

FRANK SCOBLETE
AMERICA'S BEST-SELLING GAMING AUTHOR

CASINO CONQUEST



Beat the Casinos at Their Own Games!

CASINO CONQUEST

Beat the Casinos
at Their Own Games!

Frank Scoblete



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To my teammates on the Five Horsemen:

Dominator

Jerry "Stickman"

Nick@Night

John "Skinny"

And to my good friends:

Marilyn "the Goddess"

and

Charlie "Sandtrap"

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Introduction

This year I am writing my opuses on casino gambling: a two-book treatment of what I consider to be the major games one can play in the casinos—and how to play them properly.

I want players to learn how to beat those games that are beatable, which include craps (with dice control); blackjack (with card counting); Pai Gow poker (with hand-play and betting strategies); video poker; and traditional poker-room games, such as Texas Hold'em and Omaha Hi-Lo.

I will also cover games in which players cannot get an edge, such as roulette; baccarat; and the carnival games, such as Let It Ride, Four-Card Poker, Three-Card Poker, and others. For these I will provide the best possible strategies to keep the house edge as low as it can go and also betting methods to reduce the overall hit on your bankroll.

The first book, the one you are reading now, will give you everything you need to know about the casinos, my experiences in the casinos, and strategies for the following games: baccarat, blackjack, Spanish 21, craps, roulette, slots, casino war, Sic Bo, the Big Wheel, keno, and the lotteries.

The second book, titled *Poker Conquest*, will give advantage-play methods for Pai Gow poker; video poker; and traditional poker-room games, such as Texas Hold'em and Omaha Hi-Lo. It will also give the strongest possible strategies and playing methods for other casino poker games, such as Caribbean Stud, Let It Ride, Three-Card Poker, Four-Card Poker, and others.

These two books should appeal to new players and to those veterans looking to reverse their playing fortunes.

I have not included all games that can be found in all casinos, as many such games come for a short while and go away forever. I've stuck with the games that have a strong hold on the casino-playing landscape.

The more a player knows about the games, the better off that player will be. Keep in mind, luck tends to favor the well prepared.

PART 1:
A Heads-Up
on Casino Gambling

CHAPTER 1

Relax: Casino Gambling Is Easy

If you have never before played a casino game, no need to fear. The games were not developed for geniuses; otherwise very, very few people would play them. Indeed, I wouldn't be able to play any of them, as I am certainly not in the Einstein category.

There are a few simple facts to know before you read about and/or learn any game. I will cover these facts in this chapter, and then you will be off and running.

Playing with Chips

Casinos want players to bet with casino chips—sometimes called “checks” or “cheques”—rather than with cash, although some venues sometimes allow cash play. Dealers will call out, “Money plays!” for a player betting cash.

To convert your cash to casino chips, wait until the dealer completes the round of play in progress, then place your cash on the layout *in front* of your betting spot in card games or on the layout in front of you in games such as craps and roulette. The dealer will exchange your cash for an equivalent amount in casino chips, which you then use for betting.

When you are finished playing, you put your chips in front of you and say, “Cashing out,” “Coloring up,” or something to the effect of “I'm done.” The dealer will then take the chips, count them, give you

larger denominations (if that can be done), and you can then go to the cashier, also called a “cage,” where the cashier will give you money for your chips.

Chip Denominations

Chips have denominations imprinted on them and are also color-coded. The most common chip colors and denominations are:

Blue or White = \$1

Pink = \$2.50

Red = \$5

Green = \$25

Black = \$100

Purple = \$500

Burgundy or Orange = \$1,000

Silver or Gold = \$2,000

Brown = \$5,000

Some casinos might have even higher-limit chips, and others might even allow play with quarters, meaning 25¢, but the above are representative of most casinos.

Protect Your Chips

It is bad enough to lose your chips to the casino, but it is far worse to lose your chips to a thief, also known as a “crossroader.” You must protect your chips. At games such as craps, where there are chip rails, put the highest-denomination chips in the middle, put the second-highest-denomination chips next to those on both sides, and so on down to the lowest-denomination chips that you have.

In games such as blackjack and table games, where the chips are just stacked in front of you, do not make your stacks based on one denomination. Put the highest denomination at the bottom of the stacks, the second highest next, and so on. Most chip stealers are not looking to take handfuls of chips; they just want to scoop up a few of the highest denomination. You stand a much better chance of thwarting them by making it difficult to get to your highest-denomination chips.

Just notice what the casinos do in protecting their chips in the chip racks. The highest denominations are in the middle, and the lowest are at the ends. Even though casinos are generally safe places, they are not perfectly safe—so always be aware.

Count your chips before you color up and hand them in to the dealer. Before you lay down your chips to color up after your play, make sure you know exactly how much money you have there. Divide your chips by color, and hand them in this way. There is no rush in coloring up, so do it methodically and correctly. If you know exactly how much you have, you can correct any mistakes. Never take your eyes off your chips as a floor person, box person, or dealer is counting them. The casino personnel are not looking to cheat you, but mistakes are occasionally made... so be watchful.

If someone spills a drink while you are playing, you can dry off your clothes later; grab your chips or hold your hands over your chip rack or stacks! One of the oldest scams in the book is to drop a drink, and as everyone is leaping out of the way, the drink spiller scoops up some of a player's chips. When a drink spills over the layout, everyone looks at the event, including the dealers and the players. It is a great time for the crossroader to snatch a few chips from the rail.

The Eye in the Sky

Take a look at the ceiling when you are in a casino, and you'll notice black globes attached to it. These are spread throughout the property over all the gaming and nongaming areas, with the exception of the bathrooms. The black globes are collectively called "the eye in the sky," and in them are cameras keeping track of everything taking place. These eyes are hooked into monitors that the security personnel watch to make sure no cheating or other criminal activity is taking place in the casino or other areas.

Betting Limits

Before you sit down at a game, make sure you know what the table's betting limits are. There is a small display on each table that states the

table's minimum and maximum bets, and it usually also lists the rules of the game.

A table with a \$10 *minimum* betting requirement means that a player must wager at least \$10 on each hand or wagering opportunity. If a table has a \$1,000 *maximum*, this means a player is not allowed to make a wager greater than \$1,000. In some games, such as craps and roulette, a player is able to make more than one bet at a time, but in other games each player can only make one bet at a time.

If you are not sure of what to do or what you are allowed to do, the best advice I can give is—just ask. The dealers and floor people will be happy to answer any questions you have; after all, they want your action at the table. Slot machines are somewhat different—just about everything you need to know is printed on the machine. In fact, there really isn't too much you need to know!

Sometimes It's "Units" Wagered

Sometimes gambling writers use the term "units" when discussing amounts wagered. The player decides what his unit will be. If you are a green-chip player and your minimum bet is \$25, then your minimum unit is \$25. That's one unit. If the most you bet is \$100, then your maximum is four units. However, if you are a \$5 bettor whose minimum unit is \$5 and whose maximum bet is \$100, that maximum is a 20-unit bet.

The reason for the "unit" terminology is that it allows players not to have to waste wordage going through all the various amounts a person can bet. I tend to go back and forth between units and money.

The Personnel of Table Games

Table games are played in a "pit," and the person in charge of the pit is called (creatively) the "pit boss." Under the pit boss is the "floor person" or, as some casinos call them, the floor man or floor woman. This individual is in charge of rating the players' action (how much you bet and for how long you play) and resolving any disputes that might occur. If a dispute cannot be resolved by the floor person, the pit boss will be called in.

Yes, there are people above the pit boss, as casinos have redundancy in abundance. There is the casino table-games manager, who is in charge of all the pits, and the casino shift manager, who is in charge of the entire casino during a given eight-hour shift.

The last line in the table-game hierarchy—I refuse to call it the “lowest” line, because these are the most important people the player deals with almost all the time—are the dealers. Good dealers make the casino experience enjoyable; bad dealers make it crummy.

Playing and Betting Advice

There are three types of casino players:

- The *advantage players*, who have actually turned the tables or machines in their favor and have the edge over the casino. These players bet smart and know the games they play perfectly, and they beat those games.
- The *smart players*, who do not have an edge but play the very best bets and strategies at their favorite games.
- The *ploppies*, who plop down at a table or machine, play stupidly using poor strategies, believe in silly gambling myths, and make the casinos enough money to build empires.

Comparison of Players

<i>Item</i>	<i>Ploppy Players</i>	<i>Smart Players</i>	<i>Advantage Players</i>
Chips	Chips are not money, just chips.	Chips are another form of money and are thought of as such.	Think of chips as money but will never play so many chips that this will interfere with their game.
Money management	Will go to the ATM machine if they run out of cash so they can buy in and get more chips.	Players will never buy in for more chips than they can afford.	Have large bankroll and make small bets, so losing does not throw them into a tailspin.
Bankroll	Do not have a bankroll but will use their “house money” to play the games.	Players will also have a 401(g), a separate bank account, for their gambling money.	Players keep separate 401(g) gambling account.

<i>Item</i>	<i>Ploppy Players</i>	<i>Smart Players</i>	<i>Advantage Players</i>
Gaming knowledge	Believe in superstitious nonsense such as the “gambler’s fallacy” that when something hasn’t happened it is due to happen, trend-betting at random games, inspiration and intuition, and that the short run allows stupid bets that the long-run wouldn’t allow.	Understand the meaning of the math and how casinos make their money off them and other players. Recognizes that the speed of games will have a huge impact on the results of those games, even if the game has relatively low house edges. Eschews all ploppy ideas.	Know the math of the games over which they have edges and know how to bet into those edges, giving them the strongest possible attack against the casino. Understand what games can be beaten and how they can be beaten. Do not play a game in which they can’t get an edge.
Strategy	Catch as catch can! Have no idea of what works and what doesn’t work. They go with the flow even when no flow exists in the random games they play. Players like to play fast, drink, and bet on their instincts.	Make the lowest house-edge bets and try to slow down the games to reduce the number of decisions. In games where proper play lowers the house edge, such as blackjack, they play properly. Players drink in moderation and trust in math, not instinct.	Card-count at blackjack, use dice control at craps while only making bets they are mathematically capable of beating, play at a maximum speed where they will not make mistakes but will capitalize on their skills. Players don’t drink before or during play.
Comps	Feel like big shots when they get a comp and go after them even if it means betting more than they can afford to bet.	Take whatever comps are given to them but don’t hustle for them and never play for more money to get them.	Take whatever is given them but often don’t bother with going after comps or letting the casino know who they are.
Results	Big-time losers.	Small-time losers.	Winners.

CHAPTER 2

Why We Gamble

Why do we gamble? I know this question has been asked a million times, and there have been a million answers. Make that one million and one, as I am going to give it a shot.

Certainly in life we all have to gamble, as life is one long contest with luck, circumstance, and our eventual big loss. Life has a house edge to it, certainly, that grinds away at us, and even those who have had the best of times cannot escape the worst of times when they must say sayonara to the world. Of course, those who have had rotten lives because of chance or circumstance might look upon the fateful last moment as a blessing: *I am so happy to be out of here!*

I think real life is a combination of the fated and the decided. You are fated to die. The generation that will never die has not yet been born. You are fated to get old despite wrinkle creams and face lifts that often cause people to look as if someone is trying to rip the skin right off their skulls. I look in the mirror, and I see a guy with gray hair who is closer to 70 than to 40. Is that really *me* now?

The other day in the bagel shop the girl behind the counter asked me if I got the senior citizen discount. My wife was asked, that very night, in our small village theater if she got the senior discount for the movies. We both said no as if that would mean that fate was not hastening us toward seniorville—the place from which no one returns!

Oh yes, we can fight fate, scream at fate, and maybe even delay the ultimate fate, but we can't change fate. In the ancient societies, fate was often called "nemesi," which does not bode well for us.

Most of life—at least in America, for just about all Americans—has to do with the decisions we make and the aftermath of those decisions. Not every decision is going to be a good one. Some of them explode in our faces, and we have to make more decisions to handle the poor decisions that went *ka-boom*. Even little kids make decisions that have real and long-term consequences. That first-grader goofing off when the teacher is instructing in math doesn't realize that his fun today will limit what he can do with his tomorrows. If he goofs off throughout his school career, his prospects will be severely limited, and rail as he might against the "system," or "society," this person has created his dismal situation, and only he can uncreate it.

The rule of life is biblical—*as you sow so shall you reap*—and that rule starts as soon as we start crawling around the house looking for stuff to chew on and electrical sockets in which to stick our little fingers. You can bank on that.

We gamble in life because we must gamble—there is no other choice. Not gambling in life is actually gambling that doing nothing will have a better outcome than doing something. We have to decide what schools to go to or whether to go to school at all; whether we should study or forget about studies; whom we should marry or whether to marry at all. Each and every decision opens some doors and closes other doors. No decision is without some consequence.

And that is exactly what we do in the casinos, admittedly in a more rarified, more symbolic, but still very real way. We engage in the life struggle. We face the fate of the ever-grinding house edge and what that means for our future prospects. We devise plans for how to handle early defeats at our favorite game in order to come back into the black. Some players will increase their bets, figuring something good has to happen and they can make it all the way back with just a few wins. Other players bet smaller amounts after a dismal start, figuring bad times are the norm in the casino, so they want to ride it out.

When we face real life, there are just too many factors to fathom in each and every moment. The complexity of life makes it somewhat messy and hard to fully grasp. Our decisions are usually made with too little

information. You love Jane; Jane loves you. Pretty simple, right? Will the marriage work out? Who the heck knows? That's just too complicated a question, requiring an insight into the future none of us has.

But the casino games are not like that at all. Even experts at casino gambling must admit—it isn't all that complicated. The games are relatively simple and have to be in order to attract the largest crowds to play them.

Let's say we know, for example, that the \$1 slot machines pay back 92 percent of all the money put in them. We know if we were to play those \$1 machines forever that we'd be behind by about 8 percent of all the money we put through the machine. Our gamble, a very simple gamble, is that the machine does not pay back the money smoothly. It is volatile. It is cold more often than hot, but when it gets hot you can hit some big money. Our gamble is that it will hit for us in the short time we are playing it.

Still, most of the time it won't. We accept that fate. But we have decided that the gamble is worth the intermittent thrill of a big win—or any win—because that win goes against long-term fate. We know we are bucking the house edge. We know the casino will win in the end—against almost every single casino gambler out there. But we gamble we can change that fate, at least for ourselves, at least for tonight. And sometimes it happens.

And that is the big thrill. Casino gambling is the war against fate—a war almost everyone must lose but occasionally some of us will win.

Helpful Hint: *My mentor, the late Captain of craps, whose ideas I will discuss in the craps section of this book, called casino gambling a “manageable thrill,” because the risks a typical casino gambler takes will not destroy him but will get that adrenaline flowing.*

It doesn't have the interminable “unknowables” of whether you and Jane will be married happily ever after. It isn't like the war against fate in real life, in which we have no possibility of winning and we all know

it. The war against fate in the casino gives us a lot more power than we have in real life because occasionally we do indeed cheat death.

And that's why 26 percent of the adult population in America loves to gamble!

CHAPTER 3

How Much Should You Bet?

The late Captain of craps, the legendary Atlantic City player I have written about in many of my books, once explained to me his theory on how much a person should bet at whatever game he wishes to play in order to experience a high degree of thrill with a low chance of having a heart attack and an even lower chance of being totally bored.

Casino gambling for the recreational player should be a “manageable thrill.” The Captain stated that a typical casino blackjack player playing for matchsticks or pennies would get bored rather quickly, because no hand really means that much to him—losing has no sting, and winning has no adrenaline jolt. But if he bets \$500 per hand, he might find himself sweating profusely as he sees his rent money or food money going out the window on a sustained series of losses. He might, quite literally, drop dead from anxiety. In the case of the \$500 bettor, the emotions would range from dread at losing to relief at not losing. Where’s the fun in that?

The Captain’s theory of a manageable thrill comes down to a simple formula: the bets you make have to be large enough to make it worth wanting to win but small enough to make losing them not cause you to think of all the things you could have bought had you not lost. That is your “thrill zone”—the range of betting that has meaning, win or lose, but is not really hurtful to your emotional or economic life.

Often players will bet a certain amount when they first start a game but gradually increase their bets until they hit the “sweat zone,” as the

Captain called it. The sweat zone is the place where the bet becomes uncomfortable to think about. Many craps players hit the sweat zone after several presses of their bets. Worse, a controlled shooter who is having a good roll will sometimes start to think more about the money at risk than about shooting the dice in a relaxed and careful manner. This makes shooting the dice no longer a thrilling exercise for the player, but an agony. *What if I roll a seven? What if I lose? Look at all that money!*

There's no doubt the average casino player is a thrill seeker. Going up against Lady Luck is a roller-coaster ride on which your money and your emotions go up and down, up and down. For many people, going on roller coasters is a delight—but it isn't a delight if you've had a big meal and become sick to your stomach. Betting too much at a casino game is the equivalent of going on a roller coaster with a full, gurgling belly. It could become a sickening experience for you and for others watching you. Then again, going on the kiddie boats that go around and around, with those little kids ringing the bells, might not be thrilling enough for you.

Interestingly enough, I have also noticed similar phenomenon among some card counters. They may start their betting at \$25, but when the count calls for it, they have to move that bet up, sometimes by a lot. At a certain point, and even with that edge over the casino to boot, these card counters will begin to sweat their action. The escalation of their bets gets their hearts pounding, and they enter the sweat zone. Losing such large amounts, amounts actually measured in emotions and not cash, has made what up to that point had been a pleasant pastime into an emotionally wrenching moment.

I once entered the sweat zone in the early 1990s when I found myself betting several thousand on two hands that I had split, resplit, and doubled down on those resplits. The sweat literally poured out of me, and one drop went right down my nose and landed on my cards as the dealer turned over a 16, hit it with a 5, and wiped me off the board. Plop, drop, and I was monetarily and emotionally soaked and stunned.

The fact is, no amount of rationalizing can really stop a person from entering the sweat zone, because the dimensions of that sweat zone are deeply rooted in the subconscious mind. Many of us have no control over where the sweat zone starts—it's just there! I knew a skilled blackjack

player, worth millions in his businesses, who just couldn't handle a bet higher than \$50. He used to talk about the fact that he should be able to bet 10 times that amount, especially when the count favored him, but for some reason, \$50 was his emotional limit. Over that, and he became anxiety ridden.

Gaming writers love to talk about strategies, house edges, and bankroll requirements, but rarely do we discuss the emotional bankroll that a person must have to bet at this or that level. A red-chip player might wish he could play at the green level, might even be able to objectively afford it, but he just can't bring himself to do it. His hands start to tremble as he pushes out the chips. If this happens to you at a certain betting level, don't make the bet! If you know this fact, then be content to bet within your thrill zone and don't attempt to push the envelope. It isn't worth the consternation, second-guessing, and self-flagellation such an action would cause you.

The Captain had, from years of experience, learned that some bets just aren't worth making—even bets where you might have an edge—if the fear of loss becomes so overwhelming that the act of making the bet becomes an act of anguish.

Some philosophers have speculated that man is composed of three parts: mind, body, and spirit. To enjoy casino gambling, all three of those components should be utilized. Your mind should tell you which are the best bets to make, your spirit should enjoy the contest, and your body will let you know when you've gone overboard, because it will start sweating!

CHAPTER 4

Scratch a Gambler, Get a System

After you read this book, you will be able to go into any casino and win a million dollars or more any time you want. You'll be able to buy an island paradise where you will live a life of luxury few people have ever experienced. You'll live in a mansion bigger than any palace any king or emperor has ever constructed. You'll have cars and airplanes and servants. The pleasures of the world await you within the pages of this book.

And to top it off, I have a bridge you can buy that links Brooklyn and Manhattan. Right now it is called the Brooklyn Bridge, but you can name it after yourself once you own it.

Obviously the above paragraphs are total baloney, the kind of baloney systems-sellers hawk to unwary casino gamblers. So ignore them and come down to earth with the rest of us.

I can tell you this without any of the baloney: *Casino Conquest* is just what its name clearly states. It is a book that will give you mathematically proven methods to actually beat certain games; it will give you ideas on how to lower the house hit at games in which you can't get a mathematical edge. It will also reveal methods for getting more comps for less risk, and I will discuss some advantage methods that can bring you more money from comps than you actually lose in the games (*don't tell the casinos this*).

Can you make millions of dollars every time you play? That is doubtful—highly doubtful—unless you have a lot of money to bet. Millions of dollars are probably not in your gambling future. But you can be the smartest, strongest, and savviest player you can possibly be.

Okay, let's do it!

There used to be a television commercial where pretty twins debated the merits of a tasty mint. It went something like this:

Pretty Twin One: Certs is a breath mint.

Pretty Twin Two: Certs is a candy mint.

Pretty Twin One: No, Certs is a breath mint.

Pretty Twin Two: No, Certs is a candy mint.

Deep-Voiced Narrator: Stop, stop!

The pretty twins stop, and their pretty faces look really confused.

Deep-Voiced Narrator: You're both right!

The pretty twins are happy because they are both right.

In the world of casino gambling, myriad arguments also rage among many players. These arguments tend to be just like this:

Player One: No systems can beat the games.

Player Two: Betting systems can beat the games.

Player Three: Trend systems can beat the games.

Player Four: Money management can beat the games.

Player Five: Hedge-betting systems can beat the games.

Good-Looking Frank Scoblete: Stop, stop, you're all wrong...well, mostly.

Why Player One Is Too Cynical

Some games can be beaten by some systems—if we define *system* merely as an organized, mathematically valid, advantage-play approach to a specific game—such as card counting at blackjack, dice control at craps, 100 percent-return video poker machines, advantage-play slot machines, etc. These kinds of systems have been shown to turn the edge in favor

of the player. These systems are not the wishing or hoping or relying on anecdotal evidence type of systems. They are real; they work, and they are not difficult to learn.

Sadly, most casino players have little interest in learning these advantage-play systems, so such skilled players are rare indeed, although the casinos are often paranoid about them. Considering that there are approximately 54 million casino gamblers in the United States alone, advantage players do not even make up one-fiftieth of a percent, in my estimation.

Many card counters do not like to call what they do at blackjack a “system” because the word *system* has a bad connotation. They think of what they do as an advantage-play “method”—meaning the player has the advantage over the casinos. Dice controllers do not like to call what they do a “system” either, because in their world so many other (losing) systems exist that it taints their achievements. They will often refer to what they do as a “technique” of advantage-play.

Needless to say, an advantage-play “system” is a “method” is a “technique” or whatever you prefer to call it—in short, a way to play with an edge. Choose whichever of these words you like, or create one of your own; the bottom line is that some games can indeed be legitimately beaten.

Player Two’s Betting Systems Resemble Sewer Systems

The typical betting systems, such as doubling up after one’s previous loss—known as the Martingale system—or searching out trends that you bet with or against or only allowing yourself three, four, or however many consecutive losses before switching tables or some such are all losers. Such betting systems cannot overcome the house edges despite the fact that many (losing) gamblers swear by such systems. If these systems could overcome the house edges, there would be no casinos, because the bulk of regular players use these systems in their play. Probably more than half of all casino players use these betting systems with ultimately fruitless results.

Betting systems do not require knowledge of what cards remain in the shoe, as advantage-blackjack betting does. Betting systems do not require the skill to influence the outcome of a dice throw. Betting systems are

simply hopeful expressions of a gambler's hopelessness, because such systems will invariably fail, as they are all based on nothing more than faith and hope. Unfortunately, the casinos don't care about gamblers' faith and hope, and they give no charity when clobbering players who use such betting systems.

Such betting systems are often sold to the unwary, hopeful, hapless gamblers as surefire winners ("Win a Million Every Time You Play!"). They aren't surefire winners; they are losers. But gamblers keep buying and using them.

Player Three Is on the Wrong Trend Too

Trend betting is the most appealing system of play for almost all casino gamblers. A trend bettor sees red show up at roulette five times in a row and thinks, *Red is hot; I am going to bet red!* Or the trend bettor thinks, *Black has to show now with so many reds appearing. Black is due! I'm betting black.*

Trend betting can actually be called "bi-bet-u-ality," because a wager can be made that the trend will continue, or a wager can be made that the trend won't continue.

So why can't trend betting work? Because it is and it ain't, to coin someone else's phrase. There are two sides to the trend-betting proposition; one side wins and one side loses, and thus you then might think that the bets cancel each other out. They don't. In fact, the casinos just grind away at both sides, because the winning bets are usually not paid off at the proper odds. So even the winning bets are losing the winning player some money.

If you are confused, just watch how this scheme works:

Pauline bets one dollar on number 17 at roulette. It hits. She is paid \$35 for the dollar she wagered. Wow! That is some big score. But is it? On a wheel that has two green zeros, there are 37 ways Pauline can lose and only one way (that 17!) for her to win.

In a game with no house advantage, when she won she would be paid \$37 for her dollar wager. She would lose \$37 on all the other numbers but win \$37 on her number, and the game would be even; this is called a "fair game." But the casino can't make money on a fair game, so it pays

the winning bet less than fair odds. Poor Pauline only gets \$35 instead of \$37, and the casino keeps two dollars for itself. Think of it this way: Pauline is a sole proprietor when she loses, but she has a partner when she wins: Mister Casino.

In roulette again, Jim bets on red; it wins. He is paid even money. Hey, how could the house be taking money from Jim? He wins even money; he loses even money. There you have it—a fair game! Sorry, that is mere illusion; *maya*, as the Hindus might say.

The fact is that Jim only has 18 chances to win on red but has 20 chances to lose on black and green! So as Jim plays red into the sunset, the house will win 20 times, and Jim will win 18 times, and...Jim loses in the long run. Certainly not a fair game. If Jim's wife, Charlene, decides to show Jim how silly he is by betting red, she will bet black. Oops, she also wins only 18 times, and she also loses 20 times—no better, no worse than Jim. It doesn't matter how they bet. I'm guessing they are still going to argue into the night concerning who knows more about gambling.

Trend systems cannot buck these facts, no matter what the trend bettors believe or how they structure their trend-betting attacks. The bottom line is simple and sad: trend bettors lose the entire bet when they lose, and they lose some of the bet when they win—just like all other bettors not using trends. There are no useful trends when it comes to trend betting.

A Closer Look at Streaks

Every casino gambler, from the best of them to the worst of them, knows that all casino contests are streaky. You win some, you lose some. You win a few in a row, you lose a few in a row. You have good days, you have bad days.

Streaks and gambling go together like a horse and a carriage, love and marriage, Belvedere and a martini. We all know this for a fact.

However, some gambling pundits pontificate that the good and bad streaks even out in the games—which is *not* the case in almost all casino games. Indeed, if you are a betting man or woman (and who else would be reading this book?), wager your money on the fact that the casino

will have more “good” streaks for them (*good* meaning they win more decisions) than “bad” streaks against them. The players will face just the opposite situation. They will have more bad streaks and fewer good streaks.

The reason for this is in the nature of the games, which usually means the math of the games. Let’s take a look at the casino players’ favorite table game, blackjack. It is no secret that blackjack is a very close contest between the player and the casino—if (and this is a big *if*) the player knows the correct basic strategy, the computer-derived best play of each player hand against every dealer’s up-card.

In most traditional blackjack games, the player using correct basic strategy will face an approximately 0.5 percent house edge, which means a loss of approximately 50¢ for every \$100 the player wagers. That’s a good game, pretty close.

However, blackjack is not the equivalent of flipping a coin, where the player and the casino win half the hands and lose half the hands respectively. Absolutely not. The house will win approximately 48 percent of the hands, the player will win approximately 44 percent of the hands, and approximately 8 percent of the hands will be pushes (ties).

Clearly the house will have longer winning streaks and shorter losing streaks than the player because of these percentages. If there were no other betting options in a blackjack game, the player would lose \$4 for every \$100 he bet. Yet the player does not lose this much; in fact, the player loses much less because blackjack has certain playing options that allow the player to get more money on the table in certain hands: he can double down on two cards, he can split pairs, he can sometimes double down on his split hands, and he might even be able to surrender his poor hands. A big benefit for the blackjack player is getting that 3-to-2 payout for a blackjack—with blackjacks appearing in about 5 percent of the hands.

These playing options bring the *monetary* edge of the casino down to that approximate 0.5 percent, but the casino is still the favorite to have the longer winning streaks. Casinos that have instituted the 6-to-5 payout for blackjacks have therefore seriously hurt the players’ chances of winning at the game by drastically increasing the house edge.

Craps puts the house in a favorable streaking situation on its most popular bet, the Pass Line. The house wins 251 decisions, while the player wins 244 decisions on this wager. While this makes it a very close contest, you can see the house will have slightly longer winning streaks than losing streaks.

As with roulette's straight-up wagers, the proposition bets at craps are all long shots that pay less than their true odds. Take a bet such as the 12, known as boxcars, which has a 1-in-36 chance of appearing. Obviously, the player who bets the 12 each and every roll will find himself in enormous negative streaks. However, when he hits this number, the house doesn't pay the win off at 1-to-1, as only the truly insane would then make such a bet. Instead, the house usually pays off at 30-to-1—much less than the true odds of 35-to-1 but far better than 1-to-1. The house edge on this bet comes in at almost 14 percent—a huge edge, nevertheless. You only have to be somewhat crazy to make this particular bet.

So what is the bottom of the bottom line? Anyone who tells you to chart tables and players in a random game is telling you to jump off the Empire State Building because, "Don't worry, you will go up, not down."

Player Four Has an Inkling of an Idea

Money management—defined as how you handle your gambling money, how much you bet, and when you stop playing—cannot overcome house edges. Still, money management is an important ingredient in all gambling, whether you are a player who doesn't have an edge or whether you are a player who does have an edge. Cautious management of one's money is always best, as I will show you.

I will give you the best money-management principles for each game. But I repeat: money management alone cannot give you an edge over the casino.

Player Five Has Obviously Never Done Any Gardening

You cut your hedges, and what do they do? They grow back to annoy you and also your loud, complaining neighbors. That annoying fact explains why there is no way to cut the house edge by hedging one's bets—you

just lose more money because you are adding more bets of the high-house-edge variety. In your garden, if you don't want the annoyance factor of hedges, don't grow any; same with casino gambling.

So what is a hedge bet? It is using one bet to offset the house edge of another bet. Sounds interesting and intelligent, yes? Except it doesn't work to lessen the house advantage over the player—it usually gives the casino a higher house edge.

Let's take a quick look at hedging a bet in blackjack. The biggest hedge bet that many blackjack players make is the one called "insurance," sometimes called the "even-money" bet if a player has a blackjack. From my book *Beat Blackjack Now!*, here is the description of the insurance and even-money bet:

When the dealer's up-card is an ace, the dealer will ask players if they want to make the insurance wager. Insurance is a side bet where players are betting that the dealer's hole card will be a 10-value card. Players can make an insurance bet equal to one half of their initial bet made on the hand. To make the insurance bet, you simply place your chips on the insurance line, which is located right above the player betting spot. You win your insurance bet if the dealer has a 10-value card in the hole. A winning insurance bet pays off at 2-to-1 odds.

When the player has a blackjack hand and the dealer has an ace showing, the dealer will ask the player if he wants "even money." Even money means the dealer will automatically give you a 1-to-1 (or even-money) payoff on your bet before he checks his down-card for a potential blackjack. Taking even money yields the same result as making an insurance bet on your blackjack hand.

That would seem like a good hedge, especially if you have a hand of 20 or, even better, a blackjack. Unfortunately, the normal house edge for a player using the computerized version of "basic strategy" gives the house an approximate 0.5 percent advantage over the player—and that is a very close contest. But what if you take insurance to hedge your bets? The house now takes between 5 and 8 percent from that insurance bet. That's some hedge, isn't it? You bet more money and lose much more money on the extra bet.