

Russell Hunter

Target **Baccarat!**

**Automatically Win \$5,000
Every Day Without Fail!**



Russell Hunter Publishing, Inc.

Target Baccarat
By Russell Hunter

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Introduction

Imagine a system that was so good that you could wrap up a winning game every four bets!

Then further imagine that the system was so good it never fails to win!

This will give you some idea of the Awesome Power of Target Baccarat!

This system is so powerful that if you can risk even \$25 you can win \$50,000 in the next 18 hours.

I am so confident of your success that I will even send you the exact plan our players are using to win \$50,000 every two days with my 100% Guarantee of Your Success!

If you are ready to win at least \$1,000 an hour without leaving home in what has been called “the ultimate home-based business” I will show you how!

Or, if you would like to travel to the world’s most luxurious casino properties winning \$5,000 or more a day I’ll show you exactly how you can do this!

Hi, I’m Russell Hunter. My main business is trading stocks for profit. However, for the past three years I have been winning a ton of money using gambling systems I’ve developed for blackjack and roulette.

Professional players kept asking me when I was going to move up to baccarat play.

One of my most successful stock trading techniques is called Target Trading. It is a technique where I set a predetermined profit target and then set up trades to reach this target. I may hit my goal in one trade or it may take three or four, but properly executed, I will always hit my Target.

Borrowing from Target Trading I set up a new betting system for baccarat based on Targeting Bets. This is the backbone of Target Baccarat – the exciting new way of turning baccarat play into pure cash play!

Target Baccarat is Now the Number One Strategy for High-Profit, Ultra Low-Risk Baccarat Play!

Target Baccarat has never been released to the public before. It is unique in that it has never failed to win. Yet, it is easy enough to use that you can be winning thirty minutes after you learn it.

At its core it uses Target Betting – a system borrowed from stock trading that is even more powerful when applied to baccarat!

Target Betting was combined with a stunning new way of picking where to bet that is unsurpassed in its accuracy and ability to win.

Then we tweaked the strategy still more and developed a way to eliminate the problem of long losing streaks.

Extensive play showed that the Complete Target Baccarat Strategy was so special that its power was hard to believe –

But, we didn't stop there. We found forty seven players, many of whom had never played baccarat before!

We turned them loose against baccarat games from Las Vegas to Sydney, Australia.

They also took on the online baccarat games.

When the results came in I was almost floored by the outcome –

In 10,760 carefully documented games played by players just like you, they won every single time!

No one suffered even one losing game! Not even one time!

Now, after a great deal of debate we have decided to release this extraordinary strategy to a relative handful of new players!

Here's What We Discovered Using Target Baccarat Against the Baccarat Games of the World –

- It easily beats all versions of baccarat, including both the big version of the game and all of the versions of mini-baccarat!
- It excels in play in land-based casinos, easily overcoming every version of baccarat!
- It simply rolls over online baccarat and it has set new records for consistent profitable play!
- It wins at a blazing fast rate. It sets up Winning Coups that lock up solid wins every four rounds of play!

On top of all this –

- It is the ultimate low-bankroll strategy. If you've got \$25 you have enough to get started online and easily set up a \$5,000 a Day Income!
- It piles up winnings so fast that many of our players are almost overwhelmed by their profits. Our players commonly turn \$25 into \$50,000 in less than two days!
- There is nothing theoretical about its winnings. It has been used in over 10,000 documented games by real players and has never lost!
- It uses the world's best baccarat bet selection method –Tracker Betting – to gain a powerful edge in setting up winning bets!
- It determines the size of bets using a Unique Betting Strategy that has never lost!

The result is a powerful, yet easy-to-use Professional Level Strategy that is easy to learn and even easier to use!

Playing With Target Baccarat is the Ultimate New Experience for Winning Baccarat Play!

Target Baccarat is not one of those grind systems that try to gain a tiny edge in order to win a few dollars an hour.

Instead, it produces explosive profits and then locks them up using a strategy that allows you to quit with a winning game after any winning coup.

Target Baccarat uses a Unique Bet Timing System to pick where to bet and then adjusts the amounts bet using a Bet Sizing Strategy based on target trading (used for stock trading).

The result?

An unstoppable winning strategy that makes winning at baccarat as simple as following a few bet timing and bet sizing rules.

The proof of its effectiveness lies in its win record –

It has never failed to win at baccarat!

Target Baccarat Is the Ultimate System for Pulling In High Winnings Using Small Bets!

Most professional level baccarat systems are strictly for well-heeled players.

The typical minimum bankroll requirement for professional level baccarat play is at least \$10,000.

And, the real pros recommend that you have at least \$25,000 to \$50,000 before even considering professional level play!

That's the way it has been until now. If you were serious about winning at baccarat, don't even think about starting with less than \$10,000!

Target Baccarat turns these concepts on their heads!

Now, instead of requiring thousands of dollars to start, all you need is \$25!

That's what it takes to get started using Target Baccarat online.

And, here's the really exciting part –

That's your total bankroll requirement as well as your starting buy-in!

Instead of requiring a bankroll five to ten times the amount you bring to the table, with Target Baccarat all you need as your permanent total bankroll is the amount of your lowest level buy-in.

The reason why you can get by with such a low level investment is simple –

Target Baccarat never loses.

So, unlike other systems requiring that you have five to ten times your buy-in as back up capital for your losses, with Target Baccarat, you don't need any backup cash.

This is another huge advantage of no-loss play –

Any one who can round up \$25 can become a consistent \$5,000 a day winner!

Here Are a Few Examples of What You Can Do When You Use the Full Power of Target Baccarat Against the Casinos –

- You can start out with as little as \$25 and quickly and easily become a \$5,000 a day winner!
- You'll be able to pull in Game Level Wins every four bets on the average and be able to lock up your winnings anytime you like!

- You'll learn how to quickly set up winnings from \$705 to as high as \$3,537 an hour online (we'll not only show you how to do it we'll reveal where we play and win as well).
- You'll gain the power to win from \$940 an hour to as much as \$4,701 an hour playing in low-stake games. Moreover, if you decide to bet \$500 a hand we'll show you how to win over \$23,000 an hour!
- You'll quickly turn baccarat play into a rock solid source of all-cash winnings you can tap anytime you like!

It All Started When I Applied Target Trading to Baccarat Play!

I trade stocks and other securities for profit. One of the most powerful techniques I use is Target Trading.

With Target Trading my object is to win a set amount, say \$500. I set up trades with a high probability of winning \$500. However, there is no guarantee that any given trade will be profitable. My plan is to set up a series of trades if necessary so that any winning trade will produce a profit of about \$500.

Sometimes I can do it in one trade.

Other times it may take two, three or even more trades.

The point is that I control the sizes of each trade so that when the series of trades is completed I win \$500.

This is a powerful technique that I have used over and over for many years to produce steady winnings from trading.

It is so powerful that I decided to apply it to baccarat betting.

I began working on setting up Target Bets that would result in wins and in about two weeks I thought I had it figured out.

I started trying it out playing in practice mode online betting on banker hands since banker has a slight edge over player (banker and player are the only bets we make in baccarat).

Lots of practice play showed that I had developed a winning system.

However, it was not nearly as consistent as I thought it should be. One problem was pretty obvious –

In addition to using Target Bets I needed a better way of selecting where I bet!

I Explained the Problem to L.R., an Expert in Probability and Game Theory
At this point I decided to get some expert help.

L.R. had helped me develop a winning roulette system and I thought that he could help me devise a better way of picking where to bet at baccarat.

L.R. had just recently finished his doctoral dissertation on small numbers theory. If anyone could help me unlock the problem of where to bet in each round of baccarat, he could.

Baccarat decisions repeat, chop and appear in random patterns. Many betting systems try to read these patterns and then predict where to bet.

Many experts say that you can't predict random events in games of chance. However, I was willing to bet that L.R. would find a way to beat the random averages . . .

I showed L.R. how Target Betting worked in a live game in an online casino. Instead of trying to use any decision-making system on picking where to bet, I had just bet on banker.

We played for about an hour recording the results of each hand.

We ended up with a pretty nice win just betting on banker.

“Why don’t you just bet on banker like you’ve been doing? I understand that Banker is slightly favored over Player so this would seem to be the logical way to wager.”

I shook my hand and pointed out the runs of player wins lasting four or five bets as well as choppy runs that had caused us a lot of effort to overcome just betting on banker.

“We can do better than this. I have tried just betting that the last decision will repeat and it works out better than just betting on banker. I am looking for a way to come out on top in picking where to bet using a very small sample of information.”

He frowned for a minute then said, “Maybe I can come up with something. Give me the parameters.”

I explained that I needed a simple and practical way to pick where to bet for each round of play.

“The solution has to be easy to use in a casino. It won’t do me any good to come up with some complex solution entailing computer analysis. I need something that is fast, simple and accurate.”

“Fast, simple and accurate. Just the opposite of what we do in universities,” he laughed. “I’ll see what I can do.”

L.R. Delivered Just What I Needed – a Fast and Effective Way to Pick Every Bet!

It took L.R. nine days to get back to me. Then it was just an email with a couple of questions about how baccarat was played.

Fifteen days after our meeting he called.

“I’ve come up with something. Do you want to see how it works?”

“Sure. Do you want to meet in your office?”

“I’ve got a better idea. Let’s meet at Sandia Casino and I’ll show you what I’ve come up with.”

L.R.’s Method of Bet Selection Was As Simple as Counting to Three!

Sandia Casino is owned and run by the Sandia Pueblo just north of Albuquerque, New Mexico. It is one of the nicest casinos you will find anywhere and it is the perfect laboratory for trying out new systems.

L.R. and I met in the coffee shop and he showed me what he had developed. He explained how he had used a set of algorithms to come up with a predictive system for baccarat.

He had downloaded 10,000 baccarat decisions from an academic web site dealing with probabilities and then started playing with different ways of picking where to bet.

“The best system required keeping track of the last eleven bet outcomes.”

I sighed. “I hope that’s not what you chose. I’m not sure that I want to try to keep track of eleven baccarat decisions.”

He gave me an impish smile. “I remembered what you told me about keeping it simple. I kept simplifying until I found the perfect system for baccarat. That is unless you object to counting to three.”

I sighed. “I think I can manage that. Let’s see what you’ve got.”

L.R. laid out the system for me. He called it Tracker Bet Selection and he explained how it worked.

It was amazingly simple and he was right when he said that it was as simple as counting to three. I was so impressed that I suggested we try it right then.

L.R. seemed a little taken aback. “Don’t you want to test it some more or set up some more simulated play.”

I grinned wickedly. “That’s why I hired you. You’ve done all that, right?”

He gulped. While L.R. can dish it out, especially when you start throwing out unfathomable equations, he gets nervous when he’s backed up against the wall. That’s what I was doing.

“Uh, yeah I’ve done the testing. But, there may be some final parameters or . . .”

I slapped him on the back. “Have a little more faith in yourself. I am ready to put some real money on the line and see just how well you have done. Let’s see if this system as simple as 1, 2, 3 really works.”

L.R.’s Bet Selection Method Carries the Day. However, Something Was Still Missing . . .

We walked over to Sandia’s high roller room. They have one mini-baccarat table set up and as usual there wasn’t much action. Most of the local players just don’t have the bankroll to ever play in these games although by Vegas standards their high limits weren’t very high.

We sat down at the mini-baccarat table which was posting \$25 minimum bets. While this kept most of the local players away from the table, I had a couple of thousand with me and I wasn’t worrying about playing at this level. I knew that my Target Betting strategy was strong enough to weather any ups and downs I experienced testing L.R.’s bet placement strategy. Besides I was having fun watching as L.R.’s nervousness grew.

I decided to let up on him. “Relax. I am sure that I’ll do all right using your system to place bets. Even if I lose I promise not to blame you. If we have a bad day you can just cook up some more algorithms and we’ll try again, right?”

That didn’t seem to help and L.R. nervously watched as I started to play heads up against the dealer.

After about thirty minutes I counted my chips and saw that I was over \$500 ahead. L.R. finally started to relax.

I kept on playing. L.R.'s bet selection system seemed to be working perfectly. However, a couple of other things were bothering me. But, I was winning, having a good time and trying to put my finger on what was bothering me.

After an hour and a half I decided to color up and count my winnings.

"How did you do," L.R. asked still somewhat nervous.

"\$2,104 to the good. I think your system passed with flying colors. We still want to test it a lot more. But, before we do I think we may have another problem."

As we walked out of the casino I told L.R. what was bothering me.

"I think that your Tracker Bet Selection System is pretty darned good. However, I'm concerned that the Target Betting may still need some work."

He seemed puzzled. "I thought you had that all worked out? What's the issue?"

"Did you notice the long losing streak I had near the end?"

L.R. shook his head. "Well I did and it bothered me."

"Do you think we need to change the way we pick bets?"

"No. I think it is more fundamental than that. We've got a problem with long losing streaks. I need to think about this some more."

I Take the Problem to Professor Z

Professor Z and I go back a few years. He has previously helped me solve problems with blackjack and roulette systems. I felt like I needed his help again.

I invited the Professor to lunch at the Flying Star Restaurant. It is a favorite restaurant for academic types and many of the patrons take their laptops with them and work while they sip their lattes and munch on bagels or croissants.

We found a booth off to the side where we could talk with some privacy. I told him what I had been doing and told him about L.R.'s contributions.

He smiled. He had originally introduced me to L.R. and I could tell that he was pleased that I was finding the association useful.

I pulled out a notebook and explained what we had accomplished.

I showed him how Target Betting set up bets that would automatically hit Target Profits. This allowed us to lock up winnings on the run.

Then I explained how L.R. had developed this simple but highly effective way of determining where to bet.

The professor nodded and said, "This all looks to the good. I don't see where you need me. This fits together well."

I explained. "I noticed a problem playing baccarat in a casino. Then I went back and reviewed hundreds of games I had played and recorded. I noticed that the problem was a recurring one that I just hadn't noticed before."

He leaned forward. "And, that problem is what?"

"Long strings of losses. Target Betting is good, but it has limits."

He looked at my summary of the system. "Yes, I can see where you might have problems if the losses bunch up on you. So, why not just stop betting when this happens?"

I explained why that was not a good option. "In online play you have to bet in order to activate play."

“And in a real casino? What there?”

“Well it can be an issue there as well. The other day I was the only player at the table. The dealer is not going to deal multiple hands while I wait for the right time to bet.”

“Why not just make minimum sized bets while you wait?” he asked. “You could do that until conditions improved.”

“True, but still not acceptable.” I explained that making a series of minimum sized bets in the middle of play would help stave off losing larger bets but was still not acceptable.

“Minimum betting dilutes the profits too much.”

“So you can’t skip bets and you can’t minimize. This may be a problem. Let me keep your work for a few days until I have a chance to work on it.”

Before the meeting I had made a complete copy of the system and the records of my play. I handed the notebook over to the Professor.

“Don’t worry. Einstein solved the relativity puzzle. We’ll resolve the baccarat dilemma.”

Professor Z’s Amazing Solution!

One of the things I like best about Professor Z is that he has a practical side. While he can fill up blackboards with equations with the best of them, he understands the practical aspects and limits of real world gambling. I hadn’t been disappointed with his solutions in the past and I wasn’t disappointed this time!

The Professor emailed me a week later and suggested that we meet again for lunch. I emailed him back and asked if L.R. could join us. He enthusiastically agreed.

We met at the Flying Star about 11:00 am. Any later than that and the lunch lines get too long. When L.R. and I came in the Professor had already staked out a booth.

I got the Professor some tea and L.R. and I ordered two coffees.

The Professor was all smiles which I thought was a good sign. He started off by wagging his finger at L.R.

“I am afraid that Russell is corrupting you. You should be working on our new project. Instead you are off gambling again.”

L.R. knew the Professor well enough to know that he was kidding. I believed that the old rascal was a hard core gambler at heart.

The Professor pulled out some notes filled with equations about the probabilities of events in baccarat. He and L.R. poured over them while I tried to follow. Finally I just gave up and people watched until they noticed me again.

Finally, L.R. looked up and said, “Maybe the Professor should be writing books on gambling instead of teaching higher level statistics.”

The Professor calmly sipped his tea waiting for me to say something.

“While you two seem to be having a good time I have no idea what you are talking about. Can you give me the down and dirty on what you are doing and how it can help us win at baccarat?”

The Professor pulled out a sheet of paper summarizing my Target Betting Strategy. He had it laid out in what looked like a matrix.

“Here is where you go wrong,” he commented pointing at some bets.

He pulled out another sheet of paper. “And, here is how you fix it,” he said placing the second sheet over the first.

He explained that while Target Betting was excellent when the decisions were flowing within what he called “normal betting parameters” it failed when you lose too many bets in a row.

“Look what happens here if you lose five bets in a row. Your system starts to break down.”

I leaned forward. “That’s a problem. Now, what do we do about it?”

He pushed his second sheet in front on me. “That’s where Random-Departure Betting comes in.”

The Professor set up a quick demonstration. “Let’s assume you lose this Target Bet. Now, you are starting to worry, yes?”

I nodded and he continued. “Well, here’s what we do. Instead of continuing to make Target Bets we try Random-Departure Betting.”

I watched as he continued his demonstration. “Now we can lose many, many bets and have no effect on our winnings. You agree?”

“Well, you will never lose that many bets in a row with my Tracker Bet Selection,” L.R. piped in.

“Never, say never. Consider if you did. With Target Betting you lose. With Random-Departure Betting you still win. See how the new bets turn losses into a win?”

I had to admit he had a point. Even though we should never lose five or even six bets in a row because of the power of Tracker Bet Selection, what if we did? With the Professor’s solution it was almost impossible to lose.

I watched as he won with Random-Departure Betting. “After we win here we simply continue with our normal betting. It is a simple but powerful way to perfect your betting system.”

L.R. and I were looking at each other in a dumbfounded manner. Suddenly L.R. broke into a grin.

“You realize what you have done, Professor?”

“What? I simply solved a problem.”

“I think you may have done more than that, I interjected. “You may have created an unstoppable gambling system.”

“Shall we give it a try?” L.R. responded.

“Let’s compare schedules. I think it’s time to visit Sandia Casino again.”

Practice Makes Perfect!

L.R. and I had some schedule conflicts until Saturday morning. That’s when we decided to hit Sandia Casino.

I had been using the new and improved version of Target Baccarat online and I was delighted with the results.

The Professors add-on betting system, which I now called Hedge Betting instead of Random-Departure Betting, had resolved the last issue with Target Baccarat!

Over two days I played and won 51 games online. Let’s see – 51 wins, zero losses. The system simply beat the game of baccarat time after time!

Everything flowed together beautifully –

L.R.’s Tracker Bet Selection nailed down where to bet. It did it quickly and decisively. It was like a crystal ball telling me where to bet.

Using my Target Betting System was really as simple as “1, 2, 3.” It set up bets leading to winning coups. And with each winning coup I had beaten the casino again!

And, then there was the Professor’s contribution. Hedge Betting virtually eliminated the possibly of losing.

With the combination of very accurate bet selection and an unbeatable betting system, Target Baccarat was absolutely lethal for the casinos!

When I played, my bets seemed to move along automatically with almost uncanny accuracy. Target Betting set up the right amounts to quickly beat the game of baccarat. And, Hedge Betting acted as a backstop that kept the whole system from every going out of bounds.

As I summarized my play over two days I started to think of Target Baccarat as a “Baccarat Winning Machine.” I was very anxious to try it in our favorite land-based casino.

L.R. and I Set the Stage for Play at Sandia Casino!

We met at the Frontier Restaurant early on Saturday morning. Even at 6:30 there were quite a few customers there for breakfast and coffee or their delectable sweet rolls.

L.R. opted for a breakfast burrito and I had huevos rancheros with a homemade tortilla. I topped it off with a cup of coffee and a glass of fresh squeezed orange juice.

L.R. and I compared notes looking for flaws in our system. He had been almost as busy as I had been playing online.

However, while I had pretty much stayed with smaller bets, L.R. had already moved up to larger bets and was now playing in three different online casinos.

I compared our winnings. I had been pretty proud of wining about \$6,300 giving the system a good shakeout.

L.R., however, had gotten serious early in the game. He had already won about \$14,000.

He sat there watching me as I looked over the record of his play. I looked up sort of shaking my head.

”It would seem that we are ready for Sandia, don’t you think?”

He just grinned as he munched on his breakfast burrito.

We Start the Attack!

We parked in the half filled parking lot and walked toward the front entrance of the casino. Even though it was winter the fountains out front were still on and had created large stalagmite-like structures of ice surrounded by the still flowing water.

As we walked through the casino I noticed that there were already quite a few slot machine players plopped in front of their favorite machines. A haze of smoke hung over the slots area. We walked to the back of the casino where the high-rollers pit was located. There was one bored looking dealer at the empty mini-baccarat table who looked relieved to see us.

I bought in for just enough to match the casino's \$25 minimum bet requirements. L.R. bought in for the same amount but something told me that he wasn't going to stay at this level very long.

I started off by setting up three chips to keep track of where I was betting. I had developed this system while playing online and it really simplifies keeping track of where to place the bets.

To keep tabs on the amounts of the wagers I used two additional stacks of chips. As I played I would update my tracking chips as the dealer played out each hand. Since there is no player decision making in baccarat all I had to do is make my bet, update my tracking chips see the outcome and then make my bet for the next round of play.

After about fifteen minutes of play L.R. pulled out his wallet and played a wad of cash on the table. He bought more chips even though he was clearly winning and didn't need to replenish any lost chips. I arched one eyebrow at him and he just sort of shrugged. Two rounds later he started doubling his bets.

A waitress came by and I grabbed a coke while L.R. got some bottled water. This casino serves no alcoholic beverages in the casino area and while it was way too early for me it would have been nice to have at least had the option of a cocktail if I felt like it.

As we continued playing our winnings piled up. Before too long the dealer was changing

our green \$25 bets for black \$100 chips. In what seemed like a heart beat the black chips were being exchanged for the \$500-valued chips.

After playing a while I turned to L.R. and said, “I could get used to this.”

By the time another 30 minutes had passed I was getting stiff and I needed to walk around.

We colored up, told the dealer we’d be back and headed for the back patio which has gorgeous views of the Sandia Mountains. This morning there was a dusting of flesh snow on the west side of the mountains facing us. The snow glistened like diamonds under the sun’s rays. We quickly counted our chips and prepared to move back inside as a cold breeze with picking up.

I was \$2,405 to the good.

I turned to L.R. who almost seemed sheepish. “I know you were betting higher so don’t be shy. How’d you do?”

He showed me his pile of chips. “And, how much of that represents winnings?” I asked.

”About \$5,021 I think.”

“Are we in a race?” I asked him.

“I don’t think so. I just like the feel of these \$500 chips.”

Sandia Casino – Round Two!

We stopped by the coffee shop and had some coffee before we wandered back to the high roller room.

The high bet-limit room was still almost empty with just one slot machine back in the corner getting some play. The min-baccarat table was empty again and the dealer seemed relieved to have us back.

We placed our chips on the table. L.R. wasted no time in upping his bets from \$50 to \$75. I was more cautious starting out with \$25 bets again. However, as the chips continued to grow on my side of the table I quickly moved up to making \$50 minimum bets. It didn't take long for L.R. to jump to \$100 a hand play.

I continued to play and win with Target Baccarat. It was like using a well-oiled machine as it methodically dismantled the baccarat game. The simple, but highly effective Tracker Bet Selection continued to overwhelm baccarat with its extremely accurate bet predictions. After each round I would mechanically update my tracking chips and would instantly know where to place my bets each new round of play.

Target Betting, backed up by Hedge Betting continued to set up bets resulting in winning coups. Sometimes it wrapped up a winning coup in one round and at other times it took several rounds to set up a win. Either way the results were predictable –

I always won with Target Baccarat!

Naturally, the dealer was curious about what I was doing. I told him that I was using a chip counting system. I indicated the stacks of chips in front of me. He warned me not to try to count cards as the bosses didn't like it.

I laughed. "I'm not smart enough to count cards. All I am doing is stacking chips to track the game and then betting according to what the chips tell me."

I think he thought I was a little crazy which was alright with me. As we continued to play and win he would sometimes ask what the chips were telling me. I would smile and say something like, "The chips are telling me to bet on player this round. What do you think?" He would just shake his head and deal and when player won he would smile when I slid a chip over to his side of the table.

L.R. meanwhile was handing out chips to the waitress and dealer like they were Christmas candy. At one time he had three bottles of water on the table.

"Can you pass one of those over?" I asked. He slid a bottle over to me and chuckled. "The waitress keeps coming by and I can't resist the water here."

I smiled back. “It might have something to do with your tipping.”

We continued playing. I would occasionally advise the dealer on what the chips were telling me and L.R continued to over-tip the waitress and dealer.

I hit another winning coup and glanced at my watch. Almost two hours had passed since we started session two. I told the dealer I was taking five and asked L.R. to watch my chips. I took a stroll around the casino which had now filled up. There was a football game on in the lounge – one of the few spots where you could get a cocktail. I thought about it and decided that I had really had enough for one day.

Sandia Casino – A Wrap!

By the time I got back to the table L.R. had colored up his chips. Three stacks of mostly \$500-valued chips sat in front of him. I noticed that my chips had been colored up as well. I looked at the dealer and he said, “Your friend said that you would be really to go too.”

I thanked the dealer and tossed him a black \$100 chip. He thanked us both and told us to see the floor person who had some nice comps waiting for us. We picked up our comps on the way to the cashier and cashed in.

Cashing in took about fifteen minutes as the cashier acted like she had never seen so many high-valued chips. She had to wait for authorization before cashing us out.

After we finished converting the chips back to cash I suggested that we hit the coffee shop for a little record keeping before we went home.

In the morning I had won \$2,405. This afternoon I won another \$5,031 bringing my win for the day up to \$7,436.

L.R. wrote in his own small notebook while I waited. Finally he looked up and acted surprised. “You want to know how I did?”

I acted nonchalant. “Only if you care to share.”

He passed over his notebook and I deciphered his small cramped handwriting.

L.R. had won \$10,933 this afternoon. That brought his total winnings for the day up to \$15,954.

“No wonder they comped us so well. Together we won over \$23,000. That may be a record here.”

L.R. told me that the floorman told him our winnings were a record. That’s why the bosses were willing to pile on the comps to get us to stay and play longer.

As we drove back, L.R. asked me how many free nights I had been given.

I told him four nights for two people plus free food and drinks.

This seemed to please him. “Why are you smiling?” I asked.

“I got five nights plus some free concert tickets.”

Target Baccarat Resolves the Issue of Where to Bet Better Than Any other System!

There are only a few systems that can consistently win at baccarat. Many of these systems use very complex betting schemes in order to try to beat the game. Some systems even employ card counting trying to gain an edge over the house on a few hands out of every shoe.

Target Baccarat is not like these systems.

Because it uses Tracker Betting, it has a built-in high efficiency method of knowing where to place each bet. It determines this without card counting or elaborate bet tracking systems. When I play in a land-based casino I use three chips to keep track of where to bet. That’s all it takes to overcome the problem facing every other player of where to bet on each round of play.

With this issue firmly resolved, Target Baccarat turns to the problem of bet sizing.

Target Baccarat Divides Baccarat Into Two Games and Then Beats Each One!

Many systems use betting progressions to determine how much to bet each time.

Some systems use Martingale progressions where bets are doubled after losses.

Other systems are based on parlaying winning bets.

Some systems try to extend wins by increasing the size of each bet following a win.

Some of these systems have merit but none are half as effective as Target Betting.

The reason is simple –

All of these systems try to take on the game and beat it with one fixed betting system.

The truth is it is very difficult to beat the house using a fixed betting system. Even though the house edge in baccarat is only about one-percent, that is enough for the casino to grind down any system over time.

The bosses know this. So long as they can keep a player playing they know that eventually the house edge is going to eat up their bankrolls. That's why the house can afford to be patient.

However, Target Baccarat defeats the game of baccarat by refusing to play by the casino rules.

Instead of using one fixed betting system it uses a strategy that acts like a double-edged sword.

When the game is most beatable we use Target Betting which sets up bets that always result in winning coups. Instead of being ground down by the house edge, we grind the house down with a group of adaptive bets that always result in a win.

However, as good as Target Betting is, it is still vulnerable to long strings of losses. This is the bane of every system and it is the major way that the house defeats system players.

If there were not long strings of losses a simple Martingale system where bets are doubled after each loss would win. Let's take a look at a Martingale Series:

Round	Bet	Value of Win or Loss	Cumulative Losses	Net Win if Round Wins
1	5	5	5	+5 (5-0 = 5)
2	10	10	15	+5 (10-5 = 5)
3	20	20	35	+5 (20-15 = 5)
4	40	40	75	+5 (40-35 = 5)
5	80	80	155	+5 (80-75 = 5)
6	160	160	315	+5 (160-155 = 5)
7	320	320	635	+5 (320-315 = 5)
8	NA			

Using this Martingale Series we will win the value of the basic betting unit of 5 any time we win. For example, let's say we win on Round 5. Here we wager \$80. Our losses for Rounds 1 to 4 total \$75 so that our win nets us \$5.

This system works pretty well so long as we don't exceed seven consecutive losing bets. Let's assume we are playing in a game that allows bets ranging from \$5 to \$500. In this case if we lose Round 7 we can't make the \$640 bet we would need to make for Round 8 because the house won't allow it. So, whenever we lose seven rounds in a row we are going to be down \$635.

I can tell you from experience that the house is going to beat you if you use this system.

By using one fixed betting system the house uses its betting limits to defeat you.

Now, let's get back to Target Baccarat.

Here, we refuse to play the game the house wants us to.

We refuse to accept a long string of losses bets.

We set a limit on losses and refuse to play into the house's hands.

Instead of continuing with one betting system (like the example above) we change systems.

Whenever we start a string of losing bets we change our bet style to Hedge Betting.

This was Professor Z's amazing contribution.

Now instead of fighting the losing streak we ride it out. When the streak wins we stop Hedge Betting picking up a small win in the process. Then we return to Target Betting and wrap up another winning coup.

I can tell you with no exaggeration whatsoever that this system quite easily overcomes the house edge and wins time after time!

Imagine Beating the Casino Every Four Bets!

I've told you that Target Baccarat always wins. But, I haven't told you how long it takes on the average to win.

Without further fanfare, here's the answer –

You will beat the casino on the average of every four bets.

When I say "beat" I mean set up and win a Coup!

You now know that Target Betting sets up winning coups.

It can set up a winning coup in from one to several bets. That's your edge over the house
–

You will always have a winning coup with this system!

You may have wondered how long this takes on the average.

We now have over 10,700 documented games using Target Baccarat and we know that you will win a Coup in a little less than four bets.

Here's why this is so significant –

Every time you win a coup you will wrap up another win against the house.

And, every time you win you can walk away a net winner.

Most of us don't play that way, though.

We will continue to play racking up one winning coup after another.

Then after we reach our Profit Goal we take a break from play.

That's another reason I love this system.

With a Decisive Win coming every Four Rounds of Play you can quit after any winning coup and walk away a Net Winner!

Now Imagine Never Losing Again!

You now know that Target Baccarat wins quickly wrapping up a win every four bets.

Now I'll tell you the rest of the story –

Not only does Target Baccarat win quickly but it never fails to win.

This may be a hard statement to accept because even the best systems sometimes lose.

And, in theory it is possible for Target Baccarat to lose.

But, here's the kicker –

In 10,760 Documented games played by players just like you, it never lost!

Not even one time.

Tracker Bet Selection Picks Winning Bets Time After Time!

Tracker Betting never fails to set up winning bets. It may lose a couple of rounds of play or even more, but –

It never fails to set up winning bets.

And, it does this no matter what the game of baccarat is doing –

Tracker Bet Selection easily matches repeating streaks like this one – P P P P P (where P = Player)

Or, like this one – B B B B (where B = Banker)

But, it also beats patterns like P P B B P B P or

P B P B P or

P B B P B P P

In short, no matter what the game of baccarat does, when you use Tracker Betting you will match the trends!

Tracker Bet Selection is so good that you can combine it with just about any betting system and have a winner! But, it gets even better than that –

Target and Hedge Betting Gang Up on Baccarat and Beat It Every Time!

Target Betting sets up winning coups.

Hedge Bets eliminate the risk of long losing streaks.

When you combine them with Tracker Bet Selection, something wonderful happens –

You never lose again!

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 chemin 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 skills, 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 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: $10\text{-king} = 0$

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: $\text{king}-5 = 5$

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 $\text{king}-5-7 = 2$. 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 hand
NEW GAME	Starts a new hand

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* (Get a free [copy here](http://www.killergamblingstrategies.com) www.killergamblingstrategies.com) 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

<i>Decisions</i>	<i>L</i>	<i>L</i>	<i>W</i>	<i>L</i>	<i>L</i>	<i>L</i>	<i>L</i>	<i>W</i>
<i>Player A</i>								
<i>Bet</i>	10	10	10	10	10	10	10	10
<i>Win (loss)</i>	-10	-10	+10	-10	-10	-10	-10	+10
<i>Net Win</i>	-10	-20	-10	-20	-30	-40	-50	-40
<i>Player B</i>								
<i>Bet</i>	10	10	10	20	10	10	10	20
<i>Win (loss)</i>	-10	-10	+10	-20	-10	-10	-10	-20
<i>Net Win</i>	-10	-20	-10	-30	-40	-50	-60	-50
<i>Player C</i>								
<i>Bet</i>	10	20	40	10	20	40	80	160
<i>Win (loss)</i>	-10	-20	+40	-10	-20	-40	-80	+160
<i>Net Win</i>	-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**

<i>Betting System</i>	<i>Outcomes</i>	<i>Percent of Sessions</i>	<i>Average Amount Won or Lost</i>	<i>Equivalent Amount Won or Lost</i>
<i>Flat (1 unit is the average size bet)</i>				
	Break even	1.45%		
	Won	38.70%	7	37
	Lost	59.85%	9	48
<i>Positive (3.8 units is the average size bet)</i>				
	Break even	0.05%		
	Won	9.60%	56	56
	Lost	90.35%	412	412
<i>Negative (5.2 units is the average size bet)</i>				
	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.**

<u>Bankroll Size</u>	<u>Number of Games Played</u>	<u>Chance of Not Losing Bankroll</u>		
		<u>Flat Bets</u>	<u>Positive Progression</u>	<u>Negative Progression</u>
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 hands 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 Target Baccarat's *Tracker-Hunter Strategy* 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 hand 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 (www.silverthornepublications.com/SilverSysInternet).

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 than 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.

Bet Selection Using the Tracker Bet Selection Method

Target Baccarat is fairly straightforward 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 (P) or Banker (B) and never wager on Ties (T), 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. This game is different from other casino table games 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.

We researched many different bet selection methods from the simple to the extremely complex. After testing many different bet selection methods, one was determined to best match the Bet Sizing System used for Target Baccarat.

Tracker Betting

Target Baccarat uses a bet selection method that has proven to be superior to all others for the game of baccarat.

With Target Baccarat your betting decision consists of betting on either Banker (B) or Player (P).

Tracker Betting consists of betting either the Same as the previous decision (S) or the Opposite of the previous decision (O).

S means betting the Same as the last observed decision (B for Banker or P for Player) and O means betting the Opposite of the last observed decision.

With Tracker Betting you will simply follow the trend of the game. If one side is repeating, such as B, we continue betting the same as the last decision of B and winning every round.

If the decisions are alternating such as P B P B, we will shift into betting the Opposite of the last decision and match the alternating pattern.

We will continue to bet on a side so long as it wins. If we are winning each round betting Same (S) our string of bets could be recorded as S S S S, indicating that we bet the Same as the last decision for each round of play.

If we are winning betting the Opposite of the previous decision and winning, our string of bets could be recorded as O O O O, indicating that we bet the Opposite of the last decision for each round of play.

We have tested the Tracker System extensively and while it is a strong performer sometimes it needs an adjustment.

Switch Betting

While Tracker Betting produces excellent results, sometimes it needs an adjustment. Through extensive testing matching the results of Bet Selection (where to bet) to Bet Sizing (how much we bet) we introduced a change to the Tracker Pattern called *Switch Betting*.

Anytime we lose three consecutive bets using Tracker Betting we will introduce a Switch Bet. A *Switch Bet* is simply a repeat of the last bet selection pattern.

Assume we bet S and lose our bet.

With Tracker Betting we will immediately change our betting pattern following a loss and bet O next. Let's assume we lose this bet also.

With a loss we change back to the S pattern and bet that the last decision will repeat. Let's assume we lose again.

At this point we have had three losses in a row. Our losing bet selection pattern can be written as S O S. Using Tracker Betting we change to betting Opposite again following our last loss betting S. However, anytime we experience three consecutive losses we will repeat the last pattern. In this case we introduce a Switch Bet and bet S again.

After the Switch Bet our pattern of bets will be: S O S S. If we win the Switch Bet we continue to bet that the same pattern will continue and use the S pattern of bet selection.

If we lose the Switch Bet we revert to the normal pattern of Tracker Bet Selection and change the pattern selection method following the loss.

The table below shows how Tracker Bet Selection works. For this example we will assume that we use a betting series of 5 10 20 40 where we increase our bets following losses until we have one win. With any win, we will start the series over.

Series of Bets Using Tracker Bet Selection

Key:

Round – Number of round of play

Outcome – Results of each bet, where P = Player, B = Banker, T = Tie

Pattern – Betting pattern used, where S means bet the same as the previous outcome and O means bet the opposite of the previous outcome

Bet On – Where the bet is made following the pattern selection system.

Amount Bet – The amount of the wager using the system 5 10 20 40 where the bet is increased following a loss.

W/L – The outcome of the wager showing the amount won or lost.

Cumulative Win – A running total of the amount won or lost

Tracker Bet Selection

Round	Outcome	Pattern	Bet On	Amount Bet	W/L	Cumulative Won
1	P					
2	P	S	P	5	+5	+5
3	B	S	P	5	-5	-0-
4	P	O	P	10	+10	+5
5	T	O	B	5	NA	+5
6	B	O	B	5	+5	+10
7	B	O	P	5	-5	+5
8	B	S	B	10	+10	+15
9	P	S	B	5	-5	+10
10	P	O	B	10	-10	-0-
11	B	S	P	20	-20	-20
12	B	S	B	40	+40	+20
13	B	S	B	5	+5	+25

Here is a round by round review of this series of play.

1. We observe the first round so that we have a decision on where to start our bet selection system. An alternative to observing a decision is to start with the S pattern and bet on either P or B. To balance out this method you can alternate with starting with a bet on P for one game and B on the next. This method is especially useful for online play where a bet must be made in order to activate a round of play.
2. We observed a P. Starting with the S pattern we bet \$5 on P and win the bet.
3. After any win we continue with the same bet selection pattern. Using the S pattern we bet on P again and lose the bet when the decision is B.
4. Following a loss we change bet selection patterns and we change to betting O, betting the opposite of the last decision. We bet on P and the win the round.
5. Following a win we keep the same pattern of O and bet on B. We push with a Tie.
6. Following the Tie we keep the same bet of \$5 on B and win the bet.
7. Following a win we keep the same bet selection pattern. We use the O pattern, betting the opposite of the last decision with a bet on P. We lose the round when B wins.
8. With a loss we change bet selection patterns and revert to the S pattern, betting that the last decision of B will repeat. We win the round.

9. With a win we stick with the bet selection pattern of S betting that the last decision of B will repeat. We lose the bet when P wins.

10. A loss signals a change and we switch to betting Opposite, betting that B will win. We lose when P wins.

11. We change our bet selection back to S and bet that the last decision will repeat. We lose when P wins.

12. We just had our third loss in a row. This triggers using a Switch Bet and we keep the bet selection pattern we used on the last round of S. We bet that B will win and we win the round.

13. With a win we continue with the last bet selection pattern of S. We bet on B and win the round.

In this series of plays we won five bets, lost five bets and had one tie. Using a simple four-stage Martingale we won \$25. We will use a different betting system for actual play but this simple four-step Martingale shows the effectiveness of using the Tracker Bet Selection Method.

Dividing the Game Into Smaller “Beatable” Games

Positive Betting Progressions are attractive because they can win large amounts using a small bankroll. However, Positive Betting Progressions have poor win rates as we saw in the previous chapter where a test of a positive betting progression showed a win rate of only 9.6%.

Negative Betting Progressions are attractive because they win at much higher win rates than Positive Betting Progressions. In the long-term test discussed in a previous chapter, a negative betting progression won over 85% of all of its sessions.

Because of its proven winning power we like to use negative betting progressions. However, instead of using an “off the shelf” model like a Martingale Progression we have devised a system that breaks the game of baccarat into smaller beatable games and then uses two different betting systems to set up mini-wins.

Using this approach we use our betting system to set up winning Coups. Every time we have a winning coup we have advanced our position against the house. By setting up several of these winning coups we create a winning contest. We can stop our play after any winning coup and know that we have beaten the house.

Slicing Baccarat Into Playable Pieces

After studying and analyzing millions of rounds of baccarat play, we discovered that the best way to play baccarat is to treat it as two different games, dependant upon how wins and losses are trending in the game. We will use betting progressions in the game, but instead of trying a “one size fits all” approach, we will use a different betting strategy to match the current baccarat trend.

Choppy But Playable Modes

Baccarat can be beaten using a negative betting progression about 85% of the time. That’s why we had an 85% win rate testing a negative betting progression. While net wins can be achieved using a negative betting progression for all baccarat play, much

higher win rates can be achieved when a negative progression is limited to choppy, but playable trends.

This is almost intuitive for many players. However, the \$64,000 question is how can we know when it is safe to use a negative betting progression and when we need to use a different system!

We use a timing signal to determine which betting strategy best matches the current game trend.

During play, we may change from one betting strategy to another. However, we will do this automatically with no guessing or attempting to forecast the future.

The starting mode for any game is Target Coup Betting. This is the default mode of betting. You will start in Target Coup Betting Mode. Here you will set up and win winning Coups which overpower the house. However, as with all negative betting progressions the risk is a long string of losses which results in the loss of all of the wagers. To mitigate this risk we limit the number of consecutive losing Target C Bets to just two bets.

Any time we have two consecutive losing Target C Bets we will change to Hedge Betting.

Long Losing Streaks

Long losing streaks are the bane of all players. Regardless of your system, long losing streaks can decimate your bankroll. Long losing streaks are the number one cause of system failure for negative betting progressions. For example, if we knew that losing streaks longer than six or seven consecutive losses never occurred, we could beat the game of baccarat 100% of the time.

However, losing streaks are fairly common. In games dealt with eight decks long losing streaks have become more and more common.

We won't get into the theory of why this is true, but you can accept that longer losing streaks are a fact of life in most baccarat games.

To combat long losing streaks, players using a negative betting progression frequently rely on using a large bankroll and hope that they can outlast losing streaks.

With negative betting progressions, the player can only hope that his betting system wins before he runs out of bankroll or hits the house limit on bets.

We prefer to use a different approach. We use a timing signal to tell us when we are in a losing streak and it is time to change our betting method. Once we get a signal, we will change from Target C Betting to Hedge Betting, the strategy used to combat losing streaks.

Automatic Signals

Target Baccarat's betting system reacts to changes in the flow of the game by using an automatic signal that tells the player that a betting change may be in order.

Here's how this signal works –

When you are in Target C Betting Mode, a signal to change betting modes occurs when you lose two bets in a row. The loss of the second bet tells you to start Hedge Betting for your next wager.

Once you are in Hedge Betting Mode you will need to win one bet to return to Target C Betting. With the win of any Hedge Bet, you will change back to Target C Betting on the next wager.

Summary of Target Baccarat's Betting Strategies

Baccarat is a game of some trends with mostly choppy outcomes. Target Baccarat uses a betting system to determine the current game direction and then apply the best betting strategy for that game mode.

Baccarat is very tough to beat using a fixed betting progression which doesn't react to constantly changing trends

Target Baccarat's Betting Strategy divides the game of baccarat into two different betting modes with one strategy for each mode.

Target Coup Betting is used when the game is choppy but still playable. Target C Betting is a net winning strategy. In fact its purpose is to set up winning coups that beat the house. You may have games where you never change from the Target C Betting mode. You will do well in these games, keeping your bets low but steadily building your winnings. However, anytime you lose two consecutive Target C Bets you will change to Hedge Betting.

Hedge Betting is the best way to combat long losing streaks. Other strategies really don't have a way to combat losing streaks other than trying to survive. With our Hedge Betting Strategy you can survive long losing streaks and then return to Target C Betting when the timing is right.

Winning With Target Baccarat

Target Baccarat uses the Tracker Betting Strategy to determine where to bet. This strategy determines the bet on either Player or Banker for each round of play (bets are never made on Tie). It is based on betting that the previous decision (Banker or Player) with either repeat or chop. The betting model is based on betting the Same as the previous decision (repeat) or the opposite of the previous decision. If you are unclear on how Tracker Betting selects where to bet, you should review the last chapter.

Winning at baccarat is based on setting up two different series of bets - Target Coup Bets and Hedge Bets.

We will change from one betting series to another as needed to protect our bankroll against long string of losses.

The object of using these bets is to set up a Winning Coup. A winning coup occurs when we win one or a series of Target C Bets. Winning coups occur when we are making Target C Bets. We cannot win a coup making Hedge Bets as these bets are only designed to protect our bankroll.

Winning a coup is critical to the success of Target Baccarat. Each time we win a Coup we will advance our winnings in that contest against the casino. If you want to take a break from play, the best time is right after winning a coup as you know that you will have a net win against the casino.

In order to understand how we set up winning coups we need to take a look at the two different betting series that are used.

Target Coup Betting Mode

The primary betting scheme for Target Baccarat is using the Target C Betting Series. We will always start our play using this betting scheme, and if we quit after winning a coup we will always stop our play after a winning Target C bet.

The bets used for \$5 Base Bets in Target C Betting Mode are as follows:

Target C Bets
(Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7	8	9
Bet	5	8	13	20	35	55	90	145	180
After 2 Wins to Level	1	1	1	1	1	1	2	3	5

Note: The bets in the above betting series total \$551 which is greater than the recommended bankroll of \$500. If you are called on to make a Level-9 bet of \$180 and you don't have the bankroll to do so, don't make the bet. Just call the game over with your loss at that point. As you review the bankroll recommendations for different levels of betting you will find that we have "shorted" the bankroll in all cases. This was done on purpose to control the size of potential losses.

The Target C Bets are shown for \$5 betting. You can play this system with base bets ranging from 25 cents to \$1,000.

Here are the rules for Target C Betting:

1. Always begin play making a Level-1 bet.
2. Whenever you lose a bet increase the next bet one level. Example: If you lose a Level-1 bet, make a Level-2 bet on the next round of play.
3. Whenever you win a bet drop the next bet one level. Example: If you win a Level-2 bet, make a Level-1 bet on the next round of play.
4. If you win two bets in a row or win two bets out of three, drop back to the level shown in the Row of the Table "After 2 Wins to level." Example. Win a Level 7 bet followed by winning a Level-6 bet. After this win drop back to a Level-2 wager as shown in the table.
5. Anytime you lose two bets in a row, stop making Target C Bets and start making Hedge Bets. After winning a Hedge Bet return to Target C betting one level higher than the last loss. Example: Lose Level-1 and Level-2 bets. Start Hedge betting and win a bet. After winning a Hedge bet resume making Target C bets.

The object of making Target C bets is to win a coup. A coup is won whenever:

1. You win a Level-1 bet, or
2. You win two bets in a row or win two out of three bets.

Hedge Betting Mode

The secondary betting mode for Target Baccarat is Hedge Betting. You will only enter this mode of betting after losing two Target C Bets in a row.

The bets used for \$5 Base Bets in Hedge Betting Mode are as follows:

Hedge Bets (Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7
Bet	5	10	15	30	55	120	240

The Hedge Bets are shown for \$5 minimum betting. You can play this system with base bets ranging from 25 cent to \$1,000.

Here are the rules for Hedge Betting:

1. Only start Hedge Betting Mode after losing two consecutive Target C Bets.
2. Start at Level-1. Increase the bets one level following a loss. With any win revert to making Target C Bets.
3. After winning any Hedge Bet revert to Target C betting. When you return to Target C betting resume betting one level higher than the last Target C bet lost. Example: Target C Betting: Lose Level-3 and Level-4 bets. Start Hedge Betting: Lose Level-1 Hedge Bet and win Level-2 Hedge bet. Revert to Target C betting at Level-5 Target C Bet, one level higher than the last losing Target C bet at Level-4.

Sample Game 1

Key:

Bet Mode:

T = Target C Betting

H = Hedge Betting

W = Winning Hand

L = Losing Hand

P = player

B = banker

Ti = tie

S = bet the same as the last outcome

O = bet the opposite of the last outcome

Explanation of Game Format:

Round – number of round played

Outcome – the outcome of the round, where P means player hand won, B means banker hand won and T = tie.

Bet Pattern – the bet selection pattern used, where S means bet the same as the previous outcome and O means bet the opposite of the last outcome.

Bet on – where the bet is placed, where P means player and B means banker.

Bet Mode – the bet mode used where T = Target Betting and H = Hedge Betting.

Bet Level – the bet level used in the betting series used. For example, L-2 means a Level-2 bet.

Amount Bet – the amount wagered.

W/L – the outcome of the bet where W means the bet won and L means the bet lost.

Winning Coup – Coup won by winning Level-1 bet or winning 2 out of 3 higher bets.

Running Total – the net amount won for the game after each round of play.

Sample Game 1

Round	Outcome	Bet Pattern	Bet On	Bet Mode	Bet Level	Amount Bet	W/L	Winning Coup	Running Total
1	P	S	B	T	1	5	-5		-5
2	B	O	B	T	2	8	+8		+3
3	P	O	P	T	1	5	+5	1	+8
4	P	O	B	T	1	5	-5		+3
5	B	S	P	T	2	8	-8		-5
6	P	O	P	T	1	5	+5		-0-
7	B	O	B	T	3	13	+13		+13
8	B	O	P	T	2	8	-8		+5
9	P	S	B	T	3	13	-13		-8
10	P	O	B	H	1	5	-5		-13
11	B	O	B	H	2	10	+10		-3
12	P	O	P	T	4	20	+20		+17
13	B	O	B	T	3	13	+13	2	+30
14	P	O	P	T	1	5	+5	3	+35
15	B	O	B	T	1	5	+5	4	+40
16	B	O	P	T	1	5	-5		+35
17	P	S	B	T	2	8	-8		+27
18	B	O	B	H	1	5	+5		+32
19	B	O	P	T	3	13	-13		+19
20	B	S	B	T	4	20	+20		+39
21	B	S	B	T	3	13	+13	5	+52
22	B	S	B	T	1	5	+5	6	+57

Here is a round by round review of Sample Game 1

Round 1. We start the game without observing any previous outcomes. This is an acceptable procedure where you don't have any previous outcomes available. When you start a game in an online casino you won't have any previous outcomes available. We start the game using the S pattern and betting on P. You could have just as easily used the O pattern and bet on either P or B. We lose our bet.

Round 2. Following a loss we change our betting pattern from S to O. With the O pattern we bet on the opposite of the last decision and we wager on B. We raise our Target C bet to Level-2, bet \$8 on B and win the round.

Round 3. Following a win we stick with the same betting pattern of O and wager that the opposite of the last decision of B will show, betting on P. With a winning T-2 bet we drop back to a T-1 bet, wagering \$5 on P. We win the round.

Round 4. With a win we keep the O betting pattern and bet on the opposite of the last decision of P, betting on B. We continue Target C betting repeating a \$5 Level-1 bet. We lose the bet.

Round 5. A loss triggers a change in betting pattern from O to S. We bet that P, which won in Round 4, will repeat. Following the loss of a T-1 bet we increase our bet to T-2, wagering \$8 on P. We lose the bet.

Round 6. Following a loss we change betting patterns from S to O and wager the opposite of the last round, betting on P. Following two consecutive losing Target Bets we change betting mode to Hedge Betting and made a Level-1 Hedge Bet of \$5 on P. We win the bet.

Round 7. With a win we keep the betting pattern and stick with the O pattern, betting on B the opposite of the decision in Round 6. With the win of any Hedge Bet we revert to Target C betting at the level above the last losing T bet. We make a T-3 bet of \$13 on B and win the bet.

Round 8. Following a win we continue with the O Betting pattern, betting on the opposite of the Round 7 decision of B. Following the win of a Level-3 bet we drop back to Level-2, wagering \$8 on P. We lose the bet.

Round 9. With a loss we change our betting pattern from O to S and bet that B will repeat. We raise our bet to a T-3 bet and wager \$13 on B. We lose the bet.

Round 10. With a loss we shift betting patterns again changing back to the O pattern. Two consecutive losing Target bets signals a change to Hedge betting. We make a Level-1 Hedge Bet of \$5 on B and lose.

Round 11. We have just had three consecutive losing rounds. This gives us an automatic signal to continue with the Round 10 betting pattern in this round. We keep the O betting pattern, betting on B. We raise our Hedge Bet one level and make an H-2 bet of \$120 on B. We win the wager.

Round 12. With a win we continue with our betting pattern of O betting on P for this round. The win of a Hedge Bet returns us to Target Betting, one level higher than the last

Target Bet we lost. We make a T-4 bet of \$20 on P and win the bet.

Round 13. With a win we don't change betting pattern. We make an O pattern bet on B. We drop our wager to a T-3 bet and wager \$13 on B. We win the round.

Round 14. Following a win with stick with the betting pattern last used and we continue to use the O pattern. We drop to a T-1 bet having won two out of three T bets. We wager \$5 on P and win.

Round 15. Continuing with the O Betting Pattern we bet on B. We make another T-1 bet, wagering \$5 on B and win the bet.

Round 16. Still using the O Betting Pattern we make a \$5 T-1 bet on P and lose.

Round 17. With a loss we change our bet selection pattern back to S, betting that the last decision of B will repeat. We raise our bet one level and make an \$8 T-2 bet on B and lose.

Round 18. With a loss we change to the O betting pattern. Two consecutive losses changes our betting from the Target C Mode to the Hedge Mode. We make an H-1 bet of \$5 on B and win.

Round 19. Staying with the O betting pattern we wager on P, the opposite of the decision for Round 18. With a win of a Hedge bet we return to Target Betting moving up to a Level-3 bet of \$13 on P. We lose the bet.

Round 20. We change our betting pattern to S, betting on B. We move up to a T-4 bet of \$20, betting \$20 on B. We win the bet.

Round 21. Sticking with the S betting pattern we bet on B. We drop our bet one level and making a T-3 bet of \$13 on B. We win the bet.

Round 22. Following a win we keep the same betting mode of S, betting on B. Having won two consecutive T bets we drop to a Level-1 T-1 bet of \$5 and win the bet.

In Round 22 our winnings reached \$57 which exceeds our Target Win of \$50. We call

the Contest completed and take a break from play.

Sample Game 1 Coups Won:

Round 3. We win a coup by winning a Level-1 bet of \$5.

Round 13. We win Coup 2 by winning two out of three Target Bets, winning a Level-4 bet in Round 12 and a Level-3 bet in Round 13.

Round 14. We win Coup 3 by winning a Level-1 bet of \$5.

Round 15. We win Coup 4 by winning a Level-1 bet of \$5.

Round 21. We win Coup 5 by winning two consecutive Target C Mode bets. We won a T-4 bet of \$20 followed by a T-3 bet of \$13 completing the coup.

Round 22. We win our final Coup when we win another Level-1 bet.

More Sample Games

We'll play some more practice games as a \$5 bettor. We'll select our bets using Tracker Betting.

Tracker Betting Rules:

1. Start out betting the Same (S) as the previous decision. If the last decision was B, bet on B.
2. Continue using the S pattern of bet selection until you have a loss. You could use this bet selection method for one round or ten consecutive rounds. As soon as you have a losing bet using the S pattern change to the O pattern for the next round of play.
3. With the O pattern we will bet the opposite of the last decision. If the last decision was B we will bet on P. We will continue using this bet pattern until we have a lose.
4. If we have any loss we will change from the S pattern to the O pattern, or if we are in O pattern, back to S pattern. With consecutive losses our betting pattern will look like: S O S.
5. The method of selecting a betting pattern (S or O) and continuing with this pattern until we have a loss is called Tracker Betting. If we lose three bets in a row we change our bet selection rule for the next round of play (see rule 6).
6. With three consecutive losses we will repeat the last betting pattern. If we have three losses with the patterns S O S, we will bet S on the next round. This is called a **Switch Bet**. After this round we will revert to Tracker betting.

If you are unclear on Tracker Betting you should review the examples of this method of bet selection.

We determine how much to bet using two different betting modes: Target Coup Betting and Hedge Betting.

Target Coup Bets
(Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7	8	9
Bet	5	8	13	20	35	55	90	145	180
After 2 Wins to Level	1	1	1	1	1	1	2	3	5

We always start in Target C Betting Mode. Here we will increase our betting level following a loss and drop one betting level following a win.

If we win two bets in a row or two out of three bets we will drop our next bet to the level shown for “After 2 Wins to Level” above in the table.

Whenever we win a Level-1 bet or win two out of three higher bets we will have a Winning Coup. Any Winning Coup gives us a Net Win against the casino. The logical place to end a Contest against the casino is right after winning a coup.

If we lose two consecutive Target C bets we change our betting to a different betting scheme called Hedge Betting.

The bets used for \$5 Base Bets in Hedge Betting Mode are as follows:

Hedge Bets
(Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7
Bet	5	10	15	30	55	120	240

With Hedge Betting we will start with a Level-1 bet and move up one bet level following a loss. With any win we will revert to Target C betting resuming betting at one level higher than the last Target C level when we lost. Example: We lose Target C Level 2 and 3 bets. We change to Hedge Betting and win our second bet. We revert to Target C betting, picking up betting at Target Level-4.

Sample Game 2

Round	Outcome	Bet Pattern	Bet On	Bet Mode	Bet Level	Amount Bet	W/L	Winning Coup	Running Total
1	P	S	B	T	1	5	-5		-5
2	B	O	B	T	2	8	+8		+3
3	P	O	P	T	1	5	+5	1	+8
4	P	O	B	T	1	5	-5		+3
5	P	S	P	T	2	8	+8		+11
6	B	S	P	T	1	5	-5		+6
7	B	O	P	T	2	8	-8		-0-
8	P	S	B	H	1	5	-5		-5
9	Tie	S	P	H	2	10	NA		-5
10	P	S	P	H	2	10	+10		+5
11	B	S	P	T	3	13	-13		-15
12	B	O	P	T	4	20	-20		-5
13	P	S	B	H	1	5	-5		-10
14	B	S	P	H	2	10	-10		-20
15	B	O	P	H	3	15	-15		-35
16	P	S	B	H	4	30	-30		-55
17	P	S	P	H	5	55	+55		-0-
18	P	S	P	T	5	35	+35		+35
19	B	S	P	T	4	20	-20		+15
20	P	O	P	T	5	35	+35	2	+50

Here is a round by round review of Sample Game 2

Round 1. We start the game without observing any previous outcomes. This is an acceptable procedure when you don't have any previous outcomes available. When you start a game in an online casino you won't have any previous outcomes available. We start the game using the S pattern and betting on B. We start in Target C Betting Mode making a Level-1 bet of \$5. We lose the bet.

Round 2. With a loss we change our betting pattern from the S pattern to the O pattern. We move up one level of Target C betting to Level-2. We make an \$8 bet on B and win the bet.

Round 3. With a win we keep our betting pattern of O. We drop our T-bet one level and make a Level-1 bet of \$5 on P. We win the bet.

Round 4. Still using the O betting pattern we make another T-1 bet of \$5, betting on B. We lose the bet.

Round 5. After losing Round 4 we change betting pattern to the S pattern and increase the size of our bet one level. We make a T-2 bet of \$8 on P and win.

Round 6. We keep the S pattern of bet selection and wager that the last decision of P will repeat. Following a win we reduce our bet amount one level and make T-1 bet of \$5 on P. We lose the bet.

Round 7. Following a loss we change betting patterns to O and increase the size of our bet one level, making a T-2 bet of \$8 on P. We lose the bet.

Round 8. We change our betting pattern to S betting that the last decision of P will repeat. With two consecutive losses we change to Hedge Betting Mode, making a Level-1 Hedge Bet of \$5 on P. We lose the bet.

Round 9. With three consecutive losses we repeat the last betting pattern of S. We move up to an H-2 bet, wagering \$10 on P. There is a push with a Tie decision.

Round 10. Ignoring the Tie we repeat the last bet and win.

Round 11. With a win we continue using the S bet selection pattern and we move from Hedge Betting back to Target C betting making a T-3 bet of \$13 on P. We lose the bet.

Round 12. We change betting patterns to O and increase our bet size to a T-4 bet of \$20 on P. We lose the bet.

Round 13. We change back to using the S betting pattern. With two consecutive losses we move into Hedge Betting mode, making an H-1 bet of \$5 on B. We lose the bet.

Round 14. With our third consecutive loss we extend the S betting pattern into this round of play. We make an H-2 bet of \$10 and lose.

Round 15. We change back to the O betting pattern and move up to an H-3 bet of \$15. We lose the bet.

Round 16. With a loss we change our betting pattern to S and we move up to an H-4 bet

of \$30. We lose the bet.

Round 17. With three consecutive losses we extend our bet selection pattern and continue to use the S pattern. We move up to an H-5 bet and wager \$55 on P. We win the bet.

Round 18. With a win we keep the S betting pattern and move from Hedge Betting back to the Target C Bet mode. We set up a T-5 bet (one level higher than our last loss in this betting mode) of \$35 and win the bet.

Round 19. Sticking with the S betting pattern we drop our bet one level and make a T-4 bet of \$20. We lose the bet.

Round 20. Following a loss we change to the O betting pattern and increase our bet to a T-5 bet of \$35. We win the bet.

Sample Game 2 Coups Won:

Round 3. We won Coup 1 with a win of a Level-1 Target C bet.

Round 20. We won our second coup with a win of two out of three Target C bets. We won a \$35 bet in round 18, lost a \$20 bet in round 19 and won a \$20 bet in this round for completion of a winning coup.

Additional Comments About Sample Game 2:

This was a difficult game. Here's how our wins and losses tally up:

Wins	7
Losses	12
Ties	1

We had six consecutive losses from rounds 11 to 16. And we lost nine out of ten decisions in rounds 6 to 16 (one round was a tie).

This is just about as bad as play can get with Target Baccarat. However, you will notice

that we pulled out a nice win of \$50 even though we only had two winning coups. This game demonstrates just how robust this system is.

Sample Game 3

Here is another game made at the \$5 betting level. Incidentally, all of the sample games shown are real games played in real casinos. In this game we reached Level-7 in Target C Betting Mode. You should review this game to see how quickly a losing situation can turn around with Target Baccarat.

Round	Outcome	Bet Pattern	Bet On	Bet Mode	Bet Level	Amount Bet	W/L	Winning Coup	Running Total
1	B	S	B	T	1	5	+5	1	+5
2	Tie	S	B	T	1	5	-0-		+5
3	Tie	S	B	T	1	5	-0-		+5
4	B	S	B	T	1	5	+5	2	+10
5	P	S	B	T	1	5	-5		+5
6	P	O	B	T	2	8	-8		-3
7	B	S	P	H	1	5	-5		-8
8	B	S	B	H	2	10	+10		+2
9	P	S	B	T	3	13	-13		-11
10	B	O	B	T	4	20	+20		+9
11	B	O	P	T	3	13	-13		-4
12	P	S	B	T	4	20	-20		-24
13	B	O	B	H	1	5	+5		-19
14	B	O	P	T	5	35	-35		-54
15	B	S	B	T	6	55	+55		+1
16	P	S	B	T	5	35	-35		-34
17	P	O	B	T	6	55	-55		-89
18	P	S	P	H	1	5	+5		-84
19	P	S	P	T	7	90	+90		+6
20	P	S	P	T	6	55	+55	3	+61

Here is a round by round review of Sample Game 3

Round 1. We start the game without observing any previous outcomes. This is an acceptable procedure where you don't have any previous outcomes available. When you start a game in an online casino you won't have any previous outcomes available. We start the game using the S pattern and betting on B. We start in Target C Betting Mode making a Level-1 bet of \$5. We win the bet.

Round 2. We continue with the S betting pattern and made another T-1 bet of \$5 on B.

The round is a push with a Tie decision.

Round 3. Following a Tie we keep the same bet up and we have another Tie. Even though you may be tempted to bet on Tie after seeing two back-to-back wins, don't. You'll do better sticking with the Target Baccarat system.

Round 4. We leave our bet in place. We win.

Round 5. We continue with the S betting pattern. We make a Level-1 bet on B and lose.

Round 6. With a loss we switch patterns to betting O. We increase our bet to a T-2 bet of \$8 and lose.

Round 7. With a loss we change our betting pattern to S. Since we lost two Target C bets in a row we change to Hedge betting, making a \$5 bet on P. We lose the bet.

Round 8. Last round we lost our third bet in a row. We extend our betting pattern to this round sticking with the S pattern. We make an H-2 bet on B and win the bet.

Round 9. With a win we stick with the same betting pattern and return to Target C betting picking up one level higher than our last losing Target C bet. We bet \$13 on B and lose the bet.

Round 10. We change betting patterns to O and increase our bet to Level-4, betting \$20 on B. We win the round.

Round 11. Sticking with the O pattern we drop our bet one level and bet \$13 on P. We lose the bet.

Round 12. We change to the S betting pattern and increase our bet to Level-4. We lose the bet.

Round 13. We switch to the O betting pattern and, following two losses in a row, change to Hedge betting. We make an H-1 bet and win.

Round 14. With a win we keep the O betting pattern and move back to Target C betting.

We make a T-5 bet of \$35 and lose.

Round 15. We change to S betting and increase our bet to a Level-6 bet of \$55. We win the bet.

Round 16. With a win we keep the S betting pattern and drop our bet one level to Level-5. We lose the bet.

Round 17. We change to the O betting pattern and increase our bet to Level-6 making a \$55 bet on B. We lose the round.

Round 18. We change to the S betting pattern and following two consecutive losses we switch to Hedge betting. We make an H-1 bet on P and win.

Round 19. Continuing with the S betting pattern we return to Target C betting making a Level-7 bet of \$90. We win the bet.

Round 20. With a win we continue with the S betting pattern and drop our bet to Level-6. We wager \$55 on P and win the bet. With this win we call the contest completed.

Sample Game 3 Coup Wins:

Round 1. We won a coup with a Level-1 win.

Round 4. We won our second coup with another Level-1 win.

Round 20. We win our third coup when we win two Target C bets in a row.

Additional Comments About Sample Game 3:

In this game we went from Round 4 to Round 20 to win an additional coup. We completed this game with just three winning coups yet we still won \$61. I wanted to include this game so that you can see how we struggled to win the third coup yet still managed to win the coup even though it took 16 rounds of play.

You also want to notice how quickly the system recovered from a net loss and turned it into a net win. At the end of Round 18 we were down \$84. However with

the wins in the next two rounds we turned this into a win of \$61 by the end of Round 20.

Sample Game 4

We continue with another game played using \$5 base bets. Target Baccarat can be used with betting units ranging from 25 cents to \$1,000 and the principles remain the same. In this game we had many winning coups and managed to keep the size of our bets low.

This game is a good example of how many games turn out using Target Baccarat.

Round	Outcome	Bet Pattern	Bet On	Bet Mode	Bet Level	Amount Bet	W/L	Winning Coup	Running Total
1	B	S	P	T	1	5	-5		-5
2	B	O	P	T	2	8	-8		-13
3	P	S	B	H	1	5	-5		-18
4	P	S	P	H	2	10	+10		-8
5	B	S	P	T	3	13	-13		-21
6	P	O	P	T	4	20	+20		-1
7	B	O	B	T	3	13	+13	1	+12
8	P	O	P	T	1	5	+5	2	+17
9	B	O	B	T	1	5	+5	3	+22
10	B	O	P	T	1	5	-5		+17
11	B	S	B	T	2	8	+8		+25
12	B	S	B	T	1	5	+5	4	+30
13	B	S	B	T	1	5	+5	5	+35
14	P	S	B	T	1	5	-5		+30
15	Tie	O	B	T	2	8	NA		+30
16	P	O	B	T	2	8	-8		+22
17	P	S	P	H	1	5	+5		+27
18	P	S	P	T	3	13	+13		+40
19	B	S	P	T	2	8	-8		+32
20	Tie	O	P	T	3	13	NA		+32
21	P	O	P	T	3	13	+13	6	+45
22	P	O	B	T	1	5	-5		+40
23	B	S	P	T	2	8	-8		+32
24	P	O	P	H	1	5	+5		+37
25	B	O	B	T	3	13	+13		+50
26	P	O	P	T	2	8	+8	7	+58

Here is a round by round review of Sample Game 4:

Round 1. We start the game without observing any previous outcomes. This is an acceptable procedure where you don't have any previous outcomes available. When you start a game in an online casino you won't have any previous outcomes available. We start the game using the S pattern and betting on P. We start in Target C Betting Mode

making a Level-1 bet of \$5. We lose the bet.

Round 2. With a loss we change our betting pattern to O and increase the size of our bet one level. We make an \$8 bet on P and lose.

Round 3. We change betting patterns to S and, with two consecutive losses, change to Hedge Betting Mode. We make an H-1 bet of \$5 on B and lose.

Round 4. Following three consecutive losses we keep the last betting pattern and continue with the S pattern making an H-2 bet of \$10 on P. We win the round.

Round 5. With the win we continue with the S betting pattern and move back to Target C betting, picking up at the level higher than our last losing Target C bet. We make a Level-3 bet of \$13 on P and lose the bet.

Round 6. With a loss we change to O betting and increase the size of our bet to Level-4. We make a \$20 bet on P and win.

Round 7. Sticking with the O betting pattern we drop our bet one level, making a Level-3 bet of \$13 on B. We win the round.

Round 8. Following a win we keep the same betting pattern of O. Since we won two bets out of three we drop to a Level-1 bet of \$5 and win.

Round 9. Continuing to use the O betting pattern we make another Level-1 bet on B and win the round.

Round 10. Still using the O betting pattern we make a T-1 bet of \$5 on P and lose the bet.

Round 11. With a loss we change back to the S betting pattern and make a T-2 bet of \$8 on B. We win the bet.

Round 12. We stick with the S betting pattern and drop our bet one level making a T-1 bet of \$5 on B. We win the bet.

Round 13. Continuing with the S betting pattern we make another T-1 bet on B and win

the bet.

Round 14. Still using the S betting pattern we make another T-1 bet of \$5 on B and lose the round.

Round 15. We change to the O betting pattern and increase our bet one level. We make a T-2 bet of \$8 on B. There is a Tie for the round.

Round 16. Following a Tie we keep the same wager. We lose the round.

Round 17. We change to the S betting pattern. Two consecutive losses signals a change to Hedge betting and we make a Level-1 Hedge bet of \$5 on P and win the bet.

Round 18. Continuing with the S betting pattern we return to Target C betting making a Level-3 bet of \$13 on P, winning the bet.

Round 19. Sticking with the winning bet pattern of S we drop our bet one level, making a T-2 bet of \$8 on P. We lose the bet.

Round 20. We change to O betting pattern and increase our bet to Level-3, betting \$13 on P. The round is a Tie and a push for our bet.

Round 21. Following a Tie we repeat the last bet and win the round.

Round 22. Sticking with the O betting pattern we drop back to a Level-1 bet following winning two out of the last three bets. We wager \$5 on B and lose the bet.

Round 23. We change to the S betting pattern and move up to a T-2 bet, wagering \$8 on P. We lose the round.

Round 24. We change to O betting. With two losses in a row we switch to Hedge Betting, making an H-1 bet of \$5 on P. We win the bet.

Round 25. We stick with the O betting pattern and with a win return to the Target C Betting Mode. We move up to a T-3 bet of \$13, wagering on B. We win the bet.

Round 26. Still using the O betting pattern we drop back one level of betting and make a Level-2 bet of \$8 on P and win the round. This brings our win for this contest up to \$58 and we take a break from play.

Sample Game 4 Coup Wins:

Round 7. We won our first coup in this round with a winning Level-1 bet.

Rounds 8 and 9. We won two more back-to-back Level-1 bets winning Coups 2 and 3.

Round 12. We win Coup 4 by winning two out of three bets with a Level-1 win.

Round 13. We follow up the last round's win with another Level-1 win, winning Coup 5.

Round 21. We pick up winning Coup 6 by winning two out of the last three bets.

Round 26. We win our last coup by winning two out of the last three bets.

Additional Comments About Sample Game 4:

In this game we kept our bets low and won a total of seven coups. If you compare this game to Sample Game 3 you will notice that we won more in game 3 than game 4 even though we won more coups in Sample Game 4. Coups wins are just one measure of profitability, and winning larger bets like we did in Sample Game 3 can produce higher profits than winning more smaller bets.

Money Management Rules for Target Baccarat

Knowing where to make each bet, as determined by Tracker Bet Selection and how much to bet each time, as determined by using the Target Baccarat's betting strategy is enough to beat baccarat. However, we still need to add Money Management Rules to complete the strategy.

Before you start playing you have to have the correct bankroll for your level of play. You will need to match the size of your Base Bets to your Contest Bankroll.

Rule 1. Determine the size of your *Base Bet* and your *Contest Bankroll* before you start playing.

As you have seen in previous examples, your Base Bet will be the size of the smallest bet you make when making Target C Bets. Many times the size of your Base Bet may be determined by the size of minimum bets the casino will accept.

Many online casinos accept \$1 minimum bets for baccarat, and you can easily find online games where you can play making \$1 Base Bets.

Most land-based casinos have \$5 to \$10 minimum bets for Mini-Baccarat and may have \$25 to \$100 minimum wagers for the full-sized baccarat tables. Once again, you will have to make sure that you have a large enough Contest Bankroll to handle the level of play you will be making.

Rule 2. Once you decide on your level of play, be sure your *Contest Bankroll* is large enough.

Your *Contest Bankroll*, which is also called your *Game Bankroll or Buy-in* is the amount of money you must use for a single game.

With Target Baccarat the Contest Bankroll is all you need to play at a particular level because of this strategy's very high win rate. For practical purposes the Contest Bankroll can be used as your Total Bankroll for this system.

You should use Target Wins equal to about ten percent of your Contest Bankroll so that you have a profit goal for each contest.

The table below shows the relationships between Base Bets, Contest Bankroll and Target Wins for different levels of play.

Base Bets, Contest Bankrolls and Target Wins

Base Bet	Contest Bankroll	Target Wins
\$.25	\$25	\$2.50
\$.50	\$50	\$5
\$1	\$100	\$10
\$2	\$200	\$20
\$3	\$300	\$30
\$5	\$500	\$50
\$10	\$1000	\$100
\$15	\$1500	\$150
\$20	\$2000	\$200
\$25	\$2500	\$250
\$35	\$3500	\$350
\$50	\$5000	\$500
\$75	\$7500	\$750
\$100	\$10000	\$1000
\$200	\$20000	\$2000
\$300	\$30000	\$3000
\$400	\$40000	\$4000
\$500	\$50000	\$5000
\$750	\$75000	\$7500
\$1000	\$100,000	\$10,000

Rule 3. Learn the Betting Series for your level of play.

At each level of play you will need to know the bets required for Target C Betting and Hedge Betting.

Rule 4. Set a *Target Win* for each level of play. I usually recommend a Target Win equal to ten percent of your bankroll.

The following table shows suggested Betting Series for Target C and Hedge Bets.

Target Baccarat Base Bets, Bets Used and Bankrolls

Base Bet	Target C Bets	Hedge Bets	Contest Bankroll
\$1	1 2 3 5 8 13 20 33 53	1 2 3 6 11 24 48	\$100
\$2	2 3 5 8 13 20 35 55 90	2 4 6 12 22 48 96	\$200
\$3	3 5 8 13 20 35 55 90 145	3 6 9 18 33 72 145	\$300
\$5	5 8 13 20 35 55 90 145 180	5 10 15 30 55 120 240	\$500
\$8	8 13 20 35 55 90 145 235 325	8 16 24 48 88 192 385	\$800
\$10	10 16 26 40 70 110 180 290 360	10 20 30 60 110 240 480	\$1000
\$15	15 24 40 60 105 165 270 435 540	15 30 45 90 165 360 720	\$1500
\$20	20 32 50 80 140 220 360 580 720	20 40 60 120 220 480 960	\$2000
\$25	25 40 65 100 175 275 450 725 900	25 50 75 150 275 600 1200	\$2500
\$35	35 55 90 140 245 385 630 1015 1260	35 70 105 210 385 850 1700	\$3500
\$50	50 80 130 200 350 550 900 1450 1800	50 100 150 300 450 1200 2400	\$5000
\$75	75 120 195 300 525 825 1350 2175 2700	75 150 225 450 675 1800 3600	\$7500
\$100	100 160 260 400 700 1100 1800 2900 3600	100 200 300 600 1100 2400 4800	\$10000
\$200	200 320 520 800 1400 2200 3600 5800 7200	200 400 600 1200 2200 4800 9600	\$20000
\$300	300 480 780 1200 2100 3300 5400 8700 10800	300 600 900 1800 3300 7200 14400	\$30000
\$400	400 640 1040 1600 2800 4400 7200 11600 14400	400 800 1200 2400 4500 9600 19200	\$40000
\$500	500 800 1300 2000 3500 5500 9000 14500 18000	500 1000 1500 3000 4500 12000 24000	\$50000

The total of the Target C bets in each betting series is greater than the recommended bankroll. If you are called on to make a Level-9 bet and you don't have the bankroll to do so, don't make the bet. Just call the game over with your loss to that point.

Setting and controlling the size of your bankroll as well as setting Loss Limits is critical to your success.

Rule 5. You will always use a **Loss Limit** when you play. The easiest Loss Limit to use is one equal to the Contest Bankroll.

If you use a Contest Bankroll equal to your Loss Limit, you won't be tempted to ever lose more than your Loss Limit as you won't have a large enough Contest Bankroll to make the bet.

You can use a larger Loss Limit if you like, but you cannot make up rules as you play. Always set your goals and limits before starting play and then stick with them. This is the key to your winning consistently with only a few small losses.

Target Baccarat's Outstanding Win Record

There is no doubt that the Target Baccarat Strategy is very profitable. We have tested this strategy for 10,760 games played in both land-based and online casinos.

These games were played with various Base Bets, ranging from bets as low as \$1 in online casinos, to Base Bets of \$100 in land-based games. To facilitate comparability, I have converted all of the results of these games to the equivalent results of using \$5 Base Bets with \$500 Game Bankrolls.

If your goal is to replicate our results, you can do so using the following betting and bankroll assumptions:

Base Bet	\$5
Contest (Game) Bankroll	\$500
Total Bankroll	\$500
Target Profit	\$50

Betting Series:

Target C Bets (Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7	8	9
Bet	5	8	13	20	35	55	90	145	180
After 2 Wins to Level	1	1	1	1	1	1	2	3	5

Hedge Bets (Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7
Bet	5	10	15	30	55	120	240

Your results may not match our results with a small number of games. However, once you have played over 50 games, your averages should come closer to ours. If they are not, you need to examine your play very carefully as you may not be adhering to our rules.

The money management aspects are critical to your long-term success, and you should be very leery about changing any aspects of the strategy.

The following table presents the results of 10,760 games played using Target Baccarat, adjusted to \$5 Base Bets.

Summary of Games Played Adjusted to \$5 Base Bets for Comparability

Total Games	10,760
Games Won	10,760
Games Lost	10,760
Win Rate	100%
Loss Rate	0%
Total Bets	270,883
Net Won	\$530,603
Average Winnings per Contest (Game)	\$49.31
Total Coups Made and Won	68,684
Average Amount won per coup	\$7.73
Average Winnings per bet	\$1.959
Average Length of a Game (Rounds of Play)	25.17
Average Time Length of Game in Minutes:	
Land-based game (played at 120 rounds per hour)	12.6 minutes
Online Game (played at 360 bets per hour)	4.2 minutes

We won \$530,603, winning 10,760 games with no losses.

Reviewing the results as shown in the table, we note that the length of the average game was 25.17 rounds of play. This includes all hands dealt, including ties where we neither won nor lost.

Once again, you should measure your results against our long-term play. If, for example, you find that your games are taking much longer on the average than 25 rounds per game you need to examine your play and make any corrections needed. There is no reason that your games should take much longer than 25 rounds of play if you play for the Target Wins suggested for each level of play.

We won an average of \$49.31 per game played. This works out to an average win of \$1.959 per round.

Because this strategy is very reliable and produces consistent results, we can predict the amount you will win once we know the size of your Base Bet, the speed of your game and how long you will play.

As a general rule, you can expect to play about 30 hands per hour at regular baccarat, played on the big baccarat tables in land-based casinos.

At mini-baccarat tables, you can expect to play 120 hands per hour in land-based mini-baccarat games and 360 hands per hour in the online games.

The next table shows projected hourly win rates for land-based and online games.

**Target Baccarat Hourly Winnings
for Land-Based and Online Casinos**

Base Bet	Bankroll	Land-based Play (120 Rounds per Hour)	Online Play (360 Rounds per Hour)
\$.25	\$25	NA	\$35.27
\$.50	\$50	NA	\$70.53
\$1	\$100	NA	\$141.05
\$2	\$200	NA	\$282.10
\$3	\$300	NA	\$423.14
\$5	\$500	\$235.08	\$705.24
\$10	\$1000	\$470.16	\$1410.05
\$15	\$1500	\$705.24	\$2115.72
\$20	\$2000	\$940.32	\$2,820.96
\$25	\$2500	\$1175.40	\$3,526.20
\$35	\$3500	\$1645.56	\$4,936.68
\$50	\$5000	\$2350.80	\$7,052.40
\$75	\$7500	\$3526.20	\$10,578.60
\$100	\$10000	\$4701.60	\$14,104.80
\$200	\$20000	\$9403.20	NA
\$300	\$30000	\$14,104.00	NA
\$400	\$40000	\$18,806.40	NA
\$500	\$50000	\$23,508.00	NA
\$750	\$75000	35,262.00	NA
\$1000	\$100,000	47,016.00	NA

You can use this table to estimate how much you can expect to win at a certain level of play.

Let's assume that you intend to play mini-baccarat in a land-based casino, making \$5 Base Bets. The Column for land-based play shows the average hourly win for play in land-based games. As a \$5 player, you can expect to average about \$235.08 an hour at this level of play.

Let's take a look at online play for \$5 bettors. You can expect to average winning about \$705.24 an hour online as a \$5 Base Bettor.

Now, let's look at this table a little differently. You've decided that you need to make \$3,000 a week and you are willing to play in a local casino about ten hours a week. You

want to know what level of play you will need as well as the bankroll needed for this level of play.

Take your weekly win goal of \$3,000 and divide it by 10 to calculate the hourly winning you will need to reach your goal of \$3,000 a week in profits for 10 hours of play.

The answer is \$300 an hour. The hourly win rate closest to this amount is \$470.16 an hour for \$10 bettors playing in a land-based game.

So, to win \$3,000 a week, playing in a local casino in less than ten hours, you will need to make \$10 Base Bets. To play at this level requires a total bankroll of only \$1,000.

If you don't have \$1,000 the easiest solution is to build your own bankroll using your baccarat winnings.

Playing online offers the most “bang for the buck.”

You can start online with \$1 bets with only a \$100 buy-in. In fact, if you play in a casino offering a 100% signup bonus you can deposit \$50 and the casino will match this with another \$50 giving you a \$100 buy-in. As a \$1 bettor you can expect to win \$141 an hour. After just one hour of play, you will have enough winnings to move up to making \$2 bets and pulling in \$282 an hour. At this rate you will quickly move up to making \$5 Base Bets online and pulling in \$705 an hour. You will quickly grow the \$1,000 bankroll needed to make \$10 bets playing in a land-based casino.

You can pretty much set your own profit goals and then reach them by balancing the size of your bets, the speed of your play and the time you invest in the game.

Reducing the Bankroll Needed to Play

You can reduce the bankroll requirements for Target Baccarat considerably by shortening the betting series used for Target C Bets and Hedge bets by eliminating the highest wagers.

If you do this, you will have a slightly higher loss rate. However, the risk of losing a few more games will be more than offset by the reduction in bankroll needed.

The next two tables summarize the betting requirements for the original Nine Target C Bet Series, used throughout this book and the shortened Eight Target C Bet Series you can use.

Target Baccarat Base Bets, Target C Bets, Hedge Bets and Contest Bankroll Nine Target C Bets

Base Bet	Target C Bets	Hedge Bets	Contest Bankroll
\$1	1 2 3 5 8 13 20 33 53	1 2 3 6 11 24 48	\$100
\$2	2 3 5 8 13 20 35 55 90	2 4 6 12 22 48 96	\$200
\$3	3 5 8 13 20 35 55 90 145	3 6 9 18 33 72 145	\$300
\$5	5 8 13 20 35 55 90 145 180	5 10 15 30 55 120 240	\$500
\$8	8 13 20 35 55 90 145 235 325	8 16 24 48 88 192 385	\$800
\$10	10 16 26 40 70 110 180 290 360	10 20 30 60 110 240 480	\$1000
\$15	15 24 40 60 105 165 270 435 540	15 30 45 90 165 360 720	\$1500
\$20	20 32 50 80 140 220 360 380 720	20 40 60 120 220 480 960	\$2000
\$25	25 40 65 80 175 275 450 725 900	25 50 75 150 275 600 1200	\$2500
\$35	35 55 90 120 245 385 630 1015 1260	35 70 105 210 385 850 1700	\$3500
\$50	50 80 130 160 350 550 900 1450 1800	50 100 150 300 450 1200 2400	\$5000
\$75	75 120 195 240 525 825 1350 2175 2700	75 150 225 450 675 1800 3600	\$7500
\$100	100 160 260 400 700 1100 1800 2900 3600	100 200 300 600 1100 2400 4800	\$10000
\$200	200 320 520 800 1400 2200 3600 5800 7200	200 400 600 1200 2200 4800 9600	\$20000
\$300	300 480 780 1200 2100 3300 5400 8700 10800	300 600 900 1800 3300 7200 14400	\$30000
\$400	400 640 1040 1600 2800 4400 7200 11600 14400	400 800 1200 2400 4500 9600 19200	\$40000
\$500	500 800 1300 2000 3500 5500 9000 14500 18000	500 1000 1500 3000 4500 12000 24000	\$50000

**Target Baccarat Base Bets, Target C Bets,
Hedge Bets and Contest Bankroll
Eight Target C Bets**

Base Bet	Target C Bets	Hedge Bets	Contest Bankroll
\$1	1 2 3 5 8 13 20 30	1 2 3 6 11 24	\$60
\$2	2 3 5 8 13 20 35 55	2 4 6 12 22 48	\$120
\$3	3 5 8 13 20 35 55 90	3 6 9 18 33 72 145	\$180
\$5	5 8 13 20 35 55 90	5 10 15 30 55 120	\$300
\$8	8 13 20 35 55 90 145 235	8 16 24 48 88 192	\$500
\$10	10 16 26 40 70 110 180 290	10 20 30 60 110 240	\$600
\$15	15 24 40 60 105 165 270 435	15 30 45 90 165 360	\$900
\$20	20 32 50 80 140 220 360 380	20 40 60 120 220 480	\$1200
\$25	25 40 65 80 175 275 450 725	25 50 75 150 275 600	\$1500
\$35	35 55 90 120 245 385 630 1015	35 70 105 210 385 850	\$2100
\$50	50 80 130 160 350 550 900 1450	50 100 150 300 450 1200	\$3000
\$75	75 120 195 240 525 825 1350 2175	75 150 225 450 675 1800	\$4500
\$100	100 160 260 400 700 1100 1800 2900	100 200 300 600 1100 2400	\$6000
\$200	200 320 520 800 1400 2200 3600 5800	200 400 600 1200 2200 4800	\$12000
\$300	300 480 780 1200 2100 3300 5400 8700	300 600 900 1800 3300 7200	\$18000
\$400	400 640 1040 1600 2800 4400 7200 11600	400 800 1200 2400 4500 9600	\$24000
\$500	500 800 1300 2000 3500 5500 9000 14500	500 1000 1500 3000 4500 12000	\$30000

Skilful Play

There are a number of decisions you can make in becoming a successful Target Baccarat 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 \$1000 maximum bets. These limits will be acceptable for 90% of the players using the *Target Baccarat 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 Las Vegas and Atlantic City casinos set their minimum baccarat bets at \$10 to \$25.

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 hands 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. You can get *How to Survive and Prosper as a Professional Gambler* [free here](http://www.killergamblingstrategies.com). (<http://www.killergamblingstrategies.com>)

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 Target Baccarat 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 it. 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 a 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 Target Baccarat 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 *Target Baccarat 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 *Target Baccarat 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.

Play the Part

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.

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 rife 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..

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 baccarat 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 *Target Baccarat 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 bets used by Target Baccarat.

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 awhile. 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.

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 *Target Baccarat Strategy* is to play online in “practice mode” where you can play at your own pace and refer to the *Target Baccarat Bet Controller*.

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 *Target Baccarat 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 personnel, 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 friendly, but 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.

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 baccarat 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.

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. If a large convention is in town, it may be 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 Target Baccarat, 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 scapegoat.

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 Target Baccarat 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 Target Baccarat, and contrary to the opinion of some drunks, alcohol does not make you think clearer.
7. Toke the dealers. Dealers call tips "tokens" 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.

Keeping Records

Along with all of the new habits I am asking you to form, I am going to add one more. I want you to start keeping written records of how you do playing baccarat. Actually, you want to keep a written record of all of your gambling, but since this book is about how to win at baccarat, we'll just focus on this game.

There are a couple of reasons you will want to keep records. One is to honestly measure how well (or how badly) you are doing. Most players wince at this suggestion. They know that they have been long-term losers.

I am going to ask you to be honest and start writing down how you actually do. You don't have to show this to anyone else. But, aren't you at least a little curious about your baccarat wins and losses?

Another reason I am suggesting that you start keeping written records is that you will eventually need them for income tax reporting. I'll tell you more about this later.

I have given you a couple of good reasons to start keeping written records of your gambling. They are –

First, to honestly measure how well (or badly) you are doing, and

Second, to have a record for income tax reporting.

How you set up your records is up to you. You may want to purchase a small notebook which fits in your pocket or purse. I like to keep records on individual sheets of standard size 8.5" x 11" accounting paper. I usually carry one sheet with me, neatly folded in my pocket. After each session of play, I will update the information I like to record on the piece of paper. Eventually, after I have returned home, the sheet will be filed in a loose-leaf notebook.

Whatever system you use is fine; just make sure that you use some kind of recording system.

Before I start a gambling excursion, I like to record some basic information about what I plan to do. This information will outline my strategy and would look like this:

Location	Las Vegas
Profit Goal	\$3,000
Baccarat Bankroll	\$2500
Base Bet Size	\$25
Game Buy-in	\$2500
Days of Play	2 days
Number of Sessions	7-8 a day
Target Profit per Game	\$250
Loss Limit per Game	\$2500

The results of each session should be recorded as soon as possible after finishing play. The following information should be recorded:

Location: (City, casino, etc.)

Date and Time Played

Table Number.

Base Bet Size

Won (Lost): Amount that you won or lost for the session.

Total Won (Lost): A running total of the amount you have won or lost.

Your actual record might look like the record shown below:

Location	Date & Time	Table No.	Base Bet Size	Amount Won (Lost)	Cumulative Won
LV – Golden Nugget	12-9-08 10 to 11 AM	31	\$25	\$260	\$260
LV – Golden Nugget	12-9-08 11 to 11:30 AM	31	\$25	\$306	\$566
LV – Orleans	12-9-08 2:10 to 2:40 PM	27	\$25	\$245	\$811
LV – Orleans	12-9-08 3:30 to 4:10 PM	27	\$25	\$264	\$1075
LV - Orleans	12-9-08 5-20 to 5:50 PM	27	\$5	\$296	\$1371

For US players the basic rules for gambling are that all gambling winnings should be reported on your tax returns as other income. Gambling losses are deductible only to the extent that you report gambling winnings and then only as an itemized deduction. Home ownership with the attendant home mortgage interest is usually the deductible expense which allows people to itemize their deductions. If you don't own a home, or if your home mortgage interest is too low, or you have paid off your mortgage, you may not have enough expenses to itemize deductions. This could mean that you end up reporting gambling winnings as income but are not allowed to deduct gambling losses.

As a practical matter, most folks ignore their gambling wins and losses when filling out their tax returns because all they have is losses, and they couldn't document them if their lives depended on it. Because of the skill you now have with Target Baccarat you are more likely than ever to have reportable gambling income.

The easiest way to meet the IRS guidelines for documentation is to keep a daily record of baccarat play, as well as invoices, receipts and other documentation from your trip. File this information in an envelope, a file folder or a notebook.

Walking Out a Winner

The object of playing baccarat is to walk out of the casino with more money than you came in with. That's what this book has been about. If you want to have fun playing baccarat, that's great too. It's supposed to be fun. But, if you have consistently been losing to the casinos, then I question how much fun you have really been having.

There is no substitute for winning. Can I guarantee that you will always be a winner? No. But I will guarantee that your play will improve immensely and that you will have a better chance of winning than ever before if you follow the suggestions I have given you. Here is a brief rundown of what you should do to become a skilled baccarat winner:

1. You should first read this entire manual. If you don't understand parts of the strategy you can go back to them later.
2. Watch the Videos for Target Roulette. If you like you can make notes in the Video Guide.
3. Before trying to learn the strategy make sure that you understand how to play baccarat. You can sign on to an online casino such as [Bovada](#) and play in practice mode to get a feel for the game. You don't have to know the rules about how each hand is played in order to play the game. All you really have to know is the hand with the highest total wins, unless there is a tie, in which case neither side wins.
4. Learn Tracker-Hunter Betting first. This entails learning where to place your bets. To learn how to use this strategy, you should try it in practice mode. You can use the *Target Baccarat Bet Controller* as your bet tracker and record the placement of each bet in practice games. At this point, don't worry about the size of each bet. Just use a flat bet of \$5 and practice choosing where to place each bet.
5. After learning how to place your bets, you will learn the different betting strategies. You should review each of the example games in this book and make sure that you understand them
6. After learning how to using the betting system you will need to add the Money Management Rules to complete the strategy. Be sure that you understand the concepts of

Base Bets, Contest Bankroll, Loss Limits and Target Profits.

7. Be sure to review all of the example games in this book, making sure that you completely understand how to determine each bet and why we stopped play in each game.
8. Play baccarat for free in an online game. At first, don't try to apply the strategy. Just make flat bets such as \$5 bets. I recommend free practice play at Bovida.lv
9. Play a series of games in practice mode using the *Target Baccarat Bet Controller*. This is the form used for all of the Example Games in this book. Using the *Target Baccarat Bet Controller* is explained in a separate manual.
10. Keep good records of your practice games. Be sure that you are consistently winning before starting to play for real money.
11. Get ready for real play. The easiest way to do this is to deposit money in the online casino where you have been practicing and start playing for real. You will have to adhere to our bankroll requirements. If you decide to start with \$1 bets, you will only need a \$60 buy-in if you use the shortened betting series. Since many online casinos offer 100% match bonuses, you can get started with as little as \$30 and use the casino's bonus of \$30 to complete your bankroll.

Note about using Base Bets lower than \$5. If you play online using \$1 Base Bets, you will mostly likely be short changed on winning Banker bets. If the minimum chip is 25 cents, then a winning \$1 banker bet will only pay off \$0.75, (consisting of \$1 less the 25 cent commission.) In casinos using 25 cent chips as their minimum chips, you won't get fair payoffs on Banker bets unless you make wagers of at least \$5.

12. Be sure that you keep accurate records. I employ record keeping mainly to keep score. If I have a Profit Goal in mind, I want to know when I have reached it. I know for a fact that most gamblers underestimate the amount of their losses and overestimate how much they are ahead. Record keeping will not only keep you honest, but it will also improve your winnings.

13. Set modest goals when you first start playing for real. It is always better to start playing with a lower bankroll so that if you do make mistakes your losses will be smaller. Only move up in play after you have built up the bankroll needed out of winnings. If your winnings are not growing, then you are not using the strategy correctly.

14. Finally, learn to play another casino game. I suggest craps for a real change. You'll get the chance to stand while you play and even cheer the shooter if you like. If cards are more your cup of tea, try blackjack. A much over-looked game is roulette. Try it. It is a great game. My point is that your casino experience will be much more enjoyable if you learn another game.

15. Play for blood. The best way to do this is to start out small and then increase the size of your wagers as your bankroll grows. While the casino may not pay much attention to your wins as a \$5 bettor, the casino bosses will definitely take notice when you start beating them making \$100 Base Bets.

I hope you enjoyed this book and picked up some useful pointers. It's tough to win at gambling. But the real trick is not to lose too much. If you keep your losses low, then when the large payoff comes (and it will if you are around long enough to enjoy it), you will end up a net winner.

I know how hard it is to use discipline in a casino environment. But once you leave the casino and arrive home with real winnings, you will see the value in the strategies. I wish you the very best in your gambling endeavors.

Summary of Target Baccarat

You have to decide where to place your wager. We will only bet on Player (P) or Banker (B) and never wager on Ties (T), so your choice of where to place your wager boils down to making a bet on either Player or Banker. You will use Tracker Bet Selection to place your bets.

Your second decision is how much to wager. You will use two different Betting Schemes changing from the principle betting mode of Target Coup Betting to Hedge Betting to prevent losing due to long strings of losses. You will need to learn the rules that apply to this betting strategy.

Tracker Betting Rules:

1. Start out betting the Same (S) as the previous decision. If the last decision was B, bet on B.
2. Continue using the S pattern of bet selection until you have a loss. You could use this bet selection method for one round or ten consecutive rounds. As soon as you have a losing bet using the S pattern change to the O pattern for the next round of play.
3. With the O pattern we will bet the opposite of the last decision. If the last decision was B we will bet on P. We will continue using this bet pattern until we have a loss.
4. With any loss we will change from the S pattern to the O pattern, or if we are in O pattern, back to S pattern. With consecutive losses our betting pattern will look like: S O S.
5. The method of selecting a betting pattern (S or O) and continuing with this pattern until we have a loss is called Tracker Betting. If we lose three bets in a row we change our bet selection rule for the next round of play (see rule 6).
6. With three consecutive losses we will repeat the last betting pattern. If we have three losses with the patterns S O S, we will bet S on the next round. This is called a Switch Bet. After this round we will revert to Tracker betting.

If you are unclear on Tracker Betting you should review the examples of this method of bet selection.

Target Baccarat Bet Sizing

We determine how much to bet using two different betting modes: Target Coup Betting and Hedge Betting.

Target C Betting:

Target Coup Bets (Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7	8	9
Bet	5	8	13	20	35	55	90	145	180
After 2 Wins to Level	1	1	1	1	1	1	2	3	5

Target C Betting Rules:

1. We always start in Target C Betting Mode. Here we will increase our betting level following a loss and drop one betting level following a win.
2. If we win two bets in a row or two out of three bets we will drop our next bet to the level shown for “After 2 Wins in Level” table above.
3. Whenever we win a Level-1 bet or win two out of three higher bets we will have a Winning Coup. Any Winning Coup gives us a Net Win against the casino. The logical place to end a Contest against the casino is right after winning a coup.
4. If we lose two consecutive Target C bets we change our betting to a different betting scheme called Hedge Betting.

Hedge Betting:

Hedge Bets (Shown for \$5 Minimum Bets)

Level	1	2	3	4	5	6	7
Bet	5	10	15	30	55	120	240

Here are the rules for Hedge Betting:

1. Only start Hedge Betting Mode after losing two consecutive Target C Bets.
2. Start at Level-1. Increase the bets one level following a loss. With any win revert to making Target C Bets.
3. After winning any Hedge Bet revert to Target C betting, resuming betting a one level higher than the last Target C bet lost. Example: Target C Betting: Lose Level-3 and Level-4 bets. Hedge Betting: Lose Level-1 and win Level-2 bets. Revert to Target C betting at Level-2 Target C Bet.

Base Bets, Contest Bankrolls and Target Wins

Base Bet	Contest Bankroll	Target Wins
\$.25	\$25	\$2.50
\$.50	\$50	\$5
\$1	\$100	\$10
\$2	\$200	\$20
\$3	\$300	\$30
\$5	\$500	\$50
\$10	\$1000	\$100
\$15	\$1500	\$150
\$20	\$2000	\$200
\$25	\$2500	\$250
\$35	\$3500	\$350
\$50	\$5000	\$500
\$75	\$7500	\$750
\$100	\$10000	\$1000
\$200	\$20000	\$2000
\$300	\$30000	\$3000
\$400	\$40000	\$4000
\$500	\$50000	\$5000
\$750	\$75000	\$7500
\$1000	\$100,000	\$10,000

Target Baccarat Base Bets, Bets Used and Bankrolls

Base Bet	Target C Bets	Hedge Bets	Contest Bankroll
\$1	1 2 3 5 8 13 20 33 53	1 2 3 6 11 24 48	\$100
\$2	2 3 5 8 13 20 35 55 90	2 4 6 12 22 48 96	\$200
\$3	3 5 8 13 20 35 55 90 145	3 6 9 18 33 72 145	\$300
\$5	5 8 13 20 35 55 90 145 180	5 10 15 30 55 120 240	\$500
\$8	8 13 20 35 55 90 145 235 325	8 16 24 48 88 192 385	\$800
\$10	10 16 26 40 70 110 180 290 360	10 20 30 60 110 240 480	\$1000
\$15	15 24 40 60 105 165 270 435 540	15 30 45 90 165 360 720	\$1500
\$20	20 32 50 80 140 220 360 580 720	20 40 60 120 220 480 960	\$2000
\$25	25 40 65 100 175 275 450 725 900	25 50 75 150 275 600 1200	\$2500
\$35	35 55 90 140 245 385 630 1015 1260	35 70 105 210 385 850 1700	\$3500
\$50	50 80 130 200 350 550 900 1450 1800	50 100 150 300 450 1200 2400	\$5000
\$75	75 120 195 300 525 825 1350 2175 2700	75 150 225 450 675 1800 3600	\$7500
\$100	100 160 260 400 700 1100 1800 2900 3600	100 200 300 600 1100 2400 4800	\$10000
\$200	200 320 520 800 1400 2200 3600 5800 7200	200 400 600 1200 2200 4800 9600	\$20000
\$300	300 480 780 1200 2100 3300 5400 8700 10800	300 600 900 1800 3300 7200 14400	\$30000
\$400	400 640 1040 1600 2800 4400 7200 11600 14400	400 800 1200 2400 4500 9600 19200	\$40000
\$500	500 800 1300 2000 3500 5500 9000 14500 18000	500 1000 1500 3000 4500 12000 24000	\$50000

Target Baccarat Hourly Winnings for Land-Based and Online Casinos

Base Bet	Bankroll	Land-based Play (120 Rounds per Hour)	Online Play (360 Rounds per Hour)
\$.25	\$25	NA	\$35.27
\$.50	\$50	NA	\$70.53
\$1	\$100	NA	\$141.05
\$2	\$200	NA	\$282.10
\$3	\$300	NA	\$423.14
\$5	\$500	\$235.08	\$705.24
\$10	\$1000	\$470.16	\$1410.05
\$15	\$1500	\$705.24	\$2115.72
\$20	\$2000	\$940.32	\$2,820.96
\$25	\$2500	\$1175.40	\$3,526.20
\$35	\$3500	\$1645.56	\$4,936.68
\$50	\$5000	\$2350.80	\$7,052.40
\$75	\$7500	\$3526.20	\$10,578.60
\$100	\$10000	\$4701.60	\$14,104.80
\$200	\$20000	\$9403.20	NA
\$300	\$30000	\$14,104.00	NA
\$400	\$40000	\$18,806.40	NA
\$500	\$50000	\$23,508.00	NA
\$750	\$75000	35,262.00	NA
\$1000	\$100,000	47,016.00	NA

Playing With a Smaller Bankroll

You can reduce the bankroll requirements for Target Baccarat considerably by shortening the betting series used for Target C Bets and Hedge bets by eliminating the highest wagers.

If you do this, you will have a slightly higher loss rate. However, the risk of losing a few more games will be more than offset by the reduction in bankroll needed.

Target Baccarat Base Bets, Target C Bets, Hedge Bets and Contest Bankroll Eight Target C Bets

Base Bet	Target C Bets	Hedge Bets	Contest Bankroll
\$1	1 2 3 5 8 13 20 30	1 2 3 6 11 24	\$60
\$2	2 3 5 8 13 20 35 55	2 4 6 12 22 48	\$120
\$3	3 5 8 13 20 35 55 90	3 6 9 18 33 72 145	\$180
\$5	5 8 13 20 35 55 90	5 10 15 30 55 120	\$300
\$8	8 13 20 35 55 90 145 235	8 16 24 48 88 192	\$500
\$10	10 16 26 40 70 110 180 290	10 20 30 60 110 240	\$600
\$15	15 24 40 60 105 165 270 435	15 30 45 90 165 360	\$900
\$20	20 32 50 80 140 220 360 380	20 40 60 120 220 480	\$1200
\$25	25 40 65 80 175 275 450 725	25 50 75 150 275 600	\$1500
\$35	35 55 90 120 245 385 630 1015	35 70 105 210 385 850	\$2100
\$50	50 80 130 160 350 550 900 1450	50 100 150 300 450 1200	\$3000
\$75	75 120 195 240 525 825 1350 2175	75 150 225 450 675 1800	\$4500
\$100	100 160 260 400 700 1100 1800 2900	100 200 300 600 1100 2400	\$6000
\$200	200 320 520 800 1400 2200 3600 5800	200 400 600 1200 2200 4800	\$12000
\$300	300 480 780 1200 2100 3300 5400 8700	300 600 900 1800 3300 7200	\$18000
\$400	400 640 1040 1600 2800 4400 7200 11600	400 800 1200 2400 4500 9600	\$24000
\$500	500 800 1300 2000 3500 5500 9000 14500	500 1000 1500 3000 4500 12000	\$30000

Appendix A. Player Cards

Take the appropriate Target Baccarat Player Card with you when you play.

\$1 Base Bets

Target Baccarat \$1 Base Bets

\$1 Bets Game Bankroll \$100 Target Win = 10

Tracker Bets: Based on Previous Outcome: S
0 S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 1 2 3 5 8 13 20 33 53

Hedge Bets: 1 2 4 8 16 32

\$2 Base Bets

Target Baccarat \$2 Base Bets

\$2 Bets Game Bankroll \$200 Target Win = 20

Tracker Bets: Based on Previous Outcome: S
0 S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 2 3 5 8 13 20 35 55 90

Hedge Bets: 2 4 6 13 22 48 96

\$3 Base Bets

Target Baccarat \$3 Base Bets

\$3 Bets Game Bankroll \$300 Target Win = 30

Tracker Bets: Based on Previous Outcome: S
0 S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 3 5 8 13 20 55 90 145

Hedge Bets: 3 6 9 18 33 72 134

\$5 Base Bets

Target Baccarat \$5 Base Bets

\$5 Bets Game Bankroll \$500 Target Win = 50

Tracker Bets: Based on Previous Outcome: S
O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 5 8 13 20 35 55 90 145 180

Hedge Bets: 5 10 15 30 55 120 240

\$8 Base Bets

Target Baccarat \$8 Base Bets

\$8 Bets Game Bankroll \$800 Target Win = 80

Tracker Bets: Based on Previous Outcome: S
O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 8 13 20 35 55 90 145 235 325

Hedge Bets: 8 16 24 48 88 192 385

\$10 Base Bets

Target Baccarat \$10 Base Bets

\$10 Bets Game Bankroll \$1000 Target Win = 100

Tracker Bets: Based on Previous Outcome: S O S.
If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 10 16 26 40 70 110 180 290 360

Hedge Bets: 10 20 30 60 110 240 480

\$15 Base Bets

Target Baccarat \$15 Base Bets

\$15 Bets Game Bankroll \$1500 Target Win = 150

Tracker Bets: Based on Previous Outcome: S O S.
If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 15 24 40 60 105 165 270 435 540

Hedge Bets: 15 30 45 90 165 360 720

\$20 Base Bets

Target Baccarat \$20 Base Bets

\$20 Bets Game Bankroll \$2000 Target Win = 200

Tracker Bets: Based on Previous Outcome: S O S.
If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 20 32 50 80 140 220 360 580 720

Hedge Bets: 20 40 60 120 220 480 960

\$25 Base Bets

Target Baccarat \$25 Base Bets

\$25 Bets Game Bankroll \$2500 Target Win = 250

Tracker Bets: Based on Previous Outcome: S O S.
If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 25 40 65 100 175 275 450 725 900

Hedge Bets: 25 50 75 150 275 600 1200

\$35 Base Bets

Target Baccarat \$35 Base Bets

\$35 Bets Game Bankroll \$3500 Target Win = 350

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets: 35 55 90 140 245 385 630 1015 1260

Hedge Bets: 35 70 105 210 385 850 1700

\$50 Base Bets

Target Baccarat \$50 Base Bets

\$50 Bets Game Bankroll \$5000 Target Win = 500

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 50 80 130 200 350 550 900 1450 1800

Hedge Bets: 50 100 150 300 450 1200 2400

\$75 Base Bets

Target Baccarat \$75 Base Bets

\$75 Bets Game Bankroll \$7500 Target Win = 750

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 75 120 195 300 525 825 1350 2175 2700

Hedge Bets: 75 150 225 450 675 1800 3600

\$100 Base Bets

Target Baccarat \$100 Base Bets

\$100 Bets Game Bankroll \$10,000 Target Win = 1000

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets 100 160 260 400 700 1100 1800 2900 3600

Hedge Bets: 100 200 300 600 1100 2400 4800

\$200 Base Bets

Target Baccarat \$200 Base Bets

\$200 Bets Game Bankroll \$20,000 Target Win = 2000

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets: 200 320 520 800 1400 2200 3600 5800 7200

Hedge Bets: 200 400 600 1200 2200 4800 9600

\$300 Base Bets

Target Baccarat \$300 Base Bets

\$300 Bets Game Bankroll \$30,000 Target Win = 3000

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets: 300 480 780 1200 2100 3300 5400 8700 10800

Hedge Bets: 300 600 900 1800 3300 7200 14400

\$400 Base Bets

Target Baccarat \$300 Base Bets

\$400 Bets Game Bankroll \$40,000 Target Win = 4000

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets: 400 640 1040 1600 2800 4400 7200 11600 14400

Hedge Bets: 400 800 1200 2400 4500 9600 19200

\$500 Base Bets

Target Baccarat \$300 Base Bets

\$500 Bets Game Bankroll \$50,000 Target Win = 5000

Tracker Bets: Based on Previous Outcome: S O S. If lose three in row repeat last pattern

Betting Series Used:

Target C Bets: 500 800 1300 2000 3500 5500 9000 14500 18000

Hedge Bets: 500 1000 1500 3000 4500 12000 24000