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# Turtle Strategies

**Winning Systems for  
Slot Machines and Blackjack**

**(Plus \$50.00 of Free Coupons Included)**

*Silverthorne Publications*

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## Turtle Strategies - Winning Systems for Slot Machines and Blackjack

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## Introduction

Casinos are fast. They are fun. You can make a lot of money in a short time period. Unfortunately, you can also lose a lot even faster. Many players become totally caught up in this environment. If the games are played fast, they plan to play even faster. They jump from slot machine to slot machine. They jump from game to game. The pace continues until one of two events occur. They either run out of time or out of money.

With these players, the reality doesn't set in until they are on their way home, tired and usually broke. The adjustment back to reality is especially hard because of the marked change in pace. In the casinos, there is no sense of the passage of time or even of the time of day. Using chips or tokens for play, there is very little connection between the wins and losses and the actual amount of money involved. Now, riding in a car, bus or plane, reality seems almost painfully slow. It is a time for recollections and even recriminations. The jaded gambler will think of what could have been. If only he had stopped playing when he was ahead. If only he had not played that last slot machine. If only, if only . . .

Most gamblers are losers. That's why the play of a few astute players I have come to know over the years is so extraordinary. They stand head and shoulders above the crowd if for no other reason than the fact that they are long term winners at the casino's games.

Unlike the "hares" who run from game to game, caught up in the frantic atmosphere promoted by the casinos, these "turtles" are always calm in their approach to gambling.

Where others jump, they tend to warily observe. When the hares run to the next game, these turtles are more likely to consider which game they might wish to play, but only under the conditions they set for the game.

This turtle approach to playing and winning is so unusual that it deserves to be documented for others to learn and use.

It stands out in many ways. The "turtle" approach to casino gambling doesn't require a large bankroll. Turtles prefer to let the casinos provide the money, and they play at games and use systems that don't require a lot of money.

Turtles are cautious. They know that the casinos have the odds in their favor. That is why losers are common, and winners are fairly rare. They only play select games, under certain prescribed conditions and with set limits.

I am grateful to the Turtles I have met for sharing their gambling strategies with me. I have been allowed to disclose their consistent approach to winning which includes playing slot machines, video poker, roulette, craps and blackjack.

The Turtle approach to casino gambling combines the concepts of using a low bankroll, selecting only certain games to play, using a carefully controlled playing strategy

and strictly controlling losses. It is the perfect strategy for Low Roller gamblers, who I define as persons who want to get the most bang for the buck.

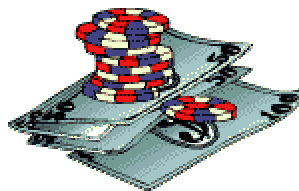
Because the Turtle approach is so effective, Low Rollers are not limited to only playing slots or minimum wagers at some table games.

If you have \$500, you can play slots or video poker and spend some time at craps, roulette and blackjack. You do not have to play all of these games, but the Turtles do whenever the games meet their conditions.

The information in this booklet was taken from the book, *The Low-Roller - Winning Systems for Low Budget Gamblers*.

Although we have only extracted two of the chapters for this booklet, the casino games of slots, video poker, roulette, craps and blackjack are covered in this book. Each game has two chapters: one on how the game is played and a second chapter on how to use the Turtle strategies to beat the game.

If you are interested in ordering *The Low-Roller - Winning Systems for Low Budget Gamblers*, please check the order form at the back of this booklet . . .



## Winning at Slots

If you like to play slot machines mindlessly for hours on end, you will not like the Turtle approach to playing slots. Turtles can spend hours on a winning slot machine, but run like hares from any machine that doesn't promptly offer winnings. Turtles often quit playing slot machines after just a few minutes, having either locked up a reasonable profit or lost a fairly low amount and decided to leave the slots alone.

Successful Turtles learn several casino games. If the slot machines are not producing, they will move on to video poker or roulette. Turtles view slots as a great opportunity to rack up quick profits, but recognize that to continue to play slots for hours straight, without any regard for profits, is to play the game the way the casinos want you to, which is almost always a losing strategy.

Turtles recognize that to play slots correctly you need an adequate bankroll. It should be large enough to do the job, but not so large that a large amount of money is risked on slots. A reasonable bankroll for slot play is the amount of cash which will

convert into 400 coins or tokens. For quarter slots, this means \$100. A dollar player will need to bring \$400 and a \$5 player, needs \$2,000 for slots play.

Because slots players fight an uphill battle in beating the machines, most Turtles only play quarter slots and use \$100 as their slots bankroll.

Rule 1. The bankroll for slots play should be large enough to buy 400 coins. Most Turtles stick with quarter machines and bring \$100 for slots play.

Turtles use all of the rules presented in the previous chapter to find the best slot machines. For example, if the slot machines are low payers in a particular casino, a Turtle will not play slots in that establishment.

Even using all of the special slot rules does not guarantee a winning slot machine. That's why Turtles like to divide their bankroll into a least ten smaller bankrolls. This gives them ten shots at beating the slot machines while never risking more than 1/10 of their bankroll at any time. With a \$100 bankroll, each session bankroll becomes a \$10 bankroll, which buys 40 quarters.

The goal for each session bankroll is to win as much as possible with it, while knowing that the worst thing that could happen would be to lose \$10. This approach puts a great deal of control on the player's side, while limiting the casino's ability to win large amounts in any short time period. Turtles know that one of the greatest risks in casino gambling is losing a large amount of money in just a few minutes. With the session approach, this risk is eliminated because the amount of money at risk is always only a part of the total bankroll.

Rule 2. The bankroll for slots play will be divided into ten smaller bankrolls for session play. This limits the risk of any single session ever costing the entire bankroll.

When beginning slot play, a Turtle will first pick out five likely looking slot machines. They must be of the right denomination, and should accept up to five coins. If five coin machines aren't available, the next choice will be three coin multipliers. Two coin machines will be played only as a last resort. The Turtle will carefully review the locations within the casino of each of the machines. Each should be a desirable machine using the rule for picking machines in a casino. After picking out the machines, the fun starts.

The Turtle will take out one session bankroll (40 coins) and play eight coins in each of the five slot machines picked out. He will keep track of the results of play on each machine. Let's assume he had the following results:

<b>No.</b>	<b>Amount Played</b>	<b>Amount Returned</b>	<b>Won or Lost</b>
1	8	6	-2
2	8	2	-6
3	8	10	+2
4	8	7	-1
5	8	15	+7



This is a test to determine which machine seems to be paying off more frequently. To conduct this test, you will play eight coins, one at a time, in each machine and then write down the number of coins returned to you. In the example test, machines 3 and 5 both produced positive results, but machine 5 looked more promising. Any machine which doesn't return at least 7 coins is automatically eliminated, even if this means that no machines qualify. A machine must return at least 10 coins to qualify as a contender for additional play. If no machines qualify, you may try the test one more time, eliminating the two worst machines and picking two new ones to include in the test. If no machines meet the bench mark after the second test, then you will not play slots in this casino.

Rule 3. A session bankroll of 40 coins will be divided into five "mini-sessions" of eight coins each. These mini-sessions will be played through five different slot machines, one coin at a time. If any machine returns at least 10 coins, then that machine qualifies for additional play. Any machine which doesn't return at least 7 coins is eliminated. If no machine qualifies, one more test can be conducted, eliminating the two worst machines and retesting the three best machines plus two new ones. If no machines qualify in this round of tests, then you will not play slots in this casino.

Let's follow through on our example. We return to machine 5 which returned 15 coins on the test run. We will now use an entire session of 40 coins on this machine. However, we will start playing the machine one coin at a time. After any win, we will start increasing our wagers until we have another win. If no win occurs, we will drop back to a one-coin wager after making a predetermined series of increased wagers following a win.

Here's how this system would work on a five-coin multiplier slot machine. We wait for a win, while making one-coin plays. After a win, we will increase our wagers for the next five plays as follows: 2 2 3 4 5, where each number represents the number of coins played. We will use a different series for three-coin and two-coin machines. If we have a win with one of these increased wagers, we will immediately drop our next bet back

to one-coin. If we lose all five of these increased wagers, we will either drop back to betting one coin or quit playing the machine. Table 1 shows the results of ten plays using this method.



We start with our minimum bet of one coin. The first play loses, so we again make a one coin wager for the second play. The second play also loses, so we continue with a one coin wager for the third play. Play 3 produces a win of 6 coins so we increase our wager on the next play.

On Play 4, we wager two coins and lose. For Play 5, we continue our betting sequence and again wager two coins. Since this wager also loses, we raise our wager to three coins for Play 6 which produces a win of 9 coins. Since this win occurred during our betting sequence, we drop the next bet all the way back to one coin. The one coin bet on Play 7 wins so we start a new betting sequence, wagering two coins on Play 8. This play loses so we continue our betting sequence and bet two coins on Play 9. We have a win on Play 9. We drop back to our minimum bet of one coin for Play 10.

**Table 1. Turtle Slots System in Action**

Play	Wager in Coins	Payoff in Coins	Comments
1	1	0	Continue with minimum bet
2	1	0	Continue with minimum bet
3	1	6	Following win, start betting series
4	2	0	No win, continue betting series
5	2	0	No win, continue betting series
6	3	9	Win! Reduce next wager to 1 coin
7	1	2	Win! Start new betting series
8	2	0	No win, continue betting series
9	2	8	Win! Reduce next wager to 1 coin
10	1	0	No win, continue with minimum bet
Total	16	25	Net win = 9 coins

We can see that with the Turtle method of play, we only increase our wagers after a winning play, and then for only a maximum of five plays. What would we do if there were no wins at all during the five plays where our bets were increased? This depends on how the slot machine has performed previously. If this is our first attempt at catching a win

with an increased bet and there is no win, we should quit playing this slot. If we have previously caught wins during the betting series on this machine, then we should reduce our wager back to one coin and see if we have another win in the next three plays. If we catch another win, we can attempt another betting series. If no wins occur in the next three plays, then we will quit playing this slot machine.

Rule 4. We will begin playing on a selected machine, betting only one coin per play. We will increase our wagers following a win, with a betting series used for the next five plays. If we catch another win, we will resume betting only one coin. If we do not catch a win during the five plays of the betting series, we shall quit playing this machine if we have failed to catch a win on our first attempt. If we have previously been successful at catching a win during a betting series at least one time on this machine, we will give the machine three more plays in which to catch a win, before quitting.

Several different betting sequences can be used following winning plays, dependent on the number of coins accepted by the slot machine. Here are some of the betting series which can be used:

2-coin machine	1 1 2 2 2
2-coin machine	1 2 2 2 2
3-coin machine	1 2 2 3 3
3-coin machine	1 2 2 2 3
5-coin machine	1 2 3 4 5
5-coin machine	1 2 2 3 4
5-coin machine	2 2 3 3 4
5-coin machine	2 3 4 4 5
5-coin machine	2 3 3 3 4

You can see that this method of increasing bets following a win gives us a good opportunity of catching a series of winning bets with larger amounts of money wagered during the wins. What we do after a large win or a steady number of smaller wins is critical to our success at beating the slot machines.

Anytime we have a larger win, we want to count our coins and see how we are doing. A larger win is any win totalling ten coins or more. If we don't have any wins which qualify, we will count our coins after we have inserted all of our session money one time. This is called a "round" of play.

If, after counting our coins, we find that we are up ten or more coins, we will remove enough coins from play to reduce our session money back to 25 coins. The money removed from play is "locked up" and will not be used for gambling again on this particular gaming excursion.

Let's recap this rule. If we start with 40 coins, then anytime we have more than 50 coins after a round of play, we will lock up enough coins to reduce our bankroll to 25 coins. If we count our session bankroll after a large win and we are up at least ten coins, we will do the same thing. In either case, we will continue to play with the reduced session bankroll and lock up all coins in excess of 25 coins.

After we have locked up our excess coins, we will continue to play the slot unless we encounter a period of eight consecutive losing plays or lose a betting sequence following a winning bet. If either of these events occurs, we will quit playing the machine.

Anytime we complete a round of play on a machine or hit a larger payoff, we will count our coins and lock up any coins greater than 25 coins. Anytime we complete a round with fewer than 15 coins will signal us that it is time to quit.

Rule 5. Following large wins or the completion of a round of play, we will count coins. Anytime we have won more than ten coins, we will reduce our session bankroll to 25 coins and continue playing. All coins in excess of 25 coins, will be locked up and removed from play. After any additional large wins or the completion of a round of play, we will count our coins and remove any coins in excess of 25 from play. Any time we lose eight consecutive plays, lose a betting sequence or loose ten or more coins in a round of play will cause us to cease playing the slot machine.

It is important to always put a cap on losses. The general rule for losses is that we will quit playing a machine if we lose eight plays in a row, lose the first attempted betting sequence, or lose ten or more coins in a round of play.

Rule 6. The general rule for losses is to quit playing immediately after losing eight plays in row, the first attempted betting sequence, or ten or more coins in a round of play.

This Turtle method of playing slot machines can produce large wins in just a few minutes. It can also signal the end of a slot session in just a short time period. When Rule 6 signals that a session is over, you can do one of several things. If the original test of five machines produced two winners and the second machine is still available, then you may want to play on it. If there were no other machines qualifying for play, or if any other machines which qualify are now taken, then you may want to perform another test to find a likely machine.

A critical element in playing slots is to not let the house edge gradually take your bankroll. The rules for locking up profits are critical as well as the rules for quitting after losses. When you use the Turtle system of playing slots, you have to be prepared to move on to another game after locking up a good win, or hitting the limit of allowable losses. Either situation requires that you cease playing slots for a while. If you want to continue gambling, you may want to move from slots play to video poker, which is a logical progression. In the next two chapters you will learn exactly how the Turtles play and win at video poker.



## Winning at Blackjack

Blackjack tends to be a streaky game. It can be streakier than craps or roulette. By "streaky" we mean that a winning or losing trend will continue for several decisions. Card games like blackjack and baccarat tend to have longer streaks than games played with mechanical devices like dice or a roulette wheel because the cards are never shuffled enough to be in truly random order.

You may have sat down at a blackjack game and lost hand after hand. Conventional wisdom has it that the dealer is hot. Or, on a more pleasant note, you may have won hand after hand, seemingly without trying.

Either of these experiences is fairly common in blackjack and reflects the fact that the cards are in non random clumps, favoring either the player or the dealer.

Exhaustive computer research has shown that certain card groups favor the player more while other groups will favor the dealer. The theory of card counting is based on



tracking cards as they are dealt to try to determine if the remaining undealt cards have more of a dealer bias or a player bias.

The most favorable cards to a dealer are the low cards of 2, 3, 4, 5 and 6. The reason these cards favor the dealer more is that he can draw low cards to what would normally be bust hands for him and still stay under 21.

The most favorable cards for the player are the higher valued cards of 10 and Ace. With more higher valued cards being dealt, the dealer is more likely to be dealt a blackjack. Even though the dealer is equally likely to be dealt a blackjack, the player has an edge in that his blackjack will be paid 3 to 2, while the dealer blackjack only wins even money.

Another advantage to the player of more high cards being dealt is that the casino drawing and standing rules for dealers will force the dealer to bust more often as he draws higher valued cards to his bust hands.

Card counting attempts to track the cards dealt to determine if more higher or lower valued cards remain to be dealt. When more higher valued cards remain to be dealt, the player will raise his bets. When the deck is rich in lower valued cards, the player will lower his wager.

We will use a mechanical betting strategy which attempts to raise bets during winning streaks and limits losses during losing streaks. By using a strategy which raises bets moderately after wins and limits losses during losing streaks, we can gain the advantage of following clumps of cards favoring the player and limit losses to clumps of cards favoring the dealer.

Rule 1. We will use a mechanical betting strategy to take advantage of card clumps favoring the player and to limit losses to clumps favoring the dealer.

Our betting strategy will always start with four numbers arranged in a group like this: 5 10 10 5. We will wager the total of the two outside numbers. Our starting wager would be for 10, determined by adding the outside numbers of  $5 + 5$ . If we win this bet, we will cancel the two outside numbers in our group like this: ~~5~~ 10 10~~5~~. With the two outside numbers canceled, we would next wager the total of the two remaining numbers. Our wager would be for 20, computed by adding 10 and 10. If we win this wager, we will have completed our betting series by canceling all four numbers like this: ~~5~~~~10~~~~10~~~~5~~. If we wish to continue wagering, we will set up a new series of 5 10 10 5 and began again by wagering the total of the outside numbers.

Rule 2. The amount wagered will always be the sum of the two outside numbers in a special series of four numbers. After any win, the two outside numbers will always be canceled.

If we lose a wager, we will add the amount of the lost wager to the last number in the series which has not previously been added to. Lets start again with the series 5 10 10 5 and wager 10 as the total of the two outside number of 5 and 5. This time our wager loses. We add the amount lost to the last number in the series which has not been previously added to. In this case, we add the amount lost of 10 to the last number of 5 and our series

becomes 5 10 10 15. Our next wager is the total of the two outside wagers of 5 and 15 and we wager 20. Assume that this wager also loses. We now add the amount lost of 20 to the last number in the series which has not previously been added to. We add 20 to the second to the last number and our series becomes 5 10 30 15. Our next wager is for 20, the total of the two outside wagers. If this wager wins, we cancel the two outside wagers and have: 5 10 30 15 . Our next wager is 40, the total of the two remaining wagers. If this wager wins, we have completed our series and we will set up a new series if we wish to continue betting.

Let's learn one more rule. If we are down to less than four numbers and a wager loses, the amount lost will be added as a separate number in the series. We only add the amount lost to an existing number when we have four numbers in a series. If we have less than four numbers left in a series, because of previous cancellations, we must add the amount lost to the end of the series after a loss.

Assume we start wagering with the series 5 10 10 5, and our first wager is 10 (the sum of the two outside wagers). This wager wins, we cancel the two outside numbers, leaving a series of 10 10. Our next wager is 20, the sum of 10 and 10. We lose this wager. We will add the amount lost to the end of the series. Our series becomes 10 10 20, and our next wager will be 30, the sum of the two outside numbers. Assume that this wager also loses. We now add 30 to the series, which becomes: 10 10 20 30. Our next wager is for 40, the sum to the two outside wagers. If this wager wins, we cancel the two outside bets and our series looks like 10 10 20 30 . Our next wager will be for 30, the sum of 10 + 20.

Rule 3. Following a loss, add the amount lost to the last number in the series which has not previously been added to. If there are less than four numbers left in the series because of previously cancellations, add the amount lost to the end of the series.

There is a final rule we will use. We will limit our losses to three consecutive losses or to a wager five times the size of our smallest wager. With the series of 5 10 10 5, our smallest wager will be 10 and the largest wager we will lose is for 50. If we lose a bet this size or if the next wager we are called on to make is larger than 50, we will call the series finished. Once we call a series finished, we will use other rules to determine if we continue playing the session or consider the session completed.

Rule 4. If there are three consecutive losses or if the next wager would be at least five times the size of our smallest wager, end the series. If you decide to continue play, start over with the original series.

Let's take a look at a sample number of blackjack plays. Table 14 shows 13 blackjack plays including the loss of the entire betting series. The first column shows the betting series with the numbers which are added to make the bet underlined. The next column shows the amount bet, the third column the outcome of the wager (win or loss) and the fourth column shows the total amount won or lost. The final column has comments.

**Table 14. A Series of Blackjack Wagers**

Series	Bet	Out- come	Amt Won (Lost)	Total Amt Won (Lost)	Comments
<u>5</u> 10 10 <u>5</u>	10	L	-10	-10	Add loss of 10 to last wager
<u>5</u> 10 10 <u>15</u>	20	L	-20	-30	Add loss of 20 to third wager
<u>5</u> 10 30 <u>15</u>	20	L	-20	-50	Lost 3 bets in row, series over
<u>5</u> 10 10 <u>5</u>	10	L	-10	-60	Add loss of 10 to last wager
<u>5</u> 10 10 <u>15</u>	20	W	+20	-40	Cancel two outside numbers
<u>10</u> <u>10</u>	20	L	-20	-60	Add loss of 20 to third position
<u>10</u> 10 <u>20</u>	30	W	+30	-30	Cancel two outside numbers
<u>10</u>	10	W	+10	-20	Start new series
<u>5</u> 10 10 <u>5</u>	10	W	+10	-10	Cancel two outside numbers
<u>10</u> <u>10</u>	20	W	+20	+10	Start new series
<u>5</u> 10 10 <u>5</u>	10	W	+10	+20	Cancel two outside numbers
10 10	20	W	+20	+40	Start new series

This series started out poorly with four straight losses. After the third loss, we were forced to start a new series. Eventually, we had a nice string of wins and were able to show a profit for the series. Let's take a look at another series of blackjack wagers. This time we will encounter a doubling down and a pair splitting situation.

Whenever we are called on to increase our wager because of a doubling down or a pair splitting opportunity, we should take advantage of the situation if the Turtle Playing Strategy calls for the move. To double or split a pair entails bringing in chips from reserve for the play. If we win both of the wagers, we will cancel the two outside numbers. If we only win one of the wagers, we will leave both of the outside numbers alone. If we lose both of the wagers, we will add the total amount lost to the last two bets in the series.



Assume that our betting series is 5 10 10 15, and we wager the total of the outside numbers for \$20. Either a doubling down or a pair splitting opportunity occurs, and we add another \$20 wager from reserves. These are the possible outcomes of these wagers:

<b>Outcome</b>	<b>Starting Series</b>	<b>Bets</b>	<b>Ending Series</b>
Win both bets	5 10 10 15	20 - 20	10 10
Won one bet	5 10 10 15	20 - 20	5 10 10 15
Loses both bets	5 10 10 15	20 - 20	5 10 30 35

Rule 5. When doubling or splitting pairs, use reserve chips to make the second wager. If both bets win, cancel two outside numbers. If one wager wins, leave the betting series the same. If neither bet wins, add the amount lost to each of the last two numbers in the betting series.

Table 15 shows a series of 7 blackjack decisions where both doubling down and pair splitting situations occurred. With the double down, we won both wagers and started a new series as our win was large enough to equal or exceed the bets we would have made if we had bet the entire series. When we split a pair, we split the decisions winning one wager and losing the other. With this situation, we used the same betting series for the next wager as our position had not changed with a "push" decision.

**Table 15. Another Series of Blackjack Wagers**

Series	Bet	Out- come	Amt Won (Lost)	Total Won (Lost)	Comments
<u>5</u> 10 10 <u>5</u>	10	W	+10	+10	Cancel 2 outside numbers
<u>10</u> <u>10</u> Double	20-20	W-W	+40	+50	Start new series
<u>5</u> 10 30 <u>5</u>	10	W	+10	+60	Cancel 2 outside numbers
<u>10</u> <u>10</u>	20	W	+20	+80	Start new series
<u>5</u> 10 10 <u>5</u> Split	10-10	W-L	-0-	+80	Use same series
5 10 10 5	10	W	+10	+90	Cancel 2 outside numbers
<u>10</u> <u>10</u>	20	W	+20	+110	Start new series

Once you start using this betting series in blackjack, it will become second nature to you. The easiest way to keep track of bets is to use chips to represent the numbers in a series. If you were using the series 5 10 10 5, you could use \$5 chips to represent each bet. To cancel numbers, you will pull the chips back. To add to a number for a losing bet, just add chips to the series.

There is a betting series for every size bankroll. For \$1 tables, use the series 1 2 2 1. Two dollar minimum bet tables require the series 2 4 4 2. Ten dollar tables use the series 10 20 20 10. Table 16 summarizes minimum wagers, the size of the session used and the betting series needed for different blackjack games.

**Table 16. Blackjack Sessions and Betting Series Used**

<b>Minimum Wager</b>	<b>Session Bankroll</b>	<b>Starting Series</b>
\$1	\$ 50	1 2 2 1
2	100	2 4 4 2
5	250	5 10 10 5
10	500	10 20 20 10
25	1,250	25 50 50 25

For blackjack, you will need to divide your bankroll into five session bankrolls. You can set your loss limit per session as equal to 50% of your session bankroll or the loss of two betting series (due to losing three consecutive wagers or a bet greater than ten times the minimum wager). Like the other casino games we have covered, you will need to guard your bankroll at all times.



Rule 6. For blackjack, use a loss limit per session of 50% of the session bankroll. Also quit the session if you lose a betting series two times either because of consecutive losses or the size of bets required.



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