

## II BEATING BLACKJACK

"I only play Blackjack and Craps, but I play by the rules, so I come out winning"

- Scott Caan

The Basics Blackjack is sometimes referred to simply as 21. This is because getting your cards to total 21 is the basic premise of the game. Your ultimate goal is to have a hand value that is closer to 21 than that of the dealer, without going over 21.



You are only playing against the hand of the dealer not against any of the other players at your table. The dealer has certain rules of play, which he or she must abide by so there no problem with the dealer or the other players seeing the cards in your hand. If you're playing at a game where six or eight decks are being used all players cards will be dealt face up, the dealer's first card will not.

Games with fewer decks are usually dealt face down. Whether your cards are dealt face up or not, don't be afraid to show the dealer or other players your cards in order to ask questions. In blackjack only the value of your cards are important the suits of the cards have no meaning.

The cards from 2 through 9 are the value indicated. If you have a 6 and an 8 then your hand is worth  $6 + 8 = 14$ . The 10, Jack, Queen and King each have the value of 10. If you have a 10 and a King then your hand is worth  $10 + 10 = 20$ . If you have a 5 and a Jack then your hand is worth  $5 + 10 = 15$ . An Ace may be counted as either 1 or 11 depending on the other cards in your hand. If you have a 6 and an Ace then your hand is worth either 7 or 17. If you stop at this point then your hand will be worth 17. Let's say you draw another card and it is an 8. Your hand is now a 6, an 8 and an Ace. This hand has the value  $6 + 8 + 1 = 15$ . In this case the Ace must be worth 1 otherwise the hand would be  $6 + 8 + 11 = 25$ , which is over 21 and a losing hand regardless of what the dealer has.

Going over 21 is called "busting" in blackjack. If you bust then you lose the hand even if the dealer also busts. In the case mentioned earlier ( $6 + \text{Ace} = 17$ ) this is referred to as a "soft" 17. A soft total occurs when you have a hand with an Ace that can be either a 1 or 11 without busting. If you added a 10 to the previous hand ( $6 + 10 + \text{Ace} = 17$ ) you would have a "hard" 17. In this case the Ace can only be counted as 1 in order to avoiding busting. With a soft total you can always draw another card with no risk of busting.

The dealing begins to the dealer's left and goes around the table in a clock-wise manner. The dealer makes two passes, first dealing each player one card then giving himself a card face down. On the second pass the dealer will again give each player a card and then will deal himself a second card, this time face up. This can vary in Europe and Australia where the



dealer may deal his first card face up and deal his second card after all players have finished their hands. This is called "European No Hole Card Rule."

In games where players' cards are dealt face up, players should not touch their cards. In games where the cards are dealt face down the players will hold their cards in their hand. You may only touch the cards one had and you must keep your cards held over the table. Any subsequent cards will be dealt face up on the table and should not be picked up. Play begins to the dealer's left and progress around the table in the same fashion as the dealing. Some of these rules may sound odd but they are there place to prevent players from cheating the casino. If you're new to the game you may want to stand by a table and watch what people do before sitting down to try your new skills. Part of the beauty of blackjack is the fact that you're only playing against the dealer and the dealer must play their hand in a specified way. There are two common rule variations that dictate how the dealer must act-

### **1. The dealer stands on all 17s**

In this variation the dealer must continue to take cards, or "hit", until their total is 17 or greater. This includes the soft 17 combinations.

### **2. The dealer hits soft 17**

In this case the dealer will always hit on any total less than 17 and will also hit a soft 17. For example: if the dealer has a 3 and an Ace the dealer will hit because the total is  $3 + 11 = 14$ , which is less than 17. If the dealer gets a 3 he now has,  $3 + 11 + 3 = 17$ . Under this variation the dealer will hit again because this is a soft 17. This variation is less common than the first.

In either variation, the dealer has no influence over whether or not he draws a card. If you have 20 and the dealer has 18 he must stop even though you have the winning hand. The dealer may also bust by going over 21 in which case all players who did not bust will have a winning hand. When you and the dealer have the same total it is called a "push." In a push the dealer will leave your bet on the table, you do not win or lose. A win with a normal hand will earn you an even money return, if you be \$10 you win \$10. The exceptions to this are "blackjack" and "insurance" which will be discussed later.

## **BLACKJACK, THE MOST DESIRED HAND**

The most desired hand is the blackjack, or natural. A blackjack is a hand where the original two cards you are dealt are an Ace and a card with a 10-value, this can be either a 10, Jack, Queen or King. The blackjack usually pays the player odds of 3 to 2. Therefore, if you bet \$10 and are dealt a King and an Ace the dealer will pay you \$15. A player's blackjack beats any dealer total other than a dealer's blackjack. If the dealer also has a blackjack the outcome is a tie or "push" and the player keeps their money. Usually the dealer will pay your winning blackjack bet immediately when it is your turn to play. If you are playing a face down game you should show your blackjack to the dealer when it is your turn.

Blackjack is at its essence a very simple game. There are only a few basic rules of play in blackjack. Make sure you look at these before sitting down at a table. Start Of Play - Before any cards are dealt, the player must wager. He does this by placing his bet in the designated space in front of his table position. The dealer then deals two cards to each of the players, and two to himself. One of the dealer's cards is dealt face up and one



is dealt facing down. Players cards may be dealt either face up or face down. Face cards (Kings, Queens and Jacks) are counted as 10, Aces count as either one or 11, depending on the other cards in a player's hand, and all other cards are counted at their face value. Blackjack - If the player's first two cards are an ace and a 10 or face card, he wins. However, if the dealer also has a blackjack, it is a standoff, as are all ties or pushes. A winning blackjack pays the player 3 to 2 odds. Hit - Hit means to draw another card, which the player signifies by scraping the table with his cards in a face down game or with his fingers in a face up game.

If the player hits and busts, goes over 21, he immediately turns his cards over and his wager is lost. Stand - Stand means the player receives no more cards, which the player signals by placing his cards under his wager in a face down game or moving his hand in a horizontal direction in a face up game. Double Down - The player is allowed to double the bet on his first two cards and draw one additional card only to improve his hand. Essentially the player is saying that he can beat the dealer's hand with only one additional card. Splitting Pairs - If the first two cards a player is dealt are a pair, he may split them into two separate hands, bet the same amount on each and then play them separately. If a player splits Aces, he receives only one additional card per Ace. After splitting, an Ace-10 combination counts as 21 and not as blackjack. Insurance - If the dealer's up card is an ace, the player may take insurance, a bet not exceeding one-half his original bet. If the dealer's down card is a 10 or any face card, the player wins 2 to 1. Any other card means a win for the dealer. The insurance bet is separate from the player's initial bet. Surrender - Where permitted, a player may give up his first two cards and lose only one-half his original bet. Dealer Rules Of Play - The dealer must draw on 16 and stand on 17. In some casinos and online casinos, the dealer is required to draw on soft 17.

## **IS THERE STRATEGY IN BLACKJACK?**

The concept of basic blackjack strategy is to use the mathematics of probability to reduce the house edge to a minimum. If you employ basic blackjack strategy the house edge will be about one-half of a percent. Using basic blackjack strategy should always limit the house's advantage but it's effectiveness may vary depending on rule variations and the number of decks used.

For example, you will have a greater advantage in a casino allows you to double down after a split than one that does not. The more decks used the higher the casino's advantage. This course explains the basic blackjack strategy based on four or more decks being used where the house stands on a soft 17. The strategy is broken down into three different sections; hard totals, soft totals, and pairs. The basic strategy will sometimes depend on the rule variations at your table.

**Blackjack Strategy For Hard Totals** If you have a hard total of 8 or less, Always hit.

### **If you have a hard total of 9:**

Hit if the dealer has an up card of 2,7,8,9,10 or Ace.

**If the dealer has a 3, 4, 5 or 6 then double down if you are allowed to do so, otherwise hit.**

### **If you have a hard total of 10:**

Hit if the dealer has a 10 or Ace.

**If the dealer has a 2, 3, 4, 5, 6, 7, 8 or 9 then double down if you are allowed to do so, otherwise hit. If you have a hard total of 11:**

Hit if the dealer has an Ace.

If the dealer has a 2,3,4,5,6,7,8,9 or 10 the double down if you are allowed to do so, otherwise hit.

### **If you have a hard total of 12:**

Hit if the dealer has a 2,3,7,8,9,10 or Ace.

**Stand if the dealer has a 4, 5 or 6. If you have a hard total of 13 or 14:**

Stand if the dealer has a 2,3,4,5 or 6.

**Hit if the dealer has a 7,8,9,10 or Ace. If you have a hard total of 15:**

Stand if the dealer has a 2,3,4,5 or 6.

Hit if the dealer has a 7, 8, 9 or Ace.

**If the dealer has a 10 then surrender if you are allowed to do so, otherwise hit. If you have a hard total of 16:**

Stand if the dealer has a 2,3,4,5 or 6.

Hit if the dealer has a 7 or 8.

**If the dealer has a 9, 10 or Ace then surrender if you are allowed to do so, otherwise hit. If you have a hard total of 17 or higher:**

Always stand.

#### **Basic Blackjack Strategy For Soft Totals**

**If you have an Ace 2 or Ace 3 soft total:**

Hit if the dealer has an up card of 2, 3, 4, 7, 8, 9, 10 or Ace.

**If the dealer has a 5 or 6 then double down if you are allowed to do so, otherwise hit. If you have an Ace 4 or Ace 5 soft total:**

Hit if the dealer has a 2,3,7,8,9,10 or Ace.

**If the dealer has a 4,5 or 6 then double down if you are allowed to do so, otherwise hit. If you have an Ace 6 soft total:**

Hit if the dealer has a 2, 7, 8, 9, 10 or Ace.

**If the dealer has a 3, 4, 5 or 6 then double down if you are allowed to do so, otherwise hit. If you have an Ace 7 soft total:**

Stand if the dealer has a 2, 7 or 8.

Hit if the dealer has a 9, 10 or Ace.

**If the dealer has a 3, 4, 5 or 6 then double down if you are allowed to do so, otherwise stand. If you have an Ace 8, Ace 9 or Ace 10 soft total:**

Always stand.

#### **Basic Blackjack Strategy Pairs If you have a pair of 2s or pair of 3s:**

If the dealer has an up card of 2 or 3 then split if you are allowed to double down after a split, otherwise hit.

Split if the dealer has a 4, 5, 6 or 7.

**Hit if the dealer has an 8,9,10 or Ace. If you have a pair of 4s:**

Hit if the dealer has a 2, 3, 4, 7, 8, 9, 10 or Ace.

**If the dealer has a 5 or 6 then split if you are allowed to double down after a split, otherwise hit. If you have a pair of 5s:**

Double down if the dealer has a 2, 3, 4, 5, 6, 7, 8 or 9.

**Hit if the dealer has a 10 or Ace. If you have a pair of 6s:**

If the dealer has a 2 then split if you are allowed to double down after a split, otherwise hit.

Split if the dealer has a 3, 4, 5 or 6.

**Hit if the dealer has a 7, 8, 9, 10 or Ace. If you have a pair of 7s:**

Split if the dealer has a 2, 3, 4, 5, 6 or 7.

**Hit if the dealer has an 8, 9, 10 or Ace. If you have a pair of 8s:**

**Always split. If you have a pair of 9s:**

Split if the dealer has a 2, 3, 4, 5, 6, 8 or 9.

**Stand if the dealer has a 7, 10 or Ace. If you have a pair of 10s:**

**Always stand. If you have a pair of Aces:**

Always split.

### BLACKJACK CHEAT SHEET

Using a blackjack cheat sheet is a good way for beginners to learn the ins and outs of the game. The blackjack cheat sheet shouldn't make your decisions for you but it can be a great reference to see statistically what your best move would be. Not all blackjack tables



abide by the same set of rules. Some combinations will have different recommendations depending on the rules of your table. Make sure you know what these rules are before consulting the cheat sheet. The blackjack cheat sheet below is for Vegas USA blackjack, with 4 or more decks, and a dealer that stands on a soft 17. This is basic blackjack strategy at its most general, adaptable to many common rule variations. The first column represents your first two cards. The top row represents the dealer's upcard.

## GENERAL TIPS

The following is a short-listing of quick blackjack tips. These tips are meant as a supplement to basic blackjack strategy. Follow these blackjack tips for some general blackjack guidelines and a bit of advice from experienced blackjack players.

- Always split 7's against a dealer's card of equal or lower value.
- Always split 2's or 3's against a 4, 5, or 6.
- Always split Aces and 8's, no matter what the dealer's up card is.
- Never split face cards, 10's, or 5's.
- Always stand on hard 17 or higher
- If the dealer has a 10, hit until you have 17 or higher.
- Hit a soft 17 against a dealer's 10.
- If allowed, surrender hard 15 against a dealer's 10, and 16 (but not a pair of 8's) against a dealer's 9, 10 or Ace.
- Never take insurance unless you are counting cards
- Keep your emotions under control.
- The dealer is only the messenger, don't take you're losses out on him.
- Don't blame other players. If players at the table are upsetting you with their playing strategies, you can always move.
- Study the last man at your blackjack table; if he seems inexperienced or desperate, move on.
- Losing your money isn't worth the price of a free drink.
- Set loss limits and win goals.
- It is always to your advantage to play on a game that offers the fewest decks. The house edge goes up substantially when you go from one deck to two, but the change is less dramatic as you add more decks.

STRATEGY CARD

	2	3	4	5	6	7	8	9	10	Ace
8 or lower	H	H	H	H	H	H	H	H	H	H
9	H	DD	DD	DD	DD	H	H	H	H	H
10	DD	DD	DD	DD	DD	DD	DD	DD	H	H
11	DD	DD	DD	DD	DD	DD	DD	DD	DD	H
12	H	H	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	XH	H
16	S	S	S	S	S	H	H	XH	XH	XH
17 or higher	S	S	S	S	S	S	S	S	S	S
Ace,2	H	H	H	DD	DD	H	H	H	H	H
Ace,3	H	H	H	DD	DD	H	H	H	H	H
Ace,4	H	H	DD	DD	DD	H	H	H	H	H
Ace,5	H	H	DD	DD	DD	H	H	H	H	H
Ace,6	H	DD	DD	DD	DD	H	H	H	H	H

Ace,7	S	DS	DS	DS	DS	S	S	H	H	H
Ace,8	S	S	S	S	S	S	S	S	S	S
Ace,9	S	S	S	S	S	S	S	S	S	S
2,2	SH	SH	SP	SP	SP	SP	H	H	H	H
3,3	SH	SH	SP	SP	SP	SP	H	H	H	H
4,4	H	H	H	SH	SH	H	H	H	H	H
5,5	DD	DD	DD	DD	DD	DD	DD	DD	H	H
6,6	SH	SP	SP	SP	SP	H	H	H	H	H
7,7	SP	SP	SP	SP	SP	SP	H	H	H	H
8,8	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
9,9	SP	SP	SP	SP	SP	S	SP	SP	S	S
10,10	S	S	S	S	S	S	S	S	S	S
Ace,Ace	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
<b>H</b>	Hit									
<b>S</b>	Stand									
<b>DD</b>	Double Down									
<b>SP</b>	Split									
<b>SH</b>	Split if allowed to double after split, if not then hit									
<b>DS</b>	Double if allowed, if not then stand									
<b>XH</b>	Surrender if allowed, if not then hit									

## BLACKJACK ODDS

Blackjack odds are dependent on the type of rule variation under which you are playing. With standard single deck blackjack the house has a 0.05% advantage. Any rule variations will have an effect on the player's expected return

A "five card Charlie" is an automatic winner on any five-card hand that has not busted. This rule does not apply after splitting or if the dealer has a blackjack. It is rare to find a casino that offers this. The six and seven card Charlie are similar variations with six-card and seven-card hands respectively.

In European blackjack and in many online casinos the dealer does not check for a blackjack after dealing the cards. This is referred to as the "no-peek" rule, because the dealer doesn't peek to see if he has a blackjack. In this case, after the players have played their hands, if the dealer does have a blackjack, then the player loses the full amount bet, including the additional bet if the player doubled or split.

Many casinos in have prominent signs saying "Single Deck" blackjack. However on a much smaller sign it says, "Blackjack pays 6 to 5." However the 6-5 on blackjacks costs the player an additional 1.39%, for a total house edge of 1.44%. At some tables a player blackjack always wins, which lowers the house edge by 0.21% to 1.23%. Either way this is a bad blackjack game to get mixed in with.

The table below shows the effect on the player's return under various rule variations and after taking into consideration proper basic strategy adjustments. These changes are relative to the following rules: 8 decks, dealer stands on soft 17, player may double on any first two cards, player can double after splitting, player may resplit to 4 hands of. These are standard Atlantic City rules with a resulting player return of -0.43%.

<b>Rule Variation</b>	<b>Effect</b>
Five card Charlie	+1.46%
Early surrender against Ace	+0.39%
Early surrender against Ten	+0.24%
Player may draw to split Aces	+0.19%
Six card Charlie	+0.16%

Player may resplit Aces	+0.08%
Late surrender against Ten	+0.07%
Seven card Charlie	+0.01%
Late surrender against Ace	+0.00%
Resplit to only two hands	-0.01%
No-peek rule: Ace showing	-0.01%
Player may double only on 9, 10 or 11	-0.09%
No-peek rule: Ten showing	-0.10%
Player may not resplit	-0.10%
Player may not double after splitting	-0.14%
Player may double only on 10 or 11	-0.18%
Dealer hits on soft 17	-0.22%
Blackjack pays 6-5	-1.39%
Player loses 17 ties	-1.87%
Player loses 17,18 ties	-3.58%
Player loses 17-19 ties	-5.30%
Player loses 17-20 ties	-8.38%
Player loses 17-21 ties	-8.86%

## **BAD BLACKJACK STRATEGIES**

### **Never Bust**

This strategy assumes the player never hits a hard 12 or more. The concept is that the player's hand will never bust. This results in a house edge of 3.91%.

### **Mimic the Dealer**

This strategy assumes the player will always hit 16 or less and stand on 17 or more including soft 17, the player follows dealer rules. This results in a house edge of 5.48%.

### **Assume "Ten in The Hole"**

This strategy alters the basic blackjack strategy to assume that the down card is always a Ten,

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the player as assumes the dealer is hiding a Ten. This results in a house edge of 10.03%.

Sure, luck still blackjack plays a major part in but why not stack the odds of probability in your favor? It's possible you could win with one of the above strategies, but you've got a much better chance sticking to the basic blackjack strategy. There are player's out there winning time and time again, you could be one of them.