

Blackjack

Object of the Game

Counting any ace as 1 or 11, as a player wishes, any face card as 10, and any other card at its pip value, each participant attempts to beat the dealer by getting a count as close to 21 as possible, without going over 21.

The Deal -

When all the players have placed their bets, the dealer gives one card face up to each player in rotation clockwise, and then one card face up to himself. Another round of cards is then dealt face up to each player, but the dealer takes his second card face down. Thus, each player except the dealer receives two cards face up, and the dealer receives one card face up and one card face down.

Naturals

If a player's first two cards are an ace and a "ten-card" (a picture card or 10), giving him a count of 21 in two cards, this is a natural or "blackjack."

If the dealer's face-up card is a ten-card or an ace, he looks at his face-down card to see if the two cards make a natural. If the face-up card is not a ten-card or an ace, he does not look at the face-down card until it is the dealer's turn to play.

Drawing

The player to the left goes first and must decide whether to "stand" (not ask for another card) or "hit" (ask for another card in an attempt to get closer to a count of 21, or even hit 21 exactly). Thus, a player may stand on the two cards originally dealt him, or he may ask the dealer for additional cards, one at a time, until he either decides to stand on the total (if it is 21 or under), or goes "bust" (if it is over 21).

Dealer's Play

When the dealer has served every player, his face-down card is turned up. If the total is 17 or more, he must stand. If the total is 16 or under, he must take a card. He must continue to take cards until the total is 17 or more, at which point the dealer must stand. If the dealer has an ace, and counting it as 11 would bring his total to 17 or more (but not over 21), he must count the ace as 11 and stand.

Splitting Pairs

If a player's first two cards are of the same denomination, such as two jacks or two sixes, he may choose to treat them as two separate hands when his turn comes around. The amount of his original bet then goes on one of the cards, and an equal amount must be placed as a bet on the other card. The player first plays the hand to his left by standing or hitting one or more times; only then is the hand to the right played.

Doubling Down

Another option open to the player is doubling his bet when the original two cards dealt total 9, 10, or 11. When the player's turn comes, he places a bet equal to the original bet, and the dealer gives him just one card, which is placed face down and is not turned up until the bets are settled at the end of the hand. With two fives, the player may split a pair, double down, or just play the hand in the regular way. Note that the dealer does not have the option of splitting or doubling down.

Insurance

When the dealer's face-up card is an ace, any of the players may make a side bet of up to half the original bet that the dealer's face-down card is a ten-card, and thus a black jack for the house. Once all such side bets are placed, the dealer looks at his hole card. If it is a ten-card, it is turned up, and those players who have made the insurance bet win and are paid double the amount of their half-bet - a 2 to 1 payoff. When a blackjack occurs for the dealer, of course, the hand is over, and the players' main bets are collected - unless a player also has blackjack, in which case it is a stand-off. Insurance is invariably not a good proposition for the player, unless he is quite sure that there are an unusually high number of ten-cards still left undealt.

