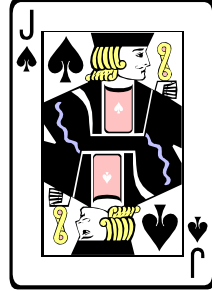
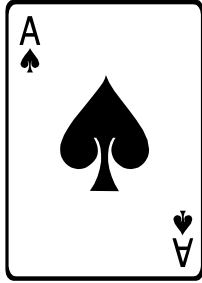


INTELLIGENT BLACKJACK



by Sam Braids

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INTRODUCTION

This book teaches the skills needed to be a successful blackjack player. Read this book to learn:

- The rules and terminology of blackjack,
- How to play blackjack in a casino,
- The best play for every hand,
- The principles of card counting, and
- The requirements for successful gambling.

The goal of this book is to give you the tools needed to play an intelligent game of blackjack in any casino with realistic expectations of the outcome.

Understanding this book requires no knowledge of math beyond addition and subtraction. The need for memorization is minimal. Technical terms are italicized when first used, and they are defined in the glossary. Also included are a flow chart that illustrates the decisions made in a hand of blackjack, and an easy-to-understand table that shows the best play for every possible hand.

The recent decade has seen an explosion of legalized gambling in the United States. Most states have some form of casino gambling and almost all casinos offer blackjack. Blackjack is popular because:

- It is one of the few casino games where after a bet is placed, a player makes decisions that affect the outcome.
- Widespread publicity that the game can be beat.

Ironically, the publicity that blackjack can be beat makes it highly profitable for casinos. A large industry selling “winning systems” keeps people flocking to casinos to try new strategies. The failure of most people to get rich playing blackjack results not from bad advice, but from the fact that the advantage gained over the house is so small, accumulating money takes a long time. Patience is required for success.

It is possible to gain a financial advantage over the house by raising your bet when the conditions of play are favorable. There is no strategy that will allow you to win more hands than the house. Winning money at blackjack requires learning both a basic strategy to maximize the number of hands you do win (page 15) and a card counting strategy to know when to raise your bet (page 24).

Blackjack is a much simpler game than portrayed in most books. This book communicates an understanding of the game. The promise is that you will know and understand the best way to play.

THE GAME OF BLACKJACK

Blackjack or *twenty-one* is a card game where money is wagered on the outcome of each hand. The object of the game is to win money by beating the *dealer*. Your **ONLY** goal is to win money from the dealer.

Blackjack is played with anywhere from one to eight standard poker decks. You place an initial bet before the hand is dealt. After placing your bet, you receive two cards (dealt face up), and the dealer receives two cards (one face up, one face down). The total value of your hand is determined by adding the values of the cards.

NUMBER CARDS – (2-10) have a value equal to the number on the card.

FACE CARDS – (Kings, Queens, and Jacks) all have a value of 10.

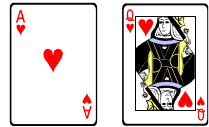
ACES – Aces have a value of 1 or 11, whichever is more advantageous.

Any card with a value of 10 (a ten-card, a Jack, a Queen, and a King) is usually referred to as a 10. Hands with an Ace are called *soft hands* if that Ace can have a value of either 1 or 11 (without exceeding 21). Hands without an Ace, or with an Ace that can only have a value of 1, are called *hard hands*.

YOUR PLAY

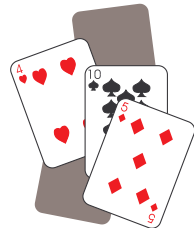
After the initial cards are dealt, you must decide the best way to beat the dealer's hand (remember that one of the cards in the dealer's hand, referred to as the *hole card*, is face down).

BLACKJACK– If the first two cards you receive are an Ace and a 10, you have a *natural* or *blackjack*. Your turn ends immediately and unless the dealer also has blackjack, you win.

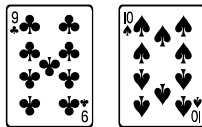


If you do not have a blackjack, you can choose to *hit*, to *stand*, or to use one of the optional plays described at the end of this chapter. Standing and hitting are the most common choices.

HIT – If you are not satisfied with your hand, you can hit. When you hit, you receive an additional card from the dealer. If after any hit, the total value of your hand exceeds 21, your hand has busted. When your hand *busts*, your money is lost and the value of the dealer's hand becomes irrelevant. You may hit your hand as many times as you like, but each hit carries the risk of immediate loss if your hand busts. After each hit, you again have the option of standing or hitting again.



STAND – If you are satisfied with your hand, you can stand. When you stand, you keep the cards you have. The play of your hand is finished.



DEALER'S PLAY

After you stand, (and assuming that you have not busted) it is the dealer's turn. The dealer exposes the hole card and determines whether to hit or stand. Unlike your actions, the dealer's actions are forced. *The value of your hand does not affect the dealer's actions.*

- For hands totaling 17 or greater the dealer must stand.
- For hands totaling 16 or less the dealer must hit. The dealer's hand must continue to be hit until it either totals at least 17 or exceeds 21 (the dealer busts).

WINNING, LOSING, AND PAYOFFS

Winning and payoffs depend on comparing your hand to the dealer's.

You win if:

- You have a blackjack, and the dealer does not. Your bet is paid off at 3 to 2 (you receive money equal to 1.5 times your bet).
- The dealer busts. Your bet is paid at a ratio of 1 to 1 (you keep your money, and you win the amount that you wagered).
- The value of your hand is closer to 21 than the dealer's hand. Your bet is paid at a ratio of 1 to 1.

You lose your wager if:

- Your hand busts. (You lose even if the dealer busts later on.)
- The value of the dealer's hand is closer to 21 than your hand.
- The dealer has a blackjack. A dealer's blackjack will win even if you have a hand of three or more cards that total 21.

No money is exchanged if:

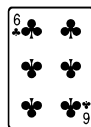
- The value of your hand is identical to the dealer's hand (even if you both have blackjacks); the result is a tie, known as a *push*. You retain your original wager.

OPTIONAL PLAYS

In addition to the basic play of a hand, there are a number of optional plays that can be used when the conditions are right. Common optional plays are: *surrender*, *pair splitting*, *doubling*, and *insurance*.

The availability of these options varies from casino to casino. In general, the fewer restrictions a casino places on these options, the more favorable the playing conditions are to you. It is to your advantage to learn these options and when to use them.

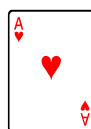
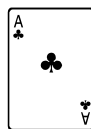
SURRENDER – If your hand is so unfavorable that it appears you will lose no matter what you do, some casinos permit you to surrender. Rather than play the hand, you surrender your cards and half your bet to the dealer. If surrender is offered, it can be one of two types:



- *Late surrender.* If the dealer is showing an Ace or a 10, your surrender will not be accepted until after the dealer checks the hole card for a blackjack. You lose your entire bet if the dealer has blackjack.
- *Early surrender.* Your surrender is accepted immediately, regardless of a dealer blackjack.

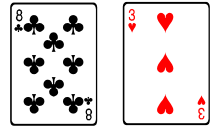
The option to surrender, preferably early rather than late, is to your advantage. Most casinos do not allow surrender.

PAIR SPLITTING – If the first two cards you receive are the same value, you may elect to split your hand into two hands. It is required you wager the amount equal to your original bet on the second hand. Each card becomes the starting card for two separate hands, and the dealer will give you a second card for each hand. Decisions on hitting and standing are made individually for each hand (it is possible that one hand could win and one could lose).



- In most casinos, no additional hitting, splitting, or doubling to a pair of split Aces is allowed. No such restrictions apply to other pairs.
- In some casinos, if the second card also forms a pair, you are allowed to split your hand again.
- If you split Aces and the second card on one (or both) of the Aces is a 10, the hand counts as 21, but not as a blackjack. You still lose to a dealer blackjack, and each hand that you win is paid at 1:1.
- Splitting different 10 cards, such as a King and a Jack is allowed, but this is a bad play and should never be made.

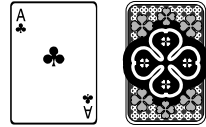
DOUBLING – After receiving your first two cards, you may elect to double your bet in exchange for exactly one hit. Learning when to double significantly increases your chances of a profitable game of blackjack. Doubling strategies are described in the “Basic Strategy” chapter.



- Some casinos restrict doubling, allowing doubling only for certain hard hands (hands totaling 10 or 11) but not for other hard hands or any soft hands.
- Some casinos forbid doubling after splitting.

Since doubling is advantageous to you, it is better to play in casinos with few restrictions on doubling. Ideally, you want doubling permitted for any two cards and after splitting pairs.

INSURANCE – If the dealer’s exposed card is an Ace, you have the option of placing an insurance bet. When you place an insurance bet, you are betting that the dealer’s hole card is a 10. You can wager up to half of your initial bet that the dealer has blackjack. Insurance bets are paid at 2:1.



- If the dealer has blackjack, you receive an amount equal to twice your insurance bet (which is equal to your original bet).
- If the dealer does not have blackjack, you lose your insurance bet. Play of your hand is not affected
- Insurance for a dealer blackjack is not offered when the dealer shows a 10.

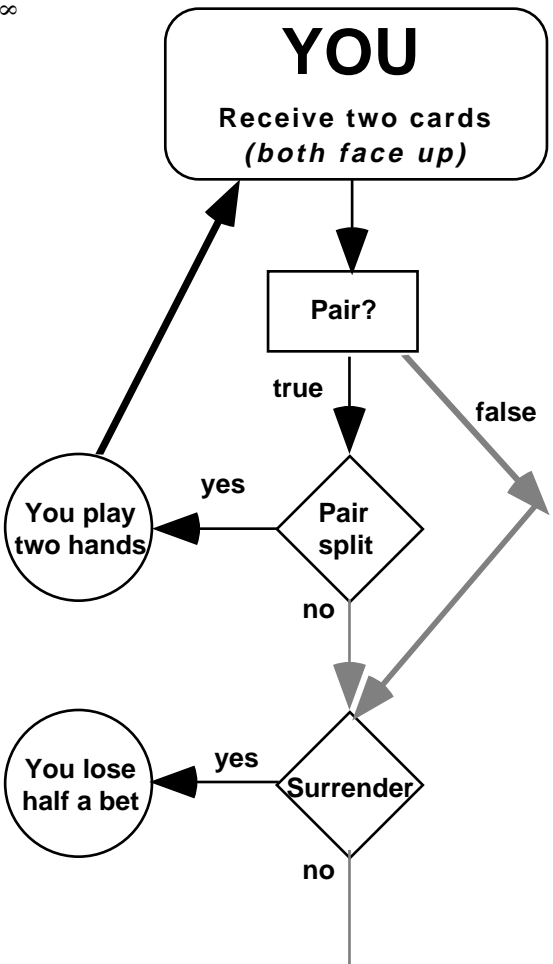
Insurance is an intentionally deceptive term for these bets. You are not “insuring” anything. All you are doing is placing a side bet that the dealer’s hole card has a ten value. Since insurance has no affect on the play of your hand, you can expect that usually, the dealer will be primary beneficiary of the “insurance”.

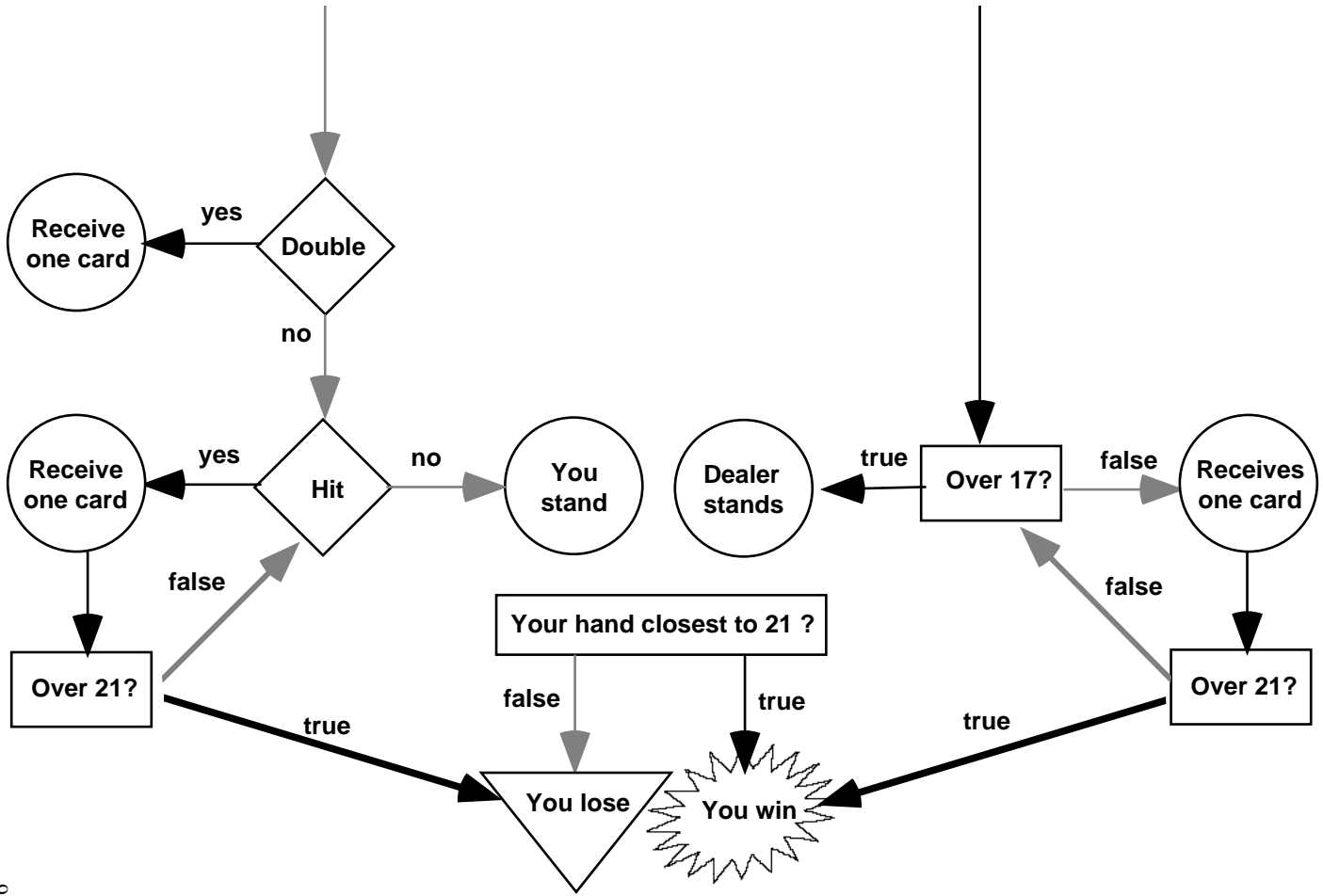
One last note about the rules when the dealer has an Ace. If the dealer’s hand is a soft 17, that is an Ace with the remaining cards totaling 6, some casinos permit the dealer to hit rather than stand. Allowing the dealer to hit a soft 17 is a rule that benefits casinos. The dealer will still stand on all soft hands greater than 17.

The flow chart on the next two pages shows the decisions made in a hand of blackjack. Study the flow chart and compare it to the rules. Notice there are two pathways to a winning hand, and two pathways to a losing hand. This fact is important in understanding basic blackjack strategy.

FLOW CHART OF A HAND OF BLACKJACK – Diamonds represent yes/no decisions that you must make. Circles are events. Rectangles are true/false tests that determine what events are allowed. As you read this chart, remember that you must act before the dealer, and that all the dealer's actions are forced.

DEALER
Receives two cards
(one down, one up)





BLACKJACK IN A CASINO

Because of the growth of gambling on Indian reservations and riverboats, blackjack is now played in many areas of the country outside of Nevada and New Jersey. Check the advertising in local phone books and on the sports pages of newspapers for places to play.

DECIDING ON A BANKROLL

Before you walk into a casino, determine how much money you are willing to risk. Because large fluctuations in cash flow are a normal part of blackjack, you should only play with money that you are financially and psychologically prepared to lose. Winning and losing streaks of six or more hands are not uncommon. At a table with \$25 minimum bets, a \$100 bankroll can disappear in less than five minutes. Even for the most skilled player, blackjack is a risky investment.

To play for a reasonable length of time, you will need a bankroll of at least twenty minimum bets. Since casinos rarely offer blackjack for less than a \$5 minimum bet per hand, \$100 is the minimum amount you need. Even then, with perfectly correct play, your \$100 could vanish in less than an hour. To play at tables with higher minimum bets, you need proportionally greater amounts of money (\$200 for a \$10 table, \$500 for a \$25 table, and so on).

DECIDING WHERE TO PLAY

Since casinos tend to cluster in cities that allow gambling, choose the one with the best rules. In general, the more playing options you have, the better. Make sure you know the rules before playing, and when in doubt, ask the dealer. Ideally, you want no restrictions on doubling, and you want the option to surrender.

Never play in a blackjack game where the dealer wins ties. You will be at a serious disadvantage that no amount strategy or card counting skill can overcome.

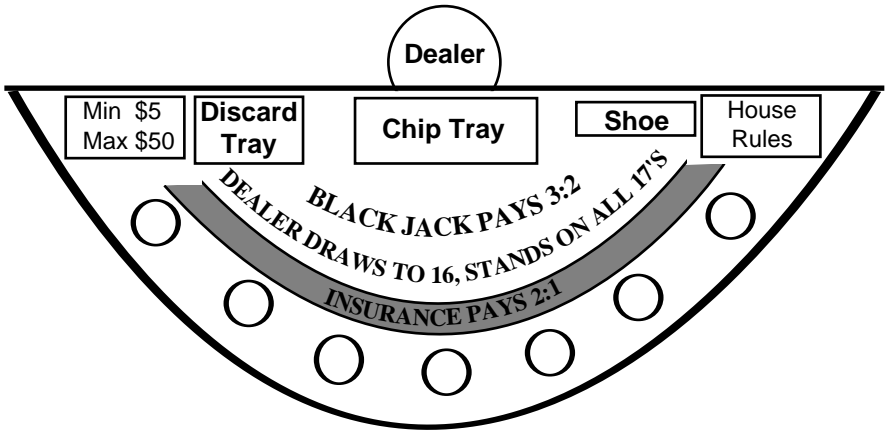
If you are a card counter, you want conditions favorable for counting. These are:

- Minimum number of decks used (the fewer, the better),
- Few other people at the table (play very late at night or early in the morning on week days),
- Maximum number of cards dealt before reshuffling (card counting does little good if only half the cards are dealt before reshuffling), and
- A large spread between the minimum and maximum bets (so you can substantially raise your bet when conditions are favorable).

Remember that the rules of blackjack vary from casino to casino, and casinos change their rules anytime they see fit.

TABLE LAYOUT

In a casino, blackjack is played on a semi-circular, felt-covered table that seats up to seven players. The layout of a blackjack table is shown in the drawing below.



The dealer sits on the straight side of the table in front of a tray of chips. The players sit on the curved side of the table, each in front of a small circular area used for placing bets. Insurance bets are placed along a semi-circular area outlined on the table that reads: INSURANCE PAYS 2 TO 1.

Basic rules are spelled in the felt covering in front of the dealer – BLACKJACK PAYS 3 TO 2; DEALER DRAWS TO 16, STANDS ON ALL 17's. House rules are usually posted on one or more signs placed on the table. House rules specify the conditions for doubling, pair splitting, and surrender. Another sign states the minimum and maximum bets allowed at that specific table.

To the dealer's left is a clear plastic box for holding cards called the *shoe*. The shoe allows the dealer to easily remove one card at a time. Cards are placed in the shoe after they have been shuffled and cut. The dealer shuffles the cards, but usually asks one of the players to cut them. This player is handed a colored plastic card, called the *cut card*, to insert into the stack of cards. After the cards are cut, the dealer puts the cut card back into the stack. Cards are dealt until the cut card is reached, then all the cards are reshuffled and cut. The dealer never deals all the cards. It is also customary for the dealer to *burn* the first card in the shoe by turning the card over for all to see and placing it directly into the discard tray.

To the dealer's right is a slot cut in the table, where cash given to the dealer in exchange for chips is dropped. Players *buy in* at a table, but they never *cash out*. To cash out you must take your chips to the cashier's window.

SITTING DOWN TO PLAY

Select a table with appropriate betting limits. Minimum and maximum bets will vary from table to table.

Once seated at the table of your choice, ask the dealer when you can buy in. In some casinos, you will not be allowed to start playing in the middle of a shoe. You must wait for the cards to be reshuffled.

To buy in, place your cash on the table. The dealer will count out the amount in chips, hand them to you, and drop the cash through the slot in the table. Chips come in different denominations that are color-coded. The standard amounts are \$1 (white), \$5 (red), \$25 (green) and \$100 (black). Usually, the dealer announces the amount out loud for the *pit boss*. The pit boss oversees play at the blackjack tables and settles any disputes that arise between the players and dealers. You can also exchange chips for other denomination chips by placing the chips you want to exchange in front of the dealer and saying “color”.

After you have chips, and you place a bet in your betting circle, you receive cards from the dealer. Cards are always dealt from right to left, (from the players’ perspective) starting with the player closest to the shoe. After everyone has two cards, players take turns making their decisions in the same order. Most communication between the dealers and players is non-verbal. The dealer will point to your hand and wait for your signal.

Most casinos allow you to play multiple hands at once, if sufficient space exists at the table. When playing multiple hands, many casinos force you to bet twice the table minimum on each hand. That means to play two hands at a table with a \$5 minimum, you would be betting at least \$20 at the start of each hand. Unless you are an expert card counter, there is no advantage to playing more than one hand.

COMMUNICATION

If your first two cards are a blackjack (an Ace and a 10), there is nothing to communicate. You are paid off at a rate of 3:2, and your cards removed. The exception is if the dealer’s up card is an Ace or a 10. Then the dealer skips over you. When all the cards are played, the dealer checks the hole card. You will be paid if the dealer’s hole card does not result in blackjack. If the dealer has blackjack, it is a push and no money is exchanged.

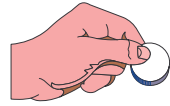
HITTING – To indicate a hit, either point to your cards or use a finger to scratch the table in front of your cards. If a hit results in your hand busting, your cards and money are immediately removed from the table.



STANDING – To stand, wave the dealer off with your palm face down and fingers spread in the air over your cards.



DOUBLING – To double, move your additional bet next to the chips already in the betting circle. Do not stack the additional money on top. The dealer needs to see clearly that you are increasing your wager by no more than the original bet and rules prohibit you from touching chips in the betting circle during play of the hand.



You should never double on a *stiff hand* (one that could bust from an additional card). You are allowed to *double for less* (increase your bet by less than the full amount allowed), but this is not in your interest. If the situation calls for doubling, you should go all the way. After placing extra chips in the betting area, the dealer gives you one extra card and moves to the next player.

PAIR SPLITTING – To split a pair, as in doubling, place your additional bet next to the original. The dealer will separate the pair for you and supply the additional cards. Occasionally, some ambiguity arises on doubling or pair splitting. For example it is never correct strategy to split a pair of 5's but often correct to double. When doubling on a pair of 5's you may want to say "double." If you really do want to split a pair of 5's, (I don't recommend it) hold up two fingers to indicate two hands.

SURRENDER – To surrender, simply state "I surrender." The dealer will take your cards and half your money.

INSURANCE – When the dealer's exposed card is an Ace, the dealer will ask "Insurance anyone?" To place an insurance bet, move chips to the insurance bar in front of you. Usually insurance bets are restricted to be no greater than half the amount being bet on the current hand, but some casinos allow you to bet as much as you want. After everyone has had a chance to make an insurance bet, the dealer announces "Insurance is closed." In most casinos the dealer will not immediately peek at the hole card to check for blackjack. Instead everyone is given their usual turn to play their hands and blackjack is checked for at the end. If the dealer has blackjack, all insurance bets are paid off at a rate of 2:1.

DEALER BLACKJACK

In a casino, money wagered on doubling and pair splitting is not lost if the dealer has blackjack. You lose only your original bet. Dealers used to immediately check for blackjack if their exposed card was an Ace or a 10, but clever players learned to peek or read the dealer's body language to gain information on the value of the hole card. If the dealer had blackjack, the hand immediately ended giving players no chance to double or split pairs. The problem was when the dealer checked the card and did not have blackjack. The hand had to played out. Casinos decided it was best if no one at the table knew the hole card until after all hands were played.

GENERAL CONDUCT

Never be intimidated by the dealer or other players.

Dealers are trained to work very quickly. The faster the hands are dealt, the more money the casino wins. Most blackjack decisions are automatic, but you still need to pay attention and act when it is your turn. Avoid holding up the game unnecessarily. However, if you do need to think, pause and make sure you are doing what you intend. Know the total value of your hand before making decisions. Sometimes your hand might consist of three or four little cards, and you have the right to take a moment to do the addition.

Do not touch the cards.

Let the dealer do the work. In a face up blackjack game (the most common kind) rules prohibit you from touching your cards. Play your hands using the signals described in the section on Communication above.

Do not let dealers make decisions for you.

Sometimes dealers assume they know your decision, and act before you do. Stop a dealer if this happens, and insist that you alone make the decisions for your hands. Once I saw a player reaching for extra chips in a doubling situation and the dealer gave her a card before she had a chance to move the chips to the betting area. The card was unfavorable and she alertly stopped moving the money. The dealer objected because he knew she intended to double, but he could do nothing about it since the money had not been wagered. However, had the card been favorable, she would have completed the wager after the card came out, and the dealer might have argued that she never doubled.

Always be courteous to the other players and the dealer.

Expressing anger when things are not going your way accomplishes nothing. The dealer doesn't need the grief and the other players don't need to listen. Blackjack should be viewed as a form of entertainment. If you are not enjoying yourself, stop playing.

Ignore players who blame you for their losses.

Players who blame you for their losses are always thinking that if they had played your hand their way, the overall outcome would have been favorable to *them*. This reasoning is absurd. With imperfect knowledge, decisions must always be based on what is most probable. Even if your decisions are random and incoherent, mathematically there is no long term effect (either way) on the outcomes for the other players at the table. Once you develop a working strategy, don't begrudge players who play incorrectly. Over the long run, they cost only themselves money, and there is no effect on you.

BASIC STRATEGY

Many books written about blackjack are filled with pages of tables that tabulate the best way to play each hand for every variation of the game. These tables result from computer simulations that determine which playing decisions are most beneficial over the long run. It appears that mastering blackjack requires memorization of complicated tables covering every possible combination of cards and playing conditions that might be encountered.

What is lost in all those tables is that almost all playing decisions can be derived from two simple rules. Only a few exceptions to the rules need to be memorized, and many of the exceptions have an underlying logic. At the end of this chapter is a single table that summarizes the best play for the most common form of blackjack – the multiple deck game with no restrictions on doubling. The best playing decision for each hand listed in the table, is known as *basic strategy*.

This chapter describes the two rules needed to understand basic strategy. Keep in mind that even using these rules, the odds are in favor of the casino. Using basic strategy will not win the majority of hands, but remember, *the goal of blackjack is not to win hands, but to win money*. To win money, you need to play every hand using basic strategy and vary your bet size using a card counting strategy. Card counting is described in the next chapter.

Note that when playing conditions are modified, for example no doubling allowed after splitting a pair, the best playing decisions will be slightly different from the table. These differences are minor and can be found in other books. Know the strategy in this chapter, and even when playing conditions change, you will be making the correct decision on your hand almost all the time.

OVERVIEW OF BASIC STRATEGY

The object of the game is to win money from the dealer. To beat the dealer, either of two events must happen:

- * You must have a hand that is closer to 21 than the dealer's, or
- * The dealer busts (in which case the value of your hand is not relevant).

Your decisions should depend on which event is the **MOST LIKELY** to win. Which of these events is most likely to win depends on the values of the known cards in play.

What do you **KNOW** after the initial cards are dealt?

- Both your cards
- One of the dealer's cards

What would you like to know before making a playing decision?

- The dealer's hole card
- The next card to be dealt

Playing decisions would be easy if you had perfect knowledge of all the cards. If your hand was a 19, and you knew the dealer had a 20, there would be no loss in taking a hit and hoping for an Ace or a 2. If you knew the next card to be dealt was a 2, then doubling down would be a sure bet. If you knew the next card to be dealt was a 3, then surrendering would save money.

However you do not have perfect knowledge of the cards so perfect playing decisions are not possible. You must make the most reasonable guess for the value of the unknown cards.

Playing decisions are guesses of the values of the unknown cards.

To make the most reasonable guess examine the content of the deck. Since all face cards have a value of ten, four out of every thirteen cards in the deck, or 31%, are 10's. All other values have a frequency of one out of thirteen, or 7.7%. 10 is the single most frequent value for a card.



RULE OF TENS
Assume the values of the unknown cards (dealer hole card and next card dealt) are 10.



The rule of tens is the best assumption to use when making playing decisions. Notice that most (69%) of the time, the assumption is wrong. However, guessing any other value for the unknown cards is wrong even more often. With imperfect knowledge of the cards, you must make the best guess, even if that guess is usually wrong.

Since the rule of tens assumes the dealer's hole card is a 10, you should base your playing decisions on the value of the dealer's up card. If the up card is 7 or higher, the rule of tens assumes the dealer's hand is already 17 or better, and therefore the dealer will not hit. It is likely you will lose if you stand with a hand that has value less than 17. To win you need to have a hand closer to 21 than the dealer's.

When the dealer's up card is 7 or greater, hit more often, and be cautious in risking additional money by doubling and splitting.

When the dealer's up card is 6 or less, the rule of tens assumes the dealer will take a hit and could bust. Since you must act first, you should stand on *stiff* hands (hands that could bust from a hit). Wait for the dealer to draw a 10 and bust.

When the dealer's up card is 6 or less, be cautious in hitting and aggressive in risking additional money by doubling and splitting.

Correct strategy uses the rule of tens in combination with one other rule:

RULE OF WINNERS

Stand with hands that win according to the rule of tens.

Don't try to improve hands that should already win. For example: if the dealer shows a 9 and you have two 10's, you assume (using the rule of tens) that the dealer has a 19 which should lose to your 20. Do not split your 10's and try to draw two more 10's for two hands totaling 20. It is unlikely to happen. Follow the rule of winners.

PLAYING DECISIONS

Specific actions can be reasoned from the rule of tens and the rule of winners. The table on page 22 located at the end of this chapter summarizes the boxed statements that follow. The shaded areas of the table reflect the few italicized exceptions .

STANDING

Knowing when to stand is the most important part of blackjack. Standing strategies are divided into those for hard hands (the most common hand) and those for soft hands (hands containing an Ace).

HARD STANDING

**Stand on 17 or greater if the dealer's up card is 7 or greater (including Aces)
Stand on 12 or greater if the dealer's up card is 6 or less.**

Exception – Hit on 12 and stand on 13 or greater if the dealer's up card is 2 or 3.

The rule of tens assumes that when the dealer shows 7 or higher, the dealer will not hit. Assuming the dealer will not go bust forces you follow the dealer's strategy: to stand on 17 or higher and hit anything less.

When the dealer shows a 6 or less, the dealer must hit, and your strategy should change: do not risk going bust by hitting a stiff hand. Wait for the dealer to act.

The reason for the exception (when the dealer has 2 or 3) is that the rule of tens assumes the dealer's hand is 12 or 13. There are many more cards the dealer could take and not bust (such as 8 and 7). The same is true when for you holding a 12. Exploit this fact: hit 12 when the dealer shows 2 or 3.

SOFT STANDING

Stand on soft 19 or greater.

Exception: For a dealer up cards of 2, 7, and 8, stand on soft hands totaling 18.

Having an Ace is an advantage to you, since its dual value means that many more cards are available to make your hand, and no soft hand can go bust the first time it is hit. You need to be aggressive when holding Aces and push your advantage. Although any hand can be hit without risk of going bust, hands that are unlikely to improve should not be hit.

If the dealer up card is 6 or less, your advantage holding a soft hand is so great that most of soft hands totaling 17 or less should be doubled. See the next section on soft doubling strategy.

DOUBLING

As with standing, the strategies for hard hands differ from those for soft hands.

HARD DOUBLING

Double on 11, unless the dealer shows an Ace.
Double on 10, unless the dealer shows a 10 or Ace.
Double on 9 unless the dealer shows 7 or higher.
Never double on hard hands totaling less than 9.

Exception: Don't double on 9 when the dealer's up card is a 2.

When doubling on a hard hand, you are always looking for a 10. Always double to win. If you receive a 10, and the dealer's hole card is a 10, your hand should win. The rule for doubling on 9 is in itself an exception. You should not double on 9 when the dealer shows a 7 or 8, as might be expected from the rules for doubling on 10 and 11. The reason for the caution in doubling on 9, is that for hands totaling 10 and 11, you might still win the double bet if you miss a 10 card but get a 7, 8 or 9. When your hand is 9, these medium size cards are less likely to win. A 10 is needed, and even then your hand is only 19.

SOFT DOUBLING

Double on soft hands of 17 or less when the dealer's up card is a 4, 5 or 6.

*Exceptions – Do not double on soft 13 and 14 when the dealer's up card is 4,
Double on soft 17 and 18 when the dealer's up card is a 3.*

It is to your advantage to play in casinos that allow doubling on soft hands. When the dealer's up card is 6 or less, most soft hands totaling 17 or less should be doubled, because for these hands there are many cards, not just 10's, that could turn them into winners.

PAIR SPLITTING

Correct pair splitting can be reasoned from the rule of tens and the rule of winners. Exceptions to pair splitting strategies exist if house rules allow doubling after splitting. There are three kinds of pairs: pairs that are always split, pairs that are never split, and pairs that split depending on the dealer's up card.

**Always split Aces and 8's.
Never split 4's, 5's and 10's**

Exceptions – Split 4's if the dealer up card is a 5 or 6, and house rules allow doubling after splitting.

Splitting Aces is so advantageous to the player, that most casinos only allow one card to each Ace. No additional hitting or doubling is permitted. Even with these restrictions, you should still split Aces. Note that 10's drawn to split Aces are 21, not blackjack. A pair of 8's is such a miserable hand (16 is the worst hand you can be dealt) it is always in your interest to invest the extra money and hope for something better.

There is never any reason to split 5's since this hand should be doubled on when appropriate. 10's should never be split because of the rule of winners. Splitting a winning hand to hope for something better is bad play.

Use the exception if the house allows doubling after splitting. The extra money obtained from doubling when your 4 draws a 5, 6, or 7, slightly offsets the money you lose when you draw 10's and are stuck with two poor hands of 14.

The splitting of the remaining kinds of pairs depends on whether the dealer up card is 6 or less.

**Split 2, 3, 6, 7, and 9's if the dealer up card is 6 or less.
Split 7 and 9's if dealer up card is greater than 6 and the rule of tens gives a tie or win.**

*Exceptions – Split 2's and 3's against a dealer 7.
Don't split 2's and 3's against a dealer 2 or 3 unless doubling after splitting is permitted.*

The splitting of 7's and 9's is a tricky subject but a good example of how to use the reasoning developed earlier in this chapter.

If the dealer shows a 7 and you have a pair of 9's, don't split: your 18 will probably win. Follow the rules of winners. But if the dealer shows an 8 or 9, splitting your 9's and hoping for a 10 to win or tie is a good play.

If the dealer shows a 10 or Ace you will probably lose no matter what you do, so don't invest the extra money to split the pair. Likewise split 7's if the dealer shows a 7 but not if the dealer shows a card higher than a 7.

SURRENDER STRATEGY

When the dealer is showing an Ace, 10, or 9, the probability is high that the dealer will not take a hit. It is also clear that weak hands for you are 14, 15, and 16. When you have one of these bad hands against a dealer Ace, 10, or 9 you are between the proverbial rock and hard place. Standing will mostly like lose and hitting will most likely result in a bust that will also lose. In these no-win situations surrender, if it is allowed, is the best option.

MULTI-CARD HANDS

After your hand contains three or more cards, doubling, splitting, and surrender are no longer options. The only decision is whether to hit or stand. Add up your cards and follow the standing rules above. For example: a hand of 10, 4, 2 is played as a hard 16. A hand of Ace, 3, 4 is played as a soft 18. Notice that soft hands can turn hard and need to be treated as such. If you hit an Ace, 3 and receive a 10, you have a hard 13 and should play accordingly.

INSURANCE STRATEGY

Insurance is so named because winning the insurance bet gets back the money lost on the hand if the dealer does have blackjack. Remember you are betting an additional amount equal to half the bet on your hand that the dealer has blackjack. The 2 to 1 payoff if you win the insurance bet equals the amount lost on your hand. If your hand is a blackjack, an insurance bet means you get an even money payoff whether you win or lose the insurance bet, rather than the usual 3 to 2.

The term insurance is misleading. Nothing is being insured. Insurance is simply a side bet that the dealer's hole card is a 10. Insurance is completely separate from the play of the hand. Therefore the rule for insurance is simple:

Do not place insurance bets.

This statement seems contrary to the rule of tens but remember 69% of the time the hole card is not 10. The mathematics of insurance is simple. Suppose over the course of time you place thirteen \$1 insurance bets. On average four of these bets will win, netting you \$8. However nine of the bets will lose costing you \$9. On average, every \$13 wagered on insurance costs you \$1.

EXPECT THE UNEXPECTED

The subject of insurance is a good reminder that basic strategy decisions fail most of the time. Learn to expect this and not get upset. There will be many times that with the dealer showing a 6, you double down on your 10 and get a 10 for a hand totaling 20. Then you watch in disbelief as the dealer exposes a 5 for a hole card, hits the hand with a 10 for a total of 21, and your double bet disappears.

Conversely, there will be times when you double on 11 when the dealer shows a 10 and are frustrated when hit with only a 2. Relief follows when the dealer's hole card is a 6, which is hit with a 9 to go bust.

These events do not mean that the basic strategy should be abandoned. There is no strategy that will change the fact that the dealer will win more hands than the player. Even card counting, which is described in the next chapter, does not change the fact that the dealer wins more hands. The purpose of using basic strategy combined with card counting, is not to win more hands than the dealer, but to win more money. This paradox is explained in the chapter on card counting. For now, try the following exercises to work on mastering the basic strategy.

EXERCISES

1. Photocopy the blank table on page 23 and fill it in according to the strategy rules. (with pencil). Note the zones drawn on the table, particularly the dividing line between dealer up cards of 6 or less and 7 or greater. The strategy is very different on the right and left side of lines because the expected winning events are different. Erase shaded boxes that match exceptions and fill in the correct action in red. This will give you a feel for how many exceptions need to be memorized. There are not that many and they tend to occur on zone boundaries and in the 2-3 zone for dealer up cards. Remember that the exceptions are minor modifications to the play. If you can't remember them, go with the strategy rules.

2. Get two decks of cards and a jar of pennies. Give yourself forty pennies, representing twenty betting units of two pennies each. Use the rest of the pennies as a dealer bank. Deal yourself a hand and a face up and face down card for the dealer. Play the hand following the basic strategy and then perform the dealer's play. Make the appropriate payoffs. Using two-penny betting units means a blackjack pays three pennies. Do this repeatedly and watch the money go back and forth. Notice the game often runs in streaks. There are times when you will lose five or six hands in a row, and times where you will win no matter what happens. If you lose all your betting units, start again with another twenty units. How often do you lose everything? How often do you double the twenty units? (In \$5 per hand blackjack, the minimum offered in most casinos, twenty betting units is \$100).

BASIC STRATEGY TABLE

(Photocopy and use as a reference)

		DEALER SHOWS									
		2	3	4	5	6	7	8	9	10	A
	9	H	D	D	D	D	H	H	H	H	H
H	10	D	D	D	D	D	D	D	D	H	H
A	11	D	D	D	D	D	D	D	D	D	H
R	12	H	H	S	S	S	H	H	H	H	H
D	13	S	S	S	S	S	H	H	H	H	H
	14	S	S	S	S	S	H	H	H	H	H
H	15	S	S	S	S	S	H	H	H	H	H
A	16	S	S	S	S	S	H	H	H	H	H
N	17	S	S	S	S	S	S	S	S	S	S
D	18	S	S	S	S	S	S	S	S	S	S
S	19	S	S	S	S	S	S	S	S	S	S
	20	S	S	S	S	S	S	S	S	S	S
S											
O	A,2	H	H	H	D	D	H	H	H	H	H
F	A,3	H	H	H	D	D	H	H	H	H	H
T	A,4	H	H	D	D	D	H	H	H	H	H
	A,5	H	H	D	D	D	H	H	H	H	H
H	A,6	H	D	D	D	D	H	H	H	H	H
A	A,7	D	D	D	D	D	S	S	H	H	H
N	A,8	S	S	S	S	S	S	S	S	S	S
D	A,9	S	S	S	S	S	S	S	S	S	S
S											
	A,A	T	T	T	T	T	T	T	T	T	T
	2,2	T	T	T	T	T	H	H	H	H	H
P	3,3	T	T	T	T	T	H	H	H	H	H
A	4,4	H	H	H	T	T	H	H	H	H	H
I	5,5	D	D	D	D	D	D	D	D	H	H
R	6,6	T	T	T	T	T	H	H	H	H	H
S	7,7	T	T	T	T	T	T	H	H	H	H
	8,8	T	T	T	T	T	T	T	T	T	T
	9,9	T	T	T	T	T	S	T	T	S	S
	10,10	S	S	S	S	S	S	S	S	S	S

Codes for actions: H - Hit, S - Stand, D - Double, T - Split into two hands. Hard hands less than a value of 9 are always hit. The actions above are best in a multiple deck game with doubling down after splitting permitted.

BLANK STRATEGY TABLE

(Photocopy and use to test yourself)

		DEALER SHOWS									
		2	3	4	5	6	7	8	9	10	A
	9										
H	10										
A	11										
R	12										
D	13										
	14										
H	15										
A	16										
N	17										
D	18										
S	19										
	20										
S											
O	A,2										
F	A,3										
T	A,4										
	A,5										
H	A,6										
A	A,7										
N	A,8										
D	A,9										
S											
	A,A										
	2,2										
P	3,3										
A	4,4										
I	5,5										
R	6,6										
S	7,7										
	8,8										
	9,9										
	10,10										

Test Yourself: Can you fill in the boxes with the correct actions? The double bar lines in the table separate areas of similar actions. Shaded areas are the exceptions to the strategy rules.

CARD COUNTING

No strategy changes the fact that over the long run, the house wins more hands than you do. The house has a built in advantage because you must act first. If your action results in your hand busting, you will not get your money back, even if the dealer busts later on. Acting first would not be so bad if you could predict the outcome of your action ahead of time, but that information is kept hidden. Your best guess, that the unknown cards are tens, is wrong most of the time. Over the long run, blackjack, even if played according to the basic strategy in the previous chapter, is a sure winner for the house.

However there is additional information available to you - if you know how to look for it. Card games are different from games like roulette or craps where any number can come up at any time. Remove a card from the deck and it will not appear until the next shuffle. A deck of cards has a known composition. As cards are dealt, knowledge of the remaining cards becomes available through process of elimination. If four Aces are dealt off the top of a single deck, you know that there are none left.

CARD COUNTING: AN OVERVIEW

Card counting is a method for gaining a financial advantage over the house by tracking the composition of the deck as it is dealt and adjusting bet sizes accordingly. The literature on blackjack describes a wide variety of counting strategies of varying degrees of complexity, but the mathematics behind card counting is relatively simple.

All card counting strategies are based on five concepts: the *counting system*, the *running count*, *deck penetration*, *true count*, and *betting spread*. Where strategies differ is in which cards are tracked and in what ways those cards are counted.

Some counting strategies keep a separate count of Aces (Aces are more favorable to the player than ten cards) while other systems group Aces and ten cards together. Some strategies count cards unfavorable to the player, such as fives, and look for their elimination from the deck.

Counting strategies must strike a balance between effectiveness and practicality. Complex strategies are more effective but are harder to learn and implement.

A SIMPLE COUNTING STRATEGY

A simple counting strategy can be reasoned from the rule of tens. The basic strategy for blackjack assumes that unknown cards have the value of ten, an assumption that is correct only 31% of the time. Imagine a deck of cards where five out of every thirteen cards is a 10. In this scenario, basic strategy decisions will be correct 38% of the time, a significant improvement. The dealer will bust more often, double downs will win more often, pair splitting is more profitable, even insurance becomes a favorable bet. Using the basic strategy in the previous chapter, you would win money for a deck with this composition.

You cannot stack the deck to play under more favorable conditions. What you can do is notice the natural fluctuations in the deck composition during play. Suppose you are playing a single deck game and of the first thirteen cards dealt (25% of the deck) only one is a 10. You reason the fifteen remaining 10's are still in the remaining thirty-nine cards. Five out every thirteen cards in the deck is a 10 – the favorable situation just described. Since you are now favored to win, you respond by raising your bet. Most likely you lost money when the low cards came out of the deck. However if you bet the table minimum when starting, winning larger bets from a favorable deck should cover your losses and show a small profit.

The five card-counting concepts, as they apply to this counting strategy, are explained below.

Counting system – A card counter must first decide which cards to count. The system in this example is to count only ten cards.

Running count – The number of 10's seen is the running count. In this example, after the first thirteen cards are dealt the running count is 1.

Deck penetration – Since card counting acquires information through the process of elimination, a counter needs to know what fraction of the deck remains. In this example $1/4$ of the deck is penetrated, $3/4$ or 39 cards remain in the deck.

True count – The fraction of 10's left in the deck is the true count. In this example, the true count is the total number of 10's minus the number of 10's seen (the running count) divided by the number of cards remaining. Therefore the true count is $15/39$ or reducing this fraction $5/13$. The true count before cards are dealt is $4/13$ so true counts greater than $4/13$ are favorable for the player (a deck rich in 10's) and true counts less than this are unfavorable (a deck poor in 10's).

Betting spread – Counters raise their bet when the count is favorable and bet the table minimum when it is not. The house will always win more hands so only by betting more when the deck is favorable can the counter win more money.

This simplified scenario is the essence of card counting. By knowing ahead of time when you are more likely to win, you wager more money during these favorable situations, and you realize a financial gain. Remember that the object of the game is to leave the table with more money than you started. *Money is the sole measure of success.* Total hands won or lost is irrelevant.

THE PLUS-MINUS COUNTING STRATEGY

Since the vast majority of casino blackjack games use several decks, the system of counting only 10's is too crude to give a player much advantage. The most popular counting system, the plus-minus system, is effective in multi-deck games, but is not overly complex.

Counting system – For the plus-minus counting system, all cards are counted and assigned one of three values. The cards 2 through 6, which are the five cards unfavorable to the player, count as +1. Aces and ten-value cards, which are the five cards favorable to the player, count as -1. The three neutral cards (7, 8, and 9), count as 0.

Running count – As cards come out of the shoe, each one contributes to the running count. The sequence 3, 7, A, 2, 7, J, 10, 6, 9, 2, 5, 8, 8 would have a running count of +2. There were five unfavorable cards, three favorable cards, and five neutral cards. Positive counts are favorable to the player: more low cards have come out of the deck, leaving an excess of high ones. Negative counts indicate an excess of low cards (an unfavorable deck).

Deck Penetration – If the thirteen cards above came off the top of a single deck, 3/4 of a deck remain. However, if they came off the top of a six-deck shoe, 5 3/4 decks remain.

True count – In the plus-minus system, the true count is the running count divided by the number of decks remaining. For example, with a running count of +2, the true count would be 2.7 if 3/4 deck remain. The true count would be 0.35 if 5 3/4 decks remain. In this counting system the true count is zero before cards are dealt. The true count determines how aggressive your betting should be.

Betting Spread – Decide first on a minimum bet, referred to as the *unit bet*. Place a unit bet when the true count is 1 or less. For true counts greater than 1, bet the true count in units. For example if the true count is 2.7 and your unit bet is \$10, bet \$27 at the start of the hand.

CARD COUNTING IN PRACTICE

Card counting is easy to understand, but it takes practice to implement successfully. The critical factor in card counting is deck penetration. The true count will rarely be high unless most of the cards have been dealt. Most casinos use multiple decks and reshuffle well before reaching the end of the shoe. The effect of early reshuffling is to limit the duration of favorable betting situations. Placing enough bets in high-count situations to see any effect is difficult in a short period of time. Remember that a high count means your odds are improved, not that winning is a certainty. You will still lose large bets in high-count situations and win small bets when the count is low. You have to play hundreds of hands to realize a profit from counting. In the mean time, the swings in your bankroll will be larger because of the increased betting spread.

HAVING FUN WITHOUT COUNTING

Since card counting is a tedious activity that takes away enjoyment of the game, many people prefer instead to use a wagering strategy based on *betting progressions*: they vary their bet size according to some formula that uses the outcome of the previous hands to determine the next bet.

Mathematically, it is impossible to devise any betting progression formula that profits from a sequence of random events. Promoters of progression systems argue that a winning streak is an indicator of a favorable count so raising your bet during a winning streak reaps the benefit of high-count situations without having to count. The problem is you'll have winning and losing streaks during both low and high-count situations. The only way to know the count is to count. You cannot gain that information from streaks.

For example, the most ridiculous progression system I've heard of is to double your bet after each loss. If you lose again double again and continue doubling until you win. Then start all over. The premise of this system is that you will eventually win a hand and that one win will cover all your losses plus win your original bet. This system would work if you had an infinite amount of money and the house didn't post maximum bets. In practice it does not take much of a losing streak before either your wallet or the house rules won't allow continued doubling.

More rational systems advise raising your bet in incremental amounts during winning streaks, and lowering your bet back to the table minimum during losing streaks. You'll stretch your gambling dollar further using this approach, but don't be fooled into thinking you can make money.

If you want entertainment and don't want to bother with counting, progressive betting is a fun way to vary your bet sizes. Repeat the exercise with pennies from the last chapter raising your bet during winning streaks. Betting up when you're winning is very successful at times. However, if you keep at it long enough, you'll find that turning a profit from progressive betting is not possible.

CARD COUNTING EXERCISES

1. Go through a deck of cards one at a time, counting each card using the plus-minus system. If you've counted accurately the count should be zero at the end. Repeat this exercise working to improve both speed and accuracy. Casino dealers work fast, so in a casino setting counting must be done very quickly.

2. Pretend you're a blackjack dealer and deal five to seven hands at once. See if you can quickly determine the count from the multiple hands. Make playing decisions for each hand and go through all the motions the dealer would: hit hands and remove the ones that bust. Can you count the cards before they are removed from view? You'll find counting goes faster if you ignore the neutral cards and mentally pair favorable and unfavorable cards, looking only for an excess one way or the other. In an actual casino you rarely get to play alone. Blackjack tables are usually crowded, which makes it difficult for counters. You must count a lot of cards at once and the duration of favorable betting situations is short.

3. Purchase blackjack simulation software for your computer. There are a number of programs on the market. Find one that teaches both basic strategy and counting. How large a bankroll in betting units do you need to stay in the game? How large are the swings both up and down in your bankroll while you play? See how many hands you have to play with perfect counting before you realize a profit. In a casino it is unlikely you'll be able to play faster than forty hands per hour.

SUCCESSFUL GAMBLING

To gamble successfully three conditions must be met. Casinos win money because they meet all the conditions for successful gambling. However, it is difficult for players to meet all three conditions, particularly the third one.

1. Have a sufficient bankroll

A typical bet must be small enough in relation to your total bankroll in order to prevent normally occurring losing streaks from wiping you out. You should never wager all (or most) of your money on the outcome of a single event, since for a single event, anything can happen.

2. Place bets with positive expectations

Place a bet only when the payoff is greater than odds against winning. If someone offered to pay you 2 to 1 on the outcome of coin tosses, you would jump at the chance. You only win half the bets but those winnings pay twice your losses.

3. Accumulate statistics.

Accumulating statistics means that many, many bets must be placed. This is the condition that most people fail to understand.

Most books on gambling state the need for a sufficient bankroll and teach how to place bets with positive expectations (*good bets*) and avoid bets with negative expectations (*bad bets*). While this knowledge is necessary, it is not sufficient to be a winner. What books gloss over is the necessity of accumulating statistics that allows you to know when a bet is “good,” and when it is “bad”.

Accumulating statistics is work. The attraction of gambling is the possibility of wealth without work. No one wants to hear about work. *Successful gamblers must work hard for their winnings.*

To illustrate why all three conditions described above must be present, consider one form of gambling — selling life insurance.

You start a company selling life insurance, and you sell your first policy to a twenty-year old person in good health for \$100. You agree to pay \$100,000 if that person should die within a year. Since the odds of a person that age dying within a year are about 10,000 to 1, it is very unlikely that you will have to pay out any money. But if a truck hits that person tomorrow, and if you do not have a sufficient bankroll, you will be bankrupt before you have a chance to sell another policy.

If you have a sufficient bankroll, the bet you placed has a positive expectation. You are offering to pay at a rate of 1000 to 1 for an event that has 10,000 to 1 odds against occurring. Suppose your customer refuses to pay \$100 for the policy so you lower the price to \$1. At this price your customer will eagerly buy your \$100,000 policy, but you have just placed a bet with a negative expectation. You have agreed to pay at a rate of 100,000 to 1 for an event that has 10,000 to 1 odds against occurring. However there is a strong temptation on your part to sell the policy for \$1, because the chances of the person dying have not changed. The odds are over-

whelming that at the end of the year you will be \$1 richer. Your sale is much easier and pocketing \$1 is better than nothing.

The temptation to sell the policy for \$1 illustrates a paradox associated with gambling. Whatever price the life insurance policy sells for, the odds are overwhelmingly in favor of you keeping the money. However, \$1 is a bad bet that should be avoided and \$100 is a good bet that should be made.

The difference between good and bad bets only becomes apparent when statistics are accumulated — after you do the work of selling many, many life insurance policies. If you sell 10,000 policies it becomes a certainty that at least one person will die. If you charged \$1 each, the \$10,000 collected does not cover one loss. Your business is headed for bankruptcy. However, if you sell 10,000 policies at \$100 each, the million dollars collected covers 10 deaths. While it is certain that at least one customer will die, it is extremely unlikely that 10 will die.

Anything can happen to a single customer. Therefore, a good bet (the \$100 policy) could lose and a bad bet (the \$1 policy) could win. If you sell one policy, knowledge of mortality rates, and an understanding of statistics is useless. Knowing the difference between good and bad bets pays off only when you accumulate statistics and it is only through the accumulation of statistics that you are assured of making money.

APPLICATION TO BLACKJACK

The strategies for playing blackjack described in this book are designed to maximize your expectation for winning over the long run, that is: as you accumulate statistics. Card counting is designed to predict when your bet has a positive expectation so you can wager more money. However even when bets are correctly made and hands correctly played, the outcome of any hand (or any playing session) is uncertain.

Blackjack is a deceptive game. The trends are barely perceptible because they are small in comparison to the normal fluctuations in the game. An expert card counter, depending on conditions, may have an advantage of 2% over the house. That means for every \$100 wagered the counter will win \$102. In a \$5 per hand game at forty hands per hour that is a win rate of \$4 per hour. The \$4 per hour win rate only becomes apparent after accurately playing thousands of hands (forty to fifty hours of play). From hour to hour the fluctuations in the counter's bankroll are hundreds of dollars either way.

A win rate of \$4 per hour will not make anyone rich. The only way to increase the win rate is to increase the size of the bets. Winning \$40 per hour requires minimum bets of \$50 per hand. At this level of betting normal fluctuations in the bankroll will be several thousands of dollars. A bankroll of at least \$10,000 is required to play at this level.

Blackjack decisions have outcomes that are inherently statistical. Your goal should be to make the right decisions for the right reasons. Avoid getting elated (or upset) over outcomes of single events. Only as time passes and trends become clear is it possible to evaluate the quality of your decision making.

GLOSSARY

Ace – In the game of blackjack, Aces are unique cards because they can have a value of 1 or 11 (whichever is more advantageous).

basic strategy - making the mathematically best playing decision for each hand (summarized in the table on page 22).

bad bet – A bet where the odds against winning are greater than the potential payoff. Over the long run, bad bets lose money since more money is being invested than won.

betting progression – Raising or lowering bets in incremental amounts that are determined by the outcome of previous hands.

betting spread – The range between the lowest and highest bets a player makes. Must fall within the minimum and maximum table limits specified by the casino.

blackjack – A two-card hand consisting of an Ace and 10, or an Ace and any face card. A player having blackjack is paid at a rate of 3 to 2, unless the dealer also has a blackjack (in which case no money is exchanged).

burn – To expose a card and move it immediately to the discard tray without dealing it to any person. Dealers usually burn one card after reshuffling.

bust (also breaks) – A hand with a value that exceeds 21. Hands that bust lose immediately.

buy in – To exchange cash for chips at the beginning of a playing session.

card counting – A method for gaining an advantage over the house by tracking the composition of the deck and raising bets when the composition is favorable to the player.

cash out – To exchange playing chips for cash at the end of a session.

chips – Tokens purchased by the player to use for placing bets. Chips are color coded to indicate different denominations. The standard amounts are \$1 (white), \$5 (red), \$25 (green) and \$100 (black).

counting system – The method a counter uses for tracking the composition of the deck during play. Counting systems vary in complexity.

cut card – A solid-colored plastic card given to a player to separate the decks after a shuffle. The cut card is also used by the dealer to mark the point in the deck where play will stop for a reshuffling.

dealer – An employee of the casino that runs card games (such as blackjack). A single dealer works at a table with up to seven players. The dealer handles all the cards, plays the dealer's hand, collects losing bets, and pays off winning bets.

deck penetration – Of the total cards available, the fraction dealt before reshuffling. Card counting works best when deck penetration is the greatest.

discard tray – A plastic tray to the dealer's right, used for stacking cards after they have been played.

double for less – Wagering additional money that is less than the original bet in exchange for one and only one hit. (See doubling).

doubling (also double down) – An optional play. After receiving the first two cards, a player doubles their bet in exchange for one and only one hit.

early surrender – The option to surrender before the dealer checks for blackjack (see surrender).

face cards – The Jack, Queen, and King. All face cards have a value of 10.

good bet – A bet where the odds against winning are less than the pay off. Over the long run, good bets win money since less money is invested than won.

hard hands – Hands that have a fixed value. Any hand that does not contain an Ace is hard, as well as hands containing an Ace that cannot have a dual value.

hit – To request an additional card from the dealer.

hole card – One of the two cards dealt to the dealer. The hole card is face down. The value of the hole card is not shown until all the players have finished playing their hands.

Insurance - A side bet when the dealer shows an Ace that the hole card is a 10. Insurance bets are optional and are paid at a rate of 2 to 1.

late surrender – The option to surrender after the dealer checks for blackjack. If the dealer has blackjack, the player loses their full bet (see surrender).

natural – An alternate term for blackjack (a two-card hand totaling 21).

pair splitting – Forming two hands from a pair of initial cards. To split a pair, a player must wager money on the second hand that is equal to the bet on the original hand. The two hands are played separately and have separate outcomes.

pit boss – A casino employee that oversees a group of blackjack tables. The pit boss instructs the dealers and settles any disputes that arise between the players and dealer.

plus-minus counting – A counting strategy that assigns a value of +1 to Aces, 10's and face cards, a value of -1 to the 2-6 cards, and zero to the 7-9 cards.

push – A tie with the dealer resulting in no exchange of money.

rule of tens – Assumption that the dealer's hole card and the next card dealt have ten values.

rule of winners – Never attempting to improve hands that will win if the dealer's hole card has a ten value.

running count – In the plus-minus counting system, the running count equals the number of unfavorable cards seen (2, 3, 4, 5, 6) minus the number of favorable cards seen (A, K, Q, J, 10). A positive running count means the hands remaining to be dealt have an excess of cards favorable to the player.

shoe – A plastic box used by the dealer in multiple deck blackjack. The shoe is designed to hold several decks of cards while allowing easy removal of one card at a time.

soft hands – Hands with an Ace, where the Ace can have a value of 1 or 11.

stand – To indicate the end of play of a hand by accepting no more cards from the dealer.

stiff hand – Any hand with a fixed value of 12 or greater. A stiff hand will bust if hit with a ten card.

surrender – An option for the player to give up half their bet and not play their hand.

true count – The actual fraction of favorable cards remaining in the deck. In the plus-minus counting system, the true count is the running count divided by the decks remaining to be dealt.

twenty-one – Another name for the game of blackjack.

unit bet – A player's smallest bet during a playing session. All bets a player makes can be thought of as multiples of the unit bet.

up card – One of the two cards dealt to the dealer. The up card is exposed before the players make decisions.

