

# BLACKJACK



Blackjack is the most popular table game of casinos in the United States. The object of blackjack is to have a greater card point value than the dealer's (house's) point value without exceeding 21. If you exceed 21 (bust), you lose even if the dealer subsequently goes over 21. The point value of tens, jacks, queens and kings is 10 and aces have a value of 1 or 11. All other cards are face value.

At the beginning of a hand, each player and the dealer receives two cards. Each player in turn, decides if they would like to take a hit (receive another card) or stand (stay with current point value). The dealer does not have options on how to play the dealer's hand. The dealer hand must hit soft 17 and less. (A soft 17 is a total of 17 where the ace is valued at 11.) Additionally, the dealer's hand must stand on a hard 17 and any total above 17. If your hand exceeds the point value of the dealer's hand without going over 21, you win. If the dealer's hand exceeds the point value of your hand without going over 21, the house wins. If the two hands have an equal point value, the hand is a tie (push). Winning wagers pay 1:1.

If your initial two cards total 21 (an ace and any ten-value card) you have a natural blackjack. Blackjack pays odds of 6:5, unless the dealer also has Blackjack in which case the hand is tie.

If your first two cards are of equal value i.e., 9, 9 or K, J, you may split them into separate hands by matching your original wager. Except with aces, if the first hit card on any split hand is the same value as the original cards, you may re-split. Re-splits can be done three times for a maximum of four hands, inclusive of busting hands, and aces may be split once. Each hand of split cards must be completed before taking hits on subsequent split cards, except aces. Split aces receive one card on each ace. Should the house's hand result in a blackjack, you will lose only your original wager.

Except when you have a blackjack, you may choose to double down on any first two cards of a hand, including splits. This means that you increase your wager up to the amount of your original wager. In exchange for being permitted to increase your wager, you agree to receive one card only on your double down hand. Should the dealer's hand result in a blackjack, you will lose only your original wager.

When the dealer's first card is an ace, you may insure your wager against the dealer having a blackjack. The insurance wager may be up to 1/2 of your original wager. Winning insurance wagers pay odds of 2:1.

If the dealer does not have a blackjack, you can choose to surrender 1/2 your original wager and end your participation in the hand.



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