

# The Ben Franklin Count

*by The Automatic Monkey*

## **A Balanced, Intermediate Level 2 Count Using the Revere Point Count System Tags, With Rounded Playing Indices, For Shoe Blackjack Players**

The Ben Franklin Count is intended for intermediate to experienced blackjack card counters who wish to extract a maximum amount of money from shoe games with a minimum of memorization. It is named after the Ben Franklin franchise of 5-and-10 stores, because all playing indices are rounded to 0, 5, or 10. Humans are very good at dividing by 10 and almost as good at dividing by 5, so in addition to reducing memorization it allows the player to make rapid decisions during the play of the hand.

This is a balanced count and the running count must be divided by the number of decks remaining. Full-deck accuracy is sufficient however more accuracy may be helpful, especially towards the end of the shoe.

It was designed for use in only the following types of games:

- Shoe blackjack games using 4 to 8 decks where you can double after splitting and on any total
- S17/H17, resplitting of aces, and late surrender are supported
- Leaving the game for negative counts is highly recommended

It is *not* intended for use with the following:

- Spanish 21, Blackjack Switch, Double Exposure, or any game which does not use a standard deck nor any that pay less than 3:2 for a natural
- Games where you cannot double after splitting
- Games where you cannot double on any total
- “European No-Hole Card” games, where a player can lose split and doubled bets if the dealer has a natural

It can be used for single and double deck games but is not recommended for these. Single and double deck require more accurate playing indices and different bet spreads that will not be provided here.

## System Tags

The system tags are the ones published by Lawrence Revere in *Playing Blackjack As a Business*

Card	A	2	3	4	5	6	7	8	9	10's
Value	-2	+1	+2	+2	+2	+2	+1	0	0	-2

## Insurance

The ideal insurance point for this count is true count +6. Taking insurance at +7 on non-blackjacks and taking even money on your blackjacks at lower counts will improve risk aversion. The advantage and win rate are calculated per 100 hands with a \$100 betting unit and a moderate 1-8 spread.

In keeping with the 5-and-10 theme of this count, taking insurance at  $TC \geq +5$  will cost you only 45 cents per 100 hands.

Take Insurance At: (True Count)	Advantage	Win Rate
$\geq 0$	-0.735%	-\$4.27
$\geq 1$	-0.085%	-\$0.45
$\geq 2$	0.625%	\$2.93
$\geq 3$	1.399%	\$5.70
$\geq 4$	2.209%	\$7.60
$\geq 5$	3.226%	\$9.15
$\geq 6$	4.205%	\$9.60
$\geq 7$	5.152%	\$9.23
$\geq 8$	6.324%	\$8.77
$\geq 9$	7.508%	\$7.87
$\geq 10$	8.599%	\$6.78

## Playing Strategy

The next two pages detail the playing strategy for all S17 and H17 games.

## Dealer Hits on Soft 17

Hard Hit/Stand- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
16	S	S	S	S	S	H	H	H	0	5
15	S	S	S	S	S	H	H	H	10	H
14	S	S	S	S	S	H	H	H	H	H
13	0	S	S	S	S	H	H	H	H	H
12	5	0	0	S	S	H	H	H	H	H

Always hit on 11 or less, always stand on 17 or more.

H= Hit  
 S= Stand  
 Number= Stand if true count is above this number, hit if below

Hard Double- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
11	D	D	D	D	D	D	D	D	D	D
10	D	D	D	D	D	D	D	D	10	10
9	0	D	D	D	D	10	H	H	H	H
8	H	H	H	10	5	H	H	H	H	H

Never double on 12 or more, never double on 7 or less.

D= Double  
 H= Hit  
 Number= Double if true count is above this number

Soft Double and Soft Hit/Stand- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
A9	S	S	S	S	S	S	S	S	S	S
A8	S	S	S	5	0	S	S	S	S	S
A7	D	D	D	D	D	S	S	H	H	H
A6	H	D	D	D	D	H	H	H	H	H
A5	H	H	D	D	D	H	H	H	H	H
A4	H	H	D	D	D	H	H	H	H	H
A3	H	H	H	D	D	H	H	H	H	H
A2	H	H	H	D	D	H	H	H	H	H

D= Double  
 H=Hit  
 S= Stand  
 Number= Double if true count is above this number

Split- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
A,A	S	S	S	S	S	S	S	S	S	S
10,10	X	X	X	10	10	X	X	X	X	X
9,9	S	S	S	S	S	X	S	S	X	X
8,8	S	S	S	S	S	S	S	S	S	S
7,7	S	S	S	S	S	S	X	X	X	X
6,6	S	S	S	S	S	X	X	X	X	X
5,5	X	X	X	X	X	X	X	X	X	X
4,4	X	X	X	S	S	X	X	X	X	X
3,3	S	S	S	S	S	S	X	X	X	X
2,2	S	S	S	S	S	S	X	X	X	X

S= Split  
 X= Don't split  
 Number= Split if true count is above this number

Surrender- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
17	P	P	P	P	P	P	P	P	P	SUR
16	P	P	P	P	P	P	10	SUR	SUR	SUR
15	P	P	P	P	P	P	P	5	0	SUR
14	P	P	P	P	P	P	P	10	5	10
13	P	P	P	P	P	P	P	P	P	P
8,8	P	P	P	P	P	P	P	P	0	SUR

SUR= Surrender  
 P= Play  
 Number= Surrender if true count is above this number

## Dealer Stands on Soft 17

Hard Hit/Stand- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
16	S	S	S	S	S	H	H	H	0	H
15	S	S	S	S	S	H	H	H	10	H
14	S	S	S	S	S	H	H	H	H	H
13	0	S	S	S	S	H	H	H	H	H
12	5	0	0	S	0	H	H	H	H	H

Always hit on 11 or less, always stand on 17 or more.

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Hard Double- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
11	D	D	D	D	D	D	D	D	D	0
10	D	D	D	D	D	D	D	D	10	10
9	0	D	D	D	D	10	H	H	H	H
8	H	H	H	10	5	H	H	H	H	H

Never double on 12 or more, never double on 7 or less.

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Soft Double and Soft Hit/Stand- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
A9	S	S	S	S	S	S	S	S	S	S
A8	S	S	S	5	5	S	S	S	S	S
A7	S	D	D	D	D	S	S	H	H	H
A6	H	D	D	D	D	H	H	H	H	H
A5	H	H	D	D	D	H	H	H	H	H
A4	H	H	D	D	D	H	H	H	H	H
A3	H	H	H	D	D	H	H	H	H	H
A2	H	H	H	D	D	H	H	H	H	H

D= Double  
 H=Hit  
 S= Stand  
 Number= Double if true count is above this number

Split- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
A,A	S	S	S	S	S	S	S	S	S	S
10,10	X	X	X	10	10	X	X	X	X	X
9,9	S	S	S	S	S	X	S	S	X	X
8,8	S	S	S	S	S	S	S	S	S	S
7,7	S	S	S	S	S	S	X	X	X	X
6,6	S	S	S	S	S	X	X	X	X	X
5,5	X	X	X	X	X	X	X	X	X	X
4,4	X	X	X	S	S	X	X	X	X	X
3,3	S	S	S	S	S	S	X	X	X	X
2,2	S	S	S	S	S	S	X	X	X	X

S= Split  
 X= Don't split  
 Number= Split if true count is above this number

Surrender- Dealer's Card										
Your Hand	2	3	4	5	6	7	8	9	10	A
17	P	P	P	P	P	P	P	P	P	P
16	P	P	P	P	P	P	10	SUR	SUR	SUR
15	P	P	P	P	P	P	P	5	0	5
14	P	P	P	P	P	P	P	10	5	10
13	P	P	P	P	P	P	P	P	P	P
8,8	P	P	P	P	P	P	P	P	0	P

SUR= Surrender  
 P= Play  
 Number= Surrender if true count is above this number

## Advantages

The following table shows the advantages as a function of true count for all possible combinations of rules supported by this count. The shoe was held constant at 6 decks with penetration down to 1.5 decks. The advantage will be similar at all penetrations and from 4 to 8 decks. Two billion round simulations.

True Count	S17	S17 LS	S17 RSA	S17 LS RSA	H17	H17 LS	H17 RSA	H17 LS RSA
+15	4.40%	4.89%	4.62%	4.95%	4.26%	4.84%	4.50%	4.92%
+14	3.98%	4.53%	4.19%	4.63%	3.98%	4.41%	4.01%	4.51%
+13	3.67%	4.13%	3.80%	4.31%	3.61%	3.95%	3.72%	4.14%
+12	3.30%	3.71%	3.46%	3.80%	3.23%	3.62%	3.33%	3.71%
+11	2.95%	3.35%	3.07%	3.46%	2.84%	3.17%	2.99%	3.33%
+10	2.55%	2.97%	2.72%	3.11%	2.49%	2.80%	2.58%	2.94%
+9	2.26%	2.56%	2.36%	2.68%	2.08%	2.42%	2.22%	2.54%
+8	1.93%	2.26%	2.04%	2.37%	1.77%	2.07%	1.90%	2.17%
+7	1.59%	1.86%	1.73%	2.01%	1.46%	1.77%	1.61%	1.85%
+6	1.31%	1.55%	1.44%	1.66%	1.16%	1.33%	1.25%	1.48%
+5	1.06%	1.23%	1.12%	1.31%	0.85%	1.05%	0.97%	1.14%
+4	0.77%	0.94%	0.85%	1.02%	0.60%	0.76%	0.69%	0.85%
+3	0.48%	0.61%	0.57%	0.71%	0.28%	0.45%	0.39%	0.54%
+2	0.19%	0.31%	0.28%	0.39%	-0.01%	0.14%	0.08%	0.22%
+1	-0.10%	0.00%	-0.02%	0.08%	-0.28%	-0.20%	-0.21%	-0.11%
0	-0.39%	-0.33%	-0.31%	-0.23%	-0.60%	-0.51%	-0.51%	-0.42%
-1	-0.63%	-0.58%	-0.54%	-0.50%	-0.85%	-0.77%	-0.77%	-0.71%
-2	-0.89%	-0.84%	-0.79%	-0.74%	-1.10%	-1.06%	-1.02%	-0.96%
-3	-1.13%	-1.09%	-1.04%	-1.02%	-1.38%	-1.31%	-1.30%	-1.26%
-4	-1.39%	-1.37%	-1.31%	-1.29%	-1.67%	-1.63%	-1.55%	-1.54%
-5	-1.66%	-1.60%	-1.60%	-1.58%	-1.93%	-1.94%	-1.87%	-1.85%

## Betting

In almost all winning betting strategies the bet at any count is proportional to the advantage at that count. How much to bet as a betting unit is a function of your bankroll and your willingness to accept risk, and that is the only decision in blackjack that you can (and should) allow your emotions to play a part in.

For all these sample spreads and situations I'll be assuming a \$10 betting unit and a \$10,000 non-replenishable bankroll. All win rates and ruin calculations scale linearly with betting unit and bankroll.

Terminology:

**IBA %**- Advantage relative to your initial bet per hand.

**Win Rate**- Average profit in dollars per hundred hands played

**SCORE**- A metric of game profitability based on win rate and standard deviation per hand, popularized in Don Schlesinger's *Blackjack Attack*.

**Absolute Risk of Ruin**- the probability that you will ever go bankrupt consistently playing under these conditions, using a \$10 betting unit and a \$10,000 starting bankroll.

### The 1-8 Wongout

This spread is useful and profitable in all S17 games. It has an added benefit of being very easy to remember

TC=0 1 unit  
TC=1 1 unit  
TC=2 2 units  
TC=3 3 units  
TC=4 4 units  
TC=5 5 units  
TC=6 6 units  
TC=7 7 units  
TC>=8 8 units

TC<=-2 **Leave the table!**

This last step is very important, because a 1-8 spread is a sure loser if you are playing negative counts. The simulations assume you are able to walk into a new shoe at another table whenever you leave a bad count. Thus this method is best suited to large and busy casinos.

Sample applications:

Connecticut Rules (8D, S17, LS, 1.5 decks penetration)	
Win Rate= \$27.99 / 100 hands	IBA%= 1.164%
SCORE= 58.11	Absolute Risk of Ruin = 1.56%

Atlantic City Rules (6D, S17, 1.5 decks penetration)	
Win Rate= \$26.18 / 100 hands	IBA%= 1.047%
SCORE= 45.35	Absolute Risk of Ruin = 3.11%

Best LV Strip Rules (6D, S17, LS, RSA, 1.5 decks penetration)	
Win Rate= \$34.06 / 100 hands	IBA%= 1.362%
SCORE= 80.80	Absolute Risk of Ruin = 0.86%

New Mexico Rules (6D, H17, LS, RSA, 1.5 decks penetration)	
Win Rate= \$29.56 / 100 hands	IBA%= 1.182%
SCORE= 60.69	Absolute Risk of Ruin = 1.63%

Good Minnesota Rules (4D, H17, RSA, 1.1 decks penetration)	
Win Rate= \$34.15 / 100 hands	IBA%= 1.251%
SCORE= 65.24	Absolute Risk of Ruin = 2.17%

### The 1-8 Wongout for Weak H17 Games

This spread can be used for playing the kinds of games you would rather not play.

- TC=0 1 unit
- TC=1 1 unit
- TC=2 1 units
- TC=3 2 units
- TC=4 3 units
- TC=5 4 units
- TC=6 5 units
- TC=7 6 units
- TC=8 7 units
- TC>=9 8 units

TC<=-2 **Leave the table!**

Sample application:

Poor Las Vegas Rules (6D, H17, 2.0 decks penetration)	
Win Rate= \$13.92 / 100 hands	IBA%= 0.715%
SCORE= 20.04	Absolute Risk of Ruin = 5.60%

## 1-20 Play-all

This is a spread for games in which you are unable or unwilling to leave for negative counts. Not recommended for anything but the best games.

TC=0 1 unit  
TC=1 1 unit  
TC=2 3 units  
TC=3 6 units  
TC=4 8 units  
TC=5 10 units  
TC=6 15 units  
TC=7 18 units  
TC>=8 20 units

Best LV Strip Rules (6D, S17, LS, RSA, 1.5 decks penetration)	
Win Rate= \$43.59 / 100 hands	IBA%= 1.286%
SCORE= 45.11	Absolute Risk of Ruin = 12.58%

Great Rules Great Pen (6D, S17, LS, RSA 1.0 decks penetration)	
Win Rate= \$56.83 / 100 hands	IBA%= 1.552%
SCORE= 66.66	Absolute Risk of Ruin = 9.53%

Connecticut Rules (8D, S17, LS, 1.5 decks penetration)	
Win Rate= \$36.84 / 100 hands	IBA%= 1.122%
SCORE= 34.02	Absolute Risk of Ruin = 15.74%

Good Minnesota Rules (4D, H17, RSA, 1.1 decks penetration)	
Win Rate= \$42.35 / 100 hands	IBA%= 1.139%
SCORE= 34.36	Absolute Risk of Ruin = 19.70%

## Wong-in Wong-out

This technique is useful for solo or team play, in situations where you are both able to stand and watch tables without playing and would prefer not to play any hands without an advantage. The win rate will be multiplied if you have several team members watching different tables for good counts.

TC=3 Enter game, 3 units  
TC=4 4 units  
TC=5 5 units  
TC=6 6 units  
TC=7 7 units  
TC>=8 8 units  
TC<1 Leave game

Atlantic City 8D Rules (8D, S17, 1.5 decks penetration)	
Win Rate= \$69.52 / 100 hands	IBA%= 1.582%
SCORE= N/A for backcounting	Absolute Risk of Ruin = 1.66%

Connecticut Rules (8D, S17, LS, 1.5 decks penetration)	
Win Rate= \$82.53 / 100 hands	IBA%= 1.871%
SCORE= N/A for backcounting	Absolute Risk of Ruin = 0.62%

Average California Rules (6D, H17, RSA, 1.8 decks penetration)	
Win Rate= \$63.28 / 100 hands	IBA%= 1.497%
SCORE= N/A for backcounting	Absolute Risk of Ruin = 2.02%

### Final Notes

Got a gambling problem? None of this will work for you then. Call the National Council on Problem Gambling at 1-800-522-4700.

And don't forget what the wise monkeys say:



**Don't play 6:5 blackjack!  
Warn everyone you know who goes to casinos!**