UltiSoft's 3D BlackJack Trainer was designed to teach and train every BlackJack player from the absolute beginner to the most advanced player.

You will become a superb BlackJack player using UltiSoft's 3D BlackJack Trainer and we hope you will have a lot of fun along the way.

Contents…

How to Play

UltiSoft's 3D BlackJack Trainer was designed to make the play of the game as natural as possible. To simply start playing you need only to select New Game from the File Menu

Betting – Before you can play a hand you must enter your bet. Left click a stack of chips to increase your bet and Right click to decrease the amount. Your current bet amount appears in the lower right corner of the screen. To enter your bet left click the $ in the middle of the table. If you change your mind, you can right click the $ to remove your bet. Don't try to do this while a hand is in play or the Pit Boss will get angry!

Game Play
To start a new Hand, left click the table anywhere outside the $ or click the Hit/Deal Button. To Hit (take another card) click the top card or click the Hit/Deal button. To make any other play, click the appropriate button or label.

If you win the hand your winnings will appear along with your initial bet. If you wish to let this bet ride just start a new hand. If you want to take your winnings, right click the $ to remove your bet and then enter a new bet as described above.

You can change the House Rules or Game Options at anytime by selecting either from the menus.

Status Screen
The window in the upper right hand corner of the table is the Status Screen. This screen shows Win/Losses etc. for the current round. If you want to keep track of cumulative totals
for all rounds you must create a Player in the Bank & Player's Screen.

Playing without the Mouse
If you'd rather use the keyboard to play, you can use the following keys:

Keyboard Key	Action
+	Increase Bet
-	Decrease Bet
B	Place Bet
V	Remove Bet
H	Hit
S	Stand
D	Double Down
P	Split
R	Surrender
Y	Take Insurance
N	Pass on Insurance

Game Options

Creating a Set of Game Options
To create a new set of Game Options you simply select the options you wish to use. Once you have entered all the options click the **Save As** button and enter a descriptive file name. To start using your

new set of Game Options click the **OK** button.

Saving and Loading Game Options

UltiSoft's 3D BlackJack Trainer includes several real life Game Options examples.   To load a saved set of Game Options click the **Open** Button and select a name from the list.   After making any changes to a set of Game Options click the **Save As** button and select the name from the list or give the set of Game Options a new name.

Saved sets of Game Options can be used as part of a Play Set .   Play sets allow you to load House Rules, Game Options, a Counting System and a Basic Strategy all at once.

Card Backs

UltiSoft's 3D BlackJack Trainer offers 6 different card backs.   Select whichever you find the most appealing.

Number of Decks

The player can select between 1 and 8 Decks.   The lower the deck count, the higher the advantage for the player. If you are in Training Mode , keep in mind the different Basic Strategies are tailored for a specific number of decks.

Play Speed

The player can select 3 different play speeds.   You will find the Normal Speed and Fast speeds useful in most situations.   The Slow play speed is particularly useful when learning Card Counting .

Play Tough Hands

UltiSoft's 3D BlackJack Trainer normally deals the cards in an absolutely random order. (Although during a big losing streak you may begin to wonder!)   When you choose to Play Tough Hands, you will only be dealt Soft Hands and Pairs. This is a great learning tool.

Table Min and Max

Every BlackJack table in every Casino will have the minimum and maximum table bets posted.   You can enter any value for your table minimums and maximums between $1 and $1000.

Shuffle Point

Select the appropriate point in the deck where the dealer will shuffle.   The shuffle will
Take place after the last round has been played.

Use Wizard

Toggles the wizard on and off.   When selected, tips and suggestions will be shown using the Microsoft Agent.   If you choose not to use the Wizard, tips and suggestions will be shown using a message box.   Choosing not to use the Wizard speeds up game play considerably.

Music & Sounds

Sounds On

Toggles the game sounds (card flips etc) on and off.   This option has no effect on the Wizard.

Win/Lose Sounds

You can have sounds play when you win or lose a hand.   Use this switch to toggle the sounds on and

off.   If you would like to use different sounds for winning or losing, simply replace the Win.wav and Lose.wav files in the Sounds directory with any other wave files.   You must rename your wave files Win.wav and Lose.wav.

Music
With UltiSoft's 3D BlackJack Trainer you can have music playing in the Background while you're playing the game. You can choose which music track you'd like to hear or click the Randomize Tracks box
to hear random selections.   A few music selections are included with the game but you can add as many midi files to the Sounds directory as you like and they will automatically be included as selections in the game.   There are thousands of music files available on the internet so you can customize UltiSoft's 3D BlackJack Trainer with your own taste in music.   A good place to start is The Ultimate Midi Page at **http://ultimatemidi.com/**.

Music Volume:
Although UltiSoft's 3D BlackJack Trainer includes volume controls, these controls may not work with your sound card.   If your sound card does not support these volume controls you can adjust the volume of the music by using the Volume Control included with Windows.   To learn how to use the Windows Volume Control consult your Windows Help File.

Rules of the Game

Object of the Game

The player's goal is to beat the Dealer by obtaining a hand total that is equal to or less than 21 so that his total is higher than the dealer's.

Card Values

Face cards have a value of 10,   Aces count as 1 or 11 and all other cards count their face value. The suits have no value in Blackjack.

Number of Decks

Generally one to eight decks are used.   The lower the number of Decks, the more advantage for the player.

Blackjack

When a player is dealt an ace and a 10-valued card on his first two cards it is called a "Blackjack" or "Natural" and generally is paid out at 3 to 2.   UltiSoft's 3D BlackJack Trainer does not

Include totals less than $1.   For example if you get a BlackJack on a $6 Bet, you will

Receive $9 but on a $5 bet you will win only $7, not $7.50

Busting

If a player's hand exceeds a total of 21, he has busted and loses the hand regardless of the dealer's total.

Push

If a player and the dealer have the same total the hand is a tie, or a push and no money changes hands. The only exception to this rule is that a Blackjack always beats a hand value of 21.

Insurance

When the dealer's upcard is an ace, the players are allowed to make a side bet equal to half of the amount of their initial bet. If the dealer has a Blackjack, the players will be paid at 2 to 1 on their insurance bet. If the dealer does not have a Blackjack, the insurance bet is lost. Unless you are counting cards, NEVER take insurance.

House Rules

The House Rules are the rules that each casino uses to govern Blackjack play.   To become a great BlackJack player you need to know all the rules and how they affect your Basic Strategy

Creating a Set of House Rules
To create a new set of House Rules you simply select the options you wish to use. Once you have entered all the options click the **Save As** button and enter a descriptive file name. To start using your new set of House Rules click the **OK** button.

Saving and Loading House Rules
UltiSoft's 3D BlackJack Trainer includes several real life House Rules examples.   To load a saved set of House Rules click the **Open** Button and select a name from the list.   After making any changes to a Set of House Rules click the **Save As** button and select the name from the list or give the set of House Rules a new name

Saved sets of House Rules can be used as part of a Play Set .   Play sets allow you to load House Rules, Game Options, a Counting System and a Basic Strategy all at once.

Double Down
Doubling Down means that the player doubles his original bet for the hand and receives one and only one more card on that hand. Doubling down usually is allowed only on hands that contain two cards. If the **Any value** button is selected, the player may double down on any hand value he/she wants.   If the **On 9, 10, or 11** button is selected, the player may double down only on hands that have a value of 9, 10, or 11. If the **On 10 or 11** button is selected, the player may double down only on hands that have a value of 10 or 11.

When the **Allow double down after splitting** check box is selected, doubling down is allowed on hands after splitting a pair.

When the **Allow double down on Soft Hands** check box is selected, doubling down is allowed on soft hands.

When the **Allow double down on any number of cards** check box is selected, doubling down is allowed on hands with more than two cards.

Splits
When the **Based on Value** is selected, a hand made up of two cards of the same value can be split. This means that a hand made up of a King and a Jack can be split. When the **Based on Index** is selected, a hand composed of two cards with the same index can be split. For example, 2 Kings can be split but a King and Jack can't.   Based on Index is much more common.

Number of Splits
The number of splits can be set between 1 and 4.

Dealer Peeks
The Dealer can peek under Aces only or Under 10's and Aces.   If the Dealer has a BlackJack all bets are lost and the hand is not played out.

Hit Soft 17

When the Dealer hits soft 17 check box is selected, the dealer hits her hand when it is a Soft 17. This is unfavorable for the player.

Allow re-splitting of Aces

When the Allow re-splitting of Aces is selected, Aces are allowed to be re-split. In other words, if a player splits aces, then receives an ace on his split hand, he is allowed to split the hand again.

Allow drawing to split Aces

When the Allow drawing to split Aces check box is selected, the player is allowed to draw as many cards as he wishes to each hand after splitting aces. This is favorable to the players but most casinos allow only one more card to be drawn to each hand after splitting aces.

Surrender

Surrender means that the player wishes to surrender half his/her bet without playing out the hand. **Late surrender** is performed after the Dealer checks for a BlackJack. If the dealer has a Blackjack, the player loses his entire bet.

Player's Advantage:

As you change House Rules, note how the Player's Advantage changes.   Each House Rule is given a weighted point value that allows you to compare House Rules between

Casinos to determine which are most favorable.   UltiSoft's 3D BlackJack Trainer assigns the following

Values to each Rule.   Positive numbers favor the player while negative numbers favor the House.

Starting Base Value =   0.01

Rule	Value	Rule	Value
1 Deck	0	Resplit Aces (1 Deck)	+.03
2 Decks	-.35	Resplit Aces (2 Deck)	+.04
4 Decks	-.51	Resplit Aces (4 Deck)	+.05
6 Decks	-.56	Resplit Aces (6/8 Deck)	+.06
8 Decks	-.58	Draw to Split Ace	-.14
1 Split	+.02	Six Card Charlie	+.17
2 Splits	+.04	Double Down Any Number	+.22
3 Splits	+.05	Double Down Soft Hands	+.14
4 Splits	+.06	Player Wins on BlackJack	+.20
Double Down on 10, 11	-.28	Player Loses Ties	-1.0
Double Down on 9, 10, 11	-.14		
Late Surrender 1 Deck	+.02		
Late Surrender > 1 Deck	+.09		
Double Down After Split	+.14		
Dealer Hits Soft 17	-.20		

Basic Strategy

All successful BlackJack systems are based on a Basic Strategy.   For every possible hand and Dealer's upcard combination there is only one best play for the player.

Basic Strategies for various House Rules have been created by great BlackJack players using extensive computer analysis of the game. Two Basic Strategies are included with UltiSoft's 3D BlackJack Trainer but you can find many variations in books and on the Internet.

A great place to Start is **The Blackjack Strategy Engine** at *http://www.blackjackinfo.com*

Creating a new Basic Strategy.

To create a new Basic Strategy you simply right or left click each square in the strategy

table to select the appropriate play for each situation.   Once you have entered all the plays for Hard, Soft and Pairs click the **Save As** button and enter a descriptive file name. To start using your new Strategy Table, click the **Use** button.

Saving and Loading Basic Strategies

To load a saved Strategy click the **Open** Button and select a Strategy from the list.   After making any changes to a Strategy click the **Save As** button and select the name from the list or give the Strategy a new name.

Saved Strategies can be used as part of a Play Set .   Play sets allow you to load House Rules, Game Options, a Counting System and a Basic Strategy all at once.

Using a Basic Strategy in Training Mode

When in Training Mode , UltiSoft's 3D BlackJack Trainer forces you to make the correct play.   When the Wizard says you MUST hit this hand that is because the Basic Strategy dictates that is the one best play you can make.

The Wizard does not suggest you make a play, he forces you to make a play.   To become a superb BlackJack player you must NEVER deviate from your Basic Strategy no matter what your "gut" may be telling you.   These strategies are created by BlackJack experts running millions of simulated computer hands and you must trust that the play recommended is the only move you can make.

There is an exception to the above rule. If you are Counting Cards and you'd like to override the Wizard's suggestion you can hold Down the **SHIFT** key while clicking an action button.

To really practice your Basic Strategy UltiSoft's 3D BlackJack Trainer includes a great   Strategy Drill feature.

Strategy Drills

This is a great tool that you can use to help teach you a particular Basic Strategy . When playing Strategy Drills you are dealt two cards to you and one upcard for the dealer. The purpose of Strategy Drills is to test your playing decisions, not whether you win or lose. Strategy Drills will deal you all 540 possible play combinations.   This is a super way to learn.

You will learn all play combinations more quickly with Strategy Drills than by playing in Training Mode because some hands have such a low incidence of occurrence that you will never learn to play them correctly.   For instance, with a single deck game the chance of getting a pair of 9's versus the Dealer's 9 is about 1 in 5,525.   You would have to play in training mode a REALLY long time to hit every combination.

Card Counting Basics

Blackjack players can gain an advantage over the house by keeping track of the cards that have been dealt.   You don't have to be "Rain Man" or have a photographic memory to do this, you only need to be able to do addition and subtraction and to keep track of one number.

Before you can become a card counter, you must know your Basic Strategy and you must be able to play the strategy flawlessly and without thinking.   This will free your mind and allow you to keep track of the cards dealt rather than what play you should make.

A Counting System assigns a count value to each card value in a deck of cards. For example, In the High/Low System included with UltiSoft's 3D BlackJack Trainer, the values assigned are as follows.

```
      2 - 6 = + 1
      7 – 9 =    0
10 – Ace =   - 1
```

With this definition you can determine how favorable the remaining cards are by maintaining a running count of all the cards that have been dealt since the shuffle.

For example, when using this count definition if you see 2, 10, 10, 7, Ace, 5, 10 dealt from a newly shuffled deck of cards, the Running Count would be 1 + -1 + -1 + 0 + -1 + 1 + -1 = -2.

Because the running count is –2, the remaining cards are less favorable than average   which would be 0.   A positive number would indicate that the remaining cards are more favorable than average.

Running vs True Count

Suppose   a player was counting cards and the current count was +4. If there were still 3 decks of cards left, this would only indicate a very small advantage. However if there were only half a deck left to be dealt, this would indicate a very large advantage for the player.

Running Count:

The running total you keep in your head.

True Count:

To be truly accurate the running count must be adjusted based on how many decks are remaining. This is because the Running Count is much less significant when only a few cards have been dealt than it is later on in the deal.   The technique used to adjust the Running Count looks like this.

True Count = (Running Count) / (Remaining Decks)

For instance, in a four deck game with a running count of +6 and three decks remaining to be played the True Count is:

True Count = (+6) / (3) = 2

When you try to calculate the True count you have to estimate the number of decks remaining. The degree of accuracy required estimating the number of decks remaining depends on the size of the unplayed decks.   UltiSoft's 3D BlackJack Trainer estimates the Remaining Decks as follows.

Remaining Decks	Estimate to Nearest
6 or More	Full Deck
3 to 5	Half Deck
0 to 2	Quarter Deck

Using the True Count

Now that you know the True Count, you can adjust your bet size based on it. As the true count gets

larger, your bet size should get larger. As the true count gets smaller your   bet size should also get smaller.

In the Real World , you can also use the True Count to determine   when to enter and when to exit a Blackjack game.   You can go to a Blackjack table where the dealer is shuffling the cards and watch the game. As the dealer deals the cards you keep track of the count. When the true count reaches a certain level (maybe 2 or 3) you can enter the game and the odds will be in your favor.   As you are playing, if the count become unfavorable, you can just leave the game instead of betting less money.

When you become very skilled at card counting you can vary your playing actions based on the true count. For example, some card counting system will actually use 3 different Basic Strategy Tables. When the count is less than – 6, you play with one strategy. If the count is
-6 to +6 you play another strategy. If the count is greater than +6 you play yet another strategy table.

UltiSoft's 3D BlackJack Trainer has a Flash Card feature that allows you to practice card counting without playing out a hand.

Creating a new Counting System.
To create a new Counting System you simply enter a Plus or Minus Value for each card. Once you have entered all the values click the **Save As** button and enter a descriptive file name. To start using your new Counting System, click the **Use** button.

Saving and Loading Counting Systems
UltiSoft's 3D BlackJack Trainer includes several Counting Systems.   To load a saved Counting System click the **Open** Button and select a Counting System from the list.   After making any changes to a Counting System click the **Save As** button and select the name from the list or give the Counting System a new name.

Saved Counting Systems can be used as part of a Play Set .   Play sets allow you to load House Rules, Game Options, a Counting System and a Basic Strategy all at once.

Flash Cards

This is a fantastic tool you can use to help learn a <u>Counting System</u> .
When using Flash Cards you will be flipping through the deck and trying to keep
an accurate count in your head.   You can flip 1 to 4 cards at a time either manually ,
by clicking the Flip Button, or Automatically flip the cards based on a time interval.

You can see the correct Running Count and True (Deck) Count at any time by clicking the **Show Count** button.

Bank and Players

The Bank and Players Screen shows **cumulative** totals for all games played for each player. Statistics are updated after every play so there is no need to save a game.

This screen allows you to add and delete players, change your playing stake and view multiple player's statistics.

To create a new player click the **New** button and enter the name, the bank balance you wish to start with and the Current Stake you wish to play with.   You can start with a maximum bank balance of $1,000,000 and your Stake can be between $1 and $10,000

You can adjust your stake at anytime but you can't adjust your bank balance.   Your bank balance will simply grow or shrink depending on your wins and losses.   If your player losses
 all his/her money you will be able to enter a new starting balance at that time.

If you want to reset a Player's statistics you can delete then re enter the Player or click the **Reset** button.

After making any changes on the Bank & Player's screen, a new game will automatically be started for you.

Training Mode

Training Mode teaches you Basic Strategy by forcing you to always make the right play.   If you make a mistake the Wizard will pop up and tell you what the correct play is and even offer explanations in some cases.

The Status Window will show *Training Mode: Basic* or *Training Mode: Basic/Counting* if using Training Mode in conjunction with a Card Counting System

To play in Training Mode you first need to create or open a Basic Strategy table.   After selecting "**Use**" you will be in Training Mode until you select "**Stop Using**".

Wizard

The Wizard is your own personal BlackJack trainer and guide.   The Wizard offers tips and suggestions throughout the game and is especially useful when you are playing in Training Mode .   If you have a sound card installed, the Wizard will actually speak to you during the game as well as displaying text on the screen.

Tip:
  You can right click the Wizard at any time to hide him.

Soft Hands

A Hand that contains an Ace that can be counted as either 1 or 11 is called a "Soft Hand". For example; the hand Ace-6 is called a "Soft" 17. The Hand Ace-6-10 is called a "Hard" 17 because the ace must be counted as 1.

Playing in the Real World

Although computer simulations are a great way to learn effective BlackJack play, playing in the real world is a little different.

The following **Casino BlackJack: Rules of the Game** was written by Bayview Strategies and Kenneth R. Smith and is reproduced here with permission.   Please visit **The Blackjack Strategy Engine** on the World Wide Web at *http://www.blackjackinfo.com*

1.0: Casino Basics

1.1: Choosing a table

Before playing the game, you'll need to find an appropriate table at which to play. If you're a newcomer to this process, there are a few items to keep in mind. You'll want to pay attention to several details about each table that you approach. The most important item is the sign declaring betting limits. Both the minimum and the maximum allowable bets should be clearly posted on a sign on the table-top. Look around to find a table that suits your bet sizes. Often, you'll find that the lower limit ($3 or $5) tables are quite crowded. In most casinos, the signs are color-coded to match the minimum bets posted on them: Red for $5, Green for $25, and Black for $100 minimum tables. Next, you'll want to make sure that the table you have selected is actually for blackjack, and not another of the various table games offered at the casino. Blackjack tables will almost certainly have the phrase "Blackjack pays 3 to 2" printed on the table felt. The next item to observe is the type of game being dealt. Beginners are usually better off playing the "shoe" games where 6 or 8 decks are used. The advantage for beginners in this game is that all of the player's cards are dealt face-up in front of each player, and the dealer can help with playing questions and decisions. Notice: Once you become proficient at the game, you might want to switch to a game with fewer decks. The casino's advantage is lower with fewer decks in play. But for now, let's stick with the multi-deck games for the ease-of-play advantage.

1.2: Buying chips

Once you are seated at a table, you'll need to purchase some chips from the dealer for your bets. Wait for a break in the action, and place your cash out in front of you on the table felt. (Some casinos might make you wait until the dealer shuffles to join the game.) An appropriate buy-in amount is anywhere from 10 to 20 times your average bet. If you are a $5 bettor, this means a buy-in of $50-$100 is typical. Don't try to hand your cash to the dealer. For security reasons, he can't take anything from your hands. Simply lay the cash on the table; he'll pick it up and change it for an equal value of playing chips. You won't be getting any change back either. He'll change the entire amount, push the chips across the table to you, and then drop the cash into a slot in the table top. Chip colors are fairly standardized in the casino industry, with red chips representing $5, green chips representing $25, and black chips representing $100. You'll also see $1 value chips (usually white) or $1 tokens (silver) on the table as well. Some casinos also use a $2.50 chip that is usually pink in color. Chip colors above the $100 denomination vary widely, with purple a common choice for $500 chips. Take a quick look at the chips to make sure that you know the values, and that you were given the correct amount for your cash. If you have any questions, just ask the dealer. Part of his job is to help players learn the game.

1.3: Making a bet

On the table felt in front of your position, you'll find a circle or box for your bets. Before each hand begins, place your desired bet into the circle in one stack. If you are betting multiple denominations of chips, place the larger valued chips on the bottom of the stack, and the smaller value chips on top. Once the cards have been dealt, you aren't allowed to touch the bet in the circle. If you need to know how much you have bet for doubling or splitting (explained later), the dealer will count down the chips for you. Once the hand is over, the dealer will move around the table to each position in turn, paying winners and collecting the chips from losing hands. After the dealer has paid you, you can remove your chips from the circle, and place your next bet. If you want to let your winnings ride, you'll need to form one stack of chips from the two or more stacks on the table after the dealer pays you. Remember, big chips should be placed on the bottom.

1.4: Cashing in

When you're finished playing, you'll want to take your chips to the cashier to exchange them for cash. If you have groups of smaller denomination chips in front of you, the dealer will probably want to "color up" your chips. This simply means exchanging groups of smaller denomination chips for larger valued chips. Wait until the end of a hand, then simply push your chips out in front of you between the betting boxes, so it can't be confused for a bet. The dealer will count down the chips, and return to you a smaller stack of chips of equal value. You can take these to the cashier for cash, or to another table for more play.

2.0: Basics of Blackjack

2.1: Premise of the game

The basic premise of the game is that you want to have a hand value that is closer to 21 than that of the dealer, without going over 21. Other players at the table are of no concern. Your hand is strictly played out against the hand of the dealer. The rules of play for the dealer are strictly dictated, leaving no decisions up to the dealer. Therefore, there is not a problem with the dealer or any of the other players at the table seeing the cards in your hand. Indeed, if you're playing at a shoe game, the player cards are all dealt face up. In any event, when you're just learning to play, don't hesitate to show the dealer or other players your cards and ask questions.

2.2: Values of the cards

In blackjack, the cards are valued as follows:
An Ace can count as either 1 or 11, as demonstrated below.
The cards from 2 through 9 are valued as indicated.
The 10, Jack, Queen, and King are all valued at 10.

The suits of the cards do not have any meaning in the game.

The value of a hand is simply the sum of the point counts of each card in the hand. For example, a hand containing (5,7,9) has the value of 21. The Ace can be counted as either 1 or 11. You need not specify which value the Ace has. It's assumed to always have the value that makes the best hand. An example will illustrate: Suppose that you have the beginning hand (Ace, 6). This hand can be either 7 or 17. If you stop there, it will be 17. Let's assume that you draw another card to the hand and now have (Ace, 6, 3). Your total hand is now 20, counting the Ace as 11. Let's backtrack and assume that you had instead drawn a third card which was an 8. The hand is now (Ace, 6, 8) which totals 15. Notice that now the Ace must be counted as only 1 to avoid going over 21.

A hand that contains an Ace is called a "soft" total if the Ace can be counted as either 1 or 11 without the total going over 21. For example (Ace, 6) is a soft 17. The description stems from the fact that the player can always draw another card to a soft total with no danger of "busting" by going over 21. The hand (Ace,6,10) on the other hand is a "hard" 17, since now the Ace must be counted as only 1, again because counting it as 11 would make the hand go over 21.

2.3: The deal of the cards

Once all the bets are made, the dealer will deal the cards to the players. He'll make two passes around the table starting at his left (your right) so that the players and the dealer have two cards each. (European and Australian players: See exception at the bottom of this section.) The dealer will flip one of his cards over, exposing its value.

In the shoe games, the players cards will be dealt face-up, and the players are not allowed to touch the cards. If you're just beginning, you'll probably want to start at the shoe game where you don't have to worry about handling the cards.

In the hand-held games, the player's cards are dealt face down, and the players pick up the cards. When handling the cards in a hand-held game, here are a few important things to remember.

- • You are only allowed to touch the cards with one hand. If you're a poker player, this can take some effort to break old habits!
- • You must keep the cards over the table.
- • Any cards that the dealer subsequently deals to your hand must be left on the table, not added to the cards in your hand.

Once the cards are dealt, play proceeds around the table, starting at the first seat to the dealer's left, also called first base. Each player in turn indicates to the dealer how he wishes to play the hand. The various player decisions are covered in their own section below. After each player has finished his hand, the dealer will complete his hand, and then pay or collect the player bets.

Now, the exception I mentioned: Some casinos, mostly in Europe, give the dealer only one card face up until all the players have finished their hands. The dealer than deals his second card, and finishes his hand. This is called the European No Hole Card rule. This can change a player's strategy if, and only if, the dealer collects all player bets in the event of a dealer blackjack. Some casinos that deal only one card at first to the dealer will refund any double-down or split bets if the dealer turns out to have a blackjack. This type of no hole card rule does not have any effect on the player's optimal strategy, and should not be described as European No Hole Card rules.

2.4: How the dealer plays his hand

The dealer must play his hand in a specific way, with no choices allowed. There are two popular rule variations that determine what totals the dealer must draw to. In any given casino, you can tell which rule is in effect by looking at the blackjack tabletop. It should be clearly labeled with one of these rules:

- • "Dealer stands on all 17s": This is the most common rule. In this case, the dealer must continue to take cards ("hit") until his total is 17 or greater. An Ace in the dealer's hand is always counted as 11 if possible without the dealer going over 21. For example, (Ace,8) would be 19 and the dealer would stop drawing cards ("stand"). Also, (Ace,6) is 17 and again the dealer will stand. (Ace,5) is only 16, so the dealer would hit. He will continue to draw cards until the hand's value is 17 or more. For example, (Ace,5,7) is only 13 so he hits again. (Ace,5,7,5) makes 18 so he would stop ("stand") at that point.
- • "Dealer hits soft 17": Some casinos use this rule variation instead. This rule is identical except for what happens when the dealer has a soft total of 17. Hands such as (Ace,6), (Ace,5,Ace), and (Ace, 2, 4) are all examples of soft 17. The dealer hits these hands, and stands on soft 18 or higher, or hard 17 or higher. When this rule is used, the house advantage against the players is slightly increased.

Again, the dealer has no choices to make in the play of his hand. He cannot split pairs, but must instead simply hit until he reaches at least 17 or busts by going over 21.

2.5: What is a Blackjack, or a natural?

A blackjack, or natural, is a total of 21 in your first two cards. A blackjack is therefore an Ace and any ten-valued card, with the additional requirement that these be your first two cards. If you split a pair of Aces for example, and then draw a ten-valued card on one of the Aces, this is not a blackjack, but rather a total of 21. The distinction is important, because a winning blackjack pays the player odds of 3 to 2. A bet of $10 wins $15 if the player makes a blackjack. A player blackjack beats any dealer total other than a dealer's blackjack, including a dealer's regular 21. If both a player and the dealer make blackjack, the hand is a tie or push.

The dealer will usually pay your winning blackjack bet immediately when it is your turn to play. In the face down games, this means that you should show the blackjack to the dealer at that time. Some casinos may postpone paying the blackjack until after the hand is over if the dealer has a 10 card up and has not checked for a dealer blackjack. Other casinos check under both 10 and Ace dealer upcards, and would therefore pay the blackjack immediately. Regardless, when you are dealt a blackjack, turn the cards face up, and smile. It only happens about once every 21 hands, but it accounts for a lot of the fun of the game.

3.0: The Player's Choices

3.1: Hitting/Standing

The most common decision a player must make during the game is whether to draw another card to the hand ("hit"), or stop at the current total ("stand"). The method you use to indicate your decisions to the dealer depend on which kind of game you are playing.

In the face-up shoe game, you indicate that you want another card by tapping the table behind your cards with a finger. You'll be required to make the hand signals, rather than just announcing "hit" or "stand" to the dealer. This is to eliminate any confusion or ambiguity in what you choose, and also for the benefit of the ever-present surveillance cameras. If you go over 21, or "bust", the dealer will collect your bet, and remove your cards from the table immediately. When you decide to stand, just wave your hand in a horizontal motion over your cards.

In the face-down game, things are a little different. You'll hold the first two cards with one hand. To draw another card to your hand, simply scrape your cards across the table felt lightly. Watch another player at first to see how this works. The dealer will deal your additional cards on the table in front of your bet. Add them to your total hand value, but leave the actual cards on the table. If you go over 21, just toss the two cards in your hand face up on the table. The dealer will collect your bet, and discard your hand. When you decide to stand, you should tuck the two cards you are holding face-down under the chips that you have bet. This can be a bit tricky the first few times. Don't pick up the bet to place the cards underneath. Remember, once the cards are dealt, you can't touch the chips in the circle. Simply slide the corner of the cards under the chips.

The descriptions are a lot tougher than the actual play. Just pay attention to what other players are doing and you'll fit right in.

3.2: Doubling Down

Among the more profitable player options available is the choice to "double down". This can only be done with a two card hand, before another card has been drawn. Doubling down allows you to double your bet and receive one, and only one, additional card to the hand. A good example of a doubling opportunity is when you hold a total of 11, say a (6,5) against a dealer's upcard of 5. In this case, you have a good chance of winning the hand by drawing one additional card, so you might as well increase your bet in this advantageous situation. If you are playing in a face-down game, just toss the two cards face-up on the table in front of your bet. In either type of game, add an additional bet to the betting circle. Place the additional bet adjacent to the original bet, not on top of it. The dealer will deal one additional card to the hand. In the face-down game, he'll probably tuck it face-down under your bet, to be revealed later.

Players are allowed to double down for any amount up to the original bet amount, so you could double down "for less" if you wanted. Just remember that you do give up something for being allowed to increase your bet: the ability to draw more than one additional card. If the correct play is to double down, you should always double for the full amount if possible.

3.3: Splitting Pairs

When you are dealt a matching pair of cards (remember, ignore the suits), you have the ability to split the hand into two separate hands, and play them independently. Let's say you are dealt a pair of eights for a total of sixteen. Sixteen is the worst possible player hand, since it is unlikely to win as is, but is very likely to bust if you draw to it. Here's a great chance to improve a bad situation.

If you are playing a hand-held game, toss the cards face-up in front of your bet just like a double down. Then, in either type of game, place a matching bet beside the original bet in the circle. Note that you must bet the same amount on a split, unlike a double-down, where you are allowed to double for less. The dealer will separate the two cards, and treat them as two independent hands. Let's say you draw a 3 on the first 8, for a total of 11. Many casinos will allow you to double down on that hand total of 11 at this point. When this is allowed, the rule is called "Double after Split", predictably enough. Regardless, you

can play the first hand to completion, at which point the dealer will deal a second card to the second hand, and you can begin making play decisions on it.

If you get additional pairs (in the first two cards of a hand), most casinos will allow you to resplit, making yet another hand. The most common rule allows a player to split up to 3 times, making 4 separate hands, with 4 separate bets. If double after split is allowed, you could have up to 8 times your initial bet on the table if you chose! Some casinos restrict resplitting, and some allow unlimited splitting. Another fine point is that you are allowed to split any 10-valued cards, so you could split a (Jack, Queen) hand. However, this is usually a bad play: Keep the 20.

The other complication for pair splits concerns splitting Aces. Splitting Aces is a very strong player move, so the casino restricts you to drawing only one additional card on each Ace. Also, if you draw a ten-valued card on one of your split Aces, the hand is not considered a Blackjack, but is instead treated as a normal 21, and therefore does not collect 3:2 odds. Some casinos allow resplitting Aces if you draw another, while many do not allow resplitting Aces although they often do allow resplitting of any other pairs. With all these restrictions, you may wonder whether it makes sense to split Aces. The answer is a resounding YES. Always split pairs of Aces.

3.4: Insurance and Even Money

Insurance is perhaps the least understood of all the commonly available rules for Blackjack. This is not necessarily a bad thing because the insurance bet is normally a poor bet for the player, with a high house advantage. However, that's not always the case. So, here we go:

If the dealer turns an up-card of an Ace, he will offer "Insurance" to the players. Insurance bets can be made by betting up to half your original bet amount in the insurance betting stripe in front of your bet. The dealer will check to see if he has a 10-value card underneath his Ace, and if he does have Blackjack, your winning Insurance bet will be paid at odds of 2:1. You'll lose your original bet of course (unless you also have a Blackjack), so the net effect is that you break even (assuming you bet the full half bet for insurance.) This is why the bet is described as "insurance", since it seems to protect your original bet against a dealer blackjack. Of course, if the dealer does not have blackjack, you'll lose the insurance bet, and still have to play the original bet out.

In the simplest description, Insurance is a side-bet, where you are offered 2:1 odds that the dealer has a 10-valued card underneath ("in the hole"). A quick check of the odds yields this: In a single deck game, there are 16 ten-valued cards. Assuming that you don't see any other cards, including your own, the tens compose 16 out of 51 remaining cards after the dealer's Ace was removed. For the insurance bet to be a break-even bet, the hole card would have to be a ten 1 out of 3 times, but 16/51 is only 1 in 3.1875.

The situation is often thought to be different when you have a Blackjack. The dealer is likely to offer you "even money" instead of the insurance bet. This is just the same old insurance bet with a simplification thrown in. Let's ignore the "even money" name, and look at what happens when you insure a Blackjack. Let's say you bet $10, and have a Blackjack. You would normally collect $15 for this, unless the dealer also has a blackjack, in which case you push or tie.

Let's assume that the dealer has an Ace up, and you decide to take insurance for the full amount, or $5. Now, two things can happen:

1) The dealer has a Blackjack. I tie with the $10, but collect 2:1 on the $5 insurance bet for a total profit of $10.

2) The dealer does not have Blackjack. I lose the $5, but collect $15 for my BJ. Total profit, again $10.

In either case, once I make the insurance bet, I'm guaranteed a profit of $10, or even money for my original bet.

So, casinos allow me to eliminate the insurance bet altogether, and simply declare that I want even money for my blackjack when the dealer has an Ace showing.

You're probably thinking that sounds like a pretty good deal. You're guaranteed a profit even if the dealer does have Blackjack. Just remember that the guaranteed profit comes at a price. You'll win more money in the long run by holding out for the $15, even though you'll sometimes end up empty-handed. Nonetheless, many players are adamant that they prefer to take even money when offered. Just be aware that you're costing yourself money when you make that choice.

The basic strategy player should simply never take the insurance bet, even the "even money" variety. Card counters on the other hand can often detect situations where more than one-third of the remaining cards are ten-valued, and the bet is then a profitable one. So, unless you know the bet is favorable, just ignore it.

How To Register

If you are a registered user of 3D BlackJack Trainer, we thank you for your support.   If you have not yet registered this game, then we thank you for trying it.

After your payment is received you will receive a registration code which unlocks the program and allows you to play indefinitely.   The registered version of UltiSoft's 3D BlackJack Trainer is identical to the Shareware version but does not include the nags from the Wizard when you start a new game.   All features disabled in the Shareware version such as Statistics, Playsets, Betting Limits etc will automatically become functional after registering.

What is Shareware?

Shareware isn't really a kind of software, it is a way of marketing software.   You are able to try an evaluation version of a copyrighted software product with no obligation to buy during your evaluation period.   The evaluation period varies from publisher-to-publisher.   Sometimes the evaluation period is a period of days (like 30 days) or a number of uses (like 10 uses).   Once the evaluation period is over, you must either register (purchase) the product or stop using it.   Shareware programs are copyrighted and continuing to use a shareware program beyond the evaluation period is violation of copyright law.

Placing an Order

You can order via telephone, FAX, email or postal mail.

- Telephone Orders: 1-800-925-3147   (U.S. and Canada)
- Voice: 1-541-664-1885   (International)
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Central Point, OR 97502
USA

Trip Stake Calculator

Want to know how much money to take on that weekend trip to Las Vegas?   The Trip Stake Calculator can tell you.

The calculator can estimate how much money you should bring along while maintaining an acceptable level of risk.   Let's follow an example...   On a weekend trip you plan to play 4 hours per day for 2 days.   You are going to bet between 5 and 25 dollars.   You expect about 40 percent of your bets to be Maximum Bets and since you will be using a good Basic Strategy and Counting cards, you expectation (advantage over the House) is about 1.67%

When we plug these numbers into the trip stake calculator we find that a Trip Stake of $850 is required.   If we bring 850 dollars, our chance of being completely wiped out is a very acceptable .0146%

Try playing around with the numbers until you find an acceptable level of risk versus reward.

If you're interested in how these numbers are calculated you should read **BlackJack For Blood** by Bryce Carlson.   It's an excellent book for both beginners and advanced players.

Wizard Tours

UltiSoft's 3D BlackJack Trainer offers 3 animated Wizard tours to introduce you to the game.   To start a Tour select "Wizard Tours" from the Training menu.

• Take the Getting Started Tour to see how the game is played.
• The Basic Strategy Tour explains Basic Strategy and how to play in Training Mode.
• An introduction to Card Counting will start you on the road to becoming a BlackJack expert.

Play Sets

Play Sets allow you to combine all your settings into one convenient set. Choose a saved set of Game Options and House Rules and, if you'd like, a Basic Strategy and Card Counting System you'll use to attack the game. UltiSoft's 3D BlackJack Trainer includes over 10 actual casino settings but you can create as many as you like.

With Play Sets you can create a nearly exact replica of an actual casino game. For example, you can play a 6 Deck Game at the Hard Rock Café with rock music blasting in the background. You'll be using the actual House Rules, table minimums and maximums and even the same deck penetration as the actual casino! With the music features you can get really creative and add the appropriate background music to give the casino the right ambiance.

Creating a Play Set

To create a new Play set simply select the a set of House Rules, Game Options and, if you wish, a Basic Strategy and Counting System from the lists. Once you have entered all the options click the **Save As** button and enter a descriptive file name.

Saving and Loading Play Sets

UltiSoft's 3D BlackJack Trainer includes several real life Casino Play Sets. To load a saved Play Set click the **Open** Button and select a name from the list. After making any changes to a Play Set click the **Save As** button and select the name from the list or give the Play Set a new name.

As soon as you click **OK**, the House Rules, Game Options, Basic Strategy and Card Counting System will be loaded and ready to use.

Hint:

You should give your play set a descriptive name like "Golden Nugget Single Deck" or Generic Atlantic City.

Midi Files

Music files available on the internet.   These files have an extension of ".mid"

Design Credits

- Programming: Rob Frenette
- Graphics: Rob Frenette & Clint Smith
- Help: Rob Frenette & Kenneth R Smith

Special thanks to all the users who offered such excellent feedback and suggestions.