

# BLACK JACK

Blackjack is America's most popular casino game. The object of the game is to have a point total higher than the dealer's without going over 21. If your total exceeds 21, your hand breaks and your wager is automatically taken.

All "face" cards, kings, queens, jacks, have a value of 10. Aces have a dual value of 1 or 11, whichever you choose. All the other cards (2 through 10) are counted at face value. The first card is dealt face up to each position on the game. The second card dealt face up to all players and facedown to the dealer. If you feel the total of your first two cards can beat the dealer's point total, you "stand." If you feel the dealer's card total is greater than yours you take an additional card ("hit"), or cards, until you feel you can beat the dealer's hand. You should indicate your decision to "hit" or "stand" by gesturing to the dealer. Just ask one of our friendly dealers and they will be happy to show you how. All cards are dealt from a card "shoe" unless otherwise posted on the game. After all player hands are completed, the dealer turns the "hole" card face up.

A dealer must "hit" on a point total of 16 or less and must "stand" on a point total of 17 or more. If the dealer's point total is less than yours or the dealer "busts" (exceeds a point total of 21), you win even money. If the point total is the same as the dealer's, it's a "push."



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If the first two cards you are dealt are an ace and a 10-valued card, you have a blackjack and will be paid 3-to-2 for your wager. However, if the dealer also has a “blackjack” the hand will be a “push.” If you have a three-or-more-card 21 and the dealer has a blackjack, you lose. If you have blackjack and the dealer has 21 in three or more cards, you win.

## SURRENDER

After the first two cards are dealt, you may elect to discontinue play on your hand for that round by surrendering half your wager. If the first card dealt to the dealer is not an ace or 10-value card, the dealer will collect half of the wager and return half to you. If the first card dealt to the dealer is an ace or 10-value card, the dealer will need to check the hole card. If the dealer does not have blackjack, the dealer will collect half of the wager and return half to you. If the dealer has blackjack, the dealer will collect all of the wager. Surrender is only available if the dealer does not have blackjack.

## SPLITTING PAIRS

If your first two cards are a pair, you may split them into two hands. The bet on the second hand must equal the bet of the first hand. If the next card makes a pair, you may split them again to a total of four hands. Aces may be split only one time for a total of two hands and receives only one card. When splitting pairs, an ace and a 10-value card is not a blackjack and is counted as 21.

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## DOUBLING DOWN

You may elect to double down after you receive your first two cards by placing in the betting circle a wager no larger than your original bet. You will receive only one additional card. After splitting pairs, you may double down after receiving your second card on the split hands, except when splitting aces.

## INSURANCE

If the dealer’s “up” card is an ace, you may elect to take insurance (or even money if you have a blackjack) by placing an amount up to one-half the original wager on the insurance line. Insurance pays 2-to-1 if the dealer has a blackjack otherwise the insurance bet is taken.

Blackjack **3 to 2**

Insurance **2 to 1**

Winning Hand **1 to 1**

(Excluding blackjack)