

Blackjack Rules

Blackjack is one of the more popular casino games. In this game, you are trying to draw cards that total 21, or come closer to 21 than those held by the dealer without exceeding that number. To begin, the dealer deals two cards to each player. The dealer's first card faces up, the second faces down. All face cards (King, Queen, Jack) count as 10 each. All other cards count at face value except for the Ace, which counts as a 1 or 11 as you decide. (An Ace and a 6, for example, could be counted as a seventeen or a seven.) An Ace with any 10, Jack, Queen or King is a Blackjack. If you have a Blackjack, show the hand immediately and the dealer will pay you one and 1/2 times your bet. (Unless the dealer also has a Blackjack. In this case, the hand is a "push" (tie) and neither wins.)

If you do not have a Blackjack, you can ask the dealer to "hit" you, that is, give you another card. To indicate that you want to hit, scrape the cards across the table in a gesture similar to if you were pulling something towards you off of the table. You may draw as many cards as you like (one at a time), but if you go over 21, you "bust" and lose the hand. At that point, you must return your cards face up on the table immediately. If you do not want to "hit", you may "stand" by sliding your cards face down under your bet. After all players are satisfied with their hands, the dealer will then turn his down card face up and stand or draw as necessary. The dealer must draw to any count up to and including 16, and stand on 17. (Note: Some casinos require that the dealer stand on any 17 while others require that they hit a "soft" 17. A soft seventeen is an Ace and any other combination of cards that adds up to 17 (Example: A, 6 or A, 2, 4). The odds say that it is to the players advantage when the dealer has to stand on a soft 17. To determine if the dealer hits or stands on a soft 17, look at the table. The house rule will be printed on the felt surface or posted on a sign at the corner of the table.)

Some casinos will offer single and double deck games that are dealt by hand. Others will offer games that use up to eight decks of cards and a "shoe" (plastic box) to hold the cards. Some casinos will allow you to hold your cards in one hand while others will only deal the game face up and not allow you to touch the cards. If you are allowed to handle your cards and you want a hit, drag the cards along the table surface towards you to indicate your request. If you want to stand, simply slide your cards face down under your bet. If you are not allowed to handle your cards, and you want to hit, drag your hand across the table surface towards you. To stand, wave your hand over the table. Your dealer will explain the gestures to you if you are not sure.

You should become familiar with the following terms before you play:

Blackjack: Any Ace with a 10 value card (10, J, Q, K). Pays one and 1/2 times your bet.

Bust: When you draw cards that add up to 22 or more. If you bust, flip your cards face up and give them up to the dealer.

Hit: When you want to receive another card.

Splitting Pairs: When your first two cards are the same denomination (Example: 8, 8), you may "split" the pair into two separate hands and play each hand individually. You must wager the same amount as your original bet on each hand. Note that if you split Aces, you only get one card for each Ace. And, if the card you receive is a 10 value card, it is not a Blackjack.

Doubling Down: If you are dealt a 10 or 11 and think you can win with only one more card, turn both cards face up and place another bet next to your original bet and up to or equal to the amount of original bet you placed. You will then be dealt one more card, face down. If your 3 cards beats the dealers hand (or if the dealer busts), you win on both bets placed. If your hand does not beat the dealer, you lose both bets. Note that some casinos will allow you to double on any 2 cards or on 9, 10 or 11. Ask your dealer if you are unsure what the house's policy is.

Insurance: If the dealers "up" (face up) card is an Ace, you will be offered insurance. Here you are betting that the dealer has a ten value card in the "hole" (face down). You can bet only 1/2 of your original bet. If the dealer does have a Blackjack, your original bet loses but your insurance bet is paid 2 to 1. If the dealer does not have a Blackjack, he takes your insurance bet. However, after he takes your insurance bet, the game continues and you are still playing a normal hand with your original bet.

Even Money: If a player has a Blackjack, and the dealer has an Ace up, the player may request "even money" in lieu of insurance prior to the dealer checking his "hole" (face down) card. The player forfeits the chance to be paid one and 1/2 times the bet if the dealer does not have a Blackjack also. But, the player avoids the "push" (tie) and get paid even money if the dealer does have a Blackjack.

Stand: When you don't want any more cards.

Push: A tie with the dealer. Neither wins.