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powerful strategy that
requires minimal concentration

EASY MONEY **BLACKJACK**

Discover the Winning Secret

What Casinos Don't Want You to Know!

Also works
with "Super Fun 21"
"Spanish 21" & others!



EAS\$Y MONEY

BLACKJACK

Discover the Winning Secret

Written and by Bill Brown
Published by CafePress

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This book is dedicated to those who have ever dreamed of mastering this game.

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Preface

The three main elements of the book: basic strategy, betting sequence and money management have been designed to work together as a system. If you want to play this system correctly, and thus win more often, you must execute all three facets skillfully. A weakness in any one area will negatively affect your overall play, and your returns.

I cannot guarantee success, nor provide protection against failure, loss, or misfortune in gambling. It is a risky, but often rewarding venture, which makes it so attractive. What I can do is inform players about specific risks in playing blackjack and how to minimize the negative effect of such risks.

This book is written for those who can adhere to a certain degree of behavioral discipline. If you are a compulsive gambler or possess a low level of self-discipline, I suggest you take steps to correct your behavior before reading this book, so that you may benefit the most from it. A compulsive gambler is a loser in the long run. You may be at risk for this addictive behavior if:

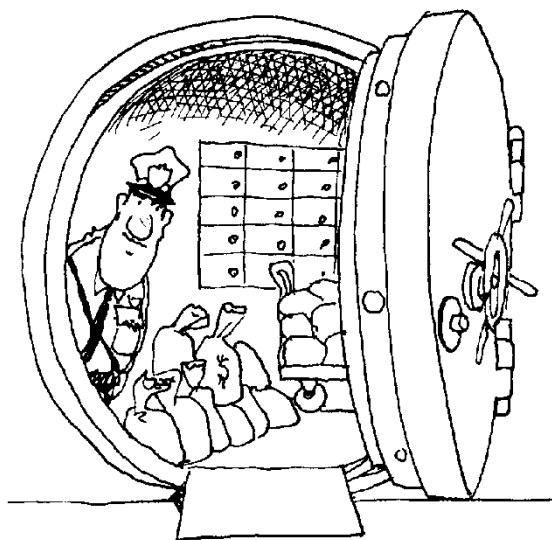
1. You cannot leave the table when you are down until all of your funds have been exhausted, or
2. You play with money that you cannot afford to lose without it affecting your lifestyle.

Remember that playing any system without discipline is like playing no system at all. Playing with a lack of discipline is counterproductive and doing such will only lead to failure. Discipline is something that some are lucky enough to have been born with, some are taught during childhood, and others struggle their entire lives to acquire. It took me years of card playing and self-reflection to maintain the discipline necessary to successfully execute a winning strategy such as the one presented in this book.

On the other hand, if you have the self-control that it takes to adhere to a strict system where, for example, you should leave the table after incurring a calculated loss, this book may be the answer you seek. You will feel the gratification that comes with effectively executing a winning strategy and, of course, the financial rewards that accompany your skillful play. When I was a

child I used to think, “Wouldn’t it be great if I could make a lot of money doing what I love?” Somehow, things turned out just the way I had wished way back then.

Try not to judge this book by its cover or by the number of pages. The value of your purchase is in the key you will have to unlocking the fabulous profits that this game offers to those who possess its secrets.

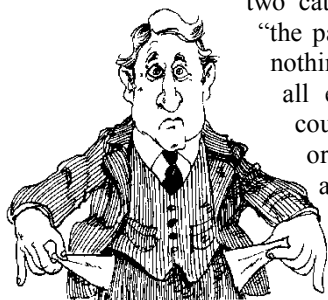


Introduction

Who was I? I had been an idealistic grade school teacher who was tired of the daily grind for little rewards. All I had was a college degree and a solid understanding of mathematics and probability. I had dreams of becoming a high roller, traveling around the world, and making money at my leisure. For years I speculated in commodity markets, tried my hand at sports betting, played various casino games and lost. That is, until I began reading about the mathematical odds in a little game known as Blackjack or “21.”

A unique aspect of this game is that, unlike others such as craps and roulette, which offer set odds in favor of the house, the odds in blackjack are constantly changing and sometimes are in the player’s favor by as much as 16% during a single hand. After reading this fact, I became very excited and was determined to win. I read and played as many systems as I could; I counted cards, employed basic strategy, and utilized progression systems, but I could not seem to get ahead significantly. I realized that while all of these systems had strengths in some areas, they were extremely weak in others. So, I began experimenting by combining the strengths of these various systems, and over the course of many years, have come up with my brainchild; “*The Easy Money Blackjack System.*”

Why Other Systems Lose Money - I spent countless hours reading every blackjack strategy book that I could get my hands on. I found that almost all of the systems that I had come across fell into two categories. The first one I like to call



“the patience testers”, for these systems do nothing more than test one's patience. They all employ a strategy so basic, that it could be stated in a couple of pages. In order to thicken their book, these authors may include chapters on the history of the game, how to dress in the casino, how to obtain complimentary rooms and meals, some anecdotes about their experiences with dealers and pit bosses, etc. All of these passages may be interesting and entertaining, but do nothing to improve your game. They have been included for no other reason, than to

obscure the mediocrity of the system being taught. As a result, those simple systems usually involve nothing more than a basic strategy and a money management technique that leave the player with about a 50% chance of winning. If that were all I wanted from a blackjack system I might as well have bet on a coin toss. I could sit there all day and make or lose a few bucks. Unfortunately, I have very little patience when it comes to systems like these. I was looking for that edge that would put the odds in my favor and the money in my pocket.



The second category of system on the market is what I refer to as the “rocket science system.” I named it as such because one requires the IQ of a brilliant rocket scientist, and the memory retention skills of a savant to be able to use them effectively and maintain mental sanity. The authors of those systems present strategies so complex that they are virtually impossible or highly impractical to use by a person of average intelligence and mental math skills in real casino play.

Many card counting systems fall into this category. Those who developed such systems expect the player, not only to memorize a value given for each card (the index number), but to keep a running count and a true count of the sum of the cards being dealt, to be able to estimate and divide the index number by the remaining cards or decks in the shoe, and to memorize when to play a deviation from basic strategy. In addition, they advise him to play only at a certain position at the table and to camouflage his betting spread so as to avoid unwanted attention from the pit bosses. As an added drawback, if the player loses track of just one card on the table, the entire system collapses and he may risk losing everything by staying in the game.

All of these mental gymnastics, for a mere 2% advantage over the house at most! Is it worth it? Don’t be fooled by complex and more expensive systems; there are many out there that simply don’t work. Others may work in theory (under ideal situations), but are impractical in actual casino play.

Enough about the rest, now let’s talk about the best. In an effort to avoid all amusing but useless “fillers”, I have written *Easy Money Blackjack* in the most comprehensive form, yet concise enough for the reader to gain the most playing power in the shortest time. After all, if you just want to be entertained, there are

more amusing ways of doing so than by reading a blackjack book. There is plenty of worthwhile entertainment in Las Vegas and other gaming towns around the world.

On the other hand, if you want to become a better player, read on and you will be pleasantly surprised. What I offer in the following pages is the most powerful blackjack strategy I have ever seen, period! After reading the book, I urge you to thoroughly test the system, either by using a real deck of cards and having someone deal to you, or by using one of the many computer or smart phone software simulations on the market. You can also practice on the free online blackjack game available at EasyMoneyBlackjack.com.

You will appreciate the incredible superiority that this system offers in way of the simplicity of play and in the magnitude of returns. After mastering the system, you'll be ready to go to work (or play, depending on your point of view).

To get the most out of this system, it is important for you to identify your present level of play and your goals in playing blackjack. In other words, what is your goal in gambling? To entertain yourself without losing money? To make some spending money? To strike it rich? Also ask yourself, what level of play would you like to achieve?

Your bankroll limitations may restrict your winning potential at first, as you may be relegated to play at the lower limit tables. But as you build your bankroll, you may graduate to the bigger games and eventually make lucrative profits.





Types of Players - The following are four basic types of players:

The Professional Player: Someone who derives his primary income from gambling. This person sees gambling as a highly paid profession to which he dedicates much time and effort toward perfecting. The professional player may live near casinos to maximize his playtime, or may travel around the world, financing his trips through his winnings. To achieve the level of the professional player, one must be able to play a perfect strategy, to completely separate emotion from judgment, and especially, to exhibit exceptional money management. In other words, one must play “like a rock.”

The Serious Player: Someone who plays the game with the skills of a professional but hasn’t quit his day job. This person finds gambling a challenging hobby and uses every bit of knowledge to his advantage. He may not spend hours a day polishing his skills, but he is well versed in the game and plays to win, not just for fun.

The Occasional Recreational Player: Someone who understands the fundamentals of the game (basic strategy, money management etc.) and plays the game for entertainment a few times a year. Usually while on vacation, he or she sees gambling as a fun way to help pay for travel expenses, clothing, etc., but does not expect to make any real money from this pastime.

The Loser (The rest of them): This individual makes up the bread and butter of most casinos. Over 80 percent of casino patrons fit this shoe. The loser plays by hunches, gut feeling, and the emotional high he feels from the action. The loser does not employ a consistent basic strategy, money management, or behavioral discipline. He usually lies about his losses or justifies them with the excuse that “It was money I could afford to lose anyway.” It is

also very common for the loser to brag about how much he was “up” at one point during the game. The erroneous logic that “If I keep playing, one of these days I’m bound to win big”, has led many a loser to the poorhouse. This group includes gambling addicts and local players who consistently lose; often their entire paycheck.

In whichever one of these categories you find yourself is ok. It is important that you recognize your current level of play, your strengths and weaknesses during play, and the consistency of your returns. After setting a goal for your level of play, it is then possible for you to concentrate on the skills that need improvement. Not everyone may want to play at the level of the professional, who often, in his dedication, loses the entertainment value of the game. On the other hand, no one wants to remain a loser. Some may want to make a few bucks while on vacation, while others are looking to make a small fortune. The good news is that this system has something in it for all of you. Your level of play depends solely on your risk capital, your mastery of the system, and of course, your discipline.

Learning to play *The Easy Money Blackjack System*, offers benefits to novice and advanced player alike. Utilizing the system with perfection requires that the player employ all of the skills demanded of a superior player. This is why I stress practice so much.

If you are a beginner, practicing this system will enable you to memorize most, if not all, of the moves in basic strategy (drastically cutting the house advantage), to adhere to money management techniques (both discussed later), to improve your discipline during play and to increase your overall knowledge of the game.

You will eventually learn to separate emotion (the feelings of excitement experienced during winning streaks, and those of anxiety during losing streaks) from your play. You will play like a robot that has all of its moves preprogrammed and merely has to execute them for each hand (much like the dealer).

If you are already an expert blackjack player, you will benefit from practicing such a system as well. Much like a



seasoned athlete who practices during the off season, you should practice your game a few hours a week to stay in shape and keep the rust from accumulating on your basic strategy. Practicing the betting sequence helps you perfect your moves, tally card totals faster, and automate your response. Distractions (like cocktail waitresses and conversations with dealers and other players) should not affect your game. This system will push the limits of your discipline and cause you to question many of the traditional methods of employing basic strategy.

1. The Easy Money Blackjack Advantage

The blackjack system that you are about to learn has been developed over years of playing blackjack, testing various systems with computer simulations and in actual play, combining and adapting other systems, studying player psychology, and comparing methods for hourly winnings and losses. It offers “the most bang for your buck.” Its advantages over other systems can be summarized as follows:

- You don’t need a large bankroll to play (you may play according to your funds).
- You may start making small bets and end up playing for large stakes, eventually risking only your winnings.
- You don’t need to mask your play or worry about pit bosses banning you from the casino for counting cards.
- There are only a few rules to follow in this system so you don’t have to wear yourself out by concentrating on highly complex systems, such as card counting.
- You can play at any position at the table and with any number of players.
- This system optimizes returns for both winning and losing streaks.

“So why are you offering me your super system?” the skeptic might say. “If your system is so good, why would you give it to the rest of the world? Why not just continuing to play secretly, and reap its rewards?” Obviously, I am making more money by playing blackjack and selling this strategy, than by playing blackjack alone. Nowadays I only play the game a few times a year for higher stakes. This system affords me the luxury of playing the game when and where I choose. Thus, I can enjoy many other pastimes besides blackjack, like writing this book, for example.

Another question frequently asked is, “What prevents everyone from reading this book and taking all of the casino’s profits, thus forcing them to change their rules, and render your system ineffective and obsolete?” The answer is evident if we look back at the historical events in the evolution of the rules of blackjack. The casinos have learned their lesson when it comes to changing rules.

Blackjack was introduced in Las Vegas in the early 1940's. By the early 1950's statisticians and programmers calculated the odds of each play for any given hand; thus basic strategy (statistically correct play) was developed. Baldwin, Cantey, Maisel, and McDermott first published their findings in their 1956 best seller, *Playing Blackjack to Win*. A few years later, in 1962, Dr. Edward Thorp published the first book, *Beat the Dealer*, which demonstrated that it was possible to consistently beat the dealer through "card counting". During this time, computer experts like Julian Braun of IBM, ran several computer models of the game programmed to play millions of hands. This also supported Thorp's claim that the dealer could be beaten. Blackjack hysteria swept the world as people flocked to casinos to play this game that was theoretically winnable.

Casino owners responded, almost overnight, by drastically changing the rules of the game, making it tougher to win. These drastic changes inadvertently scared the public away, as soon people believed that any hope of beating the game was lost. As a result, the casinos witnessed a huge drop in profits. Amateurs and casual players, who once made up the bulk of the casinos' revenues, stayed clear and only dedicated experts dared to play the new leaner, meaner blackjack.



A few weeks later, the casinos realized they were losing so much money, that they reluctantly reinstated the original rules. Since the word was out that the game theoretically could be beaten, all of the old players, plus a host of new ones, flooded the

casinos once again, and casino profits soared higher than ever before. The new systems had been a blessing in disguise.

Casino owners realized a fact that is indisputable, even today. Although in principle, it was possible to beat the game, in reality, the vast majority of players did not have the understanding, or the discipline to use complex card counting systems effectively. A few masters had the know-how to get ahead and walk away with casino profits, but the vast majority could not. Sure, the casinos implemented a few strategies to discourage card counting, such as adding multiple decks, reshuffling well before the end of the deck was reached, and training dealers to recognize and sabotage

counters during large bet increases, but the basic rules of the game remain unchanged. Casinos continued raking in the bucks, and the world continued to turn.

New strategies will continue to surface, but as long as most of them don't make profits consistently, or are too complex to be practical for the majority of players, the rules of blackjack will not change. For every legitimate system that is practical and profitable, there are dozens that are losers in the long run. Only the wise players, who utilize winning systems, can stealthily take some of the casino's big profits. Everyone else will continue to swim in a sea of inconsistent returns.

With all that said and done, we are now ready to embark on our mission to beat the dealer at his own game!



The House: What You're Up Against - Blackjack is by far the toughest game to beat. This is due to the fact that the odds against you constantly change as each hand is dealt. At one point the odds of winning may be 4 percent against the player but a few hands later, the odds maybe as much as 10 percent in favor of the player. If you play exactly like the dealer, (that is, you hit every hand until you reach a card total of 17) the house edge is about 4.6% against you. If you make the best possible play for every hand (playing a perfect basic strategy), the house still has an advantage of a bit less than 1%. The reason for this is that the player must play his hand before the dealer does, and every time the player "busts" (hand total goes over 21) the dealer collects the players bet, regardless of the dealer's hand. The good news is that with skillful play, you can capitalize on the favorable situations in the game and prevail.



2. My thoughts on Card Counting

As I mentioned earlier, playing perfect basic strategy alone, (correctly hitting, standing, doubling down etc.) narrows the advantage of the house over the player to less than one percent. Many people believe that card counting gives you that “edge” over the casino.



Countless books on the subject of card counting, each with a unique slant, have been published. However, they all rely on the basic premise that a rich deck (one that is high in face and ten cards) is advantageous to the player, and a poor deck (one that has few face and ten cards) is more advantageous to the dealer. These card counting systems, basically advise the player to bet high when the remaining deck is rich, and to bet low when the remaining deck is poor.

The main drawback in counting is that it requires a great deal of concentration and yields a tiny advantage over the house (less than 2%) when played perfectly. If you lose count of just one card, the entire system collapses and you may end up betting big when the deck is actually poor. This count becomes accurate only during “end play”, when about twenty percent of the cards remain to be dealt. These days, however, dealers are instructed to reshuffle long before that, rendering such card counting systems ineffective. Most games with decent rules are played with six decks and if you’ve ever tried counting six decks, you know what temporary insanity feels like.

The other weakness in these systems is that they are supposed to work when the count is favorable. What many counters often overlook is the good chance that one may play for several hours or even days before seeing a favorably rich deck. Until that time comes, the player is usually losing or breaking even at best. Even if you live to see a rich count, and you raise your bet accordingly, there is also the chance that the dealer will draw a winning hand from that same rich deck.

More recently, team play was developed to help players spot a rich deck situation and capitalize on it. The way it is supposed to work is that a group of players conspires to play at different tables and when a rich deck situation arises at one of the tables, a signal is given to alert the other team members to move in

and bet heavily to exploit the situation. The only problem is that in today's hi-tech casino environment, the intense surveillance and the computerized tracking of chip movement within the establishment effectively disables most team players.

A final obstacle posed by card counting is that casinos consider it cheating because one is introducing skill into a game that has been legalized as one of chance. Dealers and the folks monitoring surveillance are trained, using various techniques, to spot counters. If you are suspected of card counting, the pit boss and/or the dealer will do just about anything to throw off your game. Included in the casinos' arsenal to thwart you counters are:



- Reshuffling the cards every hand or whenever the odds are in your favor (making it impossible to keep a count).
- Adding more decks on the blackjack table, requiring the counter to keep track of many more cards.
- Changing rules for splitting, doubling down, or playing multiple hands. This also includes changing a table's minimum and maximum bets (also known as the spread).
- Flat betting a player or making it so they cannot change the amount they bet during a shoe.
- Sending in a shill (an undercover player working for the casino) to play poorly beside you or engage in conversation to break your concentration.
- And finally, pulling out the welcome mat by politely asking you to leave.





If you get caught enough times you may soon feel the effects of “the heat.” Unbeknownst to you, your mug shot may be electronically circulated to every casino in the state. Using new facial-recognition technologies, your identity will be profiled and cataloged in a database of suspected counters. If this happens, the closest you’ll come to a blackjack table is the line at the buffet. That is, unless you travel in disguise. But who wants to play Agent 007 just to play a decent game of blackjack? I have to admit that card counting does offer a slight advantage to the player even with today’s restrictive house rules, but only highly skilled individuals can evade all of the obstacles contrived by the casinos to thwart such systems.

Although card counting is not needed to make nice profits using *The Easy Money Blackjack System*, advanced players may opt to incorporate it in the modification of basic strategy during certain plays. Be forewarned. This brings the system to an entirely new level of complexity and should be attempted only by individuals who have mastered both card counting and the betting sequence. When I say “master”, I mean that you are able to count a deck of cards in under 20 seconds, have completely memorized basic strategy, and can play either system with the TV set on full blast.

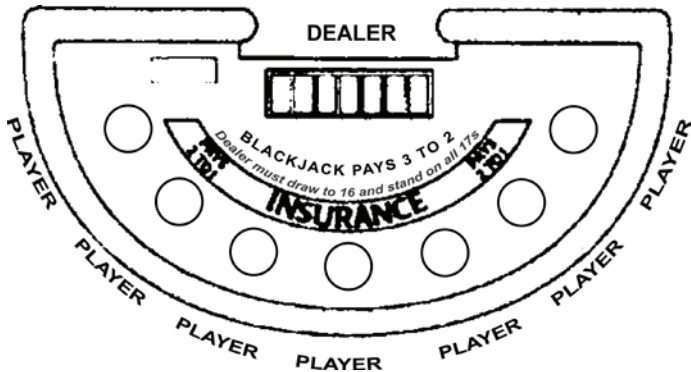
Personally, I don’t feel that the amount of concentration and risks involved in playing such a complex system are worth the small advantage it offers. But, if you are one of those pros who enjoy the mental anguish that accompanies the card counting challenge then go ahead. Knock yourself out; but be prepared to struggle while performing mental gymnastics under pressure. It is a tight-rope act.

To the rest of you out there I remind you of that old saying, “If it ain’t broke, don’t fix it.” Besides, why take all of the fun out of the game by subjecting yourself to perform complex mathematical operations while memorizing counts, when you can stack just as many chips without the headache?

To those die-hard counters who insist on augmenting *The Easy Money Blackjack System* with card counting, I offer this bit of advice: You may use card counting to modify basic strategy, but do not use it to modify the betting sequence in the system. Card

counting or its application in the modification of basic strategy is beyond the scope of this book. There are many other books on the market that teach these techniques.

The Basic Blackjack Table (Figure #1)



3. Basic Rules for Beginners

(Skip this chapter if you know the game)

Blackjack or “21” is played worldwide from large cities in the deserts, to riverboats, to tropical islands. The game may be played with anywhere from 1 to 7 players. Although there may be several players in a game, each player is competing only against the dealer also known as “The House.” The number of decks varies from casino to casino, as do certain rules, which we will discuss later, but the basic rules of the game are the same.



The object of the game is to have the resulting sum of your cards be greater than that of the dealer, without going over 21. To begin the game, the dealer shuffles the cards and offers one of the players a plastic colored card to “cut the deck.” After the player cuts the deck, by slipping the plastic card anywhere in the deck, the dealer will reinsert this card somewhere near the bottom of the deck as a reminder of when he is to reshuffle. At this point, all those who are going to play a hand must place their bets in the spot (usually marked with a circle) directly in front of them. Anyone who wants to play the hand must have their wager out in this spot before the cards are dealt. The amount wagered can be anywhere

between the table minimum and maximum allowable bets (These are usually stated on a small placard at the edge of the table).

The dealer then proceeds to deal out the cards starting with the player to his immediate left and continuing clockwise around the table, until he has dealt a single card to everyone, including himself. He then continues to deal a second card to each player, and finally, to himself. These cards may be dealt



face-up or face-down, depending on the house rules of the casino. Cards are usually dealt face-down in games using only one or two decks, and are dealt face-up in games with four or more decks. The dealer will always deal himself two cards, one face-up and one face-down, so that only one of his cards is visible to the players. The card that is face-down, invisible to players, is called the “hole card”. You may then look at your cards and prepare to make a decision. If you are playing in a single or double deck game, make sure to hold your cards over the table using only one hand (some casinos are adamant about this policy because it discourages cheating). In a “shoe” game involving four or more decks, the cards are dealt face-up and you are not allowed to touch any of them. The dealer does not hold the decks in his hands, but rather deals them from a “shoe”, a small wooden or plastic box.

Card totals are as follows: Cards with numbers 2 through 10 hold their face value. Cards displaying the face of a jack, queen, or king, also referred to as “face cards”, maintain the value of 10. The tricky card is the Ace. The Ace may acquire the value of 1 or 11, whichever value is most beneficial to you, the player, at any moment in the game. Any hand where one is using the Ace with a value of 11 is known as a “soft” hand. A hand formed where the Ace is counted as a 1 is a “hard” hand.

After the first two cards have been dealt to everyone, if the dealer is showing a ten value card, he will peek at his hole card (either physically or electronically) to see if he has a blackjack. If he has it, he will immediately flip his cards and all players totaling less than 21 will automatically lose. If he is showing an ace, he will offer players insurance against himself having a blackjack (discussed in Chapter 5: Don't Make Those Sucker Side Bets). The dealer will then proceed clockwise, asking each player to play his or her hand.



There are two basic moves from which you (the player) must choose: to "hit" or to "stand." If, after totaling the sum of your card values, you feel that you may benefit from another card, you may ask for a "hit". To ask for a hit you may do so verbally by saying "Hit me", or by making a sweeping motion towards yourself with the cards in hand (In a "shoe" game, gently scratch your finger on the felt towards yourself to indicate a hit). The dealer will deal you another card face-up; do not pick up this card. Mentally add its value to your hand total. You may ask for as many hits as you wish as long as the total for your hand does not exceed "21". If it does, you have "busted" and you automatically lose. If you bust, you must immediately expose all of your cards and/or say "bust" or "I busted". The dealer will take your cards and collect your bet.

If you believe that you have a stronger hand than that of the dealer, so that another card could only lessen your chances of beating the dealer in coming close to 21, then you should "stand." That is; you do not want another card, but wish to play your hand as it stands. By saying "stand" or "stay", or by placing your cards face-down and slipping the edge under your bet, you indicate to the dealer that you are satisfied with your current hand. In a shoe game, you can also show that you wish to "stand" by waving your hand, palm down, over the cards. When the dealer sees that you are satisfied with your hand, he will move on to the next player and finally to himself.



Surrender (sometimes called "late surrender") is the option to withdraw early from the round by giving back your first

two cards in exchange for a refund of 1/2 of the original bet. Some hands, such as 15 vs. dealer's 10, are so hopeless that surrender is less costly than playing the hand. Losing half of something early on is better than losing all of it in the end.

If you do not believe you stand a chance against the dealer after your first two cards are dealt, you can swipe your index finger once in front of your cards, or turn them in and say "Surrender." The dealer will take your cards and only half of your original bet; you keep the other half. You have finished playing your hand. The only time you cannot surrender after your first two cards is when the dealer has a blackjack; he wins instantly (unless you have one also, in which case you push – discussed later).

Surrender is one of those extremely favorable rules that casinos removed soon after the invention of card counting. But as gaming was legalized in more and more cities, many casinos brought back this rule to remain competitive in the global gaming arena. Las Vegas now has two dozen casinos that offer surrender and more are planned in the near future. Other casinos are expected to follow Las Vegas as the standard in blackjack gaming. Most players, however, don't understand it and never use this move. On many occasions, dealers have tried to discourage me from using it.



Most people are completely unaware of the existence of such a rule or cannot see the logic in giving up something for nothing. They hate the idea of giving up or forfeiting a hand before it is even played. There is something dishonorable and downright un-American about surrendering before the fight. Some dealers told me it was "not in the player's best interest." Nonetheless, this move is instrumental to our system's success, particularly during "losing streaks" (discussed later). This powerful move, when used correctly, offers a great advantage to the player: a full 0.6% over the house. Surrender has become rare for a reason. Only play at tables that offer this rule. To surrender, simply drag one or two

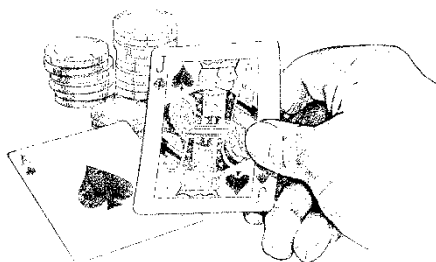
fingers across the front of your cards in one swift motion while stating, "Surrender."

A variant of this rule, which is extremely rare, is "early surrender." It is exactly the same as late surrender, except the player is allowed to surrender his hand even before the dealer checks his hole card for a possible blackjack. Games with this version of surrender are very advantageous to players (up to .62%), and should be chosen whenever possible.

Another variant of the rule is where the player is allowed to surrender at any time during play no matter how many cards, splits, or double-downs have been executed. This rule is found in an increasingly popular version of blackjack called "Super Fun 21"; a very favorable game discussed in Chapter 11: Blackjack Variants.

After each player has played his hand, the dealer will also play his hand, much as you did by hitting or standing. The dealer, however, does not make any decisions on how he plays out his hand. He is bound by simple rules, which govern his actions, much like a computer. He must hit all hands totaling less than 17 and stay only on hands totaling 17 through 21. The only exception to this rule is when his hand of 17 is formed with a 6 and an Ace. This combination is known as a "soft 17" and, in some games, the dealer must hit this hand as well. You should avoid these "Vegas House Rules" games. Try to find casinos that offer "Vegas Strip Rules" where the dealer must "stand" on a soft 17. This rule alone will boost your percentage of winning hands substantially. Simply stated, the dealer must hit all hands totaling less than 17, and stand on hands totaling 17-21 (18-21 in Vegas Rules- if the 17 is a "soft hand" that is a hand formed with an ace), or he will bust. If his hand total comes closer to 21 than yours without going over, he wins and collects your bet and your cards (which he places in a separate pile called the "discard" pile). If you "bust" before the dealer plays his hand (the dealer always plays his hand last), he also collects your bet, even if he busts after you when playing his hand; for you are no longer in the game. If you do not bust, and finish the round with a hand total closer to 21 than that of the dealer, then you win and the dealer will pay you even money on your bet. If your hand total finishes equal to that of the dealer then you "push", which means you tie or break even with the dealer and no money or chips are exchanged. The dealer simply collects your cards.

If you are dealt 21 (also known as a “blackjack” or a “natural”) on your first two cards, you win instantly and are paid 1.5 times your bet in most casinos. The table should read “Blackjack Pays 3 TO 2”. If the table reads “Blackjack Pays 6 TO 5” or “Even Money” these tables are far less favorable. One exception is in “Super Fun 21”, a popular variation of 21, where the number of beneficial rules outweighs the lower blackjack payout (see Chapter 11 Blackjack Variants).



Players can make a couple of moves during unique situations, which the dealer cannot. “Splitting” and “doubling down” are moves exclusive to the player. These moves should be done only in certain situations according to basic strategy. When the first two cards dealt to you are of the same face (e.g. 2-2, 7-7, J-J) you may choose to “split” these cards and play them as two separate hands. To do this in a single or double deck game, simply turn the two cards face-up, separate them, and place an equal bet just behind the second card. In a six deck or any shoe game, you may say “split” to indicate your intention to the dealer. He will separate your cards and ask you to place another equal bet behind your second card. You then play one hand at a time, “hitting” or “standing” as you normally would. Some casinos will allow you to split your hand more than once, should you continue to be dealt identical cards after the split. This is a favorable rule and should be exploited whenever possible. Some may allow you to “double down” (discussed below) after a “split”. This rule is also favorable to the player. Splitting Aces is unique in that, after the split you are dealt only one card for each Ace (not always, but almost a universal rule). You must stand on this second card and wait to see how you fare against the dealer.

If, after being dealt your first two cards, you believe that your hand is strong and/or the dealer’s hand is possibly very weak, you may “double down” or double your initial bet before the rest of the hand is played out. In exchange for this privilege, the dealer will deal you only one more card; a single hit.

The dealer is “weak” when he has a “bust card” (2-6) showing. Since there are more 10 value cards than any other in the deck, you assume that the card “in the hole” (the dealer’s card not showing) is a 10. If this is the case, he must draw again and his chances of “busting” are greatly increased. You capitalize on this fact by “doubling down” after your first two cards have been dealt (see Classic Basic Strategy Chart). Indicate this move by laying your cards on the table and placing an equal bet just behind your original bet (You may double down for less than the original bet if you desire). You may also say “double down” to confirm your intent to the dealer, although this is not necessary.

The dealer will deal you only one card (face-down in a hand dealt game/ face-up in a shoe dealt game). Then you wait to see the dealer play out his hand. If you win the hand, the dealer will pay you your original bet plus the amount for which you doubled. If you lose, the dealer will take both your initial and your

double down bets. Casinos with favorable rules will allow you to double down on any two cards. This is a very advantageous rule for our system. Other casinos will only allow you to double down if your first two cards dealt total 10 or 11. Therefore, check the rules at the table before you play. (The rules of the game are sometimes posted along with the table limits on a small placard next to the dealer).

Most casinos will allow you to “double for less.” This means that you can make your “double-down” wager for any amount less than the original amount. The payout is also less and is adjusted accordingly. You need not concern yourself with this rule variant as in our system we always double for the full amount of the initial bet according to our basic strategy.

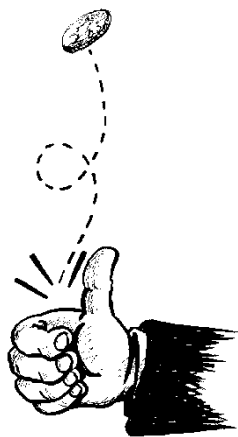


4. The Easy Money Blackjack System

For those of you who like to summarize concepts, especially when your friends, the dealer, or a pit boss asks you what type of system you are playing, you may say "It is a progression system with a capped martingale regression and a conservatively modified basic strategy that incorporates surrender." That should leave them dazed for a while as they ponder the meaning of such a complex sounding system, which is actually quite simple, once you learn the steps.

Streaks: If You Can't Beat 'Em, Join 'Em. Every experienced gambler knows that one thing's for sure; "There ain't no such thing as a sure thing!" A coin has two sides. By flipping the coin everyone agrees that the chance of it landing either heads or tail is 50 percent (Well, not everyone. I had a gal once try to convince me that the head side of a quarter is weighted differently and that it will land on this side more often however slight this statistical difference may be). If you practice flipping a coin over and over and record the outcome of each flip, sooner or later, you will notice a streak in your results. That is, either heads or tails will occur several times in a row. Streaks are phenomena that occur in almost every aspect of our lives, yet they remain unexplained.

Much like the coin toss, there is no way to predict when we are going to win or lose a hand in blackjack. Similarly, we have no way of knowing when to expect a winning or losing streak. As they say, "The luck is in the cards." Although we cannot anticipate these streaks, our betting sequence is the best way to ensure that you win more money during the winning streaks than you lose during the losing ones, whenever they arise. By keeping your bets within the limitations of your bankroll, you may survive the losing streaks and come out ahead in the long run.



Casino House Rules Required - To further insure that the maximum odds are in our favor, we will seek out casinos that offer the most liberal rules; that is, casinos that allow double down on any two cards and surrender after the first two cards have been dealt. Avoid casinos that do not offer these two rules. The worst

combination of rules would be: Dealer hits on soft 17, Player double down on 10 or eleven only, no double after the split, and blackjack pays 6 to 5. If you play in places that offer too many unfavorable rules, you might as well write out a donation to the casino. Although casinos that offer liberal rules are not as common, the search for one is well worth it. For a directory of casinos that offer these conditions, see the links on our internet website at EasyMoneyBlackjack.com.

Other favorable rules (which are not essential to our system but are quite advantageous to us players) are: dealer stands on soft 17, single deck, surrender or double down at any time with any number of cards, unlimited re-splitting allowed, and double down after a split.

Basic Strategy: Don't Leave Home Without It! Basic strategy is the correct decision a player must make on any given hand to have the greatest chance of winning, or the least chance of losing that hand. It is called the "statistically correct" way to play. The correct play for each possible hand is determined by calculating the mathematical expectation.

Mathematicians and computers have done all of that grunt work for us, so all we have to do is memorize how to play in each particular instance; whether to hit, stand, double down, split, or surrender against whatever the dealer is showing. If you are unfamiliar with any of these moves please refer back to Chapter 3: Basic Rules for Beginners.

If you read a few books on blackjack, you will see differences in what each author claims is the "correct" basic strategy. There is still some disagreement over certain moves among experts of basic strategy and it turns out that correct basic strategy varies slightly depending on the rule variations and the number of decks used in a particular game. We will start with the Classic Basic Strategy for the most common Vegas game offering the surrender option. That is, six decks, dealer hits on soft 17, double down on any two cards, double down after a split, and late surrender. If you wish to play a game offering alternative rules, please use the charts in the appendix that correspond with the number of decks and rule options for your game. I highly recommend that you learn the correct basic strategy for your particular game. Basic strategy charts for any game variation may be printed from our website: EasyMoneyBlackjack.com

There are two charts for each game: a Classic Basic Strategy Chart and a Modified Basic Strategy Chart. Don't concern yourself with the latter chart for now. Once you have mastered the Classic Basic Strategy, the modified version for losing streaks (discussed later) is a piece of cake.

The best way to study this chart is by using the same method that you probably used to study your multiplication tables as a kid: by making flash cards. You will need 290 index cards. On the front side, write down the player and the dealer hand (e.g. p-12, d-2). On the backside, write the correct move according to the basic strategy chart (e.g. hit). As you practice quizzing yourself, make separate stacks of the cards you know well and the ones you need to work on. That way you can briefly go over the mastered material just once and dedicate more time to the cards you need to work on. Quiz yourself several times throughout the day and rearrange the cards into the appropriate stacks each time and within a week or two you should be able to master them all.

Another way to test your knowledge of basic strategy is to deal yourself every situation on the basic strategy chart over and over using real cards, and checking your move against the chart. This method of study is more tedious and yields slower results than the first, but seems to work better for people who have a developed visual, photographic-type memory.

Eventually, the moves will come to you naturally, without thinking. Once you have mastered the basic strategy, you will be able to carry on conversations while playing and withstand the many casino distractions discussed later. Remember, always hit any of your two-card hard hands totaling less than eight, no matter what the dealer is showing (except in certain blackjack variants discussed in Chapter 11).

I highly recommend that you always carry a copy of the basic strategy chart on a 3" x 5" card, as a crutch whenever playing in the casino, just in case you forget a move. These pocket charts can be downloaded from our site: EasyMoneyBlackjack.com. It is not considered cheating to use one of these basic strategy charts; I used to rely on them quite heavily. In fact, most casinos see the use of these charts as a sign of your lack of skill at the game. No one fears a rookie. If you win, it looks to them like nothing more than beginner's luck. If you play basic strategy perfectly, your disadvantage is less than 1%.

Classic Basic Strategy (Chart #1)

(For use with 2 card hand winning streaks or 3+ card hand any streak)

6 Decks, H17, Double After Split, Late Surrender										
Your Hand	Dealer's Upward									
	2	3	4	5	6	7	8	9	10	A
7	H	H	H	H	H	H	H	H	H	H
8	H	H	H	H	H	H	H	H	H	H
9	H	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	D
12	H	H	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	SUR	SUR
16	S	S	S	S	S	H	H	SUR	SUR	SUR
17	S	S	S	S	S	S	S	S	S	SUR
A,2	H	H	H	D	D	H	H	H	H	H
A,3	H	H	H	D	D	H	H	H	H	H
A,4	H	H	D	D	D	H	H	H	H	H
A,5	H	H	D	D	D	H	H	H	H	H
A,6	H	D	D	D	D	H	H	H	H	H
A,7	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H
A,8	S	S	S	S	Ds	S	S	S	S	S
A,9	S	S	S	S	S	S	S	S	S	S
2,2	SP	SP	SP	SP	SP	SP	H	H	H	H
3,3	SP	SP	SP	SP	SP	SP	H	H	H	H
4,4	H	H	H	SP	SP	H	H	H	H	H
5,5	D	D	D	D	D	D	D	D	H	H
6,6	SP	SP	SP	SP	SP	H	H	H	H	H
7,7	SP	SP	SP	SP	SP	SP	H	H	H	H
8,8	SP	SP	SP	SP	SP	SP	SP	SP	SP	SUR
9,9	SP	SP	SP	SP	SP	S	SP	SP	S	S
T,T	S	S	S	S	S	S	S	S	S	S
A,A	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
Your Hand	2	3	4	5	6	7	8	9	10	A
Dealer's Upward										
	H= Hit S= Stand SP= Split D= Double (hit if unable)									
	Ds= Double (stand if unable) SUR= Surrender (hit if unable)									

Winning and Losing Streaks: Two Strategies - I know, you're probably wondering why there are two basic strategy charts for use with *The Easy Money Blackjack System*: a Classic Basic Strategy Chart and a Modified Basic Strategy. Basic strategy is the correct way to play any given single hand. What I mean by "correct" is, the move that statistically has the highest probability of yielding a winning hand over the dealer. In our system, however, we are trying to maximize our winnings during hot streaks (a series of winning hands), and minimize our losses during losing streaks (a series of losing hands).

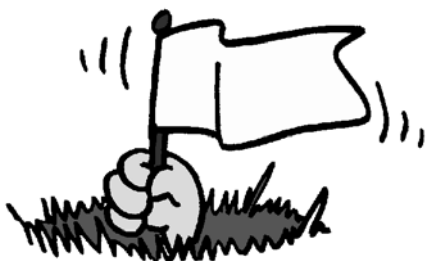
Since we are more interested in winning the overall game (a series of winning hands), than merely a particular hand, we will use two different basic strategies: one to maximize our winnings, and one to minimize our losses. We will play an aggressive basic strategy during hot streaks and a conservative one during losing streaks. That is, we want to reduce the chances of losing our entire bet from busting on those losing streaks. For this reason, I have incorporated the use of "surrender" more heavily in the Modified Basic Strategy Chart for use during losing streaks (see Chart #2).

We may surrender several times during these losing streaks, giving up half of our bet to the dealer, in exchange for the privilege of quitting the hand early without playing it through (For more info on surrender, see Chapter 3: Basic Rules For Beginners).

Surrender: Why Give Up? The best time to surrender is when we consider our hand to be very weak and we anticipate the dealer to have a very strong hand (by his up card). If the dealer had a 9, 10 or an Ace showing, we would assume that he has a 10 in the hole. This count would allow him to stand with a strong hand of 19, 20 or 21. If, for example, we had a two card hard hand totaling 15 or 16 (not formed with an Ace), we would want to surrender our very weak hand to the dealer's possible very strong hand. Our chances of losing to the dealer by staying or busting (by taking another hit) are great indeed. In most cases, we would surrender this hand to the dealer according to Classic Basic Strategy.

However, when on a losing streak (a series of two or more losing hands) we will surrender when we have any possible busting hand after our first two cards (hard 12-16) and the dealer has a possible standing hand (17-21). That is, if we were to take a hit, we could possibly bust and the dealer would stand with his two card total.

To summarize, in the most common game, we surrender only in seven situations when we are on a winning streak, but in thirty eight situations when we are on a losing streak (see Basic Strategy Charts #1 and #2). Surrendering is done more often during losing streaks to reduce our chances of busting and to optimize our money management (as discussed in the following chapter on betting sequence).



Modified Basic Strategy (Chart #2)

(Use during 2 card hand losing streaks. For 3+ card hand use Chart#1)

6 Decks, H17, Double After Split, Late Surrender										
Your Hand	Dealer's Upward									
	2	3	4	5	6	7	8	9	10	A
7	H	H	H	H	H	H	H	H	H	H
8	H	H	H	H	H	H	H	H	H	H
9	H	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	D
12	H	H	S	S	S	SUR	SUR	SUR	SUR	SUR
13	S	S	S	S	S	SUR	SUR	SUR	SUR	SUR
14	S	S	S	S	S	SUR	SUR	SUR	SUR	SUR
15	S	S	S	S	S	SUR	SUR	SUR	SUR	SUR
16	S	S	S	S	S	SUR	SUR	SUR	SUR	SUR
17	S	S	S	S	S	S	S	S	S	SUR
A,2	H	H	H	D	D	H	H	H	H	H
A,3	H	H	H	D	D	H	H	H	H	H
A,4	H	H	D	D	D	H	H	H	H	H
A,5	H	H	D	D	D	H	H	H	H	H
A,6	H	D	D	D	D	H	H	H	H	H
A,7	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H
A,8	S	S	S	S	Ds	S	S	S	S	S
A,9	S	S	S	S	S	S	S	S	S	S
2,2	SP	SP	SP	SP	SP	SP	H	H	H	H
3,3	SP	SP	SP	SP	SP	SP	H	H	H	H
4,4	H	H	H	SP	SP	H	H	H	H	H
5,5	D	D	D	D	D	D	D	D	H	H
6,6	SP	SP	SP	SP	SP	SUR	SUR	SUR	SUR	SUR
7,7	SP	SP	SP	SP	SP	SP	SUR	SUR	SUR	SUR
8,8	SP	SP	SP	SP	SP	SP	SP	SP	SP	SUR
9,9	SP	SP	SP	SP	SP	S	SP	SP	S	S
T,T	S	S	S	S	S	S	S	S	S	S
A,A	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
Your Hand	2	3	4	5	6	7	8	9	10	A
Dealer's Upward										
H= Hit S= Stand SP= Split D= Double (hit if unable)										
Ds= Double (stand if unable) SUR= Surrender (hit if unable)										

The Betting Sequence: The Heart of Winning - Now, assuming that you are playing basic strategy perfectly including the use of surrender, we are ready to move on to learn how to take advantage of streaks in our betting sequence.

Think of our betting sequence as a ladder standing in a swimming pool. One end of the ladder is dry and protrudes from the pool, whereas the other is submerged under water (see Figure #2). When we are climbing the dry steps of the ladder, we are on a winning streak and are making money. If we get there early enough, we will be using all of the casino's money for our wagers and we will not be risking any out of pocket money to climb higher on this ladder. Each winning hand represents a step up on the dry end of the ladder. The more often we win, the higher we climb on the ladder and the greater the next bet.

When we lose one or more consecutive hands, we descend down the ladder into the swimming pool. We are on a losing streak, and the steps descend deeper into the pool. Our bets also increase, the further down we go (They double, in fact). The



chances of reaching the bottom of this ladder are slim indeed, but should we get too far down into the pool, we leave the ladder, swim to the edge of the pool, and take our losses. The beauty of this special ladder is that if we are on its lower section in the pool (the losing sequence), any step up from there (a win) will bring us back out of the pool and into profit. Usually, longer losing streaks (more than six in a row) will occur late enough so they will merely lessen our total winnings.

We always begin our first bet halfway up the ladder, where the winning and losing sides meet (see Figure #2). This bet is always twice the table minimum. If we were playing at a \$5 dollar minimum table, our first bet would be \$10 dollars. We will play this first hand using Modified Basic Strategy (see Chart #2). Since we have not yet won a hand, we play as if we were on a losing streak. If we win, we move up one step and drop our bet to \$5 dollars. We will then play Classic Basic Strategy, as we will then be on the winning side of the sequence (or out of the pool as illustrated in Figure #2). Some authors refer to this betting sequence as an "up and pull." This second step will allow us to lock in a profit of \$5 dollars, even if we were to lose the next hand.

These first steps in the sequence are designed to ensure steady profits at choppy tables where the player and the dealer are winning and losing every other hand. This is the only time we will lower our bet on the ladder after a win. The bets for the rest of the steps on the ladder either remain the same or increase.

The winning side of the betting sequence ladder for this \$5 dollar table minimum is as follows:

10, 5, 10, 15, 15, 20, 20, 30, 30, 50, 50, 70, 70, 100, 100

The winning betting sequence for a table of any given minimum is:

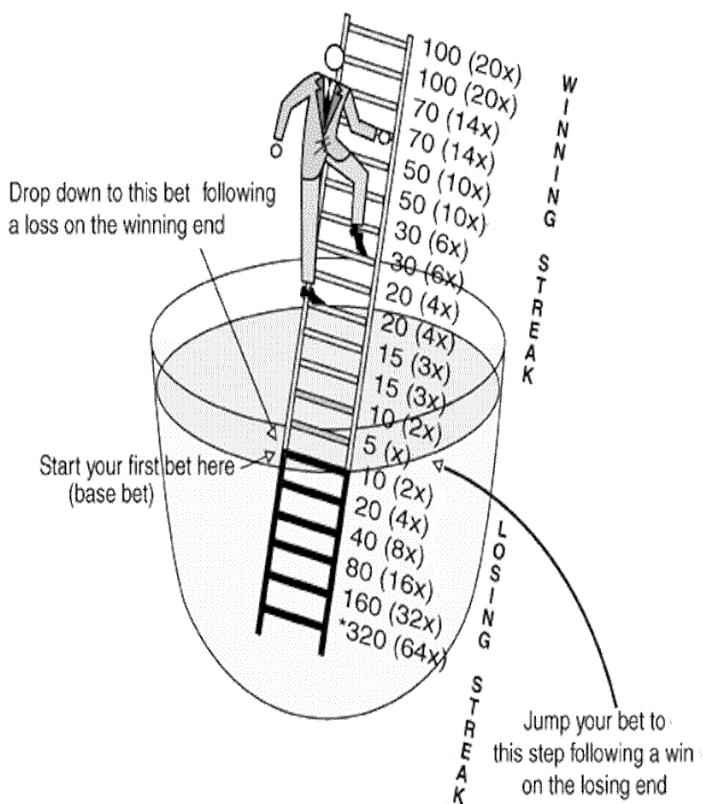
2X, X, 2X, 3X, 3X, 4X, 4X, 6X, 6X, 10X, 10X, 14X, 14X, 20X, 20X

where X is the table minimum. As long as we win a hand, we proceed up the ladder, increasing our next bet.

While on this winning sequence, surrenders and pushes are counted neither as losses nor as wins. Therefore, after a push or surrender, we remain on the same step and maintain the same bet for the next hand, unless we get two surrenders in a row, in which case, we count it as one loss.

When we lose a hand at any point during the climb, we fall back to the first step (2X), \$10, and begin to climb again with each successive win. If we reach the very top of the ladder, although extremely unlikely, we will either continue “flat betting” the maximum bet in the sequence, or continue increasing the bet in similar increments until we encounter a losing hand. You can make this decision based on your current winnings and how aggressive or conservative you wish to be. It’s easy once you get the hang of it. As long as we are playing with the house’s money it’s all good.

The Betting Sequence Ladder (Figure #2)



* Use this final step only if you surrendered on the previous hand. Play Classic Basic Strategy as in winning sequence (but use hit instead of double down).

If we lose a hand while we are climbing the ladder we will drop our bet to \$10 (base bet). We may be at the beginning of a “losing streak”, in which we could lose several consecutive hands before our next win.

Let the Dealer Win Less When He Is Strong - Now we switch and play the Modified Basic Strategy (see Chart #2), where the chance of busting is greatly reduced by surrendering all of our two card

possible busting hands (hard 12-16) to a dealer's possible strong hand showing (7,8,9,10,Ace). We must use the Modified Basic Strategy, incorporating surrender only during these losing streaks. The trick to remember is that in classic blackjack, the surrender move can only be used on a two-card hand, so we can use the Modified Basic Strategy only after our first two cards are dealt. If the Modified Basic Strategy calls for a hit, allowing us a three card total, we must hit and then switch basic strategies to play out our hand using the Classic Basic Strategy (substituting "hit" or "stand" for most "surrender" situations).

One exception to switching basic strategies occurs when playing "Super Fun 21" or other blackjack variants where the player is allowed to surrender after any number of cards. In these unusual games, we may use Modified Basic Strategy after the second card (see Chapter 11: Blackjack Variants).

If we lose the next hand we will begin to step down the losing end of the ladder as illustrated by the darker steps of the ladder (see Figure #2). We continue betting the losing streak losing sequence as follows: the next bet would be \$20 dollars. If we lose that bet, on the next hand we then double that bet to \$40, then \$80, and so on. Remember that we count all surrenders during the losing streak sequence as losses; therefore, we step down after a surrender. Pushes in this sequence are neutral (neither wins nor losses), thus we stay put on the same step and allow the same bet to ride during the next hand.

This technique of doubling the bet, sometimes called the "Martingale", would proceed as follows in this case: 10, 20, 40, 80, and 160. If we surrender the 160 bet, we will double our bet one last time to 320 (only if we surrender the preceding hand). If we lose the 160 bet (without surrendering) we acknowledge that the losing streak maybe too long for our bankroll to sustain, so we cut our losses short by leaving the table.

The sixth and final step is played only if we surrendered on the fifth. This step is rarely encountered, and the hand is played quite differently from the other steps in the losing streak sequence. Since we will not take any further steps after this final step, we will not play using the Modified Basic Strategy, which usually results in surrender, but instead, we will be using a small deviation from Classic Basic Strategy. We will base our moves on Classic Basic Strategy but will be using a more conservative approach on this final hand by not doubling-down. We will simply take a hit whenever Classic Basic Strategy calls for a double down. If we

lose this last hand, it's time to leave, even if we still have chips on the table. The game is over for us, at least temporarily. It is time to take our losses and leave, no matter how difficult this may be.

If you deviate from this system, you are playing with fire, so beware. A good player realizes when the streaks have turned against him and knows when it is time to get up from the table. Sure, you may leave before this happens if you set a win goal, as discussed on page 44: Money Management.

In summary, the losing streak losing progression betting sequence for a given table is 2X, 4X, 8X, 16X, 32X, and possibly 64X (only if 32X was lost by surrender), where X is the table minimum bet.

This Martingale strategy, in which you double your bet after every loss, has been discredited by almost every gambling author on the market. The logic in their reasoning is plain to see. Since your wagered amount increases exponentially, your bankroll will not survive a substantial losing streak.

What most of these so-called blackjack experts fail to realize is that one need not "throw the baby out with the bath water." The "capped" Martingale betting sequence has a limit and built in safeguards to lessen your loss in case of a serious losing streak of more than six hands. This betting sequence, in combination with our Modified Basic Strategy for losing streaks, substantially restricts losses. Don't just take my word for it; test it out for yourself (see Chapter 6: Practice Before You Play).

If we win, anytime during a losing streak losing sequence, we bounce back to the first step on the winning side of the sequence or the dry end of the ladder (see Figure #2). In our example of a 5-dollar minimum table, this first step is a bet of 5 dollars. Remember that we are again at the beginning of the winning end of the ladder and must play this hand with our Classic Basic Strategy. We now proceed up the ladder for each successive winning hand, or down the ladder for each successive loss; both as discussed above.

THE EASY MONEY BETTING SEQUENCE (Table #1): For tables not listed replace "X" for your table minimum.

Table Min.	Final Step*	Losing Sequence** Start > > Here						Winning Sequence--use Classic Basic Strategy (see chart #1)													
\$X	64X	32X	16X	8X	4X	2X	X	2X	3X	3X	4X	4X	4X	6X	6X	10X	10X	14X	14X	20X	20X
\$1	64	32	16	8	4	2	1	2	3	3	4	4	4	6	6	10	10	14	14	20	20
\$2	128	64	32	16	8	4	2	4	6	6	8	8	8	12	12	20	20	28	28	40	40
\$3	192	96	48	24	12	6	3	6	9	9	12	12	12	18	18	30	30	42	42	60	60
\$5	320	160	80	40	20	10	5	10	15	15	20	20	20	30	30	50	50	70	70	100	100
\$10	640	320	160	80	40	20	10	20	30	30	40	40	40	60	60	100	100	140	140	200	200
\$25	1600	800	400	200	100	50	25	50	75	75	100	100	100	150	150	250	250	350	350	500	500
\$50	3200	1600	800	400	200	100	50	100	150	150	200	200	200	300	300	500	500	700	700	1000	1000
\$100	6400	3200	1600	800	400	200	100	200	300	300	400	400	400	600	600	1000	1000	1400	1400	2000	2000

*Use Final Step only if surrendered on the previous hand. Play Classic Basic Strategy (use hit instead of double).

**Losing Sequence-Use Modified Basic Strategy for 2-card hand and Classic Basic Strategy thereafter.

Go for His Throat When He's Weak - We only skip steps when we are on the winning sequence, never on the losing sequence. We always skip one level of the sequence ladder following a blackjack, and two levels following a winning double down or a winning split. This skipping of steps in the ladder allows the player to take advantage of strong winning streaks and maximize his profits (Write these rules down as they are the ones most commonly forgotten). When properly played, the Easy Money betting sequence will maximize your win/risk ratio by cutting your losses when the game is going against you, and increasing your winnings when the cards are going your way.

What If They Lower The Table Limit? - Our customers have reported that some casinos have recently started lowering their table limits in an effort to stop incremental bettors like us. No worries. We have a counter measure for their counter measure. Simply start playing two hands when the table limit is reached. Try to keep the hands as equal as possible. A win on one hand and a loss on the other is a push, otherwise wins or losses are treated the same as if you were playing single hands.

Money Management - Even the best professional blackjack players will experience losing streaks. Since there is nothing we can do about that, we must ride them out when possible and recognize when a streak is too strong for us to stay and play. The most difficult challenge in this game is being able to leave the table while you're ahead. Most players, even though they are ahead at some point, don't know how to protect profits, and simply continue playing until all of their money is gone. Then, they make a b-line for the ATM machine in an effort to win back what they've lost, only to lose more. This is a costly lesson that many fail to learn. If you are planning to win consistently, you must use a money management strategy. Money management will help you minimize losses, maximize winnings, conserve your bankroll, and tell you when to get up and run from a table.

To make our money management strategy work for us, we must first determine our "bankroll" and our "session amount." Our bankroll is the total amount of money that we will be risking for a day. I can't tell you what this amount should be, except to say that it should not be this month's rent money, or next week's food money for the kids (you get the picture). Risk only expendable

funds; that is, money that won't set you back or affect your lifestyle should you lose it.

The session amount is our buy-in at any given table. It is the amount we will be playing with at one sitting or session. Our session amount is determined by our bankroll, and by the table minimum. As a rule of thumb, our session amount must be at least 140 times the table minimum. We will not, under any circumstances, dip into other funds while sitting at any table.

Let's say we want to risk \$2,500 playing blackjack today. We will break two thousand five hundred dollars into three maximum session amounts of \$833 each. This way we will assure ourselves of at least two other chances to win in other games, should the first session result in an overwhelming losing streak. Simply by dividing 833 by 140 (the number of units we will need for any session), and rounding the quotient (5.95) down to the nearest table minimum (\$5), we conclude that we can only play at a 5-dollar or lower minimum table. You may also refer to Table #2 for various common session amounts.

Seven hundred and fifty dollars is the session amount needed if we are to ride out a maximum losing streak of 6 steps (see page 38: The Betting Sequence). Playing with anything less is playing with "scared money", and this may force us to end a session too early, not giving us the chance to recuperate from a normal losing streak. "Scared money" doesn't give us staying power and may prematurely cause our financial ruin. If we don't have the session amount, we should either play at a lower minimum table, or not play at all. Never, ever play with scared money (less than the required session amount). It is one of the fastest ways to lose.

Although we are planning to use \$700 dollars to play this session, we will not buy in for that much all at once, at the risk of alerting casino officials that we are a "system player."

A friend of mine made the mistake of buying in for \$600 dollars at a 2-dollar table only to receive the instant attention from several pit bosses that hovered over him like vultures over a carcass. To avoid all of this casino "heat", I like to keep in one pocket, all of the money I will be using for a session, and buy in thirds or fourths as dealers change shifts. Never show the casino your entire bankroll. The smaller of a bankroll that you appear to have, the less of a threat you are perceived to be.

Session amounts for various table minima are shown below:

Session Amounts (Table #2)

<i>Table Minimum</i>	<i>Session Amount</i>
\$ 1	\$ 140
\$ 2	\$ 280
\$ 3	\$ 420
\$ 5	\$ 700
\$ 10	\$ 1,400
\$ 25	\$ 3,500
\$ 50	\$ 7,000
\$ 100	\$ 14,000

We must now set a loss limit. The loss limit is the amount of money that when lost, will signal us when it is time to quit; NO MATTER WHAT! Although this strategy is easy to implement in theory, it is quite difficult in actual play, where emotions such as greed or grief over previous losses often cause one to abandon money management rules. It is crucial that you exhibit strict discipline in adhering to established loss limits. If you cannot control your greed, or take a loss during a session, or quit in the middle of a streak, then you are not ready to play in the casinos. They will eat you alive and spit you out before you know what happened.

Our loss limit is simply our session amount. So, at a five-dollar minimum table, the regression during six losses (after doubling) would be \$700 dollars. We will quit if we lose \$700 (the entire session amount). That makes it easy. This loss limit amount has been calculated by assuming the worst case scenario in which one were to lose four double downs in a row, surrender the fifth losing hand, and go on to lose the sixth. The sum of this series is the loss limit, assuming that we started to lose from the very first hand.

If, on the other hand, we found ourselves in a profitable situation, we would take half of the profits and our initial session amount, pocket them, and decide what to do with the remaining half. If we are tired, anxious, drunk, or hungry, we pocket all of the winnings and leave the casino for a later time. If we feel strong and are within our optimum attention span, we may continue to play with the remaining half of the winnings at a lower limit table until that amount is gone, or until we reach a new win goal (discussed below). If we lose the remaining amount, we will end the session and walk away with a profit. If we continue to win, we will set a new win goal of the same amount as the previous win goal (50% of session amount or less). If we are able to attain that win goal we will pocket half of it and repeat the process (see Figure #3).



Loss Limits and Win Goals (Table #3)

<i>Table Min.</i>	<i>Session Amount</i>	<i>Loss limit</i>	<i>Win Goal</i>
\$ 1	\$ 140	\$ 140	\$ 70
\$ 2	\$ 280	\$ 280	\$ 140
\$ 3	\$ 420	\$ 420	\$ 210
\$ 5	\$ 700	\$ 700	\$ 350
\$ 10	\$ 1,400	\$ 1,400	\$ 700
\$ 25	\$ 3,500	\$ 3,500	\$ 1,750
\$ 50	\$ 7,000	\$ 7,000	\$ 3,500
\$ 100	\$ 14,000	\$ 14,000	\$ 7,000

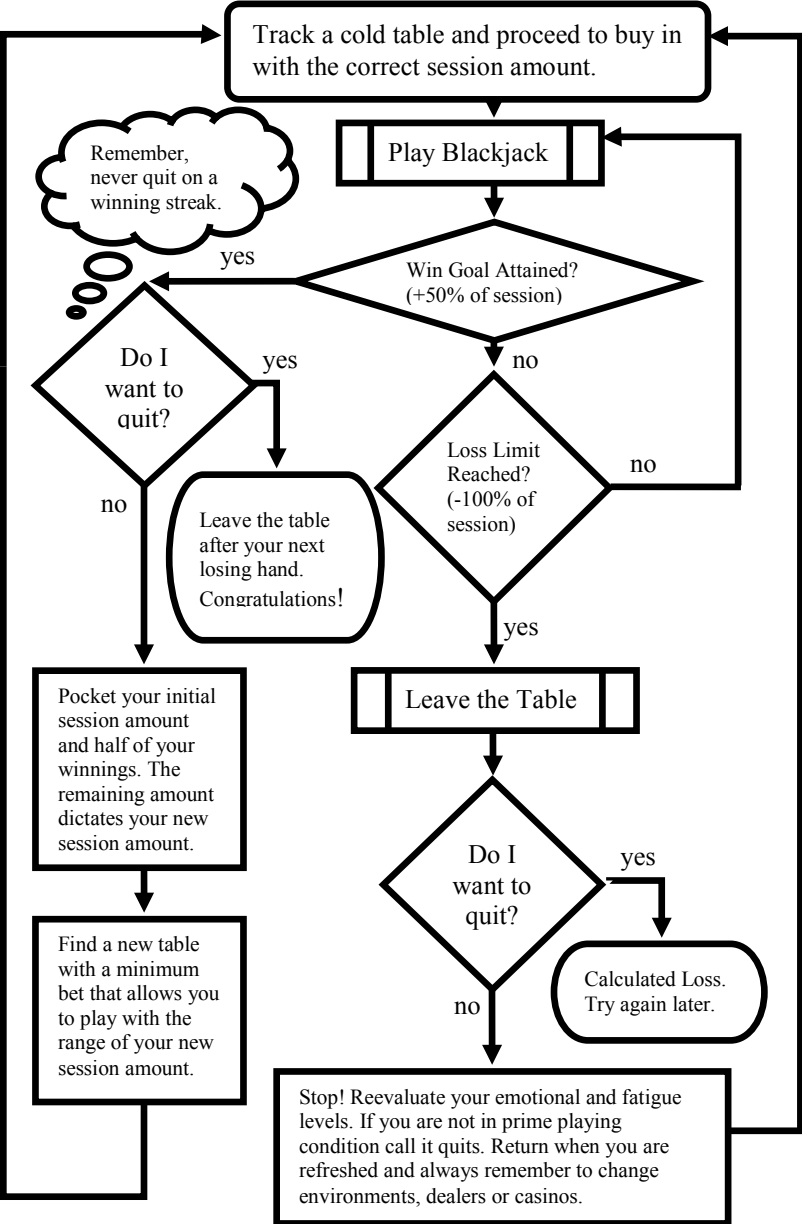
Note: These win goals are based on 50% of the session amount but may be lowered for greater win consistency.

In order to secure profits, we first must set a win goal for ourselves. I've set the win goal at fifty percent of my session amount in these examples because I know that many of you gamblers are unsatisfied with small returns. It is, however, much safer and wiser to be conservative and accept smaller returns. If you would like to guarantee a greater number of winning sessions, try lowering the win goal to anywhere from ten to thirty percent. You will be pleasantly surprised. The lower your win goal, the greater are your chances of reaching it and leaving the table a winner.

Winning ten dollars at a one-dollar table doesn't sound like much, but winning a hundred dollars at ten-dollar table sounds pretty good doesn't it? That's walking away with a little less than eight percent of the session amount, which is very easy to do consistently. If you have the money, I always recommend playing the higher tables and drastically lowering your win goal to 10-30 percent of the session amount.

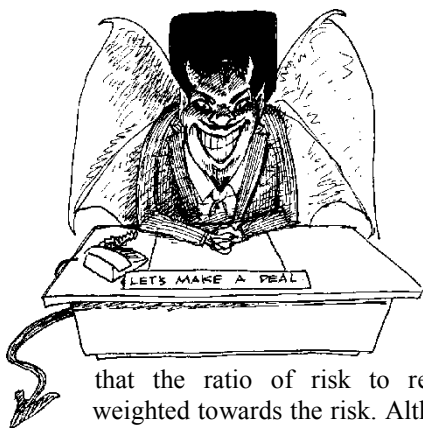
In the above example, if our buy-in was \$700 and our loss limit was \$700, then our win goal would be \$350 dollars (or less). When we reach a \$350 dollar profit, we will put half of the profit (\$175 dollars) in our pocket along with our original \$700 buy-in. We would now decide whether to quit, keeping our entire profit of \$350, to play with the remaining \$175 dollars until we either lose it all, or make our new win goal of \$87.50 dollars ($175 \div 2$). Then we would repeat the process of taking half of the profits and setting a new win goal for ourselves. Basically, what we have done is to assure ourselves a guaranteed profit at winning tables. The money management flow chart on the following page gives us a good visual representation of our choices based on session outcomes.

MONEY MANAGEMENT FLOW CHART (Figure #3)



Remember; this system will not necessarily make you a winner every time you play. Even the world's top professional blackjack players average just over 60% winning sessions. Remember, "One thing is for sure...There is no such thing as a sure thing!" This is true especially in blackjack. *The Easy Money Blackjack System*, however, will give you the staying power during most losing streaks, so that you can make a comeback when the tables turn back in your favor.

5. Don't Make Those "Sucker Side Bets"



Human nature dictates that people are more attracted to betting on long shots for huge rewards than on sure things for smaller ones. This is the reason that the lottery is so successful. People will line up to bet one dollar for the one in thirty six million chance of winning a million dollars.

What they don't realize is

that the ratio of risk to reward is disproportionately weighted towards the risk. Although your risk in playing is just one dollar, the chances of winning are one in 36 million. Thus, to be absolutely sure of winning you would have to buy all of the lottery tickets for a total of \$36,000,000, but you would win only \$1,000,000. That's a bad bet. Don't be a sucker. Don't play the lottery or the following side bets with which the casinos try to tempt players.

Insure Your House and Health, but Never Your Hand - When the dealer's exposed card (up card) is an ace, the players are allowed to make an "insurance bet" equal to half the amount of their initial bet. If the dealer has a blackjack (a ten in the hole), players will be paid 2-to-1 on their insurance bet, and will lose their original bet. (The outcome is basically a break-even situation where you are paid on your insurance bet exactly what you lose on your initial bet). If the dealer does not have blackjack, the insurance bet is lost and the game continues (You've essentially lost half of your initial bet).

Never buy insurance if you are purely playing *The Easy Money Blackjack System*. It has been deceptively named "insurance" by casino operators who want you to think that it is something that you must have, when it's really just another side bet on the dealer having a blackjack. I never buy insurance nor should you, unless you are counting cards and have reached a rich count. (Rich count refers to a remaining deck that is high in 10-value cards).

Other Senseless Side Bets - There are many casinos that offer their own tempting side bets. These bets are usually placed in a smaller circle or square just outside of the betting circle. One casino offered the following blackjack side bet: If the player placed a side bet in a certain little square and was dealt a blackjack, he or she would be allowed to press the "magic button" on a machine that would pay out some, supposedly, random amount. You can bet that the "random amount" wasn't so random. Again, you would have to bet more to times win than the amount you would actually win.

Another more common side bet, is that the dealer or the player gets a blackjack on the new deal of a reshuffled deck. If you bet on yourself, the player, getting a blackjack on the first round of the new deal, and you actually get a blackjack, the dealer will pay you 17 times your bet. The chances of getting a blackjack on a single, fresh deck, however, are about 21 to 1. Side betting that the dealer has a blackjack offers a similar risk/reward ratio. Not a wise bet. The risk outweighs the reward.

Casinos have been busy thinking up new ways to drive patrons to play the table games. With the recent popularity of poker, casinos have even devised a side-bet to woo these players to the blackjack tables as well. A popular side-bet now offered at 21 games is "Royal Match", in which the player is paid if his first two cards are in the same suit, and receives a higher payout if they are a suited queen and king (and a jackpot payout if both the player and the dealer have a suited queen-king hand).

Yet another increasingly common side bet is "21+3," in which the player's two cards and the dealer's up card form a three-card poker hand; players are paid 9 to 1 on a straight, flush or three of a kind. These side bets invariably offer worse odds than well-played blackjack.

Stick to the basic game and don't let these "eye candy" bets tempt you. Dealers usually try to persuade you into making these side bets because it elevates the excitement level at the table and often brings in more tips for them. "Who is more of a fool, the fool, or the fool who follows one?" Just because everyone is playing in a certain way, like placing those senseless side bets, doesn't mean it's a wise move.

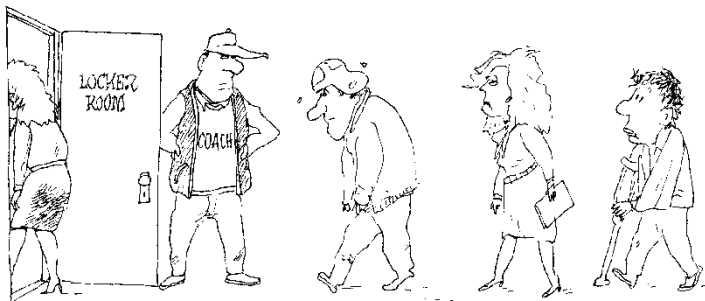
I can remember that on more than one occasion I allowed the advice of dealers and that of other players to affect my judgment and thus cripple my game. "Bet the dealer blackjack!"

they said, “He hasn’t had one in a long time.” Even though this type of logic is clearly erroneous in the case of a random shuffle, at the time it seemed to be the thing to do. One numbskull got everyone else to jump on his bandwagon, as no one wanted to rain on his party.

Be aware that our style of play, particularly in surrender situations during losing streaks, may generate a lot of criticism from all of the “know-it-alls” at the table. They will tell you that your basic strategy is flawed, etc. Tell them that they’re probably right, but you don’t want to try something new. Don’t try to explain the concept of eliminating busting hands in a series. This will only open a can of worms and slow the game down. Feel free to plug the system and the website: EasyMoneyBlackjack.com, though, if you wish.

You should have the self-confidence and the discipline to ignore temptations and disregard the persuasions of others. Beware, this is easier said than done.

6. Practice Before You Play (Two methods)



I can't over emphasize the importance of practice in becoming a good player. Practicing the system will, not only increase your speed in decision making, but will also allow you to polish up on weak areas of your basic strategy. Furthermore, it will help you to memorize the betting sequence that you will use in the casino.

The professional player executes his strategy as if it were second nature. He can even simultaneously carry on several conversations, flirt with the waitress, etc. without letting on, all because of practice. The more you practice, the less you'll have to concentrate and exert yourself during actual play. For "practice makes perfect", and perfect is how you must play to keep the advantage in your favor and make this system work for you. There is no room in blackjack for sloppy players. We call these players "losers."

There are two ways to practice. The first is for the people who prefer to practice with a real deck of cards.



Invite your friend over, make him or her something good to eat and have him or her play dealer for a while and deal you the hands. Of course, you can also deal the cards to yourself, where you play both dealer and player, but this may get confusing.

Another, less intrusive way to practice is to play on a pocket electronic game or on a computer simulation game. The

advantage of the pocket game, of course, is that it is portable and you can practice just about anywhere. Either of these blackjack simulations is fine, as long as it offers the basic house rules needed for our system (see page. 31: Casino House Rules Required).

If you have access to the internet, you can download some great shareware blackjack programs that make you feel almost as if you were in a casino (without all of the drunks and the smoke). You may pay upwards of two hundred dollars for some simulation programs, but I have found that as with blackjack systems themselves, price has very little to do with content. Some of the best things in life are free, or pretty close to it when it comes to shareware. Before purchasing software, check to see that it includes the surrender, double down on any two cards, and re-splitting hands, as many basic software programs do not. Work up to playing without reference to either basic strategy charts or betting sequence. The more you play, the faster these decisions will come, as you will be able to memorize the correct play for any given hand.

While practicing the game, make sure that you also practice money management (see page 44: Money Management). Also, record the time you play and keep track of the hourly wins or losses, as well as any notes that you wish to include on the playing environment, your mood, fatigue level, etc. Later you will be able refer back to your log and derive correlations in play during your strongest and your weakest earning days. It may be that you play best while drinking coffee or after taking a nap. It may be that you lose more often when the music is on at excessive volumes, or when you are upset or worried about something. The better you know yourself, the better you will know how and when to play or when to stay away from those green tables.



7. Tracking Tables Before You Buy In

At which table you play is just as important as how you play the game. We must be selective about the table we choose to buy in if we want to have a better chance of getting ahead from our very first hand. Just as the player experiences winning and losing streaks, so does the dealer. Our goal is to buy in at a table where the dealer is on one of his losing streaks. The key here is to find a table where the dealer is turning up a disproportionate number of bust cards (4, 5, 6) compared to power cards (9, 10, J, Q, K, ace). When a dealer does this he is “cold”, because we expect the remaining deck to have a higher number of power cards favorable to the player. When the dealer is showing bust cards, he has a greater chance of turning up busting hands. We will always track a table to determine whether or not the dealer is “cold”, before we buy in.

- **To track a table, we only concern ourselves with one card: the dealer’s up card (not with any of the other cards that make up his hand). Ignore all other cards.**
- **We only track bust cards (4, 5, 6) and power cards (9, 10, J, Q, K, Ace) All other cards should be counted as neutral (They do not affect the balance, but count only as one of the 10 hands you are tracking).**
- **We are looking for an imbalance in the number of dealer’s bust up-cards to power up-cards, out of ten hands.**

We start by watching the dealer’s up card at a potential buy-in table (a table we can afford according to our bankroll and session amount limitations). Make sure there is an empty seat available; otherwise, all of your tracking will be nothing more than a waste of time.

We are looking for a majority of bust cards out of ten hands. Does that mean that we have to stand there for ten hands? Absolutely not. We may begin playing as soon as we see a majority of bust cards come up. On the other hand, we will leave to track another table as soon as we see a majority of power cards come up. We will also leave the table if the first three consecutive

hands show power cards, or if the number of bust to power cards is exactly equal after ten hands; that is, five bust up-cards and five power up-cards.

We may have to track several tables before finding one with the imbalance of bust cards that we are looking for. That's fine, for patience is a virtue, and you will find that it pays off in the long run. The more you practice tracking tables, the easier it will become. Soon you will find it easy to stand between tables and track two, even three tables at the same time. Practice should appreciably cut down on the time spent tracking tables. Table #4 below shows some examples of a series of tracked cards and the corresponding correct decisions.

Examples of Card Tracking (Table #4)

<i>Example of Dealer's Up Cards</i>	<i>Correct Player Decision</i>
Ace, 3, 6, 9, J, Q, 2, 10	Stop tracking & move to a new table.
Q, 9, K	Stop tracking & move to a new table
10, 7, 4, 6, 2, 8, Ace, 5, 4	Proceed to buy in and play.
3, 10, J, K, 5, 5, 8, 4, 6, 4	Proceed to buy in and play.
4, 6, 10, 7, K, J, Q, 3, Ace	Stop tracking & move to a new table.

Tracking is ineffective in continuous shuffle games where the cards are shuffled by a machine after every hand. In those games, you may choose to play without tracking, but of course, you will not receive the early benefit it provides.

8. Young Grasshopper, You Are Ready to Fly

Now you have done it all:

- You've mastered basic strategy (Ok, you've at least made a 3 x 5 in. cheat sheet chart).
- You know the betting sequence for your bankroll amount (Write down the one you plan to use on the back of the basic strategy chart).
- You understand and can apply money management (win goals and loss limits) with strict discipline.
- You've been practicing a few hours a day for a week playing against a computer game or having someone deal the cards to you (Keep track of practice times and win or loss amounts).
- You will play only at those casinos that offer the rules that are favorable to our system.
- You've learned to track tables and will only buy in at a "cold" table.

If you feel that you don't have a thorough understanding of all of these concepts (If you think money management refers to balancing your checkbook), go back and reread the relevant chapters over and over again, until you can play every facet of the system in your sleep. Remember, "A chain is only as strong as its weakest link."

Ok champ, you've finished the pre-game training. You should be proud of your accomplishment. In the next chapter I'll brief you on the offensive house tactics so you'll be able to avoid the pitfalls and booby traps that casinos have implemented to snag and disable system players like us. Then you'll be ready for the real deal.



9. Some Wise Words on Casinos & Gambling

Have you ever noticed that it is very difficult to estimate the passage of time in a casino unless you have a watch? There usually aren't any clocks in the casino. The windows are mirrored or tinted almost black, so you don't know whether it is day or night outside. The sounds of "bells and whistles" fill the air. Music, laughter, and seductively dressed waitresses maintain an exciting, almost mystical atmosphere in this Disneyland for adults that transports us to another space and time where the fun never seems to end.

This isolating environment, common to all casinos, is no coincidence. The casinos use all available legal means to keep the advantage in their favor and maximize their daily earnings. They have invested enormous amounts of money and resources to study correlations between such environments, patrons' reactions to them and corresponding earnings potentials. What they have learned is not earthshaking, but none the less, often dismissed as trivial.

The amount of money these casinos make per hour from patrons is directly related to the patron's playing time at the casino. The reason for this is simple. People have an optimum attention and concentration span of between one to three hours (hence, the length of feature films). The longer you remain fixed performing the same activity, the more fatigue and restlessness will begin to impair your judgment. When your judgment is impaired, you are more likely to make small errors in play, which, over time, will cost you big bucks. This explains the lost sense of time one feels in a casino. If you don't know what time it is or how long you have been playing, it's easy to hinder your ability to concentrate on important decisions (like whether to hit or double down).

How do we counter the casino's offensive time tactics? Wearing a watch with an alarm and timing your play is a good way to thwart the casino's efforts to keep you around longer than you should. I'm not saying that you should set a time of play and quit when that time expires. I'm just saying that you should be aware when you are playing in alert mode or in overtime/fatigue mode. If you are on a winning streak it's ok to play in overtime. But when that winning streak finally ends, and you see that you have been playing for an hour and a half, it is a good time to leave.

I recommend using one hour as the standard for optimal playing time. You may estimate your own optimal playing time for

your concentration and fatigue level. If you feel tired or drowsy, don't continue playing! Stop, leave the casino, take a nap, get a bite to eat, take in a movie or a show, get some exercise or just get some fresh air. Come back when you are feeling refreshed and at your peak. Your wallet or purse will thank you.

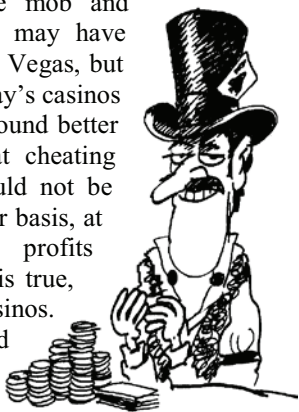
Don't let casino's insidiously devised distractions overwhelm you. These distractions slowly begin to adversely affect concentration and judgment during the game. Casinos know that a player playing perfect basic strategy has about a 50-50 chance of winning. All they need is a little deviation in that perfect play to tip the scales in their favor.

If you can't stand smoke and someone is smoking next to you at a table, get up and find a new table. Something as subtle as bothersome smoke can throw off your game. If a dealer is rude, or distracting with his or her comments in any way, leave the table. The same goes for those hasty dealers who deal the cards at the speed of light to impress their pit bosses. Tell them that you are new to the game and would appreciate it if they would deal the cards a little slower. If they refuse, move to a new dealer. Don't play at any table where the dealer or the players intimidate you or try to rush your play. Never play when you are angry or agitated, or out of the need to leave ahead. Emotional stress and mood can and usually will cloud your judgment.

Don't allow the dealer to influence your moves. I've run across many a dealer who tried to advise me in making plays. Most dealers fall under the category of losers as blackjack players. They tend to pick up all of the poor playing habits of the "high rollers", whom they see win big only occasionally, but often lose even bigger. The dealer may have all of the good intentions in the world, but if they knew any more than you will after reading this book, they would be on the other side of the table making the big bucks.

Do Dealers Cheat? The best answer I have for this is the answer my father gave me when I asked him, "Will we ever come into contact with aliens from distant galaxies?" "It's possible, son, but not probable." I've heard stories about dealers who peek at cards, deal seconds (don't deal from the top of the deck when unfavorable), stack cards in the shuffle (don't reshuffle randomly), etc., but these days it is the rare exception, and not the rule.

The age-old belief that the mob and organized crime control the casinos may have been the case in the early days of Las Vegas, but today is no more than a fairy tale. Today's casinos are state regulated, and the mob has found better business elsewhere. I won't say that cheating doesn't go on in casinos, but it would not be practical for them to do so on a regular basis, at the risk of forfeiting the huge profits guaranteed from a clean game. This is true, especially at the large, mainstream casinos. The risk of running a crooked establishment puts the casino's reputation and the loyalty of repeat customers on the line. In today's information age, news of underhanded casinos travels fast in discussion forums, chat rooms, and blogs across the internet. Who needs to cheat when over eighty percent of people who play blackjack are guaranteed losers in a "fair" game? As they say, "The money's already in the bag." There may be, however, some cause for concern at the smaller "hole-in-the-wall" establishments scattered along the highways of Nevada and in seedy establishments in third world countries. Just be aware of what goes on around you when you play.



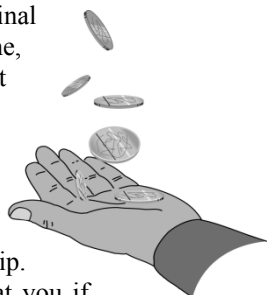
If you love Oliver Stone movies and live for conspiracies, or, like a certain friend of mine, suffer from extreme paranoia, you may select dealers who are less likely to engage in cheating. Look for younger, inexperienced dealers, particularly those who have an older dealer standing next to them. These are apprentice dealers and must be supervised until they can fend for themselves. Just like a wolf cub cannot hunt, you can bet that the apprentice dealer doesn't know how to cheat... yet. If these dealers are not available, look for those who deal rather slowly and make several mistakes. These novice dealers fall into the same category.



I usually like to hide my winnings every so often, so that the pit bosses and “the eye in the sky” (surveillance video cameras) can’t see how much I’m ahead. They have some idea of the amount they are losing by the deficit in chips that are routinely counted at the tables, but they can’t be sure who is getting those chips unless they observe you closely. By taking many breaks, squirreling away chips in my pockets, and changing tables, I usually throw them off. If they don’t know how much you’re up, they are less likely to engage in countermeasures (that some call cheating) as a means of making you give it all back.

Another way casinos trick people into revealing their exact winnings is by offering to change the denomination of a player's chips before he leaves the table. Disguised as a courtesy to the player (so that he doesn't have to stumble around the casino with large numbers of chips), this technique allows them to know exactly how much you're walking away with. You can easily disable their bookkeeping by cashing out only portions of your winnings at a time. In most gaming cities in the U.S., you can even cash them out at competing casinos.

How and How Much Should I Tip? As a final incentive for any dealer to play a clean game, don’t forget to tip every once in a while. Don’t just hand the dealer a tip. Place the tip on the edge of your betting circle alongside your bet and tell the dealer, “This one’s for us.” This way, you have placed a bet for the dealer as well as for yourself and you must win the next hand for the dealer to collect his tip. A dishonest dealer is much less likely to cheat you if you are rewarding him for your good hands.

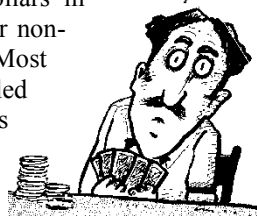


An even slicker way to tip the dealer is to place his tip on top of your bet in the betting circle (some casinos do not allow this). That way you control his tip and you can let it ride towards the next bet on a winning streak. The dealer knows that as long as you keep winning, his tip keeps doubling. Another word of advice: only tip when you are up and winning. Otherwise there is no reason to tip. The dealer is not doing anything for you and doesn't deserve a reward.

I never tip more than five dollars regardless of the size of the bet I am making, but then again, I have been called cheap by the people whom I call my friends. As a rule, tip what you like, but no more than five percent of your bet.

Then there's the big one on which many experts disagree. Should you drink in a casino? Casinos offer free drinks not only to attract clientele. If that were so, they would compete with each other by offering much more than free cocktails. Casinos do offer complementary meals, shows, rooms, etc. to high rollers, but only after they have played and are ready to leave. Offering them "comps" beforehand would only displace these customers from their money making machine.

Alcohol is the perfect comp, which casinos gladly provide free of charge to all of its patrons because it provides a "win-win" situation for both parties. It's a win for the customers because they apparently are getting something for nothing, and it's a win for the casinos because all of that alcohol is impairing player judgment. They will gladly serve you free alcohol while you play. It costs them a few dollars, but could cost you a few hundred or even thousands of dollars in mistakes over the long run. I always order non-alcoholic beverages while in a casino. Most casinos offer soft drinks, coffee, bottled water, juices, hot cocoa and milk as alternatives. Knowledge and awareness of these ploys to part you from your money will allow you to evade the casino-devised traps and triumph over adversity.



5 Tips for Any Blackjack Player. The following suggestions I make to any player regardless of age or experience:

- Learn to control your emotions while playing, or they will control you.
- Always employ money management. Never play with less than the minimum required session amount. Playing with less, means that you will be making bets that are too large in proportion to your session amount, and you will inevitably find yourself in financial ruin.
- Never chase your losses. This is the most common (and serious) mistake in gambling. Trying to make a courageous comeback will put you in a desperate state where you may take greater risks that will usually make you lose faster.
- Don't think about past losses while playing. Past losses are "spilled milk." Leave the past in the past and stay focused on the present situation at hand.
- Last, but not least, never quit while on a winning streak. You never know how long that streak you're on may last. You may be giving away huge potential earnings by leaving during a winning streak. Wait for the first losing hand, before getting up.

Following these tips could keep you in the black, and out of the poorhouse.

Now that you have gained confidence in your blackjack playing abilities and are armed with one of the most powerful blackjack systems ever developed, you're ready to take on the game. Good Luck...who needs it?

10. Online Casinos

I have heard horror stories on discussion boards about people not being paid winnings, fixed shuffles, etc. Several reports have surfaced in the media on crooked offshore online casinos being shut down for rigging their games. My advice: Don't play against online casinos for real money unless you can verify that it is in good standing in the gaming world. Most internet casinos shuffle the deck(s) after every hand played to disable card counters. Don't be enticed by ridiculous bonus money offers and "free play" money. They can give away as much free credit in their crooked casinos as long as they know they can take it all back, plus any money that you have deposited.

I know that some of you will play online and disregard my warnings. I hope you don't have to learn this lesson the hard way. These online casinos know exactly how much you've won or lost to them every time you log on to play.



Warning: Internet gaming can be hazardous to your computer.

Although many of today's online gaming casinos are just as tightly regulated as those in Las Vegas, there are more than a few with servers in places like Aruba and Costa Rica that are scamming people out of thousands of dollars every day. The following is a list of problems that people are experiencing with some of the shadier operations online. Researching the reputation of these establishments before deciding to open an account can save you a huge headache and "mucho dinero."

1. Delays or refusals to pay out winnings

Perhaps the most frequent complaint against a large number of online casinos is that they delay paying out winnings for weeks or months and the shadier establishments, flat out refuse to pay you out after you win. Many of them cite processor delays and wire transfer rejections as the official reason for the delay, but in reality they are hoping that as long as the money remains in your account that you will eventually play again and lose it all back to them before they can complete any payout. These delays fall under a grey area in regulation, since casinos claim the delay factors are beyond their control. These casinos are not legally operating in the U.S. and you have little recourse when it comes to getting your money out, other than pestering them every day on the phone.

Some fly-by-night operations may just take your money, close down, and run so buyer-beware! Only make deposits and play at reputable casinos that have been in business for at least 5 years, are licensed and regulated by a responsible government, and have good reviews.

By the way, all of the online casino affiliate links on our website, EasyMoneyBlackjack.com, have been thoroughly reviewed in terms of payout and software game fairness, and therefore receive our endorsement. If you experience problems with any of our sponsored casinos, please let us know and we will make a decision as to whether they will be removed from our site.

2. Playing with fixed software to rig the game

This problem seems to be reported much more frequently than it actually occurs. Because players cannot see cards being shuffled, and only see the outcome of a random number generator,

any streak of bad hands such as multiple dealer 21s always seems to raise suspicion. Even ten years ago, I would have advised anyone to stay away from all online casinos as they were completely unregulated and almost unaccountable for fraudulent operations such as this. Much has changed, however, especially over the past five years, as the online gaming industry matures and the community of online gamers has discovered rating sites, discussion forums, and blogs, all of which serve to police the industry. Casinos now rely on their online reputation and word of mouth advertising to attract new customers. Nothing causes people to withdraw funds faster than rumors of fraud and corruption.

Most of the problems with cheating casinos have occurred among the over 200 unlicensed, unregulated and many times illegal casinos online today. Many of these operate for only a few months to draw in customer's deposits and then drain their accounts over a few days, only to close up shop and abscond with the money.

Although gaming software designed to cheat you out of a fair game does exist, the risk of using such software is too great for an online business that has worked hard to create a name for itself in cyberspace. It is almost impossible for the common person to prove one way or another if the game has been rigged, and only by an extensive computer analysis of play logs on the server, can this determination be made. It makes no sense for the bigger reputable sites to cheat when they can make huge profits from a clean game. Remember, the house has an edge and most gamblers will lose money in the long run.

Winner Online, considered by many to be an authority site in this industry, has said, "Online casinos are fair and honest for the most part. If you stick to the Big Four software manufacturers (Boss Media, Cryptologic, Microgaming, and World Gaming) you shouldn't have to worry about the fairness of the games themselves - the only thing you need to look into is their reputation for support and prompt payments."

What Should I Look for in an Online Casino?

1. Reputable Software

Solid software with an unhackable backend that consistently generates true and random numbers. Stick to the Big Four software manufacturers Boss Media, Cryptologic, Microgaming, and World Gaming. The software should be able to maintain your game status in the event of an interrupt in your internet connection.

2. Business History

Operators have at least a 5-year history of stable business operations. No prior delinquent record, name changes, etc.

3. Licensed and Regulated

Don't rely on the software company's payout claims. Look for operations that are audited several times a year by unbiased, third-party organizations. A list of winner payouts should also be disclosed to confirm reliable payouts.

4. Phone Support

Make sure the casino offers toll-free phone and support (not just e-mail). They should be able to handle any question from gaming rules to payouts and immediately escalate the issue to a supervisor if they cannot.

5. Fast Payouts

Account management must offer payment options for reasonably fast payouts such as wire transfers, overnight checks etc.

Bottom line: don't be lured by big bonuses of matching free-play money for initial deposits or promises of fast payouts. Do your homework and stick with the better known operations that have been around for many years. Visit our website at EasyMoneyBlackjack.com to find out which online casinos we currently recommend. Look for well established businesses that offer cutting edge technology, offer a variety of games and are upfront and honest in their policies and dealing with clients on the phone.

11. Blackjack Variants

There are a handful of alternatives to the classic game of blackjack that are becoming increasingly popular in Las Vegas and other cities around the world. At least a couple of these variations work amazingly well with *Easy Money Blackjack*, and in some cases, even better than with the classic game. Basic Strategy charts for two of these types (Super Fun 21 and Spanish 21) have been included in the Appendix. The learning curve for these games is a bit more complex, as there are basic strategy charts for 2-5 card hands.

Super Fun 21 is a blackjack variation found at casinos in Las Vegas. There are many liberal rules offset by blackjacks paying only even money. Even so, this game has been tested using *The Easy Money Blackjack System* works very well.

Blackjack rules are followed with these modifications:

- The game is with one, two, or six decks.
- Dealer usually hits a soft 17.
- Player may double after a split.
- Player may re-split to up to four hands, including aces.
- Player may hit and double down to split aces.
- Player may double on any number of cards.
- Player may take late surrender on any number of cards, even after hitting, splitting or doubling down.
- A player hand totaling 20 or less, consisting of six cards or more, except after doubling, automatically wins.
- A player hand of 21 points, consisting of 5 cards or more, except after doubling, pays 2 to 1 instantly.
- A player blackjack always wins even if the dealer has one.
- A player blackjack in diamonds pays 2 to 1; all other blackjacks pay even money.

The house edge in these games using only the Classic Basic Strategy is as follows:

1 deck, dealer hits soft 17: 1.16%

2 decks, dealer hits soft 17: 1.30%

6 decks, dealer hits soft 17: 1.40%

Spanish 21, also called Pontoon in Australia and Malaysia, uses six or eight Spanish decks, each deck consisting of the regular 52 card deck minus the four tens. Although the lack of ten cards hurts the player's odds, this is offset by bonuses and other favorable rules. The rules are based on 6 deck liberal blackjack rules, including late surrender, double after split, and resplitting aces. In addition Spanish 21 offers the following advantages:

Standard Rules

- A player 21 always wins.
- Player blackjack beats dealer blackjack.
- Player may double on any number of cards.
- Player may usually hit and double down after splitting aces (some casinos no longer allow this).
- Player may surrender after doubling, known as "double down rescue." The player forfeits an amount equal to his original bet.
- A five-card 21 pays 3 to 2, a six-card 21 pays 2 to 1, a seven or more card 21 pays 3 to 1. However, the bonuses are not paid if the player doubled.
- A 6-7-8 or 7-7-7 of mixed suits pays 3 to 2, of the same suit pays 2 to 1, and of spades pays 3 to 1. These bonuses do not pay after doubling.
- Suited 7-7-7 when the dealer has a seven face up pays \$1000 for bets of \$5-\$24 and \$5000 for bets of \$25 or over. In addition, all other players receive a \$50 "envy bonus." This bonus does not pay after doubling or splitting.

Variable Rules

- Dealer may hit or stand on a soft 17.
- Usually 6 or 8 Spanish decks are used.
- Some casinos allow redoubling, up to three times.
- Some casinos allow late surrender on the initial two cards.

Dealer stands on soft 17: 0.40%

Dealer hits on soft 17, redoubling allowed: 0.42%

Dealer hits on soft 17, redoubling not allowed: 0.76%

Other, Less Common Variants are described briefly below, but have not been tested and therefore are not currently supported by *The Easy Money Blackjack System*.

21st Century Blackjack, also known as "No-Bust 21", is a variant of blackjack that is legal to play in California card rooms. If a player goes over 21, their hand is not lost and the rest of the play resumes at the table. When the dealer eventually completes their hand (as is typical in blackjack, the dealer draws cards last), if the dealer ends up busting but has a higher hand total than a busted player, it counts as a push for the player. If the dealer busts with the same or lower total than the player, the player loses.

Double Exposure Blackjack is a variant in which the dealer's cards are both face-up. This game increases house edge by paying even money on blackjacks and players losing ties. Double Attack Blackjack has very liberal blackjack rules and the option of increasing one's wager after seeing the dealer's up card. This game is dealt from a Spanish shoe, and blackjacks only pay even money.

The French and German variant "Vingt-et-un" (Twenty-one) and "Siebzehn und Vier" (Seventeen and Four) don't include splitting. An Ace can only count as eleven, but two aces count as a Blackjack. This variant is seldom found in casinos, but is more common in private circles and barracks.

Chinese Blackjack is played by many in Asia, having no splitting of cards, but with other card combination regulations.

Another variant is Blackjack Switch, a version of blackjack in which a player is dealt two hands and is allowed to switch cards. For example, if the player is dealt 10-6 and 5-10, then the player can switch two cards to make hands of 10-10 and 6-5. Natural blackjacks are paid 1:1 instead of the standard 3:2, and a dealer 22 is a push.

In Multiple Action Blackjack the player places between 2 or 3 bets on a single hand. The dealer then gets a hand for each bet the player places on a hand. This essentially doubles the number of hands a single dealer can play per hour. Splitting and Doubling are still allowed.

Recently, thanks to the popularity of poker, Elimination Blackjack has begun to gain a following. Elimination Blackjack is a tournament format of blackjack.

You may wish to experiment with these games using computer simulations. We may address some of these variants in future editions. Thank you for playing Easy Money Blackjack.

Appendix- Pocket Charts

Cut out these 3"x5" charts and paste them on cards or laminate them; to carry with you in actual play. Charts are ordered by number of decks, from most liberal to most restrictive rules, followed by blackjack variants. Remember to always hit hard hands under 17, unless specified. Note: unlike in classic blackjack, some blackjack variants require basic strategy charts for the number of cards in a hand at any given time. For more charts please visit us on the web at EasyMoneyBlackjack.com.

