ones containing Aces, with their variable values of either 1 or 11. Players will stand on hands like A,5, because they are afraid of busting with a hit. I have seen players throw in hands of A,9,A as busted, when the hand should be counted as 21.

The easiest and safest way to count Aces is to value them as 1. If the hand with the Ace counted as 1 is 11 or less, you can mentally add 10 to the hand to see if you want to stand, double or make some other play with the hand. A hand of A,5, can be valued as 6. Obviously with the 6-valued hand, no card can be drawn which will bust the hand. With a hand of A,9,A we will start out valuing the hand as 11 (1+9+1). Since this hand is 11 or less, we will add 10 to it, making the hand 21. This is obviously a "keeper" so we will stand with the hand.

Persons who would not consider leaving their wallets lying about in a public place will leave their chips unguarded at casino tables. The rate of thievery, hustling and cons is particularly high in casinos. Crooks go where the action is, and casinos have to qualify as action centers in spades.

If your chips are scattered about in front of you, and you are not particularly attentive, being distracted by the comely cocktail waitress, the intriguing yarn the dealer is spinning, becoming too fatigued, or slowly slipping into the arms of intoxication, you are a prime target to have some of your chips swiped. Dealers are trained to watch for professional confidence persons and swindlers, but their primary focus is to guard the casino's bankroll, so don't expect the dealer to protect you from your own folly. Your chips should be kept neatly stacked directly in front of you, and you should make it a habit to use your peripheral vision to always keep your chips in view.

In the wonderful 1990s, casino customers have even been robbed in casino rest rooms. Casinos have a way of lulling all of us into forgetting that chips are the same as cash or forgetting that cash displayed prominently is an invitation to a mugging. I can recall one instance when my companion and I had a pretty good win at the Golden Nugget in downtown Vegas. We decided to take a breather and have a cocktail at the casino lounge and then resume playing. I had a sizable pile of chips on the cocktail table and a down-and-out type of man approached me with a story involving a broken down car, and stranded family, more hard luck and so on. I gave him a \$5 chip, wished him luck and then watched him blow the five bucks on slots. Now this is a fairly innocuous story. He did not try to rob me. But he could have. My point is that if I had not had my chips piled on the table, I would not have attracted attention in the first place.

Many persons are just as careless with flashing their cash. If you bring a lot of cash to a casino, you should promptly place it in a casino safety deposit box. Do not leave it in your room or carry it with you. You are just asking for trouble. I will share with you how I usually handle my cash. Because I like to change casinos frequently (I usually play in Vegas which offers more casino variety than anywhere else in the world), I like to carry a fair amount of cash with me. I usually stay at the Desert Inn or The Sands, and it is not convenient to return to my hotel and get playing money if I'm playing at Caesar's Palace for instance. I will carry only a small amount of money in my wallet (say a couple of hundred) so that if I do have the unfortunate experience of being robbed, the robber will at least get something. It is not smart to carry no cash either. This is just not credible in a casino town ("you pays to play"), and I had rather give a mugger a couple of hundred bucks and have him leave satisfied than be pistol whipped because I had no money. My secret is that I carry much more but it is in a money belt, strapped to my leg. The money in my wallet is my red herring, and my real bankroll is hidden.

An even safer way to play is to play using casino markers. You don't have to establish casino credit to do this. When you first arrive, deposit your playing cash with the casino cashier, and you can play with your own money using casino markers. This works well if you don't casino hop as much as I do.

Besides the obvious ways of losing your money to thieves, the casinos also offer money losing diversions of greater subtlety. Even though prostitution is illegal in Clark County, Las Vegas's county, the casinos are loaded with "working girls." If your goal is to round out the variety of entertainment offered, you will not have any trouble finding a companion. This goes for you ladies as well. I once sat at a dinner party at the Las Vegas Hilton in the Japanese style restaurant where several people sit around a horse shoe shaped area and watch the chef prepare the courses. Our party could not help over hearing two young men sitting at the same dining bar discussing their adventures as professional hustlers, comparing one lady client with another. If this is your cup of tea, you will find a variety of brews to suit your taste. Just don't let it interfere with using good sense when it comes to protecting your money.

A favorable ploy of working girls, hustlers, and con men is to join you at a blackjack table, especially if you are a high roller or an obvious winner. Unless you look like Burt Reynolds or Loni Anderson, the chances are that your charming companion did not pick you out for purely emotional reasons. The odds are that your chips are the real target. When approached by one of these "charmners" I will engage in a little polite conversation and firmly but nicely let the engaging hustler know that my primary interest is in winning some money, and I really don't care to combine my playing time with other sports.

Another common pastime of blackjack players is worrying about the mistakes the other "stupid" players at the table are making. The theory here is that bad players hurt the other players' chances of winning. If an experienced player hits when he should stand and gets the card the next player needed to make his hand, it is easy to blame a poor hand on the other player's stupidity. I look at it this way. All these things will average out. If you are hurt on one hand because a player hit instead of standing, you very well may be helped on the next hand for the same reasons. There is no proof that it is any easier to win playing at a table with pros than with a group of beginners. I have had good winnings in both situations.

Sometimes it is advantageous to play at a table with inexperienced players. If the players don't know what they are doing, their play will not receive much scrutiny from the dealer or the pit boss. There are worse things than playing at a table with a bored dealer and several inexperienced players. It is possible to play at such a table and win several hundred dollars with virtually no dealer counter measures.

I have also had good experiences playing at tables with one player enjoying a good run of winning. If the winnings are large enough, the pit boss may come over and watch the player for some time. If you are not making large bets, your play may very well be ignored as the casino personnel focus on the larger winner.

The one thing I will not tolerate is playing with rude dealers or players. Life is too short, and blackjack is challenging enough without these aggravations. I recall one time at the Desert Inn playing with a loud mouth seated two chairs away. He was a young male, intoxicated and oozing obnoxiousness. His favorable ploy was to comment

on the play of two older players at the table, making fun of their every move. They either played too slowly, or didn't make the right play. The dealer asked him nicely several times to hold his comments. I suggested that he consider changing tables as our table obviously did not suit him. He was the kind of person you have to hit in the head to get his attention. I knew the pit boss fairly well, and I caught his eye and motioned him over to the table. The loudmouth still would not take a hint. The pit boss also asked him to keep his comments to himself. He only asked one time. Two armed security guards appeared within about thirty seconds, and the young thug was escorted out of the casino.

I have had good results in changing the moods of grumpy dealers. Dealers have tough jobs, and they see a constant parade of disgruntled losers. Imagine standing on your feet for eight hours a day, in a job where your every move is watched, where you are subject to being fired for making one mistake, and trying to be nice to customers who, in some cases, won't even acknowledge your presence. This is the dealer's job. It is demanding, and I don't envy them. But I never forget that dealers are just fellow human beings doing a hard job. Most dealer's don't like to see players lose, and they enjoy being treated respectfully and in a friendly manner. I try to engage every dealer where I am playing in conversation. It will not take long to figure out the dealer's interests. And once you do, both you and the dealer will have a more pleasant time, and for you it will tend to be more profitable. More on this later.

Many people believe that the casinos or the dealers defeat them. Wrong. The players defeat themselves. The biggest reason (other than having no idea of how to play the game correctly) players lose money is they have no plan for winning, and they do not control wins and losses.

Before setting foot in a casino, you should know what it is that you want to accomplish. If you say "have a good time and win a little money" you are not being specific enough. You should ask "how much money are you willing to lose to have a good time?" If you want to win, you should be realistic in your goal. If you believe that you can bring \$1,000 to the casino and win \$50,000 in two days, then I wish you luck. Stranger things have happened, just as people win \$10 million dollar lotteries or get hit by meteors. Just don't count on it. If it does happen, it will probably be when you least expect it.

When I say "planning," I mean setting goals that are attainable in real world conditions. One of most important things you must do is seek to attain the positive by avoiding the negative. In casino games, this means that you must avoid disastrous losses if you expect to have any chance of winning. Before even starting a blackjack session, you must know exactly how much you are willing to risk in this session and the amount of losses you are willing to risk before calling the session finished. As an example, you may bring \$100 to the table as your playing money for this session. This does not mean that you have to lose every cent of it before deciding to stop playing at this table. I will set a loss limit of no more than five or six or my basic wagers. If I am wagering \$5 a bet, I will not risk more than \$25 or \$30 before calling it quits at a table.

One of the smartest craps players I ever knew set a daily gambling budget. She also set daily target wins and losses. If she reached either target, her play was over for the day. After each day's play, the amount left from that day was set aside so that each day would start with a fresh daily limit. And, any winnings from the previous day was "locked up" and not available for wagering. Needless to say, she was a consistent winner.

Casinos do not like this kind of player, because much of the secret of how casinos win lies in the applied psychology used by the casinos to induce players to do things they would not normally do. And players typically will accommodate the casinos, and brush off their losses with statements like, "no one wins in casinos anyway," or even worse, "if I had just quit when I was ahead."

Advance planning and sticking with a plan are two key ingredients to winning that most players all but ignore. The casinos build new wings in honor of these players.

8. Does everyone play blackjack the same way?

With roulette or craps, you know very much what to expect when you walk into a casino. Craps layouts are very similar wherever the game is played and roulette is a stable game. You will find variations in these games, like "Crapless Craps" offered by Vegas World in Las Vegas, and the well known differences between the American and European versions of roulette with the U.S using the two zero version of the game, and the Europeans using a more player friendly version with only one zero.

In blackjack, the rules vary from casino to casino and may even vary in the same casino. Unfortunately, the casinos do not post their version of blackjack rules so that you can read them. I will give you the general guidelines of rules used where blackjack is played, but you are warned that casinos can and do change rules frequently, and the only way to know for sure the rule variations used by the casinos is to ask.

Typical rule variations are:

- 1. Surrender may or may not be offered. Early surrender is hardly ever found anymore.**
- 2. Doubling will be restricted to certain cards, or not restricted at all.**
- 3. The number of times which pairs may be split may be limited.**
- 4. The dealer may stand or hit on soft hands totaling 17.**
- 5. The number of cards which may be drawn to split Aces may be restricted.**
- 6. The options available with split pairs may be limited. Some casinos allow split pairs to be resplit if another like card is dealt, but will not allow doubling on a split pair. Other casinos will restrict resplitting but will allow doubling.**
- 7. The number of decks used varies.**
- 8. Games may be dealt either face up or face down. In the face up games, players are not allowed to touch the cards. In the face down games, players handle the cards.**
- 9. The amount of "penetration" varies. Penetration refers to how far the dealer will deal from the shuffled deck(s) before reshuffling.**

10. Some locales allow observer betting.

11. European casinos may not deal a hole-card to the dealer. The dealer will have one card dealt face up and will not complete his hand until all players have completed theirs. If the player has split pairs, or doubled, he runs the risk of losing all of his wagers to a dealer blackjack. A variation of this used in Atlantic City does not cost the player anything. The dealer does not check his hole-card until the players have completed their hands, but will return doubled down or split pair bets if he has a blackjack.

12. Although it is not a rule variation, the atmosphere of casinos can vary significantly. Overcrowded casinos with harried dealers, high minimum wager tables and a rushed environment are not generally ideal places to play.

Some of these rule variations can cost the player a significant percentage. The table **EFFECT OF RULE VARIATIONS** summarizes some the prevalent rule variations and their effect on a Basic Strategy player's advantage.

The rules for blackjack are slightly different in Atlantic City, Northern Nevada, the Las Vegas Strip, Downtown Las Vegas, on the Mississippi river boats, in Colorado, in Deadwood, South Dakota, in Europe, in the Caribbean, and in Asia. It is not our purpose to present each rule variation in detail, as by the time you read this, the rules may have been changed again. We will present the major rule differences that have not changed over a period of time in the principle places where you are likely to play blackjack.

We will also show you Basic Strategy variations to use for each different version of the game. As you will see, the strategy variations are very slight, and our recommendation is to learn the Las Vegas Strip Multiple Deck Strategy (presented previously) and use it wherever you play. For situations which call for obvious changes in strategy (such as games which restrict doubling to hard hands of 10 or 11), you can modify the Las Vegas Strip Strategy easily enough.

EFFECT OF RULE VARIATIONS ON BASIC STRATEGY PLAYER	
Variation of Rule	Effect on Player
Favorable to Players:	
Early Surrender	+ .63%
Conventional Surrender - Multi Decks	+ .07%
Double Down on Split Pairs	+ .13%
Drawing to Split Aces	+ .14%
Resplitting of Aces	+ .03%
Unfavorable to Players:	
No Doubling on:	
Hard 11	- .89%
Hard 10	- .56%
Hard 9	- .14%
Soft Hands	- .14%
Dealer Hits Soft 17	- .20%
Dealer takes no hole card, European rules	- .13%
Two decks used (vs single deck)	- .35%
Four decks used (vs single deck)	- .51%
Six decks used (vs single deck)	- .60%
No resplitting of Pairs	- .05%

However, because some players will only play in a location which is not the Las Vegas Strip, we will show you the correct Basic Strategy to use in other sites.

LAS VEGAS STRIP RULES

The Las Vegas Strip rules are the most advantageous to the player of any of the Nevada blackjack variations. The dealer must draw on all totals of 16 or less, and he must stand on all totals of 17 to 21, even if his total includes an Ace counted as 11 (a soft hand).

The player may take insurance against the dealer's up-card of Ace. Insurance pays 2 to 1.

Players receive 3 to 2 on all blackjacks.

A player may double down on any initial two cards dealt him. Pairs may be split, resplit, and drawn to with the exception of split Aces on which the player is allowed to draw only one additional card.

Surrender may be found in certain casinos such as Caesar's Palace.

Single and multiple deck games may be found, and cards are dealt both face up and face down. The variety of games is large and it is possible to play at any hour of the day or night. The competition level among casinos is high, and every player can find several casinos where he feels comfortable playing.

DOWNTOWN LAS VEGAS RULES

These rules are identical to the strip rules except that the dealer must draw on a soft 17. This increases the house advantage by .20%.

Single and multiple decks abound. The minimum wagers required are generally lower in the downtown games, and this may be the best place to learn and practice blackjack.

NORTHERN NEVADA RULES

Northern Nevada rules are generally used in Reno, Sparks, Lake Tahoe and Laughlin. They vary from the Strip in two ways, both of which are disadvantageous to the player. The dealer will draw on a soft 17, and doubling down is restricted to the initial two cards which total 10 and 11 only. The effect of these rules is to reduce the player's advantage about .50%.

Both single and multiple deck games are available. Low minimum wager games are easy to find. The only major drawback to the Northern Nevada games is the restriction on doubling down. If you like a relaxed playing atmosphere with a good chance of winning, these games may be for you.

ATLANTIC CITY RULES

All rules in Atlantic City are governed by the New Jersey Casino Control Commission. The dealer will draw on all totals of 16 or less, and he will stand on all totals of 17 to 21, including soft hands.

The player may take insurance on a dealer's up-card of an Ace, with a 2 to 1 payoff to the player if the dealer has a blackjack.

Doubling down is permitted on any two initial cards. Any pairs may be split. If a pair is split, and another card of like value is dealt, the "new" pair may not be resplit (unlike Nevada).

However, doubling after splitting pairs is permitted. This gives the player a slight advantage over the Nevada games which usually do not allow doubling of a split pair.

Surrender comes and goes in Atlantic City. The Claridge has been known to offer surrender recently.

Atlantic City games are played with eight decks of cards which are dealt face up so that the players will not touch his cards.

The playing atmosphere in Atlantic City is anything but ideal. Tables are crowded with high minimum wagers. Dealers range from cordial to almost hostile as do many of the players. The tables are not open twenty four hours a day as they are in Nevada, and weekend playing conditions can border on mob scenes. Many dealers will immediately shuffle up if a player raises his wager by a large amount. In general, Atlantic City play is a tough way to make money, or even enjoy the blackjack game, though the playing rules are very favorable.

OTHER BLACKJACK SITES

I haven't tried the Mississippi river boats, and I will confess to you that when I do, I don't expect the win (unless I am lucky). These games restrict the players' maximum wagers to \$5, and it is almost impossible to beat a game with such low wagering limits. With \$1 minimum wagers, the spread from the highest amount you can wager to the lowest is a ratio of 5:1, which is just not adequate to make any money.

My recommendation for these games. Enjoy the cruise and play Basic Strategy. Use money control techniques and quit whenever you are up. You can also expect some changes in these games in the near future. My sources tell me that the river boats are not attracting repeat business, and I expect the maximum wager restrictions to be raised.

If you are playing abroad, my best advice is to avoid the no dealer hole-card games if you are playing for serious money. If you do play in a no hole-card game, you may wish to limit your doubling and splitting so that you do not lose a substantial sum in one round to a dealer blackjack. For instance, if you have just made a substantial bet and your first two cards total 11, you may decide not to double this hand if the dealer's card is a 10 (you would not double anyway if the dealer shows an Ace).

SINGLE VERSUS MULTIPLE DECKS

In general, you will play somewhat more aggressively in single deck games than you will in multiple deck games. For instance, in a single deck game, if your first two cards total 11, you will double down versus any dealer up-card. In single deck play, if your two card hand is comprised of a 4,4 or 5,3, this hand may be doubled versus a dealer up-card of 5 or 6.

SUMMARY OF BASIC STRATEGY VARIATIONS

The following tables summarize the different variations of Basic Strategy for single and multiple deck games in Northern Nevada and Las Vegas and the multiple deck games in Atlantic City. To learn a particular strategy, you should write the strategy down on one page so that you may refer to the complete strategy easily.

HITTING AND STANDING - HARD HANDS ALL CASINOS	
Dealer up-card	Player minimum to stand
2 3	Hard 13
4 5 6	Hard 12
7 8 9 10 Ace	Hard 17

HITTING AND STANDING - SOFT HANDS ALL CASINOS	
Dealer up-card	Player minimum to stand
2 3 4 5 6 7 8	Soft 18
9 10 Ace	Soft 19

DOUBLING DOWN NORTHERN NEVADA - SINGLE DECK	
Dealer up-card	Double Down
2 3 4 5 6 7 8 9	10
All	11

DOUBLING DOWN LAS VEGAS - SINGLE DECK	
Dealer up-card	Double Down
All	11
2 3 4 5 6 7 8 9	10
2 3 4 5 6	9
5 6	4 4, 5 3
3 4 5 6	Soft 18 (A7)
2 3 4 5 6	Soft 17 (A6)
4 5 6	Soft 16 (A5)
4 5 6	Soft 15 (A4)
4 5 6	Soft 14 (A3)
4 5 6	Soft 13 (A2)

DOUBLING DOWN NORTHERN NEVADA MULTIPLE DECKS	
Dealer up-card	Double Down
2 3 4 5 6 7 8 9 10	11
2 3 4 5 6 7 8 9	10

DOUBLING DOWN ATLANTIC CITY, LAS VEGAS MULTIPLE DECKS	
Dealer up-card	Double Down
2 3 4 5 6 7 8 9 10	11
2 3 4 5 6 7 8 9	10
3 4 5 6	9
3 4 5 6	Soft 18 (A7)
3 4 5 6	Soft 17 (A6)
4 5 6	Soft 16 (A5)
4 5 6	Soft 15 (A4)
5 6	Soft 14 (A3)
5 6	Soft 13 (A2)

SPLITTING PAIRS NORTHERN NEVADA, LAS VEGAS SINGLE DECKS	
Dealer up-card	Split pair
All	AA
All	88
2 3 4 5 6 8 9 (not 7)	99
2 3 4 5 6 7	77
2 3 4 5 6	66
4 5 6 7	33
4 5 6 7	22
SPLITTING PAIRS NORTHERN NEVADA MULTIPLE DECKS	
Dealer up-card	Split pair
All	AA
All	88
2 3 4 5 6 8 9 (not 7)	99
2 3 4 5 6 7	77
3 4 5 6	66
4 5 6 7	33
4 5 6 7	22

SPLITTING PAIRS
ATLANTIC CITY MULTIPLE DECKS

Dealer up-card	Split pair
All	AA
All	88
2 3 4 5 6 8 9 (not 7)	99
2 3 4 5 6 7	77
2 3 4 5 6	66
5 6	44
2 3 4 5 6 7	33
2 3 4 5 6 7	22



9. How important is the dealer? The table? 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 seem to win in. The Dunes on the Strip 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 Dunes. 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 Dunes 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.

10. 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-the-sky" 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.

11. What is card counting?

Card counting, contrary to the romanticized concept that has been presented in movies does not take a good memory or any special mathematical skills.

Card counting is based on the idea that certain groups of cards tend to favor the player more (higher valued cards), and other cards will favor the dealer more (lower valued cards).

A deck with relatively more high cards will favor the player as it improves the player's chance of getting a blackjack and increases the dealer's chance of busting. Let's say for instance that you have stood with a hand of 16 versus a dealer up-card of 5. The dealer turns over his hole-card and shows a total of 14. Under the standard casino rules, the dealer will have to hit this hand. If the deck has a higher proportion of higher valued cards, the dealer is more likely to bust. If the dealer draws any card higher than 7, he will bust. Thus, a card of 8, 9, or 10 will cause the dealer to bust.

A deck with relatively more low cards will tend to favor the dealer more as the player will make fewer blackjacks, and the dealer will bust less often. Let's consider the same example where you stood with a hand of 16 versus a dealer's 5. The dealer turns over the hole-card and shows a total of 14. If the deck has a proportionally higher number of low valued cards, the dealer is more likely to draw a card valued 7 or less and make a hand beating yours. Thus a card of 2, 3, 4, 5, 6 or 7 will not bust the dealer's hand, and if the card is from 3 to 7, the dealer will have a pat hand and beat yours.

The theory of card counting assigns a value to each card, so that the player can keep a running total of cards dealt and determine whether the remaining undealt cards tend to favor the dealer or the player. If the deck favors the player, meaning that the count shows that there are relatively more high cards left to be dealt, then the player will raise his wager to capitalize on this.

If the deck favors the dealer, the player will lower his wager and keep his wager at a lower level until the composition of cards remaining undealt becomes more favorable.

The idea of card counting is elementary. The player should always make larger wagers when his probability of winning is higher, and reduce his wagers when his chance of winning is lower.

To count cards, you will not use the values printed on the face of the cards. No one could maintain a count if he had to count this way. Instead, you will use a symbolic value to represent a group of cards.

In one of the simplest and most effective counts, called the **High-Low Point-Count System**, low cards of 2, 3, 4, 5 and 6 are assigned a value of +1, and high cards of 10, picture cards and Aces are assigned a valued of -1.

Starting with a value of zero with a new deal, all you do is add +1 for each card you see from 2 to 6, subtract a 1 for every card of 10-value or an Ace, and ignore cards of 7, 8 and 9 (neutral cards).

If your count is positive, then more low valued cards have been dealt and more high valued cards are remaining to be dealt, which is favorable for the player.

If the count is negative, then more high valued cards have been dealt, leaving more low valued cards to be dealt which is unfavorable for the player.

Since more high valued cards favor the player, you will increase your wager when your count is positive and reduce your wager when the count is negative, indicating that more low valued cards remain to be dealt.

The High-Low count is considered a level one count in that only values of "1" are assigned groups of cards. A level two system would use values of 1 and 2 for different cards, and a level four count system would assign values of from 1 to 4. Needless to say, the higher the level of system, the more difficult it is to learn and use.

My recommendation to you is that if you want to count cards, you learn to use the High-Low Point-count or an even simpler one called Hi-Opt I. With Hi-Opt I, Aces are not counted, so that you have one less card to track. Cards of 3, 4, 5 and 6 are assigned a value of "1" and 10-valued cards are counted as "-1."

A summary of some of the more prevalent card counting systems is shown.

CARD COUNTING SYSTEMS						
SYSTEM	VALUES ASSIGNED CARDS					
	2	3	4	5	6	7 8 9 10 A
Hi-Opt Point-Count	0	1	1	1	1	0 0 0 -1 0
DHM Professional (Gordon)	1	1	1	1	0	0 0 0 -1 0
Braun Count (Thorp)	1	1	1	1	1	0 0 0 -1 -1
Revere + -	1	1	1	1	1	0 0 -1 -1 0
Uston + -	0	1	1	1	1	1 0 0 -1 -1
Hi-Opt II	1	1	2	2	1	1 0 0 -2 0
Revere Point Count	1	2	2	2	2	1 0 0 -2 -2
Revere Advanced PC	2	2	3	4	2	1 0 -2 -3 0
Uston Advanced PC	1	2	2	3	2	2 1 -1 -3 0
10-Count (Thorp, Roberts)	4	4	4	4	4	4 4 4 -9 4
Thorp Ultimate	5	6	8	11	6	4 0 -3 -7 -9

As the count systems move up to Level 2 and beyond, they become extremely difficult to use. For example, to use the 10-Count system recommended by Thorp and Roberts you will have to invest hundreds of hours in practice to gain a minute theoretical advantage over the Hi-Opt Point-Count. And remember that adverse playing conditions can more than wipe out any slight advantage gained using an advanced strategy.

There are a couple of more factors to consider with card counting. First, you should learn to adjust your count to reflect the approximate number of decks remaining undealt. For example, if in a six deck game you have a count of +10, after the first deck has been dealt (with five decks remaining), you should divide your count by 5 and adjust your count to +2, called the true count. Of course, you must do this adjustment before playing every hand, first computing the count and then making the necessary adjustment for the decks remaining.

If your betting strategy called for you to increase your bet one unit for each increase of +2 in the true count, you would only bet your base bet plus one unit with a true count of +2, whereas if you hadn't adjusted the raw count, you might be inclined to wager your base bet plus five units, which would probably be over betting for this situation.

A second factor to consider is the variation from Basic Strategy you may want to use with a count system. For example, with normal Basic Strategy, you will stand with a hand of 15 versus a dealer 3 up-card. However, if you count cards and the true count is less than -6, you may want to hit this hand as your count indicates that a higher number of low valued cards are undealt. You will adjust your play in this manner as your prospect of busting becomes less, and the dealer's prospect of not busting is also greater. Taking a hit becomes the correct strategy decision.

To perfect card counting, you will need to adjust your count to a true count and adjust Basic Strategy decisions based on the count.

If you do not want to take the time to learn a number of strategy variations, my advice is to learn the High-Low Point-Count, estimate the true count, and only vary your wager while still using Basic Strategy. This approach will gain you as much practical advantage as you will need from card counting.

12. Is card counting the best way to win? What are the options?

If you have tried counting cards, how well has it worked for you? How many times have you been at a table with a minus count and won hand after hand **betting your minimum wager**? When you left the table with less winnings than most of the other players, did you question the value of card counting? How much higher would your winnings have been if you raised your bets?

How many times have you lost one hand after another when the count was high and you were **wagering large amounts**?

These situations occur all the time in blackjack games, and the truth of the matter is that card counting does not produce consistent winnings.

Most books on card counting will lead you to believe that if you are able to count cards and play Basic Strategy correctly, you will win between 1% and 2% of the amount you wager.

If you played blackjack against a computer, these are the results you would expect. The difference between computer play and real world play is that computers don't deal with cards, and all "computer" hands are generated randomly. In casinos, cards are used, and the cards are seldom shuffled well enough to be in random order.

Most dealers will shuffle a single deck three to five times and a multiple deck only once or twice. The casinos know that dealers don't make money while they are shuffling, and card shuffling is kept to a minimum. Statistical studies have proven that it takes many more shuffles than the casinos use to produce randomly shuffled cards.

The result of poorly shuffled decks is a situation where cards will tend to clump into groups of high-valued and low-valued cards.

If you see a round of cards dealt to five or six players and not one ten-valued card is dealt, you are witnessing a low-valued card clump. Percentage wise, a ten-valued card should appear about once in every three cards dealt. If ten or twelve cards are dealt with no tens, then the cards are in a low-valued clump.

As you will recall from card counting, low-valued clumps will help the dealer, while clumps of higher valued cards will tend to help the player.

These kinds of clumps, which are very common, can be devastating to the card counter. The counter, having a positive count, will continue to raise his wager as more and more low-valued cards are dealt, which increases the count even more. The counter is wagering that the ten-valued cards will start to show, and he is betting higher and higher amounts that this will happen soon!

Unfortunately, the dealer may shuffle before the higher valued cards ever show. The card counter is out a lot of money and never reached the point in the deck where card counting would help.

One of the worst aspects of card counting is the poor money management inherent in the approach. Using a different betting system, a non-counter would back off after losing several larger wagers, but the counter will plunge ahead because all of the books on counting have told him that this is what he must do to win.

For this and other reasons, it is a necessity to employ a large bankroll when card counting. The losses, when they occur, can be so large that it is only with a sizable bankroll that the player can ever hope to recover.

One strategy card counters have used to combat card clumping is to attempt to track clumps of cards from one shuffle to another, called "shuffle tracking."

The rationale of shuffle tracking is that once a high valued clump has been identified, the player will try to follow the clump from one deal to the next, with a shuffle in between. To follow such a clump first requires that you track cards so that you can spot a high-valued clump (or a low-valued clump, which may be tracked so that the player can avoid it). After identifying the clump, the player must "mark" its position in the original deck by memory and try to follow the clump into the next deal. The dealer must cooperate by shuffling in such a manner that the clump can be approximately spotted.

Obviously, shuffle tracking can be a difficult, and somewhat unreliable way to pursue blackjack profits.

Fortunately there are easier ways to bet into a player favorable clump of cards and to avoid unfavorable clumps. One method of doing this is described in detail in *The Silverthorne Blackjack Strategy*, (See www.automaticblackjack.com) which details a complete system for raising wagers during winning clumps and to avoid the losing ones.

The Silverthorne Blackjack Strategy uses mechanical procedures and money control techniques that will increase your wagers when you are winning and automatically control your losses when you start losing. Unlike so many other systems, it has a built-in "trigger" to control both losses and wins. Most systems will discuss control of losses but won't give any real guidelines about hitting and keeping realistic target wins. If you are interested in learning and using this system, it can be purchased from Silverthorne Publications.

Another blackjack theory which has validity and has been proven under real casino playing conditions is *The Simplex Blackjack Strategy*, described in a book of the same name, by J. K. Blackstone.

The Simplex Blackjack Strategy is based on a statistical aberration in the game of blackjack which indicates that **some blackjack wagers are statistically more likely to win than others**. The Simplex Strategy identifies a specific situation in blackjack which occurs very frequently in which your wager is more likely to win than to lose. A considerable amount of computer research was used to develop this strategy which works well under real casino playing conditions.

Either The Silverthorne Strategy or the Simplex Strategy offers an alternative to traditional card counting. Both of these approaches concentrate on **short-term** winning opportunities, rather than the long-term approach used by card counting.

I will show you a simple winning strategy which can be used to exploit tables where winning streaks develop.

Rule one is that you are going to be very conservative with your money. The casino is going to have to fight and beat you for every dollar you lose. By preserving your money, you will be able to last long enough to find and beat a table favoring players and recoup any previous losses and more.

Before you sit down at a table, you will use the guidelines discussed in this book to evaluate the table. If you sit down at an empty table, with full racks of chips, with an older tough looking dealer, and lose, don't say I didn't warn you.

After casing the tables and finding a favorable one, you will buy in to play. Many players violate rule one at this point in that they buy in for too high an amount. Let's say that you are a \$5 bettor (I will continue to assume that your basic bet is \$5 throughout this discussion). Many \$5 bettors will buy in for \$100, \$200 or even \$300. You will buy in for only \$50 which is ten times your betting unit (if you are a \$10 bettor, your buy in is \$100).

You will start out making \$5 bets to test the table. If you lose three to five of your betting units (\$15-\$25), you will leave this table.

If you are able to win \$15 (three betting units) you may increase your wager to \$10 (a one unit increase). It is not necessary that you win three consecutive wagers, just that you have won \$15 making \$5 flat bets.

After making a \$10 wager, if you lose it, you will immediately drop back to a \$5 bet. If you win that wager, then you may jump back up to \$10 bets. Your goal, after jumping to \$10 wagers is to win an additional \$30 (three more units). If you lose a wager, you reduce the next wager; if you win a wager, keep wagering the flat amount until you have won three more units. Once you have increased your wagers to \$10 (2 units), your stop loss becomes three \$10 bets or \$30.

If you are able to win \$30 at level two, you may increase your wagers one more unit to \$15 (3 units). Here you will wager \$15 flat bets until you have won three more units, which is \$45. If you lose a \$15 wager, your next wager will be \$10 (level 2). If you also lose this wager, you will drop all the way back to level one and wager only \$5. If either the \$5 wager or the \$10 wager wins (betting at the \$15 level), your wager following the win is \$15. Whenever you have won three \$15 wagers you may increase your base wager by one more unit to \$20.

STEP-UP BETTING STRATEGY				
Bet Level	Bet Size Units (\$5)	Win Goal Units (\$5)	Stop Loss Units (\$5)	Cumulative Possible Win
1	1 (\$5)	3 (\$15)	3 (\$15)	\$15
2	2 (\$10)	3 (\$30)	3 (\$20)	\$45
3	3 (\$15)	3 (\$45)	3 (\$30)	\$90
4	4 (\$20)	3 (\$60)	3 (\$45)	\$150
5	5 (\$25)	3 (\$75)	3 (\$60)	\$225
6	6 (\$30)	3 (\$90)	3 (\$75)	\$315
7	7 (\$35)	3 (\$105)	3 (\$90)	\$420
8	8 (\$40)	3 (\$120)	3 (\$105)	\$540
9	9 (\$45)	3 (\$135)	3 (\$120)	\$675
10	10 (\$50)	3 (\$150)	3 (\$135)	\$825

To further clarify how you handle wagers following losses, just remember that you will drop back one betting unit for each bet following a loss. If you lose three wagers in a row or hit your stop loss, your session is over. Say, for example, that you are at level four betting \$20. If you lose a \$20 wager, your next wager is for \$15. If you also lose this wager, your next wager will fall to only \$10. You have reduced your wagers from level four to level three, and finally level two. If you lose all of these wagers, your session is over. If you win the third wager for \$10, your next wager will be for \$20. In other words, you will step down one level at a time following losses, but will immediately jump back to the base bet for that level following a win.

You may continue this way as long as you are continuing to win. On most tables you won't get past level two or three, but even then, if you follow my guidelines of three unit stop losses, you will exit a winner. Please remember that in order to become a winner, you have to avoid becoming a loser. Always adhere to the stop losses, and you can ride this system up to higher and higher winnings.

Incidentally, since I used \$5 as the example of a unit bet, I should mention that this wager would make sense for this **Step-Up System** with a bankroll 100 times the size of the base bet, in this case \$500. If you have a larger bankroll you may use a larger base bet. If your bankroll is \$1,000, your base wager can be \$10.

A good way to use the Step-Up System is to gradually increase your bankroll, and to increase your base wagers as your bankroll increases. You may start out being a \$5 bettor and end up being a \$25 or \$100 chip bettor!

When using this system, it is important that you know how much your stop loss is at every level. An easy way to do this is to set aside the amount of your stop loss for each level and only use these chips for this level. For instance, if you are just advancing to level three, which has a stop loss of \$30, set aside the \$30 and use these chips as your playing chips for level three. By doing this, you will not inadvertently lose more than the system calls for.

A question you may have is "What about doubling and splitting pairs?" Obviously these decisions require more money, and you can exceed your stop loss with a couple of losing doubled down hands.

I recommend that you consider deviating from Basic Strategy on the conservative side as your wagers become larger and larger. You should probably always double hard hands of 11 and 10 against any dealer stiff (up-card of 2, 3, 4, 5 or 6). You may want to pass doubling the soft hands and only split the pairs of 88 and AA, regardless of the dealer's up-card. If a lost doubling or pair splitting wager causes you to exceed the loss limit for that level, you may wager only one more hand and only if you won the hand preceding the lost double or split wager. Otherwise, a lost doubled or split hand that causes you to hit or exceed the loss limit for the level will signal the end of your playing session.

You will find that the Step-Up betting strategy is great for a weekend's play. It is a conservative money maker that you can learn with a minimum time investment by using the **Simple Strategy** shown earlier and using the few betting and money control rules presented here. And it takes advantage of the streaks which are so prevalent in blackjack.

13. How realistic are my chances of becoming a consistent winner?

The major reasons people lose at blackjack are not having a thorough understanding of the game, not developing a "game plan" to beat the game, and not being in control while playing.

Mental preparation and adequate self control are the keys to winning at blackjack.

Develop a game plan before leaving home.

You might first ask yourself, why am I gambling? Is it for fun? To win money? To have a chance to get away? To make a living? It is important to ask yourself these questions because the amount of preparation and your approach to the game are directly related to your objectives.

Once you have identified your objective, you can begin planning to make it succeed. If your objective is to play blackjack for fun and to hold losses to a minimum, then the **Simple Strategy** provides you a key to implement this objective.

If your goal is to make money at blackjack, then you must learn the more involved Basic Strategy, and in addition, learn a winning betting strategy. With betting strategies, you will have to choose a course to pursue and learn, whether it is the card counting approach or one of the alternatives we have discussed such as **The Silverthorne Blackjack Strategy**, **The Simplex Blackjack Strategy** or **The Step-Up Betting Strategy**.

It is important to spend the amount of time needed to really learn how to play correctly. Whichever approach you decide on, you will need to spend some time studying it and practicing it before you are ready to venture into a casino. Many people will read a blackjack book one time and assume that they have "absorbed" all of the important stuff. It is not quite that simple. I have suggested that you break down learning Basic Strategy into steps, learning just one step at a time. If you will take this approach to the blackjack path you choose, you will find that learning the correct strategy for you is not that difficult.

You will need to plan your bankroll before playing blackjack. Most people just grab whatever cash they have on hand and head to the casino. The better way is to plan your bankroll based on your betting strategy and the amount you are comfortable playing with.

You may want to set a goal of building a \$5,000 or \$10,000 gambling bankroll. If you are able to raise this kind of money, you will be comped by many of the major casinos. With this size bankroll, you can play blackjack all over the world, and if you have a winning strategy or at least a break even one, it won't cost you a thing!

Be prepared when you play blackjack to record the results of every blackjack session. I can not recall meeting a consistent winning player who was not a record keeper. If you don't keep records of wins and losses, you should question your own motives. Is it because you are afraid to see how much you are really losing? A key ingredient to becoming a winning player is to write down the results of every blackjack session and every blackjack trip.

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.

I wish you the best in becoming a **BLACKJACK PRO.**



