# THE ULTIMATE GUIDE TO PLAYING BLACKJACK





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## EVERYTHING YOU NEED TO KNOW ABOUT PLAYING BLACKJACK

Blackjack, also known as twenty one, is a card game played between a dealer and a player. Played with a minimum of one deck, but usually four to six decks or more, the object is to get to as close to 21 as possible without going over.

As one of the most popular card games in the world, it deserves to be in the spotlight as one of the best casino games to know about and play.

## **A BRIEF HISTORY OF BLACKJACK**



As one of the most popular card games in the world, it deserves to be in the spotlight as one of the best casino games to know about and play.

There have been long debates about where blackjack originates from. Some historians will tell you that the Romans invented it because they played a similar game with wooden blocks holding different numerical values. The theory has some weight, particularly due to the fact that they were very fond of gambling, but there is no hard truth in it.

#### 1600

The first recorded reference of a game like blackjack can be found in a book written by Miguel de Cervantes, an author and fellow gambler known for Don Quixote.

In his 1601 tale "Rinconete y Cortadillo", he writes about characters who are cheats working in Seville.



They are very good at cheating on a game called Veintiuna, which is Spanish for twenty one. The book states that the object of the game is to reach 21 without going over. It also says the aces count as one or eleven.

Veintiuna is played with a Baraja card deck which does not have eights or nines. The story is a good indicator that a game very similar to blackjack was being played all the way back into the early 1600s in Castilla, Spain.

Later references to this game have been recorded in Spain and France where it was called Vingt et Un, or 21.

As 21 grew in popularity throughout Europe, French colonists most likely brought it to North America. In its contemporary form, the rules were different. The dealer was the only one able to double and a betting round existed between each card being dealt.



During its introduction, bonus payouts were also offered by the gambling dens as a means of sparking players' interests. One bonus was a 10-1 payout if the player held an ace of spades and a black jack. This hand was actually called blackjack, hence the modern name although the bonus has been eliminated. Now a blackjack refers to any hand of a ten or face card and an ace.

#### 1956

In 1956, legendary analysts and mathematicians, Roger Baldwin, Wilbert Cantey, Herbert Maisel, and James McDermott, effectively known as The Four Horseman, published a paper titled The Optimum Strategy in Blackjack in the Journal of the American Statistical Association. To this day, the paper is considered to have laid the foundation of blackjack strategies.



It forever changed the game of blackjack and has helped millions of players beat the game. No guide to blackjack could be complete without giving these men an honourable mention.



Once gambling enthusiasts discovered a casino game that could be existed, there was no going back. It is for this reason that blackjack still resides in the heart of players around the world. When played with an efficient basic strategy, it is possible to reduce the house edge to less than one percent.

What this means, if you take time to learn the strategy, is that you can have a profitable and fun gambling experience.

### THE DIFFERENCES BETWEEN BLACKJACK VARIATIONS



Some of these variations are very innovative and well worth your time. Others are not much more than a patch worked variation of the classic game. In any case, they give you the opportunity to try something new and hone in on your skills.

## **SPANISH 21**

Also referred to as Spanish Blackjack, this variation goes back to the original game by removing all the tens' cards. Extra payouts and a late surrender are also available. Plus, you can double down on any number of cards. This is by far one of the most popular blackjack variations and not to be missed.





### **SUPER FUN 21**

Before any cards are dealt, you will go through a round of betting. After players can double, hit, stand, or surrender on any two cards. What's even better is that a player's blackjack will always beat the dealers. Hold a blackjack of only diamonds and you get a 2 to 1 payout.

#### **BLACKJACK SWITCH**

Players will be given two hands and one card from each hand can be switched. Natural blackjacks pay even money and the dealer will push on a value of 22.





## **MULTIPLE ACTION BLACKJACK**

Multiple bets can be placed on a single hand, but when they do so, the dealer will get a hand for each wager made.

## **DOUBLE EXPOSURE BLACKJACK**

The players' two initial cards are dealt face up. The player will lose on a tie, and blackjack pays out at even money odds.

## PONTOON

Popular amongst Asian and Australian players, the variation has removed all 10 cards. The dealer does not have a hole card and the second card is not shown until the completion of the round.





## **EUROPEAN BLACKJACK**

Played only with four decks, insurance can be purchased when the dealer shows an ace. Blackjack pays out at 3 to 2 and a round of bets is made prior to the dealing of the cards.

#### **TRIPLE 7S BLACKJACK**

An exciting variation – players can win a progressive jackpot when they place a one dollar side bet. To win, the player will need to get 3, seven cards of a diamond suit.



#### HOW CLASSIC BLACKJACK WORKS



Whether you are playing blackjack at an online casino or a land based casino, the classic variation will go something like this. Sitting at the semicircular blackjack table, the dealer will face between five and seven players. Between one and eight standard, 52 deck cards will be shuffled in a shoe. Six is the average number of decks used, and the less decks there are, the better the chances you have of winning.

## THE OBJECT OF THE GAME

Each player will try to beat the dealer by getting a hand with a total value of 21, or as close to it as possible, without going over (aka bust).



An ace is worth one or eleven; the value is decided by the player. Face cards are worth 10 and all other cards are worth their face value.

## **BETTING ON THE GAME**



Prior to the cards being dealt, each player will make a wager in the form of chips. Limits will be established and are generally \$1-\$100+ at online casinos and \$5-\$500+ at land based casinos.

## THE SHUFFLE, CUT AND DEAL



Once all bets have been placed, the dealer will shuffle the pack until all cards have been mixed. One player will cut the cards and a plastic divider will be inserted into the deck meaning between 60 and 75 cards will not be used.

The reason for this is that by not dealing to the bottom, card counters cannot operate as effectively. This may not apply at online casinos.

At this point the dealer will deal one, face up card to all players in a clockwise rotation. The dealer will also be given a face up card. Another round of cards is dealt face up, but the dealers will be face down.

Now all players have two face up cards and the dealer has one face up and one face down.

## **CHECKING FOR A NATURAL BLACKJACK**

If a player's first hand is an ace and a ten, the total will equal 21 which is a natural blackjack. If the dealer does not hold a blackjack too, the player will receive an even money payout. Should the dealer also have a blackjack, the wagers of all players without a natural hand will be collected. After that there will be a tie and the player will get their bet back.



If the dealer presents a ten or ace card, he or she will look at the face down card to determine whether or not

a natural exists. If the face up card is neither a ten nor ace, the face down card will not be looked at until their turn.

# PLAYING THE ROUND IS CASING REVIEW

The player to the left of the semi circular table will go first. He or she will have to decide on whether to stand (hold current cards) or hit (ask for another card to get as close to 21 as possible). Players can ask for as many cards as he or she likes (one at a time) until choosing to stand or goes bust.

On a bust, all bets are lost. The player to the left continues the game.

## THE DEALER'S MOVE



After all players have completed their moves, the dealer will play his or her hand. Blackjack dealers must follow a strict rule that concerns the hand value of 17. A dealer should take a card with a hand of 16 or less and stand on a value of 17 or greater.

# **COMPARING HANDS**

The player will compare their hand to the dealer's hand. When the player's hand goes bust or has a lower hand than the dealers, the dealer wins and the player loses the bet.

If the player wins, he or she gets even money. A blackjack pays out 3 to 2. Once bets are paid out, a new round ensues.

## **BLACKJACK MOVES TO KNOW ABOUT**



## **SPLITTING PAIRS**

When a player's first two cards are the same, like two threes, they can be split into two hands upon their turn. The original bet will be placed on one hand, and an equal bet must be placed on the other hand.

The left hand must be played; either hitting or standing. Next the right hand is played. Both hands are treated as separate and can be won individually.

If two aces are split, only one card is given per hand and no more cards can be drawn. If a 10 card is drawn with one of these split aces, the payoff is only an even bet rather than a standard 3-2 payout.

#### **DOUBLING DOWN**

If the initial two cards dealt total a 9-11, the player can choose to double their bet. The dealer will then give the player one face down card. This is not turned up until all bets are settled at the end of the round. In blackjack, the dealer cannot split or double down.





#### SURRENDERING

When a player agrees to give up half of their wager and drop out of the round, it is known as a surrender and is comparable to folding in poker.

Depending on the casino, an early surrender may be offered. This is when a player can drop out before the dealer checks the hole card for a blackjack. This option is rarely found.

A late surrender, the more common option, enables players to drop out after the dealer checks for a blackjack.

#### **TAKING INSURANCE**

If the dealer's face up card is any ace, a side bet, known as insurance can be made by the players in an assumption that the face down card is a ten. The bet must be up to half of their original bet. The dealer will look at the card and if it is a ten it will be shown.

Anyone who placed a bet on insurance will be paid double on their half bet. Unless a player is absolutely sure that there are many ten cards remaining in the show, insurance should not be taken.



#### **BLACKJACK HANDS TO KNOW ABOUT**



There are a few common blackjack hands to know about before you play:

- Blackjack or Natural Hand: A hand with an ace and a card valued at ten.
- Soft Hand: A hand of at least two cards with an ace value of eleven.
- Hard Hand: A hand of at least two cards with an ace value of one.

#### **BLACKJACK HOUSE EDGE**

The house edge will depend on the casino and variation of blackjack. In general, the average house edge for blackjack is 4%. This means the casino will win 4% of any bet played.

The odds and payout for each bet can be found in the pay table and should always be reviewed prior to playing.

The probabilities of these odds are technically fixed, but with the right strategy, the house edge can be reduced to 1-0.5%. In comparison to other games, this is very favourable to players.

To take advantage of influencing the house edge, you should follow these rules.



## GENERAL

A blackjack game played with four to eight decks.

- The dealer will stand on a soft 17.
- Doubling is only allowed after splitting.
- Original bets are lost on dealers blackjack.





### SPLITTING

- Always split aces and 8s.
- Never split a pair of 5s or 10s.
- Split on 2s or 3s when a dealer holds 4-7.
- Split on 4s when the dealer holds a 5 or 6.
- Split on 6s when the dealer holds 2-6.
- Split on 7s when the dealer holds 2-7.
- Split on 9s when the dealer holds 2-6 or 8-9.

#### SURRENDERING

- Surrender on a hard 16, unless you have a pair of 8s, when a dealer holds a 9,10, or ace.
- Surrender hard 15 when a dealer holds a 10.



## **DOUBLING DOWN**

- Double on a hard 9 when the dealer holds 3-6.
- Double on a hard 10 except when a dealer has a 10 or ace.
- Double on a hard 11 except when the dealer has an ace.
- Double on a soft 13-14 when the dealer has a 5-6.
- Double on a soft 15-16 when the dealer has a 4-6.
- Double on a soft 17-18 when the dealer holds a 3-6.

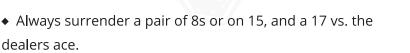




### HITTING OR STANDING

- Always hit on a hard 11 or less.
- Stand on a hard 12 when the dealer holds a 4-6; otherwise hit.
- Stand on a hard 13-16 when a dealer has a 2-6; otherwise hit.
- Always stand on hard 17 or greater value.
- Always hit soft 17 or anything less.
- Stand on soft 18 except when a dealer has a 9,10, or ace.
- Always stand on soft 19 or greater.

## WHEN THE DEALER HITS ON A SOFT 17 \*NOT COMMON



- Double on 11 when a dealer holds an ace.
- Double on a soft 18 when the dealer holds a 2.
- Double on a soft 19 with a dealers 6.



## **BASIC BLACKJACK STRATEGIES**

When it comes to playing blackjack, there are a number of strategies to try out. The basic blackjack strategy is the most popular and effective. It has been listed above and should be referred to when playing with real money.

Other features you may want to consider when perfecting your blackjack strategy are as follows. Do keep in mind that these moves may not always work and are meant to add in a little bit of a twist to the classic game.



#### THE NUMBER OF DECKS USED

How many decks used in a game will have a significant impact on the house edge and overall strategy. The less decks used, the better it is for the player.

A single deck blackjack game is optimal, but rarely found and there are many restrictions to increase the house edge. The table below illustrates the increase in house edge, per deck.

Number of Decks	ADING CASING House Edge
Single Deck	0.17%
Double Deck	0.46%
Four Decks	0.60%
Six Decks	0.64%
Eight Decks	0.65%

#### **NO HOLE CARD**



Some online casinos will offer a blackjack variation that has no hole card. This means the dealer is only dealt one card, face up. After the dealer waits for the players to complete their hand, only then will the dealer complete their hand with the remaining deals.

Some people like this variation because it changes the strategy and increases the house edge by 0.1%.



## **KNOWING THE DIFFERENT PAYOUTS**

In a standard game, blackjack pays out at 3:2. There are exceptions to this and knowing them will be of the utmost importance because they can affect your total winnings.



#### **SIDE BETS**

Insurance is the most popular side bet in blackjack. Any good player knows to avoid it at all costs because it puts the house significantly ahead. We're talking around 7%!

The exception to this golden rule is when you are playing a multi hand game or single deck game with at least two players.



## **EVEN MONEY BETS**

The even money bet is a type of insurance available when a player has a blackjack and the dealer holds an ace, face up. It might be a tempting bet, but the odds of a dealer actually getting a blackjack are not high. Avoid this bet too.



## **BANKROLL MANAGEMENT**

As with any casino game, bankroll management should be incorporated into your strategy. It will make a huge difference in your profits and losses, so don't forget to hone in on this vital practice.

## **CARD COUNTING**

Card counting is the most popular strategy for players and is not as complicated as it might look. All it takes is the ability to count cards; nothing more and nothing less.

## **HOW TO COUNT CARDS**

If done right, counting cards can improve your odds of winning by about one percent. There are different card counting strategies, but the only one worth considering is the High Low Strategy. This is easy to learn and has helped millions of players win more at the tables.

## THE HIGH LOW STRATEGY

When you use this strategy, you only have to mentally add up the three groups of cards. Every time a high card of 10s or greater is dealt, you will subtract one from the players' total. When low cards, from 2 to a 6, are dealt you will add one to their tally. 7s, 8s, and 9s cards are ignored.

Example: If the current tally of a player is a +4, there is a good chance that the near future cards will be high. So you should bet large. If the totals are -2, the odds favour the dealer due to the prospective future low cards. In this situation it is better to bet small.

Upon the shuffling of the deck, you start all over at zero. Card counting is considered to be a long term strategy. To keep the house edge at 1%, you will need to play multiple games. If done right, it does work at land based casinos.

When it comes to card counting online, blackjack players may find themselves left a bit disappointed.

Due to infinite shuffling or shuffling after every round, card counting is not possible with computer software. Live dealer games also use around a 50% penetration which means if there are 8 decks in play, only half of the cards will being used in the round.

Some live dealer games may also use infinite decks to make it impossible to count. The slow speed of the game and inability to see the other player's cards also add to the challenge, making it impractical to card count online.

## THE LEGAL LOWDOWN

Despite what casinos might tell a player, card counting in blackjack is not illegal. It is only a problem when a device is used, and even this can rest in a grey area at certain land based casinos.

To make it difficult for players to count cards, shuffle machines and the cutting of the deck are often used. Surveillance footage, pit bosses, and security personnel are also trained to spot card counters. If identified as being one, the casino has the right to ask you to leave.

Signs of a card counter include, being overly focused on the game, long stretches of playing, and inconsistent, wild betting.

#### **FAMOUS BLACKJACK CHEATS**

A casino game cannot be considered great without having controversies and famous stories attached to it. Blackjack is no exception.

If you watch Hollywood movies, you will know Ben Affleck. The famous actor is known for his love of gambling and extravagant bets. He allegedly has been banned for life from playing at all Hard Rock Casino's blackjack tables.

His offences include counting cards in blackjack; a game that he won \$800,000 on back in 2001.

Anargyros Karabourniotis, also known as Karas, 63, was a well known gambler during the 90s. In 2013, he was caught on surveillance cameras marking cards while sitting at the blackjack table. The illegal act promoted prosecutors to execute a search warrant on his house.

There police discovered hollowed out chips, something that could have been used to conceal a link. Kara had already been arrested four times by the Nevada Gaming Control Board since 1998 on multiple counts of cheating.

He was ordered to pay \$6,800 in restitution to the casino and given probation. You can bet he is no longer welcome in Vegas or other gambling jurisdictions.



#### **FAMOUS BIG WINS**



#### **SHOELESS JOE**

Shoeless Joe is a mystery blackjack winner whose identity is unknown. Allegedly he was an elderly man who was living on the streets after being kicked out of his house by his wife.

In 1995 he walked into the Treasure Island casino without any shoes immediately catching the eyes of casino workers. He cashed in his \$400 social security check and sat down at the blackjack table.

He knew nothing about the blackjack strategy. He would split on 10s, double down on 12s and also hard 13s. Even with his poor strategy he won \$1.5 million during that week.

#### **KERRY PACKER**

The famous Aussie was a well known gambler known for a love of the game. He was a high roller and won \$7 million on blackjack in one night back in 1991. The following year he gave back \$10 million to the same casino, the Las Vegas Hilton.

This didn't break his bank - he became a regular in Vegas. In 1995, Packer was making \$250,000 bets per hand, 20 times in a row. That time he cashed out an appealing \$20 million.

One million was left to the dealers as a tip.

## **GOKSEL SELAY**

A 53 year old taxi driver, Goksel Selay, was a roulette fan, but decided to try his luck on blackjack. One night he noticed a growing progressive jackpot and recalled a dream from a few nights before in which he had won a lot of money.

He sat at the tables and won \$132,000 on blackjack. He used his money to renovate his home, purchase a car for his wife, and raise his children.

## DOS AND DON'TS CHECKLIST

Blackjack can be an incredible game. It is not difficult to play, but can payout big money; especially when you know what you are doing. This doesn't just mean understanding the basic strategy, but also other things that you should and should not do.

Familiarise yourself with these things and you will be one step closer to becoming a winner of blackjack. Who knows, maybe you will even end up on a list of the top blackjack players with the biggest wins.

OD 🕑	Do learn how to play with a basic strategy
🗴 DON'T	Don't play weird, unheard of variations
OD 📀	Do familiarise yourself with table etiquette
🗴 DON'T	Don't spend your money on 'guaranteed' systems or strategies
OD 🕑	Do be nice to the dealer at land based casinos and in online live games
S DON'T	Don't play blackjack when you have been drinking or are drunk
OO 📀	Do stick to a budget

S DON'T	Don't believe blackjack is based on pure luck
OO 📀	Do practice bankroll management
🗴 DON'T	Don't think the players at the table will affect your play
OD 📀	Do tip the dealers
S DON'T	Don't chase your losses
OD 📀	Do confirm payouts and odds
🗴 DON'T	Don't forget to tell us how your first game of blackjack went
OO 📀	Do read the rules of every game
OD 📀	Do try to play blackjack online

## TIME TO TRY BLACKJACK YOURSELF

You have now earned yourself a degree in Beginners Roulette Know-How. Why not take your knowledge and practice it at one of the top casinos on the web.

You can play for free or with small bets. Get started now!

