

Animated Blackjack



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Introduction

ANIMATED BLACKJACK is probably the most realistic blackjack game available on a computer. This is blackjack played at a blackjack table with a dealer and up to six players (human or computer). You have the option of setting almost any of the table rules so that the game can be made to be exactly like the one played at almost any casino.

You can play the game just for fun against different computer players, or if you prefer, just you and the dealer. You can also use the program and this help file as a blackjack tutorial. Most people do not play blackjack in a way that maximizes their winning potential. This program will probably make you a better player.

Playing the correct basic strategy can bring your odds to 50-50 against the house (or very close) depending on the house rules. If you also count cards and increase your bet when the remaining deck is favorable, you can actually improve the odds to a point where you have an advantage over the casino. You can use this game to practice basic strategy and to work on your card-counting abilities.

If you want to test your own strategies, you can do that manually by playing the game, or you can setup a computer player to use your strategy and play for several hours automatically. After several thousand hands, you will have a pretty clear idea of how well your system did.

The bottom line is that the game is very flexible. You can just relax and have some fun, or you can use it as a powerful tool to improve your winnings at the casinos.

Registration Information

If you are a registered user of ANIMATED BLACKJACK, we thank you for your support. If you have not yet registered this game, then we thank you for trying it.

If you are using the shareware version of ANIMATED BLACKJACK, then you will notice that not all the features found in the complete, registered version are active. The shareware version is functional enough for you to evaluate the game and decide if you wish to register. You can evaluate the shareware version of ANIMATED BLACKJACK for up to 30 days without obligation. However, if you wish to continue using the game after 30 days, you must register it or else stop using it. This program is protected by U.S. and International Copyrights.

When you register, you get a much more complete game which allows you to borrow unlimited credits, save games and settings, start new games with 5000 credits (versus only 100 in the shareware version), allows for more than one human player, and lets you change your bet amount. All the shareware reminders and order screens are also removed in the registered version of ANIMATED BLACKJACK.

The price is \$20 for ANIMATED BLACKJACK. This is a one-time fee which entitles you to keep and play the game for as long as you like. Updates are free if you download them. We charge \$2 for updates if need us to mail them to you.

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

Telephone

- n Orders: 1-800-925-3147 (U.S. and Canada)
- n Voice: 1-541-857-9229 (International)
- n FAX: 1-541-734-3267

E-Mail

- n Internet: ultisoft@mind.net
- n WWW: <http://www.softsite.com/ulti/>
- n CompuServe: 71203,1301
- n AOL: ultisoft

Postal Address:

- n Ultisoft, Inc.
PO Box 5015
Central Point, OR 97502
USA

General Instructions

We will try to give you a general overview of the game that will get you started. Most screens in the game have context-sensitive help if you aren't quite sure what to do at any time. You can bring up help at any time by pressing the F1 key or clicking on the "Help" button if there is one visible.

Starting a New Game

Click on "New Game" from under the "File" menu to start a new game. This will bring up a page which you use to select the players and whether each player will be a human or computer player.

There is also a button on this screen which says "Edit Rules." Click this button to bring up the Rules screen. On the Rules screen, you can change most of the table rules and limits. You may want to set the rules to correspond to the rules you generally see at the casinos you play at.

Placing Bets

Computer players set their own bet amount. Human players must select a bet amount before each hand dealt. If you want to bet the same amount every time, just set that amount on the first hand, and then just click the "OK" button (or hit the ENTER key) on the subsequent hands to keep the same bet amount.

You can also borrow (or pay-back) credits at the same point in the game as when you place bets. Just click the "Borrow" button.

Game Play

Depending on the rules settings and your current cards, during the game you will have the following options.

[Doubling-Down](#)

[Splitting Pairs](#)

[Surrender](#)

When the above options are available, buttons will appear on the screen which you can click to activate that option.

Another option which appears during game play is insurance. When the dealer has an ace showing, you have the option buying insurance. Insurance pays 2-1 if the dealer has blackjack.

[Insurance](#)

Payoffs

The object of the game is to get as close to 21 as possible without busting (going over 21). You can continue to take cards until you bust or decide to stand with the hand you have. You may decide to stand on a hand as low as 12 if the dealer has a poor card (4, 5 or 6) showing. In this case you are hoping that the dealer will go over 21 (bust).

If you win, you get your bet back plus you win an equal amount. If you lose, the dealer takes your bet. If your cards total the same as the dealer's, it is a PUSH. You keep your bet, but do not win any money.

If you get a blackjack, you win at 3-2 or 2-1 (depending on the rules setting). A blackjack is an ace and a card with a value of 10 (a ten, jack, queen or king). This must be with only two cards.

Doubling Down

When doubling down is available, the "Double-Down" button will be enabled. If you click on this button, your bet will be doubled, and you will receive one (and only one) more card.

Depending on the current table rule settings, you may only be able to double-down when you have two cards with a total value of 10 or 11. There is also a setting for 9, 10 or 11, as well as a setting which allows you to double-down on any two cards.

The default setting allows doubling-down on two cards totaling 9, 10 or 11 only

Also, depending on the setting, you may be able to double down after splitting a pair. For example, if "doubling after splitting" is selected, you may split a pair of 6s. After splitting the 6s, one gets a 5. You would be able to double-down on that hand if "doubling after splitting" is allowed. The default, however, is "no doubling after splitting."

Splitting Pairs

When you have been dealt two cards, you will have the option of splitting them into two separate hands if they are a pair. By splitting a pair, you are also doubling your bet. Now each of the two hands you are playing has a wager equal to your original wager. For example, if you had a bet down of \$10, and you were dealt a pair of aces, you could split the two cards. Each of the two hands would now have \$10 bet on it.

When you split aces, you only get one card on each. When you split any other pair, you can play each hand like a normal hand; you can continue to hit until you bust or decide to stand.

Rule Variations

Some casinos allow you to split any two cards that each have a value of ten (like a jack and king). This game does allow you to toggle between splitting only real pairs or splitting any two 10-value cards. However, it is NEVER a good idea to split two tens, even against a dealer with a six showing.

Some casinos allow you to double-down on a split hand. For example, if you had a pair of eights and split them, you might want to double-down if you got a three on one of the split eights. The default setting does not allow this, but you can edit the rules to allow "doubling after splitting" if you wish.

Resplitting of Pairs

Resplitting of pairs is when you split a pair and then get the same card type on one of the split hands. Some casinos allow you to split again. This game does not currently support that option.

Surrender

Most casinos do not allow this option, but a few do, and so we have added Surrender as a rule variation. Early surrender is not allowed because practically no casino allows it. Early surrender is when you are allowed to surrender before the dealer checks for blackjack. This adds a 9% or 10% advantage to the player, and that is why it is almost never allowed. When it is allowed, it is usually in conjunction with some rule which is very unfavorable to the player--like having the casino win all pushes which adds about 10% to the casino's favor

When you have set the rules to allow for surrender (late surrender), you can surrender at any time before you bust. When you surrender, you lose your wager, but one-half is returned to you. You would normally only want to surrender when you have a hard-16 against a dealer 10 or ace, or a hard-15 against a dealer 10.

The surrender button will only be active when the rules allow for surrendering.

Insurance

When the dealer has an ace showing, you have the option of buying insurance. This is a side bet. When you place this bet, you are guessing that the dealer has blackjack. Insurance pays 2-1 if the dealer has blackjack.

After each player has had a chance to place an insurance bet, the dealer will look at his hole card to see if he has blackjack. If the dealer has blackjack, those buying insurance will be paid. A \$5 insurance bet would return \$15 (the original \$5 plus twice the insurance bet amount). If the dealer doesn't have blackjack, then the dealer takes all insurance bets and players making insurance bets lose their insurance bets. If the dealer doesn't have blackjack, the hand continues with each player having a chance to play their cards.

Insurance is usually not a good wager. The only time it is a good bet is when there is a rather high proportion of tens left in the undealt deck or shoe. When the Hi-Opt I "true count" is +3, then you would want to make an insurance bet.

[Card Counting](#)

Normally your insurance bet is limited to no more than half your normal wager. So if your normal bet on the hand is \$10, then your insurance bet could be \$5 or less. However, some casinos do allow insurance bets up to the table maximum. You can change this setting on the rules screen.

[Table Rules](#)

Card Counting

If you would like to gain an edge over the casino (or the ANIMATED BLACKJACK game), you might want to learn how to count cards. Counting cards does not have to be that difficult. You don't really count every card or the exact number of each card type. What you are doing is keeping track of how favorable the deck is. We will cover two of the most popular and easy-to-learn systems.

Hi-Opt I

This is probably the easiest of all card-counting systems, but it is still very powerful. It's real simple. Every time you see a card with a value of ten (a 10, jack, queen or king) subtract 1 from your running count. Every time you see a 3, 4, 5 or 6, then add one to your count. All other cards are ignored. When the count is highly positive, you should increase your bet size because the remaining deck is favorable. When the count is zero or negative, you should bet the table minimum. You see, when there are a lot of tens left in the deck, you have a better chance of winning. When there are more bad cards in the deck (3-6) than 10s, your chances of winning are lowered.

A good way to practice the Hi-Opt I is to take a regular deck of playing cards and toss them one-at-a-time into a pile. Every time a card has a value of ten subtract one, and every time a card is between three and six, add one. When you have gone through the whole deck, the running count should be zero because the number of cards between three and six is the same as the number of cards with a value of ten.

Hi-Opt II

This system is a little more powerful than the Hi-Opt I but it's a bit more complicated. If you want to be a professional blackjack player, then it is probably worth the extra effort. However, with a more-complicated system, your errors are likely to be more common.

With this system you have to keep track of most of the cards. Add the following to your running count.

Card	A	2	3	4	5	6	7	8	9	X
Add	0	1	1	2	2	1	1	0	0	-2

True Count

The true count is an adjustment you make to the running count (using either counting system). You compute the running count relative to the number of decks remaining. If there was exactly one deck remaining undealt, the running count would be equal to the true count. However, if there were two decks left, you would divide your running count by two to compute the true count. To get the true count, divide your running count by the approximate number of decks remaining. This gets a little complicated with fractional numbers of decks remaining. If 1.5 decks remain, then you would divide the running count by 1.5. Example: A running count of +5 with 1.5 decks would yield a true count of 3.33. The same running count with half a deck left would yield a true count of +10 (bet the farm!).

Betting Strategy

When the true count of either system is one or less, you should bet the table minimum (or even sit-out the hand). When the count is 2 or more, then you should increase your bet. Because the true count is usually less than 2, you should bet heavily when it is 2 or more. You should increase your bet by at least 600-800% (the more the better). Otherwise, most of the total money you wager will be bet when the count is against you.

Shuffle Point

When you are counting cards, you want a favorable deck to last as long as possible. Casinos try to limit the advantage of the card-counting player by shuffling while a number of cards still remain. Casinos use a plastic "marker card" to mark the shuffle point. If the the cards before the marker are dealt during a hand, the dealer will shuffle before the dealing the next hand. If the marker card is encountered during a hand, cards are still dealt below the marker card until the hand is completed.

In a one-deck game, the marker card is placed about half-way through the deck. In games with more than one deck, the marker card is placed about 80% into the deck.

When you are counting cards, you keep your running count until the deck(s) are shuffled. When the dealer shuffles, you reset your running count to zero and start over.

Table Rules

In ANIMATED BLACKJACK you can set the table rules. This is done on the rules screen. The only way to get to the rules screen is to start a new game and then click on the "Edit Rules" button.

To change any of the settings mentioned below, click on the appropriate button on the rules screen to toggle the choices.

Doubling Down

There are two double-down settings. Doubling-down can be restricted to certain two-card values or to any two cards. The choices are: 10 or 11 only; 9, 10 or 11 only; or any two cards.

You also have the option of allowing doubling-down after splitting a pair. Most casinos do not allow this, but some do, so we allow adjusting this setting.

Splitting Pairs

In most casinos you get only one more card for each hand after splitting aces, however, you can change this setting to allow split aces to be played like normal hands.

You can set the game to allow players to split a pair of any two cards with a value of ten (like jacks and queens or tens and kings) or you can restrict pair-splitting to actual pairs only.

Insurance

Insurance always pays 2-1, however, you have the option of restricting the amount of insurance bets to half of the player's normal wager (on the current hand). This is the default setting, but you can allow insurance bets up to the table maximum by changing the setting.

Blackjack

The default is a payoff of 3-2, however, you can set this to 2-1 instead.

Special Payoffs

Some casinos offer special payoffs on certain card combinations. You can select one of the following or "no special payoffs."

Three 7s pay 2-1. Having three cards with the values of 6-7-8 pays 2-1. Drawing 6 cards without busting is an automatic winner at normal odds.

Surrender

Most casinos do not allow surrendering, but you can. The values are "Surrender Allowed" or "No Surrender."

Dealer has 17

Does the dealer hit on a soft-17 or stand on all 17s? A soft 17 is a hand which can be 7 or 17 (like an ace and six).

Number of Decks

It is in the player's interest to have as few decks as possible, however most casinos use four or more. The possible settings are one deck, two decks, four decks, six decks or eight decks. The dealer is slightly more likely to bust when there are fewer decks being used.

Table Limits

The table limits are the minimum and maximum bet amount at the table. Click on this button to toggle the possible ranges.

Cards Up or Down

You can choose whether to have all player cards dealt face-up or face-down. In Nevada cards are usually dealt face-down, but in most other places cards are dealt face-up. Having the cards dealt face-up makes card-counting easier.

New Game

To start a new game at any time, just select on "NEW GAME" from under the "FILE" menu. This will bring up a screen which you use to select the number of players, which players will be human or computer, the names of the players, and the strategies used by the computer players.

Number of Players

Use the sliding control to change the number of players from one to six. This is the total number of players. As you change the number of players, you will notice that panels that report player names and types will appear or disappear to correspond to the number of players you have selected.

Character Number

Click on the character number button to toggle the graphic which will be used for the current players. While you can use the same character graphic for more than one player, you probably will want each player to use a unique character graphic. As you click on this button, you will notice that the picture displayed on the upper-right corner of this screen will change to show the picture and biography of the currently selected character number. If this is a human player, then the biography doesn't really apply. If this is a computer player, this will give you a general idea of this player's skill and betting aggressiveness.

Player Type

This button will be labeled either "human" or "computer." If the button says "human," then this will be a human player. Click this button to toggle between human and computer.

Computer Strategy

If the current player is a computer player, then you have the option of loading a custom strategy card for this player. You would only want to do this if you are setting up the game to test a new playing strategy. A computer player will by default use the strategy card which corresponds to his/her biography.

[Strategy Cards](#)

Changing the Rules

To change the rule setting for the current game, click the "Edit Rules" button to bring up a screen which displays the current rule settings and allows you to change many of the rule settings.

[Table Rules](#)

Strategy Cards

You can view and/or edit the strategy of the computer players. The grid which appears when you are viewing a computer player's strategy is called a strategy card.

When playing blackjack, your decisions should be based both on your cards and on the dealer's face-up card. The strategy card shows every possibility. Just line up the dealer's up card value across the top with the player's cards across the left-hand side. By clicking on the intersection, the action which the computer player will take will be changed.

The possible actions are:

Hit--take another card.

Stand--stay with the current cards.

Double--double the bet and take one more card.

Split--split the pair.

The Double and Split actions are actually listed like this:

Double/Hit--double if allowed, otherwise hit.

Double/Stand--Double if allowed, otherwise stand.

Split/Hit--Split if allowed, otherwise hit.

Split/Stand--Split if allowed, otherwise stand.

The reason it is done this way is that because we allow for a variety of rules, there may be situations when doubling or splitting would be the best play, but due to the current rule settings, doubling or splitting may not be allowed. Also, if a player just bet his last \$10, there wouldn't be another \$10 to lay down to cover the doubling-down or splitting.

So when you are editing a player's strategy card (or making your own custom card) just think to yourself, what would I do in this case if doubling were not allowed in a situation when doubling would be the best play.

Borrowing Credits

You can borrow as many credits as you need or want.

You can borrow credits at the time you place your wager. Just click on the "Borrow" button to bring up a window which allows you to borrow (or pay-back) credits. You can continue to borrow by the available increments until you have borrowed as much as you want. You can also pay back credits that you have previously borrowed. This is a good way to see exactly how much money you have really made.

To see how many borrowed credits any player has, click on the panel that contains that player's name and credits (and picture in the higher-resolution modes).

Note

Your starting credits are considered borrowed.

Placing a Bet

Before each hand dealt, the game will pause so that human players can place their bets. The default bet amount will be the amount bet on the last hand. You can either clear the bet amount (reset it to zero), increase it, or just bet the same amount as last time.

To increase the size of your bet, click on one of the casino chips. For example, click on the \$25 chip to increase your bet by \$25. If you accidentally raise your bet too high, click on the "Clear Bet" button to reset your bet amount to zero, and then you can click on chips until your wager is the amount you desire.

If you do not place a bet, you will sit-out the current hand. If there are human or computer players who have placed bets, then the hand will be dealt, but you will not be a part of it.

Click on the "Borrow" button to borrow more credits.

Click on the "OK" button when your bet is correct and you are ready to receive your cards.

****Please Note****

Your bet amount is limited by the table bet limits and your available credits. You can not bet more credits than you have. You cannot bet more (or less) than the table maximum (minimum).

Auto Deal

When you select "Auto Deal" mode, the game will automatically begin a new hand after completing a hand of blackjack. Click on the button labeled "Auto Deal Off" to switch back to manual deal mode.

By selecting Auto Deal mode, you do not have to click on the Deal button after each hand to start a new hand. If there are no human players, the dealer will immediately begin dealing cards. If there are human players, the game will pause so that the human players can place their bets.

Sound

You can toggle the sound on and off by selecting SOUND from under the OPTIONS menu. When sound is on, then there will be a check mark next to "On."

You can also set sound on or off for several individual sounds and groups of sounds. You can set the blackjack sound, card deal sound, losing sound, winning sound, and shuffle sound.

You can change many of these sounds to suit your own tastes. Select "Change Sounds" under the OPTIONS/SOUNDS menu. This will bring up a window which will allow you to replace many of the game's default sounds using WAV files on your computer.

THE SOUNDS

Blackjack Sound--A sound that plays when a player gets a blackjack.

Card Dealt Sound--This sound plays when a card is dealt.

Losing Sound--A sound which plays when a player has a losing hand.

Winning Sound--A sound which plays when a player has a winning hand.

Shuffle Sound--A sound that plays when the cards are being shuffled.

Speed

This controls how fast the dealer deals cards. To change the speed setting, select SPEED from under the OPTIONS menu. FAST is the default speed.

Strategy--Single Deck

Below is a strategy chart for a single deck game. The chart assumes that doubling is not allowed after splitting pairs. See below for variations if doubling is allowed after splitting.

Your Hand:	Dealer Shows									
	2	3	4	5	6	7	8	9	10	A
Minimum hard stand values	13	13	12	12	12	17	17	17	17	17
Minimum soft stand values	18	18	18	18	18	18	18	19	19	18
Minimum hard doubling	9	9	9	8	8	10	10	10	11	11
Pair Splitting										
9,9	SP	SP	SP	SP	SP	S	SP	SP	S	S
7,7	SP	SP	SP	SP	SP	SP	H	H	S	H
6,6	SP	SP	SP	SP	SP	H	H	H	H	H
4,4	H	H	H	D	D	H	H	H	H	H
3,3	H	H	SP	SP	SP	SP	H	H	H	H
2,2	H	SP	SP	SP	SP	SP	H	H	H	H
Soft Doubling	H = hit D = double-down									
Minimum	17	17	13	13	13	S = stand SP = split				
Maximum	17	18	18	18	19					

Notes

Always split (A,A) and (8,8). Never split (5,5) or (10,10).

Variations for "Doubling after Splitting" allowed

Split (4,4) against dealer's 4, 5 or 6. Split (3,3) against dealer's 3. Split (2,2) against dealer's 2.

Strategy--Two Decks

Below is a strategy chart for a two-decks game. The chart assumes that doubling is not allowed after splitting pairs. See below for variations if doubling is allowed after splitting.

Your Hand:	Dealer Shows									
	2	3	4	5	6	7	8	9	10	A
Minimum hard stand values	13	13	12	12	12	17	17	17	17	17
Minimum soft stand values	18	18	18	18	18	18	18	19	19	19
Minimum hard doubling	9	9	9	9	9	10	10	10	11	11*
Pair Splitting										
9,9	SP	SP	SP	SP	SP	S	SP	SP	S	S
7,7	SP	SP	SP	SP	SP	SP	H	H	H	H
6,6	H	SP	SP	SP	SP	H	H	H	H	H
4,4	H	H	H	H	H	H	H	H	H	H
3,3	H	H	SP	SP	SP	SP	H	H	H	H
2,2	H	H	SP	SP	SP	SP	H	H	H	H
Soft Doubling										
Minimum	—	17	15	13	13	H = hit D = double-down				
Maximum	—	18	18	18	18	S = stand SP = split				

Notes

*Double only (6,5) or (7,4) against dealer's Ace.
Always split (A,A) and (8,8). Never split (5,5) or (10,10).

Variations for "Doubling after Splitting" allowed

Split (6,6) against dealer's 2. Split (4,4) against dealer's 5 or 6. Split (2,2) or (3,3) against dealer's 2 or 3.

Strategy--Four (or more) Decks

Below is a strategy chart for Four or more decks. The chart assumes that doubling is not allowed after splitting pairs. See below for variations if doubling is allowed after splitting.

Your Hand:	Dealer Shows										
	2	3	4	5	6	7	8	9	10	A	
Minimum hard stand values	13	13	12	12	12	17	17	17	17	17	
Minimum soft stand values	18	18	18	18	18	18	18	19	19	19	
Minimum hard doubling	10	9	9	9	9	10	10	10	11	—	
Pair Splitting											
9,9	SP	SP	SP	SP	SP	S	SP	SP	S	S	
7,7	SP	SP	SP	SP	SP	SP	H	H	H	H	
6,6	H	SP	SP	SP	SP	H	H	H	H	H	
4,4	H	H	H	H	H	H	H	H	H	H	
3,3	H	H	SP	SP	SP	SP	H	H	H	H	
2,2	H	H	SP	SP	SP	SP	H	H	H	H	
Soft Doubling	H = hit D = double-down										
Minimum	—	17	15	13	13	S = stand					SP = split
Maximum	—	18	18	18	18						

Notes

Always split (A,A) and (8,8). Never split (5,5) or (10,10).

Variations for "Doubling after Splitting" allowed

Split (4,4) against a dealer's 5 or 6. Split (6,6) against a dealer's 2. Split (2,2) and (3,3) against a dealer's 2 or 3.

Troubleshooting

The game moves too slow. How can I speed it up?

Animated Blackjack should perform well on a 486 or better. Usually just changing the SPEED setting from under the OPTIONS menu will speed-up or slow-down the game to suit you.

If the game still runs too slow, try the following:

- 1) Run the program in it's normal size (not maximized).
- 2) Try playing with three or fewer players.
- 3) Try turning the sound (or several of the sounds) off.
- 4) Close any other programs that are running.

What are numbers on the program's title bar?

After each hand is dealt, the program's title bar will display the number of cards dealt as well as the running card count for two popular card-counting systems (Hi-Opt I and Hi-Opt II). Read the Card-Counting topic in this help file to learn how to count cards.

How does the auto deal feature work?

When in auto-deal mode, a new blackjack hand will begin automatically after the prior hand is completed. If you are counting cards, you may wish to remain in manual mode, otherwise, auto-deal mode will probably be more convenient.

Why is there no option for loading or saving games?

In the registered version of Animated Blackjack, the current game, player stats, and all the game settings are automatically saved when you quit. When you run the program again, the current game will be automatically restored. Of course you can begin a brand-new game at any time by selecting NEW GAME from under the FILE menu.

I just want to relax and play a casual game of blackjack, why do you have all this card-counting and strategy card stuff?

Hey, if you just want to have some fun and play blackjack, no problem. You can completely ignore all the strategy stuff and just play (it doesn't get in the way). This is a fun game first and foremost.

I am having another problem that I would like your help with.

Please email us at: ultisoft@mind.net

If you need to call our tech support staff, please call between 9am and 5pm Pacific time, Monday through Friday. Our tech support line is 1-541-857-9229.

Design Credits

n Programming: Mike Comish

n Graphics Design: Mark Comish

n Game Concept: Mark Comish

Acknowledgements

We would like to acknowledge our use of the book, THE WORLD'S GREATEST BLACKJACK BOOK by Lance Humble, Ph.D., and Carl Cooper, Ph.D. in formulating the Hi-Opt I and Hi-Opt II card-counting formulas used in the Animated Blackjack program.

We highly recommend this book to anyone wishing to learn advanced card-counting and betting strategies. The book also is a great source of information about playing blackjack in the "real world". It tells you how to gain a maximum edge in playing, how each table rule change affects your odds of winning, and how to detect a cheating dealer.

THE WORLD'S GREATEST BLACKJACK BOOK

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