

The Turtle Blackjack Strategy



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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.

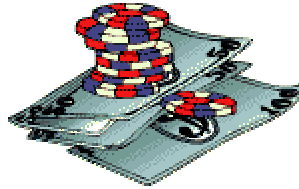
Because the Turtle approach is so effective, Low Rollers are not limited to only playing slots or minimum wagers at some table games.

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 one of the chapters for this booklet, the casino games of slots, video poker, roulette and craps are also 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 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~~1010~~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> <u>10</u> <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
<u>10</u> <u>10</u>	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:

Outcome	Starting Series	Bets	Ending Series
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

Minimum Wager	Session Bankroll	Starting Series
\$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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