

```
function [hv,usableAce] = handValue(hand)
%
% Written by:
% --
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% compute 1:13 indexing for each card:
values = mod( hand - 1, 13 ) + 1;
% map face cards (11,12,13)'s to 10's:
values = min( values, 10 );
sv      = sum(values);
% Promote soft ace
if (any(values==1)) && (sv<=11)
    sv = sv + 10;
    usableAce = 1;
else
    usableAce = 0;
end

hv = sv;
```