

4 / 6 / 8 DECK SHOE												S17
Dealer stands on soft 17 · double any 2 · DAS · late surrender												
HAND	2	3	4	5	6	7	8	9	10	A		
HARD (no ace, or ace counted as 1)												
17+	S	S	S	S	S	S	S	S	S	S	S	
16	S	S	S	S	S	S	H	H	Rh	Rh	Rh	
15	S	S	S	S	S	S	H	H	H	Rh	H	
13-14	S	S	S	S	S	S	H	H	H	H	H	
12	H	H		S	S	S	H	H	H	H	H	
11	D	D	D	D	D	D	D	D	D	D	H	
10	D	D	D	D	D	D	D	D	D	D	H	
9	H	D	D	D	D	H	H	H	H	H	H	
5-8	H	H	H	H	H	H	H	H	H	H	H	
SOFT (ace counted as 11)												
A,8-9	S	S	S	S	S	S	S	S	S	S	S	
A,7	S	Ds	Ds	Ds	Ds	S	S	H	H	H	H	
A,6	H	D	D	D	D	H	H	H	H	H	H	
A,4-5	H	H	D	D	D	H	H	H	H	H	H	
A,2-3	H	H	H	D	D	H	H	H	H	H	H	
PAIRS												
A,A	P	P	P	P	P	P	P	P	P	P	P	
T,T	S	S	S	S	S	S	S	S	S	S	S	
9,9	P	P	P	P	P	P	S	P	P	S	S	
8,8	P	P	P	P	P	P	P	P	P	P	P	
7,7	P	P	P	P	P	P	P	H	H	H	H	
6,6	P	P	P	P	P	P	H	H	H	H	H	
5,5	D	D	D	D	D	D	D	D	D	H	H	
4,4	H	H	H	P	P	H	H	H	H	H	H	
3,3/2,2	P	P	P	P	P	P	H	H	H	H	H	
H	hit	S	stand	D	dbl	Ds	dbl/st	P	split	R	surr	
NO SURRENDER: 15 v 10 hit; 16 v 9/10/A hit. NO DAS: 2,2 v 2/3 hit; 3,3 v 2/3 hit; 4,4 v 5/6 hit; 6,6 v 2 hit. Blackjack must pay 3:2.												

House edge with these rules: 0.33%
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4 / 6 / 8 DECK SHOE												H17
Dealer HITS soft 17 · double any 2 · DAS · late surrender												
HAND	2	3	4	5	6	7	8	9	10	A		
HARD (no ace, or ace counted as 1)												
18+	S	S	S	S	S	S	S	S	S	S	S	
17	S	S	S	S	S	S	S	S	S	S	Rs	
16	S	S	S	S	S	H	H	Rh	Rh	Rh	Rh	
15	S	S	S	S	S	H	H	H	Rh	Rh	Rh	
13-14	S	S	S	S	S	H	H	H	H	H	H	
12	H	H		S	S	S	H	H	H	H	H	
11	D	D	D	D	D	D	D	D	D	D	D	
10	D	D	D	D	D	D	D	D	D	D	D	
9	H	D	D	D	D	H	H	H	H	H	H	
5-8	H	H	H	H	H	H	H	H	H	H	H	
SOFT (ace counted as 11)												
A,9	S	S	S	S	S	S	S	S	S	S	S	
A,8	S	S	S	S	S	S	S	S	S	S	S	
A,7	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H	H	
A,6	H	D	D	D	D	H	H	H	H	H	H	
A,4-5	H	H	D	D	D	H	H	H	H	H	H	
A,2-3	H	H	H	D	D	H	H	H	H	H	H	
PAIRS												
A,A	P	P	P	P	P	P	P	P	P	P	P	
T,T	S	S	S	S	S	S	S	S	S	S	S	
9,9	P	P	P	P	P	P	P	P	P	P	P	
8,8	P	P	P	P	P	P	P	P	P	P	Rp	
7,7	P	P	P	P	P	P	P	H	H	H	H	
6,6	P	P	P	P	P	P	H	H	H	H	H	
5,5	D	D	D	D	D	D	D	D	D	H	H	
4,4	H	H	H	P	P	H	H	H	H	H	H	
3,3/2,2	P	P	P	P	P	P	H	H	H	H	H	
H	hit	S	stand	D	dbl	Ds	dbl/st	P	split	R	surr	
NO SURRENDER: 15 v 10/A hit; 16 v 9/10/A hit; 17 v A stand; 8,8 v A split. NO DAS: 2,2 v 2/3 hit; 3,3 v 2/3 hit; 4,4 v 5/6 hit; 6,6 v 2 hit. Blackjack must pay 3:2.												

House edge with these rules: 0.53%
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DOUBLE DECK												S17
Dealer stands on soft 17 · double any 2 · DAS · late surrender												
HAND	2	3	4	5	6	7	8	9	10	A		
HARD (no ace, or ace counted as 1)												
17+	S	S	S	S	S	S	S	S	S	S	S	
16	S	S	S	S	S	H	H	H	Rh	Rh	Rh	
15	S	S	S	S	S	H	H	H	H	Rh	H	
13-14	S	S	S	S	S	H	H	H	H	H	H	
12	H	H		S	S	S	H	H	H	H	H	
11	D	D	D	D	D	D	D	D	D	D	H	
10	D	D	D	D	D	D	D	D	D	D	H	
9	H	D	D	D	D	H	H	H	H	H	H	
5-8	H	H	H	H	H	H	H	H	H	H	H	
SOFT (ace counted as 11)												
A,8-9	S	S	S	S	S	S	S	S	S	S	S	
A,7	S	Ds	Ds	Ds	Ds	S	S	H	H	H	H	
A,6	H	D	D	D	D	H	H	H	H	H	H	
A,4-5	H	H	D	D	D	H	H	H	H	H	H	
A,2-3	H	H	H	D	D	H	H	H	H	H	H	
PAIRS												
A,A	P	P	P	P	P	P	P	P	P	P	P	
T,T	S	S	S	S	S	S	S	S	S	S	S	
9,9	P	P	P	P	P	P	P	P	P	P	S	
8,8	P	P	P	P	P	P	P	P	P	P	P	
7,7	P	P	P	P	P	P	P	H	H	H	H	
6,6	P	P	P	P	P			H	H	H	H	
5,5	D	D	D	D	D	D	D	D	D	H	H	
4,4	H	H	H	P	P	H	H	H	H	H	H	
3,3/2,2	P	P	P	P	P	P	H	H	H	H	H	
H	hit	S	stand	D	dbl	Ds	dbl/st	P	split	R	surr	
NO SURRENDER: 15 v 10 hit; 16 v 10/A hit. NO DAS: 2,2 v 2/3 hit; 3,3 v 2/3 hit; 4,4 v 5/6 hit. Blackjack must pay 3:2.												

House edge with these rules: 0.13%
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DOUBLE DECK												H17
Dealer HITS soft 17 · double any 2 · DAS · late surrender												
HAND	2	3	4	5	6	7	8	9	10	A		
HARD (no ace, or ace counted as 1)												
18+	S	S	S	S	S	S	S	S	S	S	S	
17	S	S	S	S	S	S	S	S	S	S	Rs	
15-16	S	S	S	S	S	H	H	H	Rh	Rh	Rh	
13-14	S	S	S	S	S	H	H	H	H	H	H	
12	H	H		S	S	S	H	H	H	H	H	
11	D	D	D	D	D	D	D	D	D	D	D	
10	D	D	D	D	D	D	D	D	D	D	H	
9	D	D	D	D	D	H	H	H	H	H	H	
5-8	H	H	H	H	H	H	H	H	H	H	H	
SOFT (ace counted as 11)												
A,9	S	S	S	S	S	S	S	S	S	S	S	
A,8	S	S	S	S	S	Ds	S	S	S	S	S	
A,7	S	Ds	Ds	Ds	Ds	Ds	S	H	H	H	H	
A,6	H	D	D	D	D	D	H	H	H	H	H	
A,4-5	H	H	D	D	D	D	H	H	H	H	H	
A,2-3	H	H	H	D	D	D	H	H	H	H	H	
PAIRS												
A,A	P	P	P	P	P	P	P	P	P	P	P	
T,T	S	S	S	S	S	S	S	S	S	S	S	
9,9	P	P	P	P	P	P	P	P	P	P	S	
8,8	P	P	P	P	P	P	P	P	P	P	P	
7,7	P	P	P	P	P	P	P	H	H	H	H	
6,6	P	P	P	P	P	P	H	H	H	H	H	
5,5	D	D	D	D	D	D	D	D	D	H	H	
4,4	H	H	H	P	P	H	H	H	H	H	H	
3,3/2,2	P	P	P	P	P	P	H	H	H	H	H	
H	hit	S	stand	D	dbl	Ds	dbl/st	P	split	R	surr	
NO SURRENDER: 15 v 10/A hit; 16 v 10/A hit; 17 v A stand. NO DAS: 2,2 v 2/3 hit; 3,3 v 2/3 hit; 4,4 v 5/6 hit. Blackjack must pay 3:2.												

House edge with these rules: 0.32%
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SINGLE DECK												S17
Dealer stands on soft 17 · double any 2 · DAS · late surrender												
HAND	2	3	4	5	6	7	8	9	10	A		
HARD (no ace, or ace counted as 1)												
17+	S	S	S	S	S	S	S	S	S	S	S	
16	S	S	S	S	S	H	H	H	H	Rh	Rh	
13-15	S	S	S	S	S	H	H	H	H	H	H	
12	H	H		S	S	S	H	H	H	H	H	
11	D	D	D	D	D	D	D	D	D	D	D	
10	D	D	D	D	D	D	D	D	D	D	H	
9	D	D	D	D	D	H	H	H	H	H	H	
8	H	H	H	D	D	H	H	H	H	H	H	
5-7	H	H	H	H	H	H	H	H	H	H	H	
SOFT (ace counted as 11)												
A,8-9	S	S	S	S	S	S	S	S	S	S	S	
A,7	S	Ds	Ds	Ds	Ds	S	S	H	H	H	H	</

COUNT DEVIATIONS

Hi-Lo · true count = running count / decks remaining

H17

INSURANCE

take at TC +2.4 or higher

ILLUSTRIOUS 18 — act at TC ≥ index

16 v 10	0	Stand	10 v A	+4	Dbl
15 v 10	+4	Stand	9 v 7	+3	Dbl
T,T v 5	+5	Split	16 v 9	+5	Stand
T,T v 6	+4	Split	13 v 2	-1	Stand
10 v 10	+4	Dbl	12 v 4	0	Stand
12 v 3	+2	Stand	12 v 5	-2	Stand
12 v 2	+3	Stand	12 v 6	-1	Stand
11 v A	+1 †	Dbl	13 v 3	-2	Stand
9 v 2	+1 †	Dbl			

FAB 4 SURRENDER — otherwise play the hand

15 v 10	0	Surr	15 v 9	+2	Surr
15 v A	always	Surr	14 v 10	+3	Surr

SECONDARY INDICES — this game, this deck count

8 v 5	0	Dbl	A,8 v 6	-1 †	Dbl
8 v 6	-0.5	Dbl	A,6 v 2	-1.5	Dbl
A,7 v 2	+0.5	Dbl	9,9 v 7	+3	Split

AT THE TABLE

- Deviate on the count you hold BEFORE the cards come out.
- Insurance is a bet on the deck. Take it on any hand at index.
- Where surrender is offered, 16 v 9/10/A and 15 v 10 stay surrenders at every count. The stand indices above are for no-surrender tables, or hands of three or more cards.
- One index wrong is cheaper than one bet wrong. Bet first.

† already basic strategy here - nothing to change on the high side.
Two deck: one deck left, TC = RC. Half a deck left, TC = 2 × RC.

Hi-Lo, full-deck true count

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2 DECK H17 · BACK

TABLE MATH

Dealer outcomes and what errors cost

EV

DEALER BUST % BY UPCARD (6 deck, after the peek)

UP	2	3	4	5	6	7	8	9	10	A
S17	35	37	40	42	42	26	24	23	23	17
H17	36	38	40	42	44	26	24	23	23	20

WHAT A MISTAKE COSTS (units, per time it happens)

Not doubling 11 v 6	0.34
Splitting 10,10 v 6	0.14
Not doubling 9 v 6	0.13
Not splitting 8,8 v 9	0.12
Not splitting 9,9 v 9	0.10
Hitting 13 v 6	0.08
Not splitting 8,8 v 10	0.06
Taking even money on a blackjack	0.04
Standing 16 v 10 instead of hitting	0.01

The last one is why nobody can agree on it. The first one is why the doubles matter more than the close hit/stand calls.

INSURANCE COST BY DECK · SIDE BET EDGES

1 deck	5.9%	21+3	3.2 - 8.8%
2 deck	6.8%	Perfect Pairs	4.1 - 11%
6 deck	7.4%	Buster BJ	6 - 9%
8 deck	7.5%	Lucky Ladies	17 - 24%

Two-card frequencies, 6 deck: blackjack 4.75%, splittable pair 14.5%, hard 12-16 38.5%. You hold a stiff more than a third of the time.

Dealer bust conditioned on no dealer blackjack

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EV · BACK

COUNT DEVIATIONS

Hi-Lo · true count = running count / decks remaining

S17

INSURANCE

take at TC +2.4 or higher

ILLUSTRIOUS 18 — act at TC ≥ index

16 v 10	0	Stand	10 v A	+4	Dbl
15 v 10	+4	Stand	9 v 7	+3	Dbl
T,T v 5	+5	Split	16 v 9	+5	Stand
T,T v 6	+4	Split	13 v 2	-1	Stand
10 v 10	+4	Dbl	12 v 4	0	Stand
12 v 3	+2	Stand	12 v 5	-2	Stand
12 v 2	+3	Stand	12 v 6	-1	Stand
11 v A	+1	Dbl	13 v 3	-2	Stand
9 v 2	+1 †	Dbl			

FAB 4 SURRENDER — otherwise play the hand

15 v 10	0	Surr	15 v 9	+2	Surr
15 v A	+1	Surr	14 v 10	+3	Surr

SECONDARY INDICES — this game, this deck count

8 v 5	0	Dbl	A,8 v 6	0	Dbl
8 v 6	-0.5	Dbl	A,6 v 2	-1.5	Dbl
A,7 v 2	+1.5	Dbl	9,9 v 7	+3	Split

AT THE TABLE

- Deviate on the count you hold BEFORE the cards come out.
- Insurance is a bet on the deck. Take it on any hand at index.
- Where surrender is offered, 16 v 9/10/A and 15 v 10 stay surrenders at every count. The stand indices above are for no-surrender tables, or hands of three or more cards.
- One index wrong is cheaper than one bet wrong. Bet first.

† already basic strategy here - nothing to change on the high side.
Two deck: one deck left, TC = RC. Half a deck left, TC = 2 × RC.

Hi-Lo, full-deck true count

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2 DECK S17 · BACK

BANKROLL & RISK

Sizing, ruin, game conditions

OPS

KELLY SIZING

- Optimal bet = bankroll × edge ÷ variance. Blackjack variance is about 1.32 per round, so bet = bankroll × edge ÷ 1.3.
- At +1.0% edge on a \$10,000 roll that is about \$75 a hand.

RISK OF RUIN = e^{Λ(-2f)} AT f OF FULL KELLY

Full Kelly	13.5%	reckless
3/4 Kelly	6.9%	aggressive
1/2 Kelly	1.8%	standard
1/3 Kelly	0.2%	conservative
1/4 Kelly	0.03%	slow and safe

VARIANCE - WHAT THE SWINGS ACTUALLY LOOK LIKE

- Standard deviation is about 1.15 units per round, so over N rounds it runs 1.15 × √N.
- Over 10,000 rounds: expect roughly +100 units of edge and ±115 units of noise. The noise is bigger than the edge.

You need 20,000+ rounds before results mean anything.

- Buy in for a quarter of the roll. Reload from the room, not from the table.

GAME CONDITIONS - IN ORDER OF VALUE

- Penetration first. Under 65% dealt, the spread cannot save the game. 75%+ is worth more than any rule on the felt.
- Fewer decks, S17, DAS, late surrender, resplit aces.
- Back-count and enter at TC +2, leave at 0 if they let you.

Walk from any 6:5 table. It costs 1.4% and nothing fixes it.

Variance is the price of the edge - fund it or fold it

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OPS · BACK

COUNT DEVIATIONS

Hi-Lo · true count = running count / decks remaining

H17

INSURANCE

take at TC +3.0 or higher

ILLUSTRIOUS 18 — act at TC ≥ index

16 v 10	0	Stand	10 v A	+4	Dbl
15 v 10	+4	Stand	9 v 7	+3	Dbl
T,T v 5	+5	Split	16 v 9	+5	Stand
T,T v 6	+4	Split	13 v 2	-1	Stand
10 v 10	+4	Dbl	12 v 4	0	Stand
12 v 3	+2	Stand	12 v 5	-2	Stand
12 v 2	+3	Stand	12 v 6	-1	Stand
11 v A	+1 †	Dbl	13 v 3	-2	Stand
9 v 2	+1	Dbl			

FAB 4 SURRENDER — otherwise play the hand

15 v 10	0	Surr	15 v 9	+2	Surr
15 v A	always	Surr	14 v 10	+3	Surr

SECONDARY INDICES — this game, this deck count

8 v 5	+2.5	Dbl	A,8 v 6	-0.5 †	Dbl
8 v 6	+1	Dbl	A,6 v 2	+1	Dbl
A,7 v 2	0 †	Dbl	9,9 v 7	+3	Split

AT THE TABLE

- Deviate on the count you hold BEFORE the cards come out.
- Insurance is a bet on the deck. Take it on any hand at index.
- Where surrender is offered, 16 v 9/10/A and 15 v 10 stay surrenders at every count. The stand indices above are for no-surrender tables, or hands of three or more cards.
- One index wrong is cheaper than one bet wrong. Bet first.

† already basic strategy here - nothing to change on the high side.
Shoe: read the discard tray to the nearest half deck. 1 deck = 0.6 in.

Hi-Lo, full-deck true count

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SHOE H17 · BACK

COUNT DEVIATIONS

Hi-Lo · true count = running count / decks remaining

H17

INSURANCE

take at TC +1.4 or higher

ILLUSTRIOUS 18 — act at TC ≥ index

16 v 10	0	Stand	10 v A	+4	Dbl
15 v 10	+4	Stand	9 v 7	+3	Dbl
T,T v 5	+5	Split	16 v 9	+5	Stand
T,T v 6	+4	Split	13 v 2	-1	Stand
10 v 10	+4	Dbl	12 v 4	0	Stand
12 v 3	+2	Stand	12 v 5	-2	Stand
12 v 2	+3	Stand	12 v 6	-1	Stand
11 v A	+1 †	Dbl	13 v 3	-2	Stand
9 v 2	+1 †	Dbl			

FAB 4 SURRENDER — otherwise play the hand

15 v 10	0	Surr	15 v 9	+2	Surr
15 v A	always	Surr	14 v 10	+3	Surr

SECONDARY INDICES — this game, this deck count

8 v 5	-4 †	Dbl	A,8 v 6	-1.5 †	Dbl
8 v 6	-2.5 †	Dbl	A,6 v 2	-5 †	Dbl
A,7 v 2	+2	Dbl	9,9 v 7	+3.5	Split

AT THE TABLE

- Deviate on the count you hold BEFORE the cards come out.
- Insurance is a bet on the deck. Take it on any hand at index.
- Where surrender is offered, 16 v 9/10/A and 15 v 10 stay surrenders at every count. The stand indices above are for no-surrender tables, or hands of three or more cards.
- One index wrong is cheaper than one bet wrong. Bet first.

† already basic strategy here - nothing to change on the high side.
Single deck: quarter deck left, TC = 4 × RC. Count down fast.

Hi-Lo, full-deck true count

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1 DECK H17 · BACK

UTH - PAY & PROOF

Scoring, pay tables, worked example

REF

WORKED EXAMPLE · board K 10 8 6 3

- You hold Q-4: best hand K Q 10 8 6. Outs = K,10,8,6,3 pairing the dealer (15) + any ace (4) = 19. Raise 1x.
- You hold 5-4: best hand K 10 8 6 5. Same 15 pairing outs + A,Q,J,9,7 all outkick you (20) = 35. Fold.

BLIND BET PAYS (play/ante pay 1:1)

Royal flush	500:1	Full house	3:1
Straight flush	50:1	Flush	3:2
Four of a kind	10:1	Straight	1:1

All other hands push

TRIPS SIDE BET - KNOW THE TABLE

Pay table	1	2	3	4
Straight	4	5	4	5
Flush	7	6	7	6
Full house	9	8	8	7
Quads	30	30	30	20
House edge	0.9%	1.9%	3.5%	6.2%

Straight flush 40 and royal 50 on all four tables.

WHAT THE STRATEGY IS WORTH

Full optimal play	2.19% of ante
This card's strategy	2.43% of ante
Unstudied player	4% and up

PROGRESSIVE BREAK-EVEN METERS

- \$1 hidden-royal progressive: about \$17,600 alone, less \$100 per other player at the table.
- Flop-a-royal version: about \$166,000. It is never on. Dealer needs a pair to open. If he does not, the ANTE pushes - blind and play still get paid. Blind pays only on a straight or better.

Ante+blind must be equal - trips is optional

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UTH 2 · BACK

COUNT DEVIATIONS

Hi-Lo · true count = running count / decks remaining

S17

INSURANCE

take at TC +3.0 or higher

ILLUSTRIOUS 18 — act at TC ≥ index

16 v 10	0	Stand	10 v A	+4	Dbl
15 v 10	+4	Stand	9 v 7	+3	Dbl
T,T v 5	+5	Split	16 v 9	+5	Stand
T,T v 6	+4	Split	13 v 2	-1	Stand
10 v 10	+4	Dbl	12 v 4	0	Stand
12 v 3	+2	Stand	12 v 5	-2	Stand
12 v 2	+3	Stand	12 v 6	-1	Stand
11 v A	+1	Dbl	13 v 3	-2	Stand
9 v 2	+1	Dbl			

FAB 4 SURRENDER — otherwise play the hand

15 v 10	0	Surr	15 v 9	+2	Surr
15 v A	+1	Surr	14 v 10	+3	Surr

SECONDARY INDICES — this game, this deck count

8 v 5	+2.5	Dbl	A,8 v 6	+0.5	Dbl
8 v 6	+1	Dbl	A,6 v 2	+1	Dbl
A,7 v 2	+0.5	Dbl	9,9 v 7	+3	Split

AT THE TABLE

- Deviate on the count you hold BEFORE the cards come out.
- Insurance is a bet on the deck. Take it on any hand at index.
- Where surrender is offered, 16 v 9/10/A and 15 v 10 stay surrenders at every count. The stand indices above are for no-surrender tables, or hands of three or more cards.
- One index wrong is cheaper than one bet wrong. Bet first.

† already basic strategy here - nothing to change on the high side.
Shoe: read the discard tray to the nearest half deck. 1 deck = 0.6 in.

Hi-Lo, full-deck true count

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SHOE S17 · BACK

COUNT DEVIATIONS

Hi-Lo · true count = running count / decks remaining

S17

INSURANCE

take at TC +1.4 or higher

ILLUSTRIOUS 18 — act at TC ≥ index

16 v 10	0	Stand	10 v A	+4	Dbl
15 v 10	+4	Stand	9 v 7	+3	Dbl
T,T v 5	+5	Split	16 v 9	+5	Stand
T,T v 6	+4	Split	13 v 2	-1	Stand
10 v 10	+4	Dbl	12 v 4	0	Stand
12 v 3	+2	Stand	12 v 5	-2	Stand
12 v 2	+3	Stand	12 v 6	-1	Stand
11 v A	+1 †	Dbl	13 v 3	-2	Stand
9 v 2	+1 †	Dbl			

FAB 4 SURRENDER — otherwise play the hand

15 v 10	0	Surr	15 v 9	+2	Surr
15 v A	+1	Surr	14 v 10	+3	Surr

SECONDARY INDICES — this game, this deck count

8 v 5	-4 †	Dbl	A,8 v 6	-0.5	Dbl
8 v 6	-2.5 †	Dbl	A,6 v 2	-4.5 †	Dbl
A,7 v 2	+2	Dbl	9,9 v 7	+3.5	Split

AT THE TABLE

- Deviate on the count you hold BEFORE the cards come out.
- Insurance is a bet on the deck. Take it on any hand at index.
- Where surrender is offered, 1