## BLACKJACK

After all players place their wagers, they are dealt two cards face-up and the dealer deals him or herself two cards - one face-down and one face-up. Cards are counted by their face value. "Face cards" count as 10, and aces count as either 1 or 11 .

At this point, each player has the option to draw additional cards to try and beat the dealer's hand. If a player's first two cards are an ace and a card worth 10 , their hand adds up to 21 and is a blackjack. The winner receives $1^{1 / 2}$ times their wager, unless the dealer also has a blackjack.

A player can "double-down" to double the bet and draw a single card for further play. If a player's first two cards are of equal value, he or she may split the cards into two separate hands. To choose this option, the player must double his or her original wager.

If the dealer draws an ace as a face-up card, players may buy "insurance" by wagering up to half of their initial bet. That way, if the dealer has blackjack, the original bet goes to the house, but the insurance wager pays 2 to 1 .

The dealer then turns over the face-down card after all players have completed action on their hands. This is the moment of truth for the dealer, as he or she must draw more cards until the hand adds up to more than 16. This ends the game, and players collect, lose, or push.

Face Card: Jack, Queen, or King
Insurance: A side bet to protect a strong hand
Hit: A player requests more cards
Stand: A player requests no further cards
Soft 17: A hand such as an ace and a 6 that adds up to 7 or 17
Push: A hand that neither wins nor loses
Blackjack Payoffs:

| Winning Hand | Even Money |
| :--- | :--- |
| Blackjack | 3 to 2 |
| Insurance | 2 to 1 |


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