

“In *The 21<sup>st</sup>-Century Card Counter*, Colin Jones explains what it takes to make a living today from playing blackjack.”

—Edward O. Thorp, author of *Beat the Dealer*



# THE 21<sup>st</sup> CENTURY CARD COUNTER

THE PROS' APPROACH  
TO BEATING **TODAY'S**  
BLACKJACK



**COLIN JONES**  
FOREWORD BY TOMMY HYLAND



## Here's What the Blackjack Hall of Famers Are Saying!

“ Card-counting professionals have been winning at casino blackjack ever since the publication of *Beat The Dealer* in 1962. If you think this might be the life for you, read *The 21<sup>st</sup>-Century Card Counter* first. Colin Jones explains what it takes to make a living today from playing blackjack.

—Edward O. Thorp, author of *Beat the Dealer*



Excellent advice for beating modern blackjack. Impressively comprehensive on team play, traveling, and bankroll considerations.

—Arnold Snyder, publisher of *Blackjack Forum*, author of *Blackbelt in Blackjack*



Whether Colin Jones is running his Blackjack Bootcamps or BlackjackApprentice.com website, or extracting hundreds of thousands of dollars from casinos, one driving principle applies: Get every dollar you can. In *The 21<sup>st</sup>-Century Card Counter*, Jones holds the reader's hand every step of the way. A most welcome addition to the blackjack literature!

—Don Schlesinger, author of *Blackjack Attack*



Don't listen to the pessimists. Card counting is not dead! *The 21<sup>st</sup>-Century Card Counter* will give you the foundation to become successful—like the players interviewed in the book who have all gone out and made six and seven figures counting cards.

—Richard Munchkin, host of the “Gambling With an Edge” podcast, author of *Gambling Wizards*



Finally, the first blackjack book in decades—written by a pro's pro—that teaches recreational blackjack players how to make a living at the game. If you have the brains, the belly, and a little bankroll, this is the only book you'll ever really need to beat 21st-century casinos. ”

—Max Rubin, host of the Blackjack Ball, author of *Comp City*

# The 21<sup>st</sup>-Century Card Counter



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The Pros' Approach to  
Beating Today's Blackjack

Colin Jones

Foreword by  
Tommy Hyland

HUNTINGTON PRESS  
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## The Pros' Approach to Beating Today's Blackjack

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# DEDICATION

This book is dedicated to the current and future generations of card counters. May the stories, advice, and inspiration in this book serve you—both at and away from the tables.

# ACKNOWLEDGMENTS

Perhaps it's a bit of a "book acknowledgements" cliché, but it's certainly not hyperbole to say this book would not exist without the following people.

## **My family.**

Grace, without your friendship, support, feedback, and partnership, I could have never written this book, much less lived the stories in it. You and the kids give me meaning, purpose, and a desire to be a better man. Mom (and Pop), thank you for supporting me and paying for my education. I know this isn't how you thought I would use my math degree, but at the end of the day, I've always known that you were in my corner. Thank you, guys, for all of your love and support.

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To Richard Munchkin, Nick and Maria, Al Francesco, Josh Axelrad, and the MIT Teams: You gave us inspiration and the



hope needed to know card counting and advantage play weren't just theories, but successful ways to make money. Because of you, I never considered that I *couldn't* beat casinos for a living.

To Tommy Hyland, who has been an example of what it means to be an extraordinary card counter and an even better human being.

To Jeff, Sammy, Ben, and all members of the "Washington Young Bloods" and the Church Team: Whether as a player, as your manager, or as an investor, thank you for trusting me to be a part of your card-counting team. I hope this book did your story justice.

### **The editors, proofreaders, and encouragers who made this book a reality.**

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### **Last but definitely not least, the Blackjack Apprenticeship community.**

Special thanks to Joe, JCnote, Spartan, the Phoenix, Rachel, SD1, Peacock, LeviMich, Ultimate, and Loudon for letting me share your stories. Beyond providing many of the card-counting

interviews, anecdotes, and success stories for this book, the community has provided me with many wonderful friendships. People who know me well know that I wouldn't stick with a business that I didn't enjoy. The fact that I'm still having a blast running Blackjack Apprenticeship is a testimony to how special you guys are. So thank you.

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# FOREWORD

by Tommy Hyland

I first met Colin Jones at Max Rubin's famed Blackjack Ball more than a decade ago. I recall him saying something like he was "honored and privileged" to meet me. After getting to know him over the last 10 or so years, I can conclusively say that it's the other way around. I see a lot of similarities between Colin and a younger me, except I was never as smart as he is.

For starters, Colin is the best blackjack teacher of all time. I've marveled at the success of his training program, Blackjack Apprenticeship, especially considering the many other blackjack schools I've seen fail over the years. I believe Colin is the only person in the history of the game to have created and sustained a successful blackjack-teaching model and today, after almost 11 years, Blackjack Apprenticeship is stronger than ever.

Equally important, Colin has walked the walk. He's bet and won big money, both on his own and as one of the leaders of the famous Church Team, immortalized in the documentary *Holy Rollers: The True Story of Card-Counting Christians*. I particularly appreciate his success as a team leader—managing alpha personalities with lots of money on the line is no walk in the park.

Our philosophies on the game are similar. We both "worship at the altar of EV" and believe in playing aggressively to maximize it. I've operated this way for many years and am considered overly aggressive by some of my peers. But it's a method that gets the money. The success of Colin and his contemporaries—several of them legitimate blackjack-made millionaires—validates the style, which is more effective than ever in today's playing environment.

I'm often asked, "What are the best books to read to learn about blackjack?" I always recommend the classics, such as Wong's *Professional Blackjack* or Revere's *Playing Blackjack as a Business*, but I have to temper my recommendations by cautioning that much of the material in those wonderful books is outdated. *The 21st-Century Card Counter* remedies that. Colin eloquently covers all the important aspects of the game, with clear explanations that not only teach the techniques, but also convey the essence of why they're important and how they all work together.

I wish my former teammates and players I've bankrolled had access to this book before starting their careers. Heck, I know I would have benefited greatly myself had I read it before I started to play. It's a must read for anyone planning on playing blackjack for profit under today's conditions and I believe it will remain relevant for a long time to come.

Don't play another hand before you absorb the wisdom in *The 21st-Century Card Counter*. You'll learn a lot and enjoy the read. Plus, Colin says some nice things about me.

# INTRODUCTION

The 21<sup>st</sup>-century card counter is different in many ways than his predecessor.

Those differences have to do with blackjack and casinos, but also with how today's prospective card counter will likely learn the skill. The card counter from a previous generation went to a bookstore and bought at least one book, and probably three or four, expecting them to be his sole sources of information. Every question had to be answered in those books or the reader was left to fill in the gaps himself. The 21<sup>st</sup>-century card counter has unprecedented access to information.

While I believe this is both a blessing and a curse, I'm assuming you will, or likely already do, search the Internet for information: watching videos, scouring message boards, and reading blog posts. Of course, as we all know, not all the information available online is accurate and some of it is downright counterproductive.

In light of that reality, I didn't write this book to be an encyclopedia, or even a comprehensive reference, on blackjack and card counting. I've spent the last 10 years compiling an enormous collection of text and videos at [Blackjack Apprenticeship.com](http://BlackjackApprenticeship.com). Instead, my goal with this book is to provide an authoritative guide to *what* you need to know and, more important, *how* you should think about card counting in today's casino environment.

So while this book doesn't answer every question, contain every discussion, or provide every number a card counter might want to know, it does offer new and unique information and advice, as well as many of my favorite stories, to help you have the best chance at crushing casinos in today's blackjack world.

It has been an absolute pleasure writing *The 21<sup>st</sup>-Century Card Counter*. I hope you enjoy reading it and will put it to good use.



# Chapter 1

## MY STORY

### No Gamble Is a Good Gamble

I had never been in a casino. I'd never thought about casinos. I didn't want to go to a casino. And yet, only a few years after stepping foot into my first casino, I was making more than \$400 an hour and closing a \$100,000 bankroll, all from money I won at the casinos.

My story begins as my oldest friend, Bryan, was getting married in Michigan to Amy, his girlfriend of two years. He asked if I'd be the best man in his wedding and while I was excited, I had to spend a sizable percentage of my liquid assets to take a red-eye from Seattle to Detroit. I was barely off the plane when the ever-energetic Bryan exclaimed, "Let's go to the casino and play some slots!"

As I said, casinos were not in my frame of reference. But this was Bryan's day and I didn't want to be a wet blanket. So off to the monstrous den of iniquity we went.

It was 10 a.m. and the place was empty. Walking near the table games, I looked at a blackjack dealer, standing with her hands behind her back. I felt like I should apologize. Everything seemed wrong.

"Over here!" Bryan called to me from a row of nickel slots. We each took two dollars out of our wallets and fed them to the machines. I pushed the stupid buttons and in less than a minute, my money was gone.

I couldn't believe I'd just wasted two dollars. I would never see that money again. I resolved to never gamble again.

And I never did.

## Wonging Back In

Two years later, I was fresh out of college with a math degree and no ambition other than to get my punk band going. I'd studied math only because I seemed decent at it and it meant that I didn't have to write any papers. I was far from a math whiz, but I showed up at class, studied enough to get A's, and managed to finish on schedule.

I ended up volunteering for most of my post-graduation summer at Lakeside Bible Camp, an island destination outside Seattle. I'd grown up attending this camp, was baptized there, and spent time on staff. But this particular summer, two major events completely changed the trajectory of my life.

First, I met a somewhat mischievous red-headed lifeguard. Though her antics were mild by most people's standards, Grace was definitely a Bible-camp black sheep. And given my own religious background, she was the perfect fit to go with my blackjack career. Within the year, I would ask her to marry me.

Second, Ben, a fellow camp volunteer, loaned me a book, *Professional Blackjack* by Stanford Wong. Ben said he was trying to teach himself how to beat blackjack by card counting and he thought it might be something I'd be into—being a math guy and all. (Years later, I met Stanford Wong and got the chance to tell him that his books were the reason I became a card counter and that I owed all my success to him. “Oh,” he replied modestly, as he turned to talk to someone else.)

This “card-counting” thing haunted me. Was it real?

Back in 2002, most everyone I knew had heard of it, but no one knew if it was legitimate. In college, a rumor went around that one of our math professors could count cards. I actually summoned up the nerve to ask him if it was true and if he could teach me. He quickly changed the subject. It all sounded like some grand parlor trick, like solving a Rubik's cube, not

something one could turn into a career. (Fast forward a few years and I was in that same professor's room again, this time as a guest lecturer at his 400-level calculus-based probability and statistics class, explaining to his students the math behind card counting.)

At summer camp, I read the chapters in *Professional Blackjack* that Ben had highlighted and tried to understand the concepts. At this point, I'd never played a single hand of blackjack, not even for fun. But Wong wrote in such a no-nonsense analytical way, it didn't take long for me to understand that card counting was, indeed, legit. Whether I could have any success at it, though, was another story.

In *Professional Blackjack* there was a page called "Benchmark Rules," which assumed certain playing conditions and projected a win rate of \$16 per hour. I went to check out the casinos in Washington, only to find that Wong's playing conditions were better than what was available locally. To make matters worse, I had a tiny bankroll. When I created an Excel spreadsheet to calculate my bets based off the math in *Professional Blackjack*, it said I could make \$7 an hour, which still sounded pretty amazing in those days. Little did I know that within a year, I'd be at that \$400-plus per hour and a \$100,000 bankroll level after starting with an initial \$2,000 stake.

## **Book Learnin'**

Given that I'd discovered the ins and outs of card counting in the pages of Wong's book, I simply followed his instructions. I created flashcards for basic strategy and playing deviations, practiced counting with a deck of cards, and played free versions of online casino blackjack. I hit up the local casinos and card rooms, playing low-limit tables for practice. I bet \$5 a hand, adding an extra \$1 every time it became favorable to do so.

I'm sure I was absolutely terrible. The ladies at the tables laughed and talked about me in Chinese. The dealers looked at

me like they knew I didn't belong. My heart pounded every time I slid my top bet of \$10 into the betting circle. I hate to think about how many mistakes I made along the way. I knew it wasn't a winning strategy. I was just trying to translate what I'd been practicing at home to a real casino environment. And above all, it was all a rush that I'd never known.

Actually, I got lucky and won about \$500 in my first week. I was over the moon. I bragged about it to a few friends. But of course (of course!), over the next couple of weeks, I lost back the entire \$500. I wasn't prepared to lose more, so I hung up the gloves to focus on my budding relationship with Grace—and the steadier income from serving burgers at Red Robin.

## **I Can't Quit You**

A few busy months later, I quit my job at Red Robin, was scraping along on substitute-teaching gigs, and married Grace. I continued practicing card counting at home, mostly with free online-casino software. It didn't tell me when I made playing mistakes, was off on my count, or was betting improperly. But it was all I had. Obviously, my training was still sorely lacking, though I assumed I had it all down and desperately wanted to give the whole blackjack thing another try. I convinced Grace to let me take a third of everything we had in the bank—\$2,000—to the casino. If I lost it, I'd be done. But if I could manage to eke out a profit on the days I didn't get a subbing gig, there might be light at the end of the income tunnel.

Grace figured I would lose the \$2,000, but at least get it out of my system. Still, she was always up for an adventure, so she signed off on the experiment. She wasn't 21 yet, so she couldn't even go into the casinos with me. I told her I'd play only on days I didn't get called in to sub, while she was at her \$10-an-hour day job.

Two things happened in my inaugural session. First, I admitted to myself that I had a hell of a lot more to learn. I was

forgetting correct playing decisions, was distracted by the stress of the in-casino environment, and realized that I couldn't keep the count *and* add up my hand in a casino. Second, I *doubled* my bankroll to \$4,000.

After that initial lucky night, I spent the next 100 hours breaking even. I spent hours at home going through basic strategy and deviation flashcards until I never made a mistake. To help train my brain to quickly calculate blackjack hands, I started adding up license plate numbers whenever I drove. After days and weeks at the casinos, my play was slowly improving, but I wasn't winning. I had all sorts of questions. Should I play one spot or two? What do I do when someone else jumps into the game? Should I bet the same with other players at the table as I do when playing alone? How long do I stick it out? When do I move tables? When do I leave? What else am I missing?

Looking for answers, I called Ben, the only other card counter I knew, 10 times a day, pestering him relentlessly. Grace was encouraged that I'd *made* money, rather than losing my initial bankroll, but remained tentative about my new project.

I'm certain I would have lost my \$2,000 if something incredibly fortuitous hadn't happened. While I was languishing at trying to train myself, a member of one of the most successful national card-counting teams of the 1990s and 2000s noticed Ben at a local casino, recruited him as a potential new spotter for the team, and trained him. They had a rigorous test-out process and Ben failed at first. But he stuck with it. Learning from the best, his game went from breakeven to perfect and he eventually passed. After accompanying the team on one high-stakes blackjack trip, he knew their scene wasn't for him. But I bugged him enough that, instead, we eventually combined bankrolls (my \$4,000 and his \$7,000).

Ben also agreed to test me out. I failed miserably. I made a couple counting mistakes, missed payout errors, and overlooked deviations. Ouch. I was humiliated. As it turned out, *this was probably the best thing that could have happened to me*. By finally

becoming aware of the mistakes I was making, I was able to correct them.

## **My First Team**

Over the next couple of months, Ben and I started winning. I stopped answering those early-morning phone calls offering me substitute-teaching gigs. The \$25 an hour I was making at the tables was double what I earned in the classroom. The thrill of seeing our bankroll grow was like nothing I'd ever experienced. I'd always assumed I'd work a job I hated for my entire career until I (hopefully) had enough money to retire when I was old. No one had ever told me about entrepreneurialism. And it wasn't only the money that was intoxicating; I was also in complete control of my own destiny. If I didn't want to work, I hung out with Grace, binge-watched the latest season of "24," or played music in various bands with friends. But if I wanted to put in extra hours to see my nest egg grow even faster, I did. I'd been bitten by the investment bug and, as I later learned, there was no cure.

After several months, we added a partner. Jeff was an old friend of Ben's. At that point, we'd grown our \$11,000 to roughly \$25,000 and Jeff contributed another \$25,000 to our little team.

We kept winning. We played for a couple months, then "closed the bankroll," splitting up the profits, going out to dinner with the wives to celebrate, and taking a week off to decide how much we wanted to invest in the next bankroll. (Note that what I refer to as a "bankroll" is known to many as a "bank." Both describe the same thing—a specific amount of money put up by a person or several people to play with until the money is returned in total to the investors. I've always used bankroll and do so throughout this book.)

I wasn't idle during those weeks. I used the time to read more advanced books on blackjack, starting with Don Schlesinger's

*Blackjack Attack*. The more I read, the more holistic my understanding of card counting became.

I also started teaching myself how to use blackjack simulation software. As I studied the impact of every variable in the casino on our win rate, the way we played changed. And it kept changing as my concept of the full potential of blackjack and card counting began to broaden. Stanford Wong talked about finding blackjack conditions worth \$20 or \$24 an hour. But using the software, I saw considerably more potential than that. If we continued growing our bankroll, we could reasonably blaze a trail to making \$50 an hour, \$100 an hour, or who knows how much more.

It didn't take long to increase our \$40,000 investment to \$100,000. We were moving beyond the \$100-limit card rooms to the larger tribal casinos where we could play up to \$500 a hand.

By this point, Grace was fully onboard with my "short-term investment strategy," though she still couldn't enter the casinos with me. We discussed at length some of the possible dispositions of the profits and we finally came up with two major splurges: Grace would quit her dental-office-assistant job to go back to school to become a licensed dental assistant and I would buy a jacket.

That's right, I bought a \$100 designer jacket. It was the most expensive article of clothing I'd ever purchased, but the zippered pockets that could hold the \$5,000 or \$10,000 I carried in and out of the casino helped justify the expense. A dealer did ask me one night if I was a model, so hey, the coat must have really been worth it.

## **How High?**

I was at a local tribal casino in my new coat one afternoon when I noticed a guy wearing track pants and betting \$500 a hand. I have to admit, I was intimidated. The dealers at the casino referred to him as "Sammy" and I assumed he was in the

illicit pharmaceutical business. He was no drug dealer, as it turned out. He was a card counter, and much more experienced than we were. Over the following month, we got to know Sammy and eventually teamed up with him, calling our team the “Washington Young Bloods” or WYB for short. He contributed \$100,000 to our bankroll, so we now had a combined \$200,000. We were ready to start playing higher-limit locations around the country.

With out-of-state trips came bigger casinos, bigger plays, and bigger swings. Executing the type of team play portrayed in movies like *21*, based on the book *Bringing Down the House*, presented exciting new possibilities, as well as an array of new challenges. Getting chased by surveillance, “flyered” (having our photos sent from casino to casino), and riding \$50,000 winning or losing swings in a day became the new norm.

Though our first couple of bankrolls were pretty rough, taking a lot longer than expected to meet our goal, I personally seemed to be on an endless winning streak. Overall, however, the team’s performance was consistently lower than the math predicted. We still were making more money than I could have imagined six months earlier, but it wasn’t nearly as exciting as the previous growth spurts had been.

In addition, running a four-man team came with headaches I wasn’t prepared for. Ben and Sammy, in particular, seemed to butt heads on all kinds of issues. They were both alpha males, they didn’t trust each other’s judgment, and neither was going to concede ... on anything.

After about a year of this, Ben left the team to invest some of his profits in real estate and invited me to join him. Sammy and Jeff continued on with blackjack, but I took Ben up on his offer, feeling both nervous and excited at the prospect of something *bigger*. We read a few books on real-estate investing and jumped in with both feet. We bought during the height of the real-estate bubble in 2005 and 2006, didn’t have a well-thought-out plan, and within a year were \$2 million in debt for properties that were



costing us nearly \$10,000 a month. I still joke with people that we invested in blackjack and gambled in real estate.

With no income and all this new overhead, we fell back on the only honest thing we knew how to do. We refinanced one of the properties, pulling out as much equity as we could, and used it to start a new blackjack bankroll.

I was terrified to head back to a casino for the first time after nearly a year-long break. *What if we lose? What if we go bankrupt?* But I trusted our skills and I trusted the math. So I pushed past my fear and started hitting the casinos hard.

Two remarkable things happened.

## **The F\*\*\*ing Church Team**

First off, we started winning. We grew \$100,000 into \$300,000 in two months and that was just the two of us, not the four-man team. I knew we were up about double our expected results, but I wasn't complaining about starting things off on a winning streak.

Second, a young guy from Ben's church, Garrett, asked if he could play for us. He didn't know how to count cards and he didn't have a bankroll, but he was eager and willing to give up his job at a local restaurant. Ben was excited about the new possibility.

This wasn't the first time we'd trained players. Over the three years Ben and I had been playing together, we taught friends card counting, but we considered them to be playing *with* us, not *for* us. The idea of training players and "managing" a team invested with our money was uncharted territory.

I was reluctant, but after a few weeks of talking about it, we took on Garrett. We trained him, tested him out, and sent him into the casinos with our money, while we continued playing ourselves. Before long, word started to spread in our circles of this strange and compelling career opportunity. Others from the churches we attended began inquiring about the possibility of getting trained and joining the ranks. One player turned into

two. Two turned into four. When our old playing partner Sammy heard about it all, he responded, “What is this ... the fucking church team?” We knew it was meant as a slight, but thought it was pretty funny. The “Church Team” name stuck.

As the idea of a larger-scale blackjack team began to grow, we knew we needed more capital to keep the business stable. We approached some family and friends—only those few who had already poked their noses in, curious about making money via card counting—about the idea of investing in the team. We guaranteed nothing, but showed them two charts: our past performance and a conservative estimate of our future potential. A few weeks later, we had a bankroll of a half-million dollars.

The money couldn’t have come at a better time. Just as the ranks of blackjack trainees began to grow, Ben and I went on a horrific losing streak. In one tragic trip to Las Vegas, we lost \$120,000 of the \$200,000 we’d won as a two-man team, including a nauseating \$86,000 loss at the Hard Rock. As gut-wrenching as the Vegas trip was in the short-term, we had been through enough swings over the past three years that we didn’t lose heart. The system worked, our skills were top-notch, and with additional players, we could take things to the next level. So rather than decreasing our play, the investors’ additional capital meant we now had enough money to raise the stakes.

On the other hand, being responsible for other people’s money is a whole different animal. I never lost a night’s sleep riding out the swings with my own money, but shouldering the weight of family and friends’ money definitely came with bouts of night sweats and indigestion. It was a relief when, only four weeks after this new burst of capital, we were calling all of our investors to inform them that we (now consisting of seven tested-out players) had already reached our \$100,000 goal and they could access their investment. With this kind of return, it was no surprise that no one wanted to cash out, choosing instead to roll over their profits into the next bankroll.

Like clockwork, another month later, we were up \$126,000. Investors were thrilled. Ben and I continued adding more players to the ranks (eight tested out and six more were in training) and the money train kept rolling along. Some bankrolls took longer than others, but by the end of 2006, nine months after the official formation of the Church Team and accepting investor capital, we were ahead \$500,000.

In 2007, we started off with a first-week win of \$120,000 (thus closing another bankroll). At that point, we had 15 players and five more in training. Though we experienced some of the typical highs and lows of card counting, it seemed like we'd struck gold. Real estate was the furthest thing from our minds. All of our energies were directed toward the Church Team. By the end of that year, we'd beaten casinos for more than \$1,570,000. Spirits were high, egos were huge, and whenever I asked Ben if we should stop adding players, he always responded, "We can handle one more."

The new year, 2008, began with high expectations and new reasons to be excited. My old friend Bryan had moved to L.A. with his wife Amy to pursue documentary film work. To help pay the bills, they'd both joined the Church Team. After his first documentary project wrapped, Bryan began scouting for new possibilities. What could be more interesting than filming the inner workings of a group of high-stakes card counters, most of whom had met through the church? After agreeing to the project on the stipulation that we would have input on when it could be released, Bryan began filming what would become *Holy Rollers: The True Story of Card-Counting Christians*.

With 28 players, three trainees, a million-dollar bankroll, and a camera crew following us around on our exploits, we had all the makings for a perfect storm and we sure got one—our biggest losing streak ever. At one point in 2008, the combined losses, expenses, and wages put the team down \$465,000 for that bankroll. While losing streaks happen, this was way outside of normal. Then we began to see and hear things from our players

that slowly opened our eyes to the fact that we had an unhealthy team on our hands. When we re-tested the entire team, more than half the players couldn't pass the test they'd previously aced. This lined up with our results—only half the players had been profitable for the team.

We took some drastic measures, which included convincing investors to close a bankroll while it was at a small loss so we could make structural changes to the operation. We showed a handful of players and trainees the door, realizing not everyone has the skills, mettle, and dedication it takes to be successful as a card counter. For those who stayed on the team, we increased our training standards and changed our payout structure. We also started shrinking our bankroll, eventually settling back at \$500,000. The goal was to have a team that was a bit leaner and meaner. Even with the big losing streak, we turned things around and managed to end 2008 with a profit of \$426,000.

However, as soon as the team stopped growing, Ben lost interest and never regained the excitement he felt when the sky was the limit. I was still bullish on running the Church Team, but with the stricter standards, finding new players became a challenge. It had happened so organically in the past. As it turned out, we never found new players who matched the original core group.

The trend from 2008 continued for the next couple of years: We brought in close to \$500,000 a year, but each year the size of the team shrank. Only a few new players came aboard. A few more players who couldn't maintain the new performance standards were let go (in some cases after six-figure losses—ouch!) and other players moved on for various reasons. Ben finally left the team at the beginning of 2010 to focus on a startup business he'd helped build that was taking more of his time and attention.

As much as I loved co-managing the team, I knew I didn't want to run it on my own forever, nor did I want to start hitting the streets looking for new and unknown players. I was friends

with all our team members and it felt like something that simply couldn't be replicated. Grace and I also started having kids. We were pregnant with my son shortly after the Church Team began, but by the end of 2011, we'd added two girls to the family with another daughter on the way! Even though Grace stayed home with the kids, it was getting harder and harder for me to be away from my young family.

So I began throwing myself into this wild side project Ben and I had dreamed up with a former Church Team member—Blackjack Apprenticeship.

## **Goodbye Church Team, Hello BJA**

What I loved most about running the Church Team was teaching: training players how to crush casinos and learning new things about the game along the way. But as the team took on fewer and fewer new players and the training dried up, I wasn't learning anything and it all started to feel like that job I figured I'd hate until I retired. Beyond that, the relational challenges of hiring and firing friends and being responsible for \$500,000 of friends and family's money were taking their toll on me.

And then there was Blackjack Apprenticeship, more uncharted territory, calling my name. BJA consisted of online videos and a players' forum, plus live card-counting seminars or "Blackjack Bootcamps," as we called them. And there were always new blackjack apprentices who could benefit from my card-counting experience and expertise. In addition, I was learning many new things about running an Internet business. Most importantly, I was home every day to spend time with my wife and kids.

At the end of 2011, while in the midst of one particularly long bankroll, I realized my mind was much more on Blackjack Apprenticeship than the Church Team. It was a scary place to be, given that I was responsible for eight players and a half-million dollars, mostly of other people's money. After making one of the

toughest decisions of my life, I called up each investor and player and told them I was pulling the plug on the team.

The investors and players were all understanding and we ended on good terms. The Church Team had taken \$3.2 million out of casinos, provided investors with a return that beat the stock market by 500%, and been one of the craziest and most incredible episodes I'd had the privilege of being a part of. The relationships, experiences, and life lessons I learned during those six years helped shape me for the next phase of life and beyond and for that, I will be forever grateful.

## **My Story Continues**

To date, I've played on and run teams that have won roughly \$4 million from casinos, with my personal share being more than \$600,000. But through Blackjack Apprenticeship, I've had the honor of training *way* more players than I ever did while running teams. And the pros who have come through Blackjack Apprenticeship have taken considerably more from casinos than \$4 million.

This is where you come in.

I assume that if you're reading these words, you're either a battle-hardened advantage player who has to read every new book that comes out on the subject or you have aspirations about living, to some degree, the blackjack life. If you're in the latter group especially, you've come to the right place.

The reward is real, but so are the challenges. In the pages ahead, I'll be sharing the information I've gleaned from thousands of hours of play, years of managing teams, and a decade of running Blackjack Apprenticeship—all so you'll have the greatest chance of success possible if you follow the card-counting yellow-brick road. The odds are, when you put this book down, you'll be either discouraged or inspired or perhaps a little of both. Either way, may the truth set you free.

I'm not finished with blackjack. Not by a longshot. That's why I'd like you to become part of my story. With the know-how contained in these pages, if you have what it takes, you'll build your own successful career in blackjack and beyond, just like I did. What do you say?

## The Interviews

Most of the stories in this book are my experiences as a card counter. After all, I wrote the book. But since I know so many other talented 21st-century card counters, I thought it would be a wasted opportunity not to spotlight some of them.

With that goal in mind, each chapter ends with an interview of a different card counter or advantage player with whom I've had the pleasure of playing on teams, training through Blackjack Apprenticeship, or being friends over the past decade.

Each has a different story about why or how he or she has approached advantage play, showing that the motivation for, and application of, the principles of this book are as unique as the individuals themselves.

## The (Six-Figure) Part-Timer—SD1

### ***How did you get into card counting?***

Church.

I guess that doesn't sound as funny to me or you, but I was at church watching a video, and it had Ben, Church Team co-founder. I looked him up after church and found *Holy Rollers*, as well as Blackjack Apprenticeship. I watched the movie, signed up on the site, and never looked back.

### ***Was your goal to do it full-time?***

The thought has crossed my mind and who knows, one day it may happen, but I have no plans to go full-time. I have a fulltime job and have also started another company. I like having a lot going on and multiple streams of income. A mentor taught me long ago that having multiple streams of income is always a good idea.

### ***If you have a full-time job and a family, what made you interested in adding this to the equation?***

I liked the idea of the freedom involved in advantage play. Also, the thought of beating casinos and taking from the evil empire really appeals to me.

I worked in the financial sector for a long time and I loved the math aspect of card counting.

My thought was this could really do a lot of good. I could donate even more money and retire much earlier than I had planned. I have one debt, my home. When I pay that off, I'll be debt free and that excites me. The possibilities after accomplishing that are endless.

### ***How did you train?***

I trained using BJA tools exclusively. There are other tools out there, but I didn't use them.

I worked hard on my play, using the drills and tools provided with my BJA membership. I also attended a Bootcamp, which was huge. When I attended, I was already a perfect player, which was confirmed through a test-out, but the other things I learned about being an AP and beating the casinos have really helped a lot. Anyone can count cards, but there's so much more to beating the game than just the math.

### ***How did things go after Bootcamp?***

After I tested out at Bootcamp, I felt super confident. I knew my game was where it needed to be. I'd played a little before going and was down a bit. Then, after Bootcamp, I got destroyed. Variance wasn't on my side and I burned out most of my local spots. I booked a trip to the Washington area,



requested another test-out, and passed several times over, even in a live casino setting. The confidence was back, but I went out that night and dropped eight thousand on one shoe.

For about a hundred eighty hours, I was in the red and even had to adjust my spread.

Then, the magic of math delivered great positive variance and my chart went almost straight up. I actually think the losing benefited me a lot. Anytime I take some hits now, I just shake them off. Losing still sucks, but the beginning of my career taught me so much.

### ***How does it fit with your job?***

I travel a lot for my job, so it actually works out really well. On work trips, there isn't much to do other than eat out or sit in a hotel room and watch TV. Since there are casinos in most places, I have something to do and can generate some positive expected value (EV). It also cuts down on specific advantage play (AP) trips I take during the year. Having my travel expenses covered for 80% of my trips is a nice perk too.

### ***Has advantage play worked out the way you imagined?***

Yes, it has—and so much more. I'm playing the game and bringing in money, but it has also brought a community into my life. I have amazing friends all over the country. That isn't something I thought about going in, but man, that's as valuable as advantage play in my book.

### ***How much have you made in the past year?***

From card counting alone, I'm up one hundred fifty-two thousand in only five hundred sixty hours of play. I've also made another two hundred and twenty thousand this past year in other AP play. Pretty amazing for a very part-time job!

## Chapter 2

# DON'T CALL ME A GAMBLER

### Card-Counting Concepts

I come from a religious background. As my interest in blackjack moved from conceptual to real, I felt I needed to address all sorts of issues before I'd consider actually trying it. Here are some of the questions I asked myself and the answers that eventually satisfied my moral concerns.

“Is it illegal?”

It is perfectly legal to use your brain. It may not be popular in casinos, but thinking is still legal—even if it involves watching the cards closely, keeping the running count and converting to the true count, and sizing your bets accordingly, all at lightning speed, while appearing indifferent to it all.

“Is money evil?”

The Bible says, “The love of money is the root of all kinds of evil.” Being a cheap unambitious 22-year-old, loving money too much was definitely not my problem. I also didn't particularly love waiting tables at Red Robin.

“Is it wrong to be in a casino?”

It's pretty unwise if you've got a gambling problem. But I didn't believe I did—ironically, I was gambling that I didn't! Ultimately, I won that bet.

“Is gambling wrong?”

The Bible doesn't specifically address this, but the common thought among the Christians I knew was that gambling is definitely wrong. The problem was that, the more you try to research this question in religious circles, “gambling” is never clearly defined. People in both the Old and New Testaments “cast lots”—the old-school way of throwing dice to select someone from a group of people or to make a difficult decision—without much in the way of moral commentary. And when people I knew said, “Gambling is wrong,” what they really meant was that someone was being foolish with money.

Which brought me to a final question: “Is card counting even gambling?”

In the years that followed my analysis of the issues (and a gazillion-plus conversations with people about card counting), my religious partners and I learned to refine our understanding of “gambling” and “investing.” It turns out that true card counting fits much better under the definition of the latter.

If you want to make a profit at blackjack like an investor does in any other game—stocks, bonds, real estate, small business, etc.—it's imperative that you think like an investor at the tables and *not* like a gambler. So let's dig into the differences between gambling and investing.

### Gambling versus Investing

As described earlier, many of the things that people can “invest in,” they can also “gamble at.” So what makes something a “gamble” and what makes it an “investment”?

I would argue that there are three common characteristics of gambling: 1) It's not based in logic; 2) the odds are against you, so in the long run, you'll lose money; and 3) it's primarily a

vehicle for entertainment.

Let's take a more detailed look at these three aspects of gambling.

### **It's Not Based in Logic**

When people gamble, their play isn't based on logic or math, but on hunches, superstitions, random occurrences, luck, etc. And yes, a lot of gamblers have "systems" and they'll defend their decisions until they're blue in the face. But can the system (or their decisions) be backed up with logic? Mathematics? Can you run a computer simulation of the end result of their decision-making? If not with computer simulations, does the gambler have a large enough sample size to prove a track record? In every case, the answer is no.

### **The Odds Are against You, So in the Long Run, You'll Lose Money**

For recreational players, when gambling, the odds almost always favor the house (or the person whose proposition you're gambling on). Even if you don't know that the odds are against you or you believe (hope and pray) your system will work, the reality is that if the odds are against you, you're gambling. No matter what the motivations, intentions, or beliefs, a gambler is always trying to defy the odds.

The best example of this is the lottery. The expected return on the typical \$2 lottery ticket is 32¢. That means the lottery has an 84% advantage over the \$2 gambler. Yet every year, Americans spend more than \$70 billion on lottery tickets, losing \$59 billion along the way. Why waste 84¢ of every dollar? For the hope of being the one who defies the odds and becomes rich. Someone has to win the lottery jackpot, but you're gambling against monumentally long odds when you try.

Gamblers love to talk about their wins. But if you were to get an honest look at their records after hundreds of hours, you'd inevitably see a lot of red ink. That's why many jokingly refer to Las Vegas as "Lost Wages." Given enough time, gamblers are guaranteed to end up paying dearly for their beliefs, systems, hopes, and dreams—which all adds up to ... entertainment.

### **It's Primarily Used for Entertainment**

Why would someone either knowingly or unknowingly gamble with hard-earned money? What motivates tens of millions of Americans to gamble each year? Simply stated, it serves as a form of entertainment.

Casinos in the U.S. make \$70 billion year after year because they provide, at best, short-term entertainment and, at worst, an addictive escape from reality. I'm not going to argue whether people should or should not gamble for entertainment (though it's my opinion that gambling is a very high-risk low-reward form of it). But what I will say is that what people *should* be willing to do is be honest with themselves. If you're playing a game of chance with the odds stacked against you, you *are* gambling.

### **Investing Is Inherently Different**

With investing, the system can be proven with either (sound) logic or mathematics. And when implemented properly, the investor is using the odds to his or her advantage. Furthermore, while at times using a winning system for profit can be incredibly fun, entertainment isn't the investor's goal; long-term profits are. And like Christian Bale's character in *The Big Short*, if you give that investor enough time, the math is guaranteed to work out in his favor.

## **So What about Card Counting?**

In card counting, both the risk and reward can be calculated *with mathematical precision*. By calculating your long-term risk, you can manage it.

For example, while running the Church Team, we kept our risk of ruin (“ROR”), the chance of losing the entire bankroll, at a *maximum* 0.1%, thus making it an incredibly low-risk investment.

And by calculating the value of the games you play, you can have a good idea of your return on investment. When I was playing blackjack full-time, I looked for games with an expectation of \$200–\$400 per hour. Since I went pro, my overall hourly win rate has been \$432.

Finally, anyone who’s lived the life of a professional blackjack player knows that entertainment isn’t the goal. Sure, it can be thrilling. But it can also be exhausting, monotonous, frustrating, highly stressful, and an emotional rollercoaster unlike anything else you’ll ever experience. But card counters weather the storm, because they’re disciplined investors with their eye on the inevitable prize: long-term profits.

Hopefully, at this point it’s clear that a card counter thinks like an investor at the tables, not like a gambler. But that doesn’t mean it’s as easy as that. On the contrary, all sorts of misconceptions, faulty logic, and subconscious factors at play can cause the most well-intentioned card counter to start thinking like a gambler.

In the following section, we dive deeply into the faulty logic beneath the gambler’s mentality, which I’ve found to be the most pervasive tragedy found in casinos.

## Gambler’s Fallacies

### **Apophenia**

*C’mon, Colin. I don’t need to hear about apos and phenias. Teach me how to make the money! Tell me stories of big wins, backoffs, and team play!*

Don’t worry, blackjack padawans and current APs. I’ll get there. But I have to spend a few pages talking about how people *fall* for gambling mindsets. My goal is to make investors. Investing in my blackjack business took me from \$2,000 to more than \$600,000 in a few short years and the investor mindset has resulted in millions in profits for people I’ve trained through Blackjack Apprenticeship.

If it’s our hope to walk into casinos as investors and not as gamblers, we need to understand the other side. How does a gambler think? What false beliefs might we ourselves have that will interfere with our ability to behave more like an investor?

Casinos ravage their local communities, offering false hope to their victims and often preying on the most vulnerable. However, not just the poor and downcast fall victim to the bright lights and promises of quick riches; gambling casualties come in all forms. But why do so many people think they’ll defy the odds? Do people’s minds shut off when they walk through the rows of chirping slot machines? Ironically, it’s the opposite. Our own minds often deceive us.

Imagine this scenario. You walk up to a roulette table and see on the digital display that the ball has landed on black the past 20 spins in a row. Now you ask a dozen gamblers what you should bet on. They’re likely to fall into two categories.

One group shouts, “Bet BLACK! Black is hot!”

The other group yells, “Bet RED! Red is due!”

In reality, both of those groups are wrong. Every spin of the roulette wheel is an independent event. And independent events have no impact on future events. Why do you think casinos install those digital display boards, tracking which numbers and colors have hit most recently? Are they trying to help you accurately predict the future pattern? Hardly. They know there’s no predictable pattern at the roulette table (or the baccarat table, crap table, or slot machine).

Here’s where apophenia comes in. Apophenia is the term neurologists use to define the reality that humans are universally looking for patterns in random information. Various theories attempt

to explain why people often attribute the wrong conclusions to information, but no one debates the fact that apophenia happens all over the place and is on full display in casinos.

The most common form of apophenia is known as the “gambler’s fallacy,” where gamblers believe they’ve discovered patterns from random bits of information.

If you’ve sat at blackjack tables for any amount of time, I guarantee you’ve heard many bold claims by the players, dealer, and likely even your own deceitful mind, all falsely based on the gambler’s fallacy.

One of the most common is believing that the other players at the table have an impact on whether you win or lose.

This false belief comes in many forms. “It’s a team sport.” “You need a strong anchor at third base.” “He just took the dealer’s bust card.”

It doesn’t matter where in the world you play this game. There’s a universal belief among gamblers that the game can be beaten with a solid cast of players ... and a cooperative dealer. But that one player who isn’t performing as well as you is the reason you’ve been losing. (You have to come up with a new excuse if you happen to be playing alone.)

The fact is that the other players at the table have no impact on your odds. Another player is just as likely to make a decision that helps you win a hand as lose it. You can play with the world’s greatest card counter or an orangutan and your odds won’t change one bit.

If you don’t believe me, here’s a computer simulation (using CVDData advanced blackjack software) to show the outcome of a basic strategy player after 100 million hours of play at a table with an average blackjack player, a horrible player, and a perfect basic strategy player.

Simply put, believing other players affect your outcome is apophenia.

Average Player and Basic Strategy Player at Same Table			
Seat	Playing Strategy	Betting Strategy	
1	Basic Strategy	Flat Bet	
2	Average Player	Flat Bet	
Seat	Hands Played	Per Hour	
		Action	WinRate
1	10,278,176,768	\$1,134.47	(\$4.31)
2	10,187,899,840	\$1,090.73	(\$8.25)

Poor Player and Basic Strategy Player at Same Table			
(Note there is no impact on the basic strategy result.)			
Seat	Playing Strategy	Betting Strategy	
1	Basic Strategy	Flat Bet	
2	Never Bust	Flat Bet	
Seat	Hands Played	Per Hour	
		Action	WinRate
1	10,278,179,200	\$1,134.48	(\$4.31)
2	10,243,170,240	\$1,129.43	(\$39.66)

Playing with Another “Perfect” Basic Strategy Player at Same Table			
(Note that basic strategy players lose the same amount.)			
Seat	Playing Strategy	Betting Strategy	
1	Basic Strategy	Flat Bet	
2	Basic Strategy	Flat Bet	
Seat	Hands Played	Per Hour	
		Action	WinRate
1	10,278,562,688	\$1,134.43	(\$4.31)
2	10,278,582,528	\$1,134.43	(\$4.31)

Another example of this mental condition is thinking you're more likely to win or lose based on the past hand or 100 hands or 1,000 hands.

Nearly every betting strategy is based on this fallacy. "If you won/lost the last hand, you bet more/less this hand, because you're due to win/lose." The classic example is the coin flip. Everyone knows that a coin flip is a 50/50 proposition (with a fair coin). But if you flip a coin 10 times, you could get any random result: 10 heads and zero tails, 3 heads and 7 tails, or 1 heads and 9 tails.

Here's where apophenia sneaks in. Since we know that the odds state that the most likely outcome is five heads and five tails, we have a tendency to think the math should work out immediately. So, if after 9 flips the results are 5 heads and 4 tails, people tend to believe the next flip is more likely to be tails.

But the reality is that the coin doesn't know or care about the results of the last 9 flips. No coin god is watching over the experiment to make sure the odds work out in the short term. Even if you flip heads 1,000 times in a row, the next flip of a fair coin is just as likely to be heads as tails, because *every flip of the coin is an independent event*.

Then what's the point of the odds if it's all random? Well, the more you flip that coin, the more likely the "law of large numbers" will work out and you'll approach 50/50 percentage-wise. This isn't because you're more likely to flip one or the other based on past events, but because as the sample size increases, the odds move closer to a half-and-half result, as a percentage.

Casinos know this. That's why they aren't concerned if a gambler wins on any given night. You'd be surprised how many people tell me that they think the casino is cheating them. The casino doesn't have to! Casinos know the odds will work out in their favor after enough time. You had a winning night? They'll offer you a hotel room, meals, or tickets to the heavyweight championship fight to keep you coming back. None of that is from benevolence. Rather, it's because they know that if you play long enough, their advantage over you will eventually catch up and they'll end up with your money.

Unless, that is, *you* have the advantage over *them*.

One more point about the simulation. It's also instructive to observe the huge effect that employing better strategies has on your monetary results. The simulation assumes 100 hands per hour with just a \$10 flat bet, yet the reward for improving from a poor player to an average player is more than \$31 per hour in money saved and the per-hour loss is halved again by learning basic strategy, which is discussed at length in Chapter 3.

## Predicting Streaks/Luck

"I know the flow of the cards."

Variations on this theme include, "I just can't beat that dealer; she always pulls twenties and twenty-ones." "I can't leave right now ... I'm on a heater!" "I've been getting killed. I'm due for a winning shoe."

There is no "flow to the cards." Well, there is, but not one that can be predicted. The "flow" is just the variance, or randomness, of the game.

All casino games involve a large degree of variance. If the games didn't have variance, gamblers would all walk out losers (or winners) every day. But the games are designed so that there's a high degree of volatility, resulting in any possible outcome in the short term (even though the casinos know exactly what you're worth to them in the long term).

All that variance results in gamblers thinking they can predict the short term (apophenia). But again, since casino games are based on independent events, you can't look at the past to determine the future.

*So Colin, if you're saying that you can't predict the future, what's the point of card counting?*

Thanks for asking. You know everything I said about all casino games being based on independent events? Well, there's a glitch in the matrix.

Blackjack is dealt from a deck, or typically a bunch of decks, *and* casinos don't shuffle those decks after every hand. Thus, blackjack actually involves *dependent* events. If a queen of diamonds

leaves a single deck of cards, that queen of diamonds will not be dealt again until the dealer shuffles.

In 1956, four math-oriented soldiers testing weapons systems at the Army's Aberdeen Proving Grounds in Maryland got interested in blackjack. Using a mechanical calculator, the four men, who later became known as the Four Horsemen of Aberdeen, spent 18 months developing a basic strategy for the game. Using the Four Horsemen's concepts, Ed Thorp, considered the Father of Card Counting, discovered that the odds of the game change based on the cards that have already been dealt. If an ace or a 10-value card is removed from the deck (or shoe), the odds of the game have shifted more to the casino side. But if a small-value card, like a 5, is removed from the deck, the odds have shifted toward the player. It doesn't mean a card counter will win the next hand. But a seasoned card counter knows when the odds have shifted in his or her favor.

But I'm getting ahead of myself.

Here's my point about apophenia. Everyone in a casino is looking for an explanation for why they're losing and it *surely* can't be the most obvious: They're playing a game with the odds stacked against them, so they simply *cannot* beat the game over a long period of time. But we card counters are part of the 0.1% of the population that ignores the independent events, superstitions, and logical fallacies on which casinos are built. We actually pay attention to the odds and the math behind the games and use that information to invest at the tables by working *with* the odds, not against them.

## Gamblers versus Investors at the Blackjack Tables

The more you understand the distinction between how a gambler thinks and how an investor thinks, the more you can see how these different mentalities play out at the blackjack tables.

Here are a few of my favorite differences between how a gambler and a card counter approach blackjack.

### Other Players at the Table

*The Gambler*—I've already explained how gamblers view other players at the table: If another player makes a single mistake, he or she is the bane of the whole table. According to gamblers, blackjack is a "team sport" and it's up to the entire table not to ruin the "flow of the cards."

*The Card Counter*—A card counter, on the other hand, understands that in the long run, the other players have no bearing on his or her ability to win or lose at the game. But that doesn't mean the other players have no impact; on the contrary, other players have a huge impact on a card-counter's win-rate. How? They slow down the game. This decreases the number of hands you're able to play per hour, thus limiting your win rate.

### When To Leave

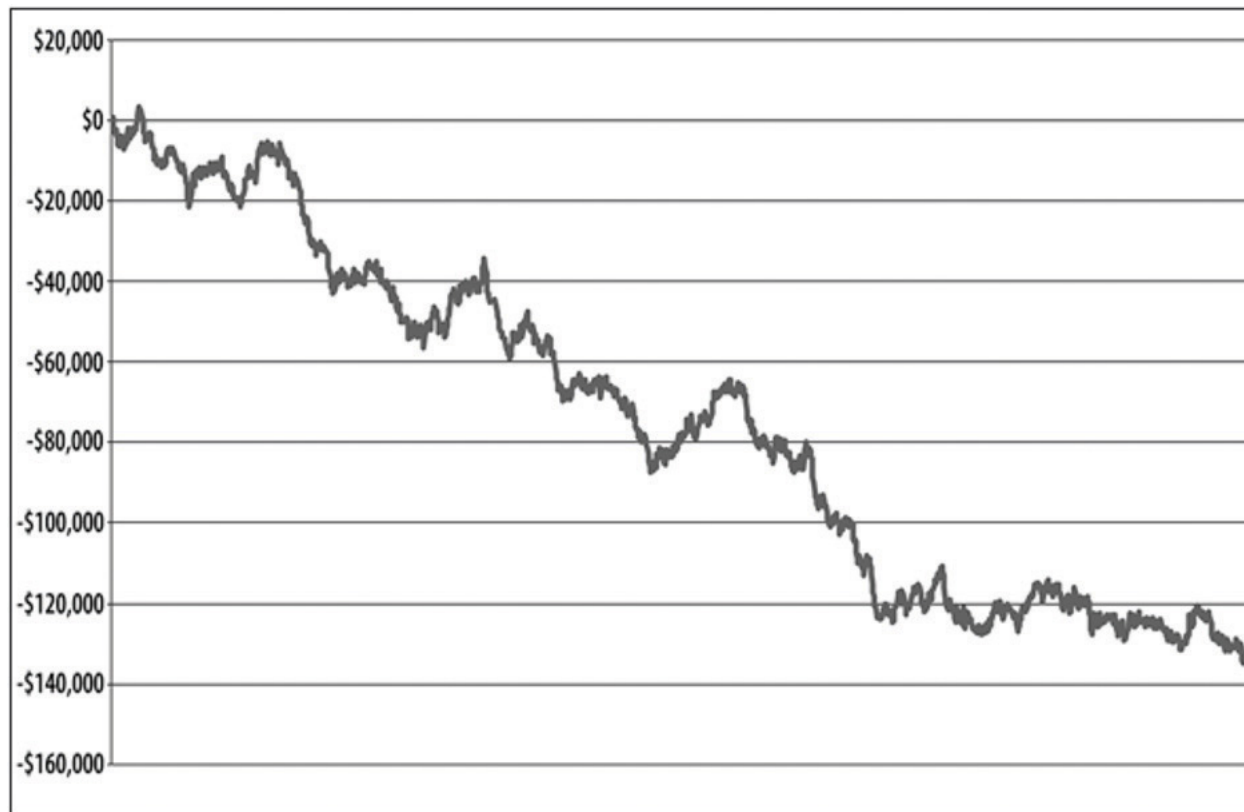
*The Gambler*—Many gamblers attempt to defy the odds by employing a "walk-away-while-you're-ahead" strategy. The thought is that most people lose money at the casinos because they stick around too long. If, however, you have the discipline to leave when you're up, you'll end up a winning gambler!

The problem is that the gambler doesn't understand that walking away at some random point when ahead doesn't in any way affect future outcomes, and results are cumulative. Your entire career (gambling or investing) at the blackjack tables is much more like one endless session with ups and downs. So unless you walk while ahead and never play again, this strategy has no merit.

The two graphs on the following page compare 2,000 hours of losing play with 2,000 hours of professional-level card counting.

If you're gambling at the blackjack tables, the one thing that's guaranteed is that you'll have a downward trajectory over your lifetime. And no amount of discipline or "leaving at the right time" will change the fact that the casino will end up with your money. You simply cannot outsmart the odds.

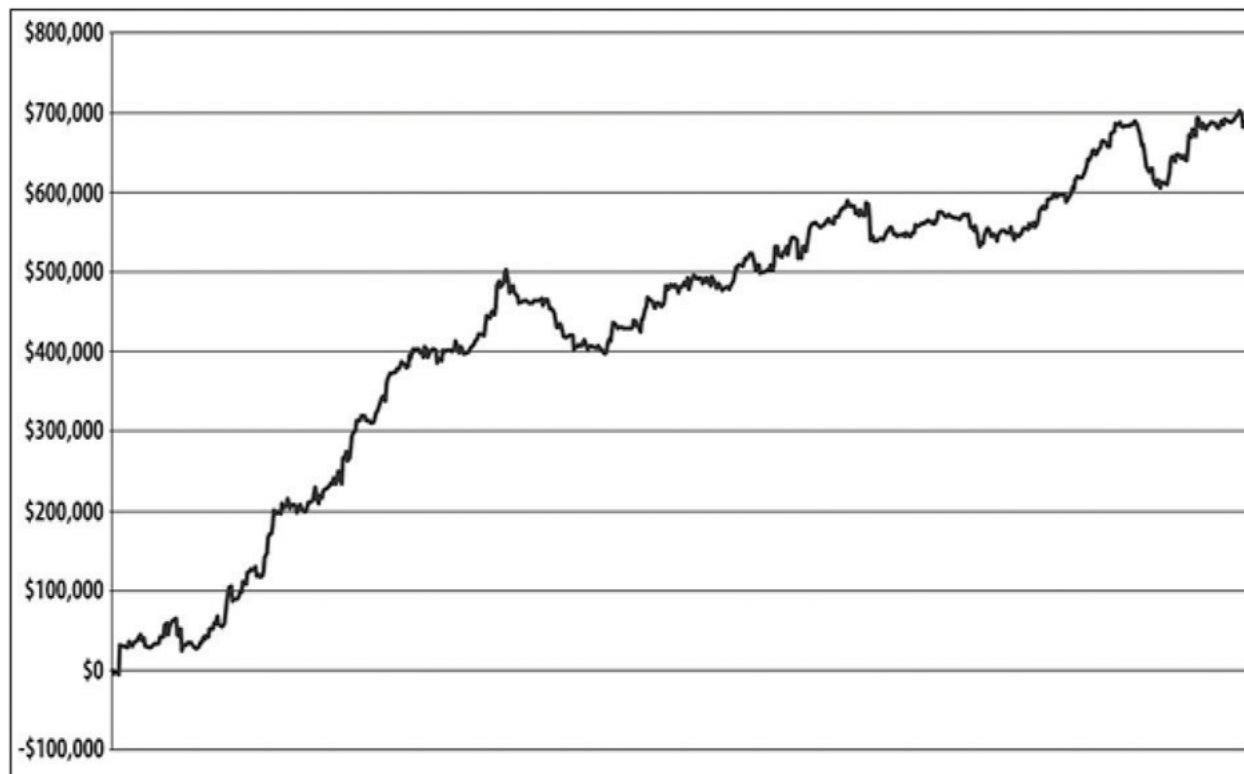
**2,000 Hours of Simulated Results of an Average Blackjack Player**



(simulation by Cartwright)



2,000 Actual Hours of Play by Joe, a Professional Card Counter



*The Card Counter*—A card counter also needs to decide when to leave the tables, but it's a much simpler decision: You leave when you're done investing for the day. Maybe you're tired, hungry, have plans, want to avoid too much attention from the casino, the game conditions deteriorate, or you simply call it quits until tomorrow. Since you know that every hour at the tables plays into one endless session (which changes dates and locations), you simply leave when you feel like it. There's no difference in the odds today or tomorrow, so you play when you want to invest and stop playing after you're done.

I once played a session where I simply could not lose. I didn't pay attention to the value of the chips I stuffed into my pockets. I just kept playing; I wanted to get more hours in and I was waiting for my wife to meet me at the casino for a comped dinner. When she arrived, I was in the middle of another hot shoe. The dealer, pit boss, and other gamblers were all begging my wife to make me walk away from the table before I lost my money back. But I knew that I was still making a good investment, so I kept playing until the end of the shoe. When I finally added up my money, I was up \$23,000, having added 35% to our team's profits in one day. That session became a bit of local legend among card counters: I won nearly 100 units in a single day and rather than stopping, I kept playing until I no longer felt like it. I was simply thinking like an investor and would have done the same thing if I'd been losing.

Speaking of losing, you can't and won't win every day no matter how hard you try. Any professional card counter will tell you that if you play long enough, you'll encounter a losing streak more than 100 hours long. Trying to overcome those losing streaks in the short term will just burn you out. But you will overcome them—in time. If you trust the math, it makes no difference if you happen to be up for the day or down for the month. You'll end up ahead in due time.

Card counters aren't interested in short-term results or pyrrhic victories, but in being disciplined investors who continue to play with the odds on their side, waiting patiently for the math to work out (in their favor).

## Determining If You're a Winning Player

*The Gambler*—How does Average Joe gambler determine if he's a winning player? Simple. If he just won, he's a winner. "I almost always win when I go to the casino." Conveniently, gamblers have very selective memories. They tend to discard from their memories the times that they lost, always bragging about that time they made the big score at the casino.

The problem is that short-term results have no bearing on whether you'll be a long-term winner. If that were the case, casinos would kick out anyone who has a lucky night. Instead, they do the opposite. They try to lavish the lucky winners with free food, a room, show tickets—whatever it takes to get them to keep coming back. Casinos know the truth, that gamblers are long-term losers who happen to win once in a while. The joke among pit personnel is, "We're just lending him the money. He'll pay it back soon enough." Casinos are actually thinking like investors, knowing that the math will work out in their favor if they can keep gamblers returning to try to defy the odds.

*The Card Counter*—Card counters know that you can't decide anyone is a winning player by looking at isolated results. The only true way to recognize a winning player is by witnessing the implementation of perfect playing decisions, perfect card counting, and perfect betting. Anything less than perfect play at each phase of the game won't cut it, no matter what any short-term results indicate.

Ironically, I can pinpoint winning players by dealing to them for less than 30 minutes and it has nothing to do with if they're up or down at the end. I can run players through enough difficult decisions in less than a half-hour to determine whether they can play perfectly or not. If they can't, they won't be long-term winners at the casino. If they can make it through my test-out, I know they have the skills needed to gain the edge over the casino, or what we card counters call "generate positive expected value" (or "EV" for short).

## What Is EV?

One of the most memorable parts of running the Church Team was our quarterly team meetings. We spent an entire weekend hanging out, enjoying one another's company, celebrating recent successes or lamenting recent losses, re-testing our players' skills, and providing new training materials and practices.

One of the events during a team meeting was the awards ceremony. Here were a few of the awards we gave out:

- Winningest Player (\$500 to the player who won the most over the past three months)
- Losingest Player (\$500 to the player who lost the most over the past three months)
- Most EV (\$1,000 to the player who generated the most EV over the past three months)

Why did we give awards for biggest winner and loser? And why did we give the biggest award to the player who generated the most expected value? Even though variance plays a big part in the first two awards, we believed all three are correlated with the generation of positive EV. EV is the single most important concept to a card counter or advantage player and we knew that if we inspired or incentivized players to focus their efforts on that, everything else would fall into place.

So what exactly is EV?

EV is short for "expected value," which is the amount you *expect* to win over a given time period, based on the pure math of your playing decisions and the variables of the game that don't change. EV is rarely the amount that you will *actually* win or lose; it's the mathematical value of your playing decisions.

Remember the lottery-ticket example? If you buy a \$2 lottery ticket, you'll most likely lose \$2, but you might get lucky and win \$5 or \$10 or get really lucky and win a significant amount of money. But the mathematical expectation (a.k.a., expected value) of buying a lottery ticket is –

\$1.68. And while it's impossible to lose exactly \$1.68 from buying a single lottery ticket, the more lottery tickets you buy, the more likely the value of all your lottery tickets will be  $-\$1.68$  each.

An even simpler example is our old friend the coin flip. If you flip a coin, the EV of either heads or tails is 0.5 (or  $\frac{1}{2}$ , or 50%). Of course, every time you flip a coin, there's a 50/50 chance that it will land on heads or tails. As I've explained before, the previous results don't impact the fact that every flip of the coin is exactly a pick 'em (or even) proposition. It's statistically impossible to get 50% heads on a single flip. But the more times you flip a coin and the larger the sample size, the more likely you are to approach EV, or 50% heads and 50% tails.

Card counters make *all* their decisions based on EV. We know the EV of a game we'll be playing before we set foot in the casino. We base our bets not on whether we're winning or losing, the dealer is hot or cold, we're wearing our lucky underwear, or have a gut feeling, but simply on the EV of the hand and our bankroll size.

A card counter might be playing a game with an EV of \$200 per hour. However, he won't walk out of the casino after an hour with an extra \$200. He might walk out down \$4,000, up \$6,500, or anywhere in between, because of variance. But his decisions will be based on knowing that if he continues to play perfectly at a \$200-per-hour EV game, the swings will eventually average out and the pure math of the game will work out, leaving him with the expectation of a \$200-per-hour long-term profit.

This brings me back to the cash awards we gave to our players. If you're a perfect card counter and you generate lots of EV, you *will* have big losses at times. While a gambler might (or even should) be repimanded for a large loss, we knew it was okay to provide positive reinforcement to card counters with big losses, because in spite of the short-term negative outcomes, if their decisions were perfect, they were contributing to the long-run win by "generating positive EV."

When we gave the award for the biggest winner during a quarter, we talked not about that player's luck or even skill, but that he was out there generating EV. While other players might be afraid to bet so boldly, we wanted to celebrate those players who fearlessly played high-EV sessions.

And the biggest prize, the \$1,000 for the player who generated the most EV, had nothing to do with actual results, but was simply our mathematical calculation of the player who generated the most. Whether that player was in the positive or negative for the quarter, we didn't care. We only cared about the level of EV.

Results follow math. At the end of the day, you want to celebrate the math, not the results. For this reason, we informed our players that if they won \$100,000 in a night, but made a playing mistake, we wouldn't be happy; mistakes cost you positive EV. On the flip side, if players lost \$100,000, but played perfectly, we commended them; they perfectly generated positive EV.

At our team meetings, we always played some sort of game, just for fun. We played poker, a made-up game called "Spanish 31" (yeah, 31), and the "Card-Counting Olympics," to name a few. But at one of our earliest team meetings, we played real-money Monopoly. Ben and a friend stayed up late the night before changing all the Monopoly board properties to casinos. They also came up with cash amounts for playing decisions. For example, you didn't get \$200 in Monopoly money for passing GO, you got \$5 in *real* money. The game had a 30-minute time limit, at which point the players kept whatever amount of money they had collected.

Because of the size of the team, we had two games going on at two adjacent tables; Ben was running one table and I was running the other. I was the banker, collecting and passing out cash as the players took their turns and made their decisions. After about 10 minutes of typical Monopoly play, one of our best players, Loudon, said, "Hey! If we refuse to buy properties and instead agree to just roll as fast as we can to pass GO from one person to the next, we'll make a lot more money."

Because our players thought in terms of EV, they instantly got it! The most EV came from passing GO, so the best way to generate it was to simply roll the dice as fast as possible, player after player, until the time ran out! My eyes were as big as saucers as I handed out \$5 bill after \$5

bill. But I also had a giant smile on my face. They'd figured out a way to generate the most positive EV!



real-money Monopoly

A real-life example of thinking in terms of EV is 3-point shooting in the NBA. Over the past 20 years, 3-point attempts have increased from fewer than five to a staggering 27 attempts per game. Why? Because teams are thinking in terms of the EV of a 3-point shot relative to the EV of a 2-point shot.

The league average for 2-point shooting is roughly 50%, meaning that every shot is worth about 1 point. Since a 3-point shot is worth, well, 3 points, you would need to be averaging only 33.3% from the 3-point line to generate the equivalent EV. But the league average for 3-point shooting is actually 36%, so every 3-point shot is worth nearly 1.1 points. And for a top 3-point shooter like Steph Curry (with a career .436% make rate), each shot is worth over 1.3 points. A valuable 3-point shooter results in roughly 5 extra points per game—the difference between being the number-1 team and the number-12 team.

If you happen to have a player like Steph Curry, who has a career 3-point percentage of 43.5%, every shot is worth 1.3 points—a 30% increase in EV over a 2-point shot! Teams with several accurate 3-point shooters can mean the difference between the best and worst records in the NBA.

I'm not claiming that all you need to do to win an NBA championship is take more 3-pointers. But you can see how thinking in terms of EV can have a huge impact on a game. And fortunately for us, blackjack has few variables, making our EV decisions far easier.

All we need to determine EV as card counters is perfect play, knowledge of the value of our card-counting system and betting, and a quantification of the value of the game we're playing

(rules, number of decks, deck penetration, and rounds per hour).

But before we can worry about determining our EV, first we have to master the game.

## Career to Professional Card Counter—Spartan

### ***What were you doing before becoming a card counter?***

I was an engineer designing automotive wire-harness shields for a year.

### ***How did you get into card counting?***

I saw *Holy Rollers* on Netflix, figured I could do it, and the rest is history.

### ***What was your training like?***

A mix of software training and physically dealing cards to myself. I got a buddy involved, so it was easier to train. I played a lot of blackjack at home.

### ***Did you quit your job right away? Or what did that transition look like?***

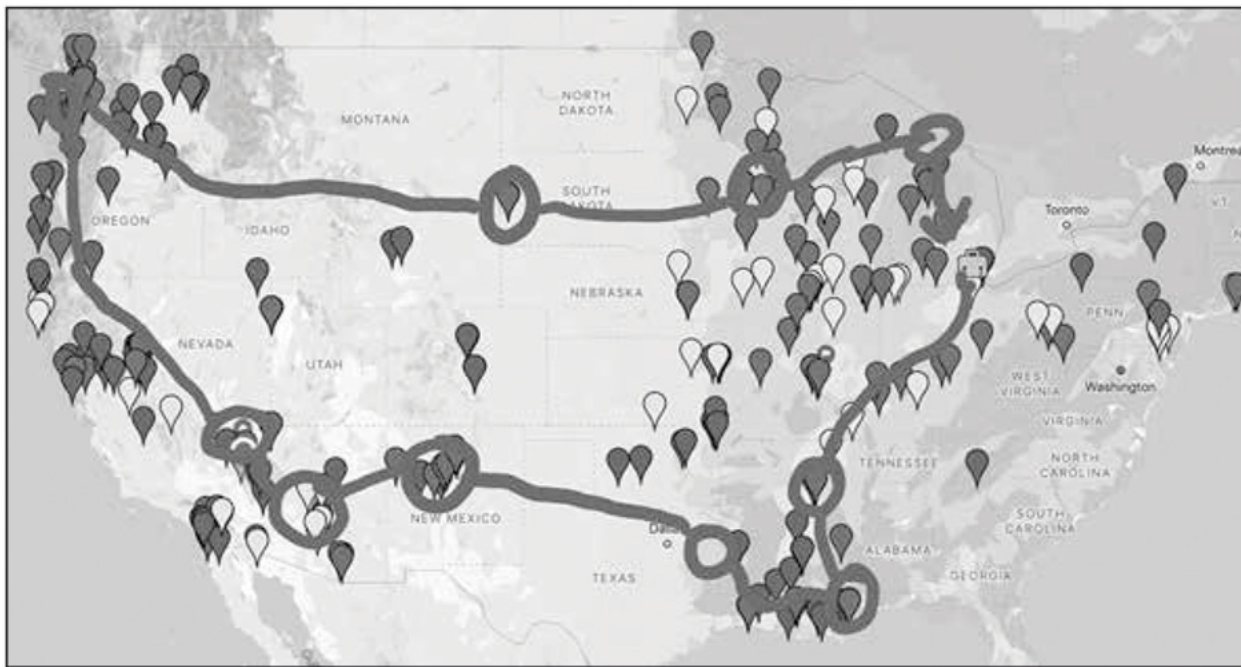
I started training in April 2015. I was ready to play by June, but didn't start professionally until that September. By June 2016, I'd grown my bankroll to thirty thousand and teamed up with (BJA member) LeviMich. Working with him was one of the greatest decisions of my career, although it was a bumpy beginning. We were on a continuous losing streak from June to September 2016. Those were uncertain times, but I never felt more alive.

When I got back home from my first long trip, I moved out of my apartment and traveled the country playing blackjack for the next three months before finally settling in Las Vegas.

Following are some pictures from that epic 8,000-mile road trip. The circles on the map are places we stayed, the balloons are casinos with playable games.







***Do you miss your old job?***

Not in the slightest.

***Any life lessons you've learned from card counting?***

Patience and perseverance. Knowing when to attack with aggression and when to pull back in defense. Seeing things in the big picture and maintaining consistency toward that goal.

Oh, and if you're trying to fill a void in your life, money won't solve that. Blackjack will give you two things: money and interesting stories to tell. I'd urge you to figure out what your endgame is and use blackjack as a vehicle to guide

you to that goal.

***What's your favorite thing about being a card counter and AP?***

Being in control of my time and money. I'll always remain thankful for the life I've created for myself. Years from now when all this is behind me, if anyone ever asks why I became a card counter, I'll put on my best Walter White [of "Breaking Bad" fame] impersonation and say: "I did it for me. I liked it. I was good at it and I was really alive."

## Chapter 3

# TEACH ME HOW TO PLAY! THE BJA SYSTEM AND TRAINING TIPS

### BJA Philosophy

Okay. I hope I've laid a strong foundation with the following points.

1. Gambling is illogical and dumb.
2. Card counting is investing.
3. Every decision you make at a blackjack table (and even your decisions away from the tables) has a corresponding mathematical expectation.

This is important. I won't be spending an undue amount of space and energy talking about the how-tos of card counting. I have an entire website, [BlackjackApprenticeship.com](http://BlackjackApprenticeship.com), dedicated to every step on the path of learning how to count effectively. If, after reading this book, you're determined to learn how to count cards at the professional level, everything you need to know and study to reach that goal is available on the website and YouTube channel. And it's all there for free. Advanced learning options are also available for a fee; many students have paid for these courses with excellent results. But the tools and explanations you need to learn this discipline are at your disposal on the website for no charge.

That said, in this chapter I provide a general overview of the techniques involved in card counting. For those new to beating blackjack, the basics are pretty simple:

- Learn basic strategy (the mathematically proper way to play every hand according only to your hand and the dealer's up card with no additional information).
- Learn card counting.
- Employ a winning bet spread.
- Learn the playing deviations.
- Play lots and lots of blackjack.

Sound simple enough?

Well, if and when you go deep diving for the research on this stuff, you'll find many different basic strategy charts, dozens of different card-counting systems, conflicting strategy-deviation charts for each system, and infinite online opinions on what bet spread you should use to maximize profits and minimize casino countermeasures.

Is there a better way?

How's this?

After reading all the books, playing thousands of hours of blackjack, researching and practicing several different counts, and running teams, I've settled on a philosophy behind learning this game: Identify what will give you the biggest bang for your buck, then go after the EV at the tables.

When I was first counting cards for a living, I read *Burning the Tables in Las Vegas* by Ian Andersen and it had a huge impact on me. While many points in the book are no longer relevant to modern card counting or just don't work for me, it has continued to be one of my favorite books on beating blackjack. In it, Andersen says he followed the "KISS" system: Keep It Simple, Stupid. He didn't over-complicate things as far as card-counting systems or deviations were concerned, but



argued that he could make more money via longevity, more rounds per hour, and finding games with better deck penetration.

I completely agree with Andersen. All the successful card counters I know (I'm talking six- or seven-figure earners) have made their money not by the complexity of their system, but by aggressively attacking the casinos and getting in thousands of hours of play. We could debate this until the cows come home, but the bottom line is that all the money my teams, my friends, and I have made was from the methods that follow in these pages, or something very close to them.

So while this book isn't intended to be a comprehensive how-to (as I say, we have an entire video course and website dedicated to that), it's absolutely intended to be a solid road map to success. Let me begin with an overview of each of the pillars of the system we've used ourselves and trained countless pros to use with regular success.

## Basic Strategy

*Basic strategy? I'm here to learn card counting!* I can imagine your eyes are already glazing over. Basic strategy. It even sounds boring. Well, it may not be sexy, but trust me, this is the most important thing you will ever learn when it comes to blackjack. It's the absolute foundation to beating the game.

*So what is basic strategy?* It's the mathematically best way to play every possible hand in blackjack considering only the player's cards and the dealer's up card: when to hit, stand, split, double, take insurance, and if the casino offers it, surrender.

Basic strategy, as I described earlier, was worked out more than 60 years ago and its accuracy has held over the decades. The basic strategy we use is based on the most common rules offered in the U.S. You've likely seen a basic strategy chart in a casino gift shop, online, or at the tables. The statistically correct decisions for every possible hand in blackjack are no secret, though you might think so based on how people really play in a casino. The average blackjack player might play 80% of dealt hands correctly, but without knowing 100% *perfect* basic strategy, there's no chance of beating the game.

### **Why Don't Gamblers Play according to Basic Strategy?**

Most people simply don't bother to learn how to play properly. Either they're too lazy ("Gambling is supposed to be fun, not work!"), or the basic strategy chart looks too complicated, or it just never occurs to them that there might be a better way to play. Also, as we've discussed, gamblers tend to put more faith in their intuition than the math (remember what I was saying about gambling logic?). You feel in control of your own destiny when you "follow your heart" at the table. But a smart player has to hand over control to the numbers. This feels a lot less exciting, though the end result, winning money, is much more fulfilling than the alternative.

### **I've Tried Basic Strategy, But I Still Lose**

Thanks for being honest with yourself (and me). Secondly, yes! Basic strategy won't make you a winning player. But you'll lose *less* if you play perfect basic strategy. This happens in two ways.

First, basic strategy maximizes winning hands. If basic strategy tells you to double down, it's because you have a hand with an advantage over the dealer. Doubling down helps you maximize the opportunity of those winning hands. Failing to maximize the EV of those hands will cost you dearly over the long haul.

Second, it minimizes your losses. Let's say you have the dreaded 16 against a dealer's 10. Basic strategy says you should hit. Most people in a casino are scared to hit a 16 against a 10. You know what? They're right to be scared! You probably *will* lose, because hitting a 16 against a 10 is a play

with a negative expectation. But you'll lose *less* money by hitting than by standing. So basic strategy will help you minimize your losses.

Do not second-guess the basic strategy; you have to trust it and play it exactly as prescribed. Once asked to cite the reason why a particular play should be made, the blackjack Hall of Famer Ken Uston famously replied, "Because the computer says so."

While the average gambler plays blackjack at roughly a 2% disadvantage, perfect basic strategy cuts the typical casino's blackjack house edge to about .5% (that's one-half of 1%). And if we don't cut the casino's advantage to .5%, we can't beat the game with card counting (generally speaking).

## How Do I Learn Basic Strategy?

Basic strategy is outlined in a simple chart. You can download it for free from [BlackjackApprenticeship.com](http://BlackjackApprenticeship.com):

<a href="http://blackjackapprenticeship.com/blackjack-strategy-charts/">blackjackapprenticeship.com/blackjack-strategy-charts/</a>
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Be aware that there are different basic strategies, depending, for example, on whether a dealer stands or hits on a soft 17. Some accurately take into account the various rules changes; others don't. Don't worry about the different charts floating around. Memorize one basic strategy chart ... ours (you can trust me; I care a lot about the math behind them all). Learn it perfectly, flawlessly, and mindlessly, then move on to the playing deviations. That's where those minor differences are resolved. (For those who want to know it all, the best presentation of basic strategies for almost every conceivable combination of game conditions is in the book *The Theory of Blackjack* by Peter Griffin.)

Now, imagine if someone challenged you to drive a car while carrying on a conversation. No problem, right? You've been driving a car for years and you're well-practiced in how to carry on a conversation. But what if someone had challenged you to carry on a conversation your first time behind the wheel. Not a good idea. New drivers need to focus all their attention on the road until it becomes second nature.

Likewise, you need to be flawless at basic strategy before working on other aspects of your game. Not just flawless, but quick and unconscious. The less mental energy you need to put into recalling basic strategy, the easier everything else will be. When it becomes second nature, you can multitask without even thinking about it.

Do yourself a huge favor and work to make basic strategy a perfect and automatic activity. In due time, you'll find that it won't be such a big deal to add and subtract by one while executing perfect playing decisions.

## Card Counting

I have always used a card-counting system called "High-Low." All my teams used it and it's what we teach at Blackjack Apprenticeship. There are lots of different systems, but in my opinion, High-Low gives you the biggest bang for your buck. You can learn a much more complicated count, but when you consider 1) the complexity, 2) the time needed to really master it, 3) the room for error (which comes at a cost), 4) the amount of mental energy it takes to use it, and 5) the value of rounds per hour, I question whether you'll actually make more money. You can also learn a simpler system, but it will likely not be as versatile or effective as High-Low. The edge is small enough in card counting that, while you don't want to overcomplicate things, you shouldn't oversimplify things either or you won't be profitable. And my strongest argument for High-Low is that every major card-counting team I know of has used it. If it's good enough for them, it's good enough for me. And you.

I talk more about card-counting systems here:

[blackjackapprenticeship.com/card-counting-systems/](http://blackjackapprenticeship.com/card-counting-systems/)

*Ok, Colin, I'm convinced. How do you count cards with High-Low?*

There are four steps to counting cards for profit:

- Determine your count's assigned value for every card.
- Keep a "running count" based on the values of the cards dealt.
- Use this information to calculate the count-per-deck or "true count."
- Use the true count to change your bets and implement playing deviations.

### Step 1: Determine Your Count's Assigned Value for Every Card

- With High-Low, the card values are as follows:
- Cards numbered 2 through 6 = +1
- Cards numbered 7 through 9 = 0
- Cards numbered 10 through ace = -1
- As each card is dealt, you either add 1, subtract 1, or do nothing based on each card's value.



### Step 2: The Running Count

As each card is dealt, update the "running count" with the new information you observe. You do this for each card that comes out of the shoe—card after card, round after round, until the dealer shuffles the cards again. As the running count increases, the advantage begins shifting to the player. If the running count goes negative, the casino's advantage increases.



EXAMPLE #1: The running count for this round is +1.



EXAMPLE #2: The running count for this round is 0 (zero).



EXAMPLE #3: The running count for this round is +1.

Tracking the running count is like speaking a language. Instead of seeing 2–6 as a 2, 3, 4, 5, or 6, you begin seeing each as a +1 that you add to your running count. You see 10, jack, queen, king, and ace as a –1 and you subtract 1 from your running count. In order to make it as a card counter, you need to become fluent in this language.

Be aware that becoming fluent in this, as in any new language, takes time. We all start out being completely incompetent at speaking Spanish, just as we do in keeping the running count. The first time I tried it in a casino, I lost the count within two rounds. Another time early in my career, a pit boss asked how old I was. I froze, then focused on silently repeating the running count of 14 over and over. I stared at her for what felt like an eternity, then was finally able to force out, “Twenty-three.” Fluency doesn’t happen overnight, but this is a language I’m sure you can learn with some practice.

### Step 3: Calculate the Count-Per-Deck or “True Count”

In the days prior to widespread dissemination of information about card counting, single-deck games with favorable rules were the norm and the running count was all that was needed to have an effective card-counting system. However, in an attempt to thwart the new menace of card counting following the publication of Thorp’s *Beat the Dealer* in 1966, casinos began using multiple decks. Nice try! To use the running count in a multiple-deck game, you just translate that information into a true count.

Think of it this way. You and I are standing in a room together and I say, “I’m giving one hundred dollars to one random person in this room!” How likely you are to get the \$100 varies drastically if you’re in a living room with 10 people or an auditorium with 1,000. With 10 people, the giveaway is worth \$10 in expectation ( $\$100/10$  people). In the auditorium, your EV is \$0.10 ( $\$100/1,000$  people).

It’s the same with the running count. Having a +5 running count with 6 decks remaining is a completely different scenario from having a +5 running count with only 1 deck remaining. In the first instance, a +5 means that the remaining 6 decks have five more high cards than low cards.



But that's out of 312 total cards to be played before the shuffle. With a single deck, the +5 means five cards out of 52. Obviously, this is a much higher percentage of high cards, which is where the edge manifests. That's why the true count is so important. It's not just the *number* of extra high cards that matters, it's the *concentration* of high cards compared to low cards.

Deriving a "true count" is how you normalize the running count for any number of decks you're playing. To calculate it, simply divide the running count by the number of decks that have yet to be dealt.

As the dealer places cards in the discard tray, you can estimate how many decks have been dealt, then subtract from the number of decks in the game to determine how many remain to be played. It takes a little practice to estimate accurately, but as long as you're within a quarter of a deck, you're fine.

You have to train your eye to recognize what a full-deck increment looks like, then use that to make your estimates. I find it easiest to look at the cards in the tray for the first half of the shoe, then switch to gauging the empty space in the discard tray for the second half of the shoe, but different people will have different methods that work best for them.



Estimate remaining decks by monitoring the discard tray.

If you're in between full decks played, say 3.25 or 3.5 decks, I recommend rounding down (count as 3 decks played). Personally, I divide by half-deck increments, but the difference in expected value between full-deck and half-deck increments is pretty small on a 6- or 8-deck game. Still, if you want to get into the nitty-gritty of deck estimation and whether it's worth dividing by full decks, half-decks, or even quarter-decks, I break down how it impacts your EV here:

[blackjackapprenticeship.com/bja-guide-to-deck-estimation/](http://blackjackapprenticeship.com/bja-guide-to-deck-estimation/)

Sticking with a full-deck conversion, if you're playing a 6-deck game and you can see 1 full deck in the discard tray, you know you have 5 decks left in the shoe. In this case, divide the running count by 5 (a running 20 with 5 decks remaining is a true count of 4, a running 15 is a true 3, etc.). If 3 out of 6 decks are in the discard tray, there are 3 decks remaining to be dealt and you'd divide the running count by 3. Of course, you usually won't have easily divisible numbers—e.g., a running

13 with 4 decks remaining is a true 3.25 (which you'd round down to 3). It works the same for negative counts. If the running count is -7 and there are 2 decks remaining, the true count is -3.5, which you'd round down to -4.

$$\text{True Count} = \frac{\text{Running Count}}{\text{Decks Remaining}}$$

True-count conversion is where most have a problem in implementing a count system. However, if you have reasonable calculating skills, with practice you'll be able to easily make the proper conversions. On [BlackjackApprenticeship.com](http://BlackjackApprenticeship.com), you'll find a number of videos that go into detail about the true-count conversion. You learned this stuff in third grade, but might be out of practice. Don't be too proud to bust out some division flashcards.

#### Step 4: Use the True Count To Change Your Bets and Implement Strategy Deviations

I've been betting \$100 a hand for several minutes, but the small cards start adding up, giving me a true 2. I place a yellow \$1,000 chip on each spot. The dealer yells out, "Checks play!" More small cards come out, so I raise my bets to two spots of \$2,000. I'm dealt a blackjack and a 20, while the dealer has an ace up. Thanks to knowing the true count, I take insurance. After a few more rounds, the true count plummets, so I'm back to betting \$100. This, my friends, is what our knowledge of card counting looks like in action.

So now you're employing perfect basic strategy while counting the cards. You use the count information to bet according to your advantage. That's how card counters make money. The true count, in conjunction with a properly calculated bet spread, tells you how to bet to maximize your profits. The true count also informs you when to change your strategy with playing deviations.

If you're brand new to card counting, all these steps might seem like a lot to handle. The truth is, counting is as simple as learning the "language" of card values, adding and subtracting by one, then doing some periodic third-grade division (dividing the running count by 1-8, depending on the number of decks remaining).

#### Bet Spread

The majority of a card-counter's edge comes from betting—bet less when the dealer has the advantage and more when the player has the advantage. The true count tells you exactly when the house edge has shifted from the dealer to the player. On a typical game, it happens around a true count of +1 (I'll delve deeper into the glorious "true 1" in a bit).

Implementing a bet spread is actually pretty simple. You need to know the true count, which you calculate after each round, and what to bet at each true count. Then you place the correct bet before each round.

#### Playing Deviations

What if I told you that, of the \$4 million my teams took from casinos, roughly \$1 million of that came from *not* following basic strategy? That's because we knew when to follow and when to *deviate*.

Remember, basic strategy is the proper way to play every hand of blackjack ... if you don't know the composition of the decks remaining to be dealt. Fortunately for us, we do! As the count changes, the correct way to play some of our hands also changes. For example, with a 12 against a

dealer 2, basic strategy says hit. However, when the true count is above 3, it's statistically better to stand on a 12 against a 2. So any time before a true 3, you hit 12 vs. 2; any time at or above true 3, you stand on 12 vs. 2.

We can technically beat blackjack with basic strategy, counting, and a winning bet spread, but we get an extra 10%–40% in EV by learning the strategy deviations. I don't know about you, but I sure want to give myself a 10%–40% raise by memorizing a few extra playing decisions!

More than 600 playing deviations appear on one of Stanford Wong's charts, but roughly 90% of the value comes from learning the 20 most important decisions. If you're learning card counting as a party trick or to impress others, learn 100 or more playing deviations. But if you want the money, don't waste your time and mental energy on having 100 different numbers bouncing around your brain. Learn the top 20, at most the top 40, then play perfect, play fast, and get in lots of hours!

I talk more about playing deviations here:

[blackjackapprenticeship.com/blackjack-deviations/](http://blackjackapprenticeship.com/blackjack-deviations/)

## Play!

Once you've mastered each step outlined above and you've verified that you can execute them perfectly in a casino, it's time to get the hours in, or as Josh Axelrad puts it, "Repeat Until Rich." Or at least repeat until your bankroll has grown! You can't treat the casino like an ATM, expecting to walk out each day with more money than you started with. The math works, but it can take a couple hundred hours for all the ups and downs to cancel themselves out. After perfecting your game, it's all about getting the hours in and enjoying the wild ride!

## Thoughts on Training as a Card Counter

I'm convinced my time slinging hamburgers at Red Robin perfectly prepared me for being an effective card counter.

I thought waiting tables was a pretty great gig, because waiters get paid minimum wage plus tips. Long before card counting, I was already thinking in terms of maximizing EV. At the very least, I had hustle. While other servers wanted to get off work early and party, I gladly took their tables. I also loved working the busy Friday and Saturday night shifts. I kept track of my tips, calculating my hourly income every night, always trying to increase my rate. After college, I even switched Red Robin locations to the one near the Microsoft Campus in Redmond, WA, where people were more generous tippers. So waiting tables was a great segue into maximizing EV.

But beyond EV, my time at Red Robin taught me another skill that translated to becoming a card counter—multitasking.

The individual skills needed for waiting tables weren't very difficult. I was trained to greet the table, get them their drinks, take their order, make sure they were pleased with their food, refill drinks, try to upsell them on more drinks and dessert, take care of their payment, and do it all while acting like the customer was my best friend. None of those tasks, in and of themselves, is difficult. But when you go through those processes for a half-dozen tables at a time, you need to become an expert at multitasking. If you can't multitask, you'll have a bunch of angry tables who might not only stiff you on the tip, but worse, complain to the manager (resulting in the manager giving you fewer tables and worse shifts). But if you can pull it off, you've got bigger tips, more tables, more coveted shifts, and positive comment cards left by the customers—all of which lead to more money per hour.

What was the key for me to successfully multitask? Simple. I mastered each individual step.



Each step needs a specific procedure that you follow. The servers who screwed up were the ones who either didn't *have* a process for each step (how they wrote down orders, in what order they checked on the tables, where they kept their pen and notepad, how much change they carried, in which apron pocket they kept the unpaid and paid checks) or they had an ineffective process. Because the best servers had well-thought-out practices for all the steps and had mastered them, they were more equipped to multitask and handle more and more tables.

It's exactly the same with card counting. All you're really doing is playing basic strategy, adding and subtracting by one, and occasionally doing some division to change your bets or playing decisions. Easy enough, right? Not really. If you need to concentrate too hard to remember basic strategy or keep the running count, then it'll be a train wreck trying to do both at the same time. You'll either make playing mistakes or lose the count, and that's not including making proper true-count betting and deviation decisions.

So how do you get there? You become an absolute expert at each individual step, then you get perfect at putting the steps together.

If becoming a card counter is like building a house, basic strategy is the foundation. Everything else is built on it. If the foundation is shaky, sooner or later, the whole building will crumble. So when I say "absolutely perfect" at basic strategy, I don't mean "I know 99% of it" or "I just have to think a bit harder on the soft hands." I mean effortless, mindlessly perfect, basic strategy. Every time. Without exception. It's so automatic, you never have to give it a single thought. It actually becomes part of your muscle memory.

Still, you have to master that next step. You don't just start counting while playing basic strategy. You have to get comfortable and perfect at counting cards apart from playing basic strategy. Again, the easier it is to count cards and play basic strategy separately, the easier it will be to multitask these two skills.

When you're perfect at both individually, it's time to combine them into one step. Then you practice until you're perfect at that. There's no magic number of hours this takes; you just keep at it until it's like driving a car while eating a sandwich and singing along with *Queen's Greatest Hits*.

At that point, it's time to move on to the true-count conversion and playing deviations. Master each skill on its own, then incorporate them into your game until you can multitask all the skills to perfection.

This is how we trained dozens of players for the Church Team and how we train card counters through Blackjack Apprenticeship. We've developed training drills for BJA members to help them with each step along the way; we provide feedback on any mistakes and time their skills. They test out for each step, then put it all together in a final test-out game. This way, players can verify their skills before wasting any money in a live casino.

In the next three sections, I discuss some of the finer points of training.

## Red Flags

Jonathan could fill out a basic strategy or deviations chart faster than anyone else on our team. He also knew more deviations than anyone else. But during his test-outs, he stumbled into some sort of basic strategy twilight zone. Invariably, he missed some playing decision involving a deviation.

"Oh! I was supposed to stand on the hand. I knew that!"

But by that point, it was too late. He'd already played the hand incorrectly and failed the test-out. It was true that he knew the proper play in an academic sense. But he let his guard down and missed it in the moment when the money was in the betting circle.

To solve that problem, we created "Red Flag" hands. A Red Flag is any hand that takes extra thought.

When you're learning basic strategy, the biggest Red Flag hands include:

Pair of 9s

Hard 9

Soft 18

Soft 19

These seem to be the four most commonly misplayed basic strategy hands. And *any* hand that has a deviation from basic strategy is a Red Flag hand.

We trained our players to say “Red Flag!” when we were dealing to them and one of these hands appeared. Doing so disciplined them to slow down, identify the situation, think through everything before deciding, then finally make their move (surrender, hit, stand, split, double, etc.) Over time, team members simply knew to pause an extra second when one of these Red Flag hands hit the felt, to make sure they played it properly.

## The Glorious True 1

Gamblers get excited when they’re winning. Investors get excited when the true count gets above 1.

When you’re playing 6- or 8-deck games for 20+ hours a week, it can become monotonous. You can have stretches of well over an hour without getting a positive true count. You place bet after bet, waiting for an opportunity to push more money into the circle and generate some positive EV. I call that moment the “glorious true 1.” Around a true 1, the casino’s edge shifts to the player. As counters, we’re grinding it out at the tables, forced to wait patiently for those glorious situations where we gain the advantage. Depending on the rules of the game and your bet spread, you don’t necessarily raise your bet *right* at a true 1, but you better be aware of the opportunity the moment it knocks!

Unfortunately, new players often miss the glorious true 1. They start a new shoe and within a few hands, the count rises to a true 1, but they continue placing their minimum bet, perhaps neglecting to calculate the true-count conversion so early in the shoe. They were counting, but weren’t expecting a true 1 so soon. Or they were quickly lulled into auto-pilot betting by placing the same low bet over and over. As a blackjack apprentice, you need to drill it into your head that you’re there for the glorious true 1. You must wait with eager anticipation for the moment the advantage shifts to the player.

## Adding the Deviations to Your Game

As I mentioned previously, playing deviations account for 10%–40% of your edge. They’re definitely important, but that doesn’t mean you need to learn them all at once. Start with the most important and add from there.

Always take insurance at a true 3 or higher. Never take insurance below a true 3.

Sixteen hits against a 10 on any zero or negative running count and stands against a 10 on any positive running count (assuming you can’t surrender).

There ... you now know the two most valuable deviations on the chart. When you’re ready, start learning a few more.

When you’re perfect at basic strategy, counting, and converting to the true count, begin memorizing the deviations one section at a time. For example, just one row on the Splits section of the chart has deviations. Commit that row to memory, then move on to the Soft Hands section of the chart. Then move on to the Hard Totals, and finally the Surrender hands.

Before long, you’ll have the top 20–25 deviations committed to memory.

And that, in a nutshell (actually, a 22-page chapter), is how you learn to count cards and beat the casino at blackjack.

**From \$10k to \$1M (in Four Years)—Joe**

***What were you doing before you discovered card counting?***

Freelance video and photography work—commercials, documentaries, and low-budget narratives.

***How did you learn about card counting?***

I found the BJA website and watched *Holy Rollers*.

***How did you train?***

I didn't read books on how to count cards. I used the Blackjack Apprenticeship video training course, read all the blog posts, listened to the podcasts, and read all sorts of topics on the forum. Ninety percent of my training time was done on the iOS app. I hated math growing up (it was my least favorite subject), but I was able to dive right into card counting.

***Did you start winning right away?***

I lost my initial bankroll of five thousand dollars due to severe over-betting and not paying attention to the idea of risk of ruin. I saved up ten thousand and started again with a much more conservative, but profitable, approach.

***How did things go your first year?***

With my ten k, I played a thousand hours at the tables and was up around a half-million dollars. I had hundred- to two hundred-hour losing streaks in the middle, but the first year definitely exceeded expectation. I told myself for the first year of playing, I'd be happy if I was up ten thousand for the entire year. I absolutely exceeded that.

***How much have you won to date?***

I've won a little over a million, more if you include a few friends that I've bankrolled.

***How much betting or playing cover do you use?***

I rarely use any betting cover and I never use playing cover. I'll never play a hand wrong on purpose to throw off the casino. If the game is extraordinary, I might spread my bets less or play around with my bets at true zero and minus one.

***Why don't you use more cover?***

The casino has to be smart enough to be fooled and you can never know what their idea of a card counter is. They don't have the same training as you, so you shouldn't assume they know everything you know, or will even recognize that a wrong play made for cover is wrong. Players can get carried away with cover and cut their profits in half or worse over time. I also don't like the idea of letting the casinos have power over me to the point where I'm not playing with an edge anymore. Screw that.

***What is your favorite thing about being a card counter?***

I have a job where I'm excited to go out and play. I'm motivated to put in more hours. It's not something I feel I *have* to do. It's an activity I'm choosing to do each time for money. The freedom associated with being a self-employed gambler is a financial bonus that doesn't come across in your win-loss chart. At the most, I work about six months out of the year.

***What has card counting taught you that applies away from the tables?***

Expected value is a lesson I've learned to apply to my life outside of blackjack. Every single decision you make at a blackjack table matters. I've learned to look at a situation outside of blackjack and figure out which options will gain the most or cost the least.

A local sporting goods store near my house was going out of business recently. The electronics in the store were thirty to forty percent off. I bought as many FitBits as I could afford and sold them on eBay for a profit. I probably wouldn't have had the confidence to pull the trigger if it hadn't been for my experience beating blackjack.

I also think that playing gives me appreciation for the kindness of strangers in daily life, since as a card counter, staff and other players in the casino are often irritated with you.

## Chapter 4

### DO I HAVE WHAT IT TAKES? THE DNA OF A CARD COUNTER

So it's just that easy? Master the steps and waltz into the nearest casino to win big as a card counter?

Well, yes and no. Allow me to illustrate.

I was driving into Las Vegas one day to host a Blackjack Bootcamp when I received messages from two different blackjack players on my phone. I'd been in contact with both as they considered taking on card counting as a career opportunity. But while they both had blackjack in common, they couldn't have been more dissimilar. They embodied the yes and no of how "easy" it is to beat the game. More on this cautionary tale in a minute.

First, let's talk about the yes. Popular culture, Hollywood in particular, has portrayed card counting as some high-minded art that only MIT whiz kids are capable of mastering. That is simply not true. Our blackjack team included blue-collar electricians, struggling writers, church pastors, and high-school dropouts, many of whom won hundreds of thousands of dollars. Learning to count takes a mere fraction of the time required to become a programmer, doctor, or most any kind of working professional. The quick learning makes it a great added opportunity for the right person at any stage of life, whether as a hobby, investment, or profession.

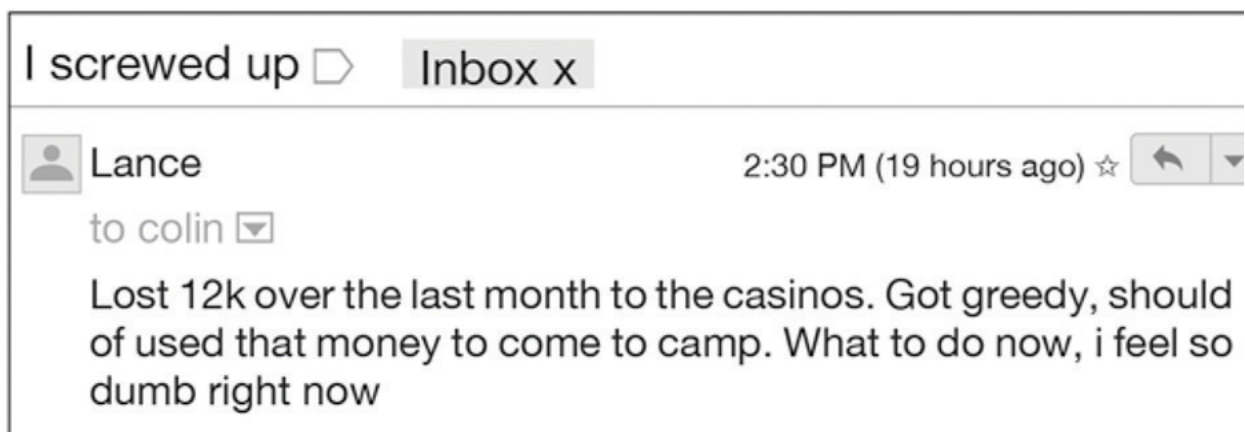
Now, let's discuss the no. Card counting is far from easy money. For starters, people tend to underestimate how long their training will take. "I'm going to train and test out in two weeks," one member of the Church Team vowed. He had a strong background in math, was a diligent student of the game, and was working toward his master's degree in marine biology. He was off by a mere six weeks; it took more than two months. It might be easier to become a card counter than a marine biologist, but it's no walk in the park. If you believe it is, it's the first sign you probably won't make it.

There's truly no shame in discovering that you don't have what it takes to live the life of a card counter. Too many people, however, learn this lesson only after they've lost a chunk of change. Some people haven't learned the lesson yet; they're still out there playing a losing game. I want to prevent that from happening to you.

So who is and isn't the right kind of person? What kind of individual has the chance to really make it?

That brings us back to those two messages I received while driving to Las Vegas.

"Lance" emailed me first.



He was never willing to put in any solid training. He chose, instead, to play without investing time in his skills. Only after losing \$12,000 did he acknowledge that he'd made a mistake and gambled away his money.

Unfortunately, there wasn't a lot I could say to comfort him. If he was serious about beating the game, he needed to master the skills and follow the system perfectly.

Furthermore, it would be a good idea to have his skills tested and verified before ever walking into a casino again.

The second message was from a card counter who goes by "jcrox111." He'd gotten into card counting as a side hustle, with a goal of winning \$10,000 in his first year. I first met jcrox111 at one of our Bootcamps, where he wanted to get his skills verified.

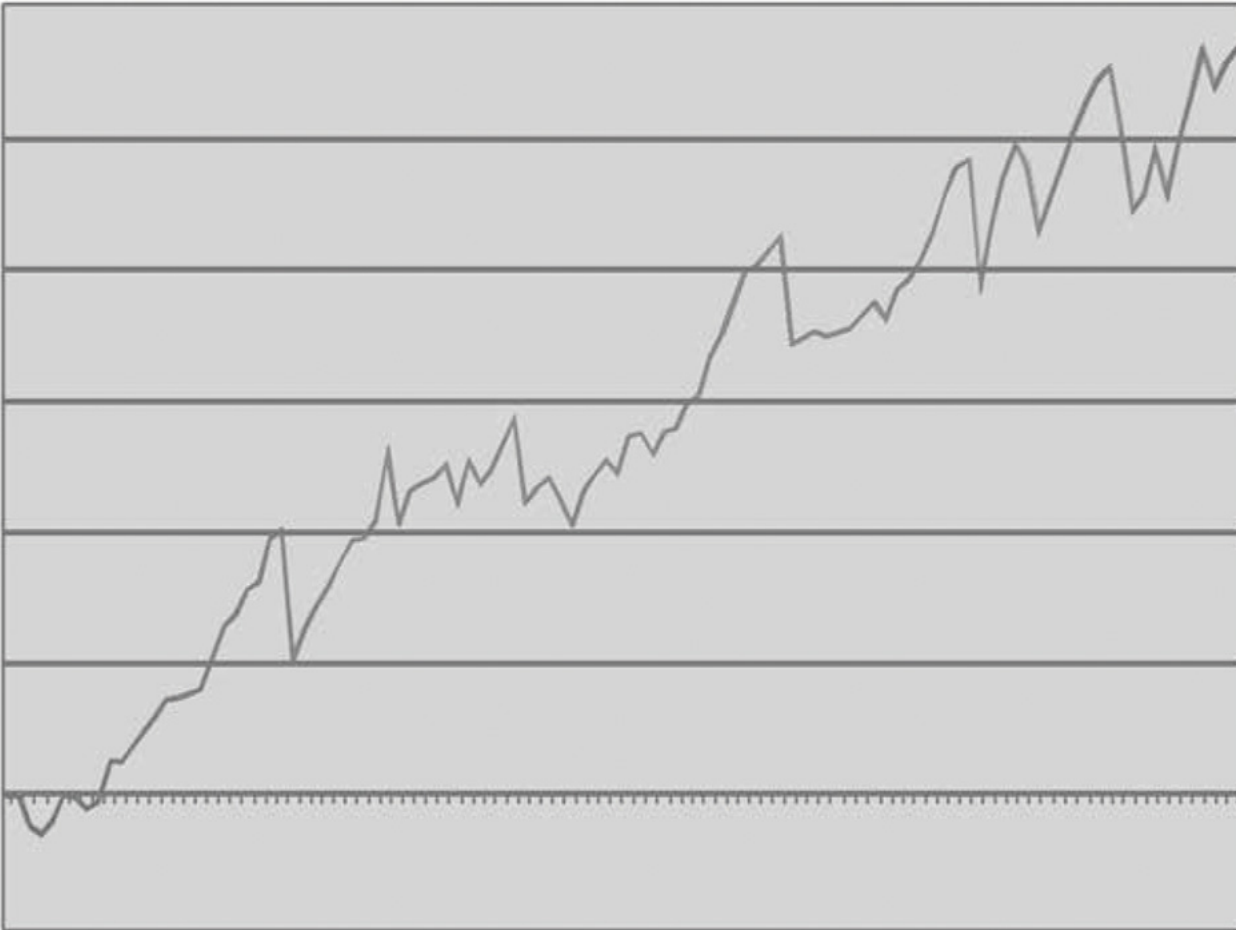
The point definitely isn't that he came to a Bootcamp, but in how he approached card counting. He trained hard, practicing mostly at home, and spent adequate low-stakes training time in casinos before ever risking his full bankroll. Being a real-estate investor, he also realized it was worth investing in his skills before putting too much money into blackjack.

His message to me came months later and he wanted to share his post-Bootcamp results:

I just had to share this man lol. I was stumbling through old notes on my phone. I started the year with a goal of \$10,000 and 500 hours.

He also sent some screenshots from his Results Spreadsheet.

<b>AVERAGE \$/hr</b>	<b>\$265.19</b>
<b>172</b>	<b>\$45,612.00</b>
<b>Hours</b>	<b>Result</b>



This is what a typical card counter's graph looks like. Ups and downs, but an upward trend over hundreds of hours. In the five months since attending, he was on track for meeting his hours, but instead of reaching his goal of \$10,000, he'd earned \$45,612 for an average of \$265 an hour.

If you're wondering if jcrox111 was simply experiencing some short-term success, he wasn't. He continued to update me with his playing results and sent me this message to let me know where things were not long after he passed the 500-hour mark:

AT&T LTE

1:59 PM

82% 

< Notes

Post Bootcamp Career

Total Hours: 538

Total net profit: \$136,800

jerox111 clearly put effort into mastering card counting, invested in his skills and training, and kept his eye on the long view. He didn't short-change himself and jump into playing in the casinos before getting his skills evaluated.

Am I saying you have to attend a Blackjack Bootcamp to make it as a card counter? No. But if you want to be successful, you do need to invest the time, energy, and possibly even some money in developing your skills and knowledge base to make sure you're playing like a pro and not just gambling with your bankroll.

So what does it take?

In my 15 years, I've come to believe a card counter needs five characteristics to succeed. I see them over and over in winning players and find them lacking in players who fall short. Do you have these characteristics? If not, what would it take for you to develop them?

## Characteristics of a Card Counter

### **Obsessed with Details**

When it comes to blackjack, a mentality of "good enough" isn't good enough. The margin for error is just too slight. Missing a single dealer payout error can wipe out several hours of perfect play. A basic strategy mistake here and a counting error there and all of a sudden you're playing a losing game. If you don't have an obsession with the decisions you're making from one moment to the next, you might not have what it takes to be a pro.

Do you tend to get easily distracted? If the pit boss asks, "Sir, what's your name?" will you drop the count? Or will you be able to shut him out until you've made sure you've locked the count in your head? If a slot machine starts ringing behind you, will you turn around to check it out? Or will you ignore it until your round is over to make sure you don't miss a single card? If you get a blackjack on a \$1,000 bet, will you jump up and down, high-fiving the old lady next to you, or will you make sure you subtract 2 from your running count for the ace and face card before celebrating your win?

You can't let emotions get in the way of your playing steps.

### **Disciplined**

Poker is an interesting game in that there isn't one perfect style. Some great poker players are aggressive; other great poker players are conservative. Some play tight (few hands) or loose (lots of hands). Since poker is based on outplaying the competition, you're trying to find a way to extract more value out of the competition than they extract out of you.

Blackjack works differently. The beauty of card counting is in its mathematical precision. You're playing against a dealer who is forced to make the same decisions in all situations. This means that in blackjack, there is always exactly one correct way to play. And basic strategy tells you exactly what that is. Likewise, there's always exactly one running count, which gives you the one true count. Your true count tells you exactly what to bet and exactly when to deviate from basic strategy.

If you're not highly disciplined in how you play, you won't be a successful card counter. Will you implement your bet spread precisely, even if you've lost 10 hands in a row? Will you be tempted to bet a little less if you're up a ton of money, just because you don't want to lose it all back? Will you hit a 15 against a 9, even though you know you're likely to bust? Do you keep detailed records of your wins and losses? Do you have a system for keeping track of your money and chips?

I often tell people that they must play like a computer: cold, calculated, self-controlled. There's nothing wrong with having emotions. But if you hand your emotions the steering wheel, it's only a matter of time before the car goes spinning off the highway.



## Handle Conflict Well

We've had players train and test out perfectly, full of excitement to start killing the casinos. Then, after one casino backrooms them or gives them a stern backoff, they lose their nerve and quit the team.

I remember the days of being afraid to ask the pit boss for a comped meal.

This kind of fear must be overcome. You can't allow yourself to be easily intimidated. You'll be contending with dealers who don't like you, players telling you that you screwed up the whole table, dealer mistakes that you need to go to bat to rectify, and pit bosses tapping you on the shoulder and telling you you're through.

Furthermore, you'll routinely have huge losses interspersed with the wins.

If all of that is too stressful, that's fine (and perfectly normal), but you're better off putting your time into another pursuit. One member actually quit our team to become an air-traffic controller after the stress of playing high-stakes blackjack was too much for him. I'm not joking; he thought it would be less stressful to shuffle airliners all day long! But if you don't easily get rattled, aren't looking for a "risk-free" lifestyle, and enjoy being David against Goliath, then you just may have what it takes.

## Won't Get Ground Down by the Casino Environment

This may seem similar to the previous point about conflict, but let me explain.

I know several players who didn't mind conflict and played perfect blackjack, but after a year or so just didn't want to spend another minute in a casino. Maybe they were raging introverts and being stuck in a sea of gamblers wore on them. Maybe they couldn't bear to see one more geriatric with an oxygen mask spending her Social Security check on slot machines.

Whether because of the cigarette smoke and ceiling mirrors or the figurative smoke and mirrors, casinos aren't for everyone. Although I strongly dislike casinos (you won't find me there casually), being in the environment doesn't bother me. I put my head down like a good soldier and just get to work. But if environment has a strong impact on the way you feel moment to moment, consider how much time you really want to spend in the windowless clock-free bowels of a casino.

## Bankrolled

A card counter needs only two tools: a brain and a bankroll.

You need the mental ability to play perfectly, but you also need enough capital to make it work. I hear a lot of people say, "To have a realistic chance of making money at blackjack, you need ten thousand dollars." I disagree. I started with \$2,000 and honestly, I don't think I ever used more than the first \$500. I'm sure I got lucky at the beginning, but I was also willing to start very small and patiently grow my investment.

On the other hand, while you may not need five figures, you also can't expect to start with \$50. If you're underfunded, you'll have to take on high risk, low EV, or both.

Are you the type of person who can first save up a small bankroll that you can afford to invest at the tables? The more money you have to start with, the better chance you'll have of weathering any potential losing streaks. Like any investor, to truly generate high EV, you need to be properly funded to give yourself a fighting chance.

## Overcoming Fear

You know why you got into this: You want to take the casinos' money. You've memorized the charts and perfected your game. You've gotten your bankroll together, scoped out the games at the local casinos, and now it's time to put it into action. You sit down at a table and go to work.

The count hovers for a bit, but before long, it skyrockets. You raise your bet and after that hand, the count goes up even more. Time to raise to three units. Even more small cards come out and it's time for six units. The guy next to you makes a comment about how much you're betting, but after that round, the count has gone even higher. Only a few short minutes ago, you were betting one unit, but now it's time to bet 10 units. Are you going to do it? The shoe ended with your top bet out and it's time for the dealer to shuffle. Do you have the courage to drop back down to one unit to start the next shoe?

When you feel like the pit boss, the dealer, surveillance, and the whole rest of the world are watching your every move, it doesn't matter how perfect your skills are; unless you have the nerve to implement everything, you won't beat the game.

I was a good example. Like I mentioned earlier, when I was first training at a casino, I was too timid to ask for a comp.

"Hey, Ben, would you ask the pit boss for a comp for me?"

"What do you mean? Just do it yourself."

"Can you just do it for me? They know you and you're betting more than me."

"No. I'm not asking for comps for you. If you want a free meal, go for it."

A year later, everything had changed. I was asking the pit boss to reserve tables for me. I was getting table limits raised. I was having the dealer cut the shoe thinner (this has to do with deck penetration, which we'll get to soon), and could be found saying things like, "Oh, Mr. Pit Boss, if you wouldn't mind writing me a two-hundred-dollar comp to the fine dining room, I'd like to treat my wife to a nice dinner. Thanks!"

When I finally realized that the only way to make the job work was to face my fears, I did exactly that. If you want to make it as a card counter, I guarantee you'll have plenty of fears of your own to overcome. The experience is a bit different for everyone.

## What Scares You the Most about Card Counting?

"Security is mostly a superstition. Life is either a daring adventure or nothing."

—Helen Keller

Take a minute and be honest with yourself. Is it the fear of conflict (with the casino or other players at the table)? The fear of getting backed off? The fear of what your friends and family think about what you're doing?

Now consider if you have what it takes to overcome this fear. It can help to visualize your fear. What will you feel, literally in your body, when players complain about you? When the dealer is hustling you for a tip? When the phone is ringing in the pit? When the pit boss arrives flanked by security guards and asks you to step away from the table? Then, what will you do about it?

Ironically, just like when I was afraid to ask for a comp, you're worried about nothing. Therapists and psychologists teach their clients how to use the cognitive part of their brain to overcome the emotional part. You can literally talk your way down from fear.

You can also overcome fear through practice, commonly known as desensitizing.

A common issue that comes up during training is that players feel pressured to make a decision at the blackjack table before they're ready. It can feel like a pressure-cooker situation—the dealer and players are staring at you while you're updating the running count. Then you're silently considering your playing deviations and calculating the true count to arrive at a decision. Everyone else is expecting a decision faster than you're prepared to make it. So rather than taking the 10 seconds to formulate and execute the right decision, you give in to the pressure and just make a rushed decision. This needs to be amended. To help trainees for the Church Team overcome this, we made them pause the game for a full minute when it was their turn to make a decision.

Pausing the game for a minute feels like an absolute eternity when everyone is staring at you.

Dealer: "You have a sixteen."

Three seconds go by.

Dealer: "Sixteen. Would you like to stand?"

Five more seconds go by. Only 52 seconds to go ...

But what you learn from trying it is that you have nothing to be afraid of. The world doesn't collapse if you just sit there like an idiot for 60 seconds. And you actually feel empowered. You have the freedom to make the right decision, however long it takes. The dealer, the other players, the bosses, the whole universe literally cannot do anything until you've made a hand signal. So the next time you need an extra ten seconds to make the correct decision, remember that getting the decision right is all that matters. All it takes is to overcome the emotional pressure. Then it's a breeze to make the right play.

Contrast this with the cost of not overcoming the fear. You won't play properly, you won't bet properly, and instead of a disciplined investor, you'll be a gambler relying on instinct and hope instead of math.

The reality is that everyone experiences fear. If someone claims he's fearless, he's either lying to you or lying to himself. The only question is how you'll handle your fear. Most likely, the risks involved in trying to mitigate your fear aren't as great as the risks of doing nothing about it.

### Reading Homework

For a truly inspiring story of fearless card counting, read *Repeat Until Rich* by Josh Axelrad. The first half is about his experiences with a large-scale blackjack team, and how they relentlessly attacked casinos in the face of fear. The second half is about his battle with online poker addiction, which is fascinating and worth reading for very different reasons.

Can you overcome your fears? Be brutally honest with yourself. If you're certain that you can't or you're not sure if you can, that's okay, but card counting probably isn't for you. If you believe you can, I guarantee you'll be glad for the experience.

Speaking for myself, I'm a different person because of how card counting taught me to face fear, along with conflict, uncertainty, and wild emotional and financial swings. The lessons I've learned from card counting have extended far beyond the blackjack tables and casinos. They've challenged me to grow, to become a much more confident and whole person.

### Question and Answer Time

Below are some questions you may be asking yourself at this point.

Q: *What if the pit boss says no?*

A: Who cares! Shrug it off, or if you really can't handle rejection, take your chips and move on.

Q: *What if I'm backed off?*

A: Then it's on to the next casino. You're there to beat them at blackjack, not for social reasons, and certainly not to be their favorite person.

Q: *What if the other players start complaining about how I play?*

A: The other players are there to *lose* money. You're there to *win* money. Don't let gambling logic get under your skin. My preferred strategy is to play dumb (remember, reasoning with a gambler is an effort in futility). For example, if a gambler says to me, "You really shouldn't double a soft eighteen against a six. You're messing up a winning hand," I just say, "Hey, I'm here to gamble! This is just how I play."

Q: *What if I just lost the last 10 hands? Should I change my strategy?*

A: No! We champion *math*, not streaks, hunches, or superstitions. We follow the system like robots, playing and betting perfectly hand after hand after hand.

Q: *Aren't there risks involved in moving your bets from 1 to 20 units and back?*

A: Sure there are. But the risks are greater from not doing what you set out to do. At the end of the day, you need to ask yourself if you'll be more disappointed if you get backed off or if you don't play in a way that makes you money. If it's the former, then be honest with yourself and realize that you're more interested in being a gambler than an investor.

Q: *Don't you think it was risky to trust the people on your blackjack team with large amounts of money? Couldn't they just steal it and not get caught?*

A: Absolutely. And we did everything in our power to mitigate that risk. But if we would have let that particular fear paralyze us and never run the blackjack team, we would be guaranteeing failure before we even started.

## Summing Up

While pessimists say you can't make money from card counting unless you're some kind of savant, it's just not true. I know plenty of successful card counters making upwards of multiple six figures a year. But it takes the right kind of person to have success at the tables. Without the proper skills and personality, you likely won't make it.

But for the right kind of person, there are more casinos than any time in U.S. history—and money waiting to be taken from them. Whether it's the right fit for you is up to you to decide.

## Card Counting Isn't Just a Man's World—Semi-Pro

### ***How did you get into card counting?***

I was working as a blackjack dealer when I learned about advantage play. I dealt cards to an AP. Over time, we became friends and then boyfriend and girlfriend.

In the beginning, we talked all the time, bonding over our shared casino experiences, weird working hours, and his strange life as a card counter. I don't even think I'd seen the movie *21* at that point, so it was a whole new world for me.

When we first started dating a few months into knowing each other, I remember saying that I would never try card counting, but I'd also said the same thing about dealing blackjack. At one point, we were brainstorming about jobs and lifestyles and I said something to the effect of, "Well, what if I just learned to count?"

The rest is history. A year and some change after meeting, I was training to play with his bankroll and, less than six months after that, I was playing as a full-time high-stakes AP.

### ***How did you like being a dealer?***

Being a blackjack dealer was a trip. I loved the process of learning to deal blackjack and other casino games more than anything. My time actually dealing to casino patrons was a mixed bag.

In the beginning, it was really fun and different, but the hours were challenging. I worked graveyard shift for the majority of my time as a dealer. I'd never felt more isolated in my life and I haven't since. I was perpetually sleep deprived and dehydrated. I drank a lot during that period of my life. My mom used to pray with her friends that the job would be so terrible, I'd be forced to quit.

I worked in a smallish tribal casino that was kind of in the middle of nowhere. Dealers kept their own tips, so depending on the day of the week or the time of year, I either made hundreds of dollars in a night or literally zero. I was 22, and while overall I was making more money than I ever had before, the inconsistency could be intimidating at times.

The overwhelming majority of nights were rough. On the nights when nothing happened, I remember standing on dead tables for eight-hour shifts counting dead light bulbs on slot machines. I remember thinking, "I can't do this for another night," almost every work night.

On nights when the casino wasn't empty, you never knew what was going to happen. Starting work at one a.m. often meant that patrons were belligerently intoxicated when I started my shift. They could be verbally abusive and physically dangerous at times, and I observed that people behave really strangely when they know you can't walk away from them.

When I started working at the casino, the security staff was extremely supportive, protective, and didn't tolerate much. There was also a lot of support from the pit bosses and table-games manager. But that changed when people moved on and new ones came in. Then, if someone spoke in a dangerous or abusive way, you were kind of on your own. By the time I left, table games felt like the Wild West. I was threatened, grabbed, called names.

Fun nights, however, when players were respectful, when the casino wasn't dead, when I was making money, were so fun. It was like being paid to party!

Overall, it was a learning experience that I wouldn't trade, but sometimes I still feel sad when I think back and remember some of the things I experienced there.

***What was it like going from the dealer's side of the table to the player's side? Any particular struggles? Did your background make anything particularly easier?***

It was weird! I thought it would be very different, but it wasn't.

I also thought it would be easier, but I actually think that being a dealer was easier in many ways. You can't be backed off of your job as a dealer. You don't have to wait for a positive count to start working. You can't exactly make difficult players leave when you're dealing, but you can't always walk away when you're playing blackjack either. If the count is high and you're playing at a table with someone who is making you emotionally or physically uncomfortable, there's still that same sense of being trapped, because even though you *could* choose to walk away, you really can't. Sometimes you've waited all day for that high count.

I had this idea that being a patron and playing big would come with certain privileges. My boyfriend doesn't experience too much interference from other players or dealers. If he's losing and he's quiet, they leave him alone. But playing with a big bankroll or losing big in a session has never bought me silence or privacy. I almost always experience a running dialogue from dealers, players, and bystanders.

"Why did you do that?"

"Actually, she made the right decision."

"You should get up now."

"Where did you get all this money?"

Once, I won a large double-down/split/deviation hand that must have looked strange or something, and someone walking by literally told me to leave the casino.

Dealers seem to expect more conversation from female players; if I'm not talkative or engaging, I get the vibe that the staff feels like I'm rude instead of just quiet or private. There's a lot of sexism from customers and staff. How many times have I heard, "You don't look like a gambler"?

People didn't question me being in the casino when I was a blackjack dealer, but I feel like I'm constantly questioned now.

***What was your card counting training like?***

I started memorizing the charts in November 2015. My boyfriend blew up and laminated the BJA basic strategy chart and a couple of deviation charts for me to study. He wasn't with me to explain the charts or walk me through it, and they didn't really make a lot of sense until he gave me the charts written out as sentences (also from BJA). I memorized those basic strategy pages verbatim by handwriting them out entirely three or four times at least. Those sentences were the key to unlocking the charts for me. They pulled everything together.

In December, my boyfriend and I met up for a vacation in Minnesota. He was frustrated, because it didn't appear to him that I was consumed with my training or taking it seriously enough. Well, I took out a notebook and wrote out all the basic strategy rules, verbatim, no errors, on the spot. I think it reassured him that I was taking it seriously and that I'd be able to master the technical skills necessary to do the work.

I have a very visual memory, not fully photographic perhaps, but I do think in pictures. I can see the charts in my mind.

At the end of January 2016, I quit my job and we stayed at his apartment for a stretch of time. We decided it would be less expensive and more effective to stay in one place and really focus on training, instead of trying to do it on the road while he was working. Because of my years of dealing, my hand recognition and game mechanics were strong before we even began training. I looked more polished and proficient than I truly was.

Our original plan was to play after two hundred hours of training. But after only forty-five to fifty hours of my boyfriend dealing to me, he decided I was ready to play in the casino. We drove to a riverboat to play full stakes, which was two hands of a thousand dollars.

I didn't even get through the first round without losing the count. A few hands in, he asked me for the count and I told him. It was so wrong. Not off by a little bit, but like *completely* wrong. A hand or two later he checked again. Still wrong.

He leaned in and calmly, but not happily, whispered, "What's happening?"

I not-so-calmly panic whisper-yelled, "I TOLD YOU I WASN'T READY. WE AREN'T EVEN HALFWAY THROUGH TRAINING!"

Despite my mistakes, the casino was still alarmed by the action and we stood out from the old-timer regulars, and they countermeasured us.

We went back to training after that experience and I completed the majority of the remaining hundred and fifty hours on blackjack training software.

### ***What should card counters know about dealers/casinos that they might not be aware of?***

Probably that there's no tip you can give to a majority of dealers that will satisfy them. Period.

Casinos are difficult places to work. There's usually a mindset of lack. Casinos condition their employees to expect tips from patrons. If you receive a tip from a patron once, you assume that the tips are going to keep rolling in.

Dealers who keep their tips are competitive and often compare nightly wages. It's easy to get caught up with feeling ungrateful because of the environment and it's the majority mindset. It's contagious.

If a casino pools tips, the amount you'd have to tip for it to make a significant impact on the dealer standing in front of you is substantial.

The best thing you can give to a dealer, that has the most impact, is being decent—kind or just quiet, not getting angry or blaming your dealer when you lose. I get that losing sucks, but blaming your dealer for math makes absolutely no sense to me! They might not thank you, and some dealers have pooppy attitudes no matter what you do. Even nice dealers still might be disappointed if they see you playing big and not tipping.

It's important to realize this about the dealers who are openly angry at you "for not tipping." You can't afford to buy them. The margins are too small. Even if you could theoretically afford to buy them, it still wouldn't be enough. They'd likely be angry with or without the money.

The other thing is casinos are unpredictable. Shifts are inconsistent, there's a ton of turnover, people shuffle around. Sometimes the pit staff have a past in surveillance. Other times some dealers and floor supervisors are AP enthusiasts, but I'd say that's rare. The majority of employees in the majority of casinos know little to nothing about advantage play.

If you play in a medium to small casino and you get the sense that the dealers or pit bosses are paying attention to you, they probably are, but not because you're an AP or they're suspicious of you. Casinos aren't constantly busy and when it's boring, you people watch. I spent minutes, hours, *days* people watching. There's no need to be paranoid. Just remember that being noticed doesn't automatically mean they know what you're doing.

### ***You started off playing on a large bankroll. Was it tough throwing large bets out there right away? Did you have a period of time to ramp up to high stakes?***

It really wasn't tough throwing out large bets. First, I was already pretty desensitized to the cash and chips after being a dealer, plus years of cash handling in jobs before that. There was also a disconnect between the bankroll chips and cash and actual money. Thirty grand in my pocket didn't feel like a new car, college tuition, or the down payment on a house, because it wasn't. In my mind, bankroll isn't money, and neither are chips. They're betting units.

That first riverboat session during training was alarming for different reasons. I didn't want to make any errors and it didn't matter if I was betting \$5 or \$500. I wanted to be perfect. After that, I was pretty adamant that I wanted to

play a few probationary low-stakes sessions to test nerves, accuracy, holding the count, and emotional discipline. I had three low-stakes mini-sessions before I was apparently convinced that I wasn't going to bomb.

But then, during my first "real" session, as soon as I sat down at the game, I immediately had to go to the bathroom and throw up from nerves. I came back, a beverage server brought me a cup of tea, and I was fine after that. My boyfriend stood behind the table and watched me for a half-shoe or so. I played perfectly—full stakes, no count errors, all the deviations. He was pretty surprised, but I "passed," and he left me to play other tables for the rest of the session.

I was blessed with some positive variance at the beginning of my AP career and by the time I had some substantial losses, I was able to handle it, because I knew I had a winning game.

From the beginning, the big bets, the mechanics of the game, the wins and losses were never the challenging parts. I was able to go into what I jokingly call "Trauma Zen" and compartmentalize, roll with the swings, and trust the math.

### ***How do you think you've been treated differently, being a female card counter?***

Casino patrons are the most challenging part of AP life for me, but I think in general, all people in the casino, patrons and staff alike, didn't respect my personal space and boundaries as much as they would have if I were male. Other players would get too close to me, ask me inappropriate questions about who I am, why I'm there, the source of my money. I often got the vibe that dealers and players kind of resented me for playing with large sums of money, but it definitely got even worse when they realized I wasn't going to tip. It was like they thought it was my boyfriend's money or someone else's money, so because I didn't earn it, I should be giving it to them instead of throwing it away at a casino.

Also, the backoffs are less routine as a woman. Some were more kind because of my gender, but many felt like the person backing me off was more aggressive or angry—a "how-dare-you" kind of vibe at times, as opposed to the sense of respect or relative indifference that I feel like my male counterparts experience fairly often.

My backoffs happen quicker than my boyfriend's do most of the time. You stand out more as a female card counter, because lone females in casinos are outliers. I once asked Tommy Hyland if the female players on his team had any common playing experiences that differed from his male players, and he said a main one was that it took casinos a lot longer to forget about them.

I frequently experienced power struggles with the cage ladies over showing ID, but I don't necessarily think that has anything to do with being a card counter. It's more about being a young woman in a casino with more than a couple hundred dollars.

### ***Any advice for other card counting women out there?***

If this becomes your full-time gig, don't slack on your self-care. Prioritize sleep, eat as cleanly as you can. It's tough on the road, but your body will thank you and it'll help with avoiding burnout. Try to stay hydrated even though it's tempting to drink less water, so as to not have to take bathroom breaks in the casino or stop while driving. EV is important, but replenishing yourself is essential.

Really be in touch with your why, your engine behind doing this work and motivation for living this lifestyle.

Community is important; connect with another female AP if you can. I never got involved with the message boards and I regret it. I didn't have support from my family and the AP lifestyle distanced me from my friends at times, because they didn't understand my life. It was hard not to have anyone to talk to other than my partner.

If you're entering into a working relationship with another person, be very clear from the start about what that means, be it a partnership, an employee-employer relationship, manager-team, etc. The working relationship with my romantic partner was challenging at times, and I think a lot of that had to do with ambiguity around the boundary of what was work time and what wasn't. Things can evolve over time, but I think having a clear picture going in of what you want and expect is valuable.

This goes without saying, but be very aware of your surroundings. If you're alone, if you feel unsafe, ask to be escorted by security to your car when you plan to leave the property. Despite being alone, I have never felt at risk of being robbed or hurt while playing. I'm very discreet with my cash and chips. I carry a \$15 purse from Sears and I dress down. I think if you're a female playing alone at the blackjack tables, you might never blend in, but you can attempt to stand out less.

### ***Any epic stories you'd like to share?***

We went on an international trip last year and ended up winning over a hundred thousand from a small club that was allegedly owned and run by the mob. The first night we played, we were down \$50,000 or so at one point. It was the easiest game we've ever played and we got slaughtered. We ended up making the money back, but the swings were nauseating.

The first night, we kept our chips, over sixty-thousand worth, and the next day they tried to cash us out in twenties and fifties. The club had a rule that they could cash you out only in big bills if you bought in with big bills, and that they would hold those exact bills and give them back to you the same playing day only. There was a language barrier, but they explained that it had something to do with avoiding money-laundering charges. We'd bought in with five hundred euro notes the day prior, and the idea of being paid out in twenties and fifties, the sheer volume of the bills and everyone seeing us carrying them, wasn't great. They worked something out for us that night, but it was stressful.

We played there for around twenty days total. They were open for only part of the day, and around three every morning they brought in freshly baked chocolate mini-pastries. They were the best I've ever had.

Three old white guys ran the place. They owned it or financed it, something like that. There was a stern well-dressed businessman with glasses, a huge guy with a pock-marked face and squinty eyes who looked like a cartoon gangster villain, and a short man who came in with his Bernese Mountain dog and walked through the club flanked by two enormous young suited security men who looked like KGB.

One night, the gangster guy was running the show. He never smiled at us and he looked drunk every time I saw him. We were super scared of him. My boyfriend sometimes purchased an ice cream while we were playing and that night, I had a bite of his ice cream and got some on my face. Moments later, I looked over and saw Scary Guy walking toward me quickly and wordlessly. He got so close that he was touching both my boyfriend and me. He smashed a napkin into my face, wiping the ice cream that was no longer there anyway, and exploded into laughter, yelling "Like a baby!"

The casino staff nearby laughed with him, and the dealer laughed. My boyfriend and I laughed nervously. We were terrified. I don't know if I've ever been more scared in my life!

### ***Any life lessons you have learned from advantage play?***

Opportunity is everywhere!

I'm kind of joking, but the longer I spend in this space, the more stories I hear about finding opportunity where you wouldn't expect it.

Be curious, look for loopholes, but also be smarter than your mind and make sure that what you want to be there is actually there, especially with "advanced" advantage plays. If you spend a lot of time looking for something that you want to find, eventually your brain is going to try to trick you into thinking a situation is profitable or "good enough."

I've seen with my own eyes the very real possibility of a lucrative successful profession outside of the conventional rat race. You can create freedom of schedule, but there are no shortcuts. You have to work hard for this life.

I like that math can be applied in this way. I like it as a main hustle, as a side hustle, and as a hobby. I like seeing that being determined and nose-to-the-grindstone, putting in the hours, and getting it done is more valuable than waxing poetic about the math theory. I had a teacher who told her students, "The world rewards people who get stuff done." Talking about card counting isn't the same as actually going out and doing it.

I've learned that even though so many people think this skill set is weird and cool and exciting, other APs look down on card counting, which is just another way of saying you can't please everyone. I didn't realize how much of a tendency I have toward being a people pleaser until working as an AP. I learned the value of questioning *why* I feel like I need to do something or say something or behave in a certain way. The casino tries to make you feel like what you're doing is wrong, and I learned in a very real way that I'm the only one who can advocate for myself every day and that I can't rely on other people to do it for me. I think there's power in that.



## Chapter 5

# DOES THIS MAKE CENTS? MONEY MATTERS AT CARD COUNTING

If you've made it this far, about a third of the way through the book, you clearly take card counting seriously. You've asked yourself the hard questions and I'm assuming that you think you might have what it takes to pursue the craft. It seems like a good fit for your goals and lifestyle. You've also either mastered, or are working hard toward mastering, the five individual steps of counting cards: basic strategy, the running count, the true-count conversion, the playing deviations, and bet sizing. You might have even combined and mastered them as a whole. Becoming a robot at the game is just a first step.

Or perhaps card counting, so far, seems like a bit of a downer. I won't argue with you, and this chapter, in which we discuss money and managing your bankroll, contains more hard truths. But as you read all about bankroll considerations, the whole next step on the journey to success as a card counter, keep in mind that I've helped plenty of people just like you beat blackjack for serious profits.

## House Edge

### Rules

"Oh, blackjacks only pay six-to-five at this table?" I stood in front of it and asked.

"Yeah, but what's the big deal?" a player at the table responded. "If you're worried about that extra dollar or two on a blackjack, you're just being greedy."

You poor fool, I thought as I walked away. It's the casinos that are being greedy and you don't stand a chance against them.

Not all blackjack games are created equal. However, I didn't know this when I first started my career. On any given day, unbeknownst to me, I played games that weren't worth a penny of EV and others that were worth multiple times the \$7 per hour I was expecting. While two games might look fairly similar on the surface, the subtle variations made all the difference.

For example, when Las Vegas casinos started changing low-limit blackjack games from paying 3-2 on naturals to 6-5, it took their house edge from roughly 0.4% to over 1.7%. That "small difference" in rules quadrupled their advantage over a basic strategy player, transforming blackjack from a game with a small disadvantage for the casual gambler to highway robbery. Fortunately for us, it seems to be mostly the uninformed tourists playing the 6-5 tables, while they enjoy their "free" drinks. My point is that every rule matters—a lot!

Here are a few of the most important rules to know and how they affect the house edge. The benchmark game is 6 decks, dealer stands on soft 17 (S17), double any two cards, no double after split (NDAS), no re-splitting aces (NRSA), no surrender. This game has a basic strategy expectation of  $-.55\%$  (these numbers taken from *Blackjack Attack: Playing the Pros' Way, 3rd Edition—The Ultimate Weapon* by Don Schlesinger).

### Number of Decks

Default: 6 decks

Variant: 8 decks

$-.03\%$

4 decks	+ .06%
2 decks	+ .22%
1 deck	+ .58%

### **Blackjack Payouts**

Default: 3–2

Variation: 6–5	–1.36%
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### **Dealer’s Decision on Soft 17**

Default: S17

Variant: H17	–.22%
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### **Doubling after Splits**

Default: NDAS

Variant: DAS	+ .14%
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### **Doubling on First Two Cards**

Default: Player may double on any first two cards

Variant: Player may double on 9–11 only	–.09%
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Player may double on 10 and 11 only	–.17%
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### **Ace Splits**

Default: NRSA

Variant: RSA	+ .07%
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### **Late Surrender**

Default: Player may not surrender

Variant: Player may surrender	+ .07%
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While you don’t need to memorize these differences in house edge, you do need to be aware of how rules impact you at the tables. To see how any particular combination of rules is reflected in the casino’s advantage, you can use the free blackjack house-edge calculator:

<a href="http://blackjackapprenticeship.com/blackjack-calculator/">blackjackapprenticeship.com/blackjack-calculator/</a>
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## **Deck Penetration**

Roman Casino in Renton, WA, was one of my preferred casinos in my early days. It offered RSA (re-split aces) *and* late surrender at its 6-deck game, making it the game with the most liberal rules in the state. However, I wasn’t the only card counter aware of Roman’s favorable rules. On a Friday afternoon, there might be two other card counters sitting at that table with me, all trying to exploit the low house edge.

Then I got betting software. During one of our team’s weeks off after closing a bankroll, I got copies of *Blackjack Risk Manager 2002 (BJRM2002)* and *Statistical Blackjack Analyzer (SBA)*, so we could start calculating our EV precisely, rather than just guessing at it.

This changed everything.

Between these two pieces of software, we could measure the impact of nearly any game variation we encountered in casinos. As a math grad, I felt like the veil had been lifted from my

eyes and I could finally see how every variable in the casino affected our EV, most notably deck penetration.

In *Burning the Tables in Las Vegas*, author Ian Andersen speaks extensively about deck penetration, the number of cards the casino cuts off the full pack being dealt. One casino's policy might be to deal 4 out of 6 decks, cutting the remaining two out of play, while another casino deals out 5 of 6 decks before shuffling. Andersen claimed that there was a big benefit to finding casinos and dealers that cut off fewer decks. It made sense to us, so we preferred tables with better deck penetration. But while the impact of casino rules was concrete and tangible, the impact of deck penetration seemed completely abstract ... until we started using the new software.

First, I compared the EV of Roman Casino with Skyway Park Bowl and Casino, a tiny bowling-alley casino right next door. While Skyway Park didn't offer surrender *or* re-splitting aces, it did hit soft 17 and allowed double after splits. Plus, the dealers typically dealt 4.9 of 6 decks, cutting off only 1.1 decks before shuffling—for an expected value of \$49 per hour. Roman Casino, on the other hand, typically dealt 4 of 6 decks, shuffling with two full decks remaining, for an EV of \$37 per hour.

I couldn't believe my eyes. Skyway Park Bowl was actually worth 32% more than Roman Casino with *worse* rules! Ian Andersen was really onto something. While most card counters flocked to the best rules or the few double-deck games they could find, we learned to value how important deck penetration is to a card counter, making that one of our top priorities.

The bottom line is that every small rule variant affects your EV. The shrewd card counter knows this and uses it to maximize EV, minimize risk, and shorten how many hours it will take to get to the long run. But it takes more than beatable rules and deck penetration to beat the casino. It also takes a winning bet spread.

## Thoughts on Betting

You may have perfect skills, but if you don't have a bet spread that both maximizes EV and minimizes risk, you threaten your ability to beat the casino. Knowing exactly what to bet is crucial to your success as a card counter.

Let's look at the common traps of overbetting and underbetting, as well as how to put together an effective bet spread.

### Overbetting

A few years ago, two young card counters, Scorpio and The Phoenix, met at a Blackjack Apprenticeship Bootcamp. They could count and play perfectly and had similar goals, so they teamed up. After the initial "getting-to-trust-each-other" phase, they combined individual \$5,000 stakes into a \$10,000 joint bankroll and hit the road.

The only problem was that they couldn't agree on how much to bet. Scorpio, being a young buck, wanted to "go big or go home." The Phoenix had consulted pro counters, who all recommended a different plan of attack: carefully calculating a maximized bet spread that kept their risk of ruin at or below 2% and not deviating from that plan. Scorpio and The Phoenix found a compromise for a while, but it was always a source of conflict, so after about a month, they parted ways. They were now free to follow the path on which they each felt most comfortable.

A few months later, Scorpio had turned his \$5,000 into \$50,000. He was going big! Eventually, however, he hit a losing streak. Unwilling to lower his potential EV, he continued to bet aggressively. Within the space of a month, he lost everything.

The Phoenix, however, carefully calculated his bet size before heading to the casinos. He also made sure never to play with a more than 2% risk of ruin, even when it meant lower EV in the

short term. He played it slow and steady—maximizing his EV, but never overbetting. Two years later, his profits were well over \$300,000.

Card counters overbet for two reasons.

The first is they overestimate their edge. Put yourself in the following scenario and ask yourself what you would do.

You've been sitting at the table for hours, slowly losing money while waiting for good betting situations. Finally, you've got a monster count going and it just keeps climbing higher and higher. As you approach the end of the shoe, the count has jumped up to a true 10, so you put your remaining stack of chips in the betting circle. It's a true 10! Surely you'll win!

A card counter's advantage goes up by roughly a half-percent per true count and you gain the advantage over the casino around a true 1. So at a true 10, the player has roughly a 5% advantage. Sure, those true 10s will make you a lot of money over the long haul, but it's no sure thing in the short term, never mind a single hand. If you play blackjack for any length of time, you'll see it all—high counts, low counts, big wins with bad hands, and big losses at high counts. The lesson here is: Don't let a high count cloud your judgment. Stick to your previously calculated bet spread, no matter how astronomically high the count soars.

The second reason players overbet is that they're chasing their money. Studies in psychology have shown that people are incredibly averse to losing. They tend to make poor financial decisions in an effort to recoup lost money. There's no shortage of this behavior in casinos—betting more in hopes of winning back recent losses. Effective card counting means being a disciplined investor. You're trained and prepared to bet "properly" 100% of the time, whether you're winning or losing. Losing is part of the game. Perfect card counters still lose more hands than they win and lose 40% of their playing sessions. If you start overbetting in a short-sighted attempt to win back your money, you risk losing more money, possibly your entire bankroll.

Scorpio couldn't live with the fact that reducing his bets meant it would take longer to win back his losses. So he continued to overbet—to his own demise.

As I said before, a card counter needs only two things: brains and bankroll. If you throw brains out the window, your bankroll will soon follow. If you overbet and lose your bankroll, you won't be generating *any* EV ever after.

## Underbetting

A Bootcamp grad had been playing properly when he got backed off from a local casino. It rattled him. After the backoff, he was afraid of it happening again. As a result, when his bet spread told him to go up to \$100, he instead stayed at \$50. After about 100 hours of only breaking even, he set up a consultation call with me and confessed to the altered betting.

I entered the altered bet spread into some betting software and lo and behold, he was playing a merely breakeven game. So even though his play was perfect, he was counting cards at the casino "for free," putting in all that work for no positive result.

This wasn't the first time I'd seen this happen. Fear of getting backed off is a big reason I see novice card counters underbetting. Just like overbetting, underbetting is a risky compromise to your advantage over the casino.

What you must understand is that the casino has the advantage about 70% of the time. A card counter needs to be betting enough during the remaining 30% to make a profit. Changing your game because of the fear of a backoff is what card counter and author Josh Axelrad calls "backing yourself off." In other words, you anticipate getting backed off, so you preempt the casino by doing it to yourself.

There's an extremely important lesson here: Never do their job for them. *Make* the casino back you off. Bet properly, win their money with shrewd play, and deal with any consequences that arise if and when they deem you a threat. In fact, take pride in being a threat ("Heck yeah, I'm a threat to the casino!").

The second reason I see card counters underbetting is fear of losing. I'll get into this more in the next section, but be aware that this can happen when you're winning and you don't want to lose back what you've already won or when you're losing and you don't want to lose even more.

The bottom line is that if you don't use a large enough bet spread, you risk playing a breakeven or even a losing game. If you embody the characteristics of a card counter, you're not at the casino to break even. You're there to win. So act like it!

Losing sucks. Losing just one hand sucks. Losing hand after hand in a positive shoe sucks. Losing a long session sucks. Losing session after session sucks. But if you're at least a wise and disciplined "loser" who's thinking in terms of EV, you don't focus on the pain when you lose a hand. You focus on the pain when the count is below a true 1, because with patience and smart play, that pain has a promise lurking somewhere behind it.

## Be Like Tommy

Tommy Hyland is my card-counting hero. He's humble, driven by his values, generous, and has crushed casinos consistently for six figures every year for four decades. If you want to be successful as a card counter, I can't think of a better person to emulate.

We've been fortunate enough to have Tommy as a guest speaker at our Blackjack Bootcamps and he's always willing to share tips and offer advice. One consistent piece of advice is for counters to be "aggressive" in the way they play, meaning to bet small when the casino has the advantage and bet as large as your bankroll dictates during the positive counts.

This aggressive approach is what I've always used, as have most major blackjack teams. As Tommy puts it, "Get the casinos' money first." Implied in that is, "Worry about the consequences second, if they even happen."

By using aggressive and dynamic bet spreads, you keep risk low and EV high. If you want to take the casino's money, this is the default way to do it.

## Determining Your Bet Spread

When I first started playing, I used Microsoft Excel to create a bet spread based on the Kelly Criterion. Kelly, for short, is a formula for determining how much to bet when the odds are in your favor by risking a set fraction of the bankroll.

I didn't account for particular rules, number of decks, or deck penetration from game to game, but simply entered in my bankroll size and the math that Stanford Wong outlined in his book *Professional Blackjack*. A few months later, I began using blackjack software that helped me properly figure out my betting. It turned out I'd been playing with a 75% risk of ruin! Whew!

I got lucky. If I'd continued to play the way I had been, I was basically guaranteed to go bust. Boy, would my life look different today had I not realized my mistake.

My point is this: Don't do what I did and just wing it. My best advice is to use a software program like our *Pro Betting Software*, or *CVCX* by Qfit, to calculate bet spreads that keep your risk as low as possible while boosting your EV as high as possible.

Using good betting software, you need to be able to account for the following variables.

**Bankroll Size:** This is all the money you can afford to put toward blackjack, both financially and emotionally. It doesn't, to be sure, include the mortgage or rent, food, and utilities. As I've mentioned, you don't have to have a five-figure bankroll to begin. I started with \$2,000 and made it work. My card-counter friend, Yoshi, turned \$3,000 into more than \$1 million in the past two years through patience and a lot of hard work. And I've known people who launched their card-counting careers with even less. However, the reality is that the more you can afford to put toward a bankroll, the lower your risk will be.

**Game Conditions:** It's important to at least account for the number of decks, along with major rule differences like H17 and S17. As a hobbyist card counter, you really don't need to overcomplicate things. Find a bet spread that fits your bankroll, risk tolerance, and goals, then get

out there and play! If you're doing this professionally, however, you'll want to account for as many variables as possible. Every penny and risk-of-ruin percentage point matter to you.

*Risk of Ruin:* This is the chance, expressed as a percentage, that you'll go completely bust. The simplest way of thinking about it is to envision a multi-sided die. If you're playing with 25% risk of ruin, that's like throwing a four-sided pyramid-shaped die. Landing on one side means you lose your entire bankroll. The other three sides mean you're spared losing your entire bankroll.

*Expected Value:* How much is this bet spread worth, in theory? The primary goal of any bet spread is to maximize EV and minimize risk. I can often find ways to get considerably more EV with the exact same risk by tweaking bet spreads. Mess around with the bets at different true counts to see how it will affect your EV and risk until you find the best option that works for your goals. With betting software, you can enter your bankroll size and game conditions, then experiment with bet spreads to maximize EV and minimize risk. With the amount of time you've put into mastering every other skill needed to beat the game, you might as well take the time and energy to optimize your bet spread!

## Deep(er) Dive into Risk of Ruin and Bankroll Recommendations

How much risk is reasonable? That depends on you and a lot of it comes down to your options.

If you consider your time more valuable than your money and it wouldn't be that difficult to save up another bankroll, maybe you can live with 10% risk of ruin, or even higher. For example, maybe your time is worth \$100 an hour at your day job, so you're willing to play with a bit more risk, thanks to your valuable fallback option. Or perhaps you have a small bankroll and saving up a larger bankroll isn't realistic, so you go the "nothing-ventured-nothing-gained" approach and hope it works out. Still, it's difficult for me to recommend playing with anything more than 5% risk of ruin, but I know there are times where more risk is the best option. Heck, that was me for the first six months (though I didn't know it at the time)!

When forming the Washington Young Bloods, the biggest issue to resolve was the level of risk we were willing to take on. Jeff, Ben, and I had been playing with a maximum 5% risk of ruin, while Sammy demanded a maximum risk of only 1%. That felt a bit excessive to us, but he assured us that, having played a lot longer than we had, we were being overly optimistic. I'm forever grateful that he insisted, as it was the right move for us. At the time, we stood to make \$200–\$400 per hour with 1% risk of ruin. Playing up to 5% risk would have allowed us to make maybe another \$50–\$100 per hour, but it meant a much greater chance of massive losses. At the time, we had no other reasonable way to make even \$25 an hour, so it would have been absolutely foolish not to protect our bankroll. If you're playing professionally and it just isn't an option to lose everything and start over, you'll want to keep risk low, probably in the 1%–2% range.

*So how much money do I need to have low risk?*

A lot of variables are involved with the exact numbers of any particular game. But here's a fairly simple way of knowing how many betting units to have on hand for different levels of risk. (A unit is defined as your minimum bet. So if your minimum bet is \$5, 200 units is a \$1,000 bankroll, 400 units is \$2,000, 500 units is \$2,500, etc.)

Assuming perfect blackjack play, standard rules (6 decks, dealer hits soft 17, double after split, re-split aces, 4.6-deck penetration, avoiding counts below true -1), and a 1–12 bet spread (better rules or penetration would have lower risk, worse rules or pen would have higher risk), here's what you might have.

**200 Units = Approximately 40% risk of ruin.** That means that four out of 10 card counters who play this way will be kissing their bankrolls goodbye. The other six out of 10 card counters will hit some positive variance and never look back. But you could easily be one of the tragic four.

**400 Units = Approximately 20% risk of ruin.** Those of us who've played blackjack professionally would never want to run at even this high a level for long, as you wouldn't want to wipe out your capital once out of every five bankrolls. But I started higher than this. So again, you can decide if 20% is appropriate relative to your other options.

**500 Units = Approximately 10% risk of ruin.** Still high for long-term play, but nine out of 10 card counters will be okay if they start with 500 units. Of course, once you've been winning, you wouldn't keep increasing your bets to stay at 10% risk. This assumes you would keep the same betting pattern while winning, so that over time, your risk would decrease.

**1,000 Units = Approximately 1% risk of ruin.** Once we were living off of blackjack, I preferred 1% or lower. With \$2k, I had little to lose, but when card counting became a full-time job making me more than \$200 an hour, I didn't want to go back to waiting tables or substitute teaching.

## The Positive Side of the Ledger

*Okay, Colin. I know how many units I need to keep from going bust, but what kind of money can I expect to make?*

Just like risk, your EV is a combination of your bankroll size, bet spread, and the conditions of the game you play. Below are a few numbers that will help you grasp what to expect. Again, these assume you're playing 100% perfect blackjack with standard rules and a 1–12 unit bet spread. Worse rules, more decks, and poorer penetration will hurt EV and increase risk. Better rules, fewer decks, and deeper penetration will increase EV and lower risk.

**\$1,000 Bankroll** (\$5 betting unit)—Approximately \$8/hr. EV; 40% risk of ruin, which is really high. However, if saving another \$1,000 seems reasonable (should you lose the first), you could go for it. In this scenario, you can improve your situation further by back-counting a table (standing nearby, counting the cards, and jumping in in at a true 2 and above, known in the trade as “Wonging in”).

**\$5,000 Bankroll**—Using the same 1–12 bet spread, you'd generate the same \$8/hr. EV, but with only a 1% risk of ruin. Or if you're willing to go up to a 10% risk of ruin, you could generate closer to \$17 per hour with a \$10 betting unit. That's a 90% chance of not tapping out and an expectation of doubling your investment in just over 300 hours. At which point ROR drops to 1%. Are you starting to see how well card counting scales?

**\$10,000 Bankroll**—You could stay there and keep risk low at \$17/hr. But if you're still comfortable with 10% ROR, you can get your EV into the \$34/hr. range using our 1–12 bet spread with a \$20 unit. That means you're expected to double your bankroll again in about 300 hours of play. At which point, your ROR drops again to 1% at the \$34/hr. bet spread! Or ...

**\$20,000 Bankroll**—Personally, at this point I would keep risk at 1% and be content at \$34/hr. However, if you chose to play at a 5% risk-of-ruin game, you could expect to generate \$51/hr. in EV with a \$25 betting unit. Still not enough? A 10% risk of ruin with a larger bet spread (1–24) gives you a game worth over \$75/hr.

**\$50,000 Bankroll** (\$50 betting unit)—Now you're starting to get into the “pro” level, with our 1–12 spread yielding \$100/hr. with a 2% risk of ruin. Too much risk? With a few adjustments to the bet spread, you can expect \$80/hr. and a .5% ROR (yep, that's a 1/200 chance of going broke).

**\$100,000 Bankroll** (\$100 betting unit)—\$170/hr. EV; 1% risk of ruin with the mediocre rules. But one of the nice things about getting into higher limits is that you can play some of the better rules that are typically at the high-limit tables. Based off the common higher-limit rules all over the Las Vegas Strip (6 decks, dealer stands on soft 17, double after split, late surrender, re-split aces, 4.5 deck penetration), you can generate \$335/hr. EV with 2% risk of ruin on a 1–8 bet spread (\$200 betting unit). Not a bad investment!

By now, you should be getting the idea. The more you have to play with, the more EV you can generate and the lower your risk. Does that mean you need to save up \$20k, \$50k, or \$100k to get started? Not at all. All you need are a perfect game and a willingness to scale your business as it grows.

## Resizing Bets

You can always resize your betting if you take a significant hit. Most pros I know decrease their bets if their bankroll takes a 20%-or-larger loss. That way, they can scale their risk as they're losing.

The painful part about downsizing your bet spread—and I've been there—is that you need to win more units to get back to even. For example, if your betting unit is \$100 and you lose \$5,000, you just lost 50 units. If you then need to downsize to a \$50 betting unit, you need to win 100 units (twice as much!) to get back to even. However, you can't let the psychological frustration get to you. If you fail to downsize your betting, your risk of ruin will be much higher. Take your lumps, decrease your bets, and live to fight another day.

Of course, you'll increase your betting when your bankroll grows substantially. But don't hurry. If you increase it too soon, you might be setting yourself up for manic swings. So my advice is to wait until at least a 25% increase in EV and/or 100 hours of play before resizing your bet spreads. It's completely up to you, but I recommend waiting for a significant change in bankroll size, hours, or both before increasing your bets.

## Replenishable Bankrolls

*Colin, what if I have a good job and can add more money to my bankroll each month?*

That's awesome! We call this a "replenishable bankroll." With a replenishable bankroll, you might opt to play with more risk than you would otherwise. Consider this scenario.

You currently have \$10,000 to play with, but thanks to your day-job salary, each month you can add another \$3,000 to your bankroll, as needed. You've mastered card counting, passed your test-out evaluation, and are ready to start playing 25 hours a month effective immediately.

In this scenario, I'd recommend calculating bet spreads based on a \$20,000 bankroll. Even if you only have \$10,000 available at the moment, you're sitting at only a 1% chance of losing that initial \$10,000 in the first 75 hours.

## Handling Winning and Losing

You're never as good as you think you are when you win, or as bad as you think you are when you lose.

— EH, blackjack and tournament expert

I looked over my shoulder a first time. Then a second. One hand was fumbling for my car keys, the other hand was inside my pocket still clutching the wad of cash. I looked around the parking lot to see who might be hiding to jump me and I practically sprinted to my car.



*Oh my gosh! Did that just happen? I can't believe I just won \$1,000!*

I remember my first \$1,000 win like it was yesterday—the thrill that was surreal, the excitement that I “got away with it,” the certainty that everyone was watching me.

While the thrills and fears eventually diminished, I had to play out plenty of mental games after winning. Winning can be far more dangerous to a card counter than losing; it can make a player overconfident, sort of like how I was when I first started ...

Young novice Colin (23 years old): Man, this card-counting thing is easy! I just made \$1,000 in 30 minutes. If I do that just five days a week, I'll make five large every week!

Older wiser Colin (38 years old): You just won \$1,000 in 30 minutes? That's nice, but how much EV was that?

Young: I generated \$50 of EV. But I *won* \$1,000!

Old: Good job generating \$50 of EV. If you do that 100 hours per week, you'll generate five large every week.

Remember how *everything* we do is tied to EV? Winning feels great. But for perfect card counting, there's no difference in your execution when you're winning than when you're losing. It's simply positive or negative variance. If you don't learn to understand and respect this, you'll become overconfident. And overconfidence can result in loosening your playing standards, thus making more mistakes. It can result in overbetting, as you're so confident in your skills, or underbetting, because you don't want to risk losing what you already won. And all of this stems from not respecting EV.

You wouldn't believe the number of new card counters I've met who tell me the exact same story. They train hard, go out, get lucky, and start winning right off the bat. Winning results in overconfidence. Before long, the other shoe drops and they've lost their entire bankroll. They started trusting their short-term results, rather than respecting the math.

One Blackjack Apprenticeship member put it best. “Don't let the highs get you too high or the lows get you too low.”

So now, let's talk about the lows ...

## **That Sickening Sensation**

I walked out of the casino in a daze.

*Did that just happen? I know I was playing perfect basic strategy, placing the right bets, avoiding negative counts, and deviating at just the right times. But I just got destroyed!*

I'd intended to play for at least five hours, but now I found myself walking out of the casino with my tail between my legs and my pockets empty after only three hours. I couldn't believe I ran out of money. I always brought enough of my bankroll so that I never ran out of money!

*If only I'd taken the day off. If only I'd played a different table. If only I'd retired from card counting yesterday. If only, if only, if only ...*

Every professional blackjack player has been right where I was, probably more than a few times. Yes, card counting is a mathematical system that works. This is both the blessing and the curse of it: It works according to math, which involves both peaks and valleys. You're guaranteed to win over the long haul if you're doing everything properly, but you're also guaranteed to sustain plenty of losses along the way.

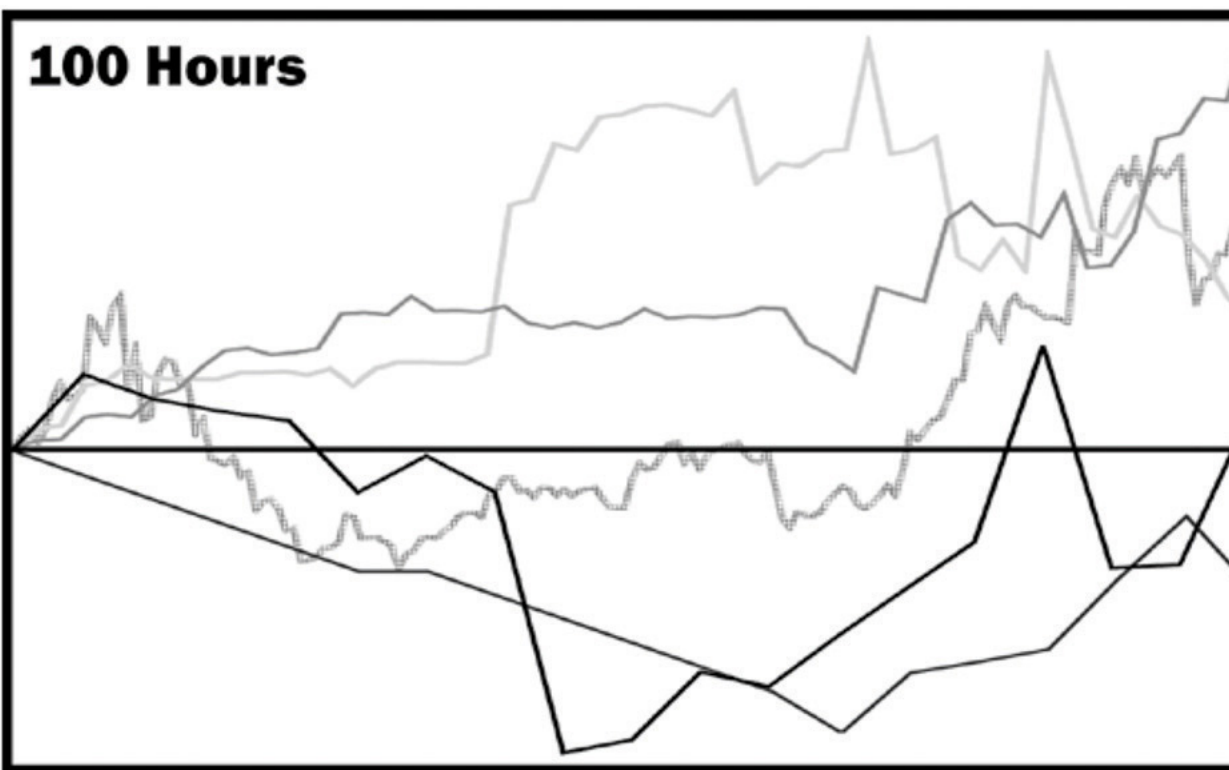
In poker, your edge is dependent on being better than your competition. This means you have no guarantee that you're playing a winning game on any given day. You have to second-guess every decision you make in poker (which I find exhausting). However, with card counting, you can calculate your EV for the next hour *before* you step into the casino. And you already know the correct play for every decision you're faced with. So the blessing is, you can take solace in the fact that you did the right thing and generated positive EV, whether or not it worked out in the short term.

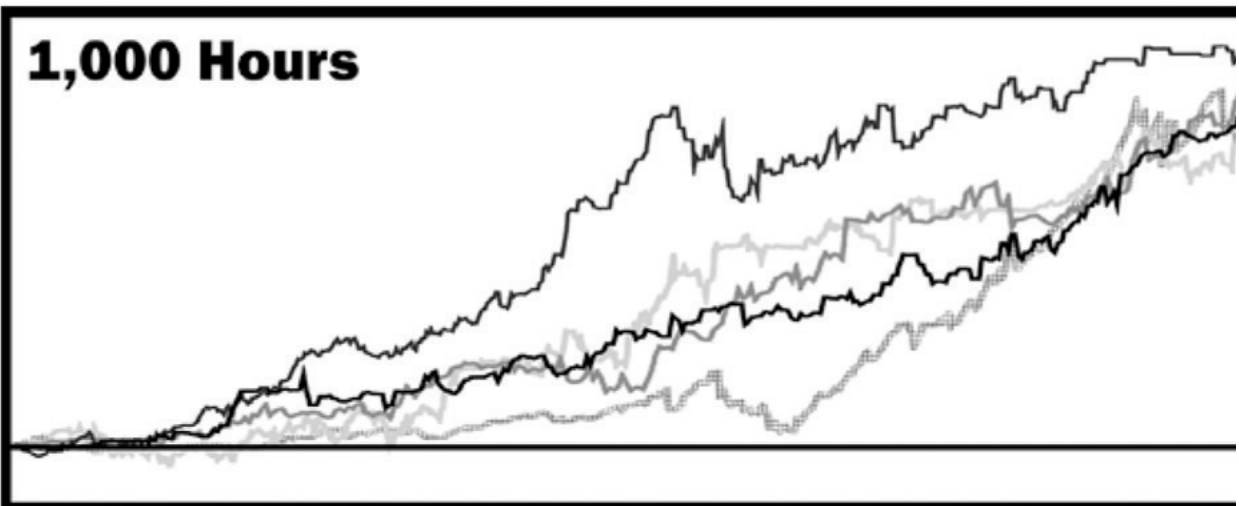
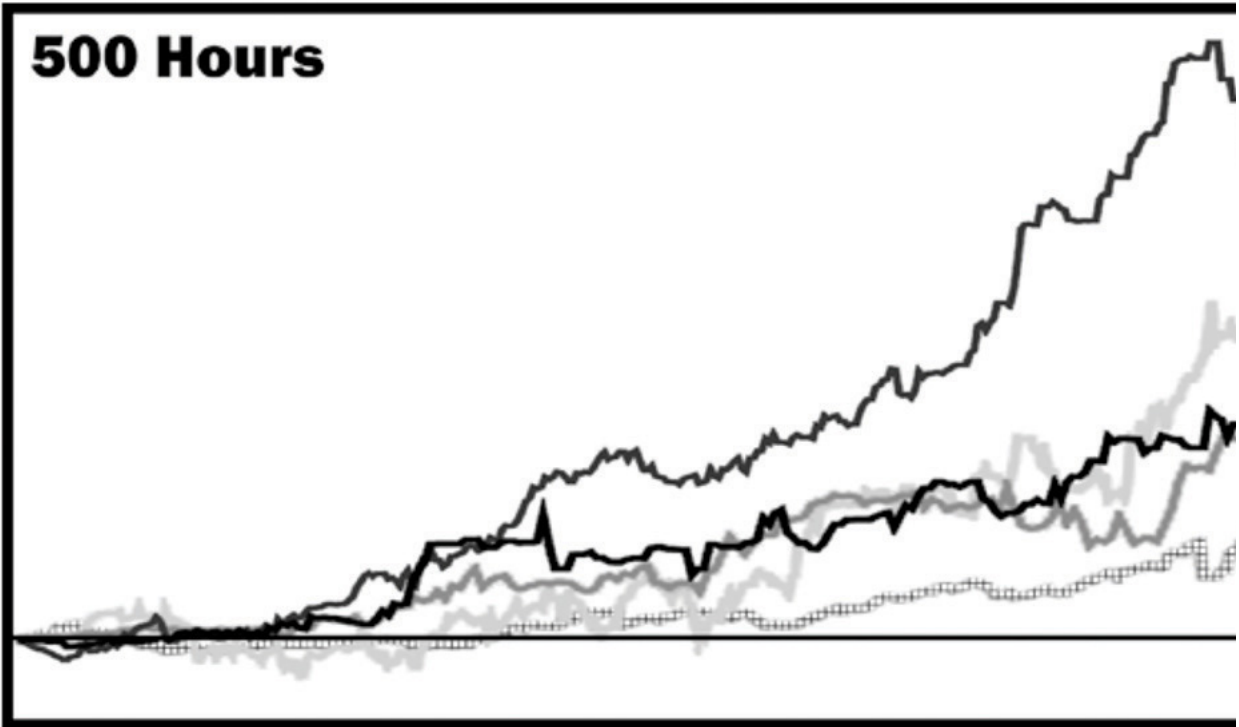
The curse is that mathematically “correct” decisions don't yield a win every time. When you're losing, there's nothing you can do about it except keep playing. Losing is just as much a part of the

math working itself out as winning. Simply put, you cannot avoid those losing hands, losing nights, or losing weeks. If you're playing correctly, though, you'll win over time.

The charts on the following page track the results of five BJA pros during different time intervals.

As you can see, early results are all over the layout, with variance dominating. Three of the five were in negative territory at some point and two essentially at or below breakeven after 100 hours. After 500 hours, all five are solidly in profit territory, and 1,000-hour chart shows how the results smooth out and the positive EV is achieved.





Here are the steps you can and must take when you're losing.

#### **Don't Let the Lows Get You Too Low**

It's really easy (it might even be human nature) to tie your identity and self-worth to your performance. When you're winning, you feel like a god! When you're losing, you feel worthless and ashamed, and embarrassed for anyone to know your results. All veteran card counters have been there. As for me, as much as I know and trust the math, I don't like to tell people that I've had multiple 100-plus-hour losing streaks. I want people to think I'm the Man. Everyone does.

Don't fall into this trap. If your game is perfect, you have no reason to hang your head. You're not *unlucky*.

Also, don't focus on the *if onlys*. Be glad that you were able to generate EV and get a step closer to the long run. Remember, your entire career is one long blackjack session that simply changes dates and locations. This losing streak is merely something you need to play through.



a card counter when he's winning



a card counter when he's losing

### **Do Evaluate Your Game**

While we don't want to beat ourselves up for losing, it's never a mistake to evaluate your game (heck, you should do this when you're winning, too). As I mentioned previously, I owe much of my success to having my game evaluated by others early on. If I hadn't discovered the flaws in my game, I would have continued to play at only a breakeven level, beating my head against the proverbial wall, *hoping* my results would change.

For the Church Team, we settled on having our players test one another out every month and requiring that management test them out every three months. What we discovered was that it's easy to let your game slide over time. If you don't keep your skills sharp, your game can deteriorate to less than perfect without you being aware of what's happening. Keep up those training drills. Have another pro test you out every so often. It's well worth your time (and potential expense) to make sure you're generating as much EV as possible.

If you realize you're making mistakes, learn from them and let them shape you for the better. You can't change the past, but you can change the present in hopes of a brighter future. I'm convinced that one of the main differences between successful and unsuccessful people is the ability to learn from mistakes. I've found that a common mistake counters make happens when they aren't winning. They simply attribute it to those inevitable losing streaks, when they're actually losing because they don't have a perfect blackjack game. Correcting this with members of a team, and/or members of Blackjack Apprenticeship, and/or many independent pros I've known has been the difference between winning and losing careers. But again, the emphasis is on focusing on what you can control and not stressing about what you can't. You can improve your game. You can't avoid losing at times, even though you played perfectly.

## The Most Overlooked Way To Increase EV as a Card Counter

I was enjoying a typical session one day at my favorite local tribal casino. I was in the non-smoking area, because it was generally less crowded and I could often get a table to myself. I happened to be playing with a particularly fast dealer. She dealt like lightning and, being that I was at the top of my game, I played as fast as she dealt, spreading my bets from one spot of \$25 to two spots of \$500. A short middle-aged man was standing off to the side watching. I ignored him, thinking he was just enjoying seeing someone win and lose thousands of dollars every few minutes.

When the shoe finally ended, he stepped up to me and said, under his breath, “You’re playing over three hundred rounds per hour.”

I muttered something like, “Uh ... okay.”

He said, “I’m a card counter from San Diego. I was scouting out this casino and noticed that you were counting and how fast you played. So I clocked you for a shoe. You were playing more than three hundred hands per hour—that’s impressive.”

I’d never really thought about it much, but in the moment, I realized I was “investing” at three times the rate I’d normally expect to. By playing fast, with a fast dealer, I could make a lot more than I typically would.

Many card counters obsess over bet spreads, finding favorable rules, and playing with cover. And those are all worthwhile. But very few card counters I’ve met consider the massive impact of rounds per hour. A card counter is like an assembly line, assembling positive rounds. The more positive rounds per hour you can play, the more money you will make.

On a 6-deck game, you expect to play roughly 250 rounds per hour if you’re playing heads-up against the dealer. If you sit at a table with a few other players, you can expect that to shrink to about 100 rounds. At a full table (all seven spots being played), your rounds per hour plummet to roughly 60. Playing alone or at a full table represents a 400% difference in your expected win rate!

When you consider the ways you can increase your EV by a factor of four, your options are playing four times as long, betting four times as much, finding rules or conditions that give you quadruple the edge, or some combination of those. Each of those options is great. None of them, however, is as easy as simply playing more rounds per hour. It doesn’t demand a bigger bankroll or more travel. It can be done with any set of rules or number of decks. It doesn’t require learning more deviations or a more complicated count and it doesn’t result in more heat from the casino. There have been times when playing faster has resulted in *less* heat.

Joe, whose interview you read at the end of Chapter 3, recently told me about a casino he’d discovered at which he was playing 12 hours a day. At one point, they had suspicions that he might be a card counter. As a countermeasure, they sent in their fastest dealer. Apparently, this guy was *really* fast. He’d been a dealer for a long time and his hand-eye coordination was off the charts.

Being the seasoned pro that Joe was, he didn’t skip a beat. He matched the speed of the turbo-dealer hand for hand.

In the middle of it, he overheard one pit boss mutter, “Playing that fast? There’s no way he’s a card counter.”

Joe even said to the pit boss, “Let’s see how fast we *can* play!”

They turned it into a game. The pit boss counted how many rounds he played in 10 minutes and clocked it at a pace that translated to 600 rounds per hour. Even if the boss’ count was off and it was “only” something like 400 or 500, the point is the same: Joe generated exponentially more EV per hour than a card counter playing more slowly or at a crowded table. Not only was it valuable to him, but playing that fast actually threw the casino off his trail.

### **Factors to Consider with Rounds per Hour**

Of course, there’s generally a limit to the number of rounds you can play per hour. You’re subject to the speed of the dealer, the frequency of shuffles (single- and double-decks shuffle a lot

more often than 6- or 8-deck games), whether the game is hand shuffled or uses an automatic shuffler, and the speed at which you can make all those perfect playing decisions.

Also, you should *never* compromise accuracy for speed. A fast mistake-prone card counter won't make money. While running the Church Team, we never failed anyone for playing slowly. But any playing or betting mistake was an instant fail during a test-out.

When you become a perfect player, you can make certain moves to maximize rounds per hour, simply by being mindful of the value of how it contributes to EV.

## Rounds per Hour in the Field

Many card counters flock to double-deck games, which generally offer higher EV, lower risk, and a lower N-zero (a mathy way of saying how many hands you need to play to overcome the swings of the game and get to the "long run"; the lower the N-zero, the faster you're guaranteed to have the math all work out and approach EV).

In general, most card counters assume 100 rounds an hour at the blackjack tables, and I think that's fine. Let's say you walk into a casino with a double-deck game worth \$200/hour at 100 rounds/hour with an N-zero of 10,000 hands or a 6-deck game worth \$100/hour at 100 rounds/hour with an N-zero of 25,000 hands. The \$25 double-deck game has two players at it, while the \$25 6-deck table is empty. You'll likely play 70 rounds/hour at the double-deck game, making it worth \$140/hour (and N-zero will take 143 hours). If you can play the 6-deck game at 250 rounds/hour, it's actually worth \$250/hour (and N-zero will take 100 hours). When simply considering EV and getting to the long run, you're better off playing the 6-deck game in this comparison.

## Positive Rounds per Hour

I should clarify that the goal isn't simply rounds per hour, but *positive* rounds per hour. You aren't there to merely play blackjack, but to play hands where you have the advantage. You can increase your overall EV simply by adopting this mindset. Wonging in and out, avoiding negative shoes, and being aware of the surrounding table conditions can all help you generate as much expected value per hour as possible.

At one small casino I used to play regularly, they knew me and were familiar with my style. They let me reserve a table, but allowed others to play at my discretion. So it was common for me to let another player sit down when the count was below true 1. I watched whatever game was on the TV above the pit, inconspicuously keeping the count, of course. As soon as the table reached that glorious true 1, I politely asked the other player to sit out for a few hands, so I could play the table heads-up (the players never seemed to mind, willing to let me do my thing with the major sums I was betting). I didn't have to waste a penny playing with a disadvantage and I could play maximum rounds per hour when I had the edge.

I mentioned at the beginning of the book that my career win rate since I started tracking it has been \$432 per hour. My career theoretical EV per hour is closer to \$300. I attribute the extra \$132 of profits to thinking in terms of maximizing positive rounds per hour.

More recently, I've even begun asking dealers if they mind dealing faster. I might say something like, "Hey, feel free to deal as fast as you like. I promise I'll keep up or let you know if you need to slow down." I've had a couple dealers thank me, since it makes their job less monotonous. It's a win-win—I'm generating more EV per hour and they're having more fun dealing to me!

Since casinos generally think in terms of EV as well, they know that a faster game means more profits in their coffers. However, when it comes to handling card counters, all logic seems to get thrown out the window. Ironically, two of the more common card-counter countermeasures are to reduce the counter's advantage by cutting off more cards before shuffling and to deal slower (although sometimes they deal faster, as we saw earlier in Joe's experience). Both of these countermeasures actually cost themselves more money by reducing the casino's rounds per hour.



They're so paranoid about the few players who can actually beat them that they shoot themselves in the foot in the process. Silly casinos.

### Speed Test

You may feel that this has all been a bit abstract or need some real numbers to put it all together, so I'm providing some actual data to show how different bet spreads and numbers of players affect the speed of the game.

Honestly, this experiment started because of endless debates over the appropriate number of hands to play and the actual impact various scenarios have on EV. So I hired an actual dealer (well, Semi-Pro, who used to be a dealer) and lured Joe over to help run various scenarios. I told the dealer to use "normal dealer speed" and Joe used a typical bet spread. We set up each shoe similarly so as to control as many variables as possible. Here are the results:

		Rounds/Hr.
1	6 Decks, 1 Spot, Heads-Up	296
2	6 Decks, 1–2 Spots, Heads-Up	256
3	6 Decks, 1–3 Spots, Heads-Up	230
4	6 Decks, 2 Spots, Heads-Up	195
5	6 Decks, 1–2 Spots, 1 Other Player	152
6	6 Decks, 1–2 Spots, 2 Other Players	112
7	6 Decks, 1–2 Spots, 3 Other Players	90
8	2 Decks, 2 Spots, Heads-Up	117
9	2 Decks, 2 Spots, 1 Other Player	85
10	2 Decks, 2 Spots, 2 Other Players	76
11	2 Decks, 1 Spot, Heads-Up	177
12	2 Decks, 1 Spot, 1 Other Player	110
13	2 Decks, 1 Spot, 2 Other Players	96

These results won't necessarily apply to live casino play, because of the variability in shuffle time, buy-ins, coloring up, chip fills, and the speed of the specific dealer. The chart does, however, show the impact of the number of spots you choose to play, as well as the impact of the other players.

### The Executive Card Counter—Peacock

*How did you get interested in card counting?*



I became interested in blackjack more as a gambler than in learning advantage play. Like many people, I spent a long time in casinos playing blackjack not knowing what I was doing. I was there for entertainment and ultimately lost a lot of money.

I was doing research online after a trip to Vegas, trying to find double-deck games. I also wanted to learn a little more about the math behind the game. What I realized quickly was, wow! There's really no way to beat this game by just gambling. You have to learn the proper way to approach it.

So I was looking for "double-deck advanced plays" online and I may have mistyped it. It came to, "Did you mean advantage plays?" That was when I stumbled onto Blackjack Apprenticeship. I liked what I saw, started to do a little research, and ultimately signed up for a membership. Colin and I had a phone call and here we are.

Four years later, I'm a multi-Bootcamp attendee and now part of the community. I'm really happy I did it, because since then, I've gone from losing quite a bit of money to becoming a winning player.

### ***What is your day job?***

I'm the president of a private-equity company. I've spent most of my career in large corporations. I'm currently in a mid-sized company, but it certainly keeps me busy.

### ***With a great career and income, what attracted you to beating casinos at blackjack?***

The *hobby* of playing blackjack and gambling led me to Blackjack Apprenticeship. But ultimately, I got to the point of being disappointed in the way casinos take advantage of people, and then it wasn't really about *making* money, but more about beating the house and turning the math against the casino. I also really enjoyed the challenge of working as a group and being part of the community. I never planned to make a living or turn it into a full-time job. I did end up on a small team, but I suppose it's a little different journey than doing it as a living and an everyday-type deal.

Initially, I was enamored with the stories and the movies where it's all glamour and you're winning every session, thousands or tens of thousands or more. You don't realize the amount of work you need to put into it, practicing and scouting games and planning out your risk versus EV, and that it's all about the long run. In time, if you're perfect, your AV [actual value] and EV should be pretty close. But along the way, there're lots of bumps and all these other considerations. Do you do it as a team? Do you spend your nights or weekends on it? Are you traveling or staying local?

It was interesting that the more I learned, the more I got into it, the more addictive mastering it became. First getting into it, it's easy to get overwhelmed by the math and the stories, and you can be intimidated. But the recommendation I would make for people is: Attending a Bootcamp is mandatory if you're going to make this a big part of your blackjack career.

### ***What do you find exciting about being a card counter?***

The thrill of having big bets out there and having them go your way. The idea of splitting tens, having *many* hands out there, and having black and purple chips move from the dealer to you. Doubling down and when the dealer flips it, you're on the right side. All those highs are what you get enamored with.

It's funny when you hear people, mostly gamblers, tell stories about the big hands they've won and rarely talk about the huge losses. So you hear those stories and you see the movies around winning teams and such, and that was what I was originally attracted to and what led me to becoming a "proper" advantage player.

### ***Do you keep your card counting private from your corporate life? Or do you open up at all about your card-counting exploits?***

I've gotten comfortable enough with the board members at my company that I now share some stories. I was in a board meeting recently and they were asking me, "Have you been playing? How's it been going?"

There are some similarities between the math of blackjack and some of the techniques they use to make money, so we have deep conversations that tend to lead to the math side. But they also ask me questions like, "What's the biggest hand you've won?" And, "What's the biggest winning session?" They want me to tell them some stories and they're especially curious about surveillance.

I was able to get one of my casino database entries with my picture and bet spread, so I showed it to them. They keep bringing it up, because it's a funny example of how this world is so different. It's interesting to people who just aren't familiar with it. They love it. Of course, I introduced it by making sure they understood that card counting and advantage play are *not* illegal. Once I got the board comfortable with that and it made sense to them, they were fine with it.

### ***What lessons from card counting apply to the corporate world?***

Without focus, you cannot possibly count cards. Advantage play is based on focus. Companies that have too many priorities or products and are trying to balance too many things tend not to be as successful as the ones that are singularly focused.

Another correlation between card counting and business is staying within your means and knowing your limitations. You have to know what your plan is and why you're there and not deviate from your plan or goals. You execute your plan and when it's time to go, you go.

A third parallel is that there's a lot of data that enables us to make correct decisions. Do you win every deal? No, but you can look at certain trends that help put yourself in a position to be successful. We can look back at a lost deal or a lost engagement and I can say, "I did these twelve things and everything that was in my control, I controlled." The things beyond my control? It is what is.

### ***What have been some of the things that still attract you to beating the house as a card counter?***

Everything that originally attracted me in the beginning, such as the glamour of winning? It's almost the opposite of that now. I want to go in and defeat the house that puts people in these horrible situations. It's almost like a game that you want to win to beat the evil empire.

I'm not proud of this, but most of my gambling career before I converted to advantage play was spent in casinos with alcohol. I didn't really pay attention to my surroundings. Now in my advantage-play career, I've spent a lot of time in casinos being very aware of my surroundings.

What do I see? I see a lot of people who shouldn't be there. I see a lot of people gambling, smoking, drinking. Of course, everyone is entitled to make those choices on their own, but it often-times feels like it's in excess. And the casinos are definitely *not* discouraging people when they've had too much to drink; in a lot of cases, they take advantage of people. An example is positioning the games with the worst house odds so that they're in your face as you walk in. So all that has actually kept me motivated to try to stand up to them and not let that business model succeed.

### ***Any advice you would share with a newer card counter?***

In my experience, when it comes to backoffs or being trespasses, they go as well as how you handle them. You know it's coming; it's just a matter of time.

One time I was in a casino in the Midwest. I'd been in and out several times. The last time I hadn't even placed a bet before I was met on the floor by security and trespasses. The funny part about the whole thing was that there I was, being escorted out by security, when I hadn't even placed a bet and I hadn't been there in months. The guard didn't even know why he was escorting me out.

As we were leaving, I said something like, "I guess they don't like advantage players here."

The guard started chuckling and couldn't believe that's why I was being asked to leave.

You should just be aware that even the people working for the casino don't always know how to handle the situation, which can make it less pleasant than how we'd like it. You need to know what your rights are, how to handle people, and how to just be nice.

### ***Any advice for someone interested in becoming a card counter?***

The first thing I'd say is to use the tools you have access to to become perfect and learn from others who are in a similar situation. Bootcamp for me was a huge step and I left there *way* better off than I thought I would be.

Leverage the resources and tools, such as the forum and meeting others who are also training or have trained.

The other thing I'd say is not to do what I did early on. I felt like I had something to prove and I wanted to be obvious enough so that I would get noticed to validate my skills and that was a bad choice.

You should also do your research on the issue of taxes. Keep track of all your sessions accurately.  
Keep your risk of ruin low.  
Really take the time to practice, then stick to your game plan.

## Chapter 6

# THE CAT AND MOUSE GAME—DEALING WITH CASINO COUNTERMEASURES

### Handling Backoffs

Card counting is perfectly legal. Nevertheless, casinos have the right to refuse service to anyone. If casinos deem you a financial threat, they may very well back you off by informing you that you can't play blackjack there anymore.

Roughly 100 hours into my card-counting career, I was starting to feel offended that I hadn't yet been backed off. *Don't they know I'm a winning player? Aren't I an impressive enough card counter?*

Don't get me wrong. I didn't *want* to get backed off. My heart rate would still rise every time the pit boss started watching me more closely than the other players. But I also wanted to get that first backoff over with. I wanted my skills to be validated and I wanted to experience the dreaded "tap on the shoulder," so I'd at least, and at last, know what it was like.

Then one particularly blustery winter morning, it happened. I was playing at a small casino that offered particularly favorable rules during certain hours of the day. I'd been betting between \$5 and two spots of \$100 and after a couple hours, the pit boss spoke to me in a thick Russian accent. "No more blackjack," he said. "You can play the other casino games, but you're too good at blackjack for us."

"What?!" I replied, feigning deep offense. "What do you mean? I'm not allowed to play blackjack anymore? Seriously? But everyone else can play?"

"You know what you're doing," he said. "Your game is good. No more blackjack for you."

"Well, this isn't fair," I said. "Can I at least get a comp for some breakfast?"

"Sure. How's twenty-five dollars?"

My skills had finally been validated, but it was also sad to think that I couldn't play there again. It was like my card-counting career had started with hundreds of places of employment and now I'd been fired from one of them.

Since then, I've been backed off roughly 100 times, sometimes from the same casino more than once. What follows are a few of my thoughts on backoffs in general.

### **Try Not To Sweat It**

It's never fun, of course, but generally it's really not that bad. Honestly, the anticipation tends to be much rougher than the actual event.

Even after the thousands of hours I've played, I still experience jitters for the first few minutes after I sit down at a blackjack table. I always have and probably always will. But when the backoff is actually put into motion, it's generally just fine. After all, I have no intention of spending time in casinos outside of taking their money. I just move on to the next casino. That's not to say there aren't some casinos from which I was really bummed to get thrown out. It can be disappointing to no longer be able to beat their particular games and enjoy any perks like comped meals and hotel rooms. But getting worked up over it doesn't do anyone any good.

If you know that the only thing to fear is fear itself, you can actually have some fun with it. The only time I was ever "back-roomed" was with the Washington Young Bloods. We'd beaten a casino for a large amount and were stuck with \$140,000 in chips to cash out. The casino didn't force us to

go in the back room, but they said they wouldn't cash out our chips unless we explained to them how we'd been "cheating" them. We followed the casino staff into a white room with computers, a long table, and waiting security guards. They asked us how we won so much, while checking every \$500 chip under a black light to make sure it wasn't fraudulent. While we explained that we didn't cheat, but were card counters, the head honcho asked, "How do you know what to bet?" In classic Sammy fashion, he replied with a smirk, "I'll gladly tell you ... for a consulting fee," rubbing his thumbs and fingers together.

## Don't Let It Rattle You

The worst thing that can happen in anticipation of an impending backoff is for those jitters to affect the way you play. If you let the fear affect your game, you've already let the casino win.

Some of the best advice I ever received is, "Control the things you can control and don't worry about things you can't." You can manage the quality and aggressiveness of your game, so stick to it. Play in a way to get their money, whether or not the dreaded tap ever comes.

As I mentioned earlier, counter and author Josh Axelrad advises, "Don't back yourself off." If you avoid casinos or make excessive changes to your betting or playing strategy just so the casino won't detect what you're doing, you've effectively done their job for them and backed yourself off from playing a winning game. Force the casino to make the decision about whether you play or not.

My friend and million-dollar card counter Loudon Oton is a regular guest speaker at our Blackjack Bootcamps. When asked how he handles the fear of backoffs, he says, "Instead of being afraid of backoffs, I think, 'How quickly can you do it, motherf&@\*ers!'" Rather than cowering in fear, Oton has turned the cat-and-mouse into a game, daring the casinos to stop him. When they finally do, he simply moves on, daring the next one in line to do the same.

To show people what it's actually like, I filmed undercover footage of it happening to me. This took place at a local casino I knew would be quick to reject my action (at this point I was a known threat in the Seattle area), and I bet in a way that would be pretty obvious to the casino. It didn't take more than 20 minutes before I was approached by the pit boss. The video ended up going viral several times over a five-year period, exposing the fact that card counting is real and demonstrating that casinos want only losing players at the table. If you want to watch the whole scene to see how unintimidating a backoff *should* be, you can watch it here:

<a href="https://youtube.com/watch?v=6HjwzJyCQlQ">youtube.com/watch?v=6HjwzJyCQlQ</a>
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## Be Thankful that Casinos *Can* Back You Off

If you can't tell already, I dislike casinos. A lot. But moaning and blaming casinos for the fact that they can tell card counters they can't play blackjack is unproductive. I would argue that we should take it in stride. In some ways, I'm even glad casinos can kick us out (or at least use countermeasures like they do in Atlantic City that effectively back us off). Okay, before you freak out and start thinking I'm getting paid by the evil casinos to suggest such a thing, hear me out.

If casinos *couldn't* prevent you from playing blackjack and had to let card counters sit there hour after hour and day after day beating them, it wouldn't be long before they changed the rules so that card counting was ineffective. They'd either cut too many cards off to make card counting unviable, or exclusively use continuous-shuffling machines, or make the payouts so bad that card counting wouldn't be worth the time, or worse.

But because casinos *can* limit their exposure to players who they determine are a threat, the game has remained beatable after all this time. And I'd much rather have to deal with the cat-and-mouse game of trying to avoid detection than not be able to make money as a card counter.

As I expressed at the beginning of this chapter, the backoffs aren't that bad. They say "No more," you say "No problem," and that's usually the end of it. Of course, there are levels, and the hassles and consequences escalate when things advance to "trespassing" (a boss or security reads

you a notice informing that, in no uncertain terms, if you return to the casino you'll be arrested) or "back-rooming" (you're physically detained). In reality, the more serious levels aren't often reached, as can be seen in this record kept by our most aggressive BJA pro, Joe.

Total Backoffs 381	
<b>Backoffs:</b>	333 properties (87%)
<b>Trespasses:</b>	46 properties (12%)
<b>False Arrests:</b>	2 properties (1%)
Playing Time Before Backoff	
<b>&lt;1 Hour:</b>	(33%)
<b>1-4 Hours:</b>	(40%)
<b>&gt;4 Hours:</b>	(27%)

## Avoid Being Combative

I used to put up a stink. I've long since learned that it only exacerbates the situation. I now tend to say something along the lines of, "Oh, I'm sorry. I hope I didn't do anything wrong."

Now you and I know I didn't do anything wrong. But I've come to realize that the pit boss or table games manager is usually just as scared or stressed out as the player when it happens. If you respond defensively, they tend to get more combative, which gets you nowhere. And honestly, for the sake of the next card counter, I want their experiences with us to be positive. So even though I know I'm in the right, I feel like the more gracious I can be, the better.

I once sat in a car outside a casino while my teammate and the casino's head of surveillance cussed each other out in the parking lot. I could only think, "What the heck is going on here?" Engaging in combative arguments with casino staff won't compel them to let you back in to play. More than that, it will likely give rise to countermeasures (like sharing your info with other casinos). And it's likely to exacerbate their bias against card counters. Years later, we ended up befriending that very head of surveillance and she said the thrill of trying to catch our blackjack team was "the highlight of her week." Fortunately, just like my teammate, she didn't actually have any animosity toward us; she just got caught up in the moment. I imagine most casino personnel aren't as gracious.

So while I believe we stand on the moral high ground, I still think it's in our best interest to treat casino personnel no differently than we want to be treated in that situation.

## Know Your Rights

A month after teaming up with Sammy, we planned a five-day trip to the Midwest that involved high-stakes blackjack starting in the Chicago area. By day two, we'd been bounced from a few casinos and suspected that we'd been flyer'd to the other local casinos. Still, we took our chances at a nearby casino, rather than driving to an entirely new location.

We were employing team play, with "spotters" playing low stakes at tables, then signaling in the "Big Player," who swooped in and bet high stakes during advantageous counts. I was one of the spotters, playing \$10 a hand waiting for the table to heat up before alerting the BP. Within about 30 minutes, something was going on with the Big Player and I received a signal that I should just go ahead and bet the table myself. Since I had a true 2, I bought in for \$2,000. The moment I did that, the pit boss came by and said, "Shuffle on him." The jig was up. They knew who we were and it was time to get out of there.

I took my \$2,000 in chips and hurried to the cashier's cage. The unfriendly middle-aged lady at the window was stacking my chips when her phone rang. After 15 seconds on the phone, she hung up and informed me that she needed my ID to cash out my chips. They didn't do this in Seattle unless it was over \$10,000. But I didn't know the rules in Indiana and, to be honest, I just wanted

to get out of there. I handed her my ID. She took it, turned around, and put it on a scanner, before handing it back to me.

Soon after, I learned that I'd been put into a database of card counters. The cashier had lied to me about "needing" my ID, which still gets my goat. But I made the mistake of not knowing my rights beforehand and fell for her ploy.

### Let Me Contrast This with a More Recent Story

While on a family road trip, I wanted to check out some casinos I'd never played before. First, I sat down at a high-limit double-deck table for a few hours. I was up a few thousand dollars when it was time to go to dinner. After tucking my kids in bed, I headed back to the casino to generate some more EV.

But things were different on the floor this second go-round. When I approached the high-limit room, the phone immediately started ringing. Before I could even place one bet, I was approached by a suit and two security guards asking if they could have a word with me. I grabbed my chips and followed (pro tip: Never leave your chips at the table if you suspect you're getting backed off). We'd weaved through the entire casino floor when a man burst out of an unmarked white door.

Furious Casino Manager: "You're coming with me!" (pointing at the unmarked door).

Me: "No, that's okay. I'm going to stay right here."

Furious Casino Manager (steam coming from his ears): "Are you trying to tell me you're not counting cards?"

Me: "No, you're right. I am counting cards."

Furious Casino Manager (taking his volume up a notch): "Are you trying to tell me you're *not* Colin Jones?!"

Me: "No, I am Colin Jones."

Furious Casino Manager (in his most incredulous tone yet): "Are you gonna tell me this isn't your website?!?!?"

He opened up a folder he'd been holding the whole time, then showed me a print out of [BlackjackApprenticeship.com](http://BlackjackApprenticeship.com).

Me (now seriously impressed, but cautious not to be smug): "No, you're right. That's my website."

Casino Manager, screaming: "I WANT MY MONEY BACK!"

Me: "No, I'd like to cash out and leave."

This was not going according to plan for him. I'm sure he imagined that he could corner me in the back room where I'd lose all leverage and/or he'd catch me in a lie.

But I knew my rights. Casinos can't demand that you go into a back room if you're not suspected of illegal activity. Furthermore, I wanted to stay in the well-populated parts of the casino with plenty of old ladies at slot machines and cameras recording the interaction. What could he really demand from me when I was calm, collected, and in clear view of lots of other patrons? If he laid a finger on me, both the cameras and bystanders would see it and I'd likely land a six-figure settlement for assault. And he knew it.

He didn't catch me in a lie, not that it matters. I was honest and non-combative, but stood up for my rights.

Casino Manager: "You think you can come into my house and count cards and take my money?"

Me: "I'd like to cash out and leave."

Casino Manager: "You need to give me your ID."

Me: "No, I would just like to cash out and leave."

Casino Manager steams for another minute, pacing, then turns to the security guards: "You're going to take him to the cashier's cage. *I want him to cash out and leave!*"

Ten years earlier, I was intimidated by the lady at the cashier's cage and when she demanded my ID, I caved. Since then, I'd learned my rights, so I could confidently stand up to the most irate

casino boss I've ever encountered. Thus, he had no recourse. He had to let me go—with the money.

As you can probably gather by now, you too need to know your rights, which often allow that you can refuse to produce ID. I recommend the book *The Law for Gamblers*, by Robert Nersesian. Bob is a Las Vegas lawyer who has taken (and won) cases for the instances when casinos overstepped the law. Though admittedly rare, Bob has made a very good living representing advantage players against casinos.

## If Things Go Sideways

In the tens of thousands of hours my teams and friends have played blackjack, things have gone sideways on several occasions. Once, a situation got more than a little hairy for me; I found myself being handcuffed 20 feet from the front door while a police officer emptied \$60,000 from my pockets and inquired as to my criminal history.

Here's what happened. I was playing at a tribal casino with a teammate when the casino asked for his ID. He handed it over, thinking it was because he'd reached the \$10,000 threshold for a cash transaction report, a routine and legally required exchange of information. But when the casino staff walked away with it, he lost his cool. He grabbed his phone and said, "Give me my ID back or I'm calling the cops."

When the casino didn't blink, my teammate called 911, claiming that his ID had been stolen and the perpetrator wouldn't give it back. The casino photocopied his ID and returned it.

Since I hadn't raised a fuss, the casino didn't even demand mine. We were both backed off and after being cashed out, we were free to leave.

On the way out, I stopped at the men's room. When I came out, a police officer was standing there. The casino had changed its tune. They told the cop that I was the person in question, so the cop assumed I had stolen someone's ID. When the casino employee said he wanted to see my ID, the police officer just handed it to him, assuming I was the one in the wrong. Looking me up in his database, he saw that my record was clean. He asked me a dozen questions before returning my cash and ID. I rushed to the rental car where my teammate was waiting and muttered a sarcastic, "Thanks a lot."

Amazingly, the police officer circled back before we could exit the parking lot to ask one more question: "Can you teach me how to count cards?"

We had just started Blackjack Apprenticeship, so I told him how to find it online and we were on our way.

Aside from an excuse to share my sketchiest story, what was the point of telling you this? The point is that when the police get involved, do whatever they say. Since you're in the right, with a little bit of patience, it usually gets sorted out. You don't want to be defiant to the police. If the police or the casino violate your rights, call Bob Nersesian immediately.

## Handling Casino Heat

On the same trip in which the cage lady got me to surrender my ID under false pretenses, we played two riverboat casinos in Gary, Indiana. Rather than using team play, we split up, two to a casino, and attacked individually. Sammy and I headed to Ameristar, where he hit the high-limit room that had some favorable rules. I stuck to the main floor.

There were so many tables on the main floor that, rather than sit at one table and play, I back-counted and Wonged in at any count above true 1.5. One particular table seemed to continually get to positive counts, so I kept jumping into it, then sitting out again if the true count dropped below one.

To anyone who knows anything about card counting, this seems like it would be the most obvious thing in the world. Twenty-three-year-old kid stands behind tables, waits for a while, then



jumps in betting hundreds or thousands of dollars. But it was the best way to generate EV. This opportunity was the reason we'd flown halfway across the country, so I just went for it.

Even the two half-drunk guys sitting at the table started to notice. After 30 minutes of me jumping in and out of their game, eventually one of the guys said to his buddy, "Hey, I think we've got some MIT shit going on over here. Look at this kid! I think he's doing that MIT shit!"

It was obvious from his tone that I hadn't offended him. He was loving it, but wouldn't shut up about it.

The next time I bet two spots of \$1,000, the dealer yelled out "Checks play!" and a tall forty-something female pit boss came over and okayed the dealer. The half-drunk guy turned to the pit boss and said, "Hey! I think this boy is doing some MIT shit over here! He waits a while, then jumps in when the cards are good, then leaves."

*Great! This guy just blew my cover. Thanks, buddy!*

But the pit boss only shrugged her shoulders and headed over to another table where a different dealer was calling for her attention. I never got backed off that session and only had to leave when our team called it a night.

Entire books have been written about handling casino heat. But I've found it's difficult to gauge, since it's so subjective. Should I have left the casino the moment the guys at the table started calling me "MIT"? Or did I feel self-justified because I didn't get backed off that session? Was that the session that got us flyered to the other Indiana casinos? Honestly, unless you've got someone on the inside who can tell you exactly what the casinos are thinking, you'll never know. The casinos have a habit of being consistently inconsistent.

But that doesn't mean that there aren't *principles* we can follow when it comes to casino heat.

### **(Trying To) Preserve Your Local Joint**

"You can shear a sheep many times, but you can only skin it once."

Of the \$600,000 I've won in my career, \$150,000 of it came at one casino. Grace and I called that casino "Our Kids' College Fund." It had an average game, but it was extremely tolerant. That's not to say no one ever got backed off there, but back then, it took a lot for them to give you the boot.

Having a place nearby at which I could regularly generate EV made it worth keeping available as an option. That doesn't mean I used betting cover or cover plays. On the contrary, I played aggressively. But I did take periodic breaks from the casino—if I was up a large amount in a short period of time or if I was experiencing a lot of heat. Typically, the two went hand in hand. If I was up a certain amount, or phones were ringing off the hook, or pit bosses were telling dealers to cut the shoe a bit thicker (thus making the deck penetration worse), I got up for a while or called it a night.

If you have a local place, it can be worth treading a *little* more lightly there to maintain longevity. The fact that there are no travel expenses to get there makes a local place better to shear, rather than skin. Still, all good things come to an end. When the local place eventually does cashier you, as my local goldmine eventually did, take it in stride and move on to the next casino.

### **Non-Local Shops**

We got good play in at the start, but as our first major cross-country trip continued, it quickly became clear that we indeed had been flyered to all the casinos in the Indiana area. We drove two hours to a new casino and even before raising our bets, the dealers shuffled on us. We then took our trip a bit farther north than we'd originally planned, to Potawatomi Casino in Milwaukee, Wisconsin.

For two days we played unimpeded, myself as the Big Player, bouncing from table to table, while Ben, Jeff, and Sammy spotted, signaling me in to a table when the count was over a true 1.5. In the early evening of our second day, we started getting heat. A pit boss showed up at every table

to which I was getting called. And he didn't just watch. He took the cards out of the discard tray and thumbed through them.

We tried to stay calm, but we all knew what he was doing. He was counting through the cards to see if I was playing only positive shoes, exactly what I was doing, of course. Sammy gave the signal to end the session. After cashing out, we met up at our rental car to talk about our plan. Not wanting to get backed off, we headed back to our hotel at 6 p.m., sat around all evening, then flew home the next morning, saving Potawatomi for a future trip.

Now it might sound like we made a rational decision, but consider this. Are we really going to fly all the way back to Milwaukee to try to play again at one isolated location where we were already getting heat? No way! The risk is way too high to justify plane tickets, rental car, and hotel expenses. What should we have done? We should have kept playing! Then, one of two things would have happened. We would've been shown the door, in which case we would have *known* we were done there and could at least cross it off our list of potential places to visit (for the time being), or we *wouldn't* have been backed off and could have continued to generate EV. If they backed us off, so be it. If they didn't, great. But instead, we backed ourselves off.

A few years later, we found out from another professional card counter that Potawatomi Casino had a policy at the time of allowing card counters to play there until they'd won \$100,000. They verified that you were a card counter (as the pit boss was doing) and even commented on the count system you were using. But they didn't back you off until you hit six figures. So we could have continued to play all night, perhaps even coming back for several more trips, if we hadn't prematurely done their work for them.

Needless to say, I recommend a very aggressive approach at any casinos that aren't in your backyard. Even if you do get kicked out, you can usually return to most casinos a year or two later and try them again.

My friend and professional card counter Spartan lives in Las Vegas. I recently overheard someone ask him, "How long do you wait after a backoff before returning to the same casino?"

"In Vegas? I just wait for the next shift."

The bottom line is, you never know what casinos are going to do. You've got to go find out for yourself.

A year after the Wisconsin play, the Washington Young Bloods team made a trip to Arizona, our second to the region in the space of a few months. We'd mostly been splitting up, two per casino, and spreading aggressively. On day three, however, we went to a new casino and attacked it with team play. Unfortunately, after a sloppy situation, the casino was on to us and our Big Player got backed off.

After dinner, we headed back to the original two casinos to play until we got backed off. The moment I approached a blackjack table, chips in hand, two pit bosses started pointing and whispering. I could see them huddled at the table in the pit, looking at a piece of paper. I scooted to a different pit, only to see the printed-out paper they must have been looking at—a flyer with all four of our pictures printed on it.

*Great. We've been flyered. I was just starting to like this place. Oh well, I might as well do what I'm here to do until they tell me I no longer can.*

The report on me below is typical of what's distributed (identifying names have been redacted to protect the guilty).

Colin Jones	
<b>Name:</b> Colin Jones	
<b>Date Added:</b> 05/19/2004	
<b>Date of Last Photo:</b> 05/09/2013	
<b>DOB:</b> 06/01/1980	
<b>AKA:</b> Brad Jones	
<b>Description of Play:</b>	
<p>07/19/08 - Known Advantage Player Colin Bradley Jones was observed in the Casino. Jones was a name refusal and was playing black action on a BJ game. Jones was identified by Surveillance and approached by the Casino Operations Manager. Jones produced a passport that confirmed his identity. Jones was evicted from property by the Casino Operations Manager and Security.</p>	
<p>08/26/09 - Colin Jones was observed in a ██████████ casino with ██████████ on this date. Jones is known to have a website, along with ██████████ where they hold "blackjack bootcamps" and teach people how to card count. Visit their site at: <a href="http://www.blackjackapprenticeship.com">www.blackjackapprenticeship.com</a>.</p>	
<p>07/17/11 - Colin Jones was observed at ██████████ in ██████████ and restricted from further blackjack play. Jones was traveling</p>	

I sat at a table and started playing. The pit boss looked at me, looked at the picture, started talking to another pit boss about me—and *nothing happened*. I finished out the shoe, another profitable one at that, and called Sammy to see how it was going at his casino.

"Yeah, they've got our flyers in every pit over here, too. But they seem to be letting us play. Just keep going and let's see what happens."

We each played unimpeded for several more hours, finally stopping of our own volition after meeting and exceeding our bankroll goal with a flight to catch.

Only when we cashed out were we confronted by the bosses. But that was after winning a collective \$80,000. We never would have won had we not continued playing *after* becoming aware of the flyers. We'd learned our lesson from Potawatomi. Just because you're getting heat doesn't mean you're about to get evicted. Especially if you are at an out-of-town location, you might as well keep playing. It's better by far than backing yourself off.

## Employing Cover

*“Card counting sounds great, Colin! But I don’t know about all this ‘heat’ and ‘backoff’ business. Just tell me how to play so that I can make money, but never get backed off.”*

That, my friends, is what we call a white whale. You just have to get over the idea that you can employ some magical way of playing, betting, or acting that will allow you to win endless amounts of money without any scrutiny from the casinos (that’s why the sections on cover and camouflage appear in this book after those on getting backed off and handling heat). Yes, some forms of cover can buy you time, but in the end, as I’ve mentioned several times, you have to play in a way that gets the casinos’ money and that *will*, at some point, attract their attention and involve taps on the shoulder. So please raise your right hand and say, *“I understand that beating casinos for money involves being confronted by bosses and security. I still choose to generate positive EV and fear no casino countermeasures.”*

Okay, now that we’re on the same page, let’s talk about the three forms of cover that can be employed in the casinos.

### **Playing Camouflage**

At a Church Team meeting in 2007, I overheard two of our players having a discussion about avoiding heat at casinos.

“I feel like splitting tens is the playing deviation that causes pit bosses to freak out the most,” Jon said. “They know it’s a card-counter thing to do.”

“Well, what I like to do is occasionally split tens against a four, five, or six during a negative count,” Detroit Mike responded, “so casinos don’t give me heat when it’s time to split tens during a high count.”

“Oh, that’s a good idea.”

My blood pressure immediately shot up. *Do they have any idea how expensive it is to split tens during a negative count? It must cost them three times as much EV as they make from splitting tens when their deviation chart calls for it!* I quickly corrected them, letting them know that no amount of cover justifies a mistake like splitting tens during a negative count.

We just covered this in some detail; playing like a card counter eventually brings undesired heat. But most playing “mistakes” cost a lot more than you might think. I remember getting chewed out by Sammy during our first Big Player trip when, while spotting for him at a really high count, I was going to stand on an 11 to conserve cards for him, the BP. “Colin, the cost in EV of standing on an eleven against a six, even with your twenty-five-dollar bet, is more than the EV of my five-hundred-dollar bet. Don’t do that!”

Unfortunately, newer card counters don’t realize just how small our edge is and how important our playing decisions are. So if you’re thinking, “I’ll just make some ‘mistakes’ at times so they don’t think I’m a card counter,” please be aware that you will very quickly lose your edge.

That said, not all playing decisions have the same cost associated with them. In *Burning the Tables in Las Vegas*, Ian Andersen describes a series of playing “mistakes” he employed that came at a very small cost. They include:

- always insuring a blackjack
- always standing on hard 16 vs. 10
- always doubling down with 11
- always doubling down with 10
- always doubling down on 9 vs. 2
- always standing on A,7 vs. 9, 10, and ace
- always standing on 12 vs. 3

He crunched the numbers and found that it cost him only \$13.25 per hour per \$100 unit. Therefore, the cover was worth the “cost.”

I have two concerns with this. First, in today’s game, giving up 13% of your profits just makes the margin that much smaller. If you’ve played professional blackjack for any length of time, you realize that it’s just too high a cost to give up that amount. Not all Andersen’s cover plays have the same cost. But when you combine all of them, it really is giving up a lot of EV.

And second, I think it’s rare that casinos are smart enough to catch these “mistakes” and determine that you’re not a card counter. I once had a surveillance employee turned card counter contact me through Blackjack Apprenticeship. He said, “I watched you and Ben play a long time ago. But I determined that you weren’t card counters, because you didn’t follow basic strategy. I now know that it was because you were using playing deviations. But I didn’t even know about playing deviations back then.” So by playing *perfectly*, with no cover, we fooled surveillance into thinking we *weren’t* card counters. My point is, in a cost/benefit ratio, playing mistakes rarely provide enough financial benefit.

In my experience, a lot of card counters hurt themselves by losing out on EV by using cover plays.

Andrew Uyal, a Las Vegas pit boss and former card counter, confirmed my experience by blogging, “One measure that I believe too many players use too much of is cover plays. Playing a hand differently than you should while the supervisor is watching you, in my humble opinion, is a waste of money. I’ve watched many players do this. It has no impact on my determination (or surveillance’s) of whether or not someone is playing with an edge.” (Uyal goes into such subjects in depth in his book *The Blackjack Insiders—How Two Pit Bosses Beat the Casinos at Their Own Game*.)

Granted, I have a better understanding of the game than most supervisors. This is a further demonstration of my point, actually. Most supervisors know nothing about actual card counting, so they won’t know it’s a cover play. The very few supervisors who do know how to count won’t be swayed by your cover plays, as they’ve likely seen you play enough other hands to know what’s going on. From either angle, cover plays are simply an unnecessary hit to your bottom line.

## Betting Camouflage

At this point, it should be clear that there’s one way to use card counting to beat blackjack: betting less when the casino has the advantage and betting more when the player has the advantage. Given enough time, a well-trained casino supervisor will detect this. So some players try to “camouflage” their bets, a second form of cover.

*If betting from \$10 to \$150 (a 1–15 bet spread) tips off the casinos, what if I just bet from \$10 to \$100 (1–10 bet spread)?*

I get some variation of this question at every Blackjack Bootcamp. Unfortunately, it doesn’t exactly work that way. I’ve been ejected using a 1–3 bet spread (and showing a net loss playing at that casino) and played for hundreds of hours at a casino using a 1–140 bet spread (winning \$150,000 over three years). I don’t think surveillance workers are sitting around tabulating your exact bet spread and saying to a co-worker, “Whew! He’s only using a one-to-eight, so we don’t need to worry about him.” I believe it has more to do with whether you’re on their radar or not. If you are, they’ll look at how your bets (and playing decisions) change and determine whether they deem you a threat or not. And since our profit as counters primarily comes from betting more when we have the edge and less when the casino has the edge, I’d be cautious about costing yourself money just to try to fly under the casinos’ radar. There are always exceptions, but as with playing cover, make sure it’s a sound business trade-off to sacrifice short-term profit in favor of longevity in the casino.

Interestingly, “flying under the radar” is a term used for a form of camouflage that results from playing at a table with a player (or players) betting more than you. Since the biggest action tends to draw the most scrutiny (or all of it), this can be a desirable situation to be in. If you want to intentionally seek out tables with bigger action, be aware that more players means fewer hands

per hour, so there's an associated cost for playing with others. If you determine that the cover value outweighs this consideration, then go ahead. Or just be aware of the benefit when it happens naturally at times that there are no options to play with fewer players anyway.

## Betting Cover

*What about the betting camouflage described by Ian Andersen?*

In Andersen's *Burning the Tables in Las Vegas*, he describes a form of betting camouflage that will throw the casinos off your scent. It involves raising your bets by one unit *only* when you've won the previous hand (assuming the count warrants it) and lowering your bets by one unit *only* when you've lost the previous hand (assuming the count warrants it). Andersen claims success with this in the 1980s and 1990s and I don't doubt it. However, the high-limit games back then were more favorable: 4-deck, dealer stands on all 17s, re-split aces, and surrender, with only one deck cut off. I would argue that the cost of this form of betting camouflage is simply not worth it today.

On my second trip to Las Vegas, I employed Andersen's "Ultimate Gambit," which included all of his cover plays (affordable mistakes) and cover betting. I walked boldly (from the sidewalk to the front door at least) into the London Club, a high-limit room upstairs at the Aladdin (now Planet Hollywood). I ordered a scotch (I hate scotch) and began firing away, from two spots of \$100 up to two spots of \$2,000. The first shoe had an insane count, but I followed the strategy of raising my bets by one unit when I'd won the previous round. This meant it took a while to get up to my max bets, but I just couldn't lose a hand. Twenty minutes later, I was up \$23,000 when the shoe finally ended.

Before we even began the second shoe, the pit boss said, "I'm going to have to ask you to be done here."

I couldn't believe it. Here I'd used all this camouflage and they still were showing me the door.

However, I also saw it from the London Club's point of view. A 24-year old kid waltzes into a Las Vegas high-limit room betting \$100 to \$2,000 and is up more than \$20k in minutes. They simply didn't want me playing there.

Still, as I made the long walk out of the casino, all I could think about was the expected value I'd missed out on. I could have generated an extra hundred dollars of EV if I'd played perfectly. It was the first and last time I tried the Ultimate Gambit.

Just to be clear, it wasn't one bad experience that kept me from using elaborate betting cover like Andersen. It really has to do with how expensive that form of betting cover is, particularly how much it affects the long run. If you're giving up 40% of your edge, are you really sure that you'll last more than 40% longer at the tables? Would you give up 40% of your edge to last 50% longer? I wouldn't, because my goal isn't to play longer, but to make as much money as I can as quickly as possible. And when you consider that there's a very real risk of giving up 40% of your edge to last only 20% longer, or in my London Club experience, to not last *any* longer, my opinion is that it's a poor business decision.

If you've read *Burning the Tables in Las Vegas*, you know that Andersen said his betting strategy allowed him to use an even larger bet spread, thus *not* giving up 40% of his EV. I don't doubt that this strategy worked for him at the time. However, in the experience of my teams and friends in today's blackjack world, this kind of betting cover doesn't seem to affect your longevity one way or the other. It just costs you EV.

## Trigger Points versus Bet Spreads

Commenting on bet spreads and backoffs, Tommy Hyland suggests that the actual bet spread seems to matter less than the amounts you're betting.

For example, does it really affect them all that much if you're spreading from \$25 to \$500 as opposed to \$50 to \$500? Sure, the bet spread is double, but it won't bring double the scrutiny. (Of course, there's a point at which a bet spread will attract attention. Going from \$5 to \$10,000 looks

ridiculous and will almost assuredly get you on their radar.) In my years of playing, running teams, and consulting with professional card counters, this has been my experience as well.

Rather than caring about the *exact* bet spread, casinos seem to have trigger points that raise their eyebrows. The points change from casino to casino, but a few of them include black action, \$500 bets, \$1,000 bets, and table-max bets. Bellagio generally won't care about your black chips or \$500 bets, but El Cortez in downtown Las Vegas certainly will. Even if they change or are unpredictable, every casino has a trigger point, whether identified by your betting patterns, betting volume, or how much you're winning.

### Trigger Points in the Field

At one casino, members of the Church Team began getting extra scrutiny at the \$500 level. When someone put out five black chips, the dealer yelled out, "Table max!" That resulted in the pit boss coming over and sometimes alerting surveillance. After a few team members found themselves unceremoniously dumped in the parking lot, I advised other members to avoid \$500 bets and instead to just bet up to two spots of \$400 or even \$450. When they did, there was *much* less scrutiny.

However, I reiterate: If the casino doesn't seem to care, you shouldn't worry about limiting your betting at all. You don't need to start playing at table max, but if there's no heat after an hour, consider pushing things a little further to extract even more EV.

I once played a casino in the middle of nowhere that let me spread from a single \$50 bet to three spots of \$1,000 at its 8-deck game for four days straight. I specifically chose the 8-deck because the casino's double-deck was known for being sweaty and its 6-deck had side bets that slowed down the rounds-per-hour, while the 8-deck was heads-up, giving me way more EV. I was the only player betting anything close to \$1,000 and after four days, I was up over \$40,000. In my last big shoe, the dealer ran out of chips and the pit boss wrote me an IOU on a sticky note. There was literally no heat, so I definitely wasn't going to limit my betting. I had to go to the host's office and ask for envelopes to hold all the cash. Even though I'd been staying there, eating in the gourmet restaurant, and betting multiple spots of table max all week, the casino marketing department didn't even know who I was. If a casino is run that poorly, there's no sense in limiting your bets and costing yourself EV.

### What Constitutes Too Much Betting?

So here we have two examples, one of limiting bets for longevity and another of not bothering because the casino just doesn't care. You may be wondering if there's some point at which you're betting too much and if so, what it is.

In my experience, there's no right answer. You can see card counters at any level (from hobbyist to full-time pro) having success *and* becoming personae non gratae all over the country. Teams like the Greeks fearlessly blasted away at the casinos; at some, they were backed off, while others let them play high limits. There are also what I call the "2 x 900 people" who bet big, but try not to bet *too* big—some successes mixed with 86s. I recently read *The Blackjack Life* by Nathaniel Tilton. He and his teammate created some highly creative forms of cover that again elicited the hellos and goodbyes.

My best advice is to think through what kind of card counter you want to be. Calculate both your EV and the cost of any kind of cover you might want to employ, then decide if it fits into your business plan. Just be aware that there's no objective right answer.

### Summing Up Cover

Is there ever a time that I'd recommend using a cover play?

To me, a card counter's default setting is to fearlessly play perfect blackjack with no cover. I go after the casinos' money. I don't give them an extra penny of my money. Like my friend Loudon



Ofton, I challenge them to run me off.

Many amateur card counters want to employ cover simply out of fear—fear of heat, fear of confrontation, fear of losing their favorite casinos. But fear is a terrible reason to use cover, so make sure you check your motives. If you harbor fear, face it head on or you'll never be a profitable card counter.

If, however, you're interested in employing cover, I recommend that a new card counter play 500 hours of cover-free blackjack before deciding if it's worth employing any form of cover plays. Then you'll have the foundation of fearless play and enough experience under your belt to decide if it's worth it to you to give the casinos any of your money by playing or betting camouflage.

## Maximizer versus Optimizer

Assuming you have the resolve and experience as a fearless and aggressive card counter, whether or not you use cover comes down to the endless debate between optimizing and maximizing your style. Both terms were coined by Ian Andersen in *Burning the Tables in Las Vegas*. Andersen himself, as you might have realized, was an optimizer; he was more interested in longevity, milking the cow as opposed to slaughtering it for a one-time meatfest. I, of course, am a maximizer. I'm always looking to get as much money from the casino as quickly as possible and deal with any consequences if and when they happen. That was how I learned to play and how we trained members of the Church Team to play. More important, all the most profitable card counters I know play aggressively and fearlessly, with little to no cover.

It's very easy to give away your edge to the casinos if you start employing cover. With a cover play here and a cover bet there, if you aren't careful, you're playing breakeven blackjack, giving away your time and talents. And that's not what any of us are here for.

But maybe you're counting cards as a hobby at your sole local casino and the last thing you want is to be barred. Or maybe your goal is to break even and simply enjoy the comps. Or perhaps I haven't persuaded you that maximizer is the way to go. All that's fine. If you want to go the full-on optimizer route, just make sure you calculate the cost and really think through the cost/benefit of what you're giving up with your cover plays. Use a blackjack simulator like CVDData to calculate how you intend to play (and make sure you play exactly the way you simulated it), so that you enter the casino well aware of the levels of EV and risk that you decided on.

For example, maybe you don't split 10s in Las Vegas, home to the best game protection in the world. Or if the pit boss is staring you down, you ask him what *he* would do with a 16 against 10, then you follow his advice, whether it's the correct deviation or not. Or if you end a shoe with a large bet, say \$500, and the pit boss is standing right there watching, you leave it out for the first bet of the new shoe, rather than pulling it back and replacing it with a \$25 chip. The cost of one \$500 bet is about \$2.50 in EV. That's affordable if you do it once or twice an hour in an effort to throw the pit boss off your case. If you win the hand and the pit boss is still watching, maybe you leave it out there, giving up another \$2.50. If you lose the hand, you can make an excuse. "Wow, this shoe isn't starting out well. I better test the waters for a bit," then put \$25 out. Then, if you still get backed off, you won't be thinking about the EV you gave up while you *were* playing.

## **Tipping as Cover**

Tipping is one of the most emotionally charged debates related to card counting. People have very deep, even visceral, feelings when it comes to tipping. I'm one of them and though I know a lot of people disagree with me, I thought it would be a mistake not to cover this topic.

I see tipping in a restaurant as vastly different than tipping at the blackjack tables. I know the margins are razor thin at restaurants and I honestly don't mind providing a generous tip for the service provided to me by the waiter or waitress at a restaurant or coffee shop.



But at a casino, the bosses, owners, and shareholders are expecting to take as much of my money as they can, while at the same time have *me* compensate their dealers for the privilege. A Las Vegas Strip casino can easily net a million dollars a day, but can't seem to pay their dealers a living wage, so that responsibility defaults to the patrons whom the casinos are fleecing. And most of those patrons, not wanting to look like stiff, reward the people who pitch playing cards with six-figure annual incomes. When I first read that the average dealer at the Wynn casino makes over six figures a year, I started to feel a lot better about protecting my own bottom line rather than feeling guilty about not increasing the dealers'. Players on the Church Team weren't allowed to tip with team money. That way, it forced them to think about whether tipping provided any form of cover or if it was simply done so they felt better. Sure, tipping feels good in the moment, but just like cover bets, it begs the question, does this really provide enough cover to be worth that feeling?

For many amateur card counters, the pressure to tip can be too much to bear and they end up tipping away their edge. Let's say you're betting up to 2 x \$100 and generating \$35/hr in EV. With a bet spread like that, you'll have hourly swings within the \$2,000 range. If you just won \$2,000 in an hour, what would the dealer think an appropriate tip should be? \$100? \$200? Maybe they wouldn't scoff at you if you threw them a green \$25 chip. But a 10% tip based on your *EV* for the hour is \$3.50. If you throw them three \$1 chips after winning \$2,000, I guarantee the dealer won't think any more of you than if you just come up with an excuse to leave the table.

We can debate the ethics, practicalities, and finances of tipping or not tipping until the cows come home, but the bottom line for a card counter is that it must work into your business plan. For that reason, I recommend tracking your tips, so you really understand what it's costing you. Heaven forbid you tip your edge away.

## Getting More than You Give

Every Wednesday evening, I had worship band practice at 5 p.m. Midway Casino was located 10 minutes from the church, so I headed there at 2 p.m. to beat traffic and get in a playing session. The game was mediocre, but the people were really nice, so I used a common tactic; I asked the dealer to cut the shoe really thin (i.e., great deck penetration). I usually said something like, "Can you cut it toward the back? I do really well at the end of the shoe." (For what it's worth, it wasn't a lie, since the most valuable part of the shoe is the deeper you get into it.) To encourage them to do this, I tipped \$5 when they obliged. I knew that half-deck was worth an extra \$25 to me for that shoe.

Well, the dealers at this casino nearly always obliged. And since they took turns being the pit boss, after a while, I even had the acting boss coming up to the dealer during the shuffle and say, "Cut the shoe at the back. Colin likes the end of the shoe."

It was glorious. Midway went bust after about a year. I'm sure I didn't put them out of business, but I like to think that my wins contributed to their early demise.

## Free Cover

Beyond Ian Andersen's philosophy of the KISS system (Keep It Simple, Stupid), his views on casino interactions were absolutely groundbreaking when I read them. While many other books I read were brilliant at explaining the math and the how-to behind blackjack, *Burning the Tables in Las Vegas* was brilliant at diving into the psychology of being a professional card counter. As I've said, I don't recommend much of his playing or betting cover to the modern card counter. However, his thoughts on what I call "free cover" have impacted my approach to blackjack ever since. (Last I looked, you could buy used *Burning the Tables in Las Vegas* on Amazon for \$9.99 for the Kindle edition and \$12.95 for the hardcover at [LasVegasAdvisor.com/ShopLVA](http://LasVegasAdvisor.com/ShopLVA).)

So far, every form of cover we've discussed comes at a cost, but free cover is my preferred form; obviously, it doesn't cost you a dime. Beyond that, I generally find it to be more effective.

Free cover involves how you act or handle yourself in a casino, what Andersen calls "comportment." Between my own experience and the tens of thousands of hours of blackjack played by my friends, teammates, and Blackjack Apprenticeship grads, we've tried many different things. In *Holy Rollers*, you can see various disguises we wore (but to be honest, most of that was driven more by entertaining one another than throwing the casino off our scent). I once even heard of a guy on a major blackjack team who mumbled, drooled, and shouted randomly at the tables to appear like someone who couldn't possibly be a card counter.

The goal is for the casino to be compelled to let you play longer based on their perception of and experience dealing to and with you. Allow me to illustrate a few of the most common measures that can be taken to gain free cover.

## **Your Appearance**

It can be effective to change your appearance from time to time—growing out your hair or beard or altering your look in general. One member of the Church Team even went through the process of legally changing his name. Twice! Those are all personal decisions and their effectiveness can be debated ad nauseam. My advice is to be careful before you go out and spend a bunch of money on something like a custom-tailored suit or a Rolex. It's highly unlikely that the cover will justify the cost. If you spend any time in casinos, you know that a high roller can be a fat-bellied cigar-chomping bail-bondsman from Hoboken in a stained and ripped T-shirt and plaid Bermuda shorts as easily as a tan, buff, sharp-dressed Manhattan investment banker in Gucci and Cartier. Over my career, I've played high-limit rooms in everything from designer fashions to tank tops and cutoff shorts. Either can be effective, depending on the casino's perception of you. Do you look and carry yourself like someone who might be betting the way you are?

My friend Loudon Ofton was the king of different looks. He headed out for his first night in Las Vegas dressed as a grizzled 30-something beer-truck driver. At shift change, he shaved some of his facial hair and hit all the same casinos again, this time looking like a 40-plus stodgy accountant with a goatee. Another shift change, another character change: a 20-something with a street-flair jersey and a low-rent mustache. He called that character "K-Fed." New shift, new character, all achieved with a carry-on full of different shirts, hats, and eyewear.

I tend not to put too much thought or effort into my appearance, but I always get a kick out of players who do. You can see a few of Loudon's and my looks in the photos displayed over the next few pages.



Beer Truckin' (Loudon)



Vegas Tourist (Colin, while spotting for a BP)



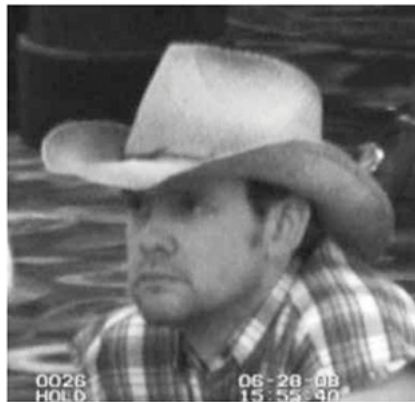
K-Fed (Colin)



Sensible Dad (Loudon)



William H Maybe (Loudon)



Cornfed (Loudon)



Accountant on Holiday (Loudon)



Mad Men (Loudon)  
*photo by John Jeffcoat*



Cowboy Colin



Had to borrow a suit coat while checking out a casino in Germany (Colin)



The Cowtown Patriot (Loudon)

## Miscellaneous Tactics

If longevity is the goal, a few other tricks don't cost you much, if anything, and may be worth the trouble.

For example, I once found a single-deck game worth over \$1,000 per hour. That meant every *hand* I played heads-up was worth more than \$10 in EV. As soon as I started betting big, I was asking the pit boss for any comp I could think of—a drink, a player's card, cigarettes (I don't smoke, but it kept him preoccupied for five minutes). By keeping him running around for a half-hour, I generated \$500 before he could even watch me play. I hit some positive variance and was up \$20,000 before he knew what hit him and slipped away undetected.

My wife bought a gaudy cubic zirconia at Target for \$20, and she received endless compliments about her *beautiful* ring. It was a small cost to add to the casinos' assumption that she was just another trophy wife of a husband with deep pockets enjoying some high-stakes blackjack while on vacation.

Conversely, I strongly advise against drinking much, if any, alcohol when you play blackjack. You might order a single bottled beer, then refill it with water in the bathroom.

I think card counters need to ask themselves what they're comfortable doing in a casino, whether changing appearance or comportment or forcing the casinos to deal with you as you are. Changing your look or act can be fun, assuming you have no ethical objections to chicanery, but for my preferred presentation, read on.

## My Most Effective Cover

In my experience, the most effective way to handle yourself in a casino is to be personable and act like you belong there. While most casinos might expect a card counter to have his head down, hat low on his brow, and looking around like a shifty-eyed spy, I always try to look the dealer, pit boss, and floor supervisor in the eye. I smile, ask how they're doing, and thank them for whatever benevolence they bestow on me. One member of the Church Team told me that he'd learned these same skills in sales-technique training. Needless to say, he lasted longer than some of our more squirrely team members.

Being personable and comfortable in a casino does a few things. For one, it puts the casino employees at ease. It can be stressful for dealers, pit bosses, and floor supervisors when someone is betting big money, especially when he's winning big. But when you're likable and personable, it can really help keep them from being on edge.

For another, the casino employees will actually want to be on your side. As I've shared before, casinos have a caricature of card counters as "the bad guys." There's no better way to avoid that caricature than to have them like and root for you.

Best of all, it can mitigate countermeasures. While backoffs are inevitable, there's a huge difference between a mild request not to play any more blackjack and getting trespassed and/or flyered to all the local casinos.

I remember a trip with a teammate where we simultaneously got backed off and escorted to the cashier's cage. My teammate was right in front of me arguing and trying to fight. Myself? I apologized "if they felt I'd done anything wrong." Then, while waiting in line at the cashier's cage, we began talking and joking around. When my teammate cashed out, they demanded his ID and photocopied it for their records. When it was my time to cash out, the casino manager said, "Colin, we're going to need your ID for our records." I said, "You know what? I'd really rather not." He thought for a moment, then said, "Okay. That's fine." They cashed me out and let me go on my way.

Andrew Uyal again confirms my experience: "One thing you can do is be friendly. I'm not saying you have to be that guy at the table who hugs everyone and talks incessantly about teamwork. But smile and say hello to the dealer and the supervisor. Suspicions are less likely to rise if they like you. Maybe that sounds trivial. It isn't.

"It's always an instant red flag to me when I'm on the floor and someone keeps looking at me. People who are there to gamble and have fun aren't looking at the pit boss every other hand to check and see if they're being watched. This isn't true of every supervisor, but to a savvy floor, it's almost a dead giveaway that something is up."

You might be wondering, is that really cover? It sounds more like just being a decent human being. If so, yes, you're totally right! After trying different acts and attitudes, I realized I just wanted to follow my main conviction anyway, which is to treat others as I would want to be treated. It took me a few years to completely figure out that at the end of the day, I wanted to be a card counter on my own terms. So I'd simply be myself, friendly and approachable, and deal with the confrontations if and when they came.

All card counters have to come to their own conclusions about what they're comfortable doing or not doing. For me, a smile and maybe a different hat are all the cover I tend to employ.

## **High-Stakes Team Play to Part-Timer—Loudon Ofton**

### ***How did you get into card counting?***

I read online that the game could be beaten by keeping track of the cards. I snuck out of work early that same day to try it out. In spite of my foolish sprint to the tables, I scored an early win.

A few days later, I proudly paid back a friend I owed money to with a hundred-dollar bill, just so he would have to make inquiries. I casually let it drop that I'd been counting cards.

"Oh, you must know Ben," he said. "He's in my Bible study. He counts cards too. He's won enough to buy a house."

***How many hours have you played and how much money have you won as a card counter?***

I've spent twenty-six-hundred hours at the tables and have won eight hundred thousand, which translates to a three-hundred-an-hour win rate. This primarily happened as a part of the Church Team.

***Early on in your career, you were labeled by a surveillance employee "the most notorious card counter in America." How does someone still get in hours with a reputation like that?***

I learned to go without certain comps. I produce my ID only when the law requires it. With regard to the game, I got better at choosing advantageous situations, jumping in and out of shoes, distracting attention from my betting patterns. But I also played more brazenly. If it was just a matter of time before I was asked to leave, why not make it less notorious and more fun? Whereas I shrank from attention before, I started smiling, making eye contact, and trying to be a more genuinely kind and curious person with casino personnel.

Then there were the disguises. I created characters to alter my look from one shift to the next. I was good at styling myself to look much younger or much older, mostly with jackets, shirts, hats, and accessories.

***What's the favorite character you've created?***

A character I call "My Dad"—fleece Promise Keepers vest, flooded khakis, tube socks, running shoes, white hat with Republican logo, and reading glasses.

***Can you still play blackjack or are you banned everywhere?***

Yes to both. I've been backed off mostly everywhere and those are the same places I still play. There's turnover, they forget about me, or they're less attentive because my playing style is less familiar or egregious. I don't play in the same high-stakes full-time way. I've turned my play into an investment pastime.

***After so many hours, have you gotten sick of playing?***

Not yet. I'll let you know, but I don't think it's ever going to change. I like to beat the game in the present tense. The stories are fun, but they're past. Dreaming of big wins is fun, but that's future. I like the present—the hunt for playable games, the discovery, the counting in anticipation of raising bets, beating the house, cashing out, and doing it again at the next place.

***What's your favorite thing about being a card counter?***

The tiny particulars and mundane practices perfectly arranged and repeated over time to form a long track record of steady mastery over megalith corporations of gain, such that they fear me, but cannot stop me.



## Chapter 7

# TRAVELING AS A CARD COUNTER

### Money Security and Travel

In the late stages of my first team, we found a promotion offered on Mondays only at a casino three hours away. Like clockwork every Monday, Sammy and I headed out in the afternoon, arrived by 6 p.m., played until 2 or 3 a.m., and made it home just as the sun began to rise. It was a long night, but as we'd calculated the EV at \$600/hr each, it was worth a little exhaustion.

Sammy and I weren't the best of friends, but we made the most of the long drives, talking about blackjack, poker, and whatever else we could come up with to pass the time—mostly day trading. Sammy was not only an incredibly knowledgeable card counter, he was also a day-trader (he claimed that card counting was child's play compared to day trading, owing to the many variables outside of your control with the stock market). We chugged along the highway with \$80,000 in a canvas bag at Sammy's feet and I asked him 1,001 questions about day trading.

The casino was out in the middle of nowhere, so the last half-hour of the drive was a stretch of highway without any lights. In the dead of winter, that meant we were driving in pitch black by the time we got there.

On one trip, all of a sudden, my headlights hit a white object right in front of us. It was four feet high and as wide as the lane. In recent years, I'd twice run over random objects on the freeway. Once, it was half of a car bumper. The other time it was a semi-truck tire retread. Both times, rather than swerving, I made the split-second call to just drive over the object. Both

times, it had resulted in damage to my car, but at least I hadn't had to swerve at high speed. The white object now in front of us was 10 times the size of a car bumper or tire retread. Was it a cow lying on the road? A refrigerator? I had no choice but to swerve. When I overcorrected, the car went sideways and started rolling. After a complete roll, the car came to a stop while resting on Sammy's side.

Sammy spoke first. "Are you okay?"

"Yeah. You?"

"Yeah."

"Where's the money?" I asked him.

"It's right here." Sammy grabbed the canvas bag of cash at his feet.

I managed to climb up and out of the driver's side window, which was now the top of the car. As I landed on the ground, I steadied my fall with my hands, only to cut them on the mess of glass from the broken windows. Sammy handed me the bag of cash, then asked me to steady the car so he could climb out. Sammy was 260 pounds and I wasn't convinced I could successfully stop a two-ton car if it started to roll. But I'd almost got him killed, so I did my best to steady the topsyturvy car while he climbed out the driver's-side window. We split up the \$80k, each putting \$40,000 into our respective coat and pants pockets.

Aside from some friction burns on my wrists from the airbag deploying and the minor cuts on my hands, we were both injury free. Cars were now slamming on their brakes when they came upon the scene. That place really needed some streetlights.

A few minutes later, a Highway Patrolman arrived, surveyed the scene, called for a tow truck, and started an accident report.

The giant object I'd swerved to avoid? It turned out to be a plastic bag from a king-sized mattress. The bag must have flown out of the back of a truck and landed on the road, where the winds caught it and puffed it up. Sammy never let me live it down, sarcastically yelling, "Watch out!" whenever a plastic

grocery bag, sandwich bag, or any small object appeared on the road or a sidewalk.

After filling out his report, the officer told me that he had made a determination that the accident wasn't my fault, going so far as to provide documentation for my insurance company stating it was just an unfortunate event. He then asked if we needed a ride anywhere.

"Can you take us to the casino?"

"Really? You still want to go to the casino?"

"Well," I responded, "that's where we were going. We can have someone pick us up from there."

"Okay. If that's really where you want to go."

Half an hour later, we were counting cards at the casino. Every possession from the car that I could manage to fit into a plastic bag was now parked next to me at the blackjack table. Sammy and I played for six hours. By the end of the night, Sammy was down \$7,200, but I'd won \$24,700 on the promotional game, so our team was still a net positive \$17,500. I was down one \$4,000 car, of course, but insurance would eventually take care of that. We caught a ride back to the Seattle area from some card-counter friends who also happened to be taking advantage of the valuable promo.

A week later, we closed our bankroll and I made the biggest purchase of my life at that point, upgrading to a \$10,000 car. That was 14 years ago and I'm still driving that \$10,000 car.

Is the point of the story that you need to bring \$80,000 to the casino?

No. The point is that one time, I flipped my car on the way to the casino, got a ride from Highway Patrol, and proceeded to have my biggest win up to that point. But while we're on the topic, let's talk about how much money to bring with you on a trip.

As with all things related to betting, deciding what the right amount to bring can be complicated. The factors involve bankroll

size, rules, number of decks, bet spread, risk tolerance, and the length of your trip. However, I can make some assumptions that will give you a few benchmark numbers. If you want more accurate information, I recommend our *BJA Pro Betting Software* or *CVCX*, Norm Wattenberger's blackjack software, both of which include a trip-bankroll calculator.

I'm going to use the same assumptions from the 2%-risk-of-ruin bet spread in Chapter 5 (see page 115, "\$50,000 Bankroll" and "\$100,000 Bankroll").

### **5 Hours' Play**

100 units = 12% Trip Risk

150 units = 2% Trip Risk

200 units = 0.25% Trip Risk

### **10 Hours' Play**

150 units = 9% Trip Risk

200 units = 3% Trip Risk

250 units = 0.6% Trip Risk

### **20 Hours' Play**

200 units = 10% Trip Risk

250 Units = 4% Trip Risk

300 Units = 1.6% Trip Risk

The longer your trip, the more money you should plan on bringing. How much exactly? I would say that you need to weigh the risk of running out of money with the risks associated with traveling with large amounts of cash. Running low on money on a trip is miserable (if you're out of money you can't generate EV; you tuck your tail between your legs and drive home), but bringing too much money introduces other risks, as this next story illustrates.

## Followed

It was 4:30 a.m. and we were up \$16,000. I was the BP for the last eight hours of the play. We were exhausted, so someone gave the signal and we called it a night.

I started making my way through the casino when I noticed another casino patron, who'd been playing all night and losing, also heading toward the exit about 15 feet behind me. He'd seen how much I was winning and I knew that he was clearly annoyed by me. Sometimes when gamblers are on a losing streak, they really can't stand "some young rich kid" winning like crazy. He let me know that he didn't like me "changing up the cards" at his table and he'd even pulled back his bet at one point. I didn't want to be paranoid, but I kept an eye on him.

I weaved through rows of slot machines and headed up the escalator toward the parking garage. He also took the escalator. When I got to the top, I saw a security desk off to the side. Rather than entering the parking garage, I hung a right and made small talk with the 60-year-old bored security guard. "How's your night going?"

"Uh, fine," the guard replied.

I glanced over my shoulder and saw my shadower at the top of the escalator, crouched down and pretending to tie his shoe.

"So, uh, is your shift almost up or did you just get started?"

"Four more hours. Can I help you with something?"

"You see the guy over there pretending to tie his shoe?" I motioned. "I think he might be preparing to rob me. I won a lot tonight and he's been following me from the blackjack pit all the way across the casino floor."

The security guard grabbed a walkie-talkie handset on his chest. "Hi, I need surveillance on the young male at the top of the elevator tying his shoe, as well as eyes on the young male standing at my security booth."

A few minutes later, I was greeted by several security guards, all with walkie-talkies, who were there to escort me to my car.

As we started walking through the parking garage, the security guard informed me that they'd had reports of gang members following people to their homes, then robbing them there, where no one was watching.

I didn't want Jeff, Sammy, and Ben being seen waiting in the car for me, so I texted them. They headed out on foot to a location where I could pick them up with the rental car.

My cadre of security and I exited the parking-garage elevator at my level and started walking toward the rental car. All of a sudden, I heard from the security guard's radio, "He's right behind you on parking level five." I looked over my shoulder and the guy was still following me.

*Man, this guy's persistent. And I've got \$76,000 on me.*

The security guard informed me that they were sending a casino security SUV to escort me to the freeway. Seconds later, a giant white Ford Explorer arrived. I hopped in my rental car and the SUV followed me all the way to the freeway, making sure my shadower hadn't tried to tail me.

I took the first exit off the freeway and circled back toward the casino to pick up my teammates. As soon as they got in the car, Sammy said, "That's it. I'm gonna start packing heat."

We talked him down and headed back to our hotel to get some rest, even though it was now daylight outside.

The moral of the story is be aware, be smart, and take every precaution to keep yourself safe!

I've personally known a few hundred professional card counters and I can think of only two times that one of them was robbed. In one instance, the guy had a reputation for bragging at the casinos about how much he'd won. Someone decided to get to know him—learned his address, then robbed his house when he was gone. The other guy was held up outside a casino.

I know you can't totally prevent being mugged or robbed. But when in doubt, ask for a security escort to your car. I've done this countless times when I had a big win, especially when it was dark outside. Some security guards spend half their shifts

escorting players to their cars; it's as routine as a coffee break. And I take full advantage of the service, especially when gamblers have seen me playing with tens of thousands of dollars.

Another lesson is to listen closely to your intuition. If a situation raises even a faint alarm bell, don't ignore it, tell yourself it's nothing, or worst of all, convince yourself that you can subdue an attacker. Personal-safety experts uniformly agree that keeping yourself out of trouble by taking whatever precautions are necessary, even if it turns out to be a false alarm, is vastly preferable to having to extricate yourself from a potentially serious or dangerous situation.

Oh, and keep your finances to yourself. Bragging strokes your ego a bit, but it just isn't worth any extra attention or notoriety.

## **Protect Your Money**

When I first started going to the casino, I brought \$500 with me. It was nerve-racking to have even that much money in my wallet. But as my wins and losses climbed into the hundreds of dollars every night, I started becoming habituated to having that much cash on me. Pretty soon, \$1,000 wins and losses were routine and \$5,000 wins became more frequent. Then \$10,000. Then \$20,000. Soon, dealing with tens of thousands of dollars became normal. Sometimes too normal. If you aren't careful, you can get way too comfortable with a lot of cash.

One particularly foolish example was when my wife, my best friend, and I started learning how to play poker. None of us had a poker-chip set, so instead we used \$100 and \$500 chips that I had in my bankroll stash from a local casino. How stupid was that? If we'd dropped or misplaced a single \$500 chip, it would have been more expensive than buying even multiple high-end poker-chip sets.

I tell people that the first commandment of card counting is, “Protect Thy Money.” In my experience, you can take three simple steps toward that end.

## **Respect the Money**

Most people have a hard time grasping the differences in large amounts. When they think of a millionaire and a billionaire, it’s easy to lump them together as similar, even though a billionaire has 1,000 times more money than a millionaire. In the same way, it’s easy to get desensitized to the weight of bankroll money. I might treat my ten-strap (\$10,000) about as carefully as a book of McDonald’s coupons. Don’t do it! Force yourself to take into account each bill and casino chip in your possession.

## **Have a System**

The Church Team instituted team policies for money protection. Every member on the team had to install a fireproof safe bolted into the floor or wall; safes, even heavy gun safes, are practically worthless if they’re not secured. We also had procedures for counting money, transferring money to another team member, and carrying money through airports (I discuss airports and traveling with money shortly).

Take the time to think through your systems. Are your pockets secure? Some of my pro card-counter friends have had safes installed in their cars (either in the trunk or glove box). The company Loctote sells a slash-proof bag secured by a padlock.

There are any number of ways to have systems in place to protect your bankroll. Just make sure you take the time and energy to create one for every step along the way.

## **And Then, Follow the Systems!**

I’ve been on teams with several people who have physically lost a portion of their bankroll. Every time it happened, it



involved something that could have been avoided. One put the money in a pocket and it fell out. Another left it in an *unlocked* car. A third didn't immediately put the bankroll money back into his safe when he got home from a trip and it went missing. We're all exhausted when we get home from the casino in the middle of the night or after a five-day trip across the country. But what good are your wins and investments if you don't protect them every minute they're in your possession?

## **Transporting Cash Domestically**

When we planned our first major trip, Sammy refused to fly with bankroll money. He'd heard a horror story about a player getting his bankroll seized at gate security by TSA agents and wanted to use the banks instead. Ben argued for the system that he learned from his time with a larger team, which involved carrying the cash through airports, but with several safeguarding steps in place. However, Sammy wouldn't budge, so we agreed to use a bank.

Sammy and I each put \$40,000 into our personal Bank of America checking accounts two weeks before the trip. Then we each called a Bank of America branch near the airport we were flying into. I explained that I needed to withdraw \$40,000 on a specific date and wanted to make sure they would have cash available.

"Oh, yeah. Not a problem, Mr. Jones. We'll have it ready for you."

We even called again a week later just to double-check that they were prepared for our large cash withdrawals.

"Yes, Mr. Jones. We will have your money ready for you in hundred-dollar bills."

A week later, we arrived in Chicago, grabbed our rental car, and drove straight to the bank.

"I would like to withdraw forty-thousand in hundreds," I said to the teller.

“I don’t think we have that much cash. Let me get my manager.”

I looked over and Sammy was clearly getting the same runaround.

A few minutes passed before the manager arrived, asking, “What can I help you with?”

“I need to withdraw forty-thousand from my account.”

“No problem. We can give you a cashier’s check.”

“No, I need cash,” I said. “I called ahead of time, twice, to make sure you’d have cash available.”

“What do you need that much money for?”

“Well, it’s my money, it’s in my account, and I ordered it ahead of time to make sure you would have it available. I don’t think I need an explanation for why I want to access my own money.”

“I can give you a cashier’s check, but we certainly don’t keep that much cash around.”

“That’s why I ordered it ahead of time!”

I glanced over at Sammy again and the big guy looked like he was going to punch someone.

They brought us to a cubicle and had us wait for another 30 minutes, until they produced the \$80,000. Only \$20,000 was in hundreds. Another \$20,000 was in \$50 bills and the remaining \$40,000 was in \$20 bills. I’d never seen such a large stack of cash. Eighty large in hundreds would have easily fit in our pockets. But now we had the equivalent in cubic inches of trying to carry around a quarter-million dollars. We asked if the bank had a canvas bag for carrying the money. They returned with a large *clear* plastic bag. I couldn’t figure out what to make of that. Was the bank manager trying to teach us a lesson by helping us get robbed? Or was he the most clueless bank manager in the history of paper money?

Fortunately—if that’s the right word—we lost \$45,000 in the first hour of play (all \$20s), then won most of it back in the next

hour, allowing us to cash the \$40,000 in chips for \$100s. Then it was just a process of continuing to buy in with the remaining \$50s until we had all \$100 bills.

Sammy continued refusing to carry cash through the airports for a couple more trips until one particularly rough trip that ended with us flying home early—on a Saturday night. The banks were closed until Monday morning, so we had no choice but to carry our cash home. With the precautions Ben learned from his team play, it was just fine.

I never again used banks to transport money for a trip.

## **Traveling through Airports**

For the entire life of the Church Team, we carried cash through airports. When the cash is on your person, you can simply hit the ground running when you arrive. You can fly in or out of a city any day of the week and any time of day or night without having to worry about bank hours, holidays, or anything else. We made hundreds of trips and not once did we have money seized at an airport. Two players had to miss a flight because of questioning from the DEA. But when you consider that we had two dozen people flying hundreds of thousands of miles across the country every week for six years, I'm pleased that only two people had to reschedule flights (with their money intact). We simply told them how much money we had and what it was for.

Full-body airport scanners arrived during the last couple years of the Church Team. Still, we continued to carry our cash through the airports with no issues other than occasional questioning from TSA. Since we were following the law, were cooperative, and had spreadsheet records of what we did with the money, we never had a problem. If they questioned us, our players had results of every session played, a legal business license, contact info for management, and a lawyer's phone number to call.

You can decide for yourself how you want to transport cash, but whatever you choose, have a system and follow it rigidly.

## International Play

“Hey Colin.” It was Joe. “I found a game in another country that I think is worth over a thousand dollars an hour. Can you help me run the numbers?”

“Sure,” I answered. “Send me the info.”

A few hours later, I called Joe back with my simulation results. “Hey, man. It’s not a thousand an hour. It’s closer to thirteen hundred. And it looks like you get to the long-run in about forty hours. Let me know how it goes. I might have to join you!”

“Sure thing. And yeah, I got twelve hundred an hour. Just wanted a second set of eyes to make sure this game is what I think it is.”

Two weeks later, I got a text from Joe that he and his teammate had won more than \$100,000 and were no longer welcome at the game. Not bad for two weeks of work! The casino didn’t even know what Joe was doing. They just couldn’t take any more of the beating.

Playing blackjack in the U.S. is a bit more consistent. Sure, some casinos aren’t worth playing and others have very juicy games. But when you get to international play, things get *really* inconsistent. One country might have all continuous shuffle machines, so you can’t count cards at all. Conversely, you might stumble across a game that card counters in the U.S. only dream of. This was one of those situations.

Scouting international games can be difficult and expensive. But when you find a good one, it can be worth all the effort. I’ve heard of people “camping out” at a game for months overseas.

Being married with kids, I didn't want to be gone for long stretches of time, so I haven't spent much time playing internationally, though I have made several successful trips to Canada. I do know that if you're hoping to check out international casinos, there are a few things you should be aware of.

## **Traveling Internationally with Cash**

One day while we were together, Ben's phone rang. He turned to me, "It's Garrett. I wonder what's up." He answered and put the call on speaker phone.

"The guys at the U.S. border took our cash."

Ben exclaimed, "What?!"

"They said we didn't declare it properly leaving the U.S., so they took it all."

I asked, "How much!?"

"A hundred seven thousand. They gave us a receipt and said we have to prove it's our money."

This was the first time the Church Team tried playing internationally. On our previous team, we drove up to play in Canada a few times. It had always gone fine for us, though it was a bit of a headache at the border. Garrett and another team member, Ford, weren't even planning on going to Canada. They'd booked a five-day trip to Detroit, but after three days, they were flyered. The next closest place worth trying was Windsor, in Ontario across the bridge from Detroit, so we told them to give it a try. We knew they didn't have their passports, but there was nothing else to do, and maybe our friendly neighbors to the north would still let them in.

They arrived at the Canadian border and informed the agents that they had \$107,000, but no passports. The Canadian border patrol (very politely, I'm sure) said that they couldn't enter without passports. So they had to immediately turn around and re-enter the U.S.

That's when they encountered the problem. When traveling internationally, you need to declare when you're carrying more than \$10,000. And you don't just declare it to the country you're entering upon arrival. You need to declare it four times: when you leave a country, enter the new country, leave the new country, and enter another country or re-enter the country you left.

Garrett and Ford declared the money when they tried to enter Canada, then again when re-entering the U.S. But they hadn't declared it when they left the U.S. So when they attempted to "go back" (which is technically "re-entering" the U.S.), they informed the U.S. Border Patrol agents that they didn't gain access into Canada and were simply staying in the U.S. with the \$107,000 they had. But the Border Patrol had no records of Ford and Garrett leaving the U.S. with \$107,000, which they technically did by approaching the Canadian border guards. As far as the U.S. agents were concerned, this \$107,000 didn't exist 30 minutes earlier when Ford and Garrett left the homeland, so it had to be drug money that they were trying to smuggle. (These would be the world's dumbest drug smugglers, of course, by way of declaring their cash at the border.) So the border agents seized the money and gave Garrett and Ford receipts with contact info if they were interested in getting their hundred-plus-thousand back.

At the time, this was more than 20% of our entire bankroll. No way were we forfeiting and moving on from that \$107,000. In our youthful optimism, rather than hire a lawyer to get the money back, we had Ben tackle it himself. His full-time job for three months was to prove that the money was lawfully ours. He filled a massive three-ring binder with all of our records, investor agreements, personal letters from investors, players, former players (including a local cop who used to spot for us), and our accountant.

Amazingly, it worked. About three months later, we received two checks from the U.S. Treasury, minus a \$10,000 fine. They

didn't explain the fine, nor was it even proportional; Garrett and Ford were carrying different amounts of cash, but the government also slapped a flat \$5,000 fine on each. But at the end of the day, I'm sure we would have spent at least \$10,000 on legal fees getting the money back and probably still had to pay the fine. So we were happy to get \$97,000 of our bankroll back—and *we learned an important lesson.*

So is the lesson that you shouldn't travel internationally? Not at all! There are some really valuable games internationally and we had some players continue to visit casinos in Canada. But you have to be very careful about declaring the cash all four times if you're going to carry more than \$10,000 in paper money across a border.

## **Foreign Currency Exchange**

Beyond following the proper protocol to get your money into another country, you must also take into consideration the cost of exchanging one country's currency for another's.

Let's say you take \$40,000 with you to Canada. If you're paying a 3.5% fee for currency exchange each way, you're down \$2,800 before you've even generated one penny of EV. If you plan to play a game worth \$200 an hour, you'd need 14 hours to break even. That's a lot of blackjack just to cover your exchange fees.

Here are a few ways to lower the costs.

## **Casino Currency Exchange**

Some casinos exchange currency at the cashier's cage. If you exchange it back within 24 hours, they give you the same rate you started with, so there's no cost whatsoever. Just be sure to exchange it back in time. The rate they slap you with if it's more than 24 hours is always horrendous, likely costing you more than the EV you generated in a day's worth of play. If you plan on being there for several days, you can go through the exchange

process each day. It's a bit of a pain, but will give you a zero-percent exchange rate.

Beyond the casino, you can often get better rates. When I first traveled to Canada, I found that Chinatown had the best currency exchange rates in Vancouver. Do some research and find out where you can get the best rate. Be aware that sometimes, you can negotiate an even better rate for a larger cash transaction.

### **Don't Exchange It All at Once**

If you bring, say, \$40,000 on a 10-day international trip, there's likely no reason to exchange it all at once. Hopefully, you won't need to tap into the entire trip bankroll. If you can get away with exchanging only \$10,000, you're paying one-quarter the total fees.

On the other hand, Vagabond, a friend who's played internationally for a long time, tells me, "I've seen cashier cages that offer the same rate for exchanging money for as short as until the end of the casino day [usually 6 a.m.] and as long as a week. Usually, a receipt is kept and turned in later to retrieve the U.S. dollars. Some countries have overly strict rules; for example, the casino boats in Goa, India, are only allowed to exchange up to two thousand per customer per month. This can usually be overcome by speaking with the casino manager, but not always."

You can often get a better rate exchanging a "stronger" currency like the U.S. dollar, Singapore dollar, and Hong Kong dollar in poorer countries where most locals want to sell their weaker currency. Vagabond says, "I absolutely never buy foreign currency within the U.S. Visa and MasterCard debit cards have excellent rates for getting small amounts, a thousand or two per day, but check with the bank to see if there are any foreign transaction fees. The best banks have no fees and reimburse the ATM withdrawal fee."



Many casinos use currencies that aren't the official currency for their country. Some casinos also have two kinds of chips for two different currencies (like euros and Swiss francs). Macau casinos use Hong Kong dollars, many South American casinos use U.S. dollars, Laos and Cambodia use U.S. dollars. "They're often very strict about accepting only crisp and clean bills," my friend says, "which once resulted in half of my bankroll being deemed worthless paper."

## **Trip Length**

With the increased expenses for an international trip, you should consider making it a bit longer. Using our previous example of \$40,000, let's say you find a rate of 2% (each way). If you needed to exchange all of it, you are now out \$1,600 (give or take, depending on if you win or lose money on your trip). That's a lot of money. But if you plan a 15-day trip that generates \$15,000 of total EV, it makes the \$1,600 fee a bit more palatable.

## **The Internationalist—Ultimate**

### ***How did you get interested in card counting?***

I was always interested in card games. In our school, we actually had a room that was unofficially known as "Casino," where we played small-stakes games.

Fast forward a couple years. At a casino in Finland, a friend told me of something called basic strategy and that the house advantage is really small if you follow it. After that, I heard about card counting here and there, so I bought some books out of interest. I thought there was no chance whatsoever of it working, since casinos would simply not allow it. Then I read some more, searched the web for hours, and was infected. It seemed so intriguing to sit down at a table and have the advantage without knowing anyone around you.

Moreover, I'd studied math and have a strong numbers background, so I thought I could actually do it if it was possible at all. Actually, finding BJA was the final step in convincing myself that it *is* possible. From there, it was history: countless books, BJA membership with hours of videos and reading, and finally playing.

### ***Do you have a full-time job?***

At the time I started training, I had a 50ish-hour-a-week job. That was the reason it took me quite some time to get into it deeply.

When I actually started playing with my full bankroll, it coincided with my decision to quit my job. I can't say that card counting was the reason for quitting, but it definitely played a role. I learned that most of the card-counting scene is in the U.S., and—coincidentally again—the Bootcamp took place some weeks after I quit my job. So I made the decision to combine a holiday with blackjack.

I took a three-month holiday/blackjack trip to the U.S. and went for it. I'd been playing for a year after that, when I suddenly received an offer from an insurance company for a nice job as a risk manager. I took the opportunity to have an income without much variance again. I'd also have much more time with my girlfriend, who always supported me, but missed me when I was traveling around the globe.

### ***With a steady well-paying job, what attracted you to card counting?***

I always loved card games and I'm a numbers guy, so this is the perfect match and a good base for playing blackjack professionally. Besides, just sitting at a table and making money with pure brain work seemed very intriguing to me. There was this moment when I just thought, "I'll do it. I'll beat casinos for money just with my brain." My full-time job wasn't fulfilling to me anymore, so I wanted to do something else anyway.

### ***What did your training look like? When did you know you were ready?***

In the beginning, I read book after book and on this path, I found different versions for deviations and maybe even for basic strategy. I wanted to know the exact answer for these numbers and did a lot of research before taking any cards in my hands. Looking back, this actually helped me gain a deep understanding of what's going on. I also made myself flashcards for deviations and took them with me to work.

What I especially liked, and still use today, are my self-made Excel tables with all the deviations I use (right now about 80) on the left side and an empty table on the right. Printing it and folding it in the middle lets me fill out the sheet wherever I am and have the information I need on the back.

Meanwhile, I started counting—one deck, two decks, one card at a time, two cards at a time, etc. I bought some training material, like cards, discard tray, shoe, blackjack felt, and chips. The practical aspects, such as dealing to one another, seemed the most difficult, since I'm based in Europe and there are so few of us over here. So, somewhat shaking, I asked my girlfriend to deal to me. At first, I used just basic strategy, then later included all the ingredients. In the beginning, she trained me quite often. Additionally, I got a couple of apps on my phone (one of which has mistakes in it) and I bought CVCX and CVBJ. These also helped me understand betting and I got to play some thousand hands and to check the results before betting actual money.

### ***Can you give a brief overview of your first big trip to the U.S.? Hours, EV, AV?***

I was so excited when I landed and curious about the first step, getting into the country with more than ten thousand dollars. I never declared anything before, but it went easy and I was on my path.

After some days in Vegas, I attended BJA's Blackjack Bootcamp. How exciting for me as the only non-American with all the pros and other guys! Bootcamp gave my playing a boost. It was clear to me that I was still making some mistakes, while on the other hand I knew what I could do to eliminate them quickly. And I did.

After Bootcamp, I traveled the western United States from Vegas, heading north to Seattle, then down to San Diego, in order to see lots of the country, all the while beating casinos. After each session, I made my notes regarding the game and conditions, so I could use the CVCX blackjack

software to nail down the numbers for the session. Final figures showed two hundred ninety-two playing hours with an EV of thirty-three thousand. I also made some nice graphs and was proud that my final AV [actual value] figure was nearly the same—at thirty-two and a half thousand. This gave me an average earning per hour of one hundred eleven.

The overall result paid for my three-month trip and gave me some additional financial freedom for the time after coming back to Europe. Oh, and declaration went smooth again—in the U.S., as well as back home.

### ***Along with playing in the U.S., where else have you played?***

After some weeks, I moved on to playing in Europe. Together with a friend, we collected lots of information about casinos there (thanks, ledzep!). My map showed tons of casinos. I just had to learn the hard way that tons amongst these tons have continuous shuffle machines (CSMs) only. So I drove a lot, starting in Belgium and France, bypassing CSM countries like Netherlands and Luxembourg, then to Italy, Switzerland, and Germany. These sub-tours took some months, and after some pause, I flew to the U.K. and Ireland.

Besides lots of travel, I also had some currency issues. I just exchanged as much as I thought I'd need (using CVCX a lot), taking some risks of trip bankruptcy. I realized that I'd have to travel with huge amounts in order to sometimes just learn that there are CSMs or have a miserable penetration or to be half-shoed after betting some hundreds for the first time just because they're frightened of big money. In the end, I played 187 hours with an EV of more than nineteen thousand euros and was able to finish with an AV of sixteen five. But it seemed much harder work than in the U.S., since I had to travel so much.

During this trip in Europe, I sometimes dreamed of the general conditions in the U.S. and finally decided to do another trip. This time I wanted to see the Bahamas (again, not only the casinos) and on the way check out some places on the U.S. east coast. This whole trip turned out to be very successful, despite the fact that there are only a few places to play. I managed to log fifty-three hours with an EV of a little more than eight thousand. This alone would have more than paid the trip expenses, as I knew in advance. But variance was with me and I was rewarded with a profit of

around fifteen thousand. It paid off nicely to play the non-American tourist just throwing around some money.

Finally, a pro tip: Knowing that U.S. immigration for flights from Nassau to the U.S. is already in the airport of Nassau helps a lot. I nearly missed my flight due to declaration!

### ***Do you think you're done as a card counter?***

Not at all. I love it and will continue playing.

For now, it'll just be on long weekend trips or smaller holidays. I'd love to play in Asia. Who knows?

From the date I started reading the first book, blackjack has always been on my mind and it won't vanish, that's for sure. I'd love to go back to the tables more intensely at a later stage. Like Schwarzenegger said: "I'll be back."

### ***What has been the best part of becoming an advantage player?***

The winnings, the fun and thrill when making max bets, combined with the ability to see and learn about other countries—for free. And most importantly, I learned a lot about myself, which is highly valuable.

## Chapter 8

### TEAMS AND TEAM PLAY

*“All right, Colin! I’m committed to becoming a card counter. One quick question, though. How do I start a blackjack team?”*

You might be surprised how often I’m asked this as a first question. Due to the success of the MIT teams, the Greeks, Hylanders, and even our own Church Team, people assume that you need a team to effectively get the casinos’ money. Not so. The majority of my professional card-counter friends aren’t part of a team. They beat the casinos playing solo with a bankroll all their own. And to be honest, team play is quite worn out and overhyped.

That said, there still are good reasons to team up with others. So I’d like to discuss *if* you should form any sort of partnership or team and *why* you might, including my experience employing team play at the tables and some considerations on what actually makes for a healthy team.

#### Valid Reasons To Play on a Team

“Hey Loudon, I’ve been so busy running BJA, I realized I miss playing blackjack. I’m thinking about putting together a bankroll and getting back out there,” I said to my friend and card-counting colleague.

“Well, you know me. I’ve never stopped missing it. I have the time to play, but probably not enough of a bankroll on my own to really make it worthwhile. I keep talking to people who are interested in bankrolling me, but it hasn’t felt right.”

“Interesting. I have the opposite consideration—enough for a bankroll, but between the young family and my BJA responsibilities, I don’t know how many hours I can realistically play each month. Would you have any interest in teaming up again?”

“We’d have to work out the details.” Loudon tried unsuccessfully to hide his excitement. “But yeah, I’m interested. Honestly, I’ve held off on accepting the offers I’ve gotten, because I’m most comfortable with what we had with the Church Team—enough trust to keep it fun and with plenty of motivation to work.”

A few weeks later, we agreed to terms we both were happy with and were generating EV together for the first time in a few years. Aside from being mildly heartwarming, this recent exchange illustrates the three most valid reasons to form a team.

#### **Pooled Resources**

Not everyone has the same resources. In the scenario above, I had more access to cash, while Loudon had more time to play. By teaming up, we were more powerful together than alone.

An even more valuable reason for pooling money is that by combining bankrolls, you can generate more EV with less risk than you can if you play alone.

Imagine you and a friend each have \$5,000 and perfect card-counting skills. You might expect to each generate \$10 per hour in EV playing separately. However, if you combine your money into a \$10,000 bankroll, you can each generate \$20/hr. The cards, of course, don’t know or care *who* is at the table, so you can each generate EV off the joint bankroll as if one person were playing twice as many hands.

## The Long Run Is Nearer

While I've experienced swings on every team I've been a part of, overcoming variance much faster is a huge benefit in partnering with others. When Loudon and I spoke, one thing that was important to me was getting in enough hours to overcome the inherent fluctuations. With the amount of capital I was considering throwing into my own bankroll, I didn't want it sitting there for months on end while I was waiting to get to the long run. However, since both Loudon and I would be playing and he had twice as much time available as I did, I knew teaming up gave us a great chance of realizing our profits in an acceptable time-frame.

## Camaraderie

Blackjack often feels like a loner's game. No one in the casino understands what you're doing and wouldn't like it if they did. Often your own family doesn't understand what you're doing; even if they do, they wonder how spending long hours in the casino environment can be good for various aspects of your health. If you do your job well, you get backed off. And the swings can get emotionally rough at times.

Playing with other people who are going through the same things as you and are financially interested in you doing well can really take the edge off. (A side note here: Finding advantage-play friends on message boards like the BJA Forum can also alleviate this pain point.)

## Questions To Answer before Teaming Up

*Is there complete mutual trust in terms of integrity and skills?*

It's one thing to take your own money into a casino as a card counter. In time, you'll reap what you sow. If you play perfectly with good money management, you make and keep all the profits. If you choose to not play perfectly or to overbet, it will catch up to you financially. Though the feedback loop may take a couple hundred hours, you'll eventually get what you mathematically deserve.

It's quite different to play with someone else's money, much less send someone else out to play with *your* money. It's not like hiring a barista at a coffee shop; no manager is watching the playing decisions and no cameras watch the till. When Person A hands Person B five or six figures in cash to count cards, A has to have complete trust in the integrity of B. If your team members don't play *exactly* how you're paying them to play, you'll never know, but you *will* pay the cost.

Tommy Hyland understood this well. "I wasn't so much concerned that they were expert players," he told a Blackjack Bootcamp group. "I figured I could teach them to play if they didn't know how already. The main thing was that they had a good reputation."

One way Tommy got to know people's character was by spending time with them on the golf course. "Golf is helpful in revealing character. If I saw someone moving his ball out of the rough or dropping a ball out of his pocket, he wasn't a good candidate for my blackjack team. So most of my initial people were from the golf course or someone we met through playing golf."

Regardless of how you establish trust in a person's character, this remains a huge issue. It's less so when everyone is winning. But when the inevitable losing streak comes along and emotions are pushed to the brink, can you trust that your team members have the skills and integrity to play flawlessly, aggressively, putting the team's interest above their own?

The character issue becomes amplified as you add people to a team. Not only do you have to navigate more personalities, goals, and preferences, but as more people become involved, the less ownership each person tends to feel of the whole. Think of it this way: If you're playing with your own money, you bear 100% of the weight of your decisions. If you team up with one other person, you bear 50% of the weight of your decisions. With a large team, each person feels or carries only a minority responsibility in the whole team. This was one of the challenges we faced with the Church Team. It was so large, with such a massive bankroll, that in many ways it felt unstoppable. At the very least, any one person's results couldn't harm the whole. But for the team to function in a

healthy way, each person needed to acknowledge and feel the weight of his and her playing decisions and every minute spent in the casino.

#### *What is the leadership/management structure?*

Even the smallest teams require plenty of decision-making and record-keeping. Who decides risk tolerance, bet spreads, tipping procedure, and how to deal with casino heat? The smaller the team, the easier it is to make decisions, but a lot of this comes down to the individual strengths and weaknesses of the people on the team. One person might be naturally organized, while others need to be herded like cats. Some enjoy crunching the numbers and creating policies, while others just want to be out there generating EV at the tables.

If you can easily divvy up tasks and responsibilities, then it can be a simple management structure. However, if some members aren't interested in the work behind the scenes necessary to keep the team running smoothly, you'll need to figure out how to compensate those making decisions, training players, maintaining records, and keeping the team healthy. How much they should be compensated depends on how much time and energy it takes. I've been a part of teams with no management cut, a 10% management cut, and a 30% management cut. Each situation was predicated on the necessity and "value" of management to the success of the team.

You need to answer three fundamental questions when thinking through what is fair for management:

- What happens if no one is responsible for these tasks?
- How much compensation is needed to motivate the right person to take on these tasks?
- How would this compensation affect everyone else's motivation?

#### *How do we determine training standards?*

If you play on a team, not only do your own skills need to be sharp, you're now financially interested in the sharpness (or lack thereof) of your fellow teammates. Training other players takes skill, time, and energy. Testing players takes time and expertise. Someone (or several people) on the team will have to pay attention to this and that takes time out of EV hours.

#### *What is the payout structure?*

I would define a fair team structure as one that motivates all three parties: investors, players, and management.

If no one is motivated to bankroll the players, the team is dead on arrival. Ideally, the players teaming up can each contribute an equal amount to the bankroll, but that's not always an option.

If no one is motivated to play, the team is dead in the water. Players have to get enough of a cut to be motivated to play, even when the team is in the red.

If management is *necessary* and no one is motivated to step up and take on those responsibilities, the team will fall apart for lack of leadership, health, risk mitigation, or quality of play.

When Ben and I first teamed up, we split money 50/50 between hours played and money invested. So if we were up \$10,000 when we closed a bankroll, we split \$5,000 between us, proportionate to how many hours we each played. The other \$5,000 was split proportionately to reflect how much we each invested. It was simple, effective, and very little management was necessary. This worked after Jeff joined as well, up until the point at which we formed the Washington Young Bloods.

In the years with Sammy, we took 10% off the top to go to "management," though everyone was willing to take on a different management role. Even though the money was split among all four of us, it at least motivated everyone to contribute to the managerial tasks, whether it was crunching the numbers, record-keeping, trip planning, or money management.

When we founded the Church Team, significantly more managerial skills were needed. Ben and I recruited and trained players, created all team policies, were responsible for maintaining a large



bankroll, ran all bet-spread and risk numbers, paid accountants and lawyers, paid team taxes, funded bankroll dinners and team meetings, dealt with emergencies, and bore the responsibility for a million-dollar bankroll. If the team was unsuccessful, we took the blame. If the team was profitable, we were paid roughly 30% to cover all of our responsibilities and expenses.

Each structure worked for the specific team and its needs. I always prefer simplicity over complexity, but there is no “one right answer” for who gets paid what. It’s all a balance of making sure people are motivated to fund and play on the bankroll and keep the team healthy and moving forward.

## How To Network To Form a Team

If your eyes haven’t completely glazed over from reading about team management, let me suggest some ways you can explore the possibilities of team play.

By far my favorite way to form a team is with people I already know and trust. You can train any number of people to play blackjack, but you can’t train an untrustworthy person to be trustworthy.

One word of advice, though: Don’t try to talk your friends into getting into card counting. You can share with them that you’re learning and you think they might be good at it. But if they aren’t interested or self-motivated, they’ll be highly unlikely to follow through. If anything, we tried to talk people *out* of joining the Church Team. If we couldn’t dissuade them, we knew they had a good chance of making it as a pro.

Message Boards are a second possibility. A number of teams have formed out of our Member’s Forum on [BlackjackApprenticeship.com](http://BlackjackApprenticeship.com). However, you want to approach it the right way, which doesn’t mean hopping onto our Member’s Forum (or any other AP forum) and posting, “I’m starting a team! Who wants to join up with me?!” That’s a great way to attract the wrong type of people.

Instead, ask and answer questions when you start posting. Train yourself like a pro and begin networking organically. In time, you’ll discover the right kind of people. At that point, you might get together over coffee or a beer. Be cautious, meet in a public space, and take it one step at a time. Maybe you start training together. Give yourself lots of time to get to know prospective team members, their goals, their character, and find out if your personalities mesh.

Bootcamps are a great place to meet potential team members. This might sound self-promotional, but we’ve had more than a few people meet at one of our Blackjack Bootcamps and forge alliances. Think about it: If someone is willing to put in the time, practice, and financial resources to get trained by the best, there’s a good chance he or she has what it takes to become a pro. Bootcamps also provide a safe opportunity to meet face to face with other card counters. Again, don’t show up and announce, “I’m starting a team! Who’s wants in?” Focus on your game and getting to know people. An offer to exchange information with the people you mesh with seems in order. Take things one step at a time.

You can also try to join an existing team. This is more of a Hail Mary and isn’t an option for most people. Most teams don’t recruit openly. If they *are* taking on new players, you’ll probably need a referral of some kind. The kinds of teams that are actively recruiting on message boards or other broadcasting methods may or may not be the kind of team you want to play on. Even if you have perfect skills, you should wonder why they’re willing to entertain you as a teammate if you don’t have a reputation and no one has vouched for you. Again, act with caution.

If you take the plunge and form or join a team, it will likely open up a whole new world of possibilities. It certainly did for me—most notably, the whole team-play concept. You know, the “MIT stuff,” not so much playing *on* a team as playing *as* a team. Let’s dive into the why, the what, the when, and the how of blackjack team play.

## Team Play (Spotter/BP)

On the six-hour drive from Lawrenceburg, Indiana, to Milwaukee, Wisconsin, we decided to play *as a team* in an attempt to avoid detection. I was elected to fill the role of the Big Player.

To most people unfamiliar with card counting, what they do know comes from the movie *21* or books like *Bringing Down the House*. These “based-on-a-true-story” accounts have made card counting synonymous with team play. Hollywood has definitely glamorized team play, with beautiful women crossing their arms behind their backs and college students winning every single hand while Laurence Fishburne chases them from casino to casino. Team play isn’t as sexy as it has been made out to be, nor is it my preferred strategy for beating casinos. That being said, we employed it at times to great success, especially with the Washington Young Bloods.

The idea of team play is to avoid detection by playing in a manner that doesn’t *look* like you’re counting cards. As we’ve seen time and again in these pages, the problem with a large bet spread is that there’s the risk of it looking obvious to the well-trained casino employee. And if you’re already a known card counter, that makes things even tougher.

To throw casinos off his scent, one innovative card counter named Al Francesco pioneered team play. This involved having “spotters” betting small, then giving a visual or verbal signal to the “Big Player” that the table had a positive true count. The BP would swing into the table and bet big. From the casino’s perspective, it looked like its pit was filled with a bunch of small players, while one big-time gambler was hopping from table to table and making only big bets.

Both Sammy and Ben had been BPs throughout Indiana. So the thought was that I would attract less attention as a BP than they might. While I was no rookie to betting large amounts at blackjack, the thought of being responsible for all the things a Big Player must do gave me butterflies. But I also wanted to master this skill and help our team finish the trip well. My teammates loaded up my pockets with \$50,000 and headed into the casino several minutes before me, so that casino cameras wouldn’t see us entering together.

The main casino floor was pretty crowded, so the spotters set up at separate tables in a pit with \$25-minimum tables or higher. As soon as I arrived, I was already getting a signal from Jeff. No time to think, I approached the table and asked the other players, “How’s this table been going?” as I bought in for \$1,000. Jeff alerted me to the running count. I quickly calculated the true count, which called for two spots of \$500.

The other guy at the table looked like he’d been having a rough night at the casino and said to me, “Hey, man, I’m trying to get my money back. Can you sit out until the next shoe?”

I wasn’t prepared for that, but I also knew that I had a true 2. *He’s here to lose money and I’m here to make money. I can’t start my BP career by sitting out at a true two*, I told myself. “That’s okay,” I replied. “I’ll play two spots!” as if that would be some sort of magical solution to his losing streak.

Jeff played a couple more rounds with me, but as the true count continued to climb, he muttered, “This table is no good for me. I’m going to try that table,” and left to start spotting an adjacent table.

My shoe ended and I saw that I was already getting called into another table across the pit. I grabbed my chips and hurried over, trying to look as natural as possible, like I was having a good time. Life was certainly easier when I was the spotter—invisible to surveillance, the pit, and other gamblers. Now I was a 24-year-old kid jumping around the pit betting thousands of dollars. My heart was pounding and my feet were sore from all the standing (I promised myself I would wear comfortable shoes next time). But then I reminded myself that seven months ago, I was making \$75 a day babysitting high schoolers in a French class (I don’t speak a word of French). Now I was on a blackjack team generating \$1,000 an hour, doing what I’d only read about in books.

*I need a phrase.* I remembered hearing a hilarious story about a BP who carried around a fanny pack full of \$500 and \$1,000 chips. Whenever he was dealt an ace as his first card, he started chanting “Ace-Paint! Ace-Paint!” (Paint means any face-card, since there’s extra coloring on the face cards.) A minute later, I was at Ben’s table, betting two spots of \$2,000. A double down and a

split came my way, so I had \$8,000 on the table against the dealer's 6. "Dealer bust time!" I blurted out. The dealer promptly busted and the table went wild. I'd officially found my phrase.

I also found out that two of the guys whose table I jumped into a half-dozen times were pitchers for the Atlanta Braves. The Braves were in Milwaukee for a four-game series with the Brewers. Their game was over for the day and neither of the two was scheduled to pitch the next day, so they were blowing off steam at the casino betting \$25 to \$50 a hand. Meanwhile some kid kept jumping into their table betting up to \$4,000 a round, yelling, "Dealer bust time!"

We played until it was getting light outside. I was up \$16,000 and feeling on top of the world. It went well for my first time as BP. But there was a lot that had to go just right to pull it off.

## **Proper Playing Conditions**

First off, you need a shoe game. If you try to employ team play on a single or double deck, the Big Player will be entering and exiting every couple of hands. With a 6- or 8-deck shoe, you tend to get positive counts for longer stretches of time.

Secondly, the Big Player needs to jump into tables in the middle of the shoe. Some casinos, Atlantic City's in particular, employ a "no-mid-shoe-entry" rule, rendering the whole spotter/BP routine impossible.

Third, without enough tables, it won't work. With three spotters and a Big Player, we wanted at least four playable tables, though we would have preferred more. That way, you never have a spotter just standing around. He can always be spotting for another table.

In addition, the tables can't be too crowded. There has to be room for the spotter, as well as a spot or two for the Big Player to enter the game. Ideally, if the count is high enough, soon after the Big Player sits down, the spotter will move to another table to keep ahead of the BP and not eat up valuable cards.

Finally, you need signals, inconspicuous gestures the spotters use to summon the Big Player to their table. I don't want to divulge our teams' exact signals, but suffice it to say that I could easily see from across the pit if a spotter had a positive shoe or not. If you put a little thought into it, I'm sure you can come up with something that looks natural to surveillance, but is obvious enough for the Big Player to notice from ten yards away.

## **Being an Effective Spotter**

Being a spotter sounds like a nice easy role to play. You don't draw any attention and you don't have to place the big bets. You mostly just sit there and play low-limit blackjack. Beyond playing perfect basic strategy, counting down the decks, and making accurate true-count conversions, however, an effective spotter needs enough additional skills to do the job. It's no simple task.

The spotter's first task is scouting tables. Which offer the best rules and deck penetration? As I mentioned before, you don't want to spot at a full table. There has to be room for the BP to get in. And since rounds per hour is an important consideration, a table with as few other players as possible is always preferable. At an empty table, you can try to play heads-up as quickly as possible until you reach a good count. At a table with one or two players, you might not even have to sit down. You can simply stand behind the table, count it down, then signal the BP over when the count warrants it.

Another skill that we mastered was stalling the table. If you're spotting a table that's reached that glorious true 1, but your BP is across the pit, or even worse, in another positive shoe, the whole team loses out on all that valuable EV at your table. As spotters, we considered it our duty to slow that table down until the BP could get there. If you're back-counting, this can be done by simply asking the dealer a bunch of questions.

"Hey, is this blackjack?"

"How much do I have to bet to play at this table?"

"If I get a blackjack, do I get paid extra?"

“How many decks do you guys use? Like ten?”

“What’s insurance? How does it work?”

“Wait, can you explain that again?”

“How does this side bet work?”

You need to look like you’re ready to start playing or else the dealer will keep dealing. If you’re already playing at the table, you can ask some of the same questions, but it’s also a great time to buy in for a little more or color up your chips.

“Can I get half green, half red, and some white chips?”

And when it’s your playing decision, just take as long as possible to act. Stalling the table for 30 seconds could save three positive hands for your BP. That night in Wisconsin, given the amount we were betting, at a true 4 we were making an extra \$180 in EV! You don’t want your BP missing out on money like that if at all possible.

Once your BP arrives, he has to know the count immediately. Whether you pass it to him verbally or visually, the spotter must not freeze! One of the most awkward situations imaginable occurs when a BP arrives at the table with a handful of chips, ready to fire it up, and the spotter doesn’t clearly communicate the count.

BP: “Hey! How’s this table going?”

Spotter: *Inaudible muttering.*

BP, with handful of chips on the betting circle: “Uhhhh. Let me think about how much I want to bet here. What do you guys think?”

Spotter: ...

BP: “So, uh, this table been good?”

If you use a visual signal for the count, make sure it’s obvious to the BP. The problem with a visual signal is that it might also be obvious to the eye in the sky. I’ll let you decide which visual signals look natural and are obvious enough to the BP without tipping off surveillance.

If you use a verbal signal, it has to be passed loud enough for the BP to hear. Whispering is more conspicuous than blurting out a short phrase. And if the BP doesn’t hear you, you create an even more awkward and suspicious situation than saying a random-sounding phrase out loud.

It’s common for a newer spotter to flub passing the count verbally. If you’re nervous that you’ll stand out, the next time you’re in a casino, pay attention to how much random chatter you hear at the tables. You won’t be the only person talking out loud every so often. Also, make sure you talk at times when the BP *isn’t* at the table. If it seems that you’ve taken a vow of silence at the table while spotting, then become a Chatty Cathy once the BP is standing there, it will seem a lot more odd than if you make comments periodically to the other players at the table. Heck, no one needs to even know that you’re talking to the BP when you pass the count. Finally, spend some time practicing passing the count. You can do this before you attempt team play. Just go to a casino and practice coming up with short phrases that pass along the number, even though the BP isn’t there. Just like every other skill, it gets a lot easier with practice.

## Leaving the Table

After finding a good table, calling the BP over to it, and communicating the count, a spotter should be able to do one more task well: get to a new table. Every hand you play once the BP has arrived costs you money. For one thing, you’re eating up valuable cards at a small bet, when they could be conserved for the BP. Furthermore, the BP can take over the card counting at that table now and you could be hawking another table until it goes into positive-count territory. I wouldn’t leave the table at a true 1. But if it gets above a true 2 with more than a deck left to be dealt, it’s a good idea to exit and start spotting a new table.

## **Being an Effective Big Player**

Having success as a Big Player requires a particular set of skills and responsibilities. Beyond the expected card-counting know-how, the BP also must be able to skillfully and efficiently handle several playing situations from moment to moment.

For this reason, I don't recommend you try playing the role of BP until you've logged several hundred hours as a successful card counter. When you're ready for it, here's what you need to consider.

### **Create Your Own Call-Ins**

The first skill you need to develop is creating your own call-ins. To limit the inefficiency of team play, we didn't want our BP just standing around when none of the spotters had a table for him. Instead, we expected the BP to create his own call-ins by back-counting and Wonging in. While this skill isn't very difficult, it takes hustle and multitasking to count at the same time as watching for signals, which brings me to the BP's second skill.

### **Keep Your Head Up**

A BP needs to have complete casino awareness. This means monitoring any number of simultaneous activities, which can seem overwhelming at first. You have to know where your spotters are, stay alert to being called into another table (and hustle there as soon as you can), and monitor the heat in the pit, all the while counting and playing perfectly. It all starts with making sure you're paying close attention, but it also takes some practice.

### **Be Ready To Move**

Since your table can go cold and a spotter might call you in to another table at any time, you need to be prepared to move at a moment's notice. This can be really awkward if you get too comfortable at a table. For that reason, I never liked to sit as the BP. I wanted my body language to represent to the casino that I didn't like or plan to remain at any table for long. That way, I didn't feel awkward just walking off to another table or jumping back and forth.

Well, that's not completely true. Nearly everything we do as card counters is awkward. Our goal is first, minimize the awkwardness and second, accept and get accustomed to the awkwardness that's there anyway.

### **Be Prepared for the Questions**

When you're a spotter, it's pretty easy to fly under the radar. The other players, dealer, and pit don't really care about you. But when you're zigzagging across the casino floor dropping hundreds or thousands of dollars, people want to know all about you.

"What do you do for work?"

"What are you in town for?"

"Do you play here often?"

"That's a lot of money. You must be pretty good at blackjack!"

How do you handle the questions? Maybe the easiest answer is to say something like, "To be honest, I don't really feel like talking about work." That tends to end the conversation, though it can put people on the defensive. I didn't feel comfortable lying, so I would say things that were technically true, but also tended to end the conversation.

"I work for myself."

"My family owns real estate."

"I'm in town with some buddies."

Then, after you deal with the first line of questioning, you need to be prepared for the follow-ups.

Personally, I don't like to get too chatty about myself. It's hard enough playing perfect blackjack without having to carry on conversations, not to mention the fact that I might be leaving that table at any second. Also, in the heat of the moment, it's easy to say too much, including something that might come back to haunt you later. On the other hand, I do enjoy being respectful and personable. I like to look the pit boss, dealers, and floor supervisor in the eyes and treat them the way I would want to be treated. But I'm not looking to share or hear anyone's life story. I've got high-stakes work to do!

## **BP Mastery**

On the Washington Young Bloods, we were all willing to be the Big Player, but Jeff seemed to carry that responsibility most often. Maybe it was because he came from an upperclass family in Orange County, California, that he seemed to carry himself well and look the part. Or maybe it was because, at 24 years old, he could pass as a 30-something executive. Whatever the reason, he was voted the BP before we arrived at one particular casino outside of Phoenix, Arizona.

Ben, Sammy, and I entered the casino first, to get set up as spotters. It was a midsize tribal casino with a pit of table games near the entrance. On a Thursday afternoon they had five blackjack tables open, likely gearing up for the busy weekend. It was still early enough that the tables were mostly empty—perfect conditions for team play.

Each of us spotters sat at a different table, working on getting the count to a true 1.5. Jeff entered the casino. He found another table to stand behind and back-count. As soon as Sammy had a call-in, Jeff briskly walked over, received Sammy's verbal signal, and placed his bets. As the count reached a true 3, Sammy excused himself from the table and began playing an empty table across the pit.

Ben and I both had positive true counts going by now, but Jeff was still busy at his current table. I asked my dealer if she shuffled the cards when the table emptied.

"Yep!" she replied.

*That's no good. I don't want her to shuffle the cards. But I also don't want to keep playing and wasting this positive true count.*

I began asking her questions to stall the table.

I looked across the pit and saw that Ben was standing up at his table, but with one hand on his seat, pretending to talk on his phone. *Brilliant! That will stall the table, but keep the dealer from shuffling.* I stood and told the dealer I needed to check my messages. I put my phone to my ear and placed one hand on my chair like Ben.

Before long, Jeff had made his way to Ben's table. Ben managed to pass the count to Jeff while "on a call." Jeff took over Ben's table. Ben walked over to a new table, ended his call, and started spotting.

Jeff's table must have immediately gone cold, because he was now on his way to my table. As soon as he arrived, I made a comment to the dealer about leaving, which included a word or phrase that communicated the running count to Jeff. Jeff took over the table and I moseyed over to a new table.

This went on for hours. Spotters played until a true 1.5, then stood behind the table waiting for Jeff to arrive. To me, it was the most obvious play in the world. But an oblivious casino had no reason to connect Jeff to the rest of us.

This may have been the most extreme example I ever experienced, but all the principles of effective team play were employed every time we used it in a casino.

## **Problems with Team Play**

Based on what I've shared, not to mention Hollywood's portrayal of card counting, you might still be thinking that team play is my preferred way of attacking casinos. In the movie *21*, the only time things go awry is when the BP loses his cool and gets emotional. While that's definitely contrary to the disciplined-investor approach, it's not the only way team play can go wrong. We encountered several problems with team play. And the longer I ran teams, the more team play became the exception, rather than the preferred way of attacking the tables. To me, it's a tool in a card-counter's toolbelt, but one that's used only under the right circumstances. Here's why.

## Miscommunication

I'm still embarrassed about this one, and for good reason.

I was back-counting a table as a spotter when the count plummeted. No other table was worth counting at the moment, so I stayed there. Sammy, the BP, walked by and I signaled that the count was negative 12. Unfortunately, he missed the *negative* part. He stepped up to the table and put down two \$1,000 bets before I could stop him. Of course, the dealer drew a 21 and we lost the \$2,000. I finally got his attention and made clear that it was a *negative* count. Blowing any form of cover, he yelled at me, "Why the f&!\$ did you pass me a negative count?!"

It was a costly error, but one from which I learned *never* to pass a negative count. The BP only needs to know when a table is positive. Moreover, this experience illustrates just how easy it is to miscommunicate during team play. Best-case scenario, you miss out on EV because the BP doesn't see you or hear you. Worst case, you cost yourself a lot of money by making mistakes from a breakdown in communication.

## Inefficiency

The biggest inefficiency of team play is the fact that multiple people are doing what one person can do. This can be mitigated by:

- Requiring the spotters to stall the tables until the BP arrives.
- Leaving the table as soon as the BP takes over.
- Having the BP create his or her own call-ins.

At times, multiple tables will have a positive count, the Big Player can't take advantage of all of them at the same time, and you just can't stall the table any longer. In Don Schlesinger's book, *Blackjack Attack*, he cites a 76% increase in total EV when using one spotter and one BP, when the BP performs his own call-ins, of course. A second spotter brings another 56% increase in total EV, and even less with the third spotter (an additional 40%, for 172% more EV than what one player could do on his or her own). Even if you're taking steps to mitigate the loss in EV (see the next section), you're actually generating a lot less EV than just splitting up and playing separately. It's worth considering this cost before assuming that team play is the way to go.

If you use four players to generate 272% of the EV that one player can, you might not be doing your team any favors. After all, if it takes four players to do it, each person is generating only 68% ( $272/4$ ) on their own. One alternative is to split up and play separately, betting 70% less to avoid heat. In the end, you'll be making the same, or even more, money.

## Team Cover Can Backfire

Each step taken to mitigate the loss of EV from team play runs the risk of tipping off the casino to what you're doing.

For example, when both the spotters and the BPs are bouncing around the pit like pinballs, it can draw unwanted attention from the pit crew or surveillance. It was common among newer players on the Church Team to join up with Loudon Ofton, our most successful and notorious player, for a trip to Las Vegas to employ team play. It seemed like a perfect fit. Loudon played the



low-roller unrated spotter, thus avoiding heat. The new face acted as the BP, using his fresh ID to get big bets out (and the corresponding high-roller comps).

Initially, it worked like a charm. But it didn't take long for surveillance to figure it out after reviewing the tapes. While the BP wasn't known as a counter and wasn't playing like one, surveillance noticed the same guy at every table the BP landed at; that guy quickly got up and went to another table. This, of course, was happening over and over. Once they took a closer look, they recognized Loudon. In one particular session, the BP didn't get backed off, but the spotter (Loudon, disguised as a cowboy, no less) sure did.

## **Casinos Can Overreact**

Hell hath no fury like a casino getting ganged up on.

On the Church Team, we played fairly high limits (up to \$6,000/round). Those kind of limits resulted in no shortage of backoffs. They just went with the territory. With the Church Team, we discovered that if we went to Las Vegas and played solo (back-counting and Wonging in or sitting and spreading our bets), on occasion we were shown the door. However, when the casino figured out our team play, the stakes escalated and we regularly got flyered. Apparently, the casino felt even more threatened by team play than by solo play.

Angry Surveillance Manager: "Look at these guys. They're organized, working as a team. They think they can come in here and beat us with their brains? I don't think so! Send an email to every other casino in Las Vegas warning them about these guys!"

Don't get paranoid. The flyers and/or emails are usually tossed into the trash after a few days. But it sure can ruin a four-day trip.

For the reasons outlined above, the vast majority of what we did on the Church Team was good old-fashioned card counting. We planned plenty of trips in groups of two or three, but that was mostly just to have someone to share a meal with at the end (or beginning) of a day full of solo play at different casinos.

## **Grace the Gorilla**

My wife and I sit down at a \$100-minimum table at MGM Grand and Grace bets two spots of \$200. The rules of this game are exceptional, so I've calculated a fairly inconspicuous bet spread that's still worth \$700 per hour.

Grace: "Excuse me, sir, is there any chance we can get tickets to the fight tonight?" She hands him her player's card.

Pit Boss: "I'm sorry, Mrs. Jones, but it's a championship fight and completely sold out."

Grace: "That's too bad." She turns to me and says, "Maybe after this shoe, we should go back to the Wynn."

Pit Boss: "Let me get you a meal set up in one of our fine-dining restaurants."

The count heats up to a true 1.

Colin: "Okay, but let's win a few hands first!"

Grace hears the code word, "win," and raises her bets to two spots of \$400. She plays a few rounds, losing a couple thousand dollars, and buys in for more. Now the count is a true 2.

Colin: "I could use a drink."

Grace hears the code word, "drink," and raises her bets again, to two spots of \$800.

Grace turns to the pit boss again: "Are you sure there's nothing you can do to get us into the fight tonight?"

Pit Boss: "Grace, let me call your host again and see if there's anything he can do."



After a few more rounds, she's down \$8k and buying in again, as the count has reached a true 4, calling for her top bet.

Colin: "I hope you get your money back!"

Grace hears the code word, "money," and with shaking hands places two bets of \$1,200.

Grace: "All right, how about some good cards! After this shoe, we might as well head back to the Wynn."

A minute later, the host arrives (it's amazing how hard they are to find when you're winning and how quickly they arrive when you're losing!).

Seventy-year-old old-Vegas pit boss: "Hi, Grace. I was able to work something out. We've got two tickets to the fight for you. They aren't ringside, but they're on the floor level, about eight rows back."

Grace: "Great! That's perfect. Thanks."

Host: "I hope it turns around for you, and that you keep playing here at MGM Grand. Let me know if you need anything else."

Grace: "How about tickets to the nightclub?"

Host: "Sure thing. You'll be on the VIP list."

After the host makes his exit, she gets back to playing the hot shoe. She's dealt a soft 19 and a pair of 10s against a dealer's 5. Two deviation hands.

Colin: "I'd double the soft nineteen if it were me."

She doubles, catching another 10 for a hard 19.

Colin: "You might as well split those tens. That's the only way you'll get your money back!"

Grace: "I'd like to split my tens."

Pit Boss: "Are you sure? That's a lot of money."

Grace: "Hey, I'm here to gamble!"

She gets an 8 on the first hand, then a 10 on the second. She splits one more time, receiving a 2 and a 9. The dealer flips a 10 for the hole-card, then hits it with a 7 for 22.

Everyone is cheering and high-fiving. I know we need to finish the shoe and exit stage left. After a couple more hands, the cut card comes out and I give Grace the signal that it's time to get our seats for the fight. As she colors up, I do some quick calculations. Not only did she win back the \$8,000 she bought in with, but is up another \$4,000. We're ahead \$23,000 for the weekend and are about to enjoy an evening we would never have paid for with our own money.

As we walk toward the MGM Grand Garden Arena, I ask her, "What was the deal with the nightclub comp?"

She replies, "I've never been to a nightclub. I thought it would be fun to check it out."

We watch the entire fight night from about 20 yards away. Neither of us is a boxing fan, so we don't even know who Juan Manuel "Dinamita" Marquez and Michael "The Great" Katsidis are, but later we learn that some experts consider it the best boxing match of 2010. The atmosphere is electric, so we enjoy the entire experience. After the fight, we check out the nightclub, but as two boring Christian parents with young kids, we realize within minutes that it's not our scene. At least we can check it off of Grace's bucket list.

My wife had absolutely zero interest in learning how to play blackjack. She occasionally accompanied me on trips, including an epic cross-country road trip from Atlantic City back to our home in the Seattle area. She sat at the table with me and made small talk with the dealer, pit boss, or gamblers, but she had no interest in doing more than that. Then we started having kids. The thought of a paid vacation filled with comps and, most importantly, no kids, started sounding increasingly appealing to her. She still had no interest in becoming a full-blown card counter, so we devised a plan.

The original team that trained Ben was famous for creating what they called "gorilla BPs" (the term originally came from Ken Uston's books describing a style of play developed by Al Francesco). A gorilla BP knew how to play perfect basic strategy and memorized what the playing deviations meant (though not the index numbers). So instead of the BP having to count and calculate the true

count, the spotters stayed at the table, signaling what to bet each round. As mentioned above, this is much less efficient than if the BP is also a card counter. But the benefit was that they could bring a gorilla BP up to speed much more quickly than they could train a full-blown card counter. (You can read more about how this team operated in Josh Axelrad's book, *Repeat Until Rich*.)

Turning Grace into a gorilla BP was a good move for us and a great one for her. I essentially started an entirely new career at all the top games in Las Vegas (rated, of course). She got romantic getaways with yours truly, enjoying the comped rooms, show tickets, and fine dining without even having to learn to count. She practiced basic strategy for hours each day until she never made mistakes. I tested her out and we practiced at low-limit tables before planning a trip to Las Vegas.

For me, it was the most challenging card counting I've ever done. I had to count, signal betting decisions to her, and think through any deviation decisions faster than she could play basic strategy. If I hadn't played thousands of hours as a card counter *and* trained so many other card counters, I don't think I could have pulled it off.

If you'd like to try on gorilla BP play for size, here are a few pieces of critical advice.

Go one step further than training gorilla BPs at basic strategy and train them to be aware of all deviation hands. That way, the BP will know to pause until he or she receives a signal. Grace knew to pause for certain hands, but I took full responsibility for those decisions. Again, thinking through decisions faster than she could play basic strategy was insane. I wouldn't do it that way again, which is why I suggest your BP should know when to wait.

Practice, practice, practice if you ever want to try this. It's like spotter/BP play on speed. If you don't perfect this at home and at low-stakes tables, you'll cost yourself some serious EV.

Make sure the gorilla BP is comfortable handling big money and a lot of chips. Grace's hands shook at times and she made a few improper bets in the beginning, but she definitely had the temperament to handle the stakes. Plus, she'd sat at the table with me for years while I'd placed thousands, even tens of thousands, of dollars on the felt. If you want to turn your friend or girlfriend into a gorilla BP, but she hasn't been responsible for that kind of money or stress before, it could quickly become a horrendous mistake.

Be aware of the cost. My wife and I were doing what I could have done on my own. The reason it made sense was that I couldn't get away with those stakes at those casinos, while Grace couldn't count at all. If two card counters are considering doing this, I'd say "Don't bother." You're better off just splitting up and betting half as much to avoid the heat of high limits. You'll end up making the same EV, while getting to the long run twice as fast.

Our plan worked masterfully for four trips to Las Vegas. Grace worked really hard, motivated by the comps that came along with getting in the hours. I was motivated to help our team close a bankroll. We put in long hours, then enjoyed the comps at the end of the day. For her "career," Grace won \$30,000 for the Church Team.

But on the last night of our fourth trip, someone in surveillance must have recognized me. Even though I wore a hat and never played a hand, an alert surveillance agent put two and two together. That night, we both got backed off from MGM Grand, Wynn, Caesars Palace, and Mandalay Bay.

The Church Team disbanded soon afterward and Grace the Gorilla has been in hibernation ever since.

## Reflections on What Made the Church Team Special ... and Why It Ended

I've put a lot of thought into what made the Church Team work. I wish I could say it was all my doing, but it wasn't; several factors resulted in the team being healthy, only a few of which had anything to do with me. On the other hand, and to be perfectly honest, some of the factors that resulted in the team disbanding were because of my shortcomings.

In my reflecting, I've come to see three elements that led to our success and would likely guarantee the success of any other major team or business: exceptional people, high standards, and a healthy structure.

## Exceptional People

Steve Jobs, Richard Brunson, Larry Page, and many other famous founders understand that a business is only as successful as the people working within it. I believe we were incredibly fortunate to attract and retain our core group of players on the Church Team. Not only was a relatively small group of people responsible for most of our profits, but these six or seven players were the heart and soul of the team. They trained hard, worked hard, and had one another's backs.

I've come to believe that any sustainable business needs more than one bottom line. If money is the only bottom line, it won't last. I've seen this time and time again with blackjack teams. A group of people team up, but their only bond is a desire to take money out of casinos. Before long, the ups and downs, egos and personality conflicts, and different goals result in the team disbanding.

We were highly fortunate that our core group of players really enjoyed working together and enjoyed one another. Because of that, they were invested in the team more than for the simple finances. They infused their own money into the bankroll, put in the hours at the tables, and enjoyed hanging out together outside the casinos. Replicating that group of people, at that season in our lives, wouldn't be easy.

## High Standards

The Church Team wouldn't have been what it was without the playing standards we learned from the MIT teams, the Greeks, and the Hylanders. And if I had to or could do anything over with the Church Team, I would have set even higher standards. The quality players would have risen to the occasion, making them even better at generating EV, while we likely would have saved the team from many of the losses that came our way as a result of poor play.

Our test-out involved three phases: counting down two or three shoes at team headquarters, with a maximum of being off on the count by a running 1 per shoe and no basic strategy, deviation, or betting mistakes; an indefinite in-casino test-out where we watched the player in action for as long as it took to feel comfortable handing him or her team money; and 40–80 hours at lower-limit play, followed by a retest. At that point, we continued to test our players regularly to make sure their game stayed at a high level.

Again, I think this is a *minimum* requirement and players should be comfortable being re-tested regularly.

## Healthy Structure

You can have the best intentions, but without the proper structure, accountability, and motivation, you'll likely fail. As I mentioned, the one thing necessary for a healthy team structure is that everyone is motivated to be at their best.

One rule we settled on early was that players were welcome to go off on their own at any time. Whenever players told us that they were thinking of taking the skills we taught them to strike it off on their own, we said, "Great! Go for it!" While that wasn't my first instinct, Ben convinced me of the wisdom behind this strategy. The problem with making players sign a non-compete is that you may end up in a situation where they're playing for you only because they *have* to. When motivation to be at their best is essential for your success, you don't want disgruntled team members. So if players could succeed without us, why would we hold them back? Then, if they realized they were better off as a part of our team than being on their own, we knew that they *wanted* to play for our team. I've talked to other people who have run large-scale blackjack teams and when they said their players were griping about the "management fee," I said, "Let them go. If you're worth it, they'll come back."

Through trial and error, we also managed to find a healthy payment structure that worked for us. Players were paid an amount up front, but the majority of their pay came at the back end. This meant that players could pay the bills with their up-front pay, but that they were primarily motivated by the results of the team. It took us a long time to figure it out, but it was the right financial incentivization for our team. Players were also motivated by their financial investment in the team, the bonuses we created, and simply by the culture of enjoyment involved in beating the casinos. Without arriving at forms of motivation that worked for us, we simply couldn't have achieved the successes that we did.

We put several other "structural" systems in place, like a "trip planner" who helped new players execute successful trips as they got going. We also created a bit of a "buddy system" for new players, sending them out with a more seasoned player. This saved our newer players from making the most common rookie mistakes. It also provided a kind of call to duty for new players, so when a rookie was stressed out and unsure what to do, the seasoned player was there to say, "Here we go! We're starting at Casino A, then hitting Casinos B, C, and D, before getting some dinner. After dinner, it's on to Casino E. By then, since it'll be a new shift, we will circle back through Casinos A through D before calling it a night." This kind of game plan, along with things like phone-a-friend, our team forum, and quarterly debriefs with management helped our players be at their best.

A lot of people wondered how we trusted that the players weren't stealing and managed a situation that might have been too risky. Sure, there were risks involved, but they all felt like they were worth taking, relative to the opportunities. And though it required a large amount of faith that the players would always act with integrity, at the end of the day, I did trust the people I played blackjack with.

## What Caused It To End?

The biggest factor in deciding to shut down the Church Team was my inability to find new players, which went hand in hand with a lack of passion for looking for them. As I said, we had a really great group of initial players. But as the team ran its course, I wasn't proactively looking for new players. I felt better about letting the team come to an end than having to reboot with a whole new cast of characters.

Secondly, I think my age and immaturity hurt the team. On several occasions, I waited too long to let players go who weren't a good fit. I was still in my 20s, with three small children, and didn't have the management and leadership skills to keep the team moving, while also focusing on my young family. I don't regret running the team, but I can look back and see that a more mature Colin would have done things differently.

Finally, I think the team lost the inspiration it had in the first couple of years. A fascinating book called *Predictable Success* explains the life cycle of a business. In it, author Les McKeown explains that if a business moves beyond the learning, experimenting, and growing stage and settles into a maintenance mode, it's just a matter of time before it dies out. By not adding new players or trying new things, I think the team lost the inspiration and excitement that fueled it those first couple of years. If I had it to do over, I'd invest more in my personal, business, and management skills while running the team.

In all, the Church Team was a huge success. The people, stories, and profits are something I'll always be thankful for. If you end up starting or running a team, hopefully you can learn from our experience.



While on a trip with Grace, I recognized Pau Gasol and Sasha Vujčić at the Mirage (at the time, both were playing for the L.A. Lakers). My brother, a huge Lakers fan, claims this is his proudest moment of me. For reference, I'm 6'2" and 180 pounds, yet they still towered over me.

## **From Micro-stakes to Pro—LeviMich**

### ***How did you become interested in card counting?***

I was gambling on blackjack for fun. Then I watched the movie *21* and found out from Google that it was really possible to count cards.

### ***How did you train?***

I used the BJA app and played until I stopped making mistakes. I also bought a deck of cards and dealt to myself while counting and had friends deal to me.

### ***What were you doing for work at the time?***

I was working at Tim Horton's, a fast-food coffee shop.

### ***What was your starting bankroll?***

My starting bankroll was fifteen hundred dollars of credit. Working part-time for minimum wage, I couldn't really save any money I made. I figured I'd take a chance at making seven dollars an hour with a little higher risk.

### ***When did you decide to quit your day job?***

I quit my job when someone reached out to me wanting to start a team with ten thousand dollars. My EV on the available games was thirty to forty an hour and I got a percentage of that. Way better than six to seven an hour, even after taxes!

### ***What did your friends and family think?***

Most thought it was a terrible idea or that I was going down a dark and dangerous path. A couple of friends were supportive and trained and learned with me. It wasn't until I started making money over many hours of playing that everyone began to realize it was a real thing.

***When did you team up with Spartan? What was that like?***

I teamed up with Spartan about five to six months after going full-time. It was nice, because our personalities complement each other. I'm creative and come up with a lot of ideas, but I'm pretty unorganized sometimes. Spartan is very organized and technologically inclined. With those two things together, we've made a great team.

***What has been your goal or motivation?***

At first, it was the excitement of the lifestyle and beating the casino. Now it's pretty much just for the money. I still love it deep down, but after so long, it kind of becomes a grind. I get to live an awesome lifestyle, so I definitely appreciate it and wouldn't be able to do that any other way.

***Have you managed to make a living as an AP?***

Yes. I went from making minimum wage to making a six-figure income in only a couple of years. It also opened up doors to other investments and opportunities.

***Any lessons you'd like to share from your time as an AP?***

Work with people you like and work well with. Keep your close friends close and don't be too quick to trust everyone you meet, no matter how much they may know. Reach out to people and network; many times it will save you from having to learn things the hard way.

Take time to really perfect your craft and be patient when it comes to seeing results. Keep an EV-based mindset, focusing on the long term, and don't be discouraged if things seem bad in the short term. If you're doing the right thing long enough and managing it well, it will pay off.

## Chapter 9

# THERE'S MORE THAN ONE WAY TO SKIN A CASINO

### The Casino Is the Game

“How’s the card counting coming along, Colin?” Matt the pit boss says with a sarcastic grin.

I can’t tell if he’s joking or not. If he knows I’m counting cards, it must be that my \$10 betting unit is far from intimidating to him and his casino. If he’s joking, all the better. Only a couple months into my career, I need time at the tables, not my first backoff.

I’m grinding it out at Iron Horse Casino, which is pretty much the same as every other joint at which I’m plying my new trade. One tiny perk is that they have a happy-hour promotion where suited blackjacks pay 2–1, as do combinations of 6-7-8 and 7-7-7. It doesn’t happen often, but when it does, I get an extra couple dollars, so that’s nice. Plus, I like the breakfast I get comped after I play for a couple hours.

“Hey Annie. No school today?” Matt says to the late twenty-something brunette settling in next to me at the blackjack table.

“Not today! It’s still mid-winter break,” she replies, pulling out ten \$100 bills. “I’ve got a couple more days before we’re back in school. Let’s play some blackjack!”

From their banter, I piece together that Annie is a highschool Spanish teacher. She apparently also has a weakness for high-stakes blackjack. Well, at least high stakes for a tiny \$100 max

casino like this. After buying in for \$1,000 (in all black), she places \$100 bets on three spots and continues that way for the next few hours.

She's clearly not a card counter, since she's flat-betting, rather than changing her bets with the count. It's tough seeing someone gamble like that. I know teachers don't make much; I'm hoping blackjack will end my substituting career forever. I can't imagine how much she must lose by playing that way.

After a couple hours, right around the time that the happyhour promotion ends, Annie colors up a winner, saying she's hoping to be back tomorrow, and it's time for my free breakfast.

## **One Week Later**

"Looks like you need to keep practicing your card counting, Colin," Matt says with his standard smart-aleck grin.

I'm back at Iron Horse trying to grow my bankroll little by little. By my calculation, I'm generating \$7 an hour with my bet spread. But I'm building a solid foundation, so I couldn't be happier.

In walks a man referred to only as "D." He looks like he's somewhere between 30 and 45 years old; it's hard to tell with his giant beard and long bushy hair pulled back into a ponytail. He's wearing worn-out jeans and an army fatigue jacket. His thick European accent doesn't give me any clues. I wonder if he smuggles black-market goods or is just unstable. When he sits down at the table, I scoot over a seat to make sure there's a two-seat buffer between us. I don't want him pulling a knife on me if I "screw up the cards."

D buys in for \$1,000 and immediately starts playing three spots of \$100.

Oh great. We've got another degenerate here, I think. Let's see how long before he blows through the stack of \$100s in his pocket.



Unlike Annie, D doesn't like to talk. He just plays quietly, quickly buying in more if he hits a losing streak. At 10 o'clock, just as happy hour ends, D pushes his stack of black chips to the dealer and colors up.

After D leaves the table, I remark to the dealer, "Wow, that guy got lucky and came out ahead."

"Yeah, he always plays like that. He must be up nearly a hundred grand here."

Six months later, Sammy officially joins our team. He tells us about a game that he and a few other card counters have been crushing for over a year now.

We're giddy with anticipation.

"Have you ever seen the happy-hour promotion at Iron Horse?"

"Yeah," I respond. "I play there every week."

"Well, that game has an edge off the top."

"What does that mean?" Jeff asks.

"It means you have the advantage at a true *zero*. You don't need to wait for a true one. You can simply flat-bet the game and your EV is nearly two hundred an hour."

"Wait," I say, something dawning on me. "So you raise your bet at a true zero?"

"Well, technically, you have the advantage until a true negative one-point-five. I learned about it from a computer programmer who goes by the name of 'D.' He and his girlfriend Annie have been crushing it. I played on a team briefly with him and a couple other guys and he shared the game with me."

My mind was blown. According to what Sammy was saying, the 2-1 suited blackjack bonus meant that you started every shoe with the EV equivalent of a true 3. This whole time, while I was waiting for a true 1, raising and lowering my bets like a good little card counter, I could have been flat-betting the game like Annie and D and growing my bankroll *way* faster.

It turned out D and Annie's story was even better than that. He was an out-of-work computer programmer and Annie was, indeed, a Spanish teacher. One day, D saw a matchplay coupon for \$25 at a local casino, which matched his \$25 bet with \$25 of the casino's money if he won. Intuitively, it seemed like a good deal, so he started going twice a day (once on each shift, so they wouldn't know he was using it more than the once a day the casino allowed). He soon learned an altered basic strategy so that he was playing properly with his coupon, and he had Annie going twice a day to use it when she wasn't teaching. Eventually, they won enough money from the matchplays to buy a \$2,000 car.

After a while, he began researching card counting, eventually learning how and teaching Annie. They continued playing, saving up enough for their first bankroll, and sometime later, I bumped into them both at the tables. Being self-taught, he wasn't the best card counter I've ever met. But as a computer programmer, he had the ability to calculate and exploit some of the odd promotions and/or rules that popped up in the Seattle area.

Annie eventually quit her job, so they could play blackjack full-time. They logged more hours than any card counters I knew at the time, making seven figures in only a couple years. The last I heard, they returned to D's native country and were living off the interest from the investments from their blackjack profits.

D, Annie, and promotional games prove the rule stated in the title of this chapter: There is more than one way to skin a casino. Every rule, every offer, every promotion, and every card has an effect on your bottom line.

Blackjack Hall of Fame member Richard Munchkin says correctly that too many card counters get tunnel vision when they walk into a casino. That's exactly what I was guilty of. I walked straight to the blackjack table, sat down, and played the one way I knew how, raising and lowering my bets proportionally with the count. I didn't consider the impact of the happy-hour promotion on the game, missing out on thousands of dollars in EV in the process.

I want to be clear. Ninety-nine percent of the way my teams and I have made money is good old-fashioned card counting at traditional blackjack games. But I would be doing you a disservice if I didn't make it clear that a true advantage player thinks holistically when he or she walks into a casino. Missed opportunities from the Church Team era make me cringe when I think about them; similarly, my teams and friends have made multiple hundreds of thousands by taking advantage of opportunities they find, either at the blackjack tables or in the casinos in general, that the average card counter might not see.

Here are just a handful of opportunities *beyond* the EV that can be generated at a typical blackjack table.

## Comps

It's 6 a.m. at a rural tribal casino and the breakfast buffet has just opened to an anxious crowd of elderly patrons. I'm hungry, but I'm also tired from playing blackjack all night. I figure that if I can get my breakfast comped, it's worth sticking around for another 30 minutes before heading home. So I make my way to the players club desk to ask if I have enough comp points to get the \$15 buffet comped.

"You have nine hundred and seventy-three comp dollars."

"How much?" I ask, a bit stunned.

The players club lady repeats the number, just under \$1,000.

"How many do I need for the buffet?"

"The buffet is fifteen dollars, so it takes fifteen comp dollars."

"So you're saying every comp dollar can be used like cash in the casino? Is it just for food?"

"No, you can also use your comp dollars in the gift shop and at the gas station."

“The gas station? So I can get nearly a thousand dollars’ worth of gas?!”

“Yes, sir.”

I couldn’t believe it.

Casinos calculate your comp rate based on a percentage of what they think you’re worth to them. Your value at the tables (or slot machines) is called your “theoretical,” and algorithms calculate comps at a percentage of that theoretical value. So while I was betting up to two spots of \$500 and generating close to \$300 an hour in EV, the casino thought I was just gambling and was giving me over \$100 an hour in comps.

I’m convinced this casino was massively over-calculating my comp rate; this was like no comp value I’d seen before. Typically, I’d expect to get \$100 toward a meal at the end of the night, but nothing like this. And comps at the buffet, deli, or even fine dining go only so far, as a person can eat only so much food. That’s what made this situation so special. Not only was I getting way too much comp value, but I could use it toward something of absolute value—free gas! At the time, gas was creeping toward \$3 a gallon in my area. I was happy to fill my tank at the casino’s expense.

But that was still thinking small. Once Jeff, Ben, and Sammy discovered what was going on, someone had the idea of buying a slew of five-gallon gas cans so we could store gas at home. Cumulatively, we had nearly \$10,000 in comp dollars and Jeff had a truck. Once a month, we drove out to the casino to fill up his truck and grab another 200 gallons of free gas. Even when we got backed off from the casino, it took us several months to use up our remaining comp dollars on gas. None of us had to pay a dime for gas the entire time.

One minor downside was that we were basically an explosion-on-wheels waiting to happen, so I wouldn’t necessarily recommend our methods. But it demonstrates that comps are yet another way to extract EV from casinos. I’ve been comped free flights, hotels, limousine rides to and from the airport, meals,

show and sporting-event tickets, bowling, tribal jewelry, and gift-shop souvenirs. Players from the Church Team were comped Apple laptops, iPads, other electronics, shopping sprees, aircraft laser tag (you heard me right, they offered to fly one of our players around in an airplane to shoot at objects with a laser tag gun), and gift cards worth as much as \$5,000. Some of our players who frequented casinos in the Midwest were making so much money from comps that they could live off of them for months at a time.

My favorite comp of all is cashback. Some casinos allow you to redeem your comp points for cash. Adding any amount of EV in the form of cashback is a great perk. I know of teams that have exploited cashback as their primary advantage play. I don't want to divulge anyone else's secrets, but you can imagine that if you found a unique scenario where the cashback, during some sort of promotional period, was more than the negative EV to play a game, you'd have an edge off the top. No need to count cards, just play as long as possible and get that cashback!

This is how professional video poker works. To hear my interview with million-dollar video poker pro Bob Dancer, go to:

<p><i><a href="http://blackjackapprenticeship.com/podcast-interview-with-bob-dancer/">blackjackapprenticeship.com/podcast-interview-with-bob-dancer/</a></i></p>
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Other ways to get cash as a comp is in the form of airfare reimbursement. I'll never forget my first trip to Las Vegas. It was a particularly rough first day. I arrived absolutely starving. I went to Slots A Fun, where I attempted to dine on a \$1.50 foot-long hot dog. That was a huge mistake. I threw it away after one bite. Then I made my way to the Mirage, where I got absolutely pummeled. As I sat there losing shoe after shoe, they kept offering me things.

"Can we get you anything?" the host who cut into me at the table wanted to know.

"Sure, I'd love to get my airfare reimbursed."

“Sorry, we can’t do that. But let me get you set up with a suite and a comp to our finest restaurant.”

Thirty minutes later I was down another \$10,000.

“Is there anything else we can get for you, Mr. Jones?”

“I’d still like to get my airfare reimbursed.”

“No, I can’t do that. But let me set you up with two comped tickets to our Cirque du Soleil show.”

Thirty minutes later, I was down even more.

“Is there anything else we can do for you, Mr. Jones?”

“I’d love it if I could get my and my brother’s airfare reimbursed.”

“Let me look into it. How much was the airfare?”

“About five hundred each for myself and my brother,” I said, handing him the tickets.

Ten minutes later, he brought me to the cashier’s cage to give me \$1,000 cash.

You might think, Yeah, but you lost a lot more than \$1,000. That’s true, but remember, we card counters always think in terms of EV. While I lost my shirt, I was generating positive EV (and sure enough, I got all my money back and more from Las Vegas over the long haul). I was generating \$300 an hour and got an *additional* \$1,000 from the casino. Casinos tend to offer airfare reimbursement only when you’re losing badly, and even then, it’s a less common comp than players could take advantage of 20 years ago. But it never hurts to ask!

The best source of information on comps is the book *Comp City—A Guide to Free Las Vegas Vacations* by Max Rubin. It’s a little dated now and available only as an e-book, but the fundamental concepts are powerful and still apply.

## Coupons

“What the heck are those!?” Grace pointed to the stack of 50 “Women of Grand Central Casino” swimsuit calendars on the living-room floor. I was tearing the back page out of each calendar and tossing the rest of it in the trash.

“Each of these calendars is worth two hundred in EV!”

The back page of the calendar had a number of coupons that could be used at the Grand Central casino, including matchplays, free bets, and a first-card-ace coupon. The ace coupon gives you a 50.5% edge. That alone was worth over \$50 on a \$100 bet.

My wife still didn’t seem convinced. But this was a huge deal for my first little three-man blackjack team. The calendars cost \$10 each, so with a \$500 investment, we generated \$10,000 in EV to help grow our bankroll. We would each simply swing by Grand Central casino twice a day to use a couple coupons until they were all gone.

You can get two main types of coupons from casinos: matchplays and free plays.

## **Matchplays**

A matchplay, the most common coupon, works exactly the way it sounds. With the coupon, the casino matches your bet. So with a \$25 matchplay, you bet \$25 of your own money. If you lose, you lose your \$25 (and the coupon). But if you win, you win your own bet, plus an additional \$25 for the matchplay. A matchplay is worth about 47¢ on the dollar when used at blackjack (though matchplays are even more valuable at other games, which I’ll get to a little later).

## **Free-Plays**

Free-play comes in the form of vouchers good at slot machines or at table games with promotional chips. They act like a real bet, but you get paid only if you win. The first-card-ace is a unique form of free-play, but it acts similarly in that you get paid

if you win with the coupon, but lose the coupon if you lose the hand.

## Beyond Coupons

For the first six years we played and ran teams, we simply played our coupons at the 21 tables. It felt like bonus money and blackjack was what we knew, so that's how we played. Oh, how ignorant we were.

Then I discovered *Beyond Coupons*, a PDF by James Grosjean. Grosjean is considered the best currently active blackjack and advantage player in the world, was the youngest- ever inductee into the Blackjack Hall of Fame, and was banned from the skills competition at the Blackjack Ball because he won it too many times (as compensation, the skills-competition-winner's trophy was named the Grosjean Cup). In *Beyond Coupons*, Grosjean breaks down the EV of the different types of coupons, as well as the best ways to play each one. When I read *Beyond Coupons*, I realized how many tens, if not hundreds, of thousands of dollars we'd left on the tables by not playing our coupons in optimal ways. Since then, I've referred my team members, friends, and colleagues to Grosjean's work. We never want to leave EV on the table while counting cards, so why would we leave any with a matchplay or promotional chip? The PDF is a bit mathy, but if you plan on using any form of coupon, it's worth taking the time to discover how to extract as much EV as possible.

Beyond the associated EV, coupons are valuable because of the low risk in using them. High EV *and* low risk? You've gotta be kidding me!

It's true. When you have an opportunity to generate EV while having to put up only 50% of the risk, or even 0% of the risk, that's an advantage-player's dream scenario.

Of course, casinos generally know what they're doing with any sort of promotional offer they make. I say "generally," because they make mistakes with their promotions (usually in



the math) more often than you might think. They aren't handing out \$1,000 in promotional chips to strangers off the streets, but they do offer lower-value matchplays to get new customers in the door. And for someone with time and hustle, like D and Annie, this can be used to build a bankroll.

In the same vein as comps, if a casino deems your patronage valuable, they tend to become much more generous with their offers. For example, after getting clobbered at one particular Las Vegas casino, I began receiving offers from them in the mail every month—a comped suite, \$200 in dining credit, and \$1,000 in promotional chips to be used at any of the casino chain's properties. I researched the best way to use the promotional chips in *Beyond Coupons* and generated about \$730 in EV.

But here's the kicker: I started planning my trips to overlap months, so I could use two offers in one go. I booked a room at one of the properties for the last two-three days of a month, then booked a room at another for the first two-three days of the next month. That way, I was generating \$1,460 in EV and covering my hotel rooms for a four- to six-day trip. Of course, the real EV on a trip came from the blackjack tables. But to make more than \$1,000 and cut my travel expenses before even stepping up to a table wasn't too shabby.

One of the best coupon sources is the *Las Vegas Advisor* newsletter (the publisher of the *LVA* is also the publisher of this book). *LVA* members get a yearly Member Rewards Book (MRB) with 130 or so coupons for discounts on all sorts of things in Las Vegas. About 40 of the offers are gambling bonuses, all with positive EV. *LVA* calculates the value of the gambling coupons every year and the most recent MRB had a total mathematical value of \$559, with \$65 of it in pure free-play. A membership is \$37 or \$50 (see the back of this book for more information).

A second source is a book called the *American Casino Guide*, which has coupons bound in (\$18.95/\$9.95 for an abbreviated coupons-only version). They aren't as valuable overall as *LVA*'s,

but they're good and the coupons are for casinos both in Las Vegas and in other casino cities around the U.S.

Even between my wife and me, our handful of fun comp stories pale in comparison to those of other card-counter friends. Church Team members Bryan and Amy—yes, the same Bryan and Amy from Chapter 1—regularly received gift cards from Caesars Palace for upwards of \$5,000. They could be used only at the Forum Shops at Caesars, so they bought flat-screen TVs and other expensive electronics they could sell on eBay or Craigslist. That way, they converted \$5,000 in gift cards into roughly \$3,000 in cash. They also kept some of the stuff. The last time I talked to Bryan, he said they were still using a comped TV.

## A Few Other AP Moves

### **Loss Rebates**

Loss rebates are rare, but that doesn't mean they don't exist. Perhaps the most famous advantage-play move in blackjack history was when a high-stakes gambler, Don Johnson, beat Atlantic City for \$15 million by exploiting loss rebates.

How does it work? The casino offers to return a percentage of your losses if you agree to play a certain amount and according to specified terms. In the case of Johnson, the casinos were so desperate for high-stakes players, also known as “whales,” that they offered to give back 20% of his losses. Don also worked hard to negotiate favorable rules and playing conditions. Any win was a win, and any loss was discounted in his favor. At the end of the day, he had a 0.26% edge over the house and with his \$100,000 bets, his EV per session was \$125,000!

When my first small team of three players had grown its bankroll to roughly \$50,000, we discovered that the Point Casino in Kingston, Washington, was offering a loss rebate. The size of

the rebate depended on how much you lost: 10% on a loss of up to \$500, 15% up to \$1,000, and a whopping 25% rebate up to a \$5,000 loss! So we took the ferry ride over to the casino and each of us tried to win or lose \$5,000 as quickly as possible. This gave us nearly a 1% edge over the house, with a per-session EV of over \$500! That's nothing compared to what Don Johnson worked out in Atlantic City. But for us, \$500 was roughly 5–10 hours' worth of EV at a normal game.

The pit boss, whom everyone referred to as "Turk," nodded his head at us and said, "I know what you're up to." In fact, he had no idea. We clearly weren't changing our bets. We just played straight-up blackjack at \$500 per hand until we were up or down \$5,000. He figured we were up to *something*, but couldn't put it all together. Eventually, they lowered the payouts and it was no longer worth the drive. But not before we generated \$15,000 in EV over the course of a month! It turned out another blackjack team was also crushing the loss rebate, so we weren't solely responsible for its demise.

## Side Bets

Most blackjack tables offer some sort of side bet. With a house edge anywhere from 3% to over 12%, side bets are an easy way for casinos to suck more profits out of gamblers. Occasionally, however, a side bet can be preyed upon. Both Lucky Ladies and Royal Match are vulnerable to the High-Low count, giving a player the edge at a true 6.5 (or true 7 to be safe). Obviously, you won't get rich from either of them, but it can be a way to get a little more EV if you can stomach the variance involved.

Other side bets can be exploited by learning a different count altogether. A few years back, I read about the Slingo Bonus Bet 21. I spoke with fellow BJA pro JCnote about it and we threw together a bankroll with a third card counter. The challenge was that we had to teach ourselves a new count. But the beauty was that we were making more than \$100 an hour betting \$5! I was

mostly interested in doing something new, but \$100 an hour for \$5 bets sounded great, too. Eventually, someone working for the casino recognized me and backed me off, but not before we beat them for \$5,000.

BJA pro the Phoenix has a remarkable side bet story. A few of us had heard about a unique side bet called Red Flex at some California card rooms. None of us had bothered to try it until the Phoenix took it on. He taught himself the unique, but incredibly simple, counting system for this specific side bet, then went to try it. The first and second casinos quickly told him he couldn't play there. The third one let him play. He plugged away, 40 hours a week. Initially, he wasn't winning, so he considered giving up on it. But he kept grinding and in one big payout, the math caught up with him. He kept playing, eventually taking a nearby apartment because of this single side bet. For ten months, he beat the side bet at a single casino for over \$300,000! They eventually told him they couldn't take his action. By this point, he was more than ready to take his winnings and head back to Hollywood to pursue his passion: filmmaking. To hear my podcast interview with The Phoenix, go to:

[blackjackapprenticeship.com/podcast-interview-the-phoenix-side-bet/](http://blackjackapprenticeship.com/podcast-interview-the-phoenix-side-bet/)

## Summing Up the Skinning of Casinos

For some people, card counting is the gateway to other forms of advantage play. Some brilliant people have found myriad ways to beat casinos at their own games. Though I've dabbled, this has not been the case for me. Ninety-nine percent of the money my teams and I have won has been from good old-fashioned card counting.

For years, we've heard that the *real* money is in more advanced plays like hole-carding, shuffle tracking, and ace sequencing. I've had the privilege of knowing a lot of advantage

players, some of whom have made a lot of money from things like hole-carding or machine play. But many of the most successful advantage players I know, like Tommy Hyland, are making their money at card counting.

To me, a lot of the difference comes down to personal preference. Do you want to spend hours searching for a game with a higher edge? If so, look into Eliot Jacobson's book, *Advanced Advantage Play* or James Grosjean's *Exhibit CAA: Beyond Counting*. Do you want to walk into 90% of casinos and be able to generate positive EV? Then stick with card counting. Do you want a diverse set of tools in your tool belt, so you can walk into a casino and have multiple opportunities to generate EV? Master card counting, and when you've got 500 hours under your belt, start learning additional forms of advantage play.

Card counting is a mathematical way of beating the casinos. But as Munchkin advises, beware of tunnel vision. The astute disciplined investor looks for every mathematical way to beat the casinos at their own games. While traditional card counting is the bread and butter that has allowed my teams, my friends, and me to make money, the smart AP keeps his or her head up and makes sure to be aware of every opportunity to extract EV from a casino. Pay attention to every rule change, promotion, coupon and comp offer, side bet, and whatever other opportunity might pop up in a casino. You don't need to become a hole-carder, learn new counts to exploit side bets, or even play rated for comps (though you'll have more fun if you do), but it helps to know what your options are. You don't want to look back, as I sometimes do, and rue all the expected value that, simply through ignorance, we left behind.

## **From Card Counter to Advanced AP—JCnote**

***How long have you been an AP?***

I started learning how to beat blackjack in May of 2012.

### ***How did you get into advantage play?***

I saw a crazy documentary on Netflix about a team of regular guys beating casinos for millions called *Holy Rollers*.

### ***How long did you count cards before delving into other plays?***

In the very beginning, I was intrigued by other ways people had found to beat casinos, so it was always in the back of my mind to be on the lookout for more subtle ways to beat them.

### ***What attracted you to more advanced plays?***

I think my personality type gets more jollies out of sneaking around and getting away with something, rather than the prototypical card counter who operates in the more detectable realms. For a card counter, you almost make more money by being more obvious (the more aggressively you're spreading, the more you make). Which is completely awesome. Nothing against it.

### ***What are the pros and cons to advanced plays?***

I think there are a lot of pros and cons to both ways of beating casinos. Card counters need a thick skin and resilience to bankroll swings. Advanced APs need good networking skills and a lot of time to scout.

The biggest mistake people make when trying to get into other ways of beating casinos is thinking there's a bigger pot of gold waiting for them at the end of the rainbow. There might be some crazy good game out there waiting for you to find it, but unless you're committed to becoming an above-average networker, I'd say the pot of gold in front of you (i.e., card counting) is worth more. I don't think "advanced" APs make any more money than card counters. In fact, if someone asked me what he should play if he wanted to make a lot of money really quickly, I'd tell him to count cards and spread like peanut butter.

The path here has more to do with your goals, what you find interesting, and how much time you have to play. Card counters can count part-time or

full-time or in between with not a single person in their personal network. Advanced APs kind of always have to be on the prowl, or at least have *really* good friends out there prowling. Good opportunities don't last long, so you have to be ready to put the money out when you find something. And if you aren't looking, you won't find it.

Finally, I don't think these things have to be mutually exclusive. You don't have to put yourself in a box. I counted cards for years, while dabbling in other things I found I could beat. Only the last two years have been primarily non-counting plays. There might seem to be a lot of birds in that bush, but the bird in the hand is always good old card counting and that was plenty good enough for me for most of my career. I also consider it the best training ground for launching into anything else you see fit.

### ***Do you think card counting is a waste of time compared to more advanced plays?***

Nope. Card counting is really practical. Most casinos offer beatable games, so a card counter has the advantage when it comes to finding something to play. Card counting also offers a lot more scalability, in my opinion. If card counters want to make more money, they just bet more. They're going to get thrown out either way, so they can decide how much they make in a lot of ways.

The typical advanced AP uses up a lot of energy trying to determine how quickly to boil the frog, and if the frog will notice it's being boiled, or if the frog even knows water can get that hot, or if the frog will jump out if we even try to raise the temperature. In other words, since advanced APs are generally trying to get away with something, there tends to be an invisible table max that keeps the game alive, but doesn't make a spectacular amount of hourly when it's all said and done. Then again, sometimes that frog will let itself boil all day and ask you to come boil him again tomorrow.

### ***What advice would you give to someone new to card counting/advantage play who wants to have a large repertoire of skills to beat a casino?***

Become a student and start networking. Go to casinos and just look around at what they offer. Join forums and ask questions. Learn how to beat video poker. Learn how to beat side bets. A lot of resources online can get you started, especially for video poker. From there, you can find other directions to go.

### ***What should people be aware of before going out and trying more advanced skills?***

People who call themselves “advanced” APs tend to look down on card counters as a whole. Expect a lot of resistance when it comes to networking with APs who are well-connected in the advanced community. And don’t take everyone at face value. People go to great lengths to protect the games they’ve found. Don’t expect them to share anything with you if you don’t have something of equal or greater value to share with them.

### ***What’s the biggest AP play you’ve made?***

My favorite is when I won almost \$40,000 on a single hand. The most fun part about it was that I was betting a dollar on the metered jackpot, just for the sake of cover and looking like the rest of the players at the table. Which means about \$13,000 of that win was just straight gambling on the jackpot at the right time. But the rest was a well-calculated bet.

### ***Anything else I’m missing? Maybe any life lessons you’ve learned from your time as an AP? Anything else you’d want to share or answer?***

I think becoming an advantage player has taught me a lot of valuable lessons about life and business. Learning how to “make good bets” instead of “winning money” is probably the single-most valuable thing I’ve taken away. The concept of generating EV without worrying about short-term results is often the solution to many of life’s most difficult challenges. I believe it’s reduced my stress and increased my effectiveness all across the board.

Don’t try to force a sale, just make another appointment. Don’t run a marathon, just take the next step. When we focus on generating EV, the results are inevitable, which makes the variance tolerable.



Happy counting out there!

## Chapter 10

# LIFE LESSONS FROM 15 YEARS AS A CARD COUNTER

*“Courage. Kindness. Friendship. Character. These are the qualities that define us as human beings, and propel us, on occasion, to greatness.”*

—R.J. Palacio, *Wonder*

This book offers the foundation and framework needed to beat the casinos at blackjack. If you and card counting fit together, that skill can make you money and a lot of it. Master the steps and execute them with discipline and resolve. The rest is just putting in the hours at the tables.

But money is just a resource. I’m thankful for the money I’ve made from blackjack and, more important, for the freedom that money has provided me. Money and freedom, however, aren’t altruistic goals in and of themselves. Too much money and freedom are just as likely to ruin someone’s life as improve it.

There’s no shortage of wealthy, but utterly miserable, people out there.

I believe we exist for much more than bank accounts, possessions, and personal fulfillment; I believe we were created for meaning, love, and generosity. So while I hope this book furthers your ability to beat the dealer and take home the casinos’ money, I’d be remiss if I didn’t share a few of the much more valuable lessons that card counting has provided me over the past 15 years.

## Life Lessons from EV

When you begin to understand EV, everything in the casino changes. It's not unlike becoming Neo in *The Matrix*. While everyone else is living a lie in the casino, believing in luck and apophenia, you suddenly begin to see the mathematical expectation behind every decision. While everyone else is thrilled to be in there thirsting after easy money, even while losing it, to the advantage player, it becomes painful to place a negative EV bet or to miss out on a positive one. I once even knew a compulsive gambler who was effectively cured of his problem after becoming a card counter. He said that when he began thinking in terms of EV, it ruined the "fun of gambling" for him and he never gambled again.

Thinking in terms of EV doesn't just apply to the casino. When you begin to see through the lens of EV outside of the casino, you realize that expected value is all around you. Every day, you make decisions that have either a positive or negative expectation and even though life has variance, if you continue to make positive EV decisions, those add up over time. Investments rise and fall, but if they're positive, they trend upward. When I think of my greatest financial regrets, like my earlier real-estate fiascos, I don't necessarily regret that I lost money, but that I wasn't making positive-EV decisions. On the other hand, when I look at my biggest financial successes, they're always due to generating positive EV in an investment, business, or transaction, then patiently waiting for enough of those decisions to play out over time.

The framework of EV has changed my life. But again, it's not all about money and efficiency. Maybe it's in your spiritual life, your relationships, or how you approach diet and exercise. You can think like a gambler and avoid investing in those parts of your life, just hoping against all odds that everything will work out in the end. Or you can make those small, daily, positive-EV decisions that are guaranteed to pay off over time.

It may be easier to ignore investing in a marriage, kids, meaningful friendships, or personal health, then try to make up for it with big gifts or crash diets. But just as card counters earn their living pennies at a time, I believe the health of marriages, relationships, and bodies has more to do with those small, regular, positive-EV “deposits” we make than in the major events. I know that if I continue to look for ways to generate positive EV in the most meaningful areas of my life, the long run will take care of itself.

## **APs and Money**

“My parents keep wanting to know when I can visit them, since I haven’t seen them in a couple years,” sighed Annie. “But that would cost me a three-hundred-dollar plane ticket. Don’t they realize that this is my bankroll money?”

I understand how important it is to protect a bankroll. But Annie wasn’t exactly scraping by with a minuscule amount of money to play with. On the contrary, she and her boyfriend had amassed well over \$500,000. Yet she still believed she couldn’t afford to take \$300 out of it to visit her family.

Sad as it might seem, I can relate. One of the characteristics that make card counters successful is being good with money. But it can be a double-edged sword. While thinking in terms of EV is generally a great thing, it’s possible to get obsessed with it. I once made my wife wait until we closed a bankroll to buy a \$20 part for her pet turtle’s aquarium. Meanwhile, I had \$10,000 cash in my pocket. Luckily for me, Grace has the patience of a saint and the wisdom of a sage.

This may sound contrary to what our culture believes, but studies continue to show that money doesn’t make people happy. Surveys of the before and after of lottery winners reveal that they have higher levels of stress and depression and are even more likely than average to end up bankrupt or even commit suicide. One study by Nobel Prize-winning economist Angus

Deaton revealed that there is no marked level of happiness for people who make more than \$75,000. While most people think that large amounts of money will bring them the joy and happiness they've longed for, it turns out that isn't the case.

"Well, Colin, if I make lots of money through blackjack, I'm going to be very generous with that money."

That's what I told myself, too! But I had an equally well-intentioned way of convincing myself to continue investing the money, so I could be more generous "later." It turns out I wasn't alone. Research shows that wealthy people tend to be less generous and actually meaner.

I remember when I ended the Church Team and realized I was still putting off being more generous. It wasn't that I didn't want to be generous. It was just that I'd become obsessed with maximizing my financial EV. (Ironically, very few people think of themselves as wealthy, because they can always compare themselves to someone wealthier than they are.) Eventually, I had to sit myself down and say, "Buddy, you say you want to be more generous. It starts now."

I heard an old proverb: "Money is to be used and people are to be enjoyed." But much of our culture has gotten caught up in the opposite—using people and enjoying money. What good is a \$500,000 bankroll if you can't spend a few hundred dollars to visit your family? Was that \$20 really better off in my pocket or would it have been better used letting my wife know that I care about her needs? I'm sure you know the answer, but it's not always that obvious when you live your life scratching and clawing for tiny edges.

Yes, there's a time to save and be scrappy and there's a time to invest and grow your capital. But money becomes valuable only when it's spent. So my advice is to work hard, take money from casinos, but also remember that the whole purpose of that money is to spend it on those people, relationships, and goals that *really* matter to you.

And you know what? Odds are you'll end up much happier. A study of more than 200,000 people found that generosity had a positive effect on the participants' happiness in 93% of the countries surveyed. More than that, another study by sociologists found that the more generous people are with their money, their time, and in relationships, the better they feel—experiencing better mental health, better relationships, and even improved physical health.

One of my all-time favorite stories is about card-counterturned- billionaire-horse-racing investor, Bill Benter. Bill attends the Blackjack Ball every year and was voted into the Blackjack Hall of Fame a few years back. I recently discovered he also sometimes drives for Uber. When I asked him why, his response was to show me just how easy it is to sign up to be an Uber driver and to modestly point out his rating of 4.97 out of 5 from his passengers. I asked what he says when passengers ask what he does for a living and he said, “I tell them I’m a businessman.” Oh, and his iPhone screen was cracked.

Why do I love this story so much? Because it warms my heart to hear that someone isn't fundamentally changed by money. Bill Benter being so connected to reality is insanely refreshing to me.

Then there's the billionaire founder of Ikea who was famously turned away from a gala event because he arrived on the bus, his preferred form of transportation. He was going to the gala to receive an award for Businessman of the Year.

There's also Harry Potter author, JK Rowling, who lost her billionaire status after giving away most of her wealth.

Bill Benter is as well-known for his philanthropy as his financial successes. He isn't just chasing profits, he's building something important.

## **Character and Integrity**

“Knowledge will give you power, but character will give you respect.”

—Bruce Lee

“You owe us for those calendars! You need to give them back to us!” a furious casino manager yelled at me.

You remember those calendars that had all the matchplays and free-play coupons on the back? Well, at one point, I went into the casino to purchase 10 of them, our per-day limit. When I went to pay, the cashier made a mistake and instead of charging me \$100 for 10 calendars, she only charged me \$10. I thanked her and went on my way.

A week later, I’d returned to the casino to use some of the matchplays when the casino manager called me out. She was fuming about the casino being shortchanged. What did I do? I was already at the front door, so I simply walked out of the casino and drove off.

When I think of regrets from my playing career, this one always comes to mind. It wasn’t so much that I received too many calendars; I honestly wasn’t that clear on the price. But when I was confronted about it, I didn’t pay up or return the extra calendars. Would I have walked out of a grocery store that challenged me on a mistaken purchase or a bank that was informing me of a mistake in my transaction? I hope not! For some reason, however, I put casinos into a different category.

It’s easy in the heat of the moment to make impulsive selfish decisions. As I’ve gotten older, it’s become as important to consider *how* I make money as actually making the money.

A few years ago, I was invited to speak at the World Gaming Protection Conference, an international gathering for casino surveillance and game-protection personnel. I told them that, while I wouldn’t share any trade secrets about card counting, I was willing to share some stories and talk about some of the lessons I’ve learned along the way. They graciously agreed.

I was looking forward to sharing with this audience some of the concepts that I've covered in these pages: what card counting has taught me, approaching life in terms of EV and risk-taking, and that money isn't a satisfying goal in and of itself. But I also was excited to both humanize card counters to the casino industry and to apologize for dehumanizing casino employees.

I wanted to humanize card counters, because I imagine that to a surveillance employee, a card counter appears as a seedy or even unscrupulous individual who will cheat or steal to make a buck. But in my experience, card counters are generally kind, generous, and good-natured people. We tend to enjoy being David defeating the Goliaths and have no qualms about beating casinos at the games they offer (especially given the gazillions of dollars they fleece from the general population). I'm sure it's easy for game-protection personnel to see card counters not as people, but simply as "the enemy."

More than that, I wanted to apologize for being guilty of the same thing. It became easy, over time, to treat the entire casino as an alternate reality to "real life." In doing so, I tended not to see dealers, pit bosses, security guards, and other casino employees as people with real lives and joys and challenges of their own. While I don't think I was ever rude or hostile to casino employees, I did mostly look at them as flat, two-dimensional, video-game characters who only existed as a means to my personal end.

Truth is, I never want to treat anyone that way. I've come to believe that when it's all said and done, how we treat people will last a lot longer than any money we've made. While I don't anticipate being friends with every casino employee or to start tipping dealers from my 3-2 blackjacks anytime soon, I do desire to give them something much more important: dignity, respect, and value.

Several years back at the Blackjack Ball, I was having a conversation with a longtime AP, Big Player. Somehow, we began talking about Tommy Hyland. Big Player said, "Tommy is



a great guy. On a scale of one to ten, he's an eleven." It's true. As much as I respect Tommy as a card counter, he's an even better human being. I can only hope to treat people in a way that they might one day say that about me.

## Expectations as a Card Counter

A regular occurrence at our Blackjack Bootcamps always makes me smirk to myself. The pros who help put on the Bootcamp complain amongst themselves about all the challenges of being a blackjack professional (backoffs, losing streaks, travel, etc.), while all the trainees in the room are dreaming of being one of those pros. What causes this disconnect?

Psychologists Tom Gilovich and Shai Davidai write about a psychological bias termed the "headwinds/tailwinds asymmetry," which basically says that we pay more attention to the things working against us (headwinds) than the things working for us (tailwinds). Before people turn into professional card counters, they're so keenly aware of the challenges of their current job, career, or life that they imagine all would be rosy if they could just make it as an advantage player. However, when someone finally makes it as a card counter, he or she becomes acutely attuned to the headwinds a professional blackjack player faces.

I understand both sides. I've oscillated over the years between thinking nothing could be as incredible as counting cards for a living and, "Colin, this is ridiculous. Why don't you grow up and get a real job?"

So what's the solution? I've found two things to be very helpful.

### **Understand What Card Counting Is *and* Isn't**

I know I'm biased, but I'm incredibly thankful for card counting—for the freedom and financial gain it has given me and my family, for the life lessons it has provided me, and most importantly, for the people I've gotten to know through the process. However, card counting will never meet all of your deepest longings and desires. Advantage play can make you money and leave you with some great stories, but that doesn't mean it won't get frustrating, old, or fail to be a good fit in your life.

The sooner you realize what card counting can and can't do for you, acknowledging both the headwinds and tailwinds, the sooner you can enjoy it for what it is and not try to force it to be more than that. If you fail to realize this, you risk forcing it to fit when it's getting in the way of more important goals.

I met a guy recently who was lamenting losing his fiancée because he was unwilling to walk away from an advantage play that was making him \$40,000 per month. Sure, he gained a boatload of money, but he lost something—or someone, in this case—much more valuable to him.

One of the great things about card counting and advantage play is that it can be picked up or set down for any length of time. I've taken breaks of months or years, then when I feel like getting back out there, I put together a bankroll, sharpen my skills, and hit the tables.

## **Enjoy the Journey**

If I had it to do over, I would have stopped more often to reflect on each step of my journey. When I was making \$7 an hour at the local bowling-alley casino, all I could think about was growing the bankroll and getting to the next level. Then, when I was playing full-time, all I could think about was closing the current bankroll and growing my nest egg. In hindsight, those days at the bowling-alley casinos are some of my fondest memories. Then, traveling the country with teammates—playing,

winning, losing, learning, being lavished with comps, and getting backed off—those are stories I can't tell without a huge smile on my face. Honestly, it wasn't even until I was done running a million-dollar team that I realized how incredible and special it was.

Scientific studies show that being grateful increases overall happiness. Ironically, it doesn't even matter what you choose to be grateful for; if you find anything to be grateful for, it will increase your happiness. Take the time to be thankful for your life and all the tailwinds that have put you into your present situation. That doesn't mean you ignore the challenges/headwinds. But at least try to be as honest about the good as the bad.

I know it's a cliché, but you often don't know what you've got until it's gone. So whether you're a card counter or not, I have no doubt people and experiences in your life are worth pausing to appreciate. Better yet, you could take a few minutes to write some of your thoughts and stories down. Who knows who might benefit from your experiences down the road?

## **Smiling While Losing**

I recently put together a four-day blackjack trip with Loudon to investigate an otherwise unexplored group of casinos. We found a largely untouched region where we could generate about \$200 an hour in EV with our medium-stakes bankroll.

In one session, I was getting absolutely destroyed. I bought in every few minutes, losing bet after bet at high counts. Previously, this would have stressed me out. And while I didn't enjoy getting clobbered, I couldn't help but smile in the middle of the losing streak. I was thinking about how I was doing something I'm really good at, enjoy, have the privilege of *choosing* to do, and has resulted in so many life lessons and awesome relationships. And I know the math always works out in the end.

By the end of the trip, I'd won back the money I lost and then some. But that's not the point. The point is that I was generating EV, financially, relationally, and in life experience.

If you choose this journey, may you enjoy the process as much as the results.

## **Card Counting To Fund the Dream—The Phoenix**

### ***How did you get into card counting?***

I got into card counting as a hobby. It's a long story, but at first, I heard about it from the editor of the documentary about the Church Team. I didn't think much of it at that time. I was more excited that I'd finally moved to Los Angeles. Eventually, since L.A. is so close to Vegas, I went on my first gambling trip with some friends. I lost my whole two-hundred-dollar gambling budget.

Returning from Vegas, I saw the trailer for *Holy Rollers*. It planted a seed in my mind.

At work, a guy mentioned to me that his buddy used the Martingale System. I tried that with a little success at first, but I ended up losing seventeen hundred. That was the end of that.

Then I lost that job and sat on the couch playing "Magic: The Gathering" for a month with my severance pay. By that time, I'd seen the whole Church Team documentary. I recalled that at the end of the movie, there was a section about Bootcamps. Tired of video games, I checked the BJA website and saw that there was a Bootcamp in a week. I called and landed a spot after another guy bailed the day before, thinking it was a scam.

### ***What were you doing for work before you got into card counting?***

Before I got into counting, I was a motion-graphics and visual-effects artist.

### ***What was your goal with blackjack/advantage play?***

My goal with blackjack was very exploratory. I wanted to see what the line of work was like and how much I could make with it.

### ***Did you keep your day job?***

Yes, I kept my day job for four years. Then I got serious and went full-time for two years.

### ***How has it gone? Have you reached your goals?***

I guess you could say that I exceeded my goals. When I was a hobbyist for four years, I wanted to have a supplemental income. When I went full-time, I wanted to get debt free and build a hundred- thousand-dollar bankroll that I called the "Bazooka."

### ***How much have you made and how long did it take?***

When I was a hobbyist for four years, I made thirty-five thousand dollars. When I went full-time for two years, I took four hundred thousand from the casinos.

### ***What are you doing now?***

Currently, I'm writing a feature-film script for a movie I'm going to make about card counting. Back in December, I did a short film, "Piñata Man."

### ***Any advice for people thinking about using advantage play to fund their passion projects?***

Money doesn't solve problems. Creativity does. Playing blackjack to fund your passion projects can be a creative way of making it happen. I'm making a movie about it, having everything come full circle.

One of my partners went solo and lost his entire bankroll. His dream was to own a fishing boat. When I see his social media now, he has a ship. A part of me is envious. He's living his dream without even needing blackjack.

Also, when money is coming in fast, your goals seem to change all the time. Usually, those goals involve some way of rationalizing your need to get

more cash. No amount of money is ever enough. That said, keep investing toward your goal, as opposed to only building a bankroll. Call it a “dream tax.”

I started this whole adventure by playing video games for a month straight. I did the same when making the four-hundred-thousand dollars. This casino in Sacramento let me play for ten months straight, raking in thirty-thousand a month. The last month I went in only eight days out of the month. The rest of the days, I spent playing video games. When I made a bunch of money, it made me lazy.

Now that my money is dwindling, I’m finally writing a script and making the movie for cheap. I’m alive in this struggle. More alive than when I was making the four hundred thousand.

### ***If you had it to do over, what would you do differently?***

I guess I wouldn’t wait so long to go full-time. And I’d keep excellent records from day one. My early records are a little blurry. I’d also like to say that I’d like not to have a phase where I realized I was getting lucky at first. However, I honestly don’t know how that would have been possible. Part of the learning process is learning from failure.

### ***Has card counting taught you any lessons that apply away from the tables?***

Blackjack has taught me some fantastic things.

Variance is good. Were it not for variance, blackjack would be boring. In blackjack, we lose more bets than we win. We happen to win a few more of the big ones than the many small ones. The analogy plays in the back of my mind when I’m creative. Away from the table, I face creative variance. Out of the many things I’ll make, most of them won’t be successful. But because I’m continuing to risk and create, one will find success—enough to pay for all the losses and allow me to keep doing what’s essential: create.

Money isn’t separate from your emotions. The blackjack thrill ride exists because you wager cash. You’re happy when you win and sad when you lose. But both of those feelings go away over a short period.

Casinos aren’t very ethical. They take your photo and pass it around. They ask you to leave when you’re playing by the rules. They advertise that they

want you to win, but watch you with contempt when you do.

Blackjack has taught me that there will still be crimes in the world. Instead of sitting around being angry about the injustices, keep moving forward and make the best of your circumstances as they are.

## Chapter 11

### NEXT STEPS

#### Miracle of Miracles! You Made It This Far!

I hope you've enjoyed the book. Honestly, writing it has been a labor of love, but my dream is that it will help further the craft and turn more smart-outside-the-box weirdos like me into casino-crushing blackjack players!

By the way, did you realize that you now know more than 99.9% of people in casinos know? That's pretty awesome! Good work.

Unfortunately, there's a problem. Information doesn't make you a winning player. To make matters worse, information can give you a false sense of security in the casino. Plenty of people know *about* advantage play and can talk a big game. However, if you want to actually beat casinos, you need to combine the right information with perfect skills.

If you plan on taking the plunge into card counting, please invest in your training. Put in the time and hard work necessary and who knows, maybe in a few years, you'll be writing your own story of exploits and advice.

So how do you get there? Let me summarize a few options.

Follow the blueprint in this book. There's enough information here that you can put in the training on your own. Use our free basic strategy drill or fill out blank charts until it's mindless. Flip cards until counting is second nature, then put the two skills together. You've read the earlier chapters; you have the idea. Just make sure you have a way to validate your skills so you don't do what I did and enter the casino with a flawed game. I guarantee I would have gone bust if Ben hadn't evaluated my



game (according to the standards of the national blackjack team that trained him).

Get trained by someone else. If you're lucky enough to know a professional card counter, see if he or she will train you. This is the situation I fell into. I had to figure out plenty on my own, probably costing myself thousands of dollars in EV along the way, but I got there eventually.

Train through the BJA membership resources. No, this book wasn't written as a way to wear you down and get you to buy a membership or pay for a Bootcamp. But I've put countless hours into what I, and many others, believe to be the most comprehensive training out there. Our membership is geared toward turning novices into pros by providing the exact features and training we wished we had when we were learning, playing, and running teams. Membership in [BlackjackApprenticeship.com](https://BlackjackApprenticeship.com) includes more than 100 videos; six premium training drills; a Member's Forum filled with supportive like-minded pros, hobbyist card counters, and APs; our casino database; members-only podcasts with people who have beaten casinos for tens of millions of dollars; and bankroll-management software.

Here are just two of hundreds of responses I've gotten from members over the years:

*It was a huge step kicking over the membership cost. However, the information and the fact that you respond to a new member like me with questions or problems is worth its weight in EV.*

—Elements401

*I'm driving home right now after two weeks of playing out west and listening to all the BJA podcasts to keep me company. Just wanted to express my appreciation toward you and BJA for all of your help along the way. I've been playing full time for a year now this month and it's pretty*

*awesome having financial freedom and a flexible job that I love. Thanks a ton.*

—levimich

Let me and the BJA pros train you in person. This is the most expensive option up front, so I understand that it's not for everyone. However, if you want the ultimate training experience, you can join me and a group of highly successful and knowledgeable BJA pros at one of our Blackjack Bootcamps. If you come to a Bootcamp humble and willing to work hard, we promise to give you the best blackjack training on the planet. We hope our money-back guarantee shows how much we believe in the value of our program.

Here are just a couple responses from Bootcamp grads:

*Bootcamp is a must for any person serious about advantage play as a business! Get ready to be comfortable with not only the setting in the house, but the humility and kindness of all the pros! These guys are wide open to helping you one on one and in a group. There is more than enough time to ask anything you want to any of them! When you leave, you will have answers to every question you've had about advantage play and answers to questions you hadn't even thought of. These guys seem to have something that really makes you comfortable and ready to learn ... We had more than enough food and drinks with help yourself to food and snacks and drinks all day long too. This Bootcamp is professionally run with everything thought out and planned to get us the most learning as possible, all the while interacting with a bunch of pros and many other APs!*

*Colin is one heck of a speaker and he keeps your attention and makes the whole learning experience fun and exciting. He's got a big smile and likes to laugh, but at the same time is dead serious about getting you and your game*

*to a level that makes it so you can make the maximum EV! I highly recommend before going any further, playing and losing money on mistakes that you never had to or should have been made (and some mistakes are big enough to keep ya outta casinos from backoffs that coulda been avoided or delayed)! This is the way to the money boys and girls!!!! PRICELESS !!!!!!!*

—Chris (six-figure card counter)

*Great experience to actually MEET the people that have taken millions from the casinos. The best part is that everyone running the camp has such different personalities and styles that it's cool to know there is not ONE way to do it. Of course, they all have one thing in common: Their blackjack games are perfect and they understand the concepts of what gives a player an advantage fully. After that it's up to you how you want to make the \$\$\$\$. If you have mastered the game and want to understand some more concepts, this is the way to go.*

—TheWalrus

I send out a survey after every Bootcamp. If you want to see how people rate the Bootcamp (and other reviews):

[blackjackapprenticeship.com/blackjack-bootcamp-feedback/](http://blackjackapprenticeship.com/blackjack-bootcamp-feedback/)

And whichever path you take, shoot me an email after you've reached 500 hours at the casino!

Until next time, keep generating EV!

—colin@blackjackapprenticeship.com

## ABOUT THE AUTHOR

Shortly after Colin Jones graduated college with a math degree, a friend learning to count cards loaned him a book on the subject. He began to study, then apply what he'd picked up from the book at the neighborhood casinos. Luckily, a large card-counting team recruited and trained his friend, who shared his newly perfected skills with Colin. The two teamed up to take on the local blackjack tables. They were so successful that they recruited more partners and eventually found themselves running their own team and playing with a half-million dollars of investors' money.

Over the next four years, the Church Team won \$3.2 million and provided the investors with a return that beat the stock market by 500%.

After disbanding the team, Colin turned his attention to developing a blackjack-training website, [BlackjackApprenticeship.com](http://BlackjackApprenticeship.com), and leading intensive Blackjack Bootcamp workshops.

Today, he's a battle-hardened advantage player who has trained hundreds of successful card counters to go hand-to-hand against casinos all over the world. *The 21<sup>st</sup>-Century Card Counter* is his first book.

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### **Knockout Blackjack**

by Olaf Vancura

Written by a Ph.D. in astrophysics (a literal rocket scientist), *Knockout Blackjack* introduces the K-O unbalanced count, meaning it's not necessary to convert the running count to the true count, which is what makes it the easiest card-counting system ever devised.



### **Burning the Tables in Las Vegas**

by Ian Andersen

The author of the seminal *Turning the Tables on Las Vegas* (1976) penned this sequel after more than 20 years circling the globe as a high roller with an edge. Andersen is big on comportment—psychological profiles, guises and disguises, aliases, managing risk, and staying healthy in the casino.



### **Blackjack Blueprint**

by Rick Blaine

This encyclopedic treatment looks at blackjack from every angle: basic strategy, card counting, tournaments, team and location play, shuffle tracking, comps, cheating, outwitting surveillance, negotiating and optimizing rebates on losses, protecting your personal privacy on blackjack-related websites and when making large cash transactions, and much more.

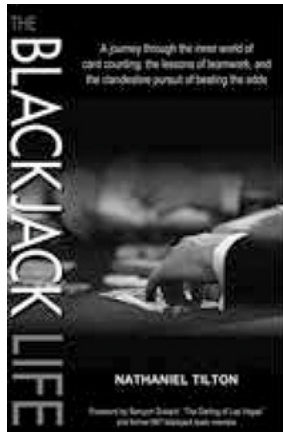


### **Blackjack for Blood**

by Bryce Carlson

Bryce Carlson has been plying his blackjack trade for nearly 50 years. He's never been outed or picked off by surveillance or counter catchers and no one even knows what he looks like. So when he tells you, in this 235-page third edition, how to become a blackjack pro, you can believe him. One of the best-selling blackjack books of all time.

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### **Blackjack Attack**

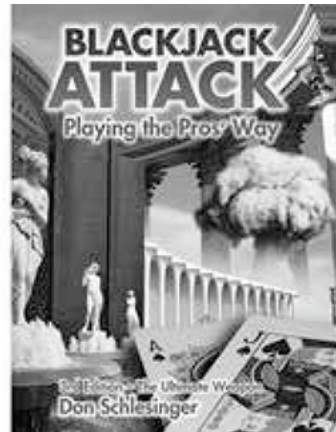
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### **The Blackjack Insiders**

*by Andrew Uyal*

A casino floor supervisor learns how to count cards from his shift manager. The two gambling executives perfect their card-counting technique, then use their inside knowledge of casino procedures to launch a no-holds-barred attack on 21 tables across the country. No book on blackjack has ever been written from such a deep-rooted behind-the-scenes perspective.







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Huntington Press is a specialty publisher of Las Vegas- and gambling-related books and periodicals, including the award-winning consumer newsletter,  
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# **You Can Still Beat Blackjack for Big Profits—if You Know How!**

The game of 21 has changed dramatically over the last 50 years. Still, casino blackjack remains beatable and offers enormous profit potential for informed players. Today's new breed of blackjack player—focused, steadfast, and willing to do what it takes to play with an edge—has refined the practices employed by his predecessors and crafted a new playing paradigm that focuses almost exclusively on mathematical expectation and optimal play with a goal of maximizing expected value and profit potential.

Whereas earlier generations of players had limited resources for learning and perfecting their game, the 21st-century card counter has superior tools at his disposal in the form of technologically based assets for instruction and online communities for the sharing of information. Such resources provide a stronger more efficient path to success that's explained in detail within these pages.

*The 21st-Century Card Counter* is a highly authoritative guide to card counting for profit. Written by a blackjack pro who founded the famous Church Team, manages [BlackjackApprenticeship.com](http://BlackjackApprenticeship.com), leads Blackjack Bootcamps, and has earned his livelihood beating casinos for more than two decades, this book provides all the information and direction you need, along with real-life stories and interviews with active advantage players, to give you the best chance of crushing the casinos in today's blackjack world.