1. Consider the diagrams on the right in Figure 5.1. Why does the estimated value function jump up for the last two rows in the rear? Why does it drop off for the whole last row on the left? Why are the frontmost values higher in the upper diagrams than in the lower?

In the last two rows we already have 20 or 21 points and we stick with it. We win if the dealer goes bust or sticks before reaching 20, so we have a huge probability of winning.

In the last row on the left, the dealer has an ace and that makes is easier to reach a high score for the dealer. If he goes over 21 with counting the ace as 11, he still has a chance with counting it as 1.

The frontmost values in the upper diagram are higher than in the lower, because having a usable ace increases your chances, as mentioned above.