Greg Fletcher

Baccarat
Attack
Strategy
"Attack, Retrench and Win"

Silverthorne Publications, Inc.

Baccarat Attack Strategy – "Attack, Retrench and Win"
By Greg Fletcher

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Introduction

Congratulations on downloading this manual. I am convinced that the Baccarat Attack Strategy may be one of the safest and most effective ways to make money ever created.

Once you learn this strategy you will know -

- How you can turn $150 into a rock-solid income stream of $413 an hour that you can tap into any time you choose.

- How you can use this rock-solid strategy to build a reliable weekly income of $8,762, $16,782 or even $20,895 without leaving home.

- How you will use this powerful new system to simply overpower and beat baccarat wherever it is offered – including every version offered by online casinos!

- Why baccarat is the number one best casino game to use as a source of a reliable and totally predicable income.

- Why you won't need any experience to start beating the game thirty minutes after you read the information package I have prepared for you!

The Baccarat Attack Strategy is unlike any strategy or system ever developed for baccarat. It is based on a unique way of *slicing and dicing the baccarat game into smaller segments* and then simply overcoming each part of the game. It may be helpful to think of this as a special case of applying the strategy of **"divide and conquer."**

This unique approach to playing and winning is called **"Attack, Retrench and Win."**

Here's how this works –

You will "Attack" the game when you are in a winning mode. You will recognize this mode because you will be winning a high number of bets. You might think of it as a gambler's dream. These winning periods can be very brief or sometimes quite lengthy. A key aspect of the Baccarat Attack Strategy is that you will immediately know when you are in a winning mode so that you can go on the Attack and start pulling in one winning wager after another.

However, unlike other simplistic systems which use such methods as doubling your wager following a winning one (called a parlay), the Baccarat Attack Strategy uses a scientifically developed approach that allows you to capitalize on a winning streak *without putting your previous winning bets at risk.*

What this means is that when you are on the "Attack," you will be pulling in money almost faster than you can stack your winnings in front of you! And, you will do it with zero risk of giving back your previous winnings!

On the other hand, if you lose more wagers than you win, you will automatically move into the **Retrenchment Betting Mode.**

Here you will use a special betting series designed to rapidly recoup any losses.

When you first start play, you will begin in a neutral mode. After just a single bet, called your *Starter Bet,* the strategy will determine whether you will move into either the Attack or the Retrenchment betting mode.

Pulling all this together is our **TAT Betting System.**

In addition to changing bets depending on whether you are winning or losing most wagers, the Baccarat Attack Strategy also uses a unique way to determining where you place each wager. This is the powerful TAT Betting System.

This is a breakthrough new approach to determining where you place each wager.

Here's what happens when the whole strategy is used –

Our testing confirms that the Blackjack Attack Strategy wins a remarkable 93.75% of the games played.

Needless to say, with its documented 93.75% win rate, the Baccarat Attack Strategy simply overwhelms every version of baccarat!

You may not appreciate just how strong this win rate is. Consider . . .

A good stock picking system might result in 60% of your picks being winners.

If you are a sports bettor and can pick 60% winners, you can win a fortune.

Some really good systems can deliver 80% wins.

Only a few of the very best strategies ever hit the magic 90% level. There is no question that you will feel like you are minting money with a 90% win system.

Now, I want to present you with a pleasant surprise –

Because of the high level of effectiveness of strategy switching using the "Attack, Retrench and Win" approach, you will win an unprecedented 93.75% of the time using the Baccarat Attack Strategy!

With a win rate this high, you will quickly and consistently win large amounts playing baccarat. That has been the experience of my students and it can be your experience too!

One of the best parts about using the Baccarat Attack Strategy is how easy it is to use. In the back of this manual, you will find the BAT Bet-Tracker. This is a simple, yet powerful way to keep track of your bet size, where you place each bet and a whole lot more.

The BAT Bet Tracker will –

- Get you started every game with a Starter Bet. This bet will set up every move you will make.

- Tell you whether you are in Attack or Retrenchment betting mode.

- Give you the size of every bet.

- Tell you where to place every bet.

- Set up a Target Profit for each game and give you the exact quitting points you will use to always lock and walk off with a nice profit.

- Show you how to extend a winning streak so that when the game is going your way, you will have no limits on how much you can win!

- Show you when a game is lasting too long so that you will know when to take a break.

The Baccarat Attack Strategy has been thoroughly tested and proven to work. It has been proven to beat every version of baccarat you can find, anywhere and everywhere baccarat is offered.

Here is just a sample of where my system testers and I have played baccarat and won -

- We beat the games played on the big baccarat tables – the kind you find in the casino's elegant roped off gaming rooms.

- We consistently overcame baccarat games played on mini-baccarat tables in both land-based and online casinos.

- We relentlessly beat the games played in the US, Canada, South America.

- We easily defeated the games played in France, UK.

- We won a huge amount of money off the games played in Macau.

- We easily overcame the games played with $2 minimum bets.

- We won hundreds of thousands of dollars off games played with $100 minimum bets.

What's more, we won at every level of play, everywhere we played –

- We won game after game, consistently, when we played with $100 bankrolls.

- We overcome every casino defense in the games where we played with $25,000 bankrolls.

- We won game after game when we played in Las Vegas, Reno, Atlantic City, Mississippi and Windsor, Canada.

- We beat the baccarat games when we played in Costa Rica, Panama and Argentina.

- We won handily against the games offered in Australia, Macao and South Africa.

- We even won quite respectable amounts when we played online in games with ten-cent minimum bets.

- And, when we played making $25 bets, our winnings piled up so quickly it was almost like we were printing our own money.

With the sheer power of the proven Baccarat Attack Strategy, it doesn't matter where you play. What matters is that you will win!

- We consistently beat the full-sized baccarat games conducted in special high roller rooms or in special roped off areas of the casino.

- We made a fortune playing at the blackjack table sized mini-baccarat games. These games are found everywhere and with our proven strategy you can easily beat them!

- We consistently won playing online. Interestingly, you can get started playing online making just ten-cent wagers!

Here is just some of what you can expect once you join us and start using this powerful strategy –

- You'll be able to learn this strategy very quickly, even if you have never played baccarat.

- You'll be able to practice it for free in an online casino that allows free practice with no strings attached.

- You'll be able to get started with the lowest possible investment. Ten dollars deposited with on online casino will launch your new career.

- You'll easily win from $14 to over $3,319 an hour, depending on where you play and your level of play (see the previous table for examples).

- You will be able to soundly beat every version of baccarat, including baccarat played on the big tables, mini-baccarat and the online versions of baccarat.

- You will have the skills to set up baccarat play as a business. Here's why - Even minimum sized bets in a land-based casino will easily net you over $2,000 a day.

- You will be able to beat online baccarat and play from home if you like. Online play is very profitable. Several of our players play from home and make from $1,600 to over $4,000 a day!

What's more, you will be able to win very quickly. While a game in a casino might last 25 minutes, you can easily complete an online game in less than 10 minutes!

You will be able to play flawlessly using the BAT Bet Tracker. Our record using the Tracker is nothing short of amazing. Without a doubt, you will be able to do just as well

You will be able to use the Baccarat Attack Strategy to set up your own business as a professional baccarat player. And, because you can play online, you won't even have to leave home to do this!

I wish you the best of luck in winning your own fortune with the Baccarat Attack Strategy.

Greg Fletcher

How to Use This Book

If you are a beginner you should read the complete book, then go back and study the chapters describing how to use the Baccarat Attack Strategy.

Here is the critical information on how to use this book:

How to Play Baccarat

Baccarat was originally a European game, which was invented and first played in Italy. The game developed a large following in France and is still a major game in Europe, with a number of casinos specializing in the European version of the game, known as chemin de fer. There is also another version of the game, called baccarat en banque.

The word "baccarat" is the French term for the Italian word *baccara* (which means zero), which refers to the value of zero given to the face cards as well as the 10 in this game of chance.

The t in baccarat is silent (bah-cah-rah). The original game in Las Vegas was introduced on the Strip in 1959. Originally the game was played using the chermin de fer rules, in which the gambler holding the bank plays against the other players; but, the game was changed to baccarat in the 1960s. In the American version of the game, which is the version used by the Internet casinos, the casino plays against all players, regardless of how they wager.

There are now two styles of baccarat in American casinos: the more formal full-pit version, played at a long table with 12 to 14 players, two dealers, a croupier and one or more house shills, and its little brother, mini-baccarat, played on a standard sized blackjack table, with six players and one dealer.

The rules are the same in either version of baccarat. The formal version of baccarat has more rituals, and generally has higher playing limits. It is typical for baccarat in a Las Vegas Strip casino to have a minimum wager of $25 with maximum wagers of up to $4,000. The house will usually raise the maximum wagers for high rollers, and it is not unusual to see wagers of $10,000 or more. Many Asian high rollers prefer this game, where the casino will cater to just about every whim. You can eat a banquet style gourmet meal while you play and if you like, the casino will provide you with a female companion, known as a shill, who will play the game along side of you as long as you wish.

More formal dress is often required for baccarat and with the combination of tuxedoed croupiers, a roped off pit, and higher betting limits, many players are a bit in awe of the game.

If you want to try your hand at this game in a land-based casino, the mini-version is the informal way to do so. The betting limits are much lower, with $2 to $5 minimum wagers common and $1,000 to $2,000 maximum wagers available. I tried my first game of mini-baccarat some years ago at Rio. The dealer was extraordinarily nice and a lady companion and I whiled away several hours at this very enjoyable game.

Baccarat is a card game with only two hands dealt. One hand is designated the "player" hand the other is for the "banker." Each hand initially receives two cards. You can bet on either the banker, the player or for a tie. All playing decisions are made, according to a standard set of rules, by the baccarat dealer or *croupier.*

In baccarat, aces are valued as one, and cards 2 through 9 are valued according to their numerical values, i.e. a deuce is valued as 2, a 5 as 5 and so on. Tens and face cards count as zero. If the total value of two cards is greater than 10, you will drop the first digit. For example, a hand of 8, 5 totaling 13 would be valued as 3, a hand of 9, 2 and 7 would total 18, with a point value of 8. A card totaling 10 is valued as zero.

The object of the game is to come as close to a total of 9 as is possible. A two-card hand totaling either eight or nine is called a *natural*. If either hand has a natural, no more cards are dealt and the play is settled. A hand of eight is *le petit* natural and a nine is *le grande* natural. As you might expect, *le grande* natural beats *le petit* natural as nine is higher than eight.

After the first two cards are dealt to each hand, strict rules determine how the cards are played; nobody makes any decisions. The rules of play are the same for baccarat, mini-baccarat and in the e-casinos where I have played baccarat.

If, after dealing the first two cards, either the banker or player hand has a total of eight or nine, the natural hand wins and the game is over.

If both hands total eight or nine, *le grand* natural wins. If they are both equal in value, the game ends as a tie.

If neither hand has a natural, both hands are played out according to a set of rules printed on the land casino's baccarat layout and available in the e-casinos.   The player's hand is always played first. The rules for completing the player's hand are listed below:

Rules for Completing the Player Hand

If the Player's first two card total	The Player's hand must do the following:
0, 1, 2, 3, 4 or 5	Draw another card
6 or 7	Stand
8 or 9	This is Natural - no cards are drawn

The banker's hand is always played last. Play of the banker's hand is dependent on how the player's hand was played. If the player hand does not draw a third card the banker hand follows the procedures following:

Rules for Completing the Banker Hand
When the Player Hands Stands with Two Cards

When the Banker's first two cards total:	Banker will:
0, 1, 2, 3, 4 or 5	Draw
6, 7, 8 or 9	Stand

Whenever the player hand has a natural of eight or nine, the player does not draw any additional cards and neither does the banker.

When, according to the rules, the player hand draws a third card, the banker hand is always played according to the rules following.

Rules for Completing the Banker Hand
When the Player Hand Receives a Third Card

When the Banker's first two cards total:	The Banker draws only when the Player's third card is:	The Banker stands only when the Player's third card is:
0, 1 or 2	1 2 3 4 5 6 7 8 9 10	
3	1 2 3 4 5 6 7 9 10	8
4	2 3 4 5 6 7	1 8 9 10
5	4 5 6 7	1 2 3 8 9 10
6	6 7	1 2 3 4 5 8 9 10
7		1 2 3 4 5 6 7 8 9 10

No more than three cards are ever drawn for either hand. When both hands have completed their draws, the hand closest to nine wins. The dealer pays those who bet on the winning hand. In the event of a tie, all bets on banker and player are pushes, neither winning nor losing. Banker and player bets are even-money wagers, paid 1 to 1, although a 5% commission is taken from winning banker hands. Tie bets are paid at 8 to 1.

Odds are some of the most favorable in the casino. Using the elaborate rules determining standing and drawing, the banker hand always has a slight edge over the player hand.

Banker hands win 50.7% of the time and player hands 49.3% of the time, when the tie bets are excluded.

If both hands paid even-money, a smart player would only play banker and enjoy a 1.4% advantage over the casino. However, the 5% "tax" the casino charges on winning banker bets evens the field. With this house vig, the house has a 1.17% advantage over banker bets and 1.35% over player bets. These odds are just about the lowest of all casino wagers except for line bets with odds in craps which only give the casino an edge of 0.80%.

Tie bets usually pay off at 8 to 1. I have found a few land-based casinos which pay at 9 to 1 for ties, but none on the Internet that do. At any rate, the question is strictly academic for us as we will we never wager for a tie. With an 8 to 1 payoff, the house edge is 14.5%; with a 9 to 1 payoff the edge is still a healthy 4.5%.

Here are some examples of baccarat hands.

Hand No. 1
Player hand: 10-7 = 7
Banker hand: 5-2 = 7

Under the rules neither player nor banker can draw with a two-card total of 7. This is a tie.

Hand No. 2
Player hand: 4-2 = 6
Banker hand: 10-king = 0

Player must stand with a total of 6. Banker draws a card and gets a 3. Player wins 6 to 3.

Hand No. 3
Player hand: 2-2 = 4
Banker hand: king-5 = 5

Player must draw a card. Player draws a 7 and now has 2-2-7 = 1.

Even though Banker would win by standing, it still must take a card according to the rules. Banker draws a 7 and now has a hand of king-5-7 = 2. Bank wins 2 to 1.

Hand No. 4

Player hand: 3-4 = 7

Banker hand: 10-3 = 3

The player will stand with a 7. Banker draws and gets an ace. Banker has 10-3-A for a 4. Player wins 7 to 4.

Hand No. 5

Player hand: jack-8 = 8

Banker hand: 4-3 = 7

The player has a natural and wins automatically without banker having a chance to improve his hand. When a player or banker hand shows either an 8 or 9 with the original two cards, the game is over. Draws to an 8 or 9 are not naturals.

Hand No. 6

Player hand: ace-2 = 3

Banker hand: 3-queen = 3

Both hands start off equally, but it is too early to declare a tie. Player draws first and receives a 9 for an ace-2-9 or 2. The banker would love to stand with his total of 3 but is not allowed to. Banker draws an 8 for a 3-queen-8 hand worth 1. Player wins 2 to 1.

Hand No. 7

Player hand: 10-4 = 4

Banker hand: 6-9 = 5

Player must draw a card. He draws a 9 for a 10-4-9, valued as 3. Banker, with a 5 doesn't draw a card and stands with a 5. Banker wins 5 to 3.

Hand No. 8

Player hand: 4-ace = 5

Banker hand: 3-king = 3

Here the player would like to stand with a total of 5 versus a banker 3. But, since the rules of play are always followed, player draws and gets a 10. With a 4-ace-10, his hand is still valued at 5. Banker draws and gets a 6 for a 3-king-6 or 9. Banker wins 9 to 5.

Hand No. 9

Player hand: 4-10 = 4

Banker hand: king-jack = 0

Again the player would prefer to stand and take a chance on banker improving his hand. But the rules must be followed. Player draws a card and gets a 10, for a 4-10-10 or 4. Banker draws to his zero and gets a 5. The result is banker wins 5 to 4.

Hand No. 10

Player hand: 8-queen = 8

Banker hand" 9-jack = 9

Both hands have naturals. *Le grande* natural beats *le petit* natural. Banker wins 9 to 8.

Even though I have given you some examples of how different hands are played, you don't have to know anything about these rules to successfully play the game. There are no

complicated strategies to learn, cards to count or any additional rules to learn. Many baccarat players like to write down every decision on score keeping cards supplied by the casinos. In land-based casinos, there are often electronic displays showing the outcomes of the last 30 or so baccarat plays.

Rules for Online Baccarat

Online Baccarat is played using the same rules that are used in the land-based versions of the game. Below are the baccarat rules used by Oceans Casino (www.oceansonlinecasino.com/game-tutorials/baccarat.html) for their online baccarat game.

Baccarat is an exciting card/table game found in most casinos around the world. To begin, you have 3 selections on where to place your wager: bet the player's hand will win; bet the banker's hand will win; bet the game will result in a tie.

Object

The winner is the hand with the point value closest to 9. In the event of a tie, any wagers placed on the player or the banker are returned. If you wager on a tie and the two hands result in a tie, your payoff is 8 to 1.

Rules

To play, place your wager on the player's hand, the bank's hand, or on a tie. Once your wager is placed, click "DEAL". The player and the banker are each dealt their two-card

hand. According to standard baccarat rules outlined below ["Third Card Rules"], a third card may be dealt to the player and/or the banker.

Card Values

- Ace = one [1]
- Face cards and 10's = zero [0]
- All other cards count as their numbered value; for example, the seven [7] of hearts has a value of 7

If the cards in either hand have a combined value of ten or more points, subtract ten. The remainder is the baccarat point value of the hand. For example: 6+7=13, which counts as a 3 in baccarat; 9+9=18, which counts as 8. Face cards and 10's count as 0, so for example 9+King=9.

Third Card Rules

In baccarat, the player always goes first, and draws a third card if the hand total is 0-5, otherwise another card is not drawn and play proceeds to the banker.

If the banker's first two cards total 0, 1 or 2, then the banker draws one card, otherwise the banker draws according to this table:

VALUE OF FIRST TWO [2] CARDS:	DRAWS WHEN THE PLAYERS THIRD [3] CARD IS:	DOES NOT DRAW WHEN THE PLAYERS THIRD [3] CARD IS:
3	0, 1, 2, 3, 4, 5, 6, 7, 9	8
4	2, 3, 4, 5, 6, 7	0, 1, 8, 9
5	4, 5, 6, 7	0, 1, 2, 3, 8, 9
6	6, 7	0, 1, 2, 3, 4, 5, 8, 9
7	Always stands	
8, 9	Player cannot draw	Player cannot draw

Betting and Limits

Select a chip value using the left mouse button. Then, with the left mouse button, click the area on the baccarat table where you wish to place your wager. If you wish to change your bet, click on the chips you have already placed on the table using your right mouse button to remove them, or click on "CLEAR" to remove all bets from the table. Baccarat offers three separate betting ranges: $1 - 100, $5 - 500, and $25 - 1,000. Each of these three betting ranges has separate limits for the lone tie bet and the tie bet that is accompanied by a player or banker bet:

BETTING RANGE	$1 - 100	$5 - 500	$25 - 1,000
Minimum bet	1	5	25
Maximum bet	100	500	1,000
Minimum lone tie bet	1	5	25
Minimum tie bet	1	1	5
Maximum tie bet	10	60	120

Winnings

Even money is paid on all winning wagers placed on the player or banker. However, if you win by betting on the banker, the bank receives a 5% commission. If you wager on a tie and the two hands result in a tie, your payoff is 8 to 1.

Game Buttons

DEAL	When you have placed your wagers, this deals the cards
CLEAR	Clears the table of bets
LAST BET	Places the same bets as in your previous round
NEW GAME	Starts a new round

The Player's Edge

As powerful as the casinos may seem to be, you can walk into a casino knowing that you have an edge over the house. As a successful gambler you have to be able to win more than you lose.   What are the tricks you will use to gain an edge over this formidable adversary?

Your edge will consist of the following actions:

1. When you are losing, you can quit.
2. When you are winning, you can walk out with the casino's money.
3. You can vary the size of your wagers.
4. You can pick where to play.
5. You can modify your strategy based on table results and conditions.
6. You can use discipline to develop a winning plan and then stick to it.

Most players never realize what an advantage these offer. The casino cannot be flexible. It must continue to offer the same games, with the same rules, without the ability to react to changing conditions. The nimble player can weave and dodge and even choose not to play a particular game. Let's elaborate on the player's edge:

1. When you are losing, you can quit. You can always control your losses while the casino must continue to offer its games regardless of the outcomes. I have seen hot baccarat tables where the casino lost over a hundred thousand dollars in less than an hour. All the casinos can do is order in more chips and hope that the hot streak will end.

2. When you are winning, you can walk out with the casino's money.   As a player you can always control when you stop playing. While the casino must continue offering its games twenty-four hours a day, you can jump in, grab a win and pull off. You have ultimate flexibility while the casino does not.

3. You can vary the size of your wagers. One approach a player can use is to increase the size of his wagers when he is winning and reduce them when losing. He may also choose to raise his wagers after losses so that only a win or two out of many wagers will put him

ahead. A player can set up options where he doesn't have to win the majority of his bets. Using these techniques effectively goes a long ways towards minimizing the house edge and even turning it into a player edge!

4. You can pick where to play. You can play at tables offering the best situations for you. You can choose to play at tables that are almost empty by playing during slack periods. This can significantly increase your hourly win rate. You can also make it your business to know where the best payoffs are. The casinos, which pay triple on a field roll of 12, turn this wager from a weak one to one with acceptable risk.

If you are looking for certain table conditions, you can scout for the right table before you play. You have numerous options while the house must offer the game to anyone who is old enough to play, conforms to fairly lax casinos standards and has some money to begin play.

5. You can modify your strategy based on table results and conditions.   Every table develops different trends at different times. Some tables favor bettors who play numbers, while others favor players who bet from the dark side, wagering on the don't pass or don't come. Most tables are choppy, favoring neither right nor wrong betters. You can adjust to the changing playing conditions as they occur. If the table is repeating numbers, you can modify your strategy to take advantage of this trend. If the table is ice cold, you can make still different moves. In short, you have the ability to bob and weave, duck and thrust, parry and counter punch. The table can't react to anything. Every baccarat table is like an inanimate object that must endlessly grind out numbers, while you circle and pounce.

6. You can use discipline to develop a winning plan and then stick to it. The house has ultimate discipline. The very structure of the casino games and atmosphere exhibit a carefully planned approach designed to transfer funds from the players' pockets into the casino coffers in the shortest time possible. Of course, to a large extent this relies on most players' lack of discipline. Once you gain the discipline to set up a winning game plan and then follow it, you can effectively neutralize much of the casino's edge over the crowd of players.

I played a couple of hours of baccarat in a local casino last night. I played for low stakes, buying in for $500.   I used the Baccarat Attack Strategy. The table varied from choppy to cold the whole time I was there. I don't believe that anyone else at the table won any money but me. The difference between the rest of the players and me was that I had a plan for the evening and I stuck to it. With a $500 buy-in, I set $350 as my profit goal. After less than two hours of play I checked my chips, found I was up $361 and cashed in.

The player's edge comes from all of the points listed above, plus the ability to hide your wins from the casinos.   There is really no reason that anyone other than you and your significant other should know about your casino prowess. There are people who would kill you for fifty bucks.   Casinos really don't like winners. That's why a number of Las Vegas casinos still bar blackjack card counters. It may not be fair, but even with all of its advantages, if you somehow manage to win, the casino can deny you access to their games.

The book *How to Survive and Prosper as a Professional Gambler* (See Gamblers Bookcase at back of this book) offers some excellent suggestions on how to consistently beat the casinos and still stay on the bosses' good side. I recommend it to you.

The net effect of applying all of the elements of the player's edge is to neutralize and even overcome the casino's advantage. Your biggest edge will come from your discipline. Interestingly, this is the same kind of discipline the casinos expect from their dealers, floor bosses and staff. If it works for them, you know that it will work for you too!

Betting Strategies

Nearly every gambler uses some kind of system even if his system merely consists of guessing what to do next. In July 1891, Charles Wells, an Englishman, arrived at the casino at Monte Carlo with 10,000 francs. Within a few days he had won over a million. He retired for a few months to relish his accomplishment, then returned and proceeded to win another million francs. His exploits inspired the song "The Man Who Broke the Bank at Monte Carlo."

Unfortunately, he would not quit while he was ahead. He returned the next year and lost it all. Later he resorted to illegal shenanigans, was imprisoned and eventually died in poverty. But his play gave Monte Carlo worldwide fame. Many studied his play and tried to emulate him. He finally confessed before he died that he had no system. His winnings were attributable to an amazing run of luck!

Betting systems or betting progressions have been devised for every gambling game. Many of them had their origins in eighteenth and nineteenth century roulette played on the French Riviera. While the particulars of different betting systems vary greatly, the systems fall into three broad categories:

1. Flat: Keep bets constant, waiting for a streak of successes.

2. Negative progressions: raise bets after losses, trying to recover an eventual win.

3. Positive progressions: raise bets after wins, hoping to use the "house money" to create a large win.

Each of these systems has positive and negative characteristics, but the approach, which catches the most flack from gaming experts, is the negative progression. The advocates of positive progressions don't think much of increasing your wager after a loss. By their thinking, increasing a bet after you have lost amounts to throwing good money after bad,

with the probable outcome being that you will just lose more money. However, as we shall see, in the short run just the opposite is likely to be true.

Assume that we are going to bet player for eight decisions.   Three different players will help us in this illustration.

Player A does not believe in ever changing the size of his bet. He bets *flat*, that is the same amount on every hand, regardless of the outcome of his preceding hand. In our example, he will bet $10 a hand.

Player B likes to follow the system many experts recommend and he will *press* or double his bet after each win, gradually betting more and more as he uses the house's money. He will start with a $10 bet, increase it to $20 after a win, then wager $40 if he wins again. If his bet reaches as high as $160, he will stay at this level until he loses a wager. After any loss, he will drop back to betting $10.

Player C has heard that increasing his bets after losses is the "surest way to win." He will start with a $10 bet. If he loses this bet he will wager $20. If this bet loses, he will increase his bet to $40, then $80, followed by $160 if this wager also loses. His maximum wager is $160. If he reaches this level he will continue to wager $160 until he has a win. After any win, he will regress to a $10 bet.

The following table compares the results of eight decisions, consisting of six losses and two wins.

Comparison of Bet Selection Methods

Decisions	L	L	W	L	L	L	L	W
Player A								
Bet	10	10	10	10	10	10	10	10
Win (loss)	-10	-10	+10	-10	-10	-10	-10	+10
Net Win	-10	-20	-10	-20	-30	-40	-50	-40
Player B								
Bet	10	10	10	20	10	10	10	20
Win (loss)	-10	-10	+10	-20	-10	-10	-10	-20
Net Win	-10	-20	-10	-30	-40	-50	-60	-50
Player C								
Bet	10	20	40	10	20	40	80	160
Win (loss)	-10	-20	+40	-10	-20	-40	-80	+160
Net Win	-10	-30	+10	-0-	-20	-60	-140	+20

W= Win, L= Loss of wager

In this series of wagers, Player A loses $40, Player B loses $50, while Player C comes out $20 ahead. I purposely set up this example to illustrate some of the characteristics of each of the betting strategies.

For a given session, flat betting leads to sessions with the narrowest, most balanced range of expected wins and losses. In this series, we lost 75% of our wagers; therefore, we expect to have a loss.

Positive progressions, like the progression used by Player B, offer more likelihood of an adverse than a favorable session, with intermittent large wins. In this example, increasing wagers after wins caused this player to lose $50, a greater loss than the one realized betting flat.

Negative progressions, like the one used by Player C, offer a greater chance of winning any given session but have the characteristic of generating many small wins with occasional large losses.

The exact result of sessions played in casinos depends on the details of each game and on variations applied to systems by individual players. However, by ignoring variations, using each system in its rawest form, we can test how each system performed against the same set of decisions and comment on general characteristics of each approach to wagering.

A test was created assuming that wagers are made on pass line only. Each game was 100 decisions long. Limits on the progressions were imposed which required any progression to end immediately if the next bet required in the series exceeded 256 units.

The following systems were tested. Please note that these are not presented as practical systems but are used to emphasize the differences you can expect in each approach to wagering.

1. Flat Betting: Single units are bet and the amount never varies.

2. Positive Progression: In this parlay type of progression, bets are doubled after every win and reduced to one unit after every loss. Assuming a string of nine consecutive wins, this progression would be: 1, 2, 4, 8, 16, 32, 64, 128, 256.

3. Negative Progression: A *Martingale* type of progression is used where bets are doubled after every loss and reduced to a single unit after any win. Assuming a string of nine consecutive losses, this series would consist of the following wagers: 1, 2, 4, 8, 16, 32, 64, 128, 256.

The results of a 2,000-session computer run using each technique are presented in a table on the following page.

This table shows some of the trade offs among the systems. Notice that while the average size bet for flat betting was 1 unit, it increased to 3.8 units using a positive progression, and was highest at 5.2 units for the negative progression. The average size bet was larger for negative than positive progression because runs of losing bets were longer, and therefore, required higher wagers than runs of winning bets. In this contest, which is also analogous to blackjack, the losing streaks tended to be longer than the winning streaks.

Flat betting won 38.70% of the games and lost 59.85% of them. The positive progression showed the lowest win percentage of all, winning only 9.60% of the games while losing over 90% of them.

The negative progression won over 85% of the games and lost only about 15% of them. This strategy was clearly the winner in terms of the number of individual games won.

The last column in the table "Equivalent Amount Won or Lost" shows how much the amounts would have been if the flat and positive betting strategies' wagers had been raised so that the averages were the same as with the negative progression.

2,000 Session Computer Run Testing

Flat, Positive and Negative Betting Systems

Betting System	Outcomes	Percent of Sessions	Average Amount Won or Lost	Equivalent Amount Won or Lost
Flat (1 unit is the average size bet)				
	Break even	1.45%		
	Won	38.70%	7	37
	Lost	59.85%	9	48
Positive (3.8 units is the average size bet)				
	Break even	0.05%		
	Won	9.60%	56	56
	Lost	90.35%	412	412
Negative (5.2 units is the average size bet)				
	Break even	0.00%		
	Won	85.35%	359	492
	Lost	14.65%	43	59

There are a number of variables which affect your ability to avoid losing your bankroll. These variables include the type of betting system used, the size of your bankroll, the games you play, the length of time you play, and your luck at winning any given gaming contest.

Let's compare the effects of using different betting systems on our ability to play without losing our bankroll. The betting systems we will use are:

1. Flat betting. We will bet $25 regardless of previous outcomes.

2. Positive Progression. We will start with a $10 base bet. After each win we will double our bet with a maximum wager of $80. If we reach the $80 betting level we will

continue to wager $80 until we lose a wager. After any losing wager we will drop back to betting $10. The bets we would make in a winning streak would be: $10, $20, $40, $80, $80, until we have a loss.

3. Negative Progression. Again we will use a $10 base bet. After each loss we will double our bet, with our maximum bet to be $80. If we reach the $80 bet, we will continue to wager $80 until we have a win. After any win we will drop back to betting $10. A losing series would consist of: $10, $20, $40, $80, $80, until we have a win.

Here's the game we will face. We will play in a coin-tossing contest and we will always wager heads. Heads wins even money less a 2 percent house commission.   When tails shows we lose the wager. The chances here are 50-50 and the house edge is 1 percent.

The next table shows how each betting system fares, varying the size of our bankroll and the number of games played. Each game consists of 100 bets.

Flat betting offers the least chance of losing your bankroll. If you are willing to use a bankroll of $2,000 in playing this coin-tossing game, you will have a 99% chance of not losing your bankroll if you flat bet.

Using a positive progression gives you almost as good a chance of keeping your bankroll intact as flat betting. A $500 bankroll offers a 94% chance of not losing all of your bankroll as compared to 96% for flat betting and only 83% for the negative progression at this level.

Computer Run Testing Different Betting Systems

Comparing the Bankroll Used and the Length of Time Played.

		Chance of Not Losing Bankroll		
Bankroll Size	**Number of Games Played**	**Flat Bets**	**Positive Progression**	**Negative Progression**
250	100	69%	66%	56%
500	100	96%	94%	83%
750	250	93%	87%	80%
1,000	500	90%	81%	76%
2,000	750	99%	98%	94%

Increasing your bets after losses greatly increases your chance of losing all of your bankroll. Using the negative betting progression, the chance of keeping your bankroll is only 56% using a $250 bankroll, playing for 100 games. The pattern of much higher risk of losing your bankroll with a negative progression continues until we increase our bankroll to $2,000. With a $2,000 bankroll, we can play the coin-toss game for 750 rounds with only a 6% chance of losing our bankroll (94% chance of keeping it as shown in the table). This compares favorably with the flat bettor's percentage of 99% and the positive progression bettor's percentage of 98% at this level.

The moral of this comparison should be obvious. Using a negative betting progression greatly increases your likelihood of losing your bankroll unless you increase your bankroll to an adequate level. In this example, by increasing our bankroll to $2,000, we only give up 5% of the chance of losing our bankroll using a negative progression as compared to betting flat (94% as compared to 99%).

All gambling strategies involve compromises. Betting flat offers the greatest likelihood of keeping your bankroll, but the poorest chance of winning. You may recall in the earlier table comparing betting strategies that flat betting only won about 39% of its games.

Using a positive betting progression wins only 9.6% of its games (shown in earlier table), but you won't risk losing your bankroll much more using this system than with betting flat.

Referring again to the earlier table, we notice that using a negative progression gave us a win rate over 85%. At first glance at the table on the preceding page, it would seem that this high win rate came only by increasing our risk of losing our bankroll by a large factor. But please note the following. Once we increase our bankroll to a larger amount, $2,000 in the example here, our risk of losing our bankroll using a negative progression is only 6%, not much greater than the 2% chance of losing with a positive progression, or the 1% chance of losing our bankroll betting flat.

If we are willing to use a somewhat larger bankroll, using a negative progression gives us the best of all worlds: A high probability of winning and a low possibility of losing our bankroll. This is something that almost no gambling experts will ever tell you. Experts invariably recommend only the first two approaches to win any gaming contest.

The first approach is to gain a mathematical edge over the game. This is the strategy card counters hope to use at blackjack. At roulette, wheel watchers hope to gain an edge by finding an unbalanced wheel where the ball lands in one section of the wheel a higher percentage of the time than chance would explain. With baccarat, advantage seekers look to precision shooting to alter the casino's edge against the players.

The second approach to gambling, almost universally recommended by the experts, is to use a positive betting progression. That this is the best system for capitalizing on winning streaks is the number one reason cited for using this system. Almost never mentioned by the experts is that this system has a dismal winning rate, losing about 9 out of every 10 sessions. As we have seen, the betting strategy with the greatest chance of winning is the negative progression. With an adequate bankroll, the risk of loss can be reduced to a reasonable amount.

The examples and simulations used in this chapter were for games of chance, rather than a game of skill like blackjack. The examples also assumed games where the house had an edge over the player. Our examples serve to illustrate the varying characteristics of betting flat versus using either a positive or negative betting progression.

In the next chapter we will take a look at different betting systems. Several of these approaches are over one hundred years old.   Let's see if our not so dumb ancestors had any meaningful insights on how to beat the baccarat game!

Betting Progressions

Betting systems fall into the broad categories of betting the same after each decision, known as flat betting, raising wagers after wins, called positive progressions, and raising money after losses, named negative progressions.

There are also systems which have characteristics of one or more of these types, such as the Baccarat Attack Strategy Betting System which we will encounter in a few more chapters. Many of the classical betting systems were developed for roulette in the eighteenth and nineteenth centuries, but can be used for other games with even-money wagers such as craps, baccarat and blackjack. Although none of these systems in its pure form is a winning system, it is worthwhile to study the efforts of our ancestors as these betting systems are the grandparents of every modern betting system.

Martingale

Martingale is one of the oldest betting systems using a negative progression. It is named after Henry Martingale, an English casino owner in the 1700s who is reputed to urge losing punters to "double 'em up" with their wagers.

This system is very simple. You will use a betting series where each bet in the series is twice as large as the preceding one, as with 1, 2, 4, 8, 16, 32. So long as you win a bet, you will continue to bet at the lowest level, e.g. wager 1. If you lose a bet, you will move up to the next wager, doubling the amount of the previous wager. Use of the system ensures that whenever your wager eventually wins, you will win the amount of the original wager, in this instance 1.

One of my gambling friends once told me about an amazing system he had developed for craps. He had gone to Las Vegas on two consecutive trips and returned a winner. He was wagering only on don't pass at casino craps using a betting series starting with a $1 bet and doubling his bet after each loss. He was certain that his risk of loss was very small and planned to continue to use the system. He was reluctant to share the system with me but he finally confessed that he was using the following betting series, increasing his wager one

level following a loss: 1 2 4 8 16 32 64 128 256. He correctly pointed out that he would have to lose nine times in a row to lose the betting series, and he just didn't think that this was possible.

I pointed out to him that there was a very real possibility that he could lose nine decisions in a row; in fact, this would happen once about every 500 pass line - don't pass decisions. With craps decisions averaging fifty to sixty per hour, a loss of all nine wagers could happen once every eight to ten hours. I asked him to consider whether he was winning enough to sustain a loss of $511.00 (the total amount he was risking) in order to win the sum of $1. This must have impressed him as I don't think he ever used this system again (or at least he didn't tell me about losing with it).

The Martingale system would be just about unbeatable if you could continue to double your wagers until you finally won a bet. Modern casinos are very aware of Martingale, and they know that the easiest way to thwart the system is to narrow the spread between maximum and minimum bets allowed. In other words, the minimum wager must be high enough and the maximum wager low enough that no more than eight or nine doublings can occur. If you find a table with a low minimum, such as $1 and a high maximum, such as $3,000, you may wish to try using a Martingale system against the table.

You could use the following series of wagers: 1 2 4 8 16 32 64 128 256 512 1,024 2,048. With 12 bets in the series, you would be an odds-on favorite to win any weekend gambling contest involving even-money wagers. However, you might want to consider one thing. If you try this, sooner or later you will lose bet number 11, for $1,024. You will now have lost $2,047 and will be called on to bet $2,048 in order to win the grand sum of $1. Are you willing to risk it? If you win, you will be up exactly one buck for your efforts. However, if you lose your last wager of $2,048, you will have lost $4,095 in the gaming contest. While the risk of loss is low, it will happen at some time if you continue to wager this way, and there is no guarantee that it won't happen during your first casino excursion using this system.

Mini-Martingale

Martingale in its purest form is too risky for the amount of reward offered. Nearly every gambling expert likes to cite Martingale as an example of a losing system and then jump into a gloating mode and proclaim that all betting systems are losers. However, a Martingale system can be used with very good results if it is used on a spot basis. Assume that you are wagering on an even-money game and that you have lost the last four consecutive wagers. Usually, a three-stage Martingale against this trend continuing for three more decisions will be quite profitable and the reward will be reasonable as compared to the amount risked.

A five-stage Martingale progression can be used very profitably when it is used against a betting pattern which is less likely to occur than would normally be expected.

Grand Martingale

One criticism of Martingale is that too much is risked as compared to the potential return. For example, in the first Martingale series shown, you would have had to wager $256 in order to win a net $1. With Grand Martingale, additional chips are added to each increased wager, so that when a win finally occurs, the amount won will be greater than just the amount of the first wager. A typical Grand Martingale series is: 1 3 5 15 35 75.

Martingale in all forms risks a lot to win a little. When the losses come, they will wipe out hours of profits. Another twist to using a Martingale series is to play Martingale in reverse, called an "Anti-Martingale" betting series. With this system, winning wagers will be pressed (doubled). Whenever you encounter a long winning streak this system can produce phenomenal profits. Assume we use the following Anti-Martingale series: 5 10 20 40 80. With five consecutive wins, we will $155, while our total risk is only the amount of our first wager, $5. The high-risk reward ratio is a major reason raising your wagers after wins is recommended by many gaming experts. However, as we saw two chapters back, this type of system wins very infrequently, and the many small losses overwhelm most gains, so that over 90% of all games will end with a loss.

Labouchere

With Labouchere, also known as the Cancellation System, the player sets up a series of numbers which will add up to the profit he will make if he wins this betting series. If he picks 1 2 3 as his series, his expected profit for winning this series is $1 + 2 + 3 = 6$. Like the variations of Martingale, this series is used with even-money bets.

To start the series, a player will wager the sum of the two outside numbers, in this case 4 (1 + 3 = 4). If he wins this wager, he will cancel the two outside numbers by scratching them out, and wager the sum of the next two outside numbers. In this simple series, only the single number of 2 is left, so the player would wager 2. If he also wins this wager, he will have won the series, having won 4 on the first round and 2 for the second wager, for a total of 6, the total of all bets in the series.

Any time the player loses a wager, he will add the amount lost to the series and continue to wager the sum of the two outside wagers. Let's assume the player lost the first bet of 4. He would add this wager to the series, which would now become: 1 2 3 4. His next wager would be for 5, the sum of the two outside wagers. We will assume that this bet wins. Having won the bet, our players cancels the outside numbers of 1 and 4 leaving the series as: 2 3. He next wagers the sum of these two numbers, betting 5. If this wager wins the series is completed. If he loses this wager, the losing bet of 5 will be added to the series and he will continue the series.

The principal appeal of this system is that it appears to be a two for one proposition in that each win cancels two numbers while a loss only adds one number to the series. However, this isn't the case, as the player is not paid two for one on winning bets.

In testing this system, I have had bets escalate to wagers of hundreds of dollars all too frequently. This is probably the most insidious of the old time roulette systems. It is said to have been responsible for more suicides on the French Riviera than any other system. Part of the problem with this system is that the small stream of steady wins tends to lull the player into believing that the system can't lose. Unfortunately, a long enough losing streak will occur that the wagers called for will either be larger than the player's bankroll or will

exceed the house limits and not be allowed. In either case, the series will be over with the end result that the player suffers a substantial loss.

This system can also be played in reverse, known as Reverse Labouchere. With Reverse Labby, as many punters call it, the amount of each win is added to the series, and the two outside numbers are canceled whenever a loss occurs. Each wager is still the sum of the two outside numbers. This system produces many small losses in exchange for an occasional win over 1,000 times the amount at risk.

Use of this approach is recounted in Norman Leigh's fascinating account of his successful effort to beat the casino in Monte Carlo by playing Labouchere in reverse (*Thirteen Against the Bank*, William Morrow & Co., 1976). Norman Leigh theorized that the reason so many players lose with Labouchere is that they run into the house limits or lose their playing capital and are unable to recoup losses. Since the bank has almost unlimited capital in comparison to the players, the bank can out wait most player assaults, knowing that either the house betting limit or the player's own limited financial resources will bring about the player's demise.

In using the reverse betting strategy, Leigh reasoned that this approach would most closely resemble the bank's approach to most other players. *He would wait out the small losses until a large win occurred.* Leigh spent months recruiting and training a team to play against the casino. His trials in pulling off this coup make for fascinating reading. I believe that one of the reasons he was eventually able to beat the casino in Monte Carlo was that his starting wagers were fairly low and the house maximums large in comparison. Consequently, he was able to keep his losses fairly low while his team played on, waiting for the monster win.

It is doubtful that this system could be used successfully now, as the spread between minimum and maximum wagers is not large enough in most casinos. The losses realized while waiting for the large win would be enormous, with the house limits on maximum wagers limiting the systems' ability to ultimately recoup the losses.

D'Alembert

This system was invented by a French mathematician, based on the assumption of *equilibrium* in gaming contests. D'Alembert reasoned that since winning and losing bets must eventually equal one another, a system of adding one chip after each losing bet and subtracting a chip after a winning bet would ultimately result in a win as winning wagers would always be greater than losing ones.

It is not unusual to win only ten of the first thirty wagers in an even-money betting contest. With d'Alembert's system, the player will wager higher and higher amounts until he eventually runs into our old nemesis, the house limit.

D'Alembert can be fairly successful if it is modified to include no more than nine or ten bets in a series of wagers, so that potential losses are limited. An additional modification to improve the system is to space the bets so that the win of two consecutive wagers will offset prior losses. A series which accomplishes this is 1 2 3 4 7 11 18. With this series, a player would drop back to the lowest bet after winning two consecutive wagers, such as 7 and 4. This system can be fairly successful if used by two partners betting the opposite in roulette, craps or baccarat.

Contra-d-Alembert

Like Reverse Labouchere, the idea behind Contra-d'Alembert is to reduce the amount risked while allowing profitable runs to rise to great heights. With this strategy we will increase our wager one level after a win and reduce it a level following a loss.

The only positive aspect to the strategy is that when you hit a prolonged losing streak the size of your wagers is quickly reduced. In this respect this system can help protect your bankroll.

However, the upside of using any system requiring increasing your wager following wins is limited. Trends of long, uninterrupted winning streaks are fairly rare in gaming and a system relying on piling up win after consecutive win is not going to win very often.

Here's an example. Your first bet is for one unit. You win and move up to betting two units. With another win, you wager three units and have a loss. You have won two out of three bets and have absolutely nothing to show for it. All of your profit evaporated with that single loss.

If you could always pick your spots, this system would have merit. Of course, if pigs could fly . . . well, you get the idea. It is just about impossible to know in advance when a three-wager consecutive win might occur so that you could jump in with a Contra-d'Alembert. Like so many systems, this one sounds good on paper, but is difficult to squeeze profits out of in real world gaming.

Ascot

This is another of the old time roulette systems that can be adapted to any game offering even-money bets. With Ascot, winning wagers are increased one unit at a time in a predetermined series of wagers while losing bets are lowered one step using the same betting series. An Ascot betting series can be from seven to eleven numbers. A typical series is: 2 3 5 8 13 20 30. The player's first wager would be a middle number such as 8. If this wager wins, the next wager would be 13. If this wager also won, the succeeding wager would be for 20, and so on, with each win followed by an increase of one level in the betting series. The series would end with the win of the last bet in the series. For a win, that would be a win of 30. A losing series would be terminated with the loss of the lowest bet of 2.

The greatest problem with Ascot is that alternating wins and losses at the higher levels of wagers will destroy the profit potential of the series. This can be a serious flaw in any system calling for a large reduction in the amount wagered following a loss.

The Fibonacci System

Fibonacci was a mathematician who discovered a series of numbers where the sum of each two numbers in the series equals the number which follows. A Fibonacci series with twelve levels of bets would look like: 1 2 3 5 8 13 21 34 55 89 144 233 for a total risked of $608.

This is a very low risk system for use with even-money bets at craps, roulette and baccarat. To use it, you will increase your bet one level following a loss. After any win, you drop your next wager one level. If you win two bets in a row, or win two out of three bets, you drop back to the first bet in the series.

This system was sold many years ago for $100 a copy with instructions to use it betting *don't pass* in craps. This is a good system for partners to use betting opposites. With roulette, for instance, one partner could bet red while the other wagered black. With craps, one would wager on pass line and the other on don't pass. With baccarat, one partner would bet banker and the other on player hands.

An adaptation of this system has been used to successfully win at craps [The Silverthorne System](#), Silverthorne Publications.

Incidentally, there are a number of derivations of the Fibonacci series of numbers, including ratios of the numbers, which are regularly used in trading stocks and commodity future contracts. This is indeed a versatile and powerful sequence of numbers.

The Parlay

A parlay or *paroli* is a positive progression method. In its simplest form, it consists of leaving a winning bet plus the winnings up for a second win. If you are betting $10 on an even-money bet and win $10, you parlay the wager by leaving $20 up for the next decision. If this bet wins, you will have won $30 while only risking $10.

Probably the most attractive aspect of a successful parlay is that it wins three times as much as the amount risked. However, the probability of winning two bets in a row on even-money wagers is less than one in four. For this reason, one of the better ways to use a parlay is to combine it with a series of bets where the amount wagered is increased following a loss. For example the following parlay progression could be used: 2 2 3 4 6 8 12 16. To use this series, you would normally start with the first wager in the series. If this bet won, you would parlay it and next wager $4. If either the original wager or the parlay lost you would move up one level in the betting series. Any time a parlay bet is won, you

will start the betting series over. If the series is lost, you may either start the series over or leave the table.

Setting up parlay progressions like the one above can be the basis for some of the best performing betting progressions in gambling. To use such a series in blackjack, which requires additional money in order to handle pair splitting and doublings, requires adjustments to the series. One way to handle this is to modify basic strategy to reduce the number of splitting and doubling plays. However, this is not a wise way to play blackjack as these moves represent one of the player's strongest winning options. A better way to handle the program of developing a winning parlay progression for blackjack is to modify the progression so that it allows for splitting and doubling opportunities.

Oscar's Grind

If you want to use a system with very little risk of loss, here's the one you want.

Oscar has a target of winning one unit at the end of any successful betting series. That's it. One unit. Here are the rules:

1. Increase your bet by one unit after every win; provided that winning the wager won't result in a series gain larger then one unit.

2. Never change the size of your bet following a loss.

Assume that your betting unit is $5 and you are betting don't pass. You find yourself fighting a hot streak and you have lost six bets in a row for a cumulative loss of $30. You continue to bet $5 since you never change the size of your wager following losses. You bet $5 again and win. Now, with one win and six losses, you are down a net $25. Following the win, you raise your bet one unit and wager $10. This wager also wins. You have reduced your net loss to $15. You raise your next wager one more unit to $15 and win. You are now even. Your final wager will revert to $5. Why? Because of the rule limiting the size of a wager to one which will not result in a gain larger than one unit.

Your last bet of $5 wins. You now have a net win of $5, having lost six bets and won four.

Even this system can take you to high levels on occasion. If you find yourself in a situation where you have occasional wins followed by multiple losses, the size of your wagers will continue to grow. If you run into this situation, you will be forced to stop the series at some point and accept a loss, rather than risking larger and larger amounts of money.

Patrick's System

John Patrick, a professional gambler turned writer, presented another positive betting system for blackjack, which can also be used for baccarat. In his *John Patrick's Blackjack* (Carol Publishing Group, 1995) he describes his system. He uses a system with both progressive and regressive attributes. With his system, you will start with a wager at least twice as large as the table minimum so that you have room to reduce the size of your bet after wins. After your first win, your next wager will be one-half the size of the first winning wager. For instance, if your base bet is $10 and you win, you will wager $5 next. After any net loss you will revert to the original starting bet. However, if you can manage to win the second bet in a series, you will return to the two-unit bet and increase the amount wagered after any additional win.

A series of six wins at a $10 minimum table would look like: 20 10 20 30 40 50 for a total of $170 won.

Patrick suggests a way to limit losses by quitting if you lose the first four hands in a shoe or deck.

Where to Place Your Bets

The Baccarat Attack Strategy is fairly simple since there are only two decisions to make when you play baccarat.

You have to decide where to place your wager. We will only bet on Player or Banker and never wager on Ties, so your choice of where to place your wager boils down to making a bet on either Player or Banker.

Your second decision is how much to wager. We will take up the process of deciding how much to wager in the next chapter. In this chapter we are only concerned with *where you place your wagers.*

The principle behind determining where you place each bet was developed after thoroughly evaluating the game of baccarat. The game is unique in that it develops both long trends of repeating decisions, such as banker, banker, banker, etc. as well as choppy and fairly unpredictable patterns of decisions, such as banker, player, player, banker, player, banker, banker, player etc.

The scheme we discovered which is very effective in determining where you place each bet is called the Trend Anti-Trend Betting System or the TAT Betting System for short.

To implement the TAT System, we will use two *Bet Selection Templates* which will determine where we make each bet:

Template A consists of making two bets. Here are the rules for using Template A:

Rule 1. The first wager (A-1) is always the opposite of the previous baccarat decision. If you are making an A-1 bet, it is the opposite of the previous baccarat decision.

- If the decision is Player, your A-1 wager is on Banker.

- If the decision is Banker, your A-1 wager is on Player.

- If the decision is a Tie, you will wait and not make a wager until the previous observed decision is either Player or Banker.

Rule 2. Any time you win the A-1, or first bet in Template A, you have completed this series and your next wager will be another A-1 bet, again wagering the opposite of the observed baccarat decision.

If you have a series of winning bets when you are continuing to make the A-1 wager, as you will when you have a winning streak making A-1 wagers, you will find yourself switching from betting on Player to Banker, then back to Player so long as you continue to win the A-1 bets.

The table below illustrates several wagers made with each A-1 pattern bet winning.

Table Showing Winning Streak for A-1 Pattern Bets
B = Banker P = Player
W = Win L = Loss

Round of Play	Observed Decision	Bet Pattern	Bet Made	Outcome of Wager
0	B			
1	P	A-1	P	W
2	B	A-1	B	W
3	P	A-1	P	W
4	B	A-1	B	W
5	P	A-1	P	W
6	B	A-1	B	L

Let's go through this by round of play

Round 0. You observe a baccarat decision. If you are required to make a wager in order for a round to be played (as is true with many online baccarat games) you will make a minimum

bet called a *Starter Bet* in order to have a round played. The outcome of this round determines your first bet.

Round 1. You will always begin play making an A-1 pattern bet. This bet is always the opposite of the last observed bet. Since the observed bet was B, your A-1 bet will be on P.

Round 2. The winner of the Round 2 was banker. Since the A-1 bet won, we will make another A-1 bet, betting the opposite of the Round 1 winner. We wager on B and win.

Round 3. Having won our last bet, we make another A-1 pattern bet, betting the opposite of the previous winner. Since B won in Round 2, we bet on P and win.

Round 4. Following a winning wager we again make an A-1 pattern bet. Since P won the previous round, we wager on B and win.

Round 5. Following a win for an A-1 bet, we stay with the A-1 pattern and again wager the opposite of the previous winning decision. Since B won Round 4, we bet on P and win again.

Round 6. After winning an A-1 bet we always continue making A-1 pattern bets. Since P won on Round 5, we bet opposite for this round, wagering on B and lose.

As you can see from the previous table, so long as we win our A-1 wagers, we will continue making A-1 pattern bets until we have a loss.

Following any A-1 losing bet, we will make an A-2 pattern bet, the which is always the same as previous A-1 pattern bet. In other words, if you are wagering on banker with your A-1 bet and lose, you're a-2 bet will also be on banker.

Rule 3. There are a total of two bets in the A Betting Template. The first bet, called A-1, is always the opposite of the previous winning decision as we have just seen. The second, or A-2 bet, is always the same as our A-1 bet. If we win an A-2 bet, we revert to making an A-

1 bet which on the same side as the previous A-2 bet. If we lose an A-2 bet we will begin our second Betting Template, the B Template.

Let's take a look at a series of wagers when we alternate winning and losing A-1 and A-2 template bets.

**Table Showing Alternating Wins and
Losses for "A Template" Bets**

**B = Banker P = Player
W = Win L = Loss**

Round of Play	Observed Decision	Bet Pattern	Bet Made	Outcome of Wager
0	P			
1	P	A-1	B	L
2	B	A-2	B	W
3	P	A-1	B	L
4	B	A-2	B	W
5	P	A-1	B	L
6	P	A-2	B	L

Round 0. You observe that the winning wager is on P.

Round 1. You start betting with an A-1 pattern bet, wagering the opposite of the previous winning bet of P. You wager on B and lose.

Round 2. Following the loss of an A-1 pattern bet, you advance to making an A-2 pattern bet. The A-2 bet is always the same as the A-1 bet. You again wager on B and win.

Round 3. After winning an A-2 bet, you revert to making an A-1 pattern bet and again wager on the same side, betting B. You lose your wager.

Round 4. Following an A-1 pattern bet loss, you make an A-2 bet on the same side. In this case you again bet on B and win.

Round 5. Following the win with the A-2 bet, we revert to making an A-1 bet, again wagering on B. Our wager loses.

Round 6. Following our Round 5 loss of an A-1 bet, we again make an A-2 bet, again betting on the same side. This wager also loses. We the loss of an A-2 bet, we will move to the second betting Template consisting of B pattern bets.

Before we take a look at using the B Template bets, lets consider one more series of A Template bets. In this example we will mix up winning and losing A Template wagers and follow the outcomes.

Table Showing Mixed Results for A Template Bets
B = Banker P = Player
W = Win L = Loss

Round of Play	Observed Decision	Bet Pattern	Bet Made	Outcome of Wager
0	B			
1	B	A-1	P	L
2	P	A-2	P	W
3	P	A-1	P	W
4	B	A-1	B	W
5	B	A-1	P	L
6	B	A-2	P	L

Round 0. You observe a round of play and B wins.

Round 1. Starting with an A-1 pattern bet, you wager the opposite of the previous winner and bet on P. Your wager loses.

Round 2. After losing an A-1 pattern bet, you wager on the same side again. You're A-2 bet is on P, which wins.

Round 3. After winning your A-2 level bet, you back down to making an A-1 wager on the same side as the previous A-2 bet. You wager on P and win.

Round 4. Any win of an A-1 pattern bet completes the betting series. You start a new pattern of betting by making a new A-1 bet. Any new A-1 bet is always the opposite of the previous winning side. Since P won on Round 3, you wager B for Round 4 and win.

Round 5. After winning an A-1 bet, you start over with another A-1 bet, betting the opposite of the previous winning wager. Since B won Round 4, you wager on P and lose.

Round 6. After losing an A-1 wager, the next bet is always an A-2 wager on the same side as the A-1 bet. You make an A-2 pattern bet on P and lose.

Again, as in the previous example, we have lost an A-2 bet and will start the B Template bets. Before we cover making B Template bets, let's summarize making A Template bets.

Summary of Making *A Template* Bets

1. Before starting to bet always observe one decision. You will always begin betting by making an A-1 pattern bet, which is always the opposite of the previous winner. If you observe B as a winner, your A-1 bet will be on P.

2. Any time an A-1 bet wins, your next bet will also be an A-1 level bet and will follow the same rules, that it, you will always bet the opposite of the previous winning decision. If you observe P as a winner, your A-1 bet will be on B.

3. If an A-1 bet loses, the next bet will be an A-2 level bet. This bet will be on the same side as the A-1 bet. If you lose an A-1 bet on P, your A-2 bet will be on P.

4. If an A-2 bet wins, your next wager will be an A-1 bet on the same side as the A-2 bet. If you win an A-2 bet on P, your A-1 bet will be on P.

5. If you lose an A-2 bet, you will begin betting in the B Template.

There are just two betting templates – the A Template and the B Template.
The A Template always consists of just two levels of bets – A-1 and A-2. Any time we lose an A-2 bet, we start making B Template bets.

B Template bets consist of three levels of bets – B-1, B-2 and B-3. B-1 bets are always the opposite of the losing previous A-2 bet. B-2 and B-3 bets are always the same as the B-1 wager.

Any time we win two B Template bets in a row, we will have finished this betting level and we will start with an A-1 level bet again.   However, we will give ourselves up to three levels of betting at the B Template level.

If the B-1 bet loses, go to the B-2 bet and wager on the same side as B-1.
If the B-1 wins, start over with an A-1 bet.
If the B-2 bet loses, go the B-3 bet and wager on the same side as B-1 and B-2.
If the B-2 bet wins, go to the B-1 level.
If the B-3 bet loses, start over with an A-1 bet.
If the B-3 bet wins, drop back to a B-2 bet made on the same side as the B-3 bet.

Let's illustrate a series of bets starting with a losing A-2 bet.

Table Showing B Template Bet
Following the Loss of an A-2 Bet
B = Banker P = Player
W = Win L = Loss

Round of Play	Observed Decision	Bet Pattern	Bet Made	Outcome of Wager
6	B	A-2	P	L
7	P	B-1	B	L
8	P	B-2	B	L
9	B	B-3	B	W
10	B	B-2	B	W
11	B	A-1	P	L
12	B	A-2	P	L
13	P	B-1	B	L
14	B	B-2	B	W
15	B	B-1	B	W
16	P	A-1	P	W

Let's review these results, round by round.

Round 6. We lose an A-2 level bet. Following the loss of any A-2 wager, we move to the B Template and make a B-1 level bet.

Round 7. We make a B-1 level bet, betting the opposite of the previous losing A-2 bet. We wager on B and lose.

Round 8. Following the loss on an B-1 bet, we make a B-2 bet on the same side. Here we wager on B again and lose.

Round 9. With B Template bets there are a total of three bets to the series. Following the loss of a B-2 bet, we make a B-3 bet again wagering on the same side. We bet on B and win. If we had lost this wager, our next wager would have been an A-1 level bet.

Round 10. Since we won our B-3 bet, we drop to a B-2 bet and again wager on the same side. We bet on B and win.

Round 11. Anytime we win two B Template bets in a row, we revert to making an A-1 bet. We make an A-1 bet, betting on P, which is the opposite of the previous observed winner. We lose our wager.

Round 12. Having lost an A-1 bet, we move up to making an A-2 bet, betting on the same side. Since our A-1 bet was on P, we bet on P again and lose.

Round 13. The loss of an A-2 bet moves us into the B Template. We make a B-1 bet, betting the opposite of the losing A-2 bet and bet on B and lose.

Round 14. Since we lost our B-1 bet, we make a B-2 bet on the same side of B and win.

Round 15. Having won a B-2 bet, we make an B-1 bet on the same side and win.

Round 16. Since we won two B Template bets in a row, we start over with an A-1 bet. We wager the opposite of the previous observed winner of B and bet on P, which wins.

The philosophy underlying this style of selecting bets is called ***Trend Anti-Trend Betting.*** The system using A and B Templates is called the Trend Anti-Trend Betting System or TAT Betting System for short.

If we show all of our wagers made over the previous 16 rounds of play, and show them in one table you can gain a better feel for how this Trend Anti-Trend Betting System looks in practice.

In the following table we summarize the rounds of play the way we played them in the first five columns. The last column ***"Wager Betting Same as Previous Decision"*** shows how we would have wagered if we had followed the common bet selection method of wagering the same as the previous observed decision.

While this table may not illustrate the power of using the Trend/Anti-Trend method of selecting bets, our tests of the strategy over thousands of rounds of play in real baccarat games have proven that this method of bet selection is better than any other bet selection method previously used at baccarat.

Round of Play	Observed Decision	Bet Pattern	Bet Made	Outcome of Wager	Wager Betting Same as Previous Decision
0	B				
1	B	A-1	P	L	B
2	P	A-2	P	W	B
3	P	A-1	P	W	P
4	B	A-1	B	W	P
5	B	A-1	P	L	B
6	B	A-2	P	L	B
7	P	B-1	B	L	B
8	P	B-2	B	L	B
9	B	B-3	B	W	P
10	B	B-2	B	W	B
11	B	A-1	P	L	B
12	B	A-2	P	L	B
13	P	B-1	B	L	B
14	B	B-2	B	W	P
15	B	B-1	B	W	B
16	P	A-1	P	W	B

Determining How Much to Bet

In the previous chapter you learned about the TAT Betting System, which is a proven strategy for determining where to place each bet you make at baccarat. In this chapter we will discuss the most powerful betting strategy ever developed for baccarat.

This strategy works very well when combined with our TAT Betting System.

Most betting strategies fall into one of three categories:

Flat betting is the most common type of betting where the bet size never varies or bet size is determined very arbitrarily based on feelings or intuition. This is not a reliable strategy for winning at baccarat as there is no way to take advantage of winning streaks by raising bets when winning or reducing the risk of losses by reducing bets when losing.

Betting Progressions such as a *Martingale Progression* raise bets after losses and operate under the premise that eventually the player is bound to win, and when this happens a profit will be generated. The downside of using these types of progressions is that the player must risk a large amount of money in exchange for small winnings. However, when a loss does occur, it is very large and may wipe out many hours of profits in just a few minutes.

Increasing bets when winning can be a sound strategy, but many players increase their bets too quickly with the result that a single losing bet can wipe out two or three winning bets at one time. These types of systems will lose more often than they win and can be very frustrating to a player who wants consistent winnings.

Needless to say, most betting systems are fixed progressions or betting schemes that are unable to adapt to changing table conditions. They have been developed in the pattern of "one size fits all." Unfortunately, all of these systems fail all too often.

After years of using just about every betting system ever developed, I finally concluded that no fixed betting strategy will ever produce the kind of consistent and reliable winnings needed to make gambling a realistic way of making money.

What is needed to win at any game offering even-money wagers, such as craps, roulette and baccarat is a way to automatically adjust and size your bets to match changing game conditions.

After many trials I was finally able to develop a flexible way of betting that *automatically adapts to changing patterns of decisions.* The general philosophy behind this approach is called *"Attack, Retrench and Win."*

Let's go through this Attack, Retrench and Win approach point by point.

When you use this uniquely powerful approach for baccarat bet sizing you will automatically shift between three different betting modes, each geared to match the win and loss pattern presently occurring.

The *Attack Mode of Betting* is used when you are winning bets. However, it is grounded in conservatism. While many gamblers will double their bets following each win, our Attack Mode first calls for reducing the size of your wager following certain winning bets. I will give you complete examples of how to use this betting strategy.

The *Retrenchment Mode of Betting* is defensive in nature and is triggered when you lose certain wagers. It is a conservative way of recouping losses. You will find that when you apply this method that some of your best wins come from gains developed while in the Retrenchment Betting mode.

A *Trigger Bet* is used to determine which other betting mode you should be in. A Trigger Bet is made when the decisions are neutral and you are neither winning nor losing.

Each of these Betting modes has its own rules and procedures. Each betting mode uses **special betting rules** to take advantage of changing decisions as they affect your play. The

result is that you will tame the normal fluctuations in play by using a bet selection method that will automatically adapt your style of betting to the ever-changing table conditions.

The betting strategy which you use depends on which mode the game is in. Thus you will use a different betting system when you are in Attack Mode, Retrenchment Mode or making a Trigger Bet. We call this process of letting the game tell you which betting system to use the *BAT Adaptive Betting Strategy.*

Using this three-pronged approach to bet selection, you will move into Attack Mode when you are in a winning streak. By moving into the Attack Mode at the right time, you will be able to maximize a series of winning bets with no risk of losing previous gains.

If your wagers are losing, then you will move into a Retrenchment Betting Mode which gives you the best opportunity to recover from losing wagers.

You will be in the neutral betting mode and make a Trigger Bet to determine whether you should be in the Attack or Retrenchment Betting mode.

When you play, you will always be in one of these three betting modes: Attack, Retrenchment or the neutral or Trigger mode.

Let's go over each of these betting modes in more detail.

The Trigger Bet

Whenever you start playing a game of baccarat or after you have completed all of the bets in the Attack or Retrenchment betting modes, you will always make a Trigger Bet. This wager can be thought of as a neutral bet made when you are not sure whether you should be making wagers in the Attack Mode or in the Retrenchment Mode.

Here's how the outcome of the Trigger Bet determines your next wager:

- If you lose a Trigger Bet, your next wager will be in the Retrenchment Betting Mode.

- If you win a Trigger Bet, you next wager will be in the Attack Betting Mode.

- You will make a Trigger Bet whenever you have completed all of the bets in Attack or Retrenchment or whenever you first begin play

Your Trigger Bet is one bet that will never change in size. Your level of betting strictly determines its size. If your base bet is $6, your Trigger Bet will be for $12.

If your base bet is $10, your Trigger Bet is $20.

The formula for determining the size of your Trigger Bet is:

Base Bet x 2 = Size of Trigger Bet

In the examples which follow, we will use $5 as our Base Bet. There are many mini baccarat games in casinos which accept $5 minimum wagers as well as most online casinos offering mini baccarat. If you prefer to play with larger chips, such as often the case with full sized baccarat, use can easily adjust the amounts in the examples by multiplying the amounts to fit your level of play. For instance, if you typically use $25 as your base bet, you must multiply the amounts in the examples by five to compute the amounts for $25 base betting.

The Attack Betting Mode

You will enter the *Attack Betting Mode* anytime you win a Trigger Bet. After you make your first Attack Bet, you will continue to make Attack Bets so long as you are winning. This mode of betting is designed to take advantage of a winning streak while protecting your winnings. Instead of doubling your first bet following a win as is advocated in many strategies, your first Attack Bet will always be less than the preceding winnings Trigger Bet. So long as you continue to win your wagers, you will continue to wager in the Attack Betting Mode. We have experienced as many as nine winning wagers in a row in this mode.

Every level of betting has its own level of Trigger Bet and Attack Bets associated with it. A $5 Base Bettor will use these wagers:

Trigger Bet   **Attack Bets**

$10 $ 5 8 10 13 16 20 25 30 and so on increasing each bet by 5

The following table shows the Betting Mode and the wagers you will make in the Attack Betting Mode as a $5 Base Bettor.

A Series of Bets Showing the Effect of Attack Betting

#	Betting Mode T = Trigger A = Attack	Amount of Bet	Bet Outcome	Total Won in this Series
1	T	10	+10	+10
2	A	5	+ 5	+15
3	A	8	+ 8	+23
4	A	10	+ 10	+33
5	A	13	+13	+46
6	A	16	+16	+62
7	A	20	+20	+82
8	A	25	+25	+107
9	A	30	-30	+77

We began this series of wagers with a winning Trigger Bet in round 1. This signals us to begin betting in Attack Betting Mode.

Let's review what happens round by round.

Round 2. Following the winning Trigger Bet, we begin with the first bet in the Attack Betting Mode. We wager $5 and win.

Round 3. Since we won the last Attack Bet, we continue in this mode of betting and make the next higher Attack Bet of $8. We win again.

Round 4. Since we won the last Attack bet, we stick with the Attack Betting Mode and move up to the next Attack Bet of $10. Our wager wins again bringing our winnings in this series of bets up to $33.

Round 5. Continuing the winning streak, our next Attack Bet is $13 which also wins. Net winnings for the series increases to $46.

Rounds 6, 7 and 8. We continue the pattern of betting in the Attack Betting mode and winning each bet. At the end of Round 8 our series winnings reach $107.

Round 9. Following the Round 8 win of a $25 Attack Bet, we wager $30. However, this time our wager loses. Since we lost an Attack Bet, we will make a Trigger Bet on the next round. The outcome of the new Trigger Bet will determine whether we move back to making Attack Bets or whether we move into the Retrenchment Mode.

Here are the rules for the **Attack Betting Mode** summarized:

1. Only enter the Attack Betting Mode following the win of a Trigger Bet.

2. Continue betting in the Attack Betting Mode so long as you are winning every wager. Move up the progression one level of bet following each win.

3. With a tie bet, repeat the same bet for the next round of betting.

4. As soon as you lose an Attack Bet, you will revert to making a Trigger Bet.

Retrenchment Betting

If you lose a Trigger Bet, you will enter the ***Retrenchment Betting Mode.*** Here you will use a betting progression calling for you to increase the size of your next wager following a losing bet. You will continue in this mode of betting until you win the lowest wager in the betting series.

Every level of betting has its own level of Trigger Bet and Retrenchment Bets associated with it. A $5 Base Bettor will use the following wagers:

Trigger Bet   Retrenchment Bets
$10   10 15 25 40 65 100 150

These are the rules you will use for making Retrenchment Bets:

1. Start with the lowest bet which is 10 in the Retrenchment Betting Series for $5 Base Bettors. If you win the first retrenchment bet, you will resume making a Trigger Bet. However, if you lose the wager, your next bet will be one level higher which is 15 in this betting series.

2. Anytime you have a losing bet, your next bet will be one level higher. If you lose 15, the next bet is 25. If you lose 25, the next bet is 40.

3. Anytime you win a wager, your next wager is one level lower. If you win 40, wager 25 next. If you win 25, then wager 15. However, this rule is modified by Rule 4.

4. If you win two bets in a row, reduce your next bet by two levels. For example, if you win 40 and then 25, your next bet will be reduced to just 10. The same rule applies if you win two out of three bets. Assume you win 40, then your next bet is 25. If you lose this bet, you will move back up to betting 40 for the next bet. However, if you win this 40 bet, your next bet will be 10, since you won two out of three bets.

5. Anytime you win the first bet in the Retrenchment Betting Series, you will resume making a Trigger Bet.

A series of Retrenchment bets are shown below, starting with a losing **Trigger Bet.**

**A Series of Bets Showing the Effect of
Retrenchment Betting for a $5 Base Bettor**

#	Betting Mode T = Trigger R = Retrenchment	Amount of Bet	Bet Outcome	Total Won in this Series
1	T	10	-10	-10
2	R	10	-10	-20
3	R	15	-15	-35
4	R	25	-25	-60
5	R	40	-40	-100
6	R	65	+65	-35
7	R	40	+40	+5
8	R	15	+15	+20
9	R	10	+10	+30

In this particular series of bets we lost five bets and won four bets. However, instead of having a loss as we would have if we had made the same size bet each time, we ended up 30 ahead.

Let's review the wagers, round by round.

Round 1. We lose a Trigger Bet. This loss tells us we will move into Retrenchment Betting Mode on the next Round.

Round 2. We make our first Retrenchment bet of 10. If we had won this wager we would have moved back to making a Trigger Bet on the next round. However, we lost the bet and will continue in the Retrenchment Betting Mode until we win the first bet.

Round 3. We increase our bet one level and wager 15. We lose. Our next bet will be one level higher.

Round 4. We wager the next level bet of 25 and lose again. We must again increase our next wager for the next round of play.

Round 5. We bet 40 and lose. With this losing wager we must increase our next bet by one level.

Round 6. We wager 65 and win. Following a win our next bet will be one level lower.

Round 7. We bet 40 and win. We have now had two wins in a row. We will drop our next bet by two levels.

Round 8. We wager 15 and win. With this win our next bet will be reduced one level to 10.

Round 9. We wager 10 and win. Since we have won the lowest bet in the Retrenchment Betting Series, our next bet will be a $10 Trigger Bet.

Because the procedure of winning two out of three bets before dropping two levels can be a little confusing we will take a look at another series of Retrenchment Bets which illustrate how we apply this technique.

In the particular series of bets shown in the following table, we lose five bets and win four bets. However, instead of having a loss as we would have if we had made the same size bet each time, we ended up 20 ahead because of Retrenchment betting.

**A Series of Bets Showing the Effect of
Retrenchment Betting for a $5 Base Bettor
Where We Won Two out of Three Bets**

#	Betting Mode T = Trigger R = Retrenchment	Amount of Bet	Bet Outcome	Total Won in this Series
1	T	10	-10	-10
2	R	10	-10	-20
3	R	15	-15	-35
4	R	25	-25	-60
5	R	40	+40	-20
6	R	25	-25	-45
7	R	40	+40	-5
8	R	15	+15	+10
9	R	10	+10	+20

Let's take a look at the rounds of bets shown in the preceding table

Round 1. The series of Retrenchment bets starts with the loss of a Trigger Bet in the amount of $10. Since we lost a Trigger Bet, our next bet will be the first bet in the Retrenchment Betting Series.

Round 2. We make the first Retrenchment bet of 10, which loses. We will move up one betting level in the next round.

Round 3. We make the second level Retrenchment wager of 15 which loses.

Round 4. Following another losing Retrenchment bet, we move up one betting level and make a 25 bet. It also loses.

Round 5. Again moving up one betting level we make a $40 bet. The bet wins and we will drop our wager one level on the next round.

Round 6. We wager $25, one level below the previous winning bet. We lose our wager.

Round 7. Following a losing bet, we raise our wager one level and bet 40. We win our bet.

Round 8. Since we won two out of the last three bets (Round 5 won, Round 6 lost, and Round 7 won), we drop this wager two levels and bet 15 which wins.

Round 9. Following this winning Retrenchment bet, we reduce our bet one level and wager 10 this round. Since this bet wins and it is the first bet in the Retrenchment Betting Series, we will resume making a Trigger Bet on the next round of play.

Starter Bets

A starter bet is a neutral bet made only to start a game. You will need to make this bet whenever the house requires a wager in order to start a game and you are the only player at the table.   You will encounter this situation with online baccarat games where you are playing a computer-controlled game which will only deal a round of play if you have a bet placed.

A **Starter Bet** will consist of a bet equal to the minimum wager allowed by the house. If the minimum bet required is $1, bet $1 to start the game. If the minimum is $5, bet $5 to get started.

I usually wager my Starter Bet on Banker, but you can wager on either Player or Banker to get the game going.

After the round with the Starter Bet is complete, you will begin the next round starting a game. Your first Game Bet will be a Trigger Bet, the outcome of which will determine subsequent bets.

If you win the Trigger Bet, you will move into the Attack Betting Mode. If you lose the Trigger Bet, you will move into the Retrenchment Betting Mode.

Game Buy-ins Using the Baccarat Attack Strategy

Your *Game Buy-in* is the amount of money you need to play a game of baccarat. **The amount of a Game Buy-in or Game Bankroll is always equal to an amount 75 times the size of your Base Bet.**

The following table shows the Game Bankrolls needed for different size Base Bets

Base Bets and Required Game Bankrolls

Base Bet	Game Bankroll
$2	$150
4	$300
5	$375
6	$450
10	$750
14	$1050
15	$1125
20	$1500
25	$1875
26	$1950
30	$2250
35	$2625
36	$2700
50	$3750

Total Bankroll

Your total bankroll is the amount of bankroll needed to play at a certain level of play. It should be four to five times the size of your game buy-in. The table below shows the Total Bankroll needed for different levels of play and the Game Buy-in Amounts.

Base Bets, Game Bankrolls and Total Bankroll

Base Bet	Game Bankroll	Total Bankroll (5 x Game Bankroll)
$2	$150	$750
4	$300	$1500
5	$375	$1875
6	$450	$2250
10	$750	$3750
14	$1050	$5250
15	$1125	$5625
20	$1500	$7500
25	$1875	$9375
26	$1950	$9750
30	$2250	$11250
35	$2625	$13125
36	$2700	$13500
50	$3750	$18750

Profit Plateaus

Every level of play using the Baccarat Attack Strategy has an associated *Profit Plateau* for that level of play. A Profit Plateau is a level of winnings that acts as a target profit level. Your goal is to at least reach this amount in a game. Once you reach this level, you will bet more conservatively so that you will end a game with at least this amount of profit or even a lot more.

A Profit Plateau is computed as your Base Bet x 10.

For a $5 bettor, his Profit Plateau is $5 x 10 = $50

Here are the basic rules of play for Profit Plateaus.

Rule 1. If you are in the *Trigger Betting Mode* when you reach your Profit Plateau do not stop betting until you are ready to make another Trigger Bet. You might reach your Profit Plateau after winning a Trigger Bet. Instead of stopping play, you will move into Attack Betting Mode and continue in this betting mode until you are required to make another Trigger bet.

Here is an example of your wagers under the following assumptions:

Base Bet	Attack Bets	Retrenchment Bets	Profit Plateau
$5	5 8 10 13 16 20 25 and so on	10 15 25 40 65 100 150	$50

#	Betting Mode T = Trigger A = Attack Bets	Amount of Bet	Bet Outcome	Total Won in this Series
1	T	10	+10	+54
2	A	5	+ 5	+59
3	A	8	+ 8	+67
4	A	10	+10	+77
5	A	13	+13	+90
6	A	16	+16	+106
7	A	20	+20	+126
8	A	25	+25	+151
9	A	30	-30	+121

Rounds of Play:

Round 1. We win a Trigger Bet. Our winnings reach +54 exceeding our Profit Plateau of $50. Since we won a Trigger Bet, we continue playing, moving into the Attack Betting Mode.

Round 2. We make our first Attack Bet of $5 and win.

Round 3. We make our second Attack Bet of $8 and win.

Rounds 4, 5, 6, 7 and 8. We win our Attack Bets in each round. In each succeeding round we increase our Attack Bet by one level.

Round 9. We lose an Attack Bet. Since our winnings of $121 are greater than our Profit Plateau of $50 and, following a losing Attack Bet, our next wager would be a Trigger Bet, we call this game over and quit playing with a profit of $121.

Rule 2. If we lose a Trigger Bet and our winnings drop below our Profit Plateau, we quit playing and call the game over.

Here is an example of your wagers under the following assumptions:

Base Bet	Attack Bets	Retrenchment Bets	Profit Plateau
$5	5 8 10 13 16 20 25 and so on	10 15 25 40 65 100 150	$50

#	Betting Mode T = Trigger R = Retrenchment	Amount of Bet	Bet Outcome	Total Won in this Series
1	R	40	+40	+12
2	R	25	+25	+37
3	R	10	-10	+27
4	R	15	-15	+12
5	R	25	+25	+37
6	R	15	-15	+22
7	R	25	+25	+47
8	R	10	+10	+57
9	T	10	-10	+47

We begin this example in the middle of a series of Retrenchment Bets.

Round 1. We win a Retrenchment Bet of 40, bringing our winnings up to +12.

Round 2. We drop our next Retrenchment bet to 25, wager and win. Our net winnings are now +37.

Round 3. Since we won two out of three retrenchment bets, we drop our next bet two levels, wager 10 and lose.

Round 4. Following a loss, we make a 15 Retrenchment Bet and lose.

Round 5. Following our losing wager, we move up one level and wager 25 which wins.

Round 6. Following a win, we drop our bet one level, wager 15 and lose.

Round 7. After losing the wager, we move back up to 25 and win the wager.

Round 8. Since we won two out of three bets, we drop our wager by two levels and wager 10, which wins. Our winnings are now $57, which is greater than our Profit Plateau.

Round 9. We make a Trigger Bet of 10 and lose. Our winnings have dropped below our Profit Plateau. We stop playing.

Rule 3. If we lose a Trigger Bet and our winnings are less than our Profit Plateau, we continue playing.

If you follow our rules for play, in every winning game you will either win a little less than your Profit Plateau or have a win exceeding your Profit Plateau. Whenever you hit a winning streak and move into making Attack Bets, it is not unusual to have a win considerably larger than your Profit Plateau.

Prime Profit Plateaus

Your goal in every game using the Baccarat Attack Strategy should be to at least reach your Prime Profit Plateau. While you can set your own Profit Plateau, it is recommended that you use the levels we suggest. These levels can easily be achieved while keeping your games very short. With online play, your games will usually be shorter than ten minutes each to hit your Prime Profit Plateau. With mini baccarat play in a land-based casino, your average game should last no longer than 25 to 30 minutes. If you play in the big baccarat game, which is played at a slower rate, your games may take as long as 45 minutes on the average.

Summary of Bets, Bankrolls and Profit Targets

Betting Series Wagers Used With the Baccarat Attack Strategy

Base Bet	Trigger Bet	Attack Bets	Retrenchment Bets
2	4	2 3 4 5 6 8 and so on	4 6 10 16 26 40 60
4	8	4 6 8 10 12 16 etc	8 12 20 32 52 80 120
5	10	5 8 10 13 16 20 25 and so on	10 15 25 40 65 100 150
6	12	6 9 12 15 18 24 etc	12 18 30 48 78 120 180
10	20	10 15 20 25 30 40 etc	20 30 50 80 130 200 300
14	28	14 21 28 35 42 56 etc	28 42 70 112 182 280 420
15	30	15 22 30 40 45 60 75 etc	30 45 75 200 300 450
20	40	20 30 40 50 60 80 etc	40 60 100 160 260 400 600
25	50	25 40 50 65 75 100 125 etc	50 75 125 200 325 500 750
26	52	26 39 52 65 78 104 etc	52 78 130 208 338 520 780
30	60	30 45 60 75 90 120 etc	60 90 150 240 390 600 900
35	70	35 55 70 90 105 140 etc	70 105 175 280 450 700 1050
36	72	36 54 72 90 108 144 etc	72 108 180 288 468 720 1080
50	100	50 75 100 125 150 200 etc	100 150 250 400 650 1000 1500

The following table shows the Base Bets, Prime Profit Plateaus, Game Bankrolls and Total (Lifetime) Bankrolls for the Baccarat Attack Strategy.

Baccarat Attack Strategy
Base Bets,
Prime Profit Plateaus
and Game Bankrolls

Base Bet	Profit Plateau (Target Win)	Game Bankroll	Total Bankroll (5 x Game Bankroll)
2	20	$150	$750
4	40	$300	$1500
5	50	$375	$1875
6	60	$450	$2250
10	100	$750	$3750
14	140	$1050	$5250
20	200	$1500	$5625
25	250	$1875	$7500
26	260	$1950	$9375
30	300	$2250	$9750
35	350	$2625	$11250
36	360	$2700	$13125
50	500	$3750	$13500
			$18750

Tracking and Recording Your Play

You must track your play to correctly use the Baccarat Attack Strategy. You must quickly be able to determine which mode of betting you are in -

Making a Trigger Bet or

In the Attack Betting Mode or

In the Retrenchment Betting Mode.

In addition to determining the betting mode, you must be able to track where you are in a betting series.

Trigger Bets use the same size bet for each level of bankroll so that the size of your Trigger Bet is easy to remember.

Attack Bets are also fairly easy to remember. The first Attack Bet is always one-half the size of your Trigger Bet. They increase in size by about one-half the size of the first Attack Bet until you have won five Attack Bets. Then each bet increases in size by the amount of the first Attack Bet for each wager.

By way of illustration, take a look at the bet sizes for a $10 Base Bettor.

Base Bet	Trigger Bet	Attack Bets	Retrenchment Bets
10	20	10 15 20 25 30 40 etc	20 30 50 80 130 200 300

With a Trigger Bet of 20, the first Attack Bet at one-half the size of the Trigger Bet is 10. The next four Attack Bets increase by one-half the size of the first Attack Bet and go from 10 to 15, then 20, then 25 and finally 30. From here on out each Attack Bet will increase by an increment equal to the first Attack Bet. So, we have bets of 40, 50, 60, 70 and so on and long as you continue to win your wagers.

Retrenchment Bets use a different Betting Series for each level of betting. For example, a player using $10 Base Bets, will use the following Retrenchment Bets:

Base Bet	Trigger Bet	Retrenchment Bets
10	20	20 30 50 80 130 200 300

If this seems like a lot to remember, you can relax. You will use our Bet Tracker (Baccarat Attack Strategy Bet Tracker or BAT Bet Tracker) to keep track of your bets. This is similar to the form we have used in the examples of play you have seen so far. On the next page is a form set up for a $5 Base Bettor. This form has everything the $5 Bettor needs to know.

The Base Bet, Trigger Bet, Attack Bets and Retrenchment Bets are all shown on the form. There is a blank form on the page following the form set up for $5 Bettors as well as at the end of this book. You can create your own tailor-make BAT Bet Tracker before you start play geared to your exact level of betting. Just refer to one of the tables in this book summarizing the bets for a given level of play and write the bets down on the form. Make a few copies of the form. Now you are ready for play with your own tracking form.

What's more, unlike some games like blackjack where the use of pencil and paper by the players is frowned on, you can take your tracking form with you when you play in any land-based baccarat game as many players like to record baccarat decisions and their wins and losses as they play. You should feel right at home using your tracking form at the baccarat table.

And, when you play baccarat online, you can use the form as well.

BAT Bet Tracker Set up for $5 Base Bets

Game No._____ **Date**: _____ **Trigger Bet:** 10 **Attack Bets**: 5 8 10 13 16 20 25 and so on
Retrenchment Bets: 10 15 25 40 65 100 150 **Profit Target:** 50 **Game Bankroll**: $375
Casino:_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
1							
2							
3							
4							
5							
6							
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8							
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50							

BAT Bet Tracker
Game No._____ Date: _____ Trigger Bet: _____Attack Bets: _____
Retrenchment Bets: _____Profit Target:: _____ Game Bankroll: _____
Casino:_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
1							
2							
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As soon as you complete a game, you should make sure that you have finished recording the information on your **BAT Bet Tracker.** Not only is the Tracker great for helping you apply the Baccarat Attack Strategy when you are playing, but it provides a nice permanent record of each game you play. I keep copies of my games in a notebook. I also write notes in the margins of the results of each game or of any other information I want to remember.

After finishing a session, which may include several games, you should bring your Baccarat Attack Strategy Summary of Play Form up to date. A filling in form showing the results of ten games of play is shown on the following page:

There are blank forms in the back of this book.

A Series of Games Played with $2 Base Bets

Casino	Game	Rounds	High Bet	Won (lost)	Cumulative Won
Ocean's Online	1	19	26	+21.60	+21.60
Ocean's Online	2	21	16	+19.10	+40.70
Ocean's Online	3	23	10	+22.50	+63.20
Ocean's Online	4	27	16	+23.90	+87.10
Ocean's Online	5	25	26	+24.40	+111.50
Ocean's Online	6	20	60-1	+22.50	+134.00
Ocean's Online	7	27	60-2	+33.90	+167.90
Ocean's Online	8	19	26	+18.20	+186.10
Ocean's Online	9	22	40	+28.00	+214.10
Ocean's Online	10	18	26	+22.80	+236.90

Making Money With This Strategy

The easiest way to learn the Baccarat Attack Strategy is to use it. You can practice it online in a number of online casinos offering free "practice mode." In this mode of play you will play the same version of the game offered when you play for money, but you will have a chance to try it out without risking any money.

One online casino whose online baccarat I like is Ocean's Online. After downloading their software, you sign on to play in Free Mode. You will be given $2,000 in free money to play with. If you select Table Games and Baccarat, you will have the following choices of betting limits for baccarat:

25¢ to $25
$1 to $100
$5 to $500
$25 to $1,000

The sample games which follow were played in online casinos allowing bets in the range from $1 to $100 using $2 as the Base Bet.

To review, there are two major components of the Baccarat Attack Strategy: where you bet and the betting mode you are in.

Let's review these components before we present sample games showing how the strategy performed in real play.

Placing Your Bets With the TAT Betting System

We use two Bet Templates or patterns to determine where you will place each bet. Since we never wager on Ties, you will place your bet on either Player or Banker as determined by the Bet Template.

Here is a summary of how you use these Templates:

1. First observe one decision. If you need to make a wager in order to have a baccarat decision, make a Starter Bet. The Starter Bet consists of one minimum sized wager made in order to have one decision which you will use as a basis of selecting your first Baccarat Attack Strategy wager. Be sure to wager a minimum amount to get the game started and don't count the outcome of this decision in game profit tracking.

2. You will always start the game using the A betting pattern.   The first bet will be designated "A-1" and will be the opposite of the last observed decision. For example, if Player wins the last hand your A-1 wager will be on Banker.

3. If the bet wins, you will continue making A-1 pattern wagers, with your next bet being opposite of the one you just won. In other words, if you win an A-1 level bet, your next bet will also be an A-1 level bet, but on the opposite of the previous winning A-1 pattern bet. In other words, if you win an A-1 bet on Banker, you next bet will be an A-1 bet on Player.

4. If the A-1 bet loses, your next bet will be an A-2 pattern bet. This bet will be on the same side as the A-1 bet. Example: Your A-1 bet is on Banker and it loses. Your next bet will be an A-2 pattern bet on Banker again.

5. If you win an A-2 pattern wager, you will drop back to making an A-1 pattern bet. If the A-2 bet loses, you will start betting B Pattern bets. You will start the B-1 series, betting on the opposite side of your previous losing A-2 wager. For example, if you lose an A-2 pattern bet betting on Player, for your B-1 pattern bet you will wager opposite and bet on Banker.

6. Anytime that your B-1 bet wins, you will revert to making an A-1 pattern bet, again betting opposite of the previous wager. For example, you win your B-1 bet wagering on Banker. Your next wager will be an A-1 pattern bet on Player.

7. If your B-1 bet loses, you will continue making B pattern bets with your next bet being a B-2 pattern bet. All B pattern bets will be on the same position. If you start

with a B-1 bet on Banker and lose, your B-2 pattern bet will continue on Banker. If you lose this wager also, you will move to a B-3 pattern bet, again betting on Banker.

8. If both B-1 and B-2 bets lose, go to a B-3 bet. If the B-3 Bet wins, we must win the B-2 bet to complete the series and revert back to theA-1 Bet.

Summary of Placing Your Bets

1. Using the TAT Betting System is easy. There are just two Betting Pattern Selectors: A and B. A has two possible levels: A has A-1 and A-2, B has three possible levels: B-1, B-2 and B-3.

2. Anytime you win an A-1 Pattern Bet, continue betting the A-1 pattern and change sides for your next wager. For example, you win an A-1 Pattern bet on Player. Your next wager will also be an A-1 pattern bet and since A-1 bets are always the opposite of the previous decision, you will bet on Banker this round.

3. Anytime a level one-pattern bet loses, i.e. A-1 or B-1, continue betting the same side and make an A-2 or B-2 wager.

4. If an A-2 bet loses, start the B-1 series betting on the opposite side. If a B-2 bet loses, make a B-3 bet on the same side. If this occurs, you only need to win B-3 and B-2 bets before resuming an A-1 bet on the opposite side.

The second part of using the Baccarat Attack Strategy is determining the size of your wager. The size of your wager depends on which betting mode you are in.

Determining the Size of Each Bet Using the BAT Adaptive Betting System

Where you place each bet is governed by using the A and B betting templates. The amount of each wager is determined by the betting mode you are in.

You will start every betting sequence by first making a neutral or *Trigger Bet*. The outcome of this wager determines which betting mode you will be in.

If the Trigger Bet wins, you will move to the ***Attack Betting Mode.***

If the Trigger Bet loses, you will enter the ***Retrenchment Betting Mode.***

Each of these betting modes has its own rules and procedures. Each betting mode uses different bets and different betting rules to take advantage of changing decisions as they affect your play.

Trigger Bets are always flat bets, that is the size of this bet is constant for a level of play. In other words, once you decide on your level of play, the size of your Trigger Bet is determined.

Your Trigger Bet is always twice the size of your Base Bet.

If you are a $2 Base Bettor, you will use a $4 Trigger Bet.

If you are a $5 Base Bettor, your Trigger Bet will be $10.

Whenever you win a Trigger Bet, you will start betting in the Attack Betting Mode.

The Attack Betting Mode uses a series of bets. As you may recall, there is a particular series of Attack Bets for each level of play.

Thus, a $2 bettor will have a series of Attack Bets for this level of play.

A $5 bettor will have a different series of Attack Bets. And so on, for $10, $15 or any size of Base Bets.

The following table shows the size of Base Bets, Trigger Bets and Attack Bets for a number of levels of play.

Betting Series Wagers Used With the Baccarat Attack Strategy

Base Bet	Trigger Bet	Attack Bets
2	4	2 3 4 5 6 8 and so on
4	8	4 6 8 10 12 16 etc
5	10	5 8 10 13 16 20 25 and so on
6	12	6 9 12 15 18 24 etc
10	20	10 15 20 25 30 40 etc
14	28	14 21 28 35 42 56 etc
15	30	15 22 30 40 45 60 75 etc
20	40	20 30 40 50 60 80 etc
25	50	25 40 50 65 75 100 125 etc
26	52	26 39 52 65 78 104 etc
30	60	30 45 60 75 90 120 etc
35	70	35 55 70 90 105 140 etc
36	72	36 54 72 90 108 144 etc
50	100	50 75 100 125 150 200 etc

When you are in the Attack Betting Mode, you will increase each bet one level following a win. You will move up to the next wager in the Attack Betting Series following each winning Attack wager.

As soon as you lose one Attack bet, you have completed wagering in this series. Following any losing Attack bet, your next bet will be a Trigger Bet.

Retrenchment Betting

Following a wining Trigger Bet you move to the Attack Betting Mode. If you lose a Trigger Bet, you will enter the Retrenchment Betting Mode.

With Retrenchment Betting you will use a specific betting series for your level of play. The following table shows Base Bets, Trigger Bets, Attack Bets and Retrenchment Bets for each level of play.

Betting Series Wagers Used With the Baccarat Attack Strategy

Base Bet	Trigger Bet	Attack Bets	Retrenchment Bets
2	4	2 3 4 5 6 8 and so on	6 10 16 26 40 60
4	8	4 6 8 10 12 16 etc	8 12 20 32 52 80 120
5	10	5 8 10 13 16 20 25 and so on	10 15 25 40 65 100 150
6	12	6 9 12 15 18 24 etc	12 18 30 48 78 120 180
10	20	10 15 20 25 30 40 etc	20 30 50 80 130 200 300
14	28	14 21 28 35 42 56 etc	28 42 70 112 182 280 420
15	30	15 22 30 40 45 60 75 etc	30 45 75 200 300 450
20	40	20 30 40 50 60 80 etc	40 60 100 160 260 400 600
25	50	25 40 50 65 75 100 125 etc	50 75 125 200 325 500 750
26	52	26 39 52 65 78 104 etc	52 78 130 208 338 520 780
30	60	30 45 60 75 90 120 etc	60 90 150 240 390 600 900
35	70	35 55 70 90 105 140 etc	70 105 175 280 450 700 1050
36	72	36 54 72 90 108 144 etc	72 108 180 288 468 720 1080
50	100	50 75 100 125 150 200 etc	100 150 250 400 650 1000 1500

With Retrenchment Betting, you will follow these rules:

1. Your first retrenchment bet is the lowest bet in the Betting Series. As a $2 Base Bettor, your Retrenchment Betting Series consists of these bets: 6 10 16 26 40 60. Your first bet will be for 6.

2. Anytime you win the first bet in the Retrenchment Betting Series, you have completed the series and your next bet will be a Trigger Bet.

3. Anytime you lose a Retrenchment Bet, you will increase your next bet by one level. If you lose the $6 bet, your next bet is $10.

4. Anytime you win a Retrenchment Bet you will drop your next bet one level. If you win a $16 bet, your next bet will be for $10, except for the following rule.

5. If you win two Retrenchment Bets in a row or win two out of three wagers, you will drop your next bet by two levels. Examples:

    You win a $26 bet and drop to $16. You also win the $16 bet. Your next bet drops two levels to $6.

    You win a $26 bet and drop to $16. You lose the $16 bet and raise your next bet to $26. You win the $26 bet. Since you won two bets out of three, your next bet will be $6.

If you have trouble understanding how you put this system together, the following sample games should clear things up for you.

Sample Games

There are five sample games using the Baccarat Attack Strategy in the next few pages. These games were played online and used the following parameters:

Base Bets $2
Trigger Bet $4
Attack Bets $2 3 4 5 6 8 10
Retrenchment Bets $6 10 16 26 40 60
Preferred Profit Plateau $20
Game Bankroll $150

Each game was started by making a Starter Bet for $1. I always bet on Banker, but where you place your Starter Bet is optional. I used a Starter Bet because the online computer software requires a wager in order to deal a round of baccarat. Please note that I did not count the results of the Starter Bet in recording my Cumulative Win for each game. However, the Actual Net Win does reflect the effect of the Starter Bet.

I recorded each round of play as it occurred. With winning Banker bets, the casino deducted 5% commission. I did not reduce the amount of winning Banker bets by the commission as it is much easier to use whole numbers when tracking results during play.

However, the amount shown at the end of each game shown as "Actual Net Win" is the actual amount of the win for the game, net of the effect of Starter Bett wins or losses and commissions deducted for winning Banker bets.

Sample Game #1

Our net win for the first sample game was $21.60. This game lasted for 20 rounds of play, including a Starter Bet. At a rate of play of 150 rounds per hour, this game would have taken 8 minutes to complete.

A round by round review of this game follows:

Round 1. We start the game with a $1 Starter Bet on Banker. We lost as Player wins. With a Player win, we will begin our betting in A-1 pattern betting the opposite of this decision.

Round 2. Our first bet is a Trigger Bet of $4. Our Bet Pattern is A-1 on Banker (B). The wager loses.

Round 3. Following a losing Trigger Bet, we start Retrenchment betting with a $6 bet. Our betting pattern is A-2 , we wager on B and win.

Round 4. Since we won our first Retrenchment Bet, we make a $4 Trigger Bet. Following the win of an A-2 bet, we wager Banker using the A-1 pattern and lose.

Round 5. Losing our $4 Trigger Bet, we make a $6 Retrenchment Bet. Since we lost our last A-1 pattern bet, we make an A-2 pattern wager on Banker. Outcome is a Tie which does not affect our wager.

Round 6. We win our $6 Retrenchment Bet which is an A-2 pattern bet. Following this win, our next bet will be a $4 Trigger Bet using the A-1 pattern.

Round 7. We make a $4 A-1 pattern Trigger bet on Banker which loses. Our next bet will be a $6 Retrenchment Bet using the A-2 pattern.

Round 8. We make a $6 Retrenchment bet on Banker (A-2 pattern) and lose. Following this loss our next bet will be a $10 Retrenchment Bet (one level higher). Since we lost an A-2 pattern bet on Banker, our next bet will be a B-1 pattern bet on Player.

Round 9. We make a B-1 pattern bet on Player as a $10 Retrenchment Bet. We win. Following the win of a B-1 bet, our next wager will be an A-1 bet on Banker. We will drop our Retrenchment Bet one level to $6.

Round 10. We make a $6 Retrenchment Bet on B as an A-1 pattern bet. We lose.

Round 11. Following the losing bet, we make a $10 Retrenchment Bet as an A-2 pattern bet on Banker and lose.

Round 12. Since we lost an A-2 pattern bet, we make a B-1 pattern bet on Player. Our Retrenchment Bet increases one level to $16. We lose.

Round 13. Since we lost our B-1 bet, we make a B-2 bet, again betting on Player. We move our wager up to a $26 Retrenchment Bet.   Our wager wins.

Round 14. Following our winning B-2 bet, we make a B-1 bet, again betting on Player. Since we won our $26 Retrenchment bet, we wager $16.   Our wager wins. Our cumulative win hits +14.

Round 15. Since we won our B-1 bet, we switch to making an A-1 bet. Since A-1 bets are the opposite of the last decision, we wager on Banker. We have won the last two Retrenchment Bets. With two consecutive wins, we drop our next Retrenchment Bet two levels and make a $6 Retrenchment bet. Our bet wins.

Round 16. Following our win of an A-1 pattern bet, we again bet using the A-1 pattern. Since the first A-1 bet is always opposite of the last decision, we bet on Player. Our last win of a $6 Retrenchment Bet completed this Betting Series.   We make a $4 Trigger Bet and lose.

Round 17. After losing an A-1 pattern bet, we make an A-2 pattern bet, again betting on Player. After losing a Trigger Bet we make a $6 Retrenchment bet. Our bet loses.

Round 18. Since we lost an A-2 pattern bet, we move to a B-1 pattern bet and now wager on Banker. We move up one Retrenchment Bet and bet $10. We win.

Round 19. With a B-1 win we make an A-1 bet and bet the opposite of the last decision and bet on Player. We take our Retrenchment Bet down one level and wager $6. We lose.

Round 20. Having lost an A-1 bet on Player, we now make an A-2 bet on Player. Our Retrenchment bet increases one level to $10. The bet wins. We notice our winnings are now at +24. Since an average game lasts about 20 rounds and our winnings are greater than our target of 20, we stop this game.

We compute our Actual Net for the game of $21.60. This is net of commission paid on winning Banker Bets and our losing Starter Bet.

Sample Game #1
Set up for $2 Base Bets
Game No 1 **Date:** 5-29-08   **Trigger Bet**: 4   **Attack Bets:** 2 3 4 5 6 8 10 and so on
Retrenchment Bets: 6 10 16 26 40 60 **Preferred Profit Plateau**: 20 **Game Bankroll**: $150
Casino_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
1		Starter	b-1	1	L	p-1	-
2	T	A-1	b-4	4	L	-4	-4
3	R	A-2	b-6	6	W	+6	+2
4	T	A-1	b-4	4	L	-4	-2
5	R	A-2	b-6	6	T	-	-2
6	R	A-2	b-6	6	W	+6	+4
7	T	A-1	b-4	4	L	-4	-0-
8	R	A-2	b-6	6	L	-6	-6
9	R	B-1	p-10	10	W	+10	+4
10	R	A-1	b-6	6	L	-6	-2
11	R	A-2	b-10	10	L	-10	-12
12	R	B-1	p-16	16	L	-16	-28
13	R	B-2	p-26	26	W	+26	-2
14	R	B-1	p-16	16	W	+16	+14
15	R	A-1	b-6	6	W	+6	+20
16	T	A-1	p-4	4	L	-4	+16
17	R	A-2	p-6	6	L	-6	+10
18	R	B-1	b-10	10	W	+10	+20
19	R	A-1	p-6	6	L	-6	+14
20	R	A-2	p-10	10	W	+10	+24
21							
22					Actual Net Win = 21.60		
23							
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Sample Game #2

Sample Game #2 was again played online using $2 Base Bets. This game took 21 rounds of play including a Starter Bet. This game would take about 8 minutes to play online. Our net win was $19.10.

Let's review this game round by round.

Round 1. We started the game with a $1 Starter Bet on Player. Our bet wins.

Round 2. We begin using the Baccarat Attack betting on this round.   We always begin by making a Trigger bet and starting with the A-1 Bet Template. Here we make a $4 Trigger Bet with our A-1 pattern bet on Banker. Our bet loses.

Round 3. Our next bet is an A-2 pattern bet on Banker and a $6 Retrenchment Bet. We lose the round.

Round 4. Since we lost an A-2 pattern bet on Banker, we now make a B-1 pattern bet on Player. Our Retrenchment Bet is $10. This wager is a Tie.

Round 5. We repeat our previous wager since a Tie does not affect our wager. We lose the bet.

Round 6. We use the B-2 betting pattern and bet on Player. Our Replacement bet increases to $16. We win the round.

Round 7. We make a B-1 pattern bet on Player. Our Replacement bet is $10. We win again.

Round 8. We make an A-1 pattern bet on Banker. Since we won two consecutive Replacement bets, we drop our bet two levels. Since this $6 Replacement bet is only one level lower than our last winning $10 bet, we have the option of either making a $6 Replacement bet or making a Trigger Bet. We choose the Trigger bet and wager $4 on Banker. We win the bet.

Round 9. Having won a Trigger Bet, we move into Attack Mode. We make a new A-1 pattern bet on Player (the opposite of the last winning A-1 bet). Our Attack bet is for $2 and it loses.

Round 10. Having lost an Attack Bet and an A-1 bet, we make a $4 Trigger Bet in the A-2 pattern on Player and lose.

Round 11. Losing an A-2 pattern bet we change to a B-1 pattern bet and wager on Banker. Since we lost the Trigger Bet, we make a $6 Retrenchment wager and win.

Round 12. Since we won our B-1 bet, we move to making an A-1 pattern bet on Player. Having won our lowest Retrenchment bet we make a $4 Trigger Bet. We lose our wager.

Round 13. Making an A-2 pattern bet on Player, we start our Retrenchment bets with a $6 bet. The round is a Tie.

Round 14. Following a tie we repeat the round 13 wager and win.

Round 15. Following our winning A-2 bet, we make an A-1 bet on Player. We make a $4 Trigger Bet and win.

Round 16. We make an A-1 pattern bet on Banker and start the Attack Betting Series with a $2 Attack Bet.   We win.

Round 17. Since we won the last A-1 pattern bet, we continue with the A-1 pattern, wagering on Player this round. Following our winning Attack bet, we make a $3 Attack Bet and win.

Round 18. We continue in the A-1 pattern, betting Banker this round. We move up to a $4 Attack Bet and lose.

Round 19. We make an A-2 pattern bet on Banker. Following the losing Attack Bet we make a $4 Trigger Bet and win.

Round 20. We make an A-1 pattern bet on Banker and a $2 Attack Bet and win.

Round 21. We make an A-1 pattern bet on Player and wager a $3 Attack Bet. We lose the bet. Our cumulative win is +20, which is our target for the game. We call the game complete. Our Actual Net Win, which is net of commission charged on winning Banker Bets and includes our winning Starter Bet, is $19.10

Sample Game #2
Set up for $2 Base Bets
Game No 2 **Date:** 5-29-08 **Trigger Bet**: 4 **Attack Bets**: 2 3 4 5 6 8 10 and so on
Retrenchment Bets: 6 10 16 26 40 60 **Preferred Profit Plateau**: 20 **Game Bankroll**: $150
Casino_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
1		Starter	p-1	1	W	p-1	-
2	T	A-1	b-4	4	L	-4	-4
3	R	A-2	b-6	6	L	-6	-10
4	R	B-1	p-10	10	T	-	-10
5	R	B-1	p-10	10	L	-10	-20
6	R	B-2	p-16	16	W	+16	-4
7	R	B-1	p-10	10	W	+10	+6
8	T	A-1	b-4	4	W	+4	+10
9	A	A-1	p-2	2	L	-2	+8
10	T	A-2	p-4	4	L	-4	+4
11	R	B-1	b-6	6	W	+6	+10
12	T	A-1	p-4	4	L	-4	+6
13	R	A-2	p-6	6	T	-	+6
14	R	A-2	p-6	6	W	+6	+12
15	T	A-1	p-4	4	W	+4	+16
16	A	A-1	b-2	2	W	+2	+18
17	A	A-1	p-3	3	W	+3	+21
18	A	A-1	b-4	4	L	-4	+17
19	T	A-2	b-4	4	W	+4	+21
20	A	A-1	b-2	2	W	+2	+23
21	A	A-1	p-3	3	L	-3	+20
22							
23							
24					Actual Net Win = 19.10		
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Sample Game #3

This game was played using $2 Base Bets in an online casino allowing bets from $1 to $100. The next game lasted for 26 rounds and is our longest one so far. This game would take 10 to 11 minutes to play online.

Let's review the game.

Round 1. We made a $1 Starter Bet on Player to get the game going. We won the bet.

Round 2. Using the outcome of our Starter Bet, we make an A-1 pattern bet on Banker. We always start play by making a Trigger Bet to determine our betting mode. We make a $4 Trigger bet and win.

Round 3. We continue with another A-1 pattern bet, wagering on Player this time. Following our Trigger Bet win, we begin the Attack Bet Series and wager a $2 Attack Bet. The outcome is a Tie.

Round 4. Following a Tie decision, we make the same wager and lose.

Round 5. Having lost an A-1 bet, we move to an A-2 bet, again betting on Player. Since the Attack Bet lost, we make a $4 Trigger Bet and lose.

Round 6. We change to a B-1 pattern and bet on Banker. We move into Retrenchment Betting Mode and bet $6. The outcome is a Tie.

Round 7. Following a Tie, we maintain the same bet and lose.

Round 8. Having lost our B-1 bet, we make a B-2 bet on Banker. Our Retrenchment Bet grows one level to $10. We lose again.

Round 9. We move to a B-3 pattern bet, betting on Banker. Our Retrenchment bet increases to $16. We lose the bet.

Round 10. Having lost the B-3 pattern bet, we start over with an A-1 pattern bet on Player. Our Retrenchment bet is now for $26. We win.

Round 11. Having won an A-1 pattern bet we continue and make another A-1 pattern bet, this time switching to a bet on Banker. Our Retrenchment Bet falls one level to $16. We lose the bet.

Round 12. With an A-1 pattern bet lost, we move to an A-2 pattern bet, betting on Banker. Our Retrenchment Bet moves back up to $26. We win the bet.

Round 13. Following our A-2 pattern bet win, we drop to an A-1 pattern bet, again betting on Banker. With the last winning Retrenchment bet we had won two out of three bets and we reduce our next Retrenchment bet to $10. The outcome is a Tie.

Round 14. Following a Tie we keep our wager the same. The outcome is a Tie.

Round 15. We still make the same wager. The outcome is again a Tie.

Round 16. We make the same wager again. This time we win.

Round 17. Following an A-1 pattern win, we again wager the A-1 pattern, but switch to betting Player. Our Retrenchment bet drops to $6. Another Tie.

Round 18. With a Tie we keep the wager the same. We win.

Round 19. We stick with the A-1 pattern switching to Banker. Having won the lowest Retrenchment bet of $6, we make a $4 Trigger Bet and lose.

Round 20. We move up to an A-2 pattern bet on Banker. We start the Retrenchment bets with a $6 bet and lose.

Round 21. With the loss of an A-2 pattern bet, we change to a B-1 pattern bet and bet on Player. We make a $10 Retrenchment Bet and lose.

Round 22. We move to a B-2 pattern bet on Player. Our Retrenchment Bet increases to $16. Another loss.

Round 23. We are up to a B-3 bet on Player. Our Retrenchment Bet reaches $26 and we win.

Round 24. Back down to a B-2 bet on Player. Our Retrenchment Bet is for $16. We lose.

Round 25. Another B-3 bet on Player. Back up to a $26 Retrenchment Bet which wins (hurray!).

Round 26. We drop back to a B-2 bet on Player. Since we won two out of three Retrenchment bets, our bet falls to $10 and we win. Our cumulative win is +28. Our Actual Net Win, after deducting commissions on winning banker hands and adding in our winning Starter Bet is $24.40.

Sample Game #3

Set up for $2 Base Bets

Game No 5   **Date:** 5-30-08   **Trigger Bet**: 4   **Attack Bets**: 2 3 4 5 6 8 10 and so on

Retrenchment Bets: 6 10 16 26 40 60   **Preferred Profit Plateau**: 20   **Game Bankroll**: $150

Casino_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
1		Starter	b-1	1	W	p-1	-
2	T	A-1	b-4	4	W	+4	+4
3	A	A-1	p-2	2	T	-	+4
4	A	A-1	p-2	2	L	-2	+2
5	T	A-2	p-4	4	L	-4	-2
6	R	B-1	b-6	6	T	-	-2
7	R	B-1	b-6	6	L	-6	-8
8	R	B-2	b-10	10	L	-10	-18
9	R	B-3	b-16	16	L	-16	-34
10	R	A-1	p-26	26	W	+26	-8
11	R	A-1	b-16	16	L	-16	-24
12	R	A-2	b-26	26	W	+26	+2
13	R	A-1	b-10	10	T	-	+2
14	R	A-1	b-10	10	T	-	+2
15	R	A-1	b-10	10	T	-	+2
16	R	A-1	b-10	10	W	+10	+12
17	R	A-1	p-6	6	T	-	+12
18	R	A-1	p-6	6	W	+6	+18
19	T	A-1	b-4	4	L	-4	+14
20	R	A-2	b-6	6	L	-6	+8
21	R	B-1	p-10	10	L	-10	-2
22	R	B-2	p-16	16	L	-16	-18
23	R	B-3	p-26	26	W	+26	+8
24	R	B-2	p-16	16	L	-16	-8
25	R	B-3	p-26	26	W	+26	+18
26	R	B-2	p-10	10	W	+10	+28
27							
28							
29					Actual Net Win = 24.40		
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Sample Game #4

This game is a good example of how using the Baccarat Attack Strategy bets can grow your profits quickly and safely. This game lasted for 25 rounds of play and resulted in a net win of $36.80. Not bad for ten minutes work online!

Here is a round by round review.

Round 1. As usual we started with a $1 Starter Bet on Banker. The decision was Player and we lost the bet.

Round 2. We start our actual game. We make an A-1 pattern wager which requires that we bet the opposite of the last decision. Since the decision was Player, we wager on Banker. Our first bet is a Trigger Bet for $4, which loses.

Round 3. Since we lost our first A-1 pattern bet, our next bet will be an A-2 pattern bet, also on Banker. Following a losing Trigger Bet, we move to Retrenchment betting and wager $6. Drat. Our wager loses.

Round 4. Since we lost an A-2 bet, we change to making a B-1 bet and wager on Player this time. Our Retrenchment bet moves up one level to $10. We win the bet.

Round 5. We resume making an A-1 bet, switching sides and betting on Banker. Our Retrenchment bet is reduced one level and we bet $6. We lose the bet.

Round 6. Back up to an A-2 bet, again betting on Banker. Our Retrenchment Bet moves back up to $10. We lose.

Round 7. Following an A-2 bet loss, we make a B-1 pattern bet and switch to betting on Player. Our Retrenchment bet is one level higher and we bet $16. We win.

Round 8. Back down to an A-1 bet on Banker. We drop our retrenchment bet to $10. We win the wager.

Round 9. Following our A-1 pattern win, we stick with the A-1 pattern switching sides and betting on Player. Our Retrenchment Bet is for $6. We lose the bet.

Round 10. Up to an A-2 bet on Player. Back up to a $10 Retrenchment bet. We win.

Round 11. Following our win, we make an A-1 pattern bet on Player. Since we won two out of the last three Retrenchment bets, our pattern would indicate that our next bet would be two levels lower than the $10 Retrenchment bet. Two levels lower is lower than the lowest bet in the Betting Series so we make a $4 Trigger Bet and lose.

Round 12. Back up to the A-2 pattern bet on Player. Following the Trigger Bet loss, we make a $6 Retrenchment bet and lose.

Round 13. We switch to the B-1 bet pattern and bet on Banker. We make a $10 Retrenchment bet and lose.

Round 14. We make a B-2 pattern bet on Banker. We make a $16 Retrenchment Bet and lose.

Round 15. We are up to a B-3 pattern bet on Banker. We make a $26 Retrenchment bet and win.

Round 16. We drop to a B-2 pattern bet on Banker. We make a $16 Retrenchment Bet and win. We are now up +20. We could call it a game, but we elect to keep going.

Round 17. Following two winning B pattern bets, we switch to an A-1 pattern bet and wager on Player. We drop our Retrenchment bet two levels since we won two bets in a row and wager $6 and lose.

Round 18. Up to an A-2 pattern bet on Player. We move up one Retrenchment bet level and bet $10. We win.

Round 19. Back to an A-1 pattern bet on Player. Since we won two out of three Retrenchment bets, we move our bet one level lower than the lowest Retrenchment bet and make a $4 Trigger bet. We win. We are now at +28.

Round 20. Having won a Trigger Bet, we move to Attack Mode. Since we won an A-1 pattern bet, we stick with the A-1 pattern and switch to betting Banker. Our $2 Attack bet wins.

Round 21. We stick with the A-1 pattern and switch to a Player bet. We move up one level and make a $3 Attack Bet and win.

Round 22. Another A-1 pattern bet with a change to betting Banker. Up one more Attack Bet level to $4. Our wager wins.

Round 23. Wager another A-1 pattern bet, switching to Player. Up another Attack Bet level to $5. Our bet wins.

Round 24. Another A-1 bet and a switch to betting on Banker. We make a $6 Attack Bet and win.

Round 25. We continue with another A-1 pattern bet, changing to Player. We make an $8 Attack Bet and lose. We check our winnings at +40. Time to call the game over.

This game is a good example of how to take advantage of a profitable run using Attack Bets. We finish the game with an Actual Net Win of $36.80 (net of Banker commissions and our losing Starter Bet.

Sample Game #4
Set up for $2 Base Bets
Game No 39 **Date:** 6-02-08   **Trigger Bet**: 4   **Attack Bets**: 2 3 4 5 6 8 10 and so on
Retrenchment Bets: 6 10 16 26 40 60 **Preferred Profit Plateau**: 20 **Game Bankroll**: $150
Casino_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
1		Starter	b-1	1	L	b-1	-
2	T	A-1	b-4	4	L	-4	-4
3	R	A-2	b-6	6	L	-6	-10
4	R	B-1	p-10	10	W	+10	-0-
5	R	A-1	b-6	6	L	-6	-6
6	R	A-2	b-10	10	L	-10	-16
7	R	B-1	p-16	16	W	+16	-0-
8	R	A-1	b-10	10	W	+10	+10
9	R	A-1	p-6	6	L	-6	+4
10	R	A-2	p-10	10	W	+10	+14
11	T	A-1	p-4	4	L	-4	+10
12	R	A-2	p-6	6	L	-6	+4
13	R	B-1	b-10	10	L	-10	-6
14	R	B-2	b-16	16	L	-16	-22
15	R	B-3	b-26	26	W	+26	+4
16	R	B-2	b-16	16	W	+16	+20
17	R	A-1	p-6	6	L	-6	+14
18	R	A-2	p-10	10	W	+1-	+24
19	T	A-1	p-4	4	W	+4	+28
20	A	A-1	b-2	2	W	+2	+30
21	A	A-1	p-3	3	W	+3	+33
22	A	A-1	b-4	4	W	+4	+37
23	A	A-1	p-5	5	W	+5	+42
24	A	A-1	b-6	6	W	+6	+48
25	A	A-1	p-8	8	L	-8	+40
26							
27					Actual Net Win = 36.80		
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Sample Game #5

We almost had a loss this game. By Round 8 we were down to –60. However, the power of Retrenchment Betting pulled our chestnuts out of the fire and gave us a win. If you doubt the effectiveness of Retrenchment Betting, this game will open your eyes.

Here is a review of the game.

Round 1. We started the game by making a minimum Starter Bet of $1, betting on Banker. Player won and we lost our bet.

Round 2. We make an A-1 pattern bet on Banker, since Player won the last decision. We make a $4 Trigger Bet and win.

Round 3. We make another A-1 pattern bet, changing to Player this round. Since we won a Trigger Bet, we move into Attack mode and make a $2 Attack Bet which loses.

Round 4. Following a loss, we move up to an A-2 pattern bet, betting on Player. The loss of the Attack Bet moves us back to making a $4 Trigger bet which loses.

Round 5. We change to a B-1 pattern bet on Banker. We make a $6 Retrenchment Bet and lose.

Round 6. Up to a B-2 pattern bet on Banker. We make a $10 Retrenchment Bet and lose.

Round 7. We now make a B-3 pattern bet on Banker. We move up to a $16 Retrenchment Bet and lose.

Round 8. Having lost a B-3 pattern bet, we change to an A-1 pattern bet on Player. We make a $26 Retrenchment Bet which loses.

Round 9. Up to an A-2 pattern bet on Player. We make a $40 Retrenchment Bet and win.

Round 10. Back down to an A-1 pattern bet on Player. Drop one level to a $26 Retrenchment Bet which wins.

Round 11. We stick with the A-1 pattern and change to a wager on Banker. We drop our Retrenchment Bet two levels and bet $10. We win.

Round 12. A-1 pattern again, this time changing to Player. We make our lowest level Retrenchment Bet of $6. Outcome is a Tie.

Round 13. Same wager as Round 12. We win.

Round 14. Another A-1 pattern bet, changing to Banker. Back to a $4 Trigger Bet which loses.

Round 15. Up to an A-2 pattern bet on Banker. Following the Trigger Bet loss, we make a $6 Retrenchment bet and win.

Round 16. Back to an A-1 pattern bet on Banker. Following the win of the lowest level Retrenchment Bet, we make a $4 Trigger Bet and lose.

Round 17. Back to an A-2 pattern bet on Banker. We return to making a $6 Retrenchment Bet and lose.

Round 18. Up to a B-1 pattern bet on Player. We move up to making a $10 Retrenchment bet and win.

Round 19. Following a winning B-1 bet, we change to an A-1 bet and bet on Banker. We make a $6 Retrenchment Bet. Bet is a Tie.

Round 20.   Following a Tie, we make the same bet. Another Tie.

Round 21. Same bet, another Tie.

Round 22. We make the same bet and win.

Round 23. We stick with the A-1 pattern and change to betting on Player. We make a $4 Trigger Bet and win.

Round 24. Another A-1 pattern bet with a change to betting on Banker. We make a $2 Attack Bet and lose. We check our winnings and see +32. Time to stop the game.

We finished this game with an Actual Net Win of $30.70, which is net of commissions on winning Banker bets and net of the loss of the Starter Bet of $1.

Sample Game #5
Set up for $2 Base Bets
Game No 41 **Date:** 6-02-08   **Trigger Bet:** 4   **Attack Bets**: 2 3 4 5 6 8 10 and so on
Retrenchment Bets: 6 10 16 26 40 60 **Preferred Profit Plateau:** 20   **Game Bankroll**: $150
Casino_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
1		Starter	b-1	1	L	b-1	-
2	T	A-1	b-4	4	W	+4	+4
3	A	A-1	p-2	2	L	-2	+2
4	T	A-2	p-4	4	L	-4	-2
5	R	B-1	b-6	6	L	-6	-8
6	R	B-2	b-10	10	L	-10	-18
7	R	B-3	b-16	16	L	-16	-34
8	R	A-1	p-26	26	L	-26	-60
9	R	A-2	p-40	40	W	+40	-20
10	R	A-1	p-26	26	W	+26	+6
11	R	A-1	b-10	10	W	+10	+16
12	R	A-1	p-6	6	T	-	+16
13	R	A-1	p-6	6	W	+6	+22
14	T	A-1	b-4	4	L	-4	+18
15	R	A-2	b-6	6	W	+6	+24
16	T	A-1	b-4	4	L	-4	+20
17	R	A-2	b-6	6	L	-6	+14
18	R	B-1	p-10	10	W	+10	+24
19	R	A-1	b-6	6	T	-	+24
20	R	A-1	b-6	6	T	-	+24
21	R	A-1	b-6	6	T	-	+24
22	R	A-1	b-6	6	W	+6	+30
23	T	A-1	p-4	4	W	+4	+34
24	A	A-1	B-2	2	L	-2	+32
25							
26							
27					Actual Net Win = 30.70		
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These five sample games should give you a good idea of how to use the Baccarat Attack Strategy. You have seen how you use the Betting Templates A and B to determine where you place each bet.

You have seen how easy it is to move between betting modes. And, you have seen how quickly you can reach the Profit Plateau level, usually in about 20 to 25 rounds of play.

By now, you are probably curious as to how much you can expect to make using this strategy. How much can you make per hour? How often will you lose? How profitable is the strategy for each level of play? We will cover all of this and more in the next chapter.

How Much Can You Expect to Win Using the Baccarat Attack Strategy?

The Baccarat Attack Strategy is a very profitable strategy. At this time, I have statistics on 4,572 games played using this strategy in real casinos. These games have been played in both land-based and in online casinos. They have been played primarily in the mini baccarat version of the game, but a number of games were played on the big table version of the game as well. I will present the results we obtained playing 4,572 games in the next few pages. First, I want to present the results of 50 games played online using $2 Base Bets.

These games were played in casinos offering bet ranges from $1 to $100. We used a $150 game bankroll for these games.

This series of games is presented in the order in which they were played. We have not attempted to "clean them up" in any fashion. They are presented as they occurred, using the same strategy we are presenting in this book.

These games were played with the following bets:

Base Bet	**Trigger Bet**	**Attack Bets**	**Retrenchment Bets**
$2	**$4**	**2 3 4 5 6 8 and so on**	**6 10 16 26 40 60**

Here are the other parameters used in these games:

Starter Bet: $1
Base Bet $2
Preferred Profit Plateau (Target Profit) $20
Game Bankroll $150

Recap of 50 Games

Game	Rounds	High Bet and times we reached it	Won (lost)	Cumulative Won
1	19	26	+21.60	+21.60
2	21	16	+19.10	+40.70
3	23	10	+22.50	+63.20
4	27	16	+23.90	+87.10
5	25	26	+24.40	+111.50
6	20	60-1	+22.50	+134.00
7	27	60-2	+33.90	+167.90
8	19	26	+18.20	+186.10
9	22	40	+28.00	+214.10
10	18	26	+22.80	+236.90
11	26	26	+22.60	+259.50
12	15	16	+20.10	+279.60
13	25	26	+24.60	+304.20
14	19	60-2	-123.20	+181.00
15	14	10	+22.10	+203.10
16	19	26	+23.10	+226.20
17	27	10	+28.60	+254.80
18	20	40	+25.95	+280.75
19	21	6	+28.60	+309.35
20	28	10	+25.15	+334.50
21	16	40	+21.70	+356.20
22	22	10	+22.60	+378.80
23	26	60-1	+27.95	+406.75
24	19	10	+22.50	+429.25
25	16	10	+24.10	+453.35
26	13	40	+19.60	+472.95
27	20	10	+22.65	+495.60
28	24	40	+18.25	+513.85

Game	Rounds	High Bet	Won (lost)	Cumulative Won
29	21	26	+20.50	+534.35
30	12	6	+20.15	+554.50
31	17	26	+22.50	+577.00
32	19	26	+19.20	+596.20
33	19	40	+24.15	+620.35
34	23	40	+24.80	+645.15
35	17	40	+23.85	+669.00
36	25	16	+20.50	+689.50
37	23	6	+22.15	+711.65
38	24	26	+36.80	+748.45
39	23	10	+22.60	+771.05
40	23	40	+30.70	+801.75
41	18	60-1	-136.00	+665.75
42	17	40	+23.40	+689.15
43	14	26	+20.60	+709.75
44	20	10	+19.90	+729.65
45	20	6	+21.95	+751.60
46	22	40	+22.60	+774.20
47	16	10	+19.70	+793.90
48	17	16	+23.70	+817.60
49	22	16	+22.45	+840.05
50	28	16	+28.15	+868.20
Total	1031			$868.20

These games are representative of what you can expect using this strategy. Let's analyze some of the information contained in this series of games.

We won 48 out of 50 games, for a win rate of 96% of the games played. Our long-term win rate is about 94% so we did slightly better in the series of games than our long-term average.

We won an average of $17.36 per game, close to our long-term average of $18.68 per game. This amount was just slightly less than our "Target Profit" for this level of play of $20 per game. Please note that these amounts of are of the losing games.

We won $868.20 for 1031 rounds of play. This works out to a net win of $0.84 per round of play.

These games will give you a good idea of the flow of profits when you play. In this series our cumulative profits hit $304.20 through Game 13 and were reduced to $181.00 with our loss of Game 14. This was our lowest level of winnings in this series. At no point did we ever fall in into a cumulative net loss position. Our next draw down of profit occurred with our loss of Game 41, where our cumulative profits fell from $801.75 to $665.75.

You will note that this strategy provides fairly robust growth of profits which is what we have experienced using the strategy over long-term play.

Let's take a look at the results of playing 4,572 games using the Baccarat Attack Strategy.

The following table summarizes the results of these 4,572 games played using $2 Base Bets (as in the sample games).

Game Bankroll per Game	$150
Bet Range Allowed	$1 to $100
Total Games	4,572
Games Won	4,287
Games Lost	285
Win Percent 60/64 =	93.77%
Total Rounds Played	95,798
Net Won	$66,720
Average Winnings per round of play $66,720/95,798 =	0.697
Amount lost in 286 losing games	$36,868
Total Won Excluding losing games	$103,588
Number of winning games	4,287
Average winnings per winning game $56,271/2327=	$24.16
Average loss per losing game	$129.36

Let's consider what this test means.

We won almost 94% of the games played, a very favorable win/loss ratio.

If we divide our total winnings of $66,720 by the number games played of 4,572, we have: $66,720/4,572 = $14.59 won per game.

We can also compute about how long each game took to complete. Let's assume that we played these games at the rate of 200 plays per hour. This rate of speed is easy to achieve when you are playing online.

If we divide the total rounds played of 95,783 by the number of games played of 4,572, we have: 95,783/4,572 = 20.95 average rounds per game.

Now, we want to estimate how long it would take us to complete an online game played at the rate of 200 rounds per hour.

We divide our average number of rounds per game by the average number of rounds played per hour: 20.95/200 = 0.1048. This represents the decimal equivalent length of a game played at 200 rounds per hour. To convert this to minutes, we have: 0.1048 x 60 minutes per hour = 6.28 minutes per hour. To allow for time taken to log on and off an online casino, we can round this up to 7 minutes per game.

Let's see, if we can play about 8.5 games per hour and win an average of $14.59 per game, this works out to a return of $124.02 per hour.

Remember, this is playing with $2 Base Bets. You can easily play at a much higher level.

Assuming we continue to win at the same rate, the table below shows the comparative win rates of games played at the rate of 200 rounds per hour at different levels of Base Bets.

Expected Hourly Win Rates at 200 Rounds per Hour at Different Betting Levels

Size of Base Bet	Hourly Winnings
$2	$124
$4	$248
$5	$310
$10	$620
$15	$930
$20	$1,240
$25	$1,550
$35	$2,170
$50	$3,100
$75	$4,650
$100	$6,200

If we were to play in a land-based casino, we would probably average about 60 rounds of play per hour. The expected hourly winnings for different levels of play at 60 rounds per hour follows:

Expected Hourly Win Rates at 60 Rounds
per Hour at Different Betting Levels

Size of Base Bet	Hourly Winnings
$2	$37.20
$4	$74.40
$5	$93.00
$10	$186.00
$15	$279.00
$20	$372.00
$25	$651.00
$35	$837.00
$50	$1,116.00
$75	$1.953.00
$100	$2,604.00

The title of this chapter is "How much can you expect to win using the Baccarat Attack Strategy?"

You can see the answer depends on the level of your betting and the speed of the game.

Online games are played at a faster rate than land-based games, but usually have much lower limits. You will be able to find online game allowing a bet spread for from $25 to $1,000 for baccarat. At this level of play you could use the betting series set up for $25 Base Bets and expect to win $1,550 an hour!

If you play in land-based games, you will not have any problem in finding games with higher limits even though the game tend to be played at slower speeds.

If you want to go for big bucks you can play in an online game with $100 minimum wagers and expect to win $2,604 an hour using the Baccarat Attack Strategy.

The bottom line is that if you want a legitimate $1,000 an hour plus winning strategy, the Baccarat Attack Strategy will deliver for you!

Skilful Play

There are a number of decisions you can make in becoming a successful Baccarat Attack Strategy player. For example, you must decide where to play and whether you will tip or not.

You will also need to make decisions on setting up and using a casino credit line as well as having your play rated. How you handle these situations can have a great bearing on your long-term success as a winning gambler.

Picking where you play

Your first choice in deciding to become a baccarat winner is deciding where to play. I rate casinos on several different aspects. My first concern is whether the casino offers games that I find playable.

Every casino sets minimum and maximum bets for its table games. Typical minimum and maximum bets for baccarat games offered by small casinos might be $5 minimum bets and $500 maximum bets. These limits will be acceptable for 90% of the players using the Baccarat Attack Strategy. But a few players may require higher betting limits.

A more typical problem faces players in casinos which set minimum bets too high. Some East Coast casinos set their minimum baccarat bets at $10.

Many casinos will change their minimum wagers depending on the time of day and day of the week. Minimum bets are raised in the evenings and on weekends. If you are an Atlantic City player looking for tables with lower minimum bets, you will find more baccarat tables with lower minimums if you play during the week instead of on weekends.

Besides table limits, I also consider the atmosphere of a casino. I absolutely refuse to play in casinos with rude dealers. I can tolerate slow dealers, dealers still in training and dealers who don't talk much. But I refuse to put up with dealers who make sarcastic remarks to other players or criticize my play. Life is too short. Change tables or, if necessary, change casinos.

Fortunately, casino employees are reasonable people and problematic dealers are not seen too often.

Some casinos have other annoying quirks. Can you tolerate a lot of smoke? Some casinos have poor ventilation systems so that a dull cloud of smoke seems to permeate the casino area. If this bothers you, don't play there.

Other casinos are dirty or have crowded, uncomfortable playing conditions. For several years there was a casino less than ten minutes from my house where I absolutely refused to play because the place resembled a dump (it has been updated and is now acceptable).

These are choices you must make. If you play in Las Vegas, you have just about every choice you can imagine available. If you want to play in a real players' joint, try Binion's Horseshoe downtown. Would you like some real elegance? You'll like the Venetian or Bellagio's.

One thing I don't do is discuss my system while I play. Some dealers will comment on it; most don't. You may get questions from other players. If you decide to discuss your system, keep it simple. You might state that you like to raise bets when you are winning, but sometimes you raise them after a loss as well.

If you start talking about the system, you will undoubtedly lose your concentration. In addition, it is almost a given that if you are trying to demonstrate the system to

someone, you are going to have a loss. Call it bad luck or bad karma, but you can believe that discussing the system while you are playing is not a good idea.

Tipping

If you don't like to tip, most international play will suit you fine. Most casinos in Asia, Europe and Commonwealth countries like England, Australia and New Zealand forbid tipping the dealers.

In the U.S., you really have no choice but to tip. Many players refuse to tip, arguing that tips come right off their bottom line. I can't argue with the logic, but I will question the results of a no-tipping policy.

I personally have a great deal of respect for most casino personnel and especially dealers. I enjoy tipping them in exchange for good service, and once it is established that I am a "George" (slang for a good tipper), the level of service increases appreciably.

When I tip, I never just give the dealer the tip. I only tip by making bets for the dealer.

I tip by making a bet for the dealers if I have been winning. If I continue to win I will make another bet for the dealer about every twenty to thirty rounds of play.

Act like a gambler

Play like a loser. If you are in a prolonged winning streak, don't rub it in the casino's face by continuing to play at the same table. If you do, make sure that you consistently make the kinds of moves which will throw the pit off. But your best ploy is not to overstay your welcome, especially if you are winning a bundle.

If you have a nice win and a floor person comments on it, you can casually mention that you dropped a bundle at craps last night and you are still not close to even. But don't do this if you never play craps. Make your story plausible.

Hide Chips

As a winning player, you will want to look for ways to disguise the amount you are winning. The easiest way to do this is to pocket chips.

This is harder to accomplish if you are playing alone, and is easiest to accomplish if you have a playing partner.

How to Survive and Prosper as a Professional Gambler, published by Silverthorne Publications, has some excellent suggestions on chip hiding routines. With a female accomplice, it is easy to slip chips to her and let her hide them in her purse. Sometimes my wife carries a shopping bag with her, which is a great place to stash chips and offers additional cover to help us look like a pair of happy, typical tourists.

If you are a black chip player, you are better off hiding green chips, as the bosses are more concerned with watching your stack of black chips. If you commonly wager $500 or more, then you can get away with hiding $100 chips, but don't try to stash the $500 chips as the bosses may catch on.

Play for Cash or on Credit?

There are many advantages to establishing credit with several casinos. Once you have established credit, it is there any time you want to use it. You don't have to carry cash, arrange for wire transfers or try to talk casinos into cashing checks. You generally will not be able to even cash a cashier's check in a casino until it has been

verified. If you show up on a Saturday hoping to cash a cashier's check, you will be out of luck until your bank reopens on Monday and can verify the check.

Another advantage to establishing credit is that when you use casino credit, you get to sign markers at the table. You will look like a gambler, since most gamblers who play with black chips have casino credit lines.

I'll let you in on a dirty secret. Casinos are not in the business of loaning money to gamblers, at least not now. If you have a bad gambling habit and a weak bank account, your local friendly loan shark is more likely to accommodate you than your not-so-friendly casino.

When you establish a credit line, the casino is agreeing to advance you no more than the average balance in your checking account for the last six months.

Your creditworthiness has nothing to do with getting casino credit. These guys don't care whether you are employed, just filed for bankruptcy or are dodging your other creditors. Casino credit is based on how much bread you keep in your checking account.

Do you feel a little better about the high rollers signing the markers? They are signing magnetically coded checks which can be run through their checking accounts. Normally markers are not handled this way as the casino prefers to be paid by check, but if necessary, the casino markers can and will be deposited by the casino and will be presented for payment at your bank just like any other check you have written.

If you are a black chip player, casino credit is almost mandatory unless you want to carry a large amount of cash with you, which I don't recommend. If you know where you will be playing, you can arrange to have cash deposited with the casino cashier and sign markers against your own *front money* on deposit with the casino.

Rated Players

Once you start playing with green or black chips, you are going to be asked by a floor person if you want to be rated. Many novice gamblers resent the intrusion of a floor person and answer evasively or even negatively. This is a big mistake. By rating your play, the casino is evaluating your ability to receive comps or freebies from the casino. Comps can really add to your bottom line and can be very profitable once you learn to play the comp game. Another reason to become rated is that being rated and receiving comps from the casino is what gamblers normally do. And you want to look like just another gambler.

Even if you are a low to mid-range player and want to get *full RFB*, which stands for Room, Food and Beverages comped, there are many casinos which will accommodate you.

Using casino comps, you can travel just about anywhere and get full VIP treatment. Many casinos will even pay your airfare. But you have to know how to work the system to maximize these benefits. I suggest that you learn how to get the maximum amount of comps and let a casino pay for all of your gambling excursions.

As a Baccarat Attack Strategy player, you are in the perfect position to get and benefit from comps. No matter what your level of play, you can increase your enjoyment and profits by availing yourself of casino comps.

Learn to play another casino game

I highly recommend that you learn to play at least one other table game besides baccarat. My number one choice of the game to learn is craps.

Craps is still a favorite game of many high rollers. Just by making pass line bets with double odds you can play almost even with the house. If you add a winning strategy on top

of learning craps, such as the unique betting system revealed in the Power Craps Strategy, then you are on the way to having a second casino game you can beat.

Craps, using the *Power Craps Strategy,* is an excellent game for using hit and run tactics. If you have been playing baccarat and are tired of concentrating on your wagers, craps may give you just the break you need. This can't hurt your reputation with the casino. Because many high rollers now favor craps, you will enhance your appearance as a high roller when you add this game to your repertoire. By mixing a little craps play in with your baccarat play, you will look more and more like another gambler to the casino bosses.

You may be surprised how well you do at craps. On a typical casino visit, I usually make almost as much money playing craps as I do playing baccarat. Silverthorne Publications is the premier publisher for winning craps systems. You can check out the **Power Craps Strategy** at www.silverthornepublications.com/PowerCraps

And so, you are almost ready to start beating the casinos, but . . .
You are almost ready to take on the casinos. I have presented a complete strategy which has been proven to win against casino baccarat. Perhaps you have been practicing the Baccarat Attack Strategy. You have figured out how to put together your bankroll. However, the greatest battle still awaits you. The casinos have even more powerful weapons at their disposal than the house edge. They are masters at a whole number of psychological traps set to ensnare you, with the end goal of relieving you of as much of your money as they can in the shortest and most pleasant way possible. Let's take at look at the casino's battery of weapons and see what you can do about them.

Discipline and Control

At this point, you should have a good understanding about how to use the Baccarat Attack Strategy to win money at baccarat. You should know when to bet, how much to wager, and when to quit. You know about how your bankroll determines the size of your wagers and about using game bankrolls. You should have some definite ideas about how you want to interact with casino personnel. You have learned some ways to improve playing conditions by interacting with and tipping the dealer. You also have been introduced to the idea of playing on casino credit and playing for comps.

Now you have to deal with the largest obstacle to your success. The greatest single threat to your success is not the casino personnel. It is not a bad run at the tables. It is not the risk of consecutive losses eating up your bankroll. It is not the wine, the women, and the atmosphere. The greatest single threat to your playing career will be you. Surprised? Read on.

Self Control

Ultimately, success at casino gambling, business, romance or life, for that matter, largely depends on self-control. Winning at gambling is all about self-control. It is about controlling the amount of money used for gambling. It's about reducing losses. It's about limiting the amount of money used for any session of play. And ultimately, it's about walking out the door a winner.

Gamblers are a lot like fishermen. They like to talk about the one that got away. How many times have you been in a casino winning and ended up leaving a net loser? In the real world, the only wins that count are the ones you go home with.

Actually, it is no great feat to get ahead playing baccarat. Probably over 75% of all baccarat players are ahead sometime in their play. But do they walk out the door winners? No. Probably close to 95% of all baccarat players end up losing money. The typical casino hold is about 20% for a baccarat table. *Hold* is a term referring to the amount the casino keeps as its win out of the money dropped at the table — e.g. the *drop*. If you buy in for a hundred dollars, and play for thirty minutes and leave with $85, you have lost $15 out of

$100. Your contribution to the drop was $100 and your loss gave the casino a hold rate of 15%.

Winning at gambling is first about controlling yourself. It is about accepting responsibilities for your own actions. In the long run, you don't win because you were lucky, and you don't lose because you had a string of bad luck. Using the Baccarat Attack Strategy will help you create your own luck. Used properly, you will be able to play at an advantage over the casino and be a net winner.

If you think about the times you were ahead in a casino and ended up giving it all back plus whatever additional cash you scrounged, who is to blame? The casino? The game? The house edge?

Don't get angry with me for pointing this out. What is wrong with setting aside your winnings when you are ahead? And what is wrong with limiting your losses when you hit a losing streak? And what is wrong with leaving a losing table?

I hope you answered "nothing." Doing these things requires self-control. They are easy to think about doing but may be much harder to actually accomplish. I am a former smoker. I always thought I could quit smoking when I wanted to. But I failed to quit a number of times. When I finally quit, I realized how difficult the process really was. It was easy to think about quitting smoking but doing it was quite challenging. Now that I have quit, I am out of the woods, right? Well, not quite. I believe that smoking is much like a drug addiction, and as a former addict, I am never cured. I am only one cigarette away from becoming a smoker again.

Control in a casino may require much the same discipline as that of a reformed smoker. Having a large monetary loss only requires a temporary loss of control.

Trust me, winning is habit forming. Losing, especially at a game like baccarat when you know you are using a winning strategy, is tough. Some professional gamblers, especially traditional blackjack card counters, will lose for months at a time. I am not sure that I could continue to play blackjack under those circumstances. The documented losing

streaks for the Baccarat Attack Strategy tend to be fairly short. If you play baccarat regularly using this strategy, it is highly unlikely that you will ever encounter two back-to-back losing casino visits. But it can happen.

Once you are in a losing streak, you will be hard pressed to continue with your set game plan. You will begin to question everything about the strategy. You may feel like the dealer has it in for you. You will start to think that no matter how you wager, your bets will lose. When your larger bets lose, you will begin to question the betting strategy.

Trends are a dominant factor in gambling. Every baccarat table has streaks. If you are in a winning streak, you may begin to feel omnipotent. However, when a losing streak hits, you may start to question every aspect of your playing strategy.

Perhaps the best thing you can do whenever you encounter losing tables is to first change tables. Your next option is to quit playing baccarat for a time. Depending on your feelings, you should either quit gambling altogether during your break, or if you are still in the mood to play, switch casino games. I have found on many occasions that a switch of games was exactly what I needed to improve my mood.

Many players seem to become chained to a particular table at some point in their play. This may be fine when the table is winning, but could spell disaster during a prolonged losing spell.

While losing is tough, winning may be even tougher for some people. Many players subconsciously feel that gambling winnings are "ill begotten gains." Many times people raised with a strong work ethic cannot adjust to the reality that winning at gambling requires a great deal of effort too. Gambling winnings may not seem real or may even seem shameful. Many people feel guilty when they win. For these people, walking out with some of the casino's money doesn't feel right.

Gamblers never cease to amaze me. Gambling falls into some special category of human behavior that escapes the normal rules we usually live by. People change their behavior dramatically in casinos. Consummate misers can't wait to throw their money away in

casinos. People who clip coupons every week to save ten bucks on groceries think nothing of dropping a hundred, five hundred or even a thousand in a casino.

Discipline is all about the ability to develop a winning plan. Control is about being able to follow it.

Ego Needs

We all share a need for recognition. We like to talk about our triumphs. Once you become a successful, consistent winner at baccarat, you are going to feel the need to talk about it occasionally.

You need to curb the urge to discuss the fact that you are a winner, especially while you are in a casino. If you have a big win at the craps table, feel free to comment on your success. The casino is not concerned with craps winners, because they do not believe that anyone can gain an advantage over them in this game, at least not without cheating.

Obviously, you should never discuss your baccarat winnings with any casino employees. Your goal is to look as much like another losing gambler as possible. Casinos don't like winners, and you are much more likely to get the royal treatment if you look like another losing gambler.

Occasionally, outside of the casino, I have been asked about how my strategies work. When I first learned to beat the casinos, I was quite enthusiastic and wanted to share my enthusiasm with other people. The typical reaction when I have revealed that I have a winning baccarat system is total disbelief. I am simply not believed. My best advice is to act like the vast majority of casino patrons who don't have a clue as to how to win.

Act Like a Gambler

I have given a number of suggestions about looking like a gambler. Everyone has his (or her) own style, and I am not suggesting that you disguise yourself physically or change your identity. However, individuals who look serious, never drink, never tip, or don't talk

to dealers or floor personnel do not look like gamblers and will not get the full benefit of casino generosity, including comps.

I have tried to give you as much ammunition as I can, but you can add your own finishing touches. Using casino credit is a must if you are a black chip player. You simply don't want to walk around with ten thousand dollars or more on your person. Not only are you literally risking your life should a mugger decide to target you, but you could run afoul of U.S. laws if you leave the country with more than $10,000 in cash on you and don't declare it. Using the casino's credit and signing markers will make you look much more like a gambler, and it actually is a very convenient way to play.

You should also play for comps. Once you are playing with black chips, you will have comps offered to you and you might as well enjoy them. Even mid-range gamblers and low rollers can avail themselves of substantial comps.

The Casino is Not Your Enemy

The dealers, floor persons, cocktail waitresses, pit bosses, shift bosses and casino hosts are not your enemy. While pit bosses often scrutinize the play of high rollers, they are just doing their jobs. Many of the casino employees are actually rooting for you to win. We have discussed how to get a dealer on your side by being friendly and using your tips advantageously. But your floor person is not against your winning. As long as you are not perceived as a threat to the casino's bankroll and are not engaged in behavior the casino objects to, e.g. card counting, you are free to win occasionally. Just don't rub it in their faces.

Floor persons are the primary decision-makers on the amount of comps you get, and I always chat with the nearest floor person. Starting a conversation is easy. Once you are a credit player, you will interact with the floor person as soon as you buy in, by signing a marker. After establishing some rapport with a floor person, I will occasionally ask him or her for advice on certain baccarat wagers. It is always better to down play just how knowledgeable you are. Most floor persons enjoy helping players and like to show off their own expertise.

In dealing with all casino personnel, your goal is to always be a polite, friendly person who likes the casino, enjoys talking to pit personnel, is impressed by the floor person's tremendous knowledge of baccarat, makes large wagers and doesn't quite know how to play baccarat correctly. This act will buy you a tremendous amount of unrestricted playing time, and your comp rate should go up exponentially. You are the perfect player from the casino's viewpoint, and the casino bosses will be willing to pay to ensure that you play in their casino.

Things to Avoid

There are some things I just won't tolerate when I play baccarat. Top on my list of "the things I like least" are rude dealers. If a dealer starts making comments about my play, or is rude to other players, my advice is to just leave.

You don't need this kind of aggravation. If you have a bad feeling about the table, trust your instincts and leave.

I also refuse to play with rude players. I recall one instance years ago at the Desert Inn when there was a young and obviously drunk player at the opposite end of the table. He made comments about every shooter and was constantly harassing the female dealer next to him, making off color comments about her clothes, her shape and her dealing. I finally told him that no one thought he was funny and that it was time to back off.

He told me to f___ off and I told him that it was time for him to go. By this time the boxman had signaled security.

Up walked two burly security guards. Mr. Jerk was escorted out of the casino. After the uproar had subsided, the dealer he had been harassing gave me one of her biggest smiles and thanked me for supporting her. The floor person gave me a thumbs up and he comped me to a delicious gourmet meal.

Drinking

You've been waiting for this part, haven't you? I have yet to read a book on gambling where the author does not admonish the reader not to drink.   Professional baccarat players, I guess, are too engrossed in observing the game to even lift a glass to their beleaguered lips. If they do manage a drink, it has to be Evian water. For the bosses and for most players, having a drink while you play is part of the fun. Gamblers do it for sure. And you want to look like a gambler, right?

I generally have a few drinks while I gamble. I also drink straight orange juice, coffee, iced tea and even ice water at the tables.

Drinking something alcoholic at the craps table is one more signal to the pit that you are not a threat. I generally go slow on the alcoholic drinks and time my drinks. In general, the fact that you are a baccarat player will go a long way towards enhancing your reputation as a gambler.

Superstitions

Superstitions really have no effect on the outcome of cards or dice or little balls spinning around inside of larger wheels or do they? Most gamblers and many pit personnel are superstitious. Gambling itself seems to breed superstitions.

What happens is that we remember certain events that occurred prior to, or in connection with other events, and we assume that there is a causal relationship between two seemingly unrelated occurrences.

The dice game is rift with superstitions. Lady shooters are lucky, as are virgin shooters, who have never rolled the dice before. If a die or the dice fly off the table, many old pros call their odds, place and buy bets off on the next roll, as everyone knows that sevens come after the dice fall on the floor.

Blackjack players have their own superstitions. Many of these concern upsetting the natural order of the cards. If you have been playing one hand of blackjack and suddenly

spread to two hands, the other players may become unglued at the move. Likewise playing a hand differently than they would have can cause a barrage of negative comments.

Poker players may wear their lucky hats, and where would a slots player be without her lucky charm bracelet?

Many casino bosses have lucky and unlucky dealers.   A craps crew which loses too much money may find itself fired, or at least broken up and the members rotated into different crews. If a blackjack player is winning too much money, a boss may bring in a lucky dealer.

In the good old days when Vegas was mobbed up, the lucky dealer may well have been dealing seconds, with a real reason behind the luck.   In this day of corporation controlled casinos, a cheating dealer is unlikely, as a casino is not willing to risk its license over one winning player. However, many bosses believe certain dealers are lucky for the house, just as other dealers are unlucky. If a boss decides a dealer is unlucky, the hapless dealer is not likely to have a fruitful career with that casino.

Because gamblers and bosses are superstitious, it makes sense for you to at least appear to be superstitious too. If you lose, it is because the table is too cold, or in the alternative, if you win, you are on a hot streak. Hot and cold streaks do occur, and it doesn't hurt to play them up.

In addition to enhancing your conversation with bosses, you can use your superstitions to influence dealers as well. More than once I have told a dealer that I feel that the next wheel spin will be lucky and placed a larger bet when the floor person was watching.

Use superstitions to justify certain plays when you are talking to the bosses. Just don't get caught up in believing too many casino superstitions yourself. Your lucky hat is not likely to have been responsible for your last win, nor is a particular casino necessarily unlucky.

I will admit that I partially subscribe to the "unlucky casino syndrome." There are some casinos where I never seem to do well.   I have no rational explanation for this. However,

since I tend to play in Las Vegas where dozens of casinos vie for my attention, I can easily avoid the casinos that are unlucky for me.

Moving Up Your Betting Levels

If you devote much time to baccarat using the Baccarat Attack Strategy, at some point you will want to increase the size of base bets — jumping from a betting series with a $5 Base Bet to a higher level, for example. Many players find that an emotional adjustment is required to make these moves.

The size of the wagers required may intimidate them to the extent that they feel compelled to modify the Baccarat Attack Betting Strategy.

Of course, you must adhere to all of the requirements I have described before you decide to increase the size of your base wagers. You never want to over-bet your bankroll, and you should only increase the size of your wagers when your bankroll is large enough to justify it. If you are undercapitalized, then you clearly are out of your league to jump from green chip to black chip play.

However, once you have built the prerequisite bankroll, you should be able to increase the size of your wagers. To acclimate yourself to making larger wagers, try moving in steps. You might increase from being a $5 Base Bet bettor to using $10 wagers as your starting point.

Probably your biggest hurdle will be moving up to black $100 chip play. You will receive a great deal more attention from the casino than when you were a red chip or green chip player. Most of the attention will be positive. When you play with black chips, you automatically join an exclusive club with significant casino comps to be made available. However, your play will also be under greater scrutiny, and this bothers many players.

In addition to being showered with comps, you will also find that black chip play has other privileges. It is usually much easier to find uncrowded tables as a black chip player.

I suggest that you start wagering at a comfortable level for you. Your comfort level may be as a $3, $5 or a $10 player. Stay at this level until you have thoroughly mastered, not only the technical side of playing correctly, but the emotional side of dealing with players, bosses and dealers. When you are ready, both psychologically and with adequate bankroll, try moving up just one step and then playing at this level for a while.   Continue to hone your casino people skills at each new level and don't forget to look and act the part. Black chip players do act differently than nickel chip players.

A Winning System + Money Management + Discipline

There are really three components to the Baccarat Attack Strategy, consisting of

Having a Winning System

Managing Your Money

Using Discipline

We have covered the winning system and money management in depth. Discipline consists of being able to follow the Baccarat Attack Strategy consistently and to stick to the money management rules for using the strategy.

Bankroll Control

When you lose control of your bankroll, you have lost one of the big three needed to beat the casinos. You must always bring the amount of money required for a given level of play.   The table below summarizes the amount of game bankrolls and total bankrolls for each level of play.

If you are a $2 Base Bettor you must have a total bankroll of at least $750 before you start playing. If you only have $500, you are not qualified to play at this level. I know this may sound like too large a requirement, but money management is absolutely critical to your success.

Base Bets, Game Bankrolls and Total Bankroll

Base Bet	Game Bankroll	Total Bankroll (5 x Game Bankroll)
$2	$150	$750
4	$300	$1500
5	$375	$1875
6	$450	$2250
10	$750	$3750
14	$1050	$5250
15	$1125	$5625
20	$1500	$7500
25	$1875	$9375
26	$1950	$9750
30	$2250	$11250
35	$2625	$13125
36	$2700	$13500
50	$3750	$18750

You must have the requisite bankroll needed for each level of play. If you plan on playing in $10 minimum wager land-based games, you will need a bankroll of $3,750 to safely play at this level.

If you are short of bankroll, one of the best ways to get started is to play in the $1 minimum bet games offered online. Here, you can get started with a $750 bankroll and literally grow your own bankroll using your winnings as your source of bankroll.

Once you have the required minimum amounts you can move on to playing in the higher minimum bet land-based games.

The Casino As Your New Office

Walking up to a baccarat tables the first time can be an intimidating experience. If you have not played much, you will not fully understand the roles of the dealer, the floor person, the pit boss, the other casino personnel, and the eye-in-the-sky cameras following your every move.

If you are unfamiliar with casino surroundings, you may want to progress into your new role as a winning baccarat player on a step-by-step basis.

You can first play using a lower level of play. This is an excellent approach, and you will win plenty of money using this approach. The best way to practice playing baccarat and using the Baccarat Attack Strategy is to play online in "practice mode" where you can play at your own pace and refer to the Baccarat Tracking Form and the Playing Strategy card as often and as leisurely as you like.

Once you feel very comfortable playing baccarat, you can gradually increase your betting level, using casino profits to build your bankroll. It may take a number of trips before you feel confident enough to move up to higher-level play.

Only after you have completely mastered the Baccarat Attack Strategy should you consider moving up to black chip status. At this point, you should feel that the casino is your new office, and the casino personnel are your fellow workers.

Remember that the casino is not your enemy. The primary functions of modern casino personal, including bosses, are to make sure the casino patrons have a good enough experience that they will become repeat customers.

Once you become known in a casino, you will find yourself interacting with the casino personnel even more. Dealers will welcome you by name. Cocktail waitresses will remember your favorite drink. Bosses will invite you to coffee. A casino host will work with you to make sure that you get all of the comps to which you are entitled.

Once you sense that everyone in the casino is genuinely rooting for you to win, you will know that you have done your job well.

In order to reach this level, there is no substitute for putting in your hours. You will need to demonstrate that you are not only friendly, but also reliable, honest and consistent in your fair treatment of all you encounter.

Too many players complain to bosses, dealers and anyone else who works in the casino. Grumpy players are all too common, and you want to make sure that you don't present this face to your "fellow workers." If you are tired or grumpy, don't play. It is important to take breaks frequently and use the time to relax. You should be at your peak emotionally when you play, and this includes having a positive mental attitude and interacting with players and casino personnel on a friendly and helpful basis.

Eventually the casino will recognize you as congenial, reliable and dependable. And, if you decide to make playing baccarat your new profession, your relationship with your new associates will serve as the foundation for your new business.

Rules and Guidelines for Disciplined Play

1. Learn how baccarat is played. It is not necessary to understand the drawing and standing rules for the Player and Banker hands, but you should understand the basic rules of the game.

2. Learn the Baccarat Attack Strategy Bet Placement rules. While using Templates A and B may seem complicated at first, it is really easy and you will learn them with a little practice.

3. Learn how to move from one betting mode to another. There are three betting modes and you should know exactly when you will move from Trigger Betting to Attack or Retrenchment Betting and when you will move bet to making a Trigger Bet.

4. Learn the betting series for the level of play you will play. If you plan on making $2 Base Bets online, then learn the betting series for this level of play.

5. Practice using the strategy in play mode in an online casino. I recommend using Ocean's Online (*www.oceansonlinecasino.com*) practice mode for learn the strategy.

6. Set up a BAT Bet Tracker before you begin practice play, recording the appropriate betting series amounts for your proposed level of play.

7. Practice playing at least 20 games. Be sure to record each bet as you play. You may refer to one of my sample games as an example of how to record your bets.

8. When you practice a critical part of your play is learning when to stop playing and how to lock up your targeted Profit Plateau. Knowing when to quit each game is a critical part of using the Baccarat Attack Strategy correctly.

9. Raise the correct bankroll needed for your level of play before you begin playing with real money.

10. When you are playing periodically take stock of your physical and mental state. Quit if you are tired or your concentration is wavering.

11. Set up daily profit goals and quit when you reach them. These should be realistic and not require too much play. If you are playing in a land-based casino, four to five hours a day at the table is more than enough. If you play longer you will not be playing at your sharpest and your winner's edge may slip.

12. Use a BAT Bet Tracker to record each game. Keep a running summary of your game wins and losses so that you always know exactly where you stand.

13. Don't worry about quitting in the middle of a shoe. The Baccarat Attack Strategy does not require that you play through an entire shoe before assessing your winnings. You should follow our guidelines and quit using our profit lock-up rules irrespective of whether a shoe is finished or not.

Getting Casino Comps

Whether you chose to become a rated player at the casino table games, join a slot club or both, once you get into the system, you can start getting your share of comps. There are a number of tried and proven ways to multiply the number of comps you get. Here are some pointers.

Chose a primary casino and then play there.
A basic premise of the whole comp system is to reward loyal players. Casinos offer comps to lure new players to their casino and to make sure that their current customers remain their customers. If you think you have it tough trying to use the comp system to your advantage, just think what the casinos are up against with new competition springing up every day.

If you are a whale, you can ignore my advice. Just plan on either bringing or setting up a credit line of $100,000 or larger, and wherever you decide to land will be glad to comp you. If you are in the million dollar plus range, the casino will not only comp you, but anyone else you chose to bring with you. They'll even charter a 737 and fly in as many of your friends as you want to bring along.

If you are not quite in this range, then it will pay to find a primary casino and reward it with your patronage. A player with as little as $1,000 can get RFB treatment in some of the downtown casinos in Las Vegas. A player with a $2,500 bankroll will have an even greater choice of hotel casinos. Move up to the $5,000 to $10,000 range, and a whole other batch of casinos become available.

But, in order to get noticed and adequately comped with a bankroll from $1,000 to $10,000, you have to be willing to reward a casino with your playing time.

A friend of mine visits Las Vegas about ten times a year. He usually takes $5,000 to $10,000 and manages to lose between half and three quarters of it per trip. I won't comment on his approach to gambling. Quite frankly, it stinks. Anyway, the subject is comps.

Believe it or not, he doesn't get any. He stays at a different casino every trip. I think he believes the constant changes might improve his luck. This is not necessarily bad, if he would play at the casino where he stays. He invariably changes casinos every hour or two and ends up playing in ten to twelve different establishments over the course of two or three days.

Because of the size of his buy-ins, he is constantly asked if he wants to be rated. He always declines. He confesses that he doesn't want the casinos to know how much he is losing. I think that he is trying to kid himself about his losses.

I have explained the comp system to him. As long as he is losing, he might as well have the casinos kick in $750 to $1,000 per trip. This money is there for the asking if he would only pick a primary casino and give it a reasonable amount of play.

I can't convince him to change his ways. But, maybe I can influence you.

There are many other benefits to playing more in a primary casino. The first benefit is the application of the old saw, "If you scratch my back, I'll scratch yours."

The casino will accelerate the rewards offered you the more you play. Some casinos formalize this process and actually accelerate the comps to slot club members as their total number of points increases. Many casinos offer more and more free rooms and entertainment the more you patronize them.

The key to maximizing your benefits from this whole process is to find a casino that matches your needs and then start playing there. If you have picked correctly, your loyalty will be well rewarded.

Join a slot club and/or get a VIP card.
The start of getting comps is to be into the casino comp system. If you bet $25,000 a hand, the host will find you. If you bet $5 to $25 a pop, you have to get the casino's attention. And the easiest way to do this is with a little piece of plastic which looks just like a credit card.

Once you have a card, getting comped will become part of your routine. The first thing you will do as a machine player is to insert your club card in the card reader.

When you sit down at a craps, roulette or a baccarat table you will present your VIP card when you buy in.

Your card will go down with your cash at the blackjack table when you lay five hundred in front of the dealer and tell him, "Chips please."

Once you have the cards and use them, all of your play will count towards something.

Get to know your casino host.
The casino host or the slot host will be your key to getting the most comps in most casinos.

If you are a member of the casino's slot club, you will get nearly all of your comps by asking the casino slot host. Many times comps for food, rooms, shows and merchandise are built right into the slot club payoffs. If you have just joined a slot club, try giving them some play for an hour or two and then asking the slot host for a buffet comp.

My experience with comps from playing slots or video poker is that the slot hosts are much more likely to be generous with comps than the personnel at the slot club booths. If you want brochures on the slot clubs or general information on the slot club, talk to the clerks at the booth. If you want a particular comp, ask the slot host.

Casino hosts, catering to the table game players, are at the top of the casino pecking order for granting comps. Their top priority is to cultivate new customers and to keep the current customers happy.

The casino hostesses are the persons working for VIP Services who help you check in, arrange your limo service, make dinner and show reservations and so forth.

The hostesses will handle most of your scheduling and reservation needs. The casino hosts are the people you need to talk to to arrange RFB and airfare reimbursement.

You can meet a casino host a number of ways. One way is to call a casino before coming and ask to speak to a host. This is a good way to ask about the casino's comp policy and to tell the host that you are interested in playing there.

If you are playing with front money, you should meet your host after depositing your money with the cage but before you begin play.

If you are a cash player and make a large enough buy-in, you may have a chance to meet a host when the casino sets you up with a VIP card.

After you have played in a casino, you can make reservations through the casino host. Making a reservation through a host who knows you is a good way to get a room even if the front desk claims that no rooms are available. Casinos always reserve a block of rooms for their best customers, and a casino host can get you a room when a reservation clerk can't.

I recommend taking a little time to develop a relationship with a host. Part of developing a relationship is consistency. If you make one casino your primary casino and visit several times a year, it will be easier to become known to a host than if he only sees you every other year.

If you are using a casino credit line, the host will introduce himself to you. With front money or cash, you will want to make a point of meeting the host.

Treat your host with respect and nurture the relationship. He can shower you with all kinds of freebies, including gifts, food, a free room and VIP treatment. And he is paid to do this. For your part, you have to convince your host that your action is sufficient to justify the comps you want. And being a nice person won't hurt either.

Be a nice person.
Or have I said that? You can get enormous leverage out of maintaining friendly relationships with the people who work in casinos.

Start with the dealers and cocktail waitresses. These people have a couple of the hardest jobs in the casino and are at the bottom of the casino hierarchy. A smile and a reasonable tipping policy will do wonders to get these folks on your side. I believe that creating a positive atmosphere starts with how you act towards the casino personnel. A positive atmosphere is conducive to winning as well as to getting your fair share of comps.

You might look at it this way. If you are a grump, the dealer will probably reciprocate. This is contagious behavior, and soon the whole table will act the same way. The pit personnel not only will not be impressed with your play, the whole scene at your table probably will put them off. Not only will your rating likely suffer, you won't have nearly as much fun.

You can't always control how dealers and other customers act. If I join a table where no one is talking, and the dealer barely grunts when spoken to, I will make my departure very quickly. Usually a few cheerful words followed by a toke for the dealer will turn the atmosphere around. However, if this fails, you can't be faulted for not trying. Life is too short to play under miserable conditions. It is always better to change tables than to continue to play with an out of sorts crew and crabby complaining customers. Under these conditions, you should just leave.

Visit the casino at off times.
I nearly always schedule my casino trips for the middle of the week. I will typically arrive on a Monday afternoon and stay until Thursday afternoon. The benefits of visiting during the week are many. If there are any drawbacks to avoiding the weekend crowds, I haven't found them.

I don't like waiting and I hate lines. By timing my visits to the middle of the week, I can usually walk into any coffee shop, make reservations for a gourmet restaurant just about any time I chose and get show tickets to the shows I want to see.

If you want to really reduce the size of the crowds, travel in the middle of the week during off-season. Las Vegas is slower during the middle of summer when it is hot and in the late fall and early winter when it's colder. The slowest time in Vegas is usually between Thanksgiving and Christmas. But watch out for conventions. The Comdex is usually in town in November. Then it's impossible to get a room (unless you are a rated player or belong to a slot club).

If you like to visit Atlantic City, try visiting during the middle of the week in the dead of winter. You'll not only avoid the larger crowds, but you'll find that the minimum wagers on many tables have been reduced.

Visiting during an off time is also an excellent way to get noticed for purposes of getting rated and getting your comp career off to a roaring start.

With fewer players to contend with, a host or a floor person is easier to meet and to visit with. Also, during slow times, casinos tend to be more generous with comps. After all, they are more likely to have a slew of vacant rooms just waiting to be given away to qualified players on a Wednesday night in December.

Ask for comps.

If you play $10,000 a hand at baccarat, you do not have to ask for comps. The casino will shower you with them. If you are like the rest of us wagering anywhere from $5 to several hundred a hand, you need to ask for comps.

Slot players have the more systematic approach as the card readers on the machines are tied into a centralized computer system, and comps are based on points. If you are a slots or video poker player, getting a comp is pretty straightforward with this system.

Table game players have to deal more with people. And unless you are a whale, a boss will almost never offer you a comp unless you have just won big in a smaller casino which watches every loss. Facing a player who might walk out with their money in hand, some casinos will start throwing comps at the player. But most of the time, even rated players can play and play and never be offered a comp unless they ask for it.

My advice? Always ask for the comp. I have given you several examples of how to do it.

Maximize your comps.

Anyone who follows the steps I have described can get comps. Your first step is to pick your primary casino and give it most of your business. Before you pick your casino you want to make sure that the casino has a reasonable comp policy and that

it has beatable games. You should also like the casino as you will be receiving a lot of invitations there once you get into their comp system.

After picking your primary casino, you need to join its slot club and get a VIP card. I usually do both. Some casinos, like Rio in Las Vegas, combine rating slot, video poker and table players on one card. Others track machine and table action separately. However, it usually pays to join the slot club, even if you are mostly a table game player.

In many ways, slot club players have an advantage over the table game players. Their rating is automatic, they don't have to get the attention of some boss. By joining the slot club, they start receiving mailing from the casino. I have received offers of free rooms from casinos where I had never played a slot machine, but had joined their slot club.

If you are just establishing your rating and want to get a room on a crowded weekend, your slot club membership can be invaluable. After the reservation clerk tells you there are no rooms available, tell her you are a member of the slot club or ask to speak to a slot host. Chances are, the casino will find a room for you.

Getting to know the casino personal is critical. The more the casino personnel know and like you, the more comps are likely to flow your way. This is even true for slot players with their automated rating system. A slot host can easily "bump up" your comp from a buffet for two to a coffee shop comp for two, even if your rating is not quite there.

With table players, interacting with the pit personnel is critical. A boss can make or break you in terms of your rating. If your average wager is $25, your goal is to be

rated as at least a $50 to $75 player. It is not enough to increase your wagers when the boss is looking, you need to be a nice person.

Playing with front money gives the casino a real shot at beating you. When you deposit the money in the cage, the casino knows that they have a shot at winning all of your front money. If you are willing to risk $10,000, this will open the door to full RFB at most establishments.

When you play with front money, be sure to put it all in play. If you deposit $10,000, draw markers for the full ten grand. This doesn't mean you should lose the money. If you look like a loser and the casino sees that you have put all of your front money into play, your rating will increase.

Remember to look like a loser. You can save your bragging for when you get home. Appear to lose, but lose gracefully. Dealers and bosses hear players gripe about losing every day. Look like a loser but don't complain.

If you run into a fantastic winning streak, don't worry about disguising the fact that you are a winner. The bosses will know that you are winning. If you try to hide enough chips to turn a big win into a loss, they'll know. When you have a big win, act like a winner. Go ahead and tip a little more. If you are playing craps, shouting is not out of line. I have had some of my best comps come out of big wins as casinos hate to see winners walk out the door with their money.

Summary of the Comps Game

Once you know how to play the comps game, you will be able to milk the casinos for every dime your action entitles you to. I have given you some pointers on how to get a quarter's worth of comps for a dime's worth of action.

When you combine getting the maximum number of comps with the Baccarat Attack Strategy, you are in the best position to maximize your profits from casino gambling.

If you at least break even, then the comps you receive constitute a profit for your play. If you are able to win money at the casino games, then your profit will be even greater.

Casino Etiquette

If you know how to dine in a fine restaurant without making a scene, or automatically open doors for others and say thanks when someone holds open a door for you, you will probably not have any trouble knowing how to conduct yourself in a casino. I normally don't think much about etiquette until I see some jerk raising hell with a dealer about his losses, or chewing out a cocktail waitress for taking too long with an order. Then I have to wonder how the concept of manners has escaped him completely.

I said *him,* because boorish, obnoxious behavior nearly always comes from males, with very few females managing to become the perfect asses that males seem to delight in being.

Casinos seem to attract a higher than normal number of persons with a need to blow off at some unfortunate casino employee. The times I have somehow gotten in the middle of these disputes, I nearly always take the side of the dealer or floor person, especially if a male patron is unjustifiably berating a female employee for no reason other than he has poor control over his gambling, managed to lose much more than that should have, and is now looking for a scape goat.

For most persons who visit casinos, etiquette is simply a matter of common courtesy. It's okay to get a little wild in a casino. These are supposed to be places of fun, and drinking a little too much may be part of the entertainment. But for a successful Baccarat Attack Strategy player, the rules are not quite the same. The casino is your place of employment and drinking should be limited. It goes without saying, courteous behavior should be practiced at all times.

At all casino table games, the rules of etiquette are pretty simple. Treat the dealers and other players with respect and avoid being loud, pushy or belligerent. If you

get into a disagreement with a dealer, stay calm and be gracious even if the dealer really is wrong. It does not make sense to win an argument over a single payoff.

Here are some guidelines for casino play.

1. When you have finished playing, you can ask the dealer to color you up before leaving the table.

2. Watch your own bets at all times. Baccarat bets are easy to track as you handle the bets yourself and place them directly in front of you.

3. Don't force your way into a crowded table. If the table is crowded ask the nearest player if he minds if you join them.

4. Don't slow down the game by constantly asking the dealer basic questions about how the game is played or how bets are made. There are hundreds of books on how to play baccarat including this one. You should learn the correct payoffs for the bets you will be making.

5. Try to be discrete about your wins and losses. No one really cares to know how much you are winning, and it doesn't do you any good to advertise that you are a consistent winner.

6. While playing, conduct yourself courteously at all times. If you drink, refrain from overdoing it and never get drunk. You will need to stay alert to correctly make the wagers required by the Baccarat Attack Strategy, and contrary to the opinion of some drunks, alcohol does not make you think clearer.

7. Toke the dealers. Dealers call tips "tokes" as in a token of appreciation. Many players don't realize that dealers are not paid much more than minimum wage. Baccarat dealers try very hard to please the public. Most dealers want the players

to win and have a good time. They know that if the players enjoy themselves and win, they will get toked. I always toke the dealers. If I win more I will toke them more, but even if I lose, I will make several bets for the dealer. This is not only the right thing to do but will pay you off in spades if you do it consistently. Even floor personnel know who the tippers are, and my experience has been that if you tip, you will be more than repaid by hard working dealers, who will watch out for your bets and by casino complimentaries, controlled by and large by pit personnel who rate your play.

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It's time to pull together everything we have learned. The next chapter reviews all aspects of the Baccarat Attack Strategy and gives you a concrete game plan you can put into action.

How to Win With the Baccarat Attack Strategy

Most people approach casino gambling as a lark, and little consideration is given to the amount of time, money or psychological preparation necessary for winning. Some attention is given to finding a "system" or "gimmick" and off the player goes to try his hand at winning. Needless to say, this approach hardly ever works.

Some work and advance preparation are essential to becoming a consistent winner at roulette or any other casino game.

The advance preparation is fairly easy. First, read and understand this book. The easiest way to practice is to play in an online casino on your home computer in "practice mode" where no money is risked. This will give you a realistic feel for baccarat as it is played, whether you play online or in a land-based game.

Practice is essential for two reasons. First, by practicing you will gain a greater understanding of the system than you ever will by just reading about it. Secondly, practicing the system will give you a greater feel for it than I can ever convey by describing it. In practicing this strategy, you will gain a level of confidence in your play which is important before you ever venture forth to take on a casino.

In a casino, your enemy is not the casino or the dealer. It is your own lack of self-control. If you can control yourself and have a mastery of your approach, you will become a winner. If you can't, then it is unlikely that the Baccarat Attack Strategy or any other system can make you a winner.

After you have learned and practiced this strategy, you will want to begin planning to apply it in a casino. "What?" you say. P*lanning*? I just spent time learning the darned thing! What's this planning? Why can't I just jump in my car or get on a

plane, arrive at a location that has baccarat and start playing? Or, why can't I just get online, pick an online casino and start playing baccarat?

Planning begins with determining the size of bankroll you will take for your Baccarat Attack Strategy Sessions. The amount you take for an excursion to a casino(s) is called the Trip Bankroll, and it should be four times the size of bankroll required to play a game. If you decide to play online, you can use these same concepts. Here your "Trip Bankroll" can be thought of as your total bankroll for online play.

It is necessary to use a larger bankroll for a trip to provide for an adequate cushion against losses. If, for example, you decided that since the loss rate is so low (about one in 18 games), you would only take the amount needed to play one game. What would you do if the loss occurred in the first session, or even the first half dozen sessions? You would not have a large enough bankroll to continue to play baccarat, and you would be "tapped out" even with a winning system.

It is far better to plan for the worst and then do your best to prevent it from occurring. The following table summarizes the session and trip bankrolls required for each level of wagering.

Baccarat Attack Strategy
Base Bets, Game Bankrolls and Total Bankroll Requirements

Base Bet	Game Bankroll	Total Bankroll (5 x Game Bankroll)
$2	$150	$750
4	$300	$1500
5	$375	$1875
6	$450	$2250
10	$750	$3750
14	$1050	$5250
15	$1125	$5625
20	$1500	$7500
25	$1875	$9375
26	$1950	$9750
30	$2250	$11250
35	$2625	$13125
36	$2700	$13500
50	$3750	$18750

Needless to say, this bankroll should come from money that is extra and will not be needed for living expenses. If you take the money needed to pay your mother's medical bill for gambling, the psychological pressure will probably be too much for you, and in general, this is just not a good way to approach any speculative venture.

After building your bankroll and practicing the system until you can perform it flawlessly, you may begin your final preparations for a gambling excursion. You should have an adequate number of BAT Bet Tracker forms, a notebook for recording the results of your play and a game plan for your trip.

A trip game plan can be very informal consisting of an itinerary with playing time scheduled in a general way. You don't have to have every minute scheduled, but I have found that my mental attitude is improved if I have planned a definite amount of time for gambling as well as other activities.

If you wish to approach using the Baccarat Attack Strategy in an extremely organized and professional manner, you may wish to develop a plan to let the system help build your bankroll.

Assume that your bankroll is $1,000. You are planning a trip to Las Vegas and you find out that the minimum baccarat bets accepted are $5 bets.

You check with the table presented a couple of pages ago and see that the bankroll required to use the Baccarat Attack Strategy with $5 unit bets is $1,875. You can see that you don't have a large enough bankroll to play at this level.

You really only have a couple of choices now. You can postpone using the Baccarat Attack Strategy in Las Vegas until you save another $875 and have the bankroll required.

Or, you can play online in a game with lower minimum wagers, where your $1000 bankroll will be adequate. You can literally "build" the bankroll needed for the Las Vegas trip from your winnings playing online.

You see that you have enough of a bankroll to play online making $2 Base Bets since $750 is adequate to play at this level.

You check with the table presented in a previous chapter (which is repeated below for your reference) to see what kind of hourly win rates you can expect playing online making $2 Base Bets.

Expected Hourly Win Rates at 200 Rounds
per Hour at Different Betting Levels

Size of Base Bet	Hourly Winnings
$2	$124
$4	$248
$5	$310
$10	$620
$15	$930
$20	$1,240
$25	$1,550
$35	$2,170
$50	$3,100
$75	$4,650
$100	$6,200

The table above shows average hourly winnings of $124 an hour for a $2 Base Bettor playing at a rate of 200 rounds per hour. This rate of play can easily be achieved playing online. In fact, with very little practice, you will be able to play at 300 to 350 rounds of play per hour.

However, let's assume that you will average about $124 an hour making $2 bets. Now, the calculations are pretty simple. You need to make $875 to build your bankroll from $1,000 to $1,875. This may be summarized as:

Bankroll Needed to Make $5 Base Bets	$1,875
(Las Vegas minimum)	
Current Bankroll	1,000
Bankroll Shortage	$ 875

Now, compute how long it will take you to win the $875 needed to bring your bankroll up to $1,875. Assuming you win an average of $124 an hour, we have:

$875 / $124 an hour = 7.056 hours.

Lets say you have a week before you leave for Vegas. You have plenty of time to play seven hours online, pull in $875 and head to Las Vegas.

When you arrive at your choice of gambling locale, it is important that you arrive prepared, confident that you have mastered the Baccarat Attack Strategy, determined a plan of action, brought your needed materials with you, planned the correct bankroll and developed a playing schedule for your trip.

Come to the blackjack table confident about yourself and your game plan. Although you will undoubtedly enjoy the edge you have over other players, make sure that your enjoyment never interferes with your plan to beat the dealer.

For your convenience, I am repeating the table summarizing Base Bets, Trigger Bets, Attack Mode Bets and Retrenchment Bets.

Good luck in all of your play!!!

Betting Series Wagers Used With the Baccarat Attack Strategy

Base Bet	Trigger Bet	Attack Bets	Retrenchment Bets
2	4	2 3 4 5 6 8 and so on	4 6 10 16 26 40 60
4	8	4 6 8 10 12 16 etc	8 12 20 32 52 80 120
5	10	5 8 10 13 16 20 25 and so on	10 15 25 40 65 100 150
6	12	6 9 12 15 18 24 etc	12 18 30 48 78 120 180
10	20	10 15 20 25 30 40 etc	20 30 50 80 130 200 300
14	28	14 21 28 35 42 56 etc	28 42 70 112 182 280 420
15	30	15 22 30 40 45 60 75 etc	30 45 75 200 300 450
20	40	20 30 40 50 60 80 etc	40 60 100 160 260 400 600
25	50	25 40 50 65 75 100 125 etc	50 75 125 200 325 500 750
26	52	26 39 52 65 78 104 etc	52 78 130 208 338 520 780
30	60	30 45 60 75 90 120 etc	60 90 150 240 390 600 900
35	70	35 55 70 90 105 140 etc	70 105 175 280 450 700 1050
36	72	36 54 72 90 108 144 etc	72 108 180 288 468 720 1080
50	100	50 75 100 125 150 200 etc	100 150 250 400 650 1000 1500

The BAT Bet Tracker

You may print as many copies as you need of the BAT Bet Tracker printed at the end of this book. To use the tracker, set it up for your level of play. Make sure that it has the following information filled in:

Size of Base Bet: _____
Trigger Bet:_____
Attack Bets:_____
Retrenchment Bets:_____
Preferred Profit Plateau_____
Game Bankroll_____

The following table shows these amounts for different levels of play. To match your level of play, just fill in the blanks on a BAT Bet Tracker and record every decision as you play. If you need to review how to do this, I suggest that you review the Sample Games presented in this book on a line-by-line basis.

BAT Bet Tracker Information

Base Bet	Trigger Bet	Attack Bets	Retrenchment Bets	Preferred Profit Plateau	Game Bankroll
2	4	2 3 4 5 6 8 and so on	6 10 16 26 40 60	$20	$150
4	8	4 6 8 10 12 16 etc	8 12 20 32 52 80 120	$40	$300
5	10	5 8 10 13 16 20 25 and so on	10 15 25 40 65 100 150	$50	$375
6	12	6 9 12 15 18 24 etc	12 18 30 48 78 120 180	$60	$450
10	20	10 15 20 25 30 40 etc	20 30 50 80 130 200 300	$100	$750
14	28	14 21 28 35 42 56 etc	28 42 70 112 182 280 420	$140	$1050
15	30	15 22 30 40 45 60 75 etc	30 45 75 200 300 450	$150	$1125
20	40	20 30 40 50 60 80 etc	40 60 100 160 260 400 600	$200	$1500
25	50	25 40 50 65 75 100 125 etc	50 75 125 200 325 500 750	$250	$1875
26	52	26 39 52 65 78 104 etc	52 78 130 208 338 520 780	$260	$1950
30	60	30 45 60 75 90 120 etc	60 90 150 240 390 600 900	$300	$2250
35	70	35 55 70 90 105 140 etc	70 105 175 280 450 700 1050	$350	$2625
36	72	36 54 72 90 108 144 etc	72 108 180 288 468 720 1080	$360	$2700
50	100	50 75 100 125 150 200 etc	100 150 250 400 650 1000 1500	$500	$3750

BAT Bet Tracker Set up for $2 Base Bets
Game No___ Date: _____ **Trigger Bet**: 4 **Attack Bets**: 2 3 4 5 6 8 10 and so on
Retrenchment Bets: 6 10 16 26 40 60 **Preferred Profit Plateau**: 20 **Game Bankroll**: $150
Casino_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
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BAT Bet Tracker Set up for $5 Base Bets

Game No._____ Date: _____ **Trigger Bet:** 10 **Attack Bets:** 5 8 10 13 16 20 25 and so on
Retrenchment Bets: 10 15 25 40 65 100 150 **Profit Target:** 50 **Game Bankroll:** $375
Casino_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
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2							
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BAT Bet Tracker
Game No._____ Date: _____ Trigger Bet: _____Attack Bets: _____
Retrenchment Bets: _____Profit Target: _____ Game Bankroll: _____
Casino:_____

Round No.	Attack Mode	Bet Pattern	$ Bet	Total Wager	Outcome of Wager	Amount of Bet Won or Lost	Cumulative Win
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