Martin J. Silverthorne

The Stanford System

The Super Secret System That Beats Blackjack Without Card Counting!

Silverthorne Publications, Inc.
The Stanford System
By Martin J. Silverthorne

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Introduction

This manual is about the Stanford System. This is blackjack system that beats all versions of blackjack, yet is so easy to use that anyone can master it in a couple of hours!

While other blackjack strategies require large bankrolls and are very complex, this system can be used very effectively with a bankroll as small as $56.

You are about to learn –

- How to beat every version of blackjack offered today without card counting, complex playing strategies or using large bets.
- How you can easily create a daily income of $4,826 a day using just $56 as your total starting bankroll!
- How you can win faster and with greater safety than with any card counting or progressive betting system.
- How to win game after game using low stakes yet pulling in hundreds of dollars every hour you play!
- How to win game after game with a completely documented 96% win rate!
- How you can follow the Stanford System Six Day Plan and get set for life with an income of at least $24,130 a week without leaving home!
- How you can win large amounts using small bankrolls in $1 and $5 blackjack games.
- How the Stanford System players run circles around the better known MIT Team players.
• How you can win 50 to 100 times as much as card counters and do it with no casino heat and with higher reliability than any card counting system!

The MIT Blackjack Team’s Complex Blackjack System

The MIT Blackjack Team was formed by a group of students and ex-students from the Massachusetts Institute of Technology and the Harvard Business School.

The team and its successors used a card counting system with varying degrees of success from 1979 until the beginning of the 21st century.

The teams played off and on for years and finally fizzled out due to poor casino conditions, player exhaustion and failing team management.

Because card counting requires large bankrolls, most of these teams were bankrolled by investor groups offering to stake the players in exchange for a share of the profits.

The teams often recruited students through flyers and through social networking in campuses across the country. To become a member, applicants had to first pass grueling tests. Next they were trained for weeks and sometimes months. Finally, they had to pass an intense “trial by fire” playing through eight six-deck shoes with almost perfect play.

This approach required large bankrolls, almost perfect play, lengthy training, complex management and the ability to find casinos that would allow the players to use their techniques.

While the MIT teams have become the Holy Grail for many blackjack players, the truth of the matter is that there was a much better system developed at Stanford University in California.
With The Stanford System Fast Wins With Almost No Losses Are the Norm!

With the Stanford System, it only takes four minutes to wrap up a winning game online and only 14 minutes in “brick and mortar” casinos.

And, the Stanford System has a completely documented 96% win rate!

“Card Counting Is Like Watching a Slow Drip Filling Up a Bucket,” States Mark G., One of the Creators of the Stanford System

The Stanford System was developed in 1998 by two Stanford students who had become interested in winning at blackjack but discovered that card counting had become outdated and had too many pitfalls to make it reliable.

Mark G. was an electrical engineering major and Seth R, a physics major.

In their early days as blackjack players they thought that card counting held the answer and they concentrated their efforts on developing a super efficient counting system that could be used with a small bankroll.

After playing hundreds of hours using card counting techniques, they become convinced that card counting –

a. Was a very slow way to win.
b. Was very inconsistent with one win followed by many losses.
c. Required too large a bankroll.
d. Was easily thwarted by casino countermeasures.
e. In some cases put the players at risk.
At first they were really disappointed that they couldn’t follow the MIT Teams approach to blackjack.

As Mark put it, “We realized that the day of the card counter was for all practical purposes finished.”

Seth added, “And, while we are both very capable card counters, the large bankroll requirements and lack of consistency of wins really put us off.”

Mark quipped, “We realized that card counting was really a long slow grind sort of like trying to get rich off of a savings account paying one-percent annual interest.”

“If you can live 150 years, this approach isn’t bad, but we needed something a whole lot faster,” smiled Seth.

“Right,” added Mark. “Card counting was like watching a slow drip filling up a bucket.”
Individual Performance Buries Team Play

Stanford Players operate individually instead of on closely managed teams. Yet they easily win 50 to 100 times as much as the blackjack team players. And they do it with less hassle, using small bankrolls, with much more freedom of action.

One Stanford System player said, “I’ve tried blackjack teams and playing on a team is the hardest work I have ever done. The Stanford System rewards individual play with higher returns, more freedom and greater flexibility.

“Comparing team blackjack with using the Stanford System is like comparing socialism with individual enterprise. Individual efforts always produce higher returns!”

The Stanford System Is Created

Mark and Seth became experts on non-card counting systems.

“We must have studied and tested 80 to 90 different systems,” said Seth.

“Most of them were pretty bad. However, the experience was good. Because of our testing, we started developing the principles that would become the Stanford System,” stated Mark.

As they tested more and more non-counting blackjack systems, they became convinced that blackjack could be beaten by a system based on -

a. A Modified Playing Strategy designed to better protect the player’s bankroll than the standard versions of Basic Strategy.

b. A short, fairly flat Betting Progression that would adjust to changing conditions during play.
c. Using Balanced Outcomes. This was an approach seldom used for blackjack play. However, it had been proven to create a strong edge for players when coupled with strong money management!

d. Using Special System Modifiers. They borrowed several techniques used by successful sports bettors and incorporated them in their system.

e. Setting and using controlled profit goals. They emphasized an approach with a single profit goal closely tied to bet patterns and other aspects of play.

f. Setting up strong bankroll protectors. With the Stanford System, bankroll protection is the highest priority. As Seth said, “Protect the bankroll and the profits will come.”

---

**The Stanford System Vs the MIT Blackjack Teams**

Like the MIT Blackjack Team approach the Stanford System was developed by a group of students and ex-students.

The MIT Blackjack approach relies on card counting which is difficult to learn and even harder to use effectively.

**The Stanford System uses a time-tested non-counting strategy that relies on a special set of unique principles that produce consistent wins using small bankrolls.**

---

**The MIT Blackjack Teams Got the Publicity, But the Stanford System Is the True High Performer!**

Mark and Seth starting playing and winning with the Stanford System in 1999.
Because no teams are needed they had no need to advertise and try to recruit other players.

They played as individuals bringing in extraordinary profits with much greater consistency than the team players.

In 1999 they won over $640,000 playing in Las Vegas less than 20 hours a week each.

In 2000 they won $1,153,000. They were now spreading their play between Las Vegas and Reno.

They shared the system with a small group of persons they felt they could trust. Each new player had to sign a nondisclosure agreement.

By 2001 they had expanded their group of players to 34 players.

The players did not play as teams because the Stanford System doesn’t require scouting tables, counting cards, using the big player or any of the tricks and techniques used by the MIT Blackjack Teams.

Many of the Stanford System players liked to play in groups of two or three. They did this mainly for mutual support. One player told me, “The main reason I played with two friends was because it was more fun. We would play for four or five hours a day and then just enjoy Las Vegas the rest of the time.”

Mark and Seth kept in touch with other Stanford System players but no effort was made to co-ordinate or control their play.

Seth said, “We really don’t know how much our players made. We are sure that it was over ten million dollars.”

“What we do know,” added Mark, “is that every player using this system made money. There were no losers. This in itself is remarkable because with card counting most individual players end up losing eventually.”
Rating the Stanford System’s Performance

The Stanford System exceeds all expectations of performance.

We tested the system extensively and found that it wins quickly and reliably using a small bankroll.

I started using the system in 2007. By then there were about 70 people using the system. Remarkably, no one had gone public with it.

In a meeting with Mark and Seth in 2010, I suggested that we set up a formal controlled test and get some hard data on how well this strategy was performing.

To this point record keeping had been spotty. There had never been any attempt to control or manage the Stanford System players.

We knew that the system was a strong performer.

We knew that everyone who had used the system had made a lot of money.

But, we couldn’t give you specific data on how well the system was actually doing.

I had my own records going back over three years and I had some records from several Stanford System players. But, I still couldn’t analyze this information in a meaningful way because of the nature of the Stanford System itself.

The Stanford System allows each player to set his own bankroll, set his own profit goals and determined which System Modifiers to use. While the Stanford System allows each player the options of fine-tuning it to suit his own needs, this flexibility makes comparing the results of different players very difficult.

In June of 2010 I set up the Stanford System Test Group. Its purpose was:

1. To test the system’s performance against a variety of real life blackjack games.
2. To document the win rates in both land-based and online blackjack play.

3. To evaluate different variations of the system (called Set Ups).

4. To develop enough data to put together a players’ manual describing the system and the results of playing in a variety of different blackjack games with an emphasis on the best variations to use.

5. To make a decision on whether to allow outsiders access to the Stanford System.

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**What’s Behind the Stanford System**

The Stanford System is a perfected non-card counting strategy. It uses a flexible betting system with fairly flat bets.

The typical bet spread in a Stanford System Set Up is just 4 or 5 to 1. This means if your smallest wager is $5, your largest might be for $28.

The Stanford System is not a typical progressive betting system. It partially follows a progression but then uses Special Tactical Moves to modify the progression.

The Stanford System’s unique combinations of playing for balanced outcomes, using system modifiers, controlling bet-spacing and targeting wins allow this system to win large amounts using very small bankrolls.

**Long-term testing proves how effective this low-bankroll, high-performance system is as players playing in low-bet limit games easily win over $1,000 an hour!**
**Performance Far Beyond Our Expectations**

I knew the Stanford System was good. I had used it myself for three years and pulled in very large winnings.

However, what we found in testing and documenting the results far surpassed any of our expectations.

In land-based play, we found that –

The Stanford System easily beats every version of blackjack offered today.

The Stanford System was an excellent performer against single-deck games, dealt face down.

The System easily beat six and eight deck games.

The Stanford System had no difficulty in beating games dealt by Continuous Shuffling Machines.

And, the System beat games with the worst rules for players.

It beat games paying just 6 to 5 for blackjacks

It beat games played according to European no hole card rules.

It beat dealers who would reshuffle after almost every hand.

It beat $5, $10, $25, $50 and tables with $100 minimum bets.

In short, our testing showed the Stanford System could do what no card counting system can do.

The Stanford System beat every variation of blackjack currently being offered in casinos worldwide!
Extensive Testing of the Stanford System Proved That This Is the Ultimate Low-Bankroll, High Winning Blackjack System!

I set up an organized approach to test the performance of the Stanford System.

We established a standard Set Up so that we could compare the results of play at different bankroll levels.

Then we established tightly controlled set up procedures to make sure that all players used the same rules and procedures.

Finally, we established a tight record keeping and analysis program to track our play.

What we discovered shocked even the creators of the Stanford System.

Let’s start with the basics –

The Stanford System easily beat all versions of blackjack. We expected that. But we had no idea how badly our players would beat the game!

**The Stanford System’s long-term win record is a startling 96% of all games played.**

But, this was just part of what we proved with our testing –

We were stunned by hourly win rates playing with small bankrolls.

For instance, we discovered that $1 bettors could easily win over $1,000 an hour playing blackjack online in minimum bet-limit games.

And, we found out that $5 bettors, in ‘brick and mortar’ casinos, could do just as well.

In fact, by the time the test was finished, a number of our testers were making over $1,000 an hour in low bet-limit games in both online and land-based games!
The best news for us was that our testing proved beyond any doubt the power and reliability of the Stanford System.

I hope your find this system as profitable as we have.

Best of luck in your play!

Martin J Silverthorne.
Stanford System Playing Strategy

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

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

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

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

If you are already familiar with using basic strategy, then you may want to skip most of this chapter and just learn the Stanford System Playing Strategy.

The modern playing strategy was first developed by removing the three cards shown by the player’s first two cards and the dealer's up-card from a "computerized" deck(s) of cards. Then every possible combination of cards that can be drawn were played, with the results evaluated and tabulated to show the most efficient way to play each hand. Later, as computers became more powerful and easier to use, high speed computer simulations verified the accuracy of those earlier calculations, and a correct basic strategy of play was created. With it, the casino's edge in a typical multi-deck game falls to about 1/2%.

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

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

Casino playing rules also affect the casino's advantage in blackjack. The table below summarizes the effects of different rules on the casino's advantage over the player, assuming the player always plays perfect Basic Strategy (positive signs indicate the casino advantage over the player).
<table>
<thead>
<tr>
<th>Rule</th>
<th>Casino Advantage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Deck</td>
<td>No Advantage</td>
</tr>
<tr>
<td>Double Deck</td>
<td>+0.35%</td>
</tr>
<tr>
<td>Four Decks</td>
<td>+0.52%</td>
</tr>
<tr>
<td>Six Decks</td>
<td>+0.58%</td>
</tr>
<tr>
<td>Eight Decks</td>
<td>+0.61%</td>
</tr>
<tr>
<td>Dealer hits soft 17</td>
<td>+0.20%</td>
</tr>
<tr>
<td>Double on 10 and 11 only</td>
<td>+0.25%</td>
</tr>
<tr>
<td>Double down after splitting</td>
<td>-0.13%</td>
</tr>
<tr>
<td>Conventional surrender</td>
<td>-0.05%</td>
</tr>
<tr>
<td>Early surrender</td>
<td>-0.62%</td>
</tr>
<tr>
<td>No splitting of pairs</td>
<td>+0.18%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Area</th>
<th>Dealer Policy</th>
<th>Doubling Rules</th>
<th>Pair Splitting Rules</th>
<th>Decking Rules</th>
<th>Surrender Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Las Vegas Strip</td>
<td>Dealer stands on soft 17</td>
<td>Doubling allowed on any two cards</td>
<td>Multiple pair splitting allowed</td>
<td>Single and multiple decks</td>
<td>Surrender widely available</td>
</tr>
<tr>
<td>Downtown Las Vegas</td>
<td>Dealer hits soft 17</td>
<td>Doubling allowed on any two cards</td>
<td>Multiple pair splitting allowed</td>
<td>Doubling after pair splitting allowed</td>
<td>Many single deck games</td>
</tr>
<tr>
<td>Atlantic City</td>
<td>Dealer stands on soft 17</td>
<td>Doubling permitted on any two cards</td>
<td>Multiple pair splitting allowed</td>
<td>Doubling after pair splitting allowed</td>
<td>Mostly 2, 6 and 8 deck games</td>
</tr>
<tr>
<td>Mississippi Gulf Coast</td>
<td>Dealer stands on soft 17</td>
<td>Doubling permitted on any two cards</td>
<td>Multiple pair splitting allowed</td>
<td>Doubling after pair splitting allowed</td>
<td>Mostly 2, 6 and 8 deck games</td>
</tr>
<tr>
<td>Northern Nevada</td>
<td>Dealer hits soft 17</td>
<td>Multiple pair splitting allowed</td>
<td>Doubling on totals of 10 and 11 only</td>
<td>Mostly 2, 6 and 8 deck games</td>
<td>Surrender is not available</td>
</tr>
<tr>
<td>International Typical</td>
<td>Dealer stands on soft 17</td>
<td>Doubling on totals of 9, 10 and 11</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
• Multiple pair splitting allowed
• Dealer takes hole card after players finish hands
• Mostly 6 and 8 deck games
• Surrender is not available

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

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

Playing millions of blackjack hands on a simulated basis using computers derived the optimal way for a player to play each hand against every possible dealer up-card.

Because of differences in playing rules between different locales, such as the difference in the way the game is played in northern Nevada and the Las Vegas Strip, and because the number of decks used in a game can affect playing strategy, most experts present a slightly different playing strategy for each variation in rules, with adjustments for multiple decks versus single deck play.

It is far too complicated to memorize pages of different charts, trying to learn slightly different strategies for each rule variation. It is simply not necessary to take this approach to beat blackjack. Learning every possible difference in how to play your hand will, at best, improve your mathematical probability of winning by 0.03%. If you make a couple of mistakes in playing strategy, because of the complexity of the rules, these will more than negate the slight advantage learning the many variations in playing strategy gives you. For these reasons, the Stanford System Playing Strategy uses only one strategy, which can be used in single as well as multiple deck games, with nearly every rule variation.

We shall review the applications of this strategy under the different playing options available to the player.
Even though different basic strategies have been developed for single deck, 2 deck, 4 deck, 6 and 8 deck games, as well for different rule variations, there is not that much difference in the strategy and the version which follows contains a complete basic strategy you can use for games in the United States.

The rules for the Stanford System’s version of Basic Strategy are shown in the next chapter. This strategy should be used for all versions of blackjack when you are using the Stanford System.
A Summary of the Stanford System Playing Strategy

Here are the rules for the Stanford System version of Basic Strategy.

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

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

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

4. Only double down as follows:

<table>
<thead>
<tr>
<th>Total</th>
<th>Bet Levels 1 to 6</th>
<th>Bet Level 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>11 vs a dealer 2-9</td>
<td>11 vs a dealer 2-7</td>
</tr>
<tr>
<td>10</td>
<td>10 vs a dealer 4-7</td>
<td>10 vs a dealer 5-6</td>
</tr>
<tr>
<td>9</td>
<td>9 vs a dealer 5-6</td>
<td>NA</td>
</tr>
</tbody>
</table>

5. Splits are handled as follows:

<table>
<thead>
<tr>
<th>Hand</th>
<th>Bet Levels 1 to 5</th>
<th>Bet Levels 6 and 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pairs of 2s, 3s, and 7s</td>
<td>Split vs Dealer 2 to 7</td>
<td>Split vs Dealer 3 to 6</td>
</tr>
<tr>
<td>Pairs of 4s</td>
<td>Split vs Dealer 5 and 6</td>
<td>Do not split</td>
</tr>
<tr>
<td>Pairs of 6s</td>
<td>Split vs Dealer 3 to 6</td>
<td>Split vs Dealer 4 to 6</td>
</tr>
<tr>
<td>Pair of 9s</td>
<td>Split vs 2 to 9 except 7</td>
<td>Split vs Dealer 4 to 6</td>
</tr>
<tr>
<td>Aces</td>
<td>Always Split</td>
<td>Always Split</td>
</tr>
<tr>
<td>8s</td>
<td>Always Split</td>
<td>Split vs Dealer 2 to 7</td>
</tr>
</tbody>
</table>

6. Never take insurance.
Learning The Stanford System Playing Strategy

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

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

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

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

## Stanford System Strategy

<table>
<thead>
<tr>
<th>Splitting:</th>
<th></th>
<th>Bets 1-5</th>
<th>Bets 6-7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pair</td>
<td>Split vs Dealer-----</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2s, 3s, 7s</td>
<td>2-7</td>
<td>3-6</td>
<td></td>
</tr>
<tr>
<td>4s</td>
<td>5-6</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>6s</td>
<td>3-6</td>
<td>4-6</td>
<td></td>
</tr>
<tr>
<td>9s</td>
<td>2-9 x 7</td>
<td>4-6</td>
<td></td>
</tr>
<tr>
<td>Aces</td>
<td>Always</td>
<td>Always</td>
<td></td>
</tr>
<tr>
<td>8s</td>
<td>Always</td>
<td>2-7</td>
<td></td>
</tr>
</tbody>
</table>

### Doubling Down:

<table>
<thead>
<tr>
<th>Bets 1-6</th>
<th>Bet 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 vs 2-9</td>
<td>vs 2-7</td>
</tr>
<tr>
<td>10 vs 4-7</td>
<td>vs 5-6</td>
</tr>
<tr>
<td>9 vs 5-6</td>
<td>NA</td>
</tr>
</tbody>
</table>

### Hitting & Standing:

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

## Insurance

Never take insurance.
The Basic Betting System

There are a number of variations of this system. The most basic premise behind the system is that so long as you can win even one more bet than you lose playing blackjack, you will win.

Since blackjack offers the opportunities of winning more than your original wager because of hands with blackjacks, split bets and doubled bets, this system is particularly lucrative.

Let’s start with the following series of bets which can be used at any blackjack table offering $5 minimum bets:

5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25

There are a total of twenty-one bets in this series of bets.

The total of all of these bets equals 315, computed as follows:

\[5 + 6 + 7 + 8 + 9 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18 + 19 + 20 + 21 + 22 + 23 + 24 + 25 = 315.\]

If you were to use these amounts for betting, you would have bets ranging from $5 to $25 and require a bankroll of $315. Because additional money is required for doubled and split bets, we recommend that your Game Bankroll be increased to $350.

The premise behind this basic system is that if you increase your bet one level after any losing bet and reduce it one level after any win, so long as you do not lose all of the bets in the series, you have a good chance of winning.

In fully developed form we will add a number of safeguards such as using Target Wins, reducing bets after certain conditions and using Parlayed Bets to increase winnings. However, let’s just look at the basic system first.

If you can win one more bet than you lose and maintain this edge, you can’t lose with this system.
Let’s assume that you decide to start with an $11 bet. If you decide to use a range of bets from $11 to $25, the series of bets from 11 to 25 totals $269. By choosing to limit your bets to this range of larger bets, you can use a smaller bankroll.

With a bet range of 11-12-13-14-15-16-17-18-19-20-21-22-23-24-25, you would have to lose fifteen more bets than you win to lose this series.

Here’s how the system works:

Your first bet is 11 and you win. You will drop your next bet down one unit and bet 10.

Your first bet is 11 and you lose. You will increase your next bet one unit and bet 12.

Let’s assume you win your first bet of 11 and lose the next bet of 10. You will have won one bet and lost one bet. However, you will still be one unit ahead.

Using the series of bets ranging from 11 to 25, so long as you stay in this range you will win one unit for every win and loss.

Example:

<table>
<thead>
<tr>
<th>Outcome</th>
<th>W</th>
<th>L</th>
<th>L</th>
<th>W</th>
<th>W</th>
<th>L</th>
<th>L</th>
<th>W</th>
<th>L</th>
<th>W</th>
<th>Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bet</td>
<td>11</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>11</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>11</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Win (-Lose)</td>
<td>+11</td>
<td>-10</td>
<td>-11</td>
<td>+12</td>
<td>+11</td>
<td>-10</td>
<td>-11</td>
<td>+12</td>
<td>-11</td>
<td>+12</td>
<td>+5</td>
</tr>
</tbody>
</table>

In this example we made ten bets, winning five and losing five. We win +5.

You can do variations of the above and arrange wins and losses any way you like. So long as you have five wins and five losses you will be up by five units. If you lose 6 and win 4 you can make up the loss so long as you stay in the betting range and do not lose fifteen bets more than you win.
Here is another example:

<table>
<thead>
<tr>
<th>Outcome</th>
<th>L</th>
<th>L</th>
<th>L</th>
<th>L</th>
<th>W</th>
<th>W</th>
<th>W</th>
<th>W</th>
<th>W</th>
<th>Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bet</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
<td>15</td>
<td>16</td>
<td>15</td>
<td>14</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Win (-Lose)</td>
<td>-11</td>
<td>-12</td>
<td>-13</td>
<td>-14</td>
<td>-15</td>
<td>+16</td>
<td>+15</td>
<td>+14</td>
<td>+13</td>
<td>+12</td>
</tr>
</tbody>
</table>

Using a bet range of 11-12-13-14-15-16-17-18-19-20-21-22-23-24-25, you would have to lose all of these bets in order to incur a loss.

In its raw form as presented here, there are a number of drawbacks to this system:

1. In many games, the bets will gradually get larger and more difficult to work down. This will lead to some very long and often frustrating playing sessions with no real gain.

2. In its raw form there is no real way to capitalize on winning streaks by making larger bets when you are winning.

3. There are no guidelines on when to end a game. Do you play until you get tired? Do you wait until half of your gain is lost?

The premises behind the basic betting system are sound. However, in its basic form the system has several weaknesses. We will cure each weakness by modifying the basic system.
Using Parlay Bets to Increase The Win Rate

The Basic Betting System doesn’t provide for any means of increasing the size of a wager during a winning streak.

One way to quickly increase your return during a winning streak is to parlay some of your winning bets.

To parlay a win, leave the original wager plus the winnings up for one more wager.

The benefit of parlaying a winning bet is that if you win the parlay you will win three times the size of the original bet.

Here is an example.

Original bet is $10. One win is worth $10.

If you parlay this wager, you will leave your original bet in place plus its win and wager $20 for the parlayed bet. A win in this case will be for $20.

Thus, starting with a $10 wager, the value of winning the original wager and the parlay is worth $30, three times the amount of our original bet.

After considerable testing it was determined that the most profitable way to use parlayed bets with the Basic Betting Series is to wait until you have had two winning bets and then parlay the amount of the next level bet.

Let’s assume that you bet $10 and win. Following the Basic Betting Series your next bet will drop one unit and you will bet $9. If you win this bet also, the Basic Betting Series calls for you to make an $8 bet next. Here is where the concept of the parlay comes into play.
After two consecutive winning bets, you will parlay the next bet. For instance, instead of wagering $8 you would double the amount of the wager and bet $16 as if parlaying a winning bet.

The series of bets below shows the effect of parlaying the wager following two consecutive winning bets:

<table>
<thead>
<tr>
<th>Bet Level</th>
<th>Action</th>
<th>Amount Bet</th>
<th>Win or Lose</th>
<th>Cumulative Won</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Regular Bet</td>
<td>10</td>
<td>+10</td>
<td>+10</td>
</tr>
<tr>
<td>9</td>
<td>Regular Bet</td>
<td>9</td>
<td>+ 9</td>
<td>+19</td>
</tr>
<tr>
<td>8</td>
<td>Net Winnings with Parlay Win</td>
<td>16</td>
<td>+16</td>
<td>+35</td>
</tr>
<tr>
<td>8</td>
<td>Net Winnings with Parlay Loss</td>
<td>16</td>
<td>-16</td>
<td>+3</td>
</tr>
</tbody>
</table>

Let’s review this example. You win the $10 and $9 bets and your winnings are +19.

Following the Basic Betting Series your next bet is $8. If you parlay this wager, you will wager twice the amount of the original bet and wager $16. If you win this bet your cumulative win for these three bets is +35. However, if you lose the parlayed bet, your net win will only be +3.

Using the full parlay is actually more aggressive than you will want to play most of the time. Winning the parlay is a great profit booster; however, if you lose it, you wind up with a pretty small gain after winning two bets out of three.

Most of the time we will use a **Reduced Parlay** for the bet following two consecutive winning bets.

Again we will assume that we win $10 and $9 wagers and drop to an $8 level bet. This time instead of parlaying the whole amount, we will make a 50% Reduced Parlay which is equal to the original level bet + 50% of the bet. Here we would have a wager of $8 + $4 for $12.

An example of the effects of winning and losing the fifty percent parlay follows:
### Example of a 50% Reduced Parlay Win and Loss

<table>
<thead>
<tr>
<th>Bet Level</th>
<th>Action Description</th>
<th>Amount Bet</th>
<th>Win or Lose</th>
<th>Cumulative Won</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Regular Bet</td>
<td>10</td>
<td>+10</td>
<td>+10</td>
</tr>
<tr>
<td>9</td>
<td>Regular Bet</td>
<td>9</td>
<td>+9</td>
<td>+19</td>
</tr>
<tr>
<td>8</td>
<td>Net Winnings with 50% Reduced Parlay Win</td>
<td>12</td>
<td>+12</td>
<td>+31</td>
</tr>
<tr>
<td>8</td>
<td>Net Winnings with Reduced Parlay Loss</td>
<td>12</td>
<td>-12</td>
<td>+7</td>
</tr>
</tbody>
</table>

Let’s review the example using a 50% Reduced Parlay. You win the $10 and $9 bets and your winnings are +19.

Following the Basic Betting Series your next bet is $8. If you parlay this wager, you will wager twice the amount of the original bet and wager $16. However, making a 50% Reduced Parlay you will wager $12. If you win this bet, your cumulative win for these three bets is +31. However, if you lose the parlayed bet, your net win will be +7.

Most of the time using the Stanford Strategy we will use 50% Reduced Parlays. While we sacrifice some of the potential of winning a full parlayed bet, we leave ourselves in a much better position if we should lose the Reduced Parlay bet.

The Stanford Strategy is by nature a conservative system. In some circumstances you may wish to use a full parlay bet. For example, if you are up a large amount and feel that you can withstand the loss, then you may wish to go for the full parlay. However, long-term testing has shown that most of the time you will be better served using the 50% Reduced Parlay technique.
Betting Series Variations

Unlike many other betting systems, there is a considerable amount of flexibility allowed in using the Stanford System.

You can literally tailor the system to fit your bankroll level.

Let’s go back to the original 21 unit Basic Betting Series for $5 minimum wager bets

The full betting series is:

5  6  7  8  9  10  11  12  13  14  15  16  17  18  19  20  21  22  23  24  25

There are a total of twenty-one bets in this series of bets, totaling $315. Because additional bankroll is needed for splits and doubled bets, we recommend a total buy-in bankroll of $350 to use the full betting series. We call this level of play Full Bankroll Play.

However, you don’t have to use this full series in order to play and win at blackjack.

You could opt for a reduced betting series as follows:

5  6  7  8  9  10  11  12  13  14  15

The total of these wagers is $110 with a recommended total buy-in of $130. This level of play is for a Mid-sized Bankroll.

You can even play an even shorter betting series consisting of:

5  6  7  8  9  10  11

These bets total just $56 with a recommended buy-in of $70. This level of play is appropriate for a Reduced Bankroll.

Each of these bankroll concepts can be used for many levels of play. The following
The table shows the Base Bets, Betting Series, Total Number of Bets and the Total Amount of Bets in the Series to make all of the bets for betting series ranging from $1 to $200 base bets.

### Full Bankroll Play Betting Series, Number of Bets and Amounts Required to Make the Bets

<table>
<thead>
<tr>
<th>Base Bet</th>
<th>Betting Series</th>
<th>Total of Bets</th>
<th>Total of Bets in Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1</td>
<td>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21</td>
<td>21</td>
<td>231</td>
</tr>
<tr>
<td>$2</td>
<td>2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22</td>
<td>21</td>
<td>252</td>
</tr>
<tr>
<td>$3</td>
<td>3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23</td>
<td>21</td>
<td>273</td>
</tr>
<tr>
<td>$5</td>
<td>5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</td>
<td>21</td>
<td>315</td>
</tr>
<tr>
<td>$10</td>
<td>10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30</td>
<td>21</td>
<td>420</td>
</tr>
<tr>
<td>$20</td>
<td>20 22 24 26 28 30 32 34 36 38 40 42 44 46 48 50 52 54 56 58 60</td>
<td>21</td>
<td>840</td>
</tr>
<tr>
<td>$25</td>
<td>25 27 29 31 33 35 37 39 41 43 45 47 49 51 53 55 57 59 61 63 65</td>
<td>21</td>
<td>945</td>
</tr>
<tr>
<td>$50</td>
<td>50 52 54 56 58 60 62 64 66 68 70 72 74 76 78 80 82 84 86 88 90</td>
<td>21</td>
<td>1105</td>
</tr>
<tr>
<td>$100</td>
<td>100 108 116 124 132 140 148 156 164 172 180 188 196 204 212 220 228 236 244 252 260</td>
<td>21</td>
<td>3780</td>
</tr>
<tr>
<td>$200</td>
<td>200 216 232 248 264 280 296 308 324 340 356 372 388 404 420 436 452 468 484 496 512</td>
<td>21</td>
<td>7488</td>
</tr>
</tbody>
</table>

Each of these series can be shortened and be used for Mid-sized or Reduced Bankrolls. For example, the Betting Series for $10 Base Bets can be shortened to 11 bets for a Mid-sized Bankroll as follows: 10 11 12 13 14 15 16 17 18 19 20. These bets total $165, much less than the original series totaling $420.

The $10 Mid-sized Betting Series can be further shortened to just seven bets as follows: 10 11 12 13 14 15 16. These bets total just $91.

The trade offs from using a larger to smaller bankroll should be obvious –

When you play with a smaller bankroll, you are going to lose more often. However, this is not necessarily bad since in many cases you can earn a higher return on your money playing with a smaller bankroll even if you lose all of the bets in the betting series more often.

You will notice that in all of the Betting Series shown in the last table that the spacing between bets was kept to one unit until we reached $20 Base Bets. In this betting series we spaced the bets two-units apart.
We kept the two-unit spacing method for the betting series ranging from $20 to $35 bets. With $50 Base Bets we increased the spacing between bets to four units. For $100 bets we used eight-unit spacing and with $200 bets we used $16 spacing between bets.

You can change the bet spacing in any of the betting series at any betting level. Here is an example of $10 bets with $2 spacing:

10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40 42 44 48 50 52
Total of 21 bets.

For Full Bankroll Play with 21 bets with $1 spacing, the bets total $420. For Full Bankroll Play with 21 bets with $2 spacing, the bets total $682.

Here are some other variations:

Midsize Bankroll with 11 bets with $1 spacing:
10 11 12 13 14 15 16 17 18 19 20, Bets Total = $165

Midsize Bankroll with 11 bets with $2 spacing:
10 12 14 16 18 20 22 24 26 28 30, Bets Total = $220

Reduced Bankroll with 7 bets with $1 spacing:
10 11 12 13 14 15 16, Bets Total = $91

Reduced Bankroll with 7 bets with $2 spacing:
10 12 14 16 18 20 22, Bets Total = $112

**How Bet Spacing Affects Hourly Win Rates**

Let’s assume that you win and lose an equal number of bets for each hour you use the Stanford Betting System playing blackjack.

This is not an unreasonable assumption considering the player benefits of blackjacks and winning doubled and split bets.

The following table shows win rates with bets spacing of one, two and three-units between bets. We use 60 bets per hour for the rate of play in land-based casinos and 250 bets per hour for the rate of blackjack play online.
Win Rates Based on Bet Spacing of 1, 2 or 3 at Play Rates of 60 Bets Per Hour and 250 Bets Per Hour

<table>
<thead>
<tr>
<th>Base Bet</th>
<th>Bet Spacing</th>
<th>60 Bets Per Hour Played</th>
<th>250 Bets Per Hour Played</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1</td>
<td>1</td>
<td>+30</td>
<td>+125</td>
</tr>
<tr>
<td>$1</td>
<td>2</td>
<td>+60</td>
<td>+250</td>
</tr>
<tr>
<td>$1</td>
<td>3</td>
<td>+90</td>
<td>+375</td>
</tr>
<tr>
<td>$5</td>
<td>1</td>
<td>+30</td>
<td>+125</td>
</tr>
<tr>
<td>$5</td>
<td>2</td>
<td>+60</td>
<td>+250</td>
</tr>
<tr>
<td>$5</td>
<td>3</td>
<td>+90</td>
<td>+375</td>
</tr>
<tr>
<td>$25</td>
<td>5</td>
<td>+150</td>
<td>+625</td>
</tr>
<tr>
<td>$25</td>
<td>6</td>
<td>+180</td>
<td>+750</td>
</tr>
<tr>
<td>$25</td>
<td>7</td>
<td>+210</td>
<td>+875</td>
</tr>
</tbody>
</table>

The win rate for bets spaced one-unit apart are the same whether our Base Bets are $1, $5, or $25. With bets spaced one-unit apart, we will win 30 units per hour playing at the rate of 60 bets per hour and 125 units per hour playing at 250 bets per hour.

With $2 spacing our hourly win rates increase to $60 and $250 an hour, respectively.

With $3 spacing our win rates range from $90 per hour to $375 an hour, depending on the number of bets made per hour.

This table ignores the effect of parlayed bets as well as playing for predetermined Target Wins. However, there is no question that the spacing of bets in the Stanford Betting Series is a major determinant of hourly winnings.

Since spacing is more important than the size of bets, our goal should be to play with smaller betting units and use bet spacing to change our win rates.

When playing blackjack online, you will want to play in games with $1 minimum bets as much as possible and increase your win rate by increasing the bet spacing.
Another variable to consider besides bet spacing in setting up a Betting Series, is the number of bets in the betting series.

A larger number of bets will let you win more often but suffer larger losses when you lose all of the bets in the series.

Setting up a Betting Series is a trade off between the size of the minimum bets, the spacing between bets and the number of bets in the betting series.

The following table shows five different betting series which may be used at $5 minimum bet blackjack tables.

**Alternative Betting Series for $5 Bets**

<table>
<thead>
<tr>
<th>Ref</th>
<th>Base Bet</th>
<th>Betting Series</th>
<th>Total of Bets</th>
<th>Total Bets</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$5</td>
<td>5 6 7 8 9 10 11 12 13 14 15 16</td>
<td>12</td>
<td>$110</td>
</tr>
<tr>
<td>B</td>
<td>$5</td>
<td>5 6 7 8 10 12 14 16 18 20 22 25</td>
<td>12</td>
<td>$163</td>
</tr>
<tr>
<td>C</td>
<td>$5</td>
<td>5 7 9 11 13 15 18 21 24 27</td>
<td>10</td>
<td>$150</td>
</tr>
<tr>
<td>D</td>
<td>$5</td>
<td>5 6 7 8 9 10 12 14 16 18 20 22 24 26 28</td>
<td>15</td>
<td>$225</td>
</tr>
<tr>
<td>E</td>
<td>$5</td>
<td>5 6 7 8 9 10 11 12 13 14 15 17 20 23 26 30</td>
<td>16</td>
<td>$226</td>
</tr>
</tbody>
</table>

A. This series is the most conservative. Twelve bets are used with one-unit bet spacing. The Total of the bets is only $110. You can add more bets or remove some of the bets in this betting series. The minimum number of bets you should use would be seven bets and the maximum number is 21 bets.

B. This series is more aggressive than the first one since bet spacing is held to one unit for bets from $5 to $8 and increased to two units for bets from 8 to 22. The final bet of 25 is three units larger than the bet of 22. Setting up the series this way makes a lot of sense when it is coupled with sound money management and the use of Target Wins. Betting Series B totals $163 and is $53 higher than Series A. However, Betting Series B will usually produce a much higher hourly win rate than Series A.

C. This betting series is even more aggressive. It uses a two-unit spacing pattern for bets ranging from $5 to $15, then increases the spacing to three units for bets ranging from
$15 to $27. By dropping two bets from the series, this betting series totals only $150, less than Series B. Using this series will give you a higher win rate per winning game than you will average using Series A or B. However, with Series C you will lose the entire betting series more often so that the loss of the betting series will have to be weighed against the higher win rate for a winning game.

Series D. This betting series has 15 bets which will give it a lower overall loss rate than Series A and B with 12 bets and Series C with just 10 bets. In this series, the spacing of bets ranges from one unit for bets from $5 to $10 and two units for bets larger than $10. This is an excellent betting series that is a reliable winner.

Series E. In this series just one-unit spacing is used on bets $5 through $15. From $15 to $17 a two-bet spacing is used and from $17 to $26 a three-bet spacing system is employed. Finally, from the $26 to the $30 bet a four-unit space is used. Like Series D, this betting series is also a reliable profit producer.
The Power of Using Target Wins and Locking Up Profits

The amount of money at risk for a betting series determines your profit goal which we call your **Target Win**.

The Target Win for each level of play is affected by the size of your Base Bet, the number of bets in the Betting Series and the Spacing between the bets.

Here are three different Betting Series for $5 Base Bets, each using 1-unit spacing between the bets:

### $5 Base Bet Betting Series Using One-Unit Spacing

<table>
<thead>
<tr>
<th>Level of Play</th>
<th>Betting Series</th>
<th>No of Bets</th>
<th>Total of Bets</th>
<th>Game Bankroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced Bankroll</td>
<td>5 6 7 8 9 10 11</td>
<td>7</td>
<td>$56</td>
<td>$70</td>
</tr>
<tr>
<td>Mid-Sized Bankroll</td>
<td>5 6 7 8 9 10 11 12 13 14 15</td>
<td>11</td>
<td>$110</td>
<td>$130</td>
</tr>
<tr>
<td>Full Bankroll</td>
<td>5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</td>
<td>21</td>
<td>$315</td>
<td>$350</td>
</tr>
</tbody>
</table>

Each level of play has its own Target Win level determined as follows:

### Formula for Determining Target Wins

<table>
<thead>
<tr>
<th>Level of Play</th>
<th>Multiply x Base Bet</th>
<th>Average Bet Spacing</th>
<th>Target Win</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 or more bets</td>
<td>6 x Base Bet</td>
<td>Times no of units =</td>
<td></td>
</tr>
<tr>
<td>11 to 17 bets</td>
<td>5 x Base Bet</td>
<td>Times no of units =</td>
<td></td>
</tr>
<tr>
<td>7 to 10 bets</td>
<td>4 x Base Bet</td>
<td>Times no of units =</td>
<td></td>
</tr>
</tbody>
</table>

Here are the Target Win Levels for the $5 Base Bet Betting Series shown in the table above:
Calculation of Target Wins For Betting Series With One-Unit Spacing

<table>
<thead>
<tr>
<th>Level</th>
<th>Betting Series</th>
<th>Number of Bets</th>
<th>Multiplier Times Base Bet</th>
<th>Multiplier Times Bet Spacing</th>
<th>Target Win</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced</td>
<td>5 6 7 8 9 10 11</td>
<td>7</td>
<td>4 x $5 = $20</td>
<td>$20 x 1</td>
<td>$20</td>
</tr>
<tr>
<td>Mid-size</td>
<td>5 6 7 8 9 10 11 12 13 14 15</td>
<td>11</td>
<td>5 x $5 = $25</td>
<td>$25 x 1</td>
<td>$25</td>
</tr>
<tr>
<td>Full</td>
<td>5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</td>
<td>21</td>
<td>6 x $6 = $30</td>
<td>$30 x 1</td>
<td>$30</td>
</tr>
</tbody>
</table>

Let’s calculate the Target Wins for Betting Series Using Two-Unit Spacing

Calculation of Target Wins For Betting Series With Two-Unit Spacing

<table>
<thead>
<tr>
<th>Level</th>
<th>Betting Series</th>
<th>Number of Bets</th>
<th>Multiplier Times Base Bet</th>
<th>Multiplier Times Bet Spacing</th>
<th>Target Win</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced</td>
<td>5 7 9 11 13 15 17</td>
<td>7</td>
<td>4 x $5 = $20</td>
<td>$20 x 2</td>
<td>$40</td>
</tr>
<tr>
<td>Mid-size</td>
<td>5 7 9 11 13 15 17 19 21 23 25</td>
<td>11</td>
<td>5 x $5 = $25</td>
<td>$25 x 2</td>
<td>$50</td>
</tr>
<tr>
<td>Full</td>
<td>5 7 9 11 13 15 17 19 21 23 25 27 29 31 33 35 37 39 41 43 45</td>
<td>21</td>
<td>6 x $6 = $30</td>
<td>$30 x 2</td>
<td>$60</td>
</tr>
</tbody>
</table>

As you saw in the previous chapter, you can create mixed Betting Series with one, two and three unit spreads between the bets. For these series I recommend that you stick with the one-unit bet spread calculations to calculate the Target Win. For example, let’s assume you decide to use the following Betting Series:

5 6 7 8 10 12 14 16 18 20 22 24 26 29 32

There are fifteen bets in this betting series with spacing ranging from one-unit (bets 5 through 8), two-units (bets 8 through 26) and three-units (bets 26 through 32). With a total of 15 bets, you will use this formula to determine the Target Win:

Base Bet of $5 x Factor of 5 x (variable bet spacing) = Target Win

In place of the variable bet spacing use a 1-unit spacing, so that you have:

Base Bet of $5 x Factor of 5 x 1-unit spacing = $25.
In setting Target Wins you want to lean towards being conservative. With a choice of using a one-unit versus a two-unit spacing factor, you should lean towards using the one-unit factor.

However, there is a drawback to setting Target Wins too low. If you define a Target Win as your definite stopping spot, you will be giving up the chance to win larger amounts when you are in a winning streak. That’s where the concept of *Lock Up, Regress and Reset* comes in.
Lock Up, Regress and Reset

Setting and using Target Wins gives a goal each time you play. Assume you are playing with the following set up:

Betting Series:  5 7 9 11 13 15 17 19 21  
Total of Bets:  $117  
Game Bankroll:  $150  
Starting Bet:  $9  
Target Win:  $35

You have been playing for less than ten minutes and you are now up +38, exceeding your Target Win.

You may wish to continue playing because if you quit now this will have been a very short session.

However, you don’t want to end up losing your winnings.

This is a perfect time to use the procedure **Lock Up, Regress and Reset**.

The Lock Up part of this technique consists of setting a new Target Win level below your current winnings. That is your Lock Up Level. As a Lock Up Level, you will not go below this level of winnings.

The safest way to calculate your Lock Up Level is to subtract the size of the minimum bet allowed at the table from your current winnings, and use this amount as your Lock Up Level.

Here, you have won +38 and the minimum bets accepted is 5. You subtract the amount of the minimum wager from your current winnings for 38-5 = 33. Thirty-three is now your Lock Up Level. If your winnings drop to 33 or would be reduced below 33 if you lost the next wager, you will call this game over.
The two key events you are looking for to call a game complete is reaching or exceeding your Target Win or losing all of the bets in your betting series.

With the Lock Up move you have added another event to end a game. That is locking up your minimum win at or above your Lock Up Level.

After determining your Lock Up Level, you will decide on your next wager. You decide to bet the minimum bet of $5 for the next round of play.

If you should lose this bet, you will stop playing because you will have hit your Lock Up Level.

If you win the next bet you can continue to play so long as the loss of your next bet would not reduce your winnings below your Lock Up Level.

Your final move is to set a new Target Win called your Reset Win. This is an adjustable profit goal that you can continue to increase as your winnings increase.

For example, you could start a game with a Target Win of $35. After exceeding this level of winnings you can continue to play using the Lock Up and Reset technique. In addition, you will set your Reset Win higher than your current winnings. You decide on a Reset Win Amount of $50.

Here’s how your play might go after making the decision to Lock Up, Regress and Reset your win at $50:

<table>
<thead>
<tr>
<th>Ref</th>
<th>Event</th>
<th>Bet</th>
<th>Win or Loss</th>
<th>Net Win or Loss</th>
<th>Cumulative Win</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Net Win hits 38. Next bet regresses to $5. Lock Up Level set to 33. Reset Win is $50.</td>
<td></td>
<td></td>
<td></td>
<td>+38</td>
</tr>
<tr>
<td>2</td>
<td>Make minimum bet</td>
<td>5</td>
<td>W</td>
<td>+5</td>
<td>+43</td>
</tr>
<tr>
<td>3</td>
<td>Make minimum bet</td>
<td>5</td>
<td>W</td>
<td>+5</td>
<td>+48</td>
</tr>
<tr>
<td>4</td>
<td>Make 50% Reduced Parlay</td>
<td>8</td>
<td>W</td>
<td>+8</td>
<td>+56</td>
</tr>
<tr>
<td>5</td>
<td>Make minimum bet</td>
<td>5</td>
<td>L</td>
<td>-5</td>
<td>+51</td>
</tr>
<tr>
<td>6</td>
<td>Stop play with net win of +51</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Here is an explanation of the previous table.

1. Your winnings hit +38. You decide to set your Lock Up Level at 33 and continue playing making the minimum bet of $5. You set your Reset Win to $50.

2. You bet $5 and win. Your winnings increase to +43.

3. You make the minimum bet and win again. Winnings increase to +48.

4. Following two winning bets, you make a Reduced Parlay Bet of 8 and win. Your winnings hit +56 which is greater than your Reset Win Level of 50.

5. You continue playing. The largest bet you can make is a wager of 6 since you won’t make a bet whose loss would reduce your winnings below your Reset Win Level of 50.

6. You bet $5 and lose. You stop the game with a win of +51, $1 higher than your Reset Win Level.

Let’s recap what happened here.

By using the Lock Up, Regress and Reset technique you were able to increase your win from your original net of +38 to your final win of +51.

If you had continued to win you could have continued to Reset your win level as your winnings increased.

Please note that while you can continue to increase the size of your Reset Win Levels you will never reduce a win level once it has been reached. For example, once you make the decision to set up a Reset Win of $50 you will not reduce it during this game.

Reset Wins can only go one direction and that is up. As soon as you fall back to the level of a Reset Win or the loss of your next bet would reduce your win below the level of a Reset Win, you must stop play and call the game completed.
This is an excellent way to extend a winning streak almost indefinitely. It is safe and allows you to keep playing without risking your hard won profits. Another way to use the procedure of Lock Up, Regress and Reset is to lock up winnings any time you want to protect your current position.

Like any gambling system, the Stanford System will experience games where you will struggle to create a win. You may be playing with a small win or even a net loss and recover quickly because of winning a larger bet. You would like to keep playing, but with less risk than if you followed the standard betting procedure.

Let's continue with the same assumptions that were used in the previous example.

Here is your set up:
Betting Series:  5 7 9 11 13 15 17 19 21
Total of Bets = $117
Game Bankroll: $150
Starting Bet: $9
Target Win: $35

Our assumptions here are that you have been struggling to create a win and after sixteen rounds of play you win a larger bet and now have a positive win of +12. The next bet you are called on to make in the betting series is a wager of 13. However, if you lose this bet you will lose all of your winnings for that game. Since this game has been difficult you decide to use the Lock Up, Regress and Reset technique to protect your current position and allow you to keep playing.

Your objective here is primarily defensive. You would still like to reach your original Target Win of $35. However, you recognize that at this point you want to protect your small win.

Here's what you do. You decide to drop back to the minimum bet of $5 and continue playing. However, you can set your Lock Up Level at 7 and make the decision that if you lose the next bet the game is over.
This will allow you to keep playing and try to improve your winnings without risking too much on the next two or three plays.

The following table summarizes your plays after making these defensive moves:

<table>
<thead>
<tr>
<th>Ref</th>
<th>Event</th>
<th>Bet</th>
<th>Win or Loss</th>
<th>Net Win or Loss</th>
<th>Cumulative Won</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Net Win hits 12. Reset next bet to 5 with Profit Lock Up set to 7</td>
<td>5</td>
<td>W</td>
<td>+5</td>
<td>+12</td>
</tr>
<tr>
<td>2</td>
<td>Make minimum bet</td>
<td>5</td>
<td>W</td>
<td>+5</td>
<td>+17</td>
</tr>
<tr>
<td>3</td>
<td>Make minimum bet</td>
<td>5</td>
<td>W</td>
<td>+5</td>
<td>+22</td>
</tr>
<tr>
<td>4</td>
<td>Make 50% Reduced Parlay. After win reset Lock Up to +25</td>
<td>8</td>
<td>W</td>
<td>+8</td>
<td>+30</td>
</tr>
<tr>
<td>5</td>
<td>Make minimum bet</td>
<td>5</td>
<td>L</td>
<td>-5</td>
<td>+25</td>
</tr>
<tr>
<td>6</td>
<td>Stop play with net win of +25</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. After recovering from a loss by winning a bet of $15, you have winnings of +13. You apply the Lock Up, Regress and Reset procedure, resetting your next bet to $5 and your Lock Up Level set to $8. At this point you do not Reset your win.

2. You bet $5 and win. Your winnings increase to +17.

3. You bet $5 again and win again. You now are up to +22.

4. After winning two consecutive wagers you decide to make a Reduced Parlay bet of $8. This bet wins, bringing your winnings up to +30. You decide to create a new Lock Up Level set at $25 and make the minimum bet again.

5. You make a $5 bet and lose, reducing your net win to +25, your new Lock Up Level. Since you hit your Lock Up Level the game is over and you walk away with a win of $25.
In this case you ended a game without losing the betting series or reaching your original Target Win of $35. However, you protected your capital and were able to safely increase a smaller win using the Lock Up, Regress and Reset approach.

Locking Up wins and then regressing the size of your bets is a powerful procedure. While it is mostly a conservative move in that it protects your winnings, it can also be used aggressively when you continue to win and increase your Lock Up Level and Reset Win amounts upward as your winnings grow.
The System in Action

Let’s see how the Stanford Strategy performs. Before you start a game, you will need to decide on your Game Bankroll and Betting Series as well as determine your Target Win and your Starting Bet.

Example Game 1

Series A. 5 6 7 8 9 10 11 12 13 14 15 16
Bet Spacing = 1-unit
Total of Bets = $110, Game Bankroll = $140, Number of Bets = 12
Target Win = Series Size x Base Bet x Spacing; 5 x $5 x 1 = $25
Starting Bet = $5

<table>
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<th>1</th>
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<th>3</th>
<th>4</th>
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<tr>
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<td>6</td>
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<td>L</td>
<td>W</td>
<td>W</td>
<td>W</td>
<td>L</td>
<td>L</td>
<td>W</td>
<td>Wjb</td>
<td>W</td>
<td>L</td>
<td></td>
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<tr>
<td>Amount W/L</td>
<td>-5</td>
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<td>+10</td>
<td>+8</td>
<td>+5</td>
<td>-5</td>
<td>-6</td>
<td>+7</td>
<td>+9</td>
<td>+8</td>
<td>-5</td>
</tr>
<tr>
<td>Net Win</td>
<td>-5</td>
<td>+1</td>
<td>+11</td>
<td>+19</td>
<td>+24</td>
<td>+19</td>
<td>+13</td>
<td>+20</td>
<td>+29</td>
<td>+37</td>
<td>+32</td>
</tr>
</tbody>
</table>

Before going through this game play by play, let review what each row and column signify.

Each column represents one round of blackjack play. Each column is numbered, i.e. 1, 2, 3 and so on, for reference.

Each row shows the details of play for each round played.

Ref shows a Reference Number for each round of play.

Bet Level shows the level of betting in the betting series.

Parlay shows the amount of any parlay bet.

Db Sp stands for Doubles and Splits. The amount wagered on doubled and split bets is shown here.
**Total $ Bet** is the total amount bet for a round of play. You might start with a $5 bet and then double it for a total of $10 wagered. The total amount bet shows in this row.

**W/L** shows the outcome of each round of play, where **W** = a win, **L** = a Loss and a dash = a Push.

**Amount W/L** is the amount won or lost for the round of play.

**Net Win** shows a running total of the net amount won or lost during the game.

Let’s take a look at a round by round review of plays made in Example Game 1.

**Example Game 1 Explanation:**

1. We start the game making a $5 bet and lose.

2. After losing the bet we increase our bet one level and bet $6 which wins.

3. Following a win we drop back one level. We double the hand wagering a total of $10 for the round. Our doubled bet wins.

4. Following two consecutive winning bets we decide to make a Reduced Parlay bet of $8 which wins.

5. We make another $5 bet and win. We are now up +24 for the game.

6. We bet $5 and lose.

7. Following the loss we make a $6 bet and lose.

8. We raise our bet one more level and bet $7 which wins.

9. We drop our bet one level, wager $6 and receive a blackjack which pays off $9.50.

10. Since we won two bets in a row, we make a Reduced Parlay bet for $8 and win. This
brings us up to +37 exceeding our Target Win of $35.

11. We decide to set our Lock Up Level at $32 and reduce your next bet to $5. We wager $5 and lose. We call the game over having hit our Lock Up Level.

**Example Game 2**

In the first Example Game we used a Betting Series with 1-unit bet spacing. In this example we will replay the same rounds of play as Example Game 1 for rounds 1 through 11. In this game we played additional rounds 12 to 15. In this example we used a betting series with bet spacing ranging from two to three units and a Target Win of $50. The parameters of our play are shown below:

Betting Series C. 5 7 9 11 13 15 18 21 24 27  
Bet Spacing = 2 to 3 units  
Total of Bets = $150, Game Bankroll = $200, Number of Bets = 10  
Target Win = Series Size x Base Bet x Spacing; 5 x $5 x 2 = $50  
Starting Bet = $5

Example Game 2 is recapped below:

<table>
<thead>
<tr>
<th>Ref</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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</tr>
<tr>
<td>Db Sp</td>
<td>5</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<tr>
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<td>8</td>
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<tr>
<td>W/L</td>
<td>L</td>
<td>W</td>
<td>W</td>
<td>W</td>
<td>L</td>
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<tr>
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<td>-5</td>
<td>+7</td>
<td>+10</td>
<td>+8</td>
<td>+5</td>
<td>-5</td>
<td>-7</td>
<td>+9</td>
<td>+10.5</td>
<td>+8</td>
<td>-5</td>
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<tr>
<td>Net Win</td>
<td>-5</td>
<td>+2</td>
<td>+12</td>
<td>+20</td>
<td>+25</td>
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<td>+22</td>
<td>+32.5</td>
<td>+40.5</td>
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</table>

<table>
<thead>
<tr>
<th>Ref</th>
<th>12</th>
<th>13</th>
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<td>Db Sp</td>
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<tr>
<td>Tot $ Bet</td>
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<tr>
<td>W/L</td>
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<td>L</td>
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<td>W</td>
</tr>
<tr>
<td>Amount W/L</td>
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<td>+9</td>
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<tr>
<td>Net Win</td>
<td>+28.5</td>
<td>+19.5</td>
<td>+41.5</td>
<td>+50.5</td>
</tr>
</tbody>
</table>
Example Game 2 Explanation:

1. We start the game making a $5 bet and lose.

2. After the loss we raise our bet to the next level of $7 and win.

3. After the win we revert to the original bet level, wager $5 and then double the bet. We win the doubled bet winning $10 for the round.

4. Since we won two consecutive bets we make a Reduced Parlay Bet of $8 which wins. This brings our total win up to +20.

5. Following our win we make a $5 wager and win.

6. We bet $5 and lose the bet.

7. We raise our bet one level to $7 and lose the bet.

8. We raise our bet one more level to $9 and win the wager.

9. Following a win we drop our bet one level and bet $7. We receive a blackjack paying off 1.5 times for a win of $10.50.

10. Following a win we drop our bet one level. Since we won the last two bets, we make a Reduced Parlay bet of $8 and win.

11. We stay at the same minimum level and bet $5 again. Our bet loses.

12. We raise our bet one level, wager $7 and lose.

13. We increase our bet another level to $9 and lose the wager.

14. We increase our bet to $11 and split the bet with a total of $22 wagered. We win the bet bringing our net win up to +41.5.
15. We drop our wager one level, bet $9 and win. We now have a net win of $50.5, hitting our Target Win of $50. We decide to stop the game.

**Example Game 3**

For Example Game 3 we use the same betting series as was used for Example Game 2. However, instead of starting with a Level 1 bet of $5 as we did with Example Game 2, our starting bet is $11.

Below are shown the parameters of our play and a summary of the game.

**Betting Series C. 5 7 9 11 13 15 18 21 24 27**
**Bet Spacing = 2 to 3 units**
**Total of Bets = $150, Game Bankroll = $200, Number of Bets = 10**
**Target Win = Series Size x Base Bet x Spacing; 5 x $5 x 2 = $50**
**Starting Bet = $11**

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<th>4</th>
<th>5</th>
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<tr>
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<td>-9</td>
<td>+11</td>
<td>+13.5</td>
<td>+12</td>
<td>-5</td>
</tr>
<tr>
<td>Net Win</td>
<td>+2</td>
<td>+24</td>
<td>+38</td>
<td>+47</td>
<td>+40</td>
<td>+33</td>
<td>+44</td>
<td>+57.5</td>
<td>+69.5</td>
<td>+63.5</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ref</th>
<th>12</th>
<th>13</th>
<th>14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bet Level</td>
<td>7</td>
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</tr>
<tr>
<td>Parlay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Db Sp</td>
<td></td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>Tot $ Bet</td>
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<td>9</td>
<td>22</td>
</tr>
<tr>
<td>W/L</td>
<td>L</td>
<td>L</td>
<td>W</td>
</tr>
<tr>
<td>Amount W/L</td>
<td>-7</td>
<td>-9</td>
<td>+22</td>
</tr>
<tr>
<td>Net Win</td>
<td>+60.5</td>
<td>+51.5</td>
<td>+73.5</td>
</tr>
</tbody>
</table>

**Example Game 3 Explanation:**

1. We start the game making an $11 bet which loses.

2. We raise our bet one level and bet $13 which wins.
3. Following the win, we drop our bet one level and wager $11. We double the bet and win for a net win of $22.

4. We stay at our starting bet of $11 and make a Reduced Parlay wager of $16 which wins.

5. Following the win we reduce our bet one level, wager $9 and win.

6. Dropping our bet one more level, we bet $7 and lose.

7. We jump back up to a $9 bet and lose.

8. We move up one level, wager $11 and win.

9. We drop down one level to $9 and receive a blackjack for a win of $13.50. We have now hit our Target Win of $50. We set our Lock Up Level at $45 and continue playing.

10. Following two consecutive wins, we make a Reduced Parlay bet for $12 and win.

11. We drop back to a $5 bet and lose.

12. We increase our bet to $7 and lose.

13. We move up one level and bet $9 which loses.

14. We decide to violate our Lock Up Level and play out one more round, win or lose. We raise our wager to $11 and split the bet with $22 at risk. We win both of the split bets and end up with a win of $73.50.

These three Example Games demonstrate a number of features of the Stanford System.

Bet spacing is important but the size of your Starting Bet is important too. For Example Game 1 we used this Betting Series: 5 6 7 8 9 10 11 12 13 14 15 16. All of these bets were spaced 1 unit apart and we started with a $5 bet. By Round 11 we had won +32.
For Example Game 2 we used this Betting Series: 5 7 9 11 13 15 18 21 24 27. Here our bet spacing varied from two to three units between wagers. We started with a $5 bet. By Round 11, we were up +40.5, $8.50 ahead the of Example Game 1 using bets spaced one unit apart.

For Example Game 3, we used the same betting series as was used for Example Game 2 but changed our Starting Bet from $5 to $11. Here, by Round 11, we were up +63.5.

For these three games all of the decisions from Round 1 to Round 11 were the same, yet our winnings through Round 11, were +32, +40.5 and +63.5 respectively.

Game 2’s gain over Game 1 was entirely due to increased bet spacing. Example Game 2’s win of +40.5 by Round 11 was 27% higher than Example Game 1’s win through this round. This difference was due to the higher bet spacing used for Example Game 2.

Game 3’s gain over Game 2 was entirely due to changing the Starting Bet from $5 to $11. Example Game 2’s Round 11 win of +40.5 was clearly dwarfed by Example Game 3’s win of +63.5 by the same round, a gain of 57% in winnings!

The Stanford System allows considerable latitude in setting up playing parameters.

With everything else held equal, increasing the bet spacing will increase the win rate.

However, for maximum gain in performance you will want to not only use a Betting Series with larger bet spacing but also use a higher Starting Bet.

There is one option we did not cover in these examples which will also increase your win rate. You can use a betting series with one-unit spacing, like the one used in Example Game 1 (5 6 7 8 9 10 11 12 13 14 15 16) and use a higher starting bet such as an $8 Starting Bet.

Another option combines 1-unit, 2-unit and 3-unit spacing with a higher Starting Bet. Here is an example of such a Betting Series:
Betting Series C. 5 6 7 8 9 10 12 14 16 18 21 24 26 30
Bet Spacing = 1 to 4 units
Total of Bets = $198, Game Bankroll = $250, Number of Bets = 13
Target Win = Series Size x Base Bet x Spacing; 5 x $5 x 2 = $50
Starting Bet = $10
Stanford System’s Performance

Before I decided to write this manual I knew that the Stanford System was a strong performer. My associates and I have used it profitably for years. It is one of my favorite blackjack systems because of its flexibility. Due to its strong winning power you can use a very small bankroll and still count on winning large amounts using this strategy.

In order to test the system I decided to use a fixed version of this strategy. Otherwise, we would be trying to compare the results of playing using many different options and would lose the ability to measure the performance of play without variation.

We decided to test the strategy over long-term play set up as follows:

**Testing System Parameters**

- Betting Series: 5 6 7 8 9 10 11 12 14 16 18 20 22
- Bet Spacing: 1 to 2 units
- Total of Bets = $158
- Game Bankroll = $180
- Total Bankroll = $180 x 5 = $900
- Target Win = $40
- Starting Bet = $10

In addition to setting our play to the above standards we also decided not to extend play beyond reaching the Target Win. We stopped each game when one of the following conditions was met:

1. We lost the highest bet in the Betting Series.

2. Our winnings reached or exceeded the Target Win.

3. The game became too long and the player called the game completed on a discretionary basis without necessarily hitting the Target Win.

In setting up testing we decided to play against a number of different blackjack games.
While single-deck games paying blackjacks at 6 to 5 are not totally comparable with six-deck games paying the traditional 1.5 to 1 for blackjacks, we decided to mix testing different versions of blackjack so that the results of our play would more closely resemble what players would encounter playing against a variety of different blackjack games.

Consequently, we played in single, double and multiple deck versions of the game in both real and virtual modes.

We played in land-based games using continuous shuffling machines as well as against hand dealt games in Nevada.

We played in face-up eight deck games and even in European blackjack games with their horrible no hole card rule.

We also played blackjack at different levels than the Betting Series shown on the prior page which is used for $5 games.

We used variations of this betting series with comparable rules for minimum bets ranging from $1 to $100.

After we had all of the results of testing in, we converted all play to the equivalent level of the original betting series so that we could combine tests played at different levels as if they had been played with $5 minimum bets.

We tested the Stanford System for 5,129 documented games. The following table summarizes the results of this play converted to the $5 minimum bet level.
Results of Long-Term Testing of Stanford System

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Games</td>
<td>5129</td>
</tr>
<tr>
<td>Games Won</td>
<td>4906</td>
</tr>
<tr>
<td>Games Lost</td>
<td>223</td>
</tr>
<tr>
<td>Win Percent</td>
<td>95.65%</td>
</tr>
<tr>
<td>Total Rounds Played</td>
<td>98,566</td>
</tr>
<tr>
<td>Net Won</td>
<td>$159,110.50</td>
</tr>
<tr>
<td>Average Winnings per round of play</td>
<td>$1.614</td>
</tr>
<tr>
<td>Average Winning per game (all games)</td>
<td>$31.02</td>
</tr>
<tr>
<td>Total Won excluding losing games</td>
<td>$180,986.80</td>
</tr>
<tr>
<td>Number of Winning Games</td>
<td>4906</td>
</tr>
<tr>
<td>Average Winnings per winning game</td>
<td>$36.89</td>
</tr>
<tr>
<td>Average Loss per losing game</td>
<td>$98.10</td>
</tr>
<tr>
<td>Average Rounds per Game</td>
<td>19.22</td>
</tr>
</tbody>
</table>

Out of 5,129 games played, we finished with positive winnings in 4,906 games for a Game Win Rate of 95.65% of all games played.

The games were kept short with the average game consisting of 19.22 rounds of play. To put this in perspective, in a land-based casino with about 80 rounds of play per hour, our average game took about 14.4 minutes. At this rate of play you could expect to play four games an hour.

For online play we estimate an average rate of play of 250 rounds per hour. At this rate of play, the average game would take just 4.6 minutes and you could play 13 games per hour.

An important statistic derived from our testing was the average winnings per round of play of $1.614 using the original $5 Betting Set Up. This is a net figure, net of losing games. This is an important average amount as it gives us the average amount won per round of play for both winning and losing games with $5 minimum bets. Using this amount we can compute average winnings for different levels of play as well as for different rates of play.
For example, we can estimate that the rate of winnings, making $25 minimum bets, will be five times higher than winnings using $5 base bets, or 5 x $1.614 for $8.07 profit per round of play making $25 minimum bets.

Likewise, we can compute the estimated hourly winnings for games played at different rates.

If we assume that land-based blackjack is played at the rate of 80 rounds per hour, then the hourly win rate for a $5 bettor playing in a land-based game will be: 80 rounds per hour x $1.614 per round or $129.12 per hour average winnings.

For online play, with an assumed rate of play of 250 rounds per hour, we have: 250 rounds per hour x $1.614 or $403.50 per hour winnings.

The following tables show the expected hourly win rates for play in land-based and online blackjack games based on our average win rate of $1.614 per round of play for $5 bettors.

<table>
<thead>
<tr>
<th>Size of Base Bet</th>
<th>Hourly Win Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5</td>
<td>$129.12</td>
</tr>
<tr>
<td>$10</td>
<td>258.24</td>
</tr>
<tr>
<td>$25</td>
<td>645.60</td>
</tr>
<tr>
<td>$100</td>
<td>2582.40</td>
</tr>
<tr>
<td>$200</td>
<td>5164.50</td>
</tr>
<tr>
<td>$500</td>
<td>12912.00</td>
</tr>
</tbody>
</table>
You will notice that we group the hourly win rates for $1, $2 and $3 Base Bets together in the table above showing win rates for online play.

This was done because the returns possible using $1 bets are more dependent on the size of Starting Bets and the spread between the bets than the size of the minimum bet.

If playing with $1 Base Bets was proportionate to playing with $5 Base Bets, we would expect that the hourly win rate for $1 betting would be one-fifth the amount of $5 play or $403.50/5 = $80.70 per hour.

However, since the spread between bets and the size of the starting bet has more effect on the win rate than the minimum bet, $1 betting is more profitable than you might expect.

Let’s take a look at two different playing Set Ups for $1 bettors.
**Set Up A for $1 Betting:**

Betting Series: 1 2 3 4 5 6 8 10 12 14 16 18 20  
Bet Spacing: 1 to 2 units  
Total of Bets = $119  
Game Bankroll = $140  
Target Win = $30  
Starting Bet = $6  

Testing has shown that with a Starting Bet of $6 this set up will net $173.93 per hour in online play.

**Set Up B for $1 Betting:**

Betting Series: 1 3 5 7 9 11 13 15 17 19 21 23 25  
Bet Spacing: 2 units  
Total of Bets = $169  
Game Bankroll = $200  
Target Win = $40  
Starting Bet = $11  

With this betting set up, we increase the bet spread to two units and use a higher starting bet of $11.

This betting setup will net $269.55 per hour on the average.

Dollar betting using the Stanford Strategy offers a number of high profit possibilities.

Below are shown several different set ups, using different Betting Series, Target Wins and Starting Bets for $1 Betting.

**Different Set Up Options for $1 Betting**

<table>
<thead>
<tr>
<th>Betting Series</th>
<th>Total Bets</th>
<th>Starting Bet</th>
<th>Game Bankroll</th>
<th>Target Win</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5 6 8 10 12 14 16 18 20</td>
<td>$119</td>
<td>$1</td>
<td>$140</td>
<td>$20</td>
</tr>
<tr>
<td>1 2 3 4 5 6 8 10 12 14 16 18 20</td>
<td>$119</td>
<td>$6</td>
<td>$140</td>
<td>$35</td>
</tr>
<tr>
<td>1 3 5 7 9 11 13 15 17 19 21 23 25</td>
<td>$169</td>
<td>$11</td>
<td>$200</td>
<td>$50</td>
</tr>
<tr>
<td>1 2 3 5 7 9 12 15 18 21 24 27 30 33</td>
<td>$207</td>
<td>$12</td>
<td>$250</td>
<td>$50</td>
</tr>
<tr>
<td>2 4 6 8 10 12 15 18 21 24 28 32 35 40</td>
<td>$255</td>
<td>$15</td>
<td>$300</td>
<td>$75</td>
</tr>
</tbody>
</table>
Let’s take a look at some of your options and come up with some projections on how you might do.

As an online player, you will want to start as a $1 bettor. Set Up B as shown above is a very strong one which will deliver profits of $269.55 per hour. This is a very strong win rate especially when you consider that you will be playing with just a $200 Game Bankroll.

You can increase your winnings even more as a $1 Bettor. Consider this betting series: 2 4 6 8 10 12 15 18 21 24 28 32 35 40. You can use a $15 Starting Bet and realistically set your Target Win at $75 using this setup. You will have to use a $300 Game Bankroll but it clearly offers you a way to reach higher winnings playing in $1 online blackjack games.

Since most online games with $1 minimum bets offer a betting range from $1 to $100 you can easily use betting series with even $10 minimum bets in these games. For example, you may want to use this betting series in online games after you have built up some profits and are looking to win at an even higher rate: 10 12 15 18 22 26 30 34 38 42 48 53.

With this betting series you can use $22 as your Starting Bet and set your Target Win at $100. With the bets in this series totaling $348, you will need a Game Bankroll of $400 to play at this level.

With land-based play, the sky is the limit for hourly winnings. For example, as a $500 bettor you can net almost $13,000 an hour playing blackjack!
Different Set Ups for the Stanford System

The Stanford System has at its core a series of bets such as Betting Series A below:
5 6 7 8 9 10 11 12 13 14 15 16 17 18

Playing Set Up A consists of using this betting series as follows:
Starting Bet $5
Betting: Raise bets one level following a loss and lower them one level after a win.

To play blackjack using Set Up A, you will start with one of the bets in the betting series. For example, you could start with the lowest bet of 5, which represents a $5 bet.

If you win, you will keep the same bet or lower your bet if possible. If you lose you will raise your bet one level.

If you increase your bet one level after any losing bet and reduce it one level after any winning bet, then so long as you do not lose all of the bets in the series you will have a good chance of winning.

If you play long enough so that the number of winning bets equals or exceeds the number of losing bets, you will have a win.

Let’s take a look at now Set Up A will perform if we make 14 wagers, winning seven and losing seven:

<table>
<thead>
<tr>
<th>Round</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
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<th>12</th>
<th>13</th>
<th>14</th>
</tr>
</thead>
<tbody>
<tr>
<td>W/L</td>
<td>L</td>
<td>L</td>
<td>L</td>
<td>W</td>
<td>W</td>
<td>W</td>
<td>L</td>
<td>W</td>
<td>L</td>
<td>W</td>
<td>W</td>
<td>L</td>
<td>L</td>
<td>Won</td>
</tr>
<tr>
<td>Series</td>
<td>A</td>
<td>-5</td>
<td>-6</td>
<td>-7</td>
<td>+8</td>
<td>+7</td>
<td>+6</td>
<td>+6</td>
<td>-5</td>
<td>+6</td>
<td>+5</td>
<td>+5</td>
<td>+5</td>
<td>-5</td>
</tr>
<tr>
<td>Cum</td>
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<td>-11</td>
<td>-18</td>
<td>-10</td>
<td>-3</td>
<td>+3</td>
<td>-2</td>
<td>+4</td>
<td>-1</td>
<td>+5</td>
<td>+10</td>
<td>+15</td>
<td>+10</td>
<td>+4</td>
</tr>
</tbody>
</table>

Each of the above columns represents a round of play. We will assume that we didn’t receive any blackjacks, nor did we double or split any bets. In real world play, we would probably win more than the +4 made by Set Up A because of winning blackjacks and winning split and doubled bets.
In its most basic form the Stanford Strategy consists of using a Betting Series, as was done with Set Up A, and allowing the ebb and flow of the game to gradually build a win.

Using Set Up A was straight forward: we move our bets up or down depending on whether we win or lose a round of play.

In this most basic form the Stanford Strategy is a net winner, although it can be a slow performer.

**Set Up B: Adding the Parlay Bet**
The first modification to using the basic betting series, used in Set Up A, is parlaying certain winning bets.

A parlayed bet is a wager where we leave all of the winnings up and wager both the original bet plus its winnings, attempting to win two bets in a row. If we wager $10 and win, we will leave $20 up to attempt a second win. If we win the second wager of $20 we will have won $30 in two wagers, starting with a $10 bet.

Winning parlay bets can have a great positive effect on the basic Stanford Betting Series.

With the Stanford System we only parlay wagers following two consecutive winning bets.

Let’s go back to the Betting Series used in Set Up A and add the rule for using parlay bets. Assume we win a bet for $10. We drop our next bet one level to $9 and win this bet also. Since we have won two consecutive bets, we will parlay the next bet.

However, we don’t parlay our wager in the usual fashion. Before attempting a parlay we first drop our bet one level to $8. Then we act as if we have just won this bet.

For a full parlay, we will wager twice the amount of the bet, in this case 2 x $8 or $16.

However, extensive testing has shown that we will do better if we only do a 50% parlay. This consists of betting the amount of the original bet ($8) plus one-half of the bet ($4) for a wager of $12.
We call this wager a Reduced Parlay. There is some flexibility in the Stanford Strategy. You can make a 100% parlay if you like, while a 50% Reduced Parlay is recommended.

I nearly always stick with fifty percent parlays.

The Betting Series used in Set Up B is identical to the one used in Set Up A, but adds the rule of using a 50% Reduced Parlay following two consecutive winning bets.

**Set Up B Rules**

Betting Series Used for Set Up B: 5 6 7 8 9 10 11 12 13 14 15 16 17 18

Starting Bet $5

Betting: Raise bets one level following a loss and lower them one level after a win.

Rule: Use 50% Reduced Parlay for the wager following two consecutive winning bets.

Playing against the same series of wins and loses as was done for Set Up A, we have:

<table>
<thead>
<tr>
<th>Round</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
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</tr>
</thead>
<tbody>
<tr>
<td>W/L</td>
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<td>W</td>
<td>L</td>
<td>W</td>
<td>W</td>
<td>W</td>
<td>L</td>
<td>L</td>
</tr>
<tr>
<td>Series B</td>
<td>-5</td>
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<td>-7</td>
<td>+8</td>
<td>+7</td>
<td>+9</td>
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<td>-5</td>
<td>+6</td>
<td>+5</td>
<td>+9</td>
<td>-5</td>
<td>-6</td>
</tr>
<tr>
<td>Cum</td>
<td>-5</td>
<td>-11</td>
<td>-18</td>
<td>-10</td>
<td>-3</td>
<td>+6</td>
<td>+1</td>
<td>+7</td>
<td>+2</td>
<td>+8</td>
<td>+13</td>
<td>+22</td>
<td>+17</td>
<td>+13</td>
</tr>
</tbody>
</table>

In this series of bets we make Reduced Parlay bets in Round 4 and again in Round 12, following two consecutive winning rounds. Using Set Up B, with Reduced Parlay bets, we win +13. Without using Reduced Parlay bets we won +4 with Set Up A. We have improved our winnings by +9 in this example by adding the Reduced Parlay bet.

**Set Up C: The Effects of Changing the Starting Bet**

In both of the previous examples, using Set Ups A and B, we started betting with the lowest bet in the series, a $5 bet. For Set Up C we will add the rule to Set Up B that we will use a Starting Bet of $10.
The Rules for Set Up C are:

Betting Series Used for Set Up C:  5 6 7 8 9 10 11 12 13 14 15 16 17 18
Starting Bet $10
Betting:  Raise bets one level following a loss and lower them one level after a win.
Rule: Use 50% Reduced Parlay on wager following two winning bets.

Playing against the same series of wins and loses as was done for Set Ups A and B, we have:

<table>
<thead>
<tr>
<th>Round</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
</tr>
</thead>
<tbody>
<tr>
<td>W/L</td>
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<td>W</td>
<td>W</td>
<td>L</td>
<td>W</td>
<td>L</td>
<td>W</td>
<td>W</td>
<td>L</td>
<td>L</td>
<td>Won</td>
</tr>
<tr>
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<td>-11</td>
<td>-12</td>
<td>+13</td>
<td>+16</td>
<td>-10</td>
<td>+11</td>
<td>-10</td>
<td>+11</td>
<td>+10</td>
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<td>-9</td>
<td>-9</td>
</tr>
<tr>
<td>Cum</td>
<td>-10</td>
<td>-21</td>
<td>-33</td>
<td>-20</td>
<td>-9</td>
<td>+7</td>
<td>-3</td>
<td>+8</td>
<td>-2</td>
<td>+9</td>
<td>+19</td>
<td>+32</td>
<td>+24</td>
<td>+15</td>
</tr>
</tbody>
</table>

Using Set Up C, we win +15 playing against the same decisions and using the same
Betting Series as was used with Set Ups A and B. This increase in winnings was solely
due to the effects of using a higher starting bet.

**Changing the Bet Spread: Set Up D**

With Set Up D we will change the Betting Series used. With Set Ups A, B and C we
used the same betting series with bets spaced one-unit apart. For Set Up D we will use a
betting series with variable bet spacing. For wagers less then $8 the bets are spaced one
unit apart. For bets of $8 and larger, the bets are spaced two units apart.

Set Up D parameters are summarized below:
Betting Series Used for Set Up D:  5 6 7 8 10 12 14 16 18 20 22 24 26
Starting Bet $10
Betting:  Raise bets one level following a loss and lower them one level after a win.
Rule: Use 50% Reduced Parlay on the wager following two consecutive winning bets.
Playing against the same series of wins and loses as was done for Set Ups A, B and C, we have:

**Performance of Set Up D**

<table>
<thead>
<tr>
<th>Round</th>
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Here our winnings for 14 rounds of play were +23. We can see that increasing the bet spacing from one-unit to two-units for higher level bets has improved our winnings.

**Summary of Different Set Ups**

Set Up Options Evaluated and Compared:

A. 5 6 7 8 9 10 11 12 13 14 15 16 17 18 | Single Bet Spacing No Parlay, Start at $5

B. 5 6 7 8 9 10 11 12 13 14 15 16 17 18 | Single Bet Spacing, 50% Parlay after winning two bets, Start at $5

C. 5 6 7 8 9 10 11 12 13 14 15 16 17 18 | Single Bet Spacing, 50% Parlay after winning two bets, Start at $10

D. 5 6 7 8 10 12 14 16 18 20 22 24 26 | Bet Spacing from 1 to 2 units, 50% Parlay after winning two bets, Start at $10

**Comparison of Performance of Set Ups A, B, C and D**

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<td>+16</td>
<td>+26</td>
<td>+38</td>
<td>+31</td>
<td>+23</td>
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</tbody>
</table>
From these examples it is should be obvious that each of the Set Up variations available using the Stanford System are designed to increase its win rate without incurring too much additional risk.
Summary of Recommended Stanford System Set Ups

The Stanford System can be tailored to your needs.

It can accommodate almost any bankroll level. For example, $1 to $3 bettors can use Game Bankrolls ranging from $60 to more than $300. Remarkably, they will have a solid winning system with various bankroll levels so long as they adhere to the Stanford System rules.

The level of risk of play can be adjusted up and down. Betting limits, starting bets and target wins all interact to influence wins rate and hourly winnings.

In this chapter we will take a look at some of the options you have for setting up different combinations of bets and betting rules. Each combination is called a Set Up.

If you are not clear on the relationships between bet spacing, the size of starting bets and the use of parlayed wagers, you should review the examples presented in the last chapters where the effects on winnings by using different rules was compared and discussed.

The following table shows a number of different Set Ups for three different groups of base bets: $1 to $3 bets, $5 bets and $10 bets.

You can use these examples to create additional Set Ups as needed. For example, to create a Set Up for $25 minimum bets, you could combine two $10 and one $5 Set Up to create a Set Up for $25 bets.

When you review the Set Ups you will notice that you can easily increase your hourly win rate without moving to a Betting Series with higher minimum bets. For example, you can use Set Up 1-E with $1 minimum bet with a $25 Target Win. This Set Up will produce lower winnings per hour than, say, Set Up 1-D, where a $75 Target Win is used. As a $1 bettor, you can gradually increase your hourly win rate by changing your Set Ups without having to move to a game version with higher minimum bets.
Since winnings are more influenced by the size of Starting Bets, Bet Spacing and the Size of Parlays than they are by minimum bets, you can significantly increase your winnings playing in games with low minimum and maximum bets.

Recommended Stanford Systems Set Ups

**Standard Length Betting Series**

<table>
<thead>
<tr>
<th>Ref</th>
<th>Base Bet</th>
<th>Betting Series</th>
<th>Bet Spacing</th>
<th>Starting Bet</th>
<th>Target Win</th>
<th>Game Bankroll</th>
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<tbody>
<tr>
<td>1-A</td>
<td>$1 to $3</td>
<td>1 2 3 4 5 6 8 10 12 14 16 18 20</td>
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<td>$140</td>
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<tr>
<td>1-B</td>
<td>$1 to $3</td>
<td>1 3 5 7 9 11 13 15 17 19 21 23</td>
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<td>$200</td>
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<td>1-C</td>
<td>$1 to $3</td>
<td>1 2 3 5 7 9 12 15 18 21 24 27 30 33</td>
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<td>5 6 7 8 9 10 11 12 13 14 15 16 17 18</td>
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<td>$12</td>
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<td>10-C</td>
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**Shortened Betting Series**

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<th>Target Win</th>
<th>Game Bankroll</th>
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<tr>
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<td>$60</td>
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<td>1-F</td>
<td>$1 to $3</td>
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<td>1 to 2</td>
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<tr>
<td>5-F</td>
<td>$5</td>
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<td>5-H</td>
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<td>5 8 10 12 14 16 20 24 28 32 36</td>
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<td>$250</td>
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</table>

The basic games offered in most online casinos allow bets ranging in size from $1 to $100. All of the Set Ups shown above can be used in these games. In fact, you can
construct Set Ups with $25 minimum bets which can be used in games allowing $1 to $100 bets.

The ability to create large wins using the unique combinations of Starting Bets, Bet Spacing and Parlay bets gives the Stanford System the ability to win large amounts even at tables with lower minimum and maximum bets.

I know several high level bettors using the Stanford System who win large amounts playing in games with $25 to $100 minimum bets. There is no need for them to play on higher $100 minimum wager tables to win thousands of dollars an hour!

**General Notes About Set Ups**

**$1 to $3 Set Ups are recommended for online play.** Online players can win over $500 an hour using more aggressive Set Ups in online games with $1 to $100 betting limits.

For instance, you could start with a lower bankroll Set Up like 1-E and move up as your winnings grow. After starting with Set Up 1-E, you could move up to Set Up 1-F, and then on to 1-A, 1-B and then 1-D. Once you are playing with Set Up 1-D you should be making over $500 an hour in online play.

**$5 to $10 Set Ups are recommended for play in land-based games.** Many land-based games have $5 to $10 minimum wager blackjack games. Any of the Set Ups shown for these betting levels can be used in these games. As a $5 bettor, you will want to start with a Set Up using a lower Game Bankroll, such as Set Up 5-F. You can increase the size of your Set Ups as your winnings grow to increase your hourly win rates.

**Start small and increase the size of your Set Ups as your winnings grow.** You should always have adequate bankroll before moving to a Set Up requiring a larger Game Bankroll. The Game Bankroll is the amount you need to buy in or convert from cash to chips for a single game.

For short-term play you need a Daily Bankroll three times the size of your Game
Bankroll. For long-term or lifetime play, your Lifetime Bankroll should be five times the size of your Game Bankroll.

Let’s take an example of online play. If you start play with Set Up 1-E, you will need a Game Bankroll of $60 and a Daily Bankroll of $180. For online play you can use your Daily Bankroll as your maximum bankroll per online casino while your Lifetime Bankroll will be the total amount available for online play.

As your winnings grow using the 1-E Set Up you may want to change to the 1-F Set Up. Here you will need a Game Bankroll of $100 and a Daily Bankroll of $300.

See Appendix A for the playing strategies on Automatic Playing Cards.
Create Your Own Set Ups

Let’s assume that you are an online player and have been using Set Up 1-D. You have decided that you want to build your own set up with a Starting Bet of $24.

You want to use bet spacing ranging from two to four units.

Your first step is to set up the Betting Series.

When you are using a betting series with bet spacing varying from two to four units, you will always use the smaller spacing for bets at the lowest end of the series and use the largest spacing for the highest level bets.

You set up a Betting Series as follows:
3 5 7 9 12 15 18 21 24 27 30 34 38 42 46 50

The total of these bets is $381.

To determine the size of your Game Bankroll, you will calculate the amount extra required because of doubled and split hands.

To determine the size of the Game Bankroll we will combine the total amount needed to make all of the bets in the betting series with an amount equal to 1.25 x the size of the highest bet in the betting series.
Our Game Bankroll for this Betting Series is computed as:

- Total of bets in betting series $381
- Highest bet in betting series x 1.25
  \[ 50 \times 1.25 = 63 \]
- Total $444
- Game Bankroll (Rounded) $450

Summary of Bankroll Requirements:

Game Bankroll is $450.
- Daily Bankroll (3 x Game Bankroll) = $450 \times 3 = $1350
- Total Bankroll (5 x Game Bankroll) = $450 \times 5 = $2250

You still have to determine your Starting Bet. You decide to use $18 as your Starting Bet.

You also decide to use a 50% Reduced Parlay using the Stanford System rules for timing parlay wagers.

The final item is to establish your Target Win. Target Wins are usually set at from 20 to 25 percent of the Game Bankroll. You could set your Target Win at $100 for this Set Up.

Let’s summarize your new Set Up:
- Betting Series Used for New Set Up: 3 5 7 9 12 15 18 21 24 27 30 34 38 42 46 50
- Starting Bet $18
- Betting: Raise bets one level following a loss and lower them one level after a win.
- Rule: Use 50% Reduced Parlay on wager following two consecutive winning bets.
- Target Win: $100
- Game Bankroll: $450
- Daily Bankroll: $1350
- Total Bankroll: $2250
Using the principles for the Stanford System, you have created your own Set Up. Your final step is to try this Set Up playing in free practice mode in one of the online casinos. You may decide to make some adjustments to your set up before risking money with it.

Some changes you might consider are:

A. You could reduce the size of the Target Win to $75
B. You could change the Starting Bet to a lower amount, such as $12
C. You could drop the two largest betting series bets of 46 and 50 and reduce your Game Bankroll to $340.
Winning With the Stanford System

The Stanford System is robust and powerful. However, in order to win consistently using it you should follow the rules and tips in this chapter.

1. Always use the Stanford Version of Basic Strategy. This version of playing strategy reduces the number of doubling situations to the most profitable ones. You will give a very small percentage edge to the house using this playing strategy. However, this trade off is beneficial because you will be able to play with a small bankroll since you won’t be doubling and splitting as often. The net result is that you will get a higher return on the amount of money at risk by using the Stanford Version of Basic Strategy.

2. Play in the best blackjack games available. Here are some tips to help:
   a. Avoid games where blackjacks are paid at less than the traditional 1.5 to 1. The number of games paying 6 to 5 is growing so be careful.
   b. Avoid games using European no hole card rules.
   c. Play in jurisdictions offering player friendly rules. For example, a game where the dealer stands on soft 17s is better for the player than games where the dealer hits these hands.

3. Learn the Stanford System before you risk any money. Your object should be to start out with small bets using a small bankroll and increase the size of your Set Ups as your bankroll grows.

4. Practice before you risk real money. You can play online in such casinos as bodog.com for free before you risk any money.

5. Always play with an adequate bankroll. Each Set Up has an associated Game Bankroll, Daily Bankroll (3 x Game Bankroll) and Total or Lifetime Bankroll (5 x Game Bankroll). For online play it is recommended that you have the amount of the Daily Bankroll on deposit before you start play. You can use casino bonuses to make up part of
the bankroll. For example, if the Daily Bankroll required is $300 and the casino pays a 100% sign up bonus (not uncommon), you can deposit $150 and with the matching bonus of $150 have the required $300 deposit.

6. Always use as high a Starting Bet as you can afford.

7. Try to have five to seven bet levels above your Starting Bet.

8. Set your Target Wins at levels ranging from 15% to 28% of your Game Bankroll. I generally use a Target Win equal to 20 to 25% of the Game Bankroll.

9. Game Bankroll Rules: The Game Bankroll is determined by combining the total of all of the bets in the betting series with an amount at least 1.25 times the size of the largest bet in the betting series. Let’s say your Betting Series is: 5 6 7 8 9 10 12 14 16 18. These bets total $105. Your largest bet is $18. Multiply your largest bet by 1.25 and you have 18 x 1.25 = 22.50. Combining the two sums, we have: 105 + 22.20 = 127.50. Rounding this sum up, you decide to use a Game Bankroll of $130.

10. You need to adhere to the recommended procedures for stopping a game. You will stop a game:

   a. If your Game Bankroll is depleted enough that you don’t have enough money to make the next bet.

   b. After reaching the Target Win.

   c. After reaching the Target Win and reaching Reset Win Level set to extend your play.

   d. After winning a larger bet during a long game. The concept here is that you have been struggling to win as evidenced by making higher bets in your Betting Series. If you win a larger bet that substantially reduces your loss, you can: terminate the game, accepting a small loss, or continue playing but immediately reduce the size of your bets.

11. Always keep good records. You should always keep records of your wins and losses. You should have a record of each game played as well as a summary of all games
played. You should keep track of the Set Up used, the Game Bankroll, where you
played, when you played, and the amount of each win or loss.

12. Increase your playing level as your winnings grow. The single most powerful move
you can make is to increase the size of your Starting Bet. Your general approach will be
to use Set Ups requiring larger Game Bankrolls that have higher Target Wins as your
winnings increase. Many of our online players are making $500 or more an hour playing
in blackjack games with bets ranging from $1 to $100.

13. If you have bad vibes about a casino, change casinos. This is especially applicable
after you have lost several games. If you play online you should always be willing to
change casinos if you run into a string of losses.

14. Never play above your comfort level. One of the major advantages of the Stanford
System is that you can increase its win rate in small increments by changing Set Ups. For
example, you can easily start out playing online making $80 an hour. As your winnings
grow, you can increase the size of your Set Ups and increase your hourly winnings
incrementally. You might move from making $80 an hour to $120, then up to $180,
$250 and so on. By making these moves in smaller steps you can move your comfort
zone up as you increase the stakes.

15. Tricks which seem to violate the rules but which may help you win.

a. Reduce the size of your bets after winning a large bet. Anytime you are wagering
larger bets in your Betting Series each wager entails more risk of losing the game. After
winning a larger bet, you many want to drop your next bet several levels or even end the
game.

b. Stop the Game after winning a large bet. Large bets increase your risk. Calling a
game completed after winning a large bet may make a lot of sense even if you haven’t yet
hit your Target Win.

c. Reduce the size of a Parlay wager if the bet would be too large. Parlay wagers are
great if you win. However, if a Parlay requires a bet whose size makes you
uncomfortable you can always reduce the size of the parlay.
d. Reduce the size of your Set Up after winning two or three consecutive games. Reducing your level of play after winning several games is another way of “locking up” your wins. While you certainly want to win more it is never the wrong move to pull back and retrench before advancing again.

e. Increase the size of your Set Up following two losing games. I know that this rule is 180% opposite of playing conservatively. However, we have never encountered three back-to-back losing games. While there is always the risk that this time will be the exception, I think the odds are strongly in your favor if you use this move. However, you will not want to overuse this procedure. For instance, if you increase the size of the Set Up after any losing game you will be taking on too much risk.

16. See Appendix A for the playing strategies on Automatic Playing Cards.
Appendix A

Automatic Player Cards

There are a number of Automatic Player Cards prepared for your use. Each Set Up is shown on one page which may be printed and used. One side of each card shows the Stanford System Playing Strategy (Stanford System version of Basic Strategy) with reverse side showing the rules for each set up.

The first card shows a blank Set Up. You can print and use this card for your own custom Set Ups.

We show complete Set Ups as follows:

<table>
<thead>
<tr>
<th>Base Bets</th>
<th>Player Card Set Ups</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1 to $3</td>
<td>Set Ups: 1-A, 1-B, 1-C, 1-D, 1-E and 1-F</td>
</tr>
<tr>
<td>$5</td>
<td>Set Ups: 5-A, 5-B, 5-C, 5-D, 5-E, 5-F, 5-G, 50H</td>
</tr>
<tr>
<td>$10</td>
<td>Set Ups: 10-A, 10-B, 10-C</td>
</tr>
</tbody>
</table>

You can print each of the Set Ups, cut out each side and glue or tape them together to form a pocket-sized card you can carry with you when you play.
Custom Set Up

Playing Strategy

Stanford System Strategy

<table>
<thead>
<tr>
<th>Splitting:</th>
<th>Pair</th>
<th>Bets 1-5</th>
<th>Bets 6-7</th>
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Hitting & Standing:

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

Insurance

Never take insurance.

Stanford System Betting

Stanford System Setup

Base Bets

Target Win =
Game Bankroll =
Daily Bankroll =
Total Bankroll =

Betting Series

Starting Bet =

Parlay Rule:

Use Lock Up procedures after reaching Target Win or quit playing.

Best Use: Games with ___Minimum Bets
Set Up 1-A

<table>
<thead>
<tr>
<th>Stanford System Strategy</th>
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| **Insurance** |
| Never take insurance. |

---

**Stanford System Set Up 1-A**

Base Bets - $1 to $3

Target Win = 35
Game Bankroll = 140
Daily Bankroll = 420
Total Bankroll = 700

Betting Series:
1 2 3 4 5 6 8 10 12 14 16 18 20

Starting Bet = 6

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $1 minimum bets
### Stanford System Strategy

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- **Soft 19-20 Always stand**

#### Insurance

Never take insurance.

---

### Stanford System Set Up 1-B

Base Bets - $1 to $3

- **Target Win = 50**
- **Game Bankroll = 200**
- **Daily Bankroll = 600**
- **Total Bankroll = 1000**

**Betting Series:**

1 3 5 7 9 11 13 15 17 19 21 23

**Starting Bet = 11**

**Parlay Rule:** 50% Reduced Parlay after two consecutive wins.

**Use Lock Up Procedures after reaching Target Win or quit playing.**

**Best Use:** Games with $1 minimum bets
Set Up 1-C

**Stanford System Strategy**

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- Soft 18 Stand 2-8, otherwise hit
- Soft 19-20 Always stand

**Insurance**

Never take insurance.

---

**Stanford System Set Up 1-C**

Base Bets - $1 to $3

Target Win = 50
Game Bankroll = 250
Daily Bankroll = 750
Total Bankroll = 1250

Betting Series:
1 2 3 5 7 9 12 15 18 21 24 27 30 33

Starting Bet = 12

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $1 minimum bets
Set Up 1-D

**Stanford System Strategy**

### Splitting:
- **Pair**
  - Bets 1-5
  - Bets 6-7
  - **Split vs Dealer**
    - 2s, 3s, 7s: 2-7
    - 4s: 5-6
    - 6s: 3-6
    - 9s: 2-9 x 7
    - Aces: Always
    - 8s: Always

### Doubling Down:
- **Bets 1-6**
- **Bet 7**
- 11 vs 2-9 vs 2-7
- 10 vs 4-7 vs 5-6
- 9 vs 5-6 NA

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

### Insurance
- Never take insurance.

---

**Stanford System Set Up 1-D**

Base Bets - $1 to $3

- Target Win = 75
- Game Bankroll = 320
- Daily Bankroll = 960
- Total Bankroll = 1600

Betting Series:

```
2  4  6  8  10  12  15  18  21  24  28  32  36  40
```

Starting Bet = 15

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $1 minimum bets
### Stanford System Strategy

#### Splitting:
- **Pair**
  - Bets 1-5
  - Bets 6-7

<table>
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<th>2s, 3s, 7s</th>
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<td>Always</td>
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</table>

#### Doubling Down:
- **Bets 1-6**
- **Bet 7**

<table>
<thead>
<tr>
<th>11</th>
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#### Hitting & Standing:
- Hard 11 or lower always hit
- Hard 17 or higher always stand
- Hard 12-16 stand vs dealer 4, 5, or 6
- Hard 13-16 stand vs dealer 2 or 3
- Soft 17 Hit till Hard 17 or better
- Soft 18 Stand 2-8, otherwise hit
- Soft 19-20 Always stand

#### Insurance
- Never take insurance.

### Stanford System Set Up 1-E

- **Base Bets** - $1 to $3
- **Target Win** = 25
- **Game Bankroll** = 60
- **Daily Bankroll** = 180
- **Total Bankroll** = 300

- **Betting Series**:
  - 2 3 4 5 6 8 10 12

- **Starting Bet** = 4

- **Parlay Rule**: 50% Reduced Parlay after two consecutive wins.

- **Use Lock Up Procedures** after reaching Target Win or quit playing.

- **Best Use**: Games with $1 minimum bets
Set Up 1-F

### Stanford System Strategy

**Splitting:**

<table>
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<tr>
<th>Pair</th>
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<td>3-6</td>
<td>2-9 x 7</td>
<td>Always</td>
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--- Split vs Dealer ----

| 2s, 3s, 7s | 2-7 | 3-6 |
| 4s | 5-6 | No |
| 6s | 3-6 | 4-6 |
| 9s | 2-9 x 7 | 4-6 |
| Aces | Always | Always |
| 8s | Always | 2-7 |

**Doubling Down:**

| Bets 1-6 | Bet 7 |
| 11 | vs 2-9 | vs 2-7 |
| 10 | vs 4-7 | vs 5-6 |
| 9 | vs 5-6 | NA |

**Hitting & Standing:**

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

**Insurance**

Never take insurance.

---

### Stanford System Set Up 1-F

- **Base Bets** - $1 to $3
- **Target Win** = 35
- **Game Bankroll** = 100
- **Daily Bankroll** = 300
- **Total Bankroll** = 500
- **Betting Series:** 1 2 3 5 7 9 11 13 15 17
- **Starting Bet** = 5
- **Parlay Rule:** 50% Reduced Parlay after two consecutive wins.
- **Use Lock Up Procedures** after reaching Target Win or quit playing.
- **Best Use:** Games with $1 minimum bets
Set Up 5-A

**Stanford System Strategy**

<table>
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**Insurance**

Never take insurance.

---

**Stanford System Set Up 5-A**

Base Bets - $5

Target Win = 50
Game Bankroll = 200
Daily Bankroll = 600
Total Bankroll = 1000

Betting Series:
5 6 7 8 9 10 11 12 13 14 15 16 17 18

Starting Bet = 10

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $5 minimum bets
Set Up 5-B

### Stanford System Strategy

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- **Soft 17 Hit till Hard 17 or better**
- **Soft 18 Stand 2-8, otherwise hit**
- **Soft 19-20 Always stand**

#### Insurance

Never take insurance.

---

### Stanford System Set Up 5-B

Base Bets - $5

- Target Win = 50
- Game Bankroll = 230
- Daily Bankroll = 690
- Total Bankroll = 1150

Betting Series:

5 6 7 8 10 12 14 16 18 20 22 24 26

Starting Bet = 10

- Parlay Rule: 50% Reduced Parlay after two consecutive wins.
- Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $5 minimum bets
Set Up 5-C

### Stanford System Strategy

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- **Soft 19-20 Always stand**

**Insurance**

Never take insurance.

---

### Stanford System Set Up 5-C

- **Base Bets - $5**
- **Target Win = 50**
- **Game Bankroll = 220**
- **Daily Bankroll = 660**
- **Total Bankroll = 1100**

- **Betting Series:**
  5 6 7 8 10 12 14 16 18 20 23 26 30

- **Starting Bet = 8**

- **Parlay Rule**: 50% Reduced Parlay after two consecutive wins.

- **Use Lock Up Procedures after reaching Target Win or quit playing.**

- **Best Use**: Games with $5 minimum bets
Set Up 5-D

---Stanford System Strategy-----

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- Soft 17 Hit till Hard 17 or better
- Soft 18 Stand 2-8, otherwise hit
- Soft 19-20 Always stand

**Insurance**

Never take insurance.

---Stanford System Set Up 5-D---

Base Bets - $5

Target Win = 75
Game Bankroll = 275
Daily Bankroll = 825
Total Bankroll = 1375

Betting Series:

5 7 9 11 13 16 19 22 25 29 34 40

Starting Bet = 11

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $5 minimum bets
## Stanford System Strategy

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</tr>
<tr>
<td>9s</td>
<td>2-9 x 7</td>
<td>4-6</td>
</tr>
<tr>
<td>Aces</td>
<td>Always</td>
<td>Always</td>
</tr>
<tr>
<td>8s</td>
<td>Always</td>
<td>2-7</td>
</tr>
</tbody>
</table>

### Doubling Down:

<table>
<thead>
<tr>
<th>Bets 1-6</th>
<th>Bet 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 vs 2-9</td>
<td>vs 2-7</td>
</tr>
<tr>
<td>10 vs 4-7</td>
<td>vs 5-6</td>
</tr>
<tr>
<td>9 vs 5-6</td>
<td>NA</td>
</tr>
</tbody>
</table>

### Hitting & Standing:

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

### Insurance

Never take insurance.

## Stanford System Set Up 5-E

Base Bets - $5

Target Win = 35
Game Bankroll = 150
Daily Bankroll = 450
Total Bankroll = 750

Betting Series:
5 6 7 8 9 10 12 14 16 18 20

Starting Bet = 8

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $5 minimum bets
Set Up 10-A

### Stanford System Strategy

#### Splitting:

<table>
<thead>
<tr>
<th>Pair</th>
<th>Bets 1-5</th>
<th>Bets 6-7</th>
</tr>
</thead>
<tbody>
<tr>
<td>2s, 3s, 7s</td>
<td>2-7</td>
<td>3-6</td>
</tr>
<tr>
<td>4s</td>
<td>5-6</td>
<td>No</td>
</tr>
<tr>
<td>6s</td>
<td>3-6</td>
<td>4-6</td>
</tr>
<tr>
<td>9s</td>
<td>2-9 x 7</td>
<td>4-6</td>
</tr>
<tr>
<td>Aces</td>
<td>Always</td>
<td>Always</td>
</tr>
<tr>
<td>8s</td>
<td>Always</td>
<td>2-7</td>
</tr>
</tbody>
</table>

#### Doubling Down:

<table>
<thead>
<tr>
<th>Bets 1-6</th>
<th>Bet 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>vs 2-9 vs 2-7</td>
</tr>
<tr>
<td>10</td>
<td>vs 4-7 vs 5-6</td>
</tr>
<tr>
<td>9</td>
<td>vs 5-6 NA</td>
</tr>
</tbody>
</table>

#### Hitting & Standing:

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

#### Insurance:

Never take insurance.

---

### Stanford System Set Up 10-A

Base Bets - $10

Target Win = 80
- Game Bankroll = 325
- Daily Bankroll = 975
- Total Bankroll = 1625

Betting Series:

<table>
<thead>
<tr>
<th>10 12 14 16</th>
<th>18 20 22 24 26 28 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>32 34 36</td>
<td></td>
</tr>
</tbody>
</table>

Starting Bet = 20

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $10 minimum bets
Set Up 10-B

### Stanford System Strategy

#### Splitting:
- **Pair**
  - Bets 1-5
  - Bets 6-7

  ---- Split vs Dealer ----
  - 2s, 3s, 7s: 2-7 vs 3-6
  - 4s: 5-6 vs No
  - 6s: 3-6 vs 4-6
  - 9s: 2-9 x 7 vs 4-6
  - Aces: Always vs Always
  - 8s: Always vs 2-7

#### Doubling Down:
- **Bets 1-6** vs **Bet 7**
  - 11 vs 2-9 vs 2-7
  - 10 vs 4-7 vs 5-6
  - 9 vs 5-6 vs NA

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

#### Insurance
- Never take insurance.

---

### Stanford System Set Up 10-B

**Base Bets - $10**

- **Target Win = 50**
- **Game Bankroll = 230**
- **Daily Bankroll = 690**
- **Total Bankroll = 1150**

**Betting Series:**

\[
10 \ 11 \ 12 \ 13 \ 14 \ 15 \ 17 \ 19 \ 21 \ 23 \ 25 \ 27
\]

- **Starting Bet = 12**
- **Parlay Rule:** 50% Reduced Parlay after two consecutive wins.
- **Use Lock Up Procedures after reaching Target Win or quit playing.**
- **Best Use:** Games with $10 minimum bets
### Stanford System Strategy

#### Splitting:

<table>
<thead>
<tr>
<th>Pair</th>
<th>2s, 3s, 7s</th>
<th>4s</th>
<th>6s</th>
<th>9s</th>
<th>Aces</th>
<th>8s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bets 1-5</td>
<td>2-7</td>
<td>5-6</td>
<td>3-6</td>
<td>2-9 x 7</td>
<td>Always</td>
<td>Always</td>
</tr>
<tr>
<td>Bets 6-7</td>
<td>3-6</td>
<td>No</td>
<td>4-6</td>
<td>4-6</td>
<td>2-7</td>
<td></td>
</tr>
</tbody>
</table>

#### Doubling Down:

<table>
<thead>
<tr>
<th>Bets 1-6</th>
<th>Bet 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 vs 2-9</td>
<td>vs 2-7</td>
</tr>
<tr>
<td>10 vs 4-7</td>
<td>vs 5-6</td>
</tr>
<tr>
<td>9 vs 5-6</td>
<td>NA</td>
</tr>
</tbody>
</table>

#### Hitting & Standing:

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

#### Insurance

Never take insurance.

---

**Stanford System Set Up 10-C**

Base Bets - $10

Target Win = 90
Game Bankroll = 360
Daily Bankroll = 1080
Total Bankroll = 1880

**Betting Series:**

10 12 14 16 18 21 24 27 30 33 36 40 44

Starting Bet = 16

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $10 minimum bets
### Stanford System Strategy

#### Splitting:

<table>
<thead>
<tr>
<th>Pair</th>
<th>2s, 3s, 7s</th>
<th>4s</th>
<th>6s</th>
<th>9s</th>
<th>Aces</th>
<th>8s</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-7</td>
<td>3-6</td>
<td>No</td>
<td>4-6</td>
<td>4-6</td>
<td>Always</td>
<td>Always</td>
</tr>
<tr>
<td>Split vs Dealer:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2s, 3s, 7s</td>
<td>2-7</td>
<td>3-6</td>
<td>4-6</td>
<td>4-6</td>
<td>2-7</td>
<td></td>
</tr>
</tbody>
</table>

#### Doubling Down:

<table>
<thead>
<tr>
<th>Bets 1-6</th>
<th>Bet 7</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>10 vs 4-7</td>
<td>vs 5-6</td>
</tr>
<tr>
<td>9 vs 5-6</td>
<td>NA</td>
</tr>
</tbody>
</table>

#### Hitting & Standing:

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

#### Insurance

- Never take insurance.

---

### Stanford System Set Up 5-F

<table>
<thead>
<tr>
<th>Base Bets</th>
<th>Target Win</th>
<th>Game Bankroll</th>
<th>Daily Bankroll</th>
<th>Total Bankroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5</td>
<td>40</td>
<td>125</td>
<td>375</td>
<td>625</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Betting Series:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 6 7 8 10 12 14 16 18</td>
</tr>
</tbody>
</table>

| Starting Bet | 7 |

- Parlay Rule: 50% Reduced Parlay after two consecutive wins.
- Use Lock Up Procedures after reaching Target Win or quit playing.
- Best Use: Games with $5 minimum bets
Set Up 5-G

**Stanford System Strategy**

**Splitting:**

<table>
<thead>
<tr>
<th>Pair</th>
<th>Bets 1-5</th>
<th>Bets 6-7</th>
</tr>
</thead>
<tbody>
<tr>
<td>----</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>2s, 3s, 7s</td>
<td>2-7</td>
<td>3-6</td>
</tr>
<tr>
<td>4s</td>
<td>5-6</td>
<td>No</td>
</tr>
<tr>
<td>6s</td>
<td>3-6</td>
<td>4-6</td>
</tr>
<tr>
<td>9s</td>
<td>2-9 x 7</td>
<td>4-6</td>
</tr>
<tr>
<td>Aces</td>
<td>Always</td>
<td>Always</td>
</tr>
<tr>
<td>8s</td>
<td>Always</td>
<td>2-7</td>
</tr>
</tbody>
</table>

**Doubling Down:**

<table>
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<tr>
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</tr>
</thead>
<tbody>
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</tr>
<tr>
<td>9</td>
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</tbody>
</table>

**Hitting & Standing:**

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

**Insurance**

Never take insurance.

---

**Stanford System Set Up 5-G**

Base Bets - $5

Target Win = 75  
Game Bankroll = 330  
Daily Bankroll = 990  
Total Bankroll = 1650

Betting Series:  
5 7 9 11 14 17 20 23 27 31

Starting Bet = 11

Parlay Rule: 50% Reduced Parlay after two consecutive wins.

Use Lock Up Procedures after reaching Target Win or quit playing.

Best Use: Games with $5 minimum bets
### Stanford System Strategy

#### Splitting:

<table>
<thead>
<tr>
<th>Pair</th>
<th>2s, 3s, 7s</th>
<th>4s</th>
<th>6s</th>
<th>9s</th>
<th>Aces</th>
<th>8s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bets 1-5</td>
<td>2-7</td>
<td>5-6</td>
<td>3-6</td>
<td>2-9 x 7</td>
<td>Always</td>
<td>Always</td>
</tr>
<tr>
<td>Bets 6-7</td>
<td>3-6</td>
<td>No</td>
<td>4-6</td>
<td>4-6</td>
<td>Always</td>
<td>2-7</td>
</tr>
</tbody>
</table>

#### Doubling Down:

- Bets 1-6 vs 2-9 vs 2-7
- 11 vs 4-7 vs 5-6
- 9 vs 5-6 NA

#### Hitting & Standing:

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

#### Insurance

Never take insurance.

### Stanford System Set Up 5-H

**Base Bets - $5**

- Target Win = 60
- Game Bankroll = 250
- Daily Bankroll = 750
- Total Bankroll = 1250

**Betting Series:**

```
5 8 10 12 14 16 20 24 28 32 36
```

**Starting Bet = 10**

- Parlay Rule: 50% Reduced Parlay after two consecutive wins.

- Use Lock Up Procedures after reaching Target Win or quit playing.

**Best Use:** Games with $5 minimum bets