



Dear Friend and Fellow Player,

Welcome to **24 KARAT BACCARAT**, the only system that beats *both* Zumma books. As I stated in my website [www.24karatbaccarat.com](http://www.24karatbaccarat.com), I have programmed most Baccarat systems out there including one that cost me \$5,000 and that of course, did not work either -- the same seller is selling and upgraded version (!!??) for \$7,500 now.

**24 KARAT BACCARAT** is a jewel of a system, unique in concepts and results, and should be treasured as such. I encourage you to read the "more info" page in my website <http://www.24karatbaccarat.com/moreinfo.htm> for a little history on how this system was created.

I will tell you right away what you will find in this manual and what not.

You will find the rules to replicate the same results you found in my tester software program. You will not find a twenty-page manual with useless information.

This system is a little complex to understand at first, but easy to use. I suggest that you read everything (it's only a few pages but packed with information), and then go and reread everything carefully, **using a score card**.

What you want is results -- a system that works; I will not even delve into the rules of Baccarat. For that, you can go to the Practice Section of my software or to a hundred places on the Internet.

The game of Baccarat is played usually with 8 decks. For that reason, I call it a "Closed Universe", as opposed to Roulette or Craps, which are "Open Universes", since they do not have a beginning or end (except when the

table are installed and then put away after  $X$  amount of years).

Most of the systems out there, if not all, are based on patterns. For example, if you see two Players (P) in a row - PP -- you should play Banker (B) or vice-versa.

This is guessing the future, and thus impossible. That is why none of those systems work.

My system is based on two facts with will be our two PRINCIPLES.

**PRINCIPLE ONE: The use of some cards influence the outcome of the shoe.**

This is an undeniable truth. For instance, if you are playing a game of Baccarat with 8 decks and it happens that all first 32 cards are ACES (of course this is almost impossible), it's obvious that there won't be any ACES left in the shoe, and this will influence the shoe in a particular way.

There are several studies that prove that counting cards in Baccarat is valuable, but very, very difficult to do and not applicable in real life.

Still, we can use this fact in our favor.

In a normal game there are approximately the same quantities of patterns PB or BP, from now on called SINGLES, against patterns BB or PP or BBB or PPP, etc., from now on called COLUMNS. This is mathematical fact.

Of course, if this would happen *exactly* 50% to each group, it would be very easy to guess the shoe, so we will use our first principle to "predict" the TENDENCY of the shoe AFTER hand number 48. We do not count the TIES.

We have chosen hand number 48 for two reasons. One, so that it's as far in the shoe as possible but giving us the opportunity to make enough bets to make a handsome profit. The second reason will be revealed shortly.

So up to now, the only thing that we know is that we will start CONSIDERING betting only after hand number 48 without counting TIE hands.

Up to hand 48, we will be using our counting system, explained later, and betting the minimum table unit usually \$5 in both places: Player and Banker or simply waiting and do not betting at all. This way, we will lose only the commission (the vig) when the Banker wins (4-5%, depending on the

Believe me that this is really, really easy to do after you practice for only 15 minutes.

Now we need to count two things. Don't worry; it is very easy, even in front of the fastest dealers.

Since we will CONSIDER betting only after hand #49, we will need to know how many SINGLES and how many COLUMNS we have in a shoe before hand #49.

It is very easy to count the SINGLES and COLUMNS if you write your shoe as shown before.

In this example, we have 14 COLUMNS and 8 SINGLES for a total of 45 hands.

P	B	P	B	P	B	P	B	P	B	P	B	P	B	P	B	P	B	P	B	P	B
P			B			P			B		B	P	B	P	B		B	P	B	P	B
						P							B		B		B		B	P	
																	B		B		
C	S	S	C	S	S	C	S	S	C	S	C	C	C	C	C	S	C	C	C	C	C

Now when we arrive at hand number 49 (eight groups of six plus one), you have to make the following calculation:

If the SINGLES minus the COLUMNS is greater OR equal to 2, then we say that we have a COLUMNS TENDENCY, meaning that since we have more SINGLES than COLUMNS in the shoe by a margin of 2 or more, the law of averages "will try" to balance out with COLUMNS not immediately but over time thus the COLUMNS TENDENCY.

If the COLUMNS minus the SINGLES is greater OR equal to 2, then we say that we have a SINGLES TENDENCY, meaning that since we have more COLUMNS than SINGLES in the shoe by a margin of 2 or more, the law of averages "will try" to balance out with SINGLES not immediately but over time thus the SINGLES TENDENCY.

If COLUMNS minus SINGLES or SINGLES minus COLUMNS does not produce a difference of 2 or more, then we say we have a BALANCED TENDENCY.

In our example, we have 14 COLUMNS minus 8 SINGLES = 6 so it is more than OR equal to 2, so we say that we have a SINGLES TENDENCY.

If we have a SINGLES TENDENCY by hand number 49 -- meaning that it is more probable that SINGLES will show up because the "Close Universe: will try to BALANCE OUT-- we will bet STARTING on hand #50, trying to "catch up" a SINGLE.

**PLEASE UNDERSTAND THAT THERE IS A HUGE DIFFERENCE BETWEEN A TENDENCY AND GUESSING THE FUTURE. IF YOU HAVE A "PP" PATTERN AND SAY THAT A "P" WILL SHOW UP, FOR EXAMPLE, THAT IS GUESSING THE FUTURE AND THEREFORE IMPOSSIBLE BUT IF YOU SAY THAT A CERTAIN EVENT IS MOST PROBABLE TO HAPPEN IN THE NEXT 5 HANDS THEN YOU ARE TALKING PROBABILITIES HERE.**

For example, if we have a status of SINGLE TENDENCY by hand #49 and the hand #49 is a BANKER we will bet PLAYER on hand #50 trying to "catch" a SINGLE. If another BANKER shows up in hand #50, then we will bet PLAYER again on hand #51, always trying to "catch" a SINGLE of two hands, and so on up to hand #54 using the following betting structure:

Hand #50 = 5 units or \$50 if the Played Unit is \$10

Hand #51 = 10 units

Hand #52 = 20 units

Hand #53 = 40 units

Hand #54 = 80 units

In other words, if you have a SINGLES TENDENCY then you would "need" a COLUMN of 6 BANKERS or 6 PLAYERS **starting** (very important concept) at position #49, #55 or #61 in order to LOSE. Not bad right?

The "condition" of being in a specific position (hand #49, #55 or #61) makes the event more difficult to happen. If you remember the SECOND PRINCIPLE from the beginning "A pattern in a **specific** place is more difficult to occur than in **any place**".

Conversely,

If we have a COLUMNS TENDENCY by hand number 49 -- meaning that it is more probable that COLUMNS will show up because the "Close Universe: "will try" to BALANCE OUT --- we will bet STARTING on hand #50 trying to "catch" a COLUMN.

For example, if we have a status of COLUMNS TENDENCY by hand #49 and the hand #49 is a BANKER we will bet BANKER on hand #50 trying to "catch" a COLUMN of two hands. If hand #50 it's a PLAYER, then we will bet PLAYER on hand #51 trying to still "catch" a COLUMN of two hands with a PLAYER, and so on up to hand #54 using the following betting structure.:

Hand #50 = 5 units or \$50 if the Played Unit is \$10

Hand #51 = 10 units

Hand #52 = 20 units

Hand #53 = 40 units

Hand #54 = 80 units

**As soon as we win in any of the hands #50, #51, #52, #53 or #54, we stop betting and wait until hand #55.**

It is important to remember to include hands #49-#54 as SINGLES and COLUMNS when evaluating hand #55.

In hand #55 we do exactly the same analysis we did in hand #49 -- evaluate the TENDENCY to see if we get a COLUMNS, SINGLES or BALANCED TENDENCY and act accordingly.

Again, we will do the same in hand #61.

It is important to remember to include hands 55-60 as SINGLES and COLUMNS when evaluating hand #61.

If we have a BALANCE TENDENCY, then we do not bet on that GROUP. A GROUP is from hand #49 to #54, or from hand #55 to #60, or from hand #61 to #66.

We "force" GROUPS of six hands in specific positions as explained in the SECOND PRINCIPLE to our advantage.

If we completely lose any of the GROUPS, meaning that we lose 155 units, then we do not bet any more in that shoe.

## SUMMARY

- 1) Analyze all hands up to hand #49 for SINGLES and COLUMNS.
- 2) At hand #49 (and also at hand #55 and #61), evaluate if there is a SINGLES TENDENCY, COLUMNS TENDENCY or BALANCED TENDENCY.
- 3) If there is a SINGLES TENDENCY at hand #49 (also evaluate at hands #55 and #61) bet the OPPOSITE as in hand #49 (or hand #55 and #61) for the next 5 hands or up till you win any of those bets, and then wait for the next group (hand #55 and hand #61).
- 4) If there is a COLUMNS TENDENCY at hand #49 (also evaluate at hands #55 and #61), bet the SAME as in hand #49 (or hand #55 and #61) and keep betting the SAME of the last hand for the next 5 hands or up till you win any of those bets, and then wait for the next group (hand #55 and hand #61).
- 5) If there is a BALANCED TENDENCY at hand #49 (or at hand #55 or #61), do not bet for the next 5 hands, and then wait for the next group (hand #55 and hand #61).

Remember NOT to include hands #49, #55 or #61 in your calculations for SINGLES and COLUMNS. The reason is simple: until you see hand #50 (or #56 or #62) you do not know for sure if hand #49 (or #55 or #61) is part of a SINGLE or a COLUMN.

## COMMENTS

Let me tell you that to win at Baccarat, or any Casino game for that matter, **is** very, very difficult.

What you have in your hands is **just** short of a miracle.

This system is not for beginners, is for serious players only. The bankroll needed is 10 times the maximum loss per shoe of 1550 units. That is look too much? Let me repeat the first paragraph "to win at Baccarat is very, very difficult".

You will see many Baccarat systems but none of them can claim that can beat both Zumma books or let you test your own shoes at high speed before you buy.

Some Blackjack systems that really produce a profit, require months or even years of practice.

24 KARAT BACCARAT requires only two or three days of practice to grasp all the new concepts, but you will have the only system that actually beats Baccarat.

Additionally, if I ever discover a better way to win at Baccarat, I promise I will share it with all of you for FREE. I have all of your emails, and if that day comes, I will send any upgrades to the system, or new system to you for FREE. Do not share the system it's "bad luck".

You can email me at [support@24karatbaccarat.com](mailto:support@24karatbaccarat.com) . Please read the manual for as many times as required. Only ask if it is strictly necessary. I am here to assist you but my time is very limited.

I should be selling the system for \$5,000 or more. The system I bought for \$5,000 loses with BOTH Zumma books and only wins with their own generated shoes, not even played shoes.

My price is much more reasonable and realistic because I want to be fair to people and because I want to get the best Baccarat system available into the hands of the serious player. I want you to be successful in your Baccarat career. Follow these instructions and you will be a winner from this day forward.

*Lorenzo Rodriguez.*