



# BLACKJACK

## RULE BOOK

### OBJECTIVE:

To have a hand value that is closer to 21 (without going over) than that of the dealer.

### CARD VALUES & TERMS:

- Ace can count as either 1 or 11 (value is assumed to make the best hand). For example: your beginning hand is an Ace and a 6. This hand can be either 7 or 17. If you stop there, you will have 17. Let's say you draw another card, and it's a 3. Now you have a total of 20 (Ace, 6, 3) - the Ace counts as 11. Let's back track and say that instead of a 3, you drew an 8. The hand is now (Ace, 6, 8) which totals 15. Notice that now the Ace is counted as 1, to avoid going over 21.
- A hand that contains an Ace is called a **soft** total if the Ace can be counted as either 1 or 11 without the total going over 21. For example, (Ace, 6) is a soft 17. The hand (Ace, 6, 10), on the other hand, is a **hard** 17, since the Ace must be counted only as 1 (otherwise the hand would be over 21).

- Cards 2 through 9 are valued at face value
- The 10, Jack, Queen and King are all valued at 10
- **Busting** means having a hand that totals over 21

## **VALUE OF A HAND:**

The value of your hand is the sum of the cards in it. For example, if you are holding a 5, 7 and 9, your hand has a value of 21.

## **THREE WAYS TO BEAT THE DEALER:**

1. Player receives an Ace and a 10-value card for Blackjack
2. Player gets closer to 21 than the dealer
3. Dealer busts and the player, regardless of hand total, does not

## **PLAYING THE GAME:**

The game starts with every player making his/her opening bets. After all bets have been placed, the dealer will start dealing the cards. Starting with the player to his left, he gives every player one card, face down, including himself (this is the dealer's down card). He then deals a second round of cards to each player, face down. He deals himself another, face up (this is his dealer's up card). You can now look at both of your cards and determine the hand total by adding the values together.

Buy turn, each player will have to make one of the following five decisions:

**Hit:** If you are not satisfied with your current total, you can ask the dealer to hit you. This means that he deals you another card. You can hit until you are satisfied with your total, or until you bust.

**Stand:** You stand if you don't want any more cards.

**Double:** If you think you will win without getting more than one card, you can double. You have to add an amount equal to your original wager and receive only one card. If your total is higher than the dealer's, after receiving the card, you win.

**Split:** If your starting hand contains two same-number cards (e.g., two 9's), you can split them up into two new hands. You have to add an equal amount to your wager and get two more cards dealt, forming two separate new starting hands.

**Insurance:** Insurance is offered to the players if the dealer's up card is an Ace, to protect against the dealer's Blackjack. To take insurance you place a bet on the insurance line equal to half of your wager. This is a side bet. If the dealer makes a Natural (Ace plus card valued at 10), your bet pays 2:1. If you also have blackjack, your original bet is lost.

**Surrender:** This decision is quite rare and not offered in most casinos. After you see your starting hand and the dealer's up card and you don't think you can win, you have to give your cards back to the dealer immediately. If you surrender, you will only lose half of your original bet. You cannot surrender if the dealer has Blackjack.

After all the players have made their decision, the dealer will then play his hand. The playing of the dealer's hand must follow certain rules. He must hit on every total less than 17 or otherwise stand.

You win if either the dealer busts or has a total less than yours. The odds are 1:1. If the total is the same, it's a draw or a push, and your original wager is returned to you. A Blackjack beats an ordinary 21 and is paid 3:2 odds.



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